FINANCIAL AID AWARD GUIDE
2014-2015

CSUDH.EDU/FinancialAid
# What You Need To Do To Receive Your Financial Aid

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Follow The Steps Listed Below:

1. Review the various financial aid program descriptions discussed in this guide.
2. Log in to the Student Center at My.CSUDH.EDU.
   - Review your financial aid awards
   - Check your “To Do List” for any outstanding documents.
   - Accept or decline your awards within 15 days of your email notification to avoid cancellation.
3. Check your campus email account frequently for updates and information.

Tell Us About Any Changes

- Will you receive or have you received any other awards that do not appear on the student center page (e.g., other scholarships)?
- Have any of your family members’ college enrollment plans changed from the information provided on the FAFSA?
- Has your marital status changed?
- Has your employment status changed (e.g., reduced hours, loss of employment)?

If you answered “yes” to any of these questions, please notify us. If the new information changes your financial aid eligibility, we will send you an email to log in to the Student Center at My.CSUDH.EDU to review your revised awards.

Meet All General Eligibility Requirements

To be eligible for the award(s) listed on your Financial Aid Award Letter or on the Student Center at MYCSUDH.EDU:

- You must be officially admitted to CSUDH.
- You must be admitted to a Degree, Certificate or Credential Program.
- You must be either a United States citizen or eligible non-citizen.
- If you plan to borrow a student loan, you must be enrolled at least half-time.

Register For Classes

Financial aid awards are based on full-time enrollment (12 units undergraduate and credential and 8 units for master’s student). To receive the aid listed on your award letter, you must first be enrolled. If you enroll 3/4 time (9-11 units), your Federal Pell Grant will be prorated to 75% of the award amount. If you enroll half-time, your Federal Pell Grant award will be prorated to 50% of the award amount. Only the Federal Pell Grant is available for enrollment less than half-time (25%). If you plan to enroll concurrently at a community college, you must enroll in the majority of your units at CSUDH, not have transferred 70 units and must complete a Transfer Applicability Form and submit proof that you are enrolled for the semester. The University Advisement Center will determine if courses taken elsewhere will be transferable toward your degree at CSUDH. Please refer to the University Catalog for more information about concurrent and cross-enrollment.

Financial Aid Eligibility and Repeating Classes

Students are only eligible to receive financial aid for taking classes and receiving a grade other than an “F” once. Students that failed a class may repeat the class to receive a better grade and will be eligible for aid. For students that have previously passed a class and subsequently failed the same class, any additional attempt cannot be included in your enrollment status for determining aid eligibility.

The Financial Aid Office will identify students who are repeating previously passed coursework and reduce their awards based on the adjusted enrollment status. Students will be notified on their Toro email account and directed to the Student Center to view their revised awards. Repeated classes may also count against Satisfactory Academic Progress (SAP) which must be taken into consideration when determining aid eligibility. Make sure to read the SAP Policy on our website at CSUDH.EDU/SAP for more information.
How And When Financial Aid Is Disbursed
Financial aid is disbursed at the beginning of each semester. Before any Federal Perkins Loan or William D. Ford Federal Direct Loan funds can be disbursed, you must sign a Loan Promissory Note. Fall 2014 and Spring 2015 financial aid refunds are scheduled to be processed by Student Financial Services a few days before the first week of classes. Students should expect to begin receiving their refund checks, beginning around the first day of classes. Fall semester classes begin on August 23, 2014 and spring semester classes begin on January 17, 2015.

Direct Deposit
CSUDH offers Direct Deposit as an option for receiving refunds. To ensure you receive your University refunds in a timely manner, please sign on to the University’s secure refund preference site, hosted by Wells Fargo Bank, and tell us how you would like to receive your refund. To access the site:

- Sign on to My.CSUDH.EDU
- Click on student refunds
- You will be redirected to a secure website hosted by Wells Fargo
- Follow the instructions on the “Welcome” screen to sign on to the secure refund preference site

You should be prepared with information regarding your checking or savings account, including the bank routing number and your account number. It is critical that you make sure the account information you enter is accurate. If the information is not accurate, your refund will be delayed. If you do not wish to sign up for Direct Deposit, Wells Fargo will issue and mail a paper refund check to your mailing address on record with CSUDH.

Financial aid will first pay tuition fees and housing charges (if applicable). Financial aid in excess of the cost of tuition fees and housing charges will be issued as a refund to you.

How Your Financial Aid Is Determined
The information you submitted on the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application is used to determine your “financial need.” Your financial need is derived simply by subtracting the “parent and/or student contribution” from the cost of attendance.

**Example:**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of Attendance</td>
<td>$15,259</td>
</tr>
<tr>
<td>Minus Parent and/or Student Contribution (EFC)</td>
<td>$ 3,000</td>
</tr>
<tr>
<td>Financial Need</td>
<td>$12,259</td>
</tr>
</tbody>
</table>

Cost Of Attendance
This is not your bill at CSUDH but an estimate of the total cost to attend the university. In most cases, the costs are based on a nine-month budget. Components include: tuition fees (resident and/or non-resident), books and supplies, housing (commuter, on- or off-campus), personal expenses and transportation costs. All of these figures are standardized as established by the California State University Chancellor’s Office and the California Student Aid Commission.

Expected Family Contribution (EFC)
Your expected family contribution is the amount you and/or your parents may be able to contribute toward your educational costs. The amount(s) listed for student and/or parent contributions reflect an estimated figure. This figure was computed using income and asset information submitted on the Free Application for Federal Student Aid (FAFSA). In certain cases your EFC may be adjusted (e.g., loss of income).

Changes in Expected Family Contribution
If you or your parent(s) anticipate a reduction in 2014 income, please complete and submit a 2014-2015 Income Adjustment Appeal Form. This form may be printed from our website at CSUDH.EDU/FinancialAid.

Other Resources
The following are considered additional resources other than income available to help meet your educational costs: vocational rehabilitation benefits, scholarships (from a university department or an outside agency), AmeriCorps benefits and other forms of financial assistance.
The types of financial aid awards listed on your award letter are based on full-time enrollment (12 units or more for undergraduate and credential students and 8 units for graduates in a classified master’s program). Based on the availability of funds, you may be offered one or more of the following types of assistance:

Grants

Federal Pell Grant
The Federal Pell Grant Program provides funds (that do not have to be repaid) to eligible undergraduates and teaching credential students who demonstrate need. Full-time awards range from $595-$5,730. The amount of Federal Pell Grant funds a student may receive over his or her lifetime is limited by a new federal law to be the equivalent of six years of full-time enrollment. Students may check their Pell Grant eligibility online by logging into the National Student Loan Data System (NSLDS) Student Access website at www.nslds.ed.gov/nslds_SA/. Students will need to use their Federal Student Aid Personal Identification Number (PIN) to log in to this site to view their Pell Grant eligibility on the Financial Aid Review page.

Federal Pell Grant Eligibility For Teaching Credential Students
Students who are pursuing their first teaching credential may be awarded a Federal Pell Grant. Students are eligible if they have been accepted into a classified post-baccalaureate program, have financial need and are enrolled half-time (6 units) in courses required to receive a professional certification or licensing credential for employment as a teacher in an elementary or secondary school. The lifetime limit rules apply as described above.

Federal Supplemental Educational Opportunity Grant (FSEOG)
Federal Supplemental Educational Opportunity Grant (FSEOG) funds (that do not have to be repaid) are awarded to undergraduate students who demonstrate exceptional financial need. The amount of this grant ranges from $375-$750 per academic year.

Teacher Education Assistance For College And Higher Education Grant (TEACH)
Students who plan to become teachers may request this federal grant (eligible programs only). Amounts will be prorated based on enrollment.

Students must agree to teach for four (4) years as a Highly Qualified Teacher at a Title I school within the first eight years of completing the program.

Students must also teach in specific subject areas:

- Mathematics
- Bilingual Education
- Science
- Special Education
- Foreign Languages
- A reading specialist or other “high-need” fields

Students are required to sign a Service Agreement for each year the TEACH Grant is received. Failing to meet the service obligation will result in the TEACH Grant becoming an Unsubsidized Direct Loan and the interest will be accrued from the time the grant was first disbursed and will have to be repaid. To be considered for this program, you must complete the TEACH Grant Request Form.
Cal Grant A
Cal Grant A is awarded to California residents by the California Student Aid Commission. These awards are based on a student’s grade point average and financial need to pay for tuition fees only. If you are a Cal Grant A recipient, you are not eligible for a State University Grant. For 2014-2015, tuition fees are $5,472 (tuition fees are subject to change).

Cal Grant B
Cal Grant B is also a state grant given to California residents by the California Student Aid Commission to pay for living expenses (and sometimes university fees). The annual stipend for living expenses is $1,473. Freshman awards are limited to non-fee college costs (e.g., living expenses, books, supplies, and transportation). When renewed for sophomores, juniors and seniors, a Cal Grant B may also cover all or part of the tuition fees. All Cal Grant B recipients must complete, sign and return a Cal B Subsistence Authorization Form to the Financial Aid Office before any funds can be credited to your student account. If you are a Cal Grant B renewal recipient, you are not eligible for a State University Grant.

Cal Grant Fund Disbursement Proration Rules
In accordance with the disbursement rules established by the California Student Aid Commission (CSAC), Cal Grant funds must be prorated for students who enroll less than full-time (12 units).

<table>
<thead>
<tr>
<th>Unit Enrollment</th>
<th>Eligibility Percentage</th>
<th>Tuition Fee Award Amount</th>
<th>Stipend Award Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>12+ units</td>
<td>100%</td>
<td>$5,472</td>
<td>$1,473</td>
</tr>
<tr>
<td>9-11 units</td>
<td>75%</td>
<td>$4,104</td>
<td>$1,105</td>
</tr>
<tr>
<td>6-8 units</td>
<td>50%</td>
<td>$2,736</td>
<td>$739</td>
</tr>
<tr>
<td>1-5 units</td>
<td>Ineligible</td>
<td>-0-</td>
<td>-0-</td>
</tr>
</tbody>
</table>

These proration rules apply to all programs — Cal Grant A, B and B-Stipend. For more detailed information about CSAC awards, visit the California Student Aid Commission online at www.csac.ca.gov.

State University Grant
State University Grants (SUG) are awarded to students who meet the eligibility criteria established by the CSU Chancellor’s office, who are California residents in a regular university degree program and are charged the State University Tuition Fee. This grant is awarded to students who submitted their FAFSA or Renewal Form by the March 3 deadline, submitted any requested documents by the May 15, 2014, deadline and who demonstrate financial need to assist with the payment of tuition fees only. Beginning in Fall 2014, students must meet the following criteria:
• Be enrolled at least half-time
• Undergraduate students cannot have accumulated more than 150 semester units
• Undergraduate transfer students cannot have accumulated more than 75 semester units at the CSU
• Credential students cannot have accumulated more than 30 units
• Masters students cannot have accumulated more than 125% of their required units

PLEASE NOTE: Advanced Placement, international Baccalaureate, Military credit, Pre-Baccalaureate credit and credit by examination will not count against the new SUG limits.

Students are not eligible for a State University Grant award if they participate in the Older Adult Fee Waiver Program; receive vocational rehabilitation stipends; are enrolled through Extended Education (Drug & Alcohol Certificate and Distance Learning Programs: NCRP, CSD, MSW, MSQA, etc.); are recipients of Cal Grant A, B or whose fees are paid by another party. The State University Grant does not cover mandatory fees.

Educational Opportunity Program Grant
Educational Opportunity Program (EOP) Grants are awarded to first- and second-year students who have been admitted to the Educational Opportunity Program. Students must demonstrate financial need to qualify for this grant. Grants range from $400-$800 depending on financial need and the availability of funding.

Middle Class Scholarship
The Middle Class Scholarship (MCS) is awarded by the California Student Aid Commission (CSAC) and is based on a sliding scale according to the student’s family income. The scholarship amount will vary by student and institution. If you are selected to receive a MCS, you will be notified by CSAC.
FINANCIAL AID PROGRAMS

Student Employment

Federal Work-Study Program
The Federal Work-Study (FWS) Program provides funds to employ students (on- or off-campus) who qualify for financial aid. Students will be considered for an award by having submitted their FAFSA by the March 3 deadline, having submitted any requested documents by the May 15 deadline and demonstrating financial need greater than $1,000. Also, student must have indicated interest in the work-study program on their FAFSA. A Federal Work-Study Acceptance Letter will be mailed to eligible students’ mailing address. Students must be enrolled at least half-time to be considered for this program. Awards range from $1,000-$4,000.

The first day a student may begin working is Tuesday, September 2, 2014. The amount a student can earn is limited to the amount which appears on the contract. Students may not work more than 20 hours per week while classes are in session. During semester breaks, up to 40 hours per week can be worked. Students are responsible for monitoring their earnings so that they do not earn more than their award. Monthly paychecks will be based on your hourly wage and number of hours worked. Paychecks are normally available on the 12th of each month.

Student Assistants
Students who do not have Federal Work-Study eligibility may be able to find employment on or near campus. Job listings are available at CSUDH.EDU/CareerCenter. You can also find employment opportunities by checking with on-campus departments.

Loans

Federal Perkins Loan
The Federal Perkins Loan Program provides a long-term, low-interest student loan. These funds must be REPaid. Award amounts are based on financial need and range between $200-$2,000 per academic year.

Repayment begins nine months after you graduate or cease to be enrolled at least half-time at an eligible institution. The minimum repayment is $420 a year for new borrowers. The maximum repayment period is 10 years, but the actual amount of your payments and the length of the repayment period depends upon the size of your debt. No interest is charged until the repayment period begins. The interest is 5% on the unpaid balance. You will be contacted by Student Financial Services (Room: WH B-270) to complete and sign a Perkins Reference Sheet and a Loan Promissory Note.

William D. Ford Federal Direct Loan Programs
The William D. Ford Federal Direct Loan Program provides low-interest, long-term loans to assist in paying educational costs. These funds must be REPaid. Funding for these loans comes from the U.S. Department of Education. These loans can be subsidized or unsubsidized. Students should carefully consider only borrowing what you need.

If you plan to borrow a Federal Direct Loan, you will receive a Disclosure Statement from the Direct Loan Servicing Center. Please Note: The Anticipated Disbursement date is NOT the date your Direct Loan funds will be available to you. Financial Aid awards are credited to your student account prior to the first week of classes to allow for processing of student refunds.

To be eligible to borrow a Direct Loan, students are required to be enrolled at least half-time (6 units undergraduate and 4 units [500 level] graduate). If you drop below half-time during a semester, the remainder of your loan may be canceled. If you decide to borrow a Direct Loan, you will be required to complete an Electronic Master Promissory Note (EMPN). Visit the following website, StudentLoans.gov to complete the EMPN. You will be required to provide your Personal Identification Number (PIN) that was issued by the U.S. Department of Education. If you need to obtain a PIN, visit PIN.ED.gov.
PLEASE NOTE: First-time borrowers at CSUDH are required to complete an Entrance Loan Counseling Session. Students may satisfy this requirement by completing an online session via the following website StudentLoans.gov.

Loan Eligibility
The amount you may borrow is determined based on your grade level and program of study. We encourage students to monitor their loan debt by viewing their loan history at nslds.ed.gov.

<table>
<thead>
<tr>
<th>GRADE LEVEL</th>
<th>DEPENDENT</th>
<th>INDEPENDENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>$5,500 ($3,500 maximum subsidized loan)</td>
<td>$9,500 ($3,500 maximum subsidized loan)</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$6,500 ($4,500 maximum subsidized loan)</td>
<td>$10,500 ($4,500 maximum subsidized loan)</td>
</tr>
<tr>
<td>Junior/Senior, 2nd Bachelor</td>
<td>$7,500 ($5,500 maximum subsidized loan)</td>
<td>$12,500 ($5,500 maximum subsidized loan)</td>
</tr>
<tr>
<td>Credential Students</td>
<td>$7,500 ($5,500 maximum subsidized loan)</td>
<td>$12,500 ($5,500 maximum subsidized loan)</td>
</tr>
<tr>
<td>Graduate Students</td>
<td>N/A</td>
<td>$20,500 (Maximum unsubsidized loan only)</td>
</tr>
</tbody>
</table>

• Total maximum amount of Direct Loans allowed for undergraduates is $57,500 ($31,000 dependent maximum) of which no more than $23,000 may be in subsidized funds.

• Seniors graduating in the fall semester are subject to proration of their Direct Loan amount, based on the number of their registered units. This is a federal requirement.

• Total maximum amount of Direct Loans allowed for master’s degree students is $138,500, of which no more than $65,500 may have been in subsidized funds.

You have the right to cancel all or a portion of your Direct Loan. To do so, you must submit a written statement informing the Financial Aid Office within 14 days so that the funds may be returned.

Subsidized Federal Direct Loan
As an undergraduate student, the Subsidized Direct Loan amount you can borrow is the difference between the cost of attendance and your resources (family contribution, financial aid and any other assistance you receive from the school and outside sources). However, you cannot borrow more than the federal maximum. The interest rate for new student borrowers is 3.86%. If you are eligible for a Subsidized Direct Loan, the federal government pays the interest for you until your repayment begins. You will be assessed an origination fee. This charge does not reduce the amount you are required to repay.

PLEASE NOTE: If you receive a Subsidized Direct Loan that is first disbursed between July 1, 2012, and July 1, 2014, you will be responsible for paying any interest that accrues during your grace period. If you choose not to pay the interest that accrues during your grace period, the interest will be added to your principal balance.

150% Rule
Implemented on July 1, 2013, first-time borrowers now have a limit on the time they can receive a Subsidized Direct Loan. Subsidized Direct Loans are loans for which the federal government pays the interest until repayment begins, typically six months after a student graduates or is no longer enrolled at least half-time.

Subsidized loan eligibility will now be limited to 150% of the published length of the student’s academic program. The Department of Education will calculate a student’s eligibility using school-reported information.

Example 1: A first-time freshman in a four-year degree program would be eligible to receive a Subsidized Direct Loan for six years.

Example 2: A student transferring from a two-year program at a community college borrows three years of Subsidized Direct Loans. Once this student transfers to a four-year program, the student will only be eligible for three more years of subsidized loans.

• After the eligibility period has passed, students may only borrow Unsubsidized Direct Loans, and are responsible for paying the interest on those loans.
FINANCIAL AID PROGRAMS

- Students who continue to be enrolled in an undergraduate program after receiving the maximum Subsidized Direct Loan will be responsible for the interest that accrues on that loan.
- It is extremely important for our students to complete their program requirements on time to reduce the costs associated with repayment of their Direct Loans.

Unsubsidized Federal Direct Loan
The Unsubsidized Direct Loan is awarded to undergraduate and graduate students. For undergraduates, the unsubsidized loan can replace all or part of the family contribution. However, the amount of the loan cannot be more than the difference between your budget and any financial assistance you will receive from the school plus any outside source (including the Subsidized Direct Loan). Graduate students are only eligible to borrow the unsubsidized loan. Interest will be charged beginning the day the loan is disbursed to you until the day the loan is repaid in full. Unsubsidized loans have an interest rate of 3.86% for undergraduate students and a 5.41% interest rate for graduate students. Repayment normally begins six months following graduation or when you cease to be enrolled at least half-time. The amount and length of repayment period depends on the size of your debt but must be a minimum of $600 per year.

Under special circumstances, repayment of Direct Loans may be deferred or canceled. Repayment deferment and cancellation are handled by your Loan Servicer.

Federal Parent Loans To Assist Students (PLUS)
PLUS Loans are intended to provide a source of financial assistance to parents of dependent students. Parents (with satisfactory credit histories) may borrow up to the cost of attendance each year, minus any financial aid awarded to the student. Interest begins to accrue immediately after the first disbursement. Repayment begins immediately after the final disbursement of the loan occurs, with the first payment due within 60 days. The fixed interest rate is 6.41%.

If you are a dependent student and your parent does not qualify for a PLUS Loan, you may be eligible to borrow an additional unsubsidized Direct Loan. PLUS Loan Applications are available on our website.

Graduate PLUS Loans For Graduate Students
The Graduate PLUS Loan is a credit-based loan. The interest rate is fixed at 6.41% and has an in-school deferment provision for students while in school. The Grad Plus Loan Application is available on our website.

PLEASE NOTE: Interest rates are set by the Federal Legislation and are subject to change.

BORROWER REPAYMENT OPTIONS

The Direct Loan Program offers loan repayment plans designed to meet the needs of most borrowers. Direct Loans are funded by the U.S. Department of Education through your school and are managed by a loan servicer, under the supervision of the Department. The Direct Loan Program allows you to choose your repayment plan and to switch your plan if your needs change.

Standard Repayment: With the standard plan, you’ll pay a fixed amount each month until your loans are paid in full. Your monthly payments will be at least $50, and you’ll have up to 10 years to repay your loans. The standard plan is good for you if you can handle higher monthly payments because you’ll repay your loans more quickly. Your monthly payment under the standard plan may be higher than it would be under the other plans because your loans will be repaid in the shortest time. For the same reason—the 10-year limit on repayment—you may pay the least interest.

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**Extended Repayment:** To be eligible for the extended plan, you must have more than $30,000 in Direct Loan debt and you must not have an outstanding balance on a Direct Loan as of October 7, 1998. Under the extended plan you have 25 years for repayment and two payment options: fixed or graduated. Fixed payments are the same amount each month, as with the standard plan, while graduated payments start low and increase every two years, as with the graduated plan below.

This is a good plan if you will need to make smaller monthly payments. Because the repayment period will be 25 years, your monthly payments will be less than with the standard plan. However, you may pay more in interest because you’re taking longer to repay the loans. **Remember that the longer your loans are in repayment, the more interest you will pay.**

**Graduated Repayment:** With this plan your payments start out low and increase every two years. The length of your repayment period will be up to ten years. If you expect your income to increase steadily over time, this plan may be right for you. Your monthly payment will never be less than the amount of interest that accrues between payments. Although your monthly payment will gradually increase, no single payment under this plan will be more than three times greater than any other payment.

**Income Contingent Repayment (not available for parent PLUS Loans):** This plan gives you the flexibility to meet your Direct Loan obligations without causing undue financial hardship. Each year, your monthly payments will be calculated on the basis of your adjusted gross income (AGI, plus your spouse’s income if you’re married), family size, and the total amount of your Direct Loans. Under the ICR plan you will pay each month the lesser of:

1. The amount you would pay if you repaid your loan in 12 years multiplied by an income percentage factor that varies with your annual income, or
2. 20% of your monthly discretionary income*.

If your payments are not large enough to cover the interest that has accumulated on your loans, the unpaid amount will be capitalized once each year. However, capitalization will not exceed 10 percent of the original amount you owed when you entered repayment. Interest will continue to accumulate but will no longer be capitalized.

The maximum repayment period is 25 years. If you haven’t fully repaid your loans after 25 years (time spent in deferment or forbearance does not count) under this plan, the unpaid portion will be discharged. You may, however, have to pay taxes on the amount that is discharged.

**Income-based Repayment:** Under this plan the required monthly payment will be based on your income during any period when you have a partial financial hardship. Your monthly payment may be adjusted annually. The maximum repayment period under this plan may exceed 10 years. If you meet certain requirements over a specified period of time, you may qualify for cancellation of any outstanding balance of your loans.

**Pay As You Earn Repayment:** This plan usually has the lowest monthly payment of the repayment plans that are based on your income. Your payment amount may increase or decrease each year based on your income and family size. To qualify for pay as you earn, you must have a partial financial hardship. You have a partial financial hardship if the monthly amount you would be required to pay on your eligible federal student loans under a 10-year standard repayment plan is higher than the monthly amount under pay as you earn. Once you’ve qualified for pay as you earn, you may continue to make payments under the plan even if you no longer have a partial financial hardship. For this purpose, your eligible student loans include Direct Loans as well as certain types of Federal Family Education Loan (FFEL) Program loans. Although your FFE loans cannot be repaid under pay as you earn, the following types are counted in determining whether you have a partial financial hardship:

- Subsidized and Unsubsidized Federal Stafford Loans
- Federal PLUS Loans made to graduate or professional students
- Federal Consolidation Loans that did not repay any PLUS loans for parents

You also must be a new borrower as of Oct. 1, 2007, and must have received a disbursement of a Direct Loan on or after Oct. 1, 2011. You are a new borrower if you had no outstanding balance on a Direct Loan or FFE loan as of Oct. 1, 2007, or had no outstanding balance on a Direct Loan or FFE loan when you received a new loan on or after Oct. 1, 2007.
Satisfactory Academic Progress (SAP)

CSUDH is required by federal law to establish, publish and apply reasonable standards for measuring whether a student is maintaining SAP toward a degree objective, and to ensure progress toward the degree for all periods of enrollment, whether or not the student has received financial aid. These standards are applicable to all financial aid recipients at CSUDH and affect eligibility for all federal and state aid, including grants, student loans and work-study. Review will occur at the end of each semester.

<table>
<thead>
<tr>
<th>Degree Objective</th>
<th>Minimum CSUDH GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctoral, Master’s</td>
<td>3.0</td>
</tr>
<tr>
<td>Credential/Second Bachelor’s</td>
<td>2.5</td>
</tr>
<tr>
<td>Undergraduates:</td>
<td></td>
</tr>
<tr>
<td>Junior/Senior (60+ units)</td>
<td>2.0</td>
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<tr>
<td>Sophomore (30-59 units)</td>
<td>1.8</td>
</tr>
<tr>
<td>Freshmen (0-29 units)</td>
<td>1.5</td>
</tr>
</tbody>
</table>

Completion Of 75% Of Attempted Units With Passing Grades

Students must complete at least 75% of the units attempted with a passing grade of A, B, C, D, I, CR or RP. For example, a student who enrolls in 24 units for an academic year must complete at least 18 units (24 x 0.75 = 18). Non-passing grades of F, IC, NC, W, WU, WM, RD and AU will lower a student’s completion rate. For further information on grades and grading policies, consult the University Catalog.

Eligibility Limit – Unit Cap

Students must complete their program within 150% of their program’s required units. For example, a student in a 120-unit program must receive his/her degree within 180 units. All graded coursework will be counted, including transfer units, repeats and withdrawals. Up to 30 remedial units may be excluded. Courses with grades of RD will not be considered as completed units until a final grade is determined.

Financial Aid Warning

Students will be placed on warning status (can receive aid) at the end of the next semester if completion rate of attempted units with passing grades falls between 50% and 74% and/or their semester CSUDH GPA falls below the specified minimum.

Financial Aid Disqualification

Students will become disqualified from receiving financial aid if any of the following applies:
- Student completes fewer than 50% of their attempted units with passing grades in any semester.
- Student fails to complete their program within 150% of their program required units.
- CSUDH GPA falls below the specified minimum GPA requirement.

Financial Aid SAP Appeal

Students who become disqualified from receiving financial aid will be notified on their CSUDH email account and will be provided instructions on the financial aid appeal process. Appeals will be evaluated based on the student’s extenuating circumstances. Students are notified of the deadline for submitting a Satisfactory Academic Progress (SAP) appeal in their email notification. During the processing of an SAP appeal, students are responsible for the payment of their tuition fees. Students will receive an email of our decision. THIS DECISION IS FINAL AND CANNOT BE APPEALED.
Regaining Eligibility
Students who are disqualified due to low GPA or low unit completion will regain financial aid eligibility once they achieve the required GPA or unit completion as long as they have not completed more than 150% of their program requirements. Undergraduate students who are disqualified due to exceeding the 150% of the required units for their program will regain eligibility after they become a master’s or credential student after their bachelor’s degree is posted. Students who meet this condition before the spring semester may submit an SAP Appeal Form to request reinstatement of their eligibility, otherwise progress will be reviewed after spring grades have posted.

SPECIAL TOPICS

Courses Taken At Another Institution
1. Order an official academic transcript from the institution which you attended to be sent to the CSUDH Admissions & Records Office.
2. Go to the CSUDH Admissions & Records Office and request that your admission record be re-evaluated with your academic transcript.

Enrollment In Winter Session Courses
The College of Extended Education will allow students to enroll and defer their payment pending Spring 2015 financial aid. However, by using this deferment, please note that your Spring 2015 financial aid will be reduced by the amount used to pay winter session fees. Students placed on financial aid probation for not meeting the SAP requirements are not eligible for this deferment. If a student does not meet the SAP standards at the end of the fall semester, he or she will be responsible for the payment of the winter session fees from their own resources.

Enrollment In Summer Session Courses
Students interested in enrolling for the Summer 2015 term who would like to be considered for financial aid must complete and submit a Summer Financial Aid Request Form. Beginning mid-March 2015, students may print this form from our website located at CSUDH.EDU/FinancialAid.

Summer Session Attendees: There may be a delay of 1-2 weeks in disbursing Fall financial aid for students that attend Summer session. We are required to conduct a review of summer grades to determine continued financial aid eligibility. Students deemed ineligible will be notified of their status via their CSUDH email account.

Withdrawal/Leave Of Absence
Students are required to notify the Financial Aid Office before withdrawing or when taking a leave of absence from the university. This must be done so that a student’s financial aid eligibility can be re-evaluated. If you withdraw prior to the end of the semester or if you do not complete the units for which you enroll, you will be required to repay the funds received that exceed the costs required to cover your educational and related living expenses during the time you were enrolled. Any fee refunds owed to you from the university will automatically revert to the financial aid account(s) from which they were disbursed. If your fees were deferred by financial aid, you must officially withdraw from the university.

Refunds And Repayment
When you use financial aid to pay tuition fees or housing, any refundable amount (see refund policy and schedule in the Class Schedule) is returned to the appropriate financial aid sources. If you completely withdraw from school prior to the 10th week, you will be required to return all unearned aid disbursed as calculated by federal regulations. The repayment will be a percentage of the cash disbursed to you after paying tuition fees (see the Class Schedule for the repayment schedule). Repayment of part of your financial aid does not release you from the SAP requirement.
Consumer Information

Pursuant to federal regulations, institutions of higher learning are required to inform prospective and continuing students, staff and faculty regarding information about the Annual Security Report, Crime Statistics, Graduation Rates, Family Educational Rights and Privacy Act of 1974 (FERPA), athletic participation rates/financial support (Equity in Athletics Disclosure CSUDH.EDU/ConsumerInfo. The website includes links to the following: Annual Security Report, Jeanne Clery Crime Statistics, Copyright Policy, Drug and Alcohol Free Campus Policy, Equity in Athletics Disclosure Act (EADA), Family Educational Rights and Privacy Act (FERPA) and Important Campus Policies.


This law ensures that you and your family’s information will be confidential, even among family members. If you want the Financial Aid Office to discuss your information with parents, spouses or guardians, the FERPA Consent to Release Student Information Form must be completed in person at the Admissions & Records Office. All persons requesting/having authorization must have valid photo identification at the time of application.

Reapplying For Financial Aid Each Year

In January each year, you must reapply for financial aid for the upcoming academic year. Using your Personal Identification Number (PIN), you can reapply at fafsa.gov. If you do not have a PIN, you may request one at PIN.ED.gov. The priority filing deadline for the 2015/2016 academic year is Monday, March 2, 2015. It is your responsibility to apply each year.

Office Hours During Regular Session*

Monday - Thursday: 8:00 a.m. - 6:00 p.m.
Friday: 8:00 a.m. - 2:00 p.m.

*The Financial Aid Office will serve students from 8:00 a.m. - 7:00 p.m. during the first two weeks of the fall semester and the first week of the spring semester and from 8:30 a.m. - 1:00 p.m., on the first Saturday of each semester. Office hours are subject to change.

REPAYING STUDENT LOANS/DEBT MANAGEMENT TOPICS

Manage Your Money

You will need to learn how to manage your money. The National Student Loan Data System for Students located at nslds.ed.gov will help you monitor your student loans. You should read the information before you start to get into debt; that is the best way to understand and manage debt. Remember, you are responsible for the debt you accumulate as a student and later in life.
STUDENT RIGHTS
AND RESPONSIBILITIES

Students’ Rights
• You have the right to expect that your financial aid eligibility will be determined in an equitable manner consistent with federal regulations and university policies.
• If you are eligible for aid, you have the right to be considered for those programs for which you qualify, as long as money is available.
• You have the right to receive complete information about how your financial aid eligibility was determined.
• You have the right to obtain full information about financial aid programs and pertinent regulations, policies and procedures.
• You have the right to obtain full information about your debt burden as a result of receiving loans of varying amounts.
• You have the right to receive information about monthly and total repayment options available as well as debt management strategies.
• You have the right to expect that your financial records, parent’s financial records and award information are kept confidential in accordance with the Family Educational Rights and Privacy Act of 1974 (FERPA).
• You have the right to expect written notification of your financial aid offer and any adjustments to it.

Students’ Responsibilities
When you accept your award, you agree to fulfill your obligations as a financial aid recipient. It is your responsibility to be aware of your obligations and rights.

It is your responsibility to report additional resources (such as other financial assistance). If the receipt of additional funds results in an “over-award” (financial aid and resources exceed the cost of attendance), assistance for subsequent terms in the academic year will be reduced or canceled; any excess will be considered as a resource for the following academic year, and subsequent financial aid eligibility will be reduced by that amount.
• You may be required to repay all or a portion of any financial aid awards already received.
• You are responsible for supplying complete and accurate information on which we base your eligibility for aid.
• You must maintain Satisfactory Academic Progress (SAP) towards the completion of your degree or certificate.
• You must be enrolled in a program that leads to a degree, certificate or other program leading to a recognized educational credential.
• You must not be in default or owe a refund on any Title IV funds received for attendance at any institution.
• You must not have borrowed in excess of any Title IV loan limits.
• If you withdraw or take a leave of absence from school, you must see a Financial Aid specialist. You may be expected to repay a portion of the financial aid disbursed to you after paying tuition fees. (See Refunds and Repayment).
• If you borrowed a Federal Perkins Loan, you must contact Student Financial Services (Room: WH B-270) in order to receive a Perkins Loan Exit Interview.
• You are responsible for reporting any change in your status.
• When you have signed your Loan Promissory Note, you are responsible for repaying the loan. You are responsible for informing the Direct Loan Servicing Center or your lender of changes in your name, address, social security number and graduation date. You must inform your loan servicer if you transfer to another school, withdraw from school or drop below half-time enrollment in any term.
• You are responsible for using the aid offered for educationally related expenses as defined in the student budget.
• If you are borrowing a William D. Ford Federal Direct Loan for the first time at CSUDH, you are required to complete an Entrance Loan Counseling Session and Master Promissory Note before the Financial Aid Office will disburse your loan.
• If you accept a Federal Work-Study position, you are expected to perform the work in a satisfactory manner.
The Financial Aid Office is Excited About the Opportunity to Serve Students Via the Internet

By accessing our website at My.CSUDH.EDU students can view the following information:

- Important messages
- Account summary and overall status
- Cost of attendance
- Current financial aid awards and payment schedule
- Financial aid award and loan application history
- Account holds (which may prevent payment of awards)
- Missing document requirements
- Current academic progress
- Academic progress history
- Academic transcript

How To Contact The Financial Aid Office

If you have any questions about financial aid, please call the Financial Aid Office at (310) 243-3691. The Financial Aid Office is located in Welch Hall B-250. Our fax number is (310) 516-4498. Our email address is finaid@csudh.edu.

A customer service representative is available:
- Monday - Thursday.............8:00 a.m. - 6:00 p.m.
- Friday ....................................8:00 a.m. - 2:00 p.m.