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What You Need to Do to Receive Your Financial Aid

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.
   - Check your “To Do List” for any outstanding documents.
   - Review your financial aid awards: If you are offered a student loan, you must accept or decline your loan award(s) within 15 days of your email notification to avoid cancellation.
   - You are not required to accept the entire loan amount offered. If you are interested in accepting a smaller amount, please notify the Financial Aid Office prior to accepting your award online.
   - Please note that any grant awards will be automatically accepted on your behalf.
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 and/or scholarships that do not appear on the Student Center page?
- 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 in the Student Center at My.CSUDH.EDU:

- You must be officially admitted to a CSUDH degree, certificate or credential program.
- You must be either a U.S. citizen or eligible non-citizen.
- If you plan to borrow a student loan, you must be enrolled at least half-time (6 units undergraduate/credential or 4 units [500 level] graduate).

Financial Aid Eligibility and Repeating Classes

Students who failed a class may repeat the class once to receive a better grade and will be eligible for aid. For students who 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 campus email (toroMail) 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 2015 and spring 2016 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 refunds around the first day of classes. Fall semester classes begin on August 22, 2015, and spring semester classes begin on January 23, 2016.
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 in 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 in 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 on-campus 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 submit 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:

Cost of Attendance $15,691
Minus Parent and/or Student Contribution (EFC) – $ 3,000
Financial Need $12,691

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 nonresident), 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 parent and/or student contributions reflect an estimated figure. This figure is computed using income and asset information submitted on the FAFSA. In certain cases, your EFC may be adjusted (eg, loss of income).

Changes in Expected Family Contribution

If you or your parent(s) anticipate a reduction in 2015 income, please complete and submit a 2015-2016 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 types of assistance listed below.

**Grants**

**Federal Pell Grant**

The Federal Pell Grant Program provides funds (which do not have to be repaid) to eligible undergraduates and teaching credential students who demonstrate need. Full-time awards range from $581 to $5,775. The amount of Federal Pell Grant funds a student may receive over his or her lifetime is limited, by a new federal law, to the equivalent of six years of full-time enrollment. Students may check their Pell Grant eligibility online by logging in to the National Student Loan Data System (NSLDS) Student Access website at [nslds.ed.gov/nslds_SA](http://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 postbaccalaureate program, have financial need and are enrolled half-time (6 units) in courses that are 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)**

FSEOG funds (which do not have to be repaid) are awarded to undergraduate students who demonstrate exceptional financial need. The amount of this grant ranges from $400 to $800 per academic year.

**Teacher Education Assistance for College and Higher Education (TEACH) Grant**

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

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 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. This award is 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 2015-2016, the tuition fee is $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 $1,648. Freshman awards are limited to non-fee college costs (e.g., living expenses, books, supplies and transportation). When renewed for sophomores, juniors and seniors, the 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 their 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>$2,736</td>
<td>$824</td>
</tr>
<tr>
<td>9-11 units</td>
<td>75%</td>
<td>$2,052</td>
<td>$618</td>
</tr>
<tr>
<td>6-8 units</td>
<td>50%</td>
<td>$1,368</td>
<td>$412</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 csac.ca.gov.

State University Grant (SUG)

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 who are charged the State University Tuition Fee. This grant is awarded to students who submitted their FAFSA or Renewal Form by the March 2 deadline, submitted any requested documents by the May 14, 2015, deadline and who demonstrate financial need to assist with the payment of tuition fees only. 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 CSU.
- Credential students cannot have accumulated more than 30 units.
- Master’s students cannot have accumulated more than 125% of their required units.

PLEASE NOTE: Advanced Placement, International Baccalaureate, military credit, prebaccalaureate 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 are pursuing a second bachelor’s degree; 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 or B or whose fees are paid by another party. The State University Grant does not cover mandatory fees.

Educational Opportunity Program (EOP) Grant

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 to $800, depending on financial need and the availability of funding.

Middle Class Scholarship (MCS)

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 (continued)

Student Employment

Federal Work-Study Program (FWS)
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 2 deadline, having submitted any requested documents by the May 14 deadline and demonstrating financial need greater than $1,000. Also, the student must have indicated interest in the FWS Program on their FAFSA. A Federal Work-Study Acceptance Letter will be mailed to the eligible student’s mailing address. Students must be enrolled at least half-time to be considered for this program. Awards range from $1,000 to $4,000.

The first day a student may begin working is Tuesday, September 1, 2015. The amount a student can earn is limited to the amount that 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 amount. Monthly paychecks will be based on the hourly wage and number of hours worked. Paychecks are normally available on the 12th of each month.

Student Assistant

Students who do not have Federal Work-Study Program 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 to $4,000 per academic year. This federal program is being phased out.

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 depend 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 Program
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 borrowing only what they 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 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.

Students are not required to accept the entire loan amount offered. If you are interested in accepting a smaller amount of the loan offered, please notify the Financial Aid Office prior to accepting your award online.

<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, Second Bachelor's</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 (unsubsidized only)</td>
</tr>
</tbody>
</table>

- Maximum total 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 be 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 between July 1, 2014, and July 1, 2015, is 4.66%. This rate is subject to change. 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 received a Subsidized Direct Loan that was 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 U.S. 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.
- Students who continue to be enrolled in an undergraduate program after receiving the maximum Subsidized Direct Loan amount 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 4.66%* for undergraduate students and a 6.21%* 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 the length of the repayment period depend on the size of your debt, but it 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 7.21%*.

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 7.21%* and has an in-school deferment provision for students while in school. The Graduate PLUS Loan Application is available on our website.

*PLEASE NOTE: Interest rates are set by federal legislation and are subject to change.
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 lowest interest.

**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 described 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 10 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 (ICR) (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% 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 FFEL 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 October 1, 2007, and must have received a disbursement of a Direct Loan on or after October 1, 2011. You are a new borrower if you had no outstanding balance on a Direct Loan or FFEL as of October 1, 2007, or had no outstanding balance on a Direct Loan or FFEL when you received a new loan on or after October 1, 2007.

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*Monthly discretionary income equals your AGI minus the poverty level for your state of residence and family size, divided by 12. For the current poverty level see the Poverty Guidelines chart, which is issued annually by the U.S. Department of Health and Human Services. aspe.hhs.gov/poverty.
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>
</tr>
<tr>
<td>Sophomore (30-59 units)</td>
<td>1.8</td>
</tr>
<tr>
<td>Freshman (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 12 units for a semester must complete at least 9 units (12 x .75 = 9). Non-passing grades of F, IC, NC, W, WU, 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) the next semester they enroll if the completion rate of attempted units in their prior semester falls between 50% and 74%.

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 toroMail 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 may 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 150% of the required units for their program may 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 semester grades have posted.
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 in the winter session and defer their payment pending spring 2016 financial aid. However, by using this deferment, please note that your spring 2016 financial aid will be reduced by the amount used to pay winter session fees. Students placed on a financial aid academic plan 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, they 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 2016 term who would like to be considered for financial aid must complete and submit a Summer Financial Aid Request Form. Beginning mid-March 2016, students may print this form from our website, located at CSUDH.EDU/FinancialAid.

Summer Session Attendees: There may be a delay of 1 to 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 toroMail account.

Short-Term Emergency Loans

Short-Term Emergency Loans are available to assist students with unexpected expenses. The maximum loan a student may borrow is $400. Students must be admitted to the university, be enrolled at least half-time for the semester and have not received a financial aid refund within 30 days. The loan is due and payable within 30 calendar days and does not accrue any interest. See the Financial Aid Office for more information on the application process.

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) and athletic participation rates/financial support (Equity in Athletics Disclosure Act, or EADA) at 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, Graduation Rates, EADA, FERPA and Important Campus Policies.
This law ensures that your 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 2016-2017 academic year is Wednesday, March 2, 2016. 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. to 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. to 1:00 p.m. on the first Saturday of each semester. Office hours are subject to change.

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.

Know your **rights** and **responsibilities**.
Student Rights and Responsibilities

Student 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.

Student 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) toward 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) 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/or 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 Electronic 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 contact us:

Financial Aid Office
Welch Hall B-250
(310) 243-3691 phone
(310) 516-4498 fax
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.