# **Additional Frequently Asked Questions:**

# Q. MUST I BE ACCEPTED FOR ADMISSION BEFORE I APPLY FOR FINANCIAL AID?

A. No. In fact, if you wait until you're admitted to apply, you may miss the March 2 priority filing date to qualify for Cal Grants & other aid programs. You may apply for financial aid any time beginning October 1 & no later than March 2 for the following academic year (fall & spring). In fact, we encourage you to apply for financial assistance before you are admitted to the University.

However, you must have an admission application on file with the University before we can begin processing your FAFSA & you must be formally admitted to the University before we will produce an award letter for you.

#### Q. SHOULD I WAIT UNTIL MY TAXES ARE FILED BEFORE I DO MY FAFSA?

A. Not if you'll miss the March 2 priority filing date! We encourage you to complete your taxes as early as possible so that your FAFSA is accurate. However, if you or your parents cannot complete the taxes before March 2, use your best estimate of income and taxes. Just indicate on your FAFSA that you are using estimated figures. Once you file your taxes, you can make corrections to your FAFSA application or complete the Data Retreival Tool to update your tax information.

#### Q. WHEN WILL I HEAR ABOUT MY FINANCIAL AID?

A. Most of our communications regarding your financial aid application and awards are sent electronically. Check your email and TITAN Online regularly to ensure you meet any critical deadlines.

If you file your FAFSA by the March 2 priority date, you should receive an email acknowledgment from our office by early April. Some students are required to submit copies of tax returns or other information to our office before we can determine their awards. In general, we begin awarding priority filers in mid-March. Files are reviewed and awarded according to the FAFSA filing date and the file complete date.

# Q. DO I HAVE TO BE FULL-TIME TO RECEIVE FINANCIAL AID?

A. No. You will qualify for most types of financial aid if you are enrolled at least half-time, defined at Cal State Fullerton as 6 semester units. You may qualify for a Federal Pell Grant payment with fewer than 6 semester units. For further details, including special graduate enrollment conditions, see our Enrollment Q & A.

#### Q. MUST I BE ENROLLED AT THE UNIVERSITY PRIOR TO RECEIVING FINANCIAL ASSISTANCE?

A. Yes. Payment will not be prepared until you are enrolled. The first disbursement for each semester occurs approximately one week prior to the first day of classes and funds are usually delivered to you by the Thursday before classes begin. If you are not enrolled in the minimum number of units at the time of the payment cycle, no disbursement will be prepared for you. However, we have at least two payment cycles each week throughout the semester. As soon as you are enrolled and eligible for payment, your disbursement will be prepared.

# Q. WHEN I SEND MY STUDENT HOUSING LICENSE AGREEMENT TO HOUSING, MUST I MAKE A PAYMENT IF I AM RECEIVING FINANCIAL AID?

A. Yes. All students who plan to live in the residence facility, regardless of financial aid eligibility, must send the initial payment by the deadline date. Subsequent payments are your responsibility as well. You may request a meeting with a housing representative to arrange a payment plan for the subsequent payments.

# Q. DO I HAVE TO APPLY FOR FINANCIAL AID EACH YEAR?

A. Yes. Your financial situation must be reassessed each year. However, after the first year you apply for financial aid, you may be eligible to file a "renewal FAFSA" which is quicker and easier to complete. The federal FAFSA processor will notify you about renewing your FAFSA.

#### Q. I AM ONLY INTERESTED IN SCHOLARSHIPS. DO I HAVE TO FILL OUT THE FAFSA?

A. No. However, to be considered for scholarships where financial need is a criterion, you must complete the FAFSA.

# Q. WHAT IS AN EXPECTED FAMILY CONTRIBUTION (EFC) AND WHEN DO I PROVIDE IT?

A. The "expected family contribution" is based on your family's resources, the number of family members and the number in college. The EFC is the amount you and your family are expected to pay toward your educational costs. The federal need analysis formula determines the EFC and assumes the following: Parents have the primary responsibility to pay for their children's education. Students also have a responsibility to help pay for their own educations.

The EFC is not an amount that is "due" at one specific time. It can be contributed to your educational costs in a variety of ways such as assisting in the payment of fees each semester, buying books and supplies or providing housing, transportation costs or other miscellaneous educational costs. The EFC is the amount of your total costs that will not be covered by need-based financial aid. However, there are non-need-based financial aid programs, including some scholarships, the Federal Stafford Unsubsidized Loan and the Federal PLUS Loan (see Stafford and PLUS Loans).

# Q. WHAT IS THE MAXIMUM FINANCIAL AID I MAY RECEIVE DURING AN ACADEMIC YEAR?

A. Your total financial aid, including scholarships and loans, may not exceed your cost of attendance. You are responsible for notifying our office if you receive outside aid such as a scholarship, fee waiver, fee reimbursement, or grant. We will review your total financial aid package and determine if any adjustments are required.

### Q. DO I NEED TO RENEW MY FAFSA FOR THE SPRING SEMESTER?

A. No, your current financial aid application covers the full current academic year of Fall, Spring, and Summer. When the financial aid applications open in October 1st of every year, you're applying for financial aid for the next academic year.

#### Q. DO I HAVE TO BE ENROLLED FULL-TIME (12 UNITS) TO GET FINANCIAL AID?

A. No! Most financial aid programs require at least 6 semester units (half-time status) to receive a payment. Federal Pell Grant allows some students to receive a payment if enrolled in fewer than 6 units. You do need to be enrolled in 12 units to receive the full grant amount you have been awarded, if enrolled in less than 12 units, you will receive a partial payment for grants.

#### Q. DO I HAVE TO NOTIFY THE FINANCIAL AID OFFICE IF I PLAN TO ENROLL PART-TIME?

A. No. All financial aid offers shown in your TITAN Online Financial Aid "Award Summary" represent the amount you may receive if you are enrolled full-time. If you are not enrolled full-time, at the time disbursement is processed, your payment is adjusted automatically according to your "enrollment status". If you are enrolled in 6-8 units, your status is half-time; if you are enrolled in 9-11 units, your status is three-quarter time; if you are enrolled in 12 units, your status is full-time.

# Q. ARE ALL TYPES OF FINANCIAL AID ADJUSTED IF I AM ENROLLED LESS THAN FULL-TIME?

A. Federal Pell Grant, Cal Grants A and B, State University Grant (SUG), and EOP Grant are adjusted for part-time status. Federal Stafford Loan, Federal Perkins Loan, Federal SEOG and Federal Work-Study are not affected by part-time status; however, you must be enrolled in at least 6 units to qualify for a payment. ACG and SMART grants require that you be enrolled full-time to receive payment.

#### Q. WHAT HAPPENS IF I RECEIVE A PAYMENT AND THEN DROP A CLASS?

A. If you drop a class on or before census date (the 20th day of instruction) and your enrollment status changes as a result, you may be required to repay part or all of the funds received. For example, if you receive a full-time Federal Pell

Grant payment (100% of the awarded amount) and you drop to 9 units by the start of the fifth week of the semester, your enrollment status changes from full-time to three-quarter time and you may have to repay 25% of the paid amount.

Your enrollment status is "frozen" on census date and you are expected to earn credit for all classes in which you were enrolled. Therefore, if you drop a class after that date, you may jeopardize your future financial aid for failure to meet satisfactory academic progress requirements. However, your enrollment status is not adjusted and you are not required to repay funds received.

# Q. WHAT HAPPENS IF I RECEIVE A PART-TIME PAYMENT AND THEN I ADD A CLASS TO INCREASE MY ENROLLMENT STATUS?

A. It is possible to receive several disbursements at the beginning of the semester if your enrollment status changes. For example, if you are enrolled in 6 units when initial payment is made, you may receive only 50% of your Federal Pell Grant award. If you add a class for a total of 9 units, your eligibility will be recalculated for three-quarter time status and a supplemental payment will be prepared. If you add another class for a total of 12 or more units, you will qualify for a full-time payment and another supplemental payment will be prepared. Payments occur at least twice a week; supplemental payments will be processed in the next disbursement cycle after you add a class. Adding courses after the university census date (typically the fourth week of classes) will not result in an additional payment.

# Q. WHAT HAPPENS IF I RECEIVE FINANCIAL AID AND WITHDRAW FROM ALL OF MY CLASSES?

A. If you do a complete withdrawal from the university or cease attending classes on or before the 60% point in the semester and you received financial aid for the semester, we must determine how much of the financial aid you "earned" based on the number of days you attended classes. You may be required to return part/all of the unearned portion. Refer to the semester Class Schedule, Financial Aid information pages, for specific dates, deadlines and fee refund policies.

Student Business Services will perform a calculation to determine if part of your fees must be refunded. If a refund is made, it will first be applied toward your "unearned" financial aid.

# Q. I AM ENROLLED IN GRADUATE CLASSES. DO I HAVE TO BE IN 12 UNITS TO BE CONSIDERED FULL-TIME?

A. Courses numbered 500 or higher are weighted at 1.5 the unit value. Therefore, 8 units of 500 level courses are the equivalent of full-time status. Similarly, if you're enrolled in 6 units of 500 level courses and 3 units of 400 level courses, you are considered full-time (6 x 1.5 = 9 + 3 = 12).

# Q. WHAT DOES THE ANTICIPATED AID HOLD ON MY ACCOUNT MEAN?

A. The anticipated hold means that you have enough financial aid to cover your charges for the upcoming semester. It will prevent you from being dropped from your registered courses.