How Does the Financial Aid Process Work?

1. Apply
   - Complete the online FAFSA (fafsa.gov) before March 2nd of each year.
   - AB 540 students can apply online for the California Dream Act Application (california.edu) before March 2nd every year.
   - California residents can apply for Cal Grant by submitting a GPA Verification form to CSAC (csac.ca.gov) by March 2nd each year.

2. Student Portal & Student Center
   - Regularly check your campus email and Titan Online Student Center To Do List for additional information, documentation requests, and due dates.

3. Submit Documents
   - If more documents are requested on your To Do List, submit them to the Office of Financial Aid. Your file will be considered incomplete until these are received.

4. Review, Award & Receive $
   - If you were required to submit additional documents, your file will be reviewed within approx. 4-6 weeks or longer during peak times.
   - You will be notified via your campus email when your awards are available for you to accept/decline on your Student Center.
   - Aid is disbursed a week prior to the first day of classes each semester, and thereafter as available.

Remember to reapply for financial aid every year!

Financial Aid Disbursement (aka Accepted Financial Aid Awards)

institutional charges (aka Tuition and Fees) minus

Housing Charges (if Applicable) minus

Financial Aid Refund (No funds are owed to CSU) equals

Out-of-Pocket Expenses (Funds are owed to CSU)

How Does Financial Aid Pay for My Fees?

- The Office of Financial Aid works in conjunction with Student Financial Services to pay accepted financial aid awards to students. These payments are called “disbursements” and begin the week before classes start each semester.
- All financial aid, including Parent PLUS loans, will first be applied to institutional charges, which include: mandatory state and campus fees and housing charges (if residing in on-campus housing). Any remaining financial aid after institutional charges are paid will then be refunded to the student.

Which Application Should I File?

Free Application for Federal Student Aid-FAFSA (fafsa.gov)

In order to file a FAFSA, you must:
- Be a high school graduate or equivalent
- Be a U.S. citizen or an eligible non-citizen
- Have a valid SSN
- Be registered with Selective Service, if you are male between ages 18-26

Types of aid you may qualify for:
- Federal Aid Programs (Pell Grant, FSEOG, Direct Loans, PLUS Loans, FWS)
- State Aid Programs (Cal Grant, State University Grant, EOP Grant, Middle Class Scholarship), & Scholarships

CA Dream Act Application (california.edu)

In order to file a CA Dream Act application, you:
- Must be an AB540 student:
  1. CA High School graduate or equivalent
  2. Attended CA High School for minimum of 3 years
  3. Enrolled at a public CA college
- File an affidavit with college certifying that they have or will file to legalize immigration status, if student does not currently have lawful immigration status
- Do not have a valid SSN or have a temporary SSN issued through Deferred Action for Childhood Arrivals (DACA)
- Be registered with Selective Service, if you are male between ages 18-26

Types of aid you may qualify for:
- State Aid Programs (Cal Grant, State University Grant, EOP Grant, Middle Class Scholarship), & Scholarships

Reminder: Complete your application online by March 2nd of every year to meet the priority filing date!
* Cal Grant & Scholarship consideration may require an additional application(s)

How Do I Apply for Scholarships?

Scholarship requirements and deadlines vary, so students will be responsible for researching and applying for scholarships. Information and resources are available on our website fullerton.edu/financialaid/scholar/
<table>
<thead>
<tr>
<th>Program</th>
<th>Program Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>• Generally awarded to undergraduate students who are financially needy and who have not earned a bachelor’s or graduate degree.</td>
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<td>• Federal Pell Grant eligibility is limited to 12 semesters, or the equivalent. Awards are calculated based on FAFSA information, eligible students are awarded grants from $602 to $5,730. Payment is based on the student’s enrollment status.</td>
</tr>
<tr>
<td>Federal Supplemental Educational Opportunity Grant (FSEOG)</td>
<td>• Provides grant assistance for undergraduates who are eligible for a Pell Grant and who demonstrate the greatest financial need. Awards are limited and the amounts vary each year.</td>
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<tr>
<td>Federal Perkins Loan</td>
<td>• Provides low-interest loans for eligible undergraduate and graduate students with preference to students with exceptional financial need. Repayment on these loans begin 9 months after graduation or 9 months after the student is no longer enrolled in at least half-time. Awards are limited and the amounts vary.</td>
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<tr>
<td>Federal Direct Subsidized Loan</td>
<td>• Provides government insured, long-term, low-interest loans for eligible undergraduate students. Interest on this loan is paid by the federal government while the student is enrolled at least half-time. Students must demonstrate financial need through the FAFSA to be eligible for this loan.</td>
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<tr>
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<td>• Eligible students are offered $3,500–$5,500, depending on grade level. For total lifetime limit &amp; interest information, go to StudentAid.gov/sub-uns.</td>
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<tr>
<td>Federal Direct Unsubsidized Loan</td>
<td>• Available to graduate students and those undergraduate students who generally do not qualify for other need-based financial assistance or who need loan assistance beyond the maximums provided by the subsidized loan program. Note: Interest does accrue on the Direct Unsubsidized Loan once it is disbursed to the student.</td>
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<td>• $5,500–$20,500 (less any subsidized amounts received for same period), depending on grade level &amp; dependency status. For total lifetime limit &amp; interest information, go to StudentAid.gov/sub-uns.</td>
</tr>
<tr>
<td>Federal Parent Loan for Undergraduate Students (PLUS)</td>
<td>• Provides government-insured, long-term, low-interest loans for eligible parents of dependent, undergraduate students. Parents may borrow up to the total cost of attendance minus any other aid for which the student is eligible.</td>
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<tr>
<td>Federal Work-Study Program (FWS)</td>
<td>• Provides part-time employment for qualified undergraduate and graduate students to work both on &amp; off-campus to help them earn money to pay for educational expenses. Awards are limited to available funding.</td>
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<tr>
<td>Cal Grant A Entitlement (AB540 students eligible to apply)</td>
<td>• Provides need-based grant assistance to low- &amp; middle-income undergraduate students to offset tuition/fee costs for California high school graduates with at least a 3.0 grade point average.</td>
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<td>• Recipients must also meet financial requirements. The maximum award amount at a CSU is equal to the State University Fee charged to full-time students, currently $5,472 per year.</td>
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<tr>
<td>Cal Grant B Entitlement (AB540 students eligible to apply)</td>
<td>• Provides need-based grant assistance to high-potential undergraduate students from low-income, disadvantaged families to help offset tuition/fee and other costs for California high school graduates with at least a 2.0 grade point average. Recipients must also meet financial requirements.</td>
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<tr>
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<td>• The maximum tuition and fee award amount is equal to the State University Fee charged to full-time students ($5,472). Cal Grant B awards also provide up to $1,473 for books &amp; living expenses.</td>
</tr>
<tr>
<td>Cal Grant Community College Transfer Entitlement (AB540 students eligible to apply)</td>
<td>• Community college students who do not already have a Cal Grant may be eligible to receive a Cal Grant A or B Transfer Entitlement if they have at least a 2.4 grade point average when transferring to a baccalaureate degree-granting institution.</td>
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<td>• Eligible applicants must be undergraduates, meet financial criteria, be a California resident when graduated from a California high school July 1, 2001 or later, &amp; be under the age of 28 by December 31 of the award year.</td>
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<tr>
<td>Competitive Cal Grant A &amp; B Award (AB540 students eligible to apply)</td>
<td>• A limited number of Cal Grant awards are currently made available each year on a competitive basis for undergraduate students who do not qualify for one of the entitlement programs.</td>
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All Cal Grant Awards have maximum time frame limits and these will be listed on student’s California Aid Report viewable online at webgrants4students.org.

Middle Class Scholarship (AB540 students eligible to apply) | • A scholarship program available to California residents with family income levels of up to $150,000. Recipients must be undergraduates, be a California resident, meet certain income and other financial aid standards. Awards are limited & amounts vary according to the State Budget. Awarded after any federal, state, & institutional need-based grants. |

State University Grant (SUG) (AB540 students eligible to apply) | • Provides need-based awards to cover the State University Fee for eligible undergraduate, graduate, and post-baccalaureate students who are California residents. Available on a first-come, first-served basis to those who applied by March 2nd and who meet other program requirements. Recipients may not be receiving a Cal Grant or other award designated to cover fees. Limits apply (Undergraduate, 150 units; transfer, 75 units; credential, 30 units; and graduate cannot exceed 125% earned units required for program) |

Educational Opportunity Program Grant (EOP) (AB540 students eligible to apply) | • Provides assistance to economically and educationally disadvantaged undergraduates. Recipients must be California residents who are admitted to a CSU campus through the Educational Opportunity Program. |

The above information is based on 2014-15 information, fees, award amounts, and other limitations are subject to change.