# registration

# Registration Information



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#### **ORIENTATION**

Opportunities are provided for new students to obtain information relating to academic programs, student services and activities, and other aspects of university life. Information about specific programs is published separately. For first-time freshmen, New Student Orientation (NSO), including academic advising and registration, is required.

#### REGISTRATION

#### Class Schedule

A complete listing of courses offered will be found in the Class Schedule published prior to the start of each semester. This publication, which may be purchased in the Titan Bookstore, also includes detailed information pertaining to the semester including class enrollment and fee payment procedures. Class schedule information is also available on the university website www. fullerton.edu.

It is important that students familiarize themselves not only with the academic policies stated in this catalog but also with the requirements and procedures in the Class Schedule as both are used in the selection of classes for the semester.

#### Registration

Registration involves two steps: class enrollment and fee payment, and may be accomplished through TITAN, Cal State Fullerton's Touchtone Information Telecommunications Access Network, or through TITAN Online, CSUF's Internet Web-based registration process. Students can register from home, work or on campus before the semester starts, or through late registration during the first week of instruction using the TITAN telephone system at (714) 278-7902 or the TITAN online Web site. Students who need assistance with registration may call the TITAN Helpline at (714) 278-7601.

Registration does not become official until all fees have been paid.

#### **COMPUTERIZED RECORDS SYSTEM**

The student records system, including the registration process, is computerized. It is a fact of life in a large institution such as Cal State Fullerton that computerization is essential. Thus, there are requirements for data forms, code numbers, student identification numbers and for meeting precise criteria for recording data, which introduce impersonal elements in the student records system. Despite these conditions, every effort is made to provide courteous, efficient and personalized service to students and the entire university community. To assist in providing this service, students are urged to be careful and accurate in preparing forms, especially the telephone/Web registration worksheet. Accurate preparation of information will assure each student of records that are as error-free as possible.

#### CONTROLLED ENTRY CLASSES

In general, all courses listed in the semester class schedule shall be available to all matriculated students except for appropriate academic restrictions as stated in the schedule and the catalog. These restrictions, including special qualifications and other academic limitations, on class entry shall be published in the Class Schedule as appropriate footnotes to the designated class or class section and are usually consistent with the catalog.

#### LATE REGISTRATION

The last day to register for each semester will be announced in the Class Schedule. Late registrants will find themselves handicapped in arranging their programs and must pay a \$25 late registration fee in addition to regular fees.

## CHANGES IN PROGRAM AFTER REGISTRATION

Each student is responsible for the program of courses listed at registration. Changes may be made thereafter only by following procedures announced in the Class Schedule.

Students may drop classes and add classes to their programs of study during the first two weeks of instruction (the specific deadline is printed in the Class Schedule each semester). After the second week of instruction, the university expects students to complete all courses in which they are enrolled. If students must withdraw after the deadline for dropping classes published in the Class Schedule, they are subject to the withdrawal policy contained in the "University Regulations" section of this catalog. In all instances, dropped classes must be officially dropped by the student; students not attending class are not dropped automatically.

# CONCURRENT ENROLLMENT OUTSIDE THE CSU SYSTEM

A student enrolled at the university may enroll concurrently for additional courses at another institution outside the CSU system without advance written approval from the student's academic adviser or the Office of Admissions and Records. Students are reminded that the study load in the proposed combined program of study may not exceed the maximum number of units authorized at this university.

## ENROLLMENT AT OTHER CSU CAMPUSES

Fullerton students may enroll at other campuses of The California State University either while concurrently enrolled at Cal State Fullerton or as visitors. There are certain eligibility requirements and enrollment conditions that must be met, including completion of at least one semester at Cal State Fullerton and being in good academic standing. Information and application forms may be obtained from the Office of Admissions and Records.

#### **VISITOR ENROLLMENT**

Students enrolled at other campuses of The California State University may enroll at Cal State Fullerton while concurrently enrolled at their home campus or as visitors. Information about eligibility requirements, enrollment conditions and application forms are available from the Office of Admissions and Records at the home campus.

#### **AUDITORS**

A properly qualified student may enroll in classes as an auditor. The student must meet the regular university admission requirements and must pay the same fees as other students. See the description of Audit in the "University Regulations" section of this catalog under "Administrative Symbols."

#### DISABLED STUDENTS

Disabled students who require assistance should consult with Disabled Student Services prior to the announced semester registration period so that special arrangements can be made.

#### **VETERANS**

California State University, Fullerton is approved by the Bureau of School Approvals, State Department of Education, to offer programs to veterans seeking benefits under state and federal legislation. All students seeking veterans' benefits must have a degree or credential objective.

#### SUMMER SESSION

As of summer 2001, the State of California has chosen to support summer classes in approximately the same way that it supports fall and spring semester classes. As a result, matriculated students who are California residents may expect to pay a State University Fee for summer instruction that is noticeably lower than the fee-supported prices experienced in prior years. Nonmatriculated students may register for classes on a space-available basis via Open University enrollment through University Extended Education described elsewhere in this catalog.

From time to time, it may be necessary to offer summer courses on a fee-based cost recovery basis.

Class schedules and other information concerning summer session will be available from University Extended Education or the Admissions and Records Service Center.

# Fee Information



#### **FEE INFORMATION**

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Typical Student Expenses

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Miscellaneous Course Fees

Average Support Costs and Sources of Funds

#### **FEE INFORMATION**

Tuition is not charged to legal residents of California. Following are the fees and nonresident tuition in effect at the time of catalog preparation. (Fees are subject to change without notice.)

Fees charged to students, including students auditing a class, are categorized as "Category I," "Category II," "Category III" or "Category IV." All fee amounts may change without advance notice. Students should refer to the current Class Schedule or www.fullerton.edu/titanonline for fee amounts and for up-to-date information.

#### **APPLICATION FEE**

#### (nonrefundable)

Payable online with application at http://www.csumentor.edu/via credit card, or by check or money order at time application is made......\$ 55

#### **STATE UNIVERSITY FEE** (Per Semester)

#### Undergraduate

0 to 6 units	\$ 732
6.1 or more units	\$1,260
Credential	
0 to 6 units	\$849
6.1 or more units	\$1,461
Graduate	
0 to 6 units	\$900

#### NONRESIDENT AND FOREIGN VISA STUDENTS

The total nonresident tuition paid per term will be determined by the number of units taken. The maximum nonresident tuition per academic year (as of 2005-06) is \$10,170.

#### **CATEGORY I FEES**

Category I Fees are required to apply to, enroll in, attend, and to graduate from Cal State Fullerton. They include, but are not limited to, the CSU Application Fee, costs assessed per semester such as the State University Fee and those associated with the operation of the student union, Associated Students, Inc. programs and services, on-campus health services and specific courses.

#### **CATEGORY II FEES**

Nonresident and foreign students pay a per-unit tuition fee each semester, in addition to fees charged to all students. Tuition is not charged to legal residents of California.

#### **CATEGORY III FEES**

Category III Fees are defined as fees other than Category I fees, paid to receive materials, services, or for the use of facilities provided by the university, or to enroll in a course offered through a self-support instructional program.

#### **CATEGORY IV FEES**

Category IV Fees or deposits are required to reimburse the university for additional costs resulting from dishonored payments, late submissions, misuse of property, or as a security or guarantee. They include, but are not limited to, late registration, failure to meet an administrative deadline, late installment payments, returned checks, and late library returns.

#### **ALAN PATTEE SCHOLARSHIPS**

Children of deceased public law enforcement or fire suppression employees who were California residents and who were killed in the course of law enforcement or fire suppression duties are not charged fees or tuition of any kind at any California State University campus, according to the Alan Pattee Scholarship Act, Education Code Section 68120. Students qualifying for these benefits need to contact the Admissions/ Registrar's Office, which determines eligibility.

#### **FEE PAYMENT**

Online (ACH) checking from savings or checking accounts, VISA, MasterCard, American Express, Discover credit cards or TitanCard may be used for payment of student fees. Payments can be made at www. fullerton.edu/titanonline or at (714) 278-2121.

#### ID CARD

The campus ID card, the TitanCard, incorporates multiple applications into a single card. The TitanCard, which bears the user's photograph, signature and CSUF logo, is designed to be the student's permanent ID card with electronic validation occurring each semester of enrollment. The card permits easy access to university facilities and services including the Pollak Library, recreation activities, several Student Affairs offices, Athletic ticket office, Titan Shops, dining and vending services, computer labs, student elections, etc. TitanTender is the debit account portion of the TitanCard, reducing the need to carry cash on campus. The card can also serve as a long distance calling card and ATM card.

#### **WAIVER OF FEES**

The California Education Code includes provisions for the waiver of mandatory systemwide fees as follows:

Section 68120 - Children and surviving spouses/registered domestic partners of deceased public law enforcement or fire suppression employees who were California residents and who were killed in the course of law enforcement or fire suppression duties (referred to as Alan Pattee Scholarships);

Section 66025.3 - Qualifying children, spouses/registered domestic partners, or unmarried surviving spouses/registered domestic partners of a war period veteran of the U.S. military who is totally service-connected disabled or who died as a result of service-related causes; children of any veteran of the U.S. military who has a service-connected disability, was killed in action, or died of a service-connected disability and meets specified income provisions; any dependents or surviving spouse/registered domestic partner who has not remarried of a member of the California National Guard who in the line of duty and in active service of the state was killed or became permanently disabled or died of a disability as a result of an event while in active service of the state; and undergraduate students who are the recipient of or the child of a recipient of a Congressional Medal of Honor and meet age and income restrictions; and

Section 68121 - Students enrolled in an undergraduate program who are the surviving dependent of any individual killed in the September 11, 2001, terrorist attacks on the World Trade Center in New York City, the Pentagon building in Washington, D.C., or the crash of United Airlines Flight 93 in southwestern Pennsylvania, if the student meets the financial need requirements set forth in Section 69432.7 for the Cal Grant A Program and either the surviving dependent or the individual killed in the attacks was a resident of California on September 11, 2001.

Students who may qualify for these benefits should contact the Admissions/Registrar's Office for further information and/or an eligibility determination.

#### **REFUND OF FEES**

Regulations governing the refund of mandatory fees, including nonresident tuition, for students enrolling at the California State University are included in Section 41802 of Title 5, California Code of Regulations. For purposes of the refund policy, mandatory fees are defined as those systemwide fees and campus fees that are required to be paid in order to enroll in state-supported academic programs at the California State University. Refunds of fees and tuition charges for self-support programs at the California State University (courses offered through extended education) are governed by a separate policy established by the university.

In order to receive a full refund of mandatory fees [less non-refundable fees (\$11) and processing fees (\$5)], including nonresident tuition, a student must cancel registration or drop all courses prior to the first day of instruction for the term. Information on procedures and deadlines for canceling registration and dropping classes is available in the Class Schedule or from Student Financial Services.

For state-supported semesters, quarters, and non-standard terms or courses of four (4) weeks or more, a student who withdraws during the term in accordance with the university's established procedures will receive a refund of mandatory fees, including non-resident tuition, based on the portion of the term during which the student was enrolled. No student withdrawing after the 60 percent point in the term will be entitled to a refund of any mandatory fees or nonresident tuition.

For state-supported semesters, quarters, and non-standard terms or courses of less than four (4) weeks, no refunds of mandatory fees and nonresident tuition will be made unless a student cancels registration or drops all classes prior to the first day in accordance with the university's established procedures and deadlines.

Students will also receive a refund of mandatory fees, including nonresident tuition, under the following circumstances:

- The tuition and mandatory fees were assessed or collected in error;
- The course for which the tuition and mandatory fees were assessed or collected was cancelled by the university;

- The university makes a delayed decision that the student was not eligible to enroll in the term for which mandatory fees were assessed and collected and the delayed decision was not due to incomplete or inaccurate information provided by the student; or
- The student was activated for compulsory military service.

Students who are not entitled to a refund as described above may petition the university for a refund demonstrating exceptional circumstances and the chief financial officer of the university or designee may authorize a refund if he or she determines that the fees and tuition were not earned by the university.

Information concerning any aspect of the refund of fees may be obtained from the Office of the Registrar or Student Financial Services.

#### **PARKING FEES**

Summer session

#### **TYPICAL STUDENT EXPENSES**

Typical school year budgets for California residents living at home or making other housing arrangements will vary widely. It is estimated that, including a \$4,700 yearly allowance for room and board and \$400 for books and supplies, the total cost will approximate \$7,600 for an unmarried person. Nonresident students must also allow for nonresident tuition in addition to those fees listed above.

(2-wheeled vehicle)......\$9.00

#### STATE UNIVERSITY FEE

The State University Fee provides financing for the following student services:

- Social and Cultural Development
   Activities. Provides for the coordination
   of various student activities, student organizations, student government and cultural
   programs.
- Counseling. Includes the cost of counselors' salaries and clerical support, plus operating expenses and equipment.
- 3. Testing. Covers the cost of test officers, psychometrists, clerical support, operating expenses and equipment.
- Placement. Provides career information to students and faculty for academic program planning and employment information to graduates and students.
- Financial Aid Administration. Includes the cost of the counseling and business services provided in connection with the financial aid programs.
- 6. Health Services. Provides health services to students and covers the cost of salaries of medical officers and nurses and related clerical and technical personnel, as well as operating expenses and equipment.
- Housing. Supports personnel who provide housing information and monitor housing services available to students.
- Student Affairs Administration. Covers 50
  percent of the cost of the Office of the Vice
  President for Student Affairs, which has
  responsibility for the overall administration
  of student services.

#### **ASSOCIATED STUDENTS FEE**

The law governing the California State University provides that fees defined as mandatory, such as a *student body association fee* and a *student body center fee*, may be established. A student body association fee must be established upon a favorable vote of two-thirds of the students voting in an election held for this purpose (Education Code, Section 89300). A *student body center fee* may be established only after a fee referendum is held which approves by a two-thirds favorable vote the establishment of the fee (Education Code, Section 89304). The Associated Students Fee was established at Cal State Fullerton by student referendum in

December 1959. The campus president may adjust the same fee only after the fee adjustment has been approved by a majority of students voting in a referendum established for that purpose (Education Code, Section 89300). The required fee shall be subject to referendum at any time upon the presentation of a petition to the campus president containing the signatures of 10 percent of the regularly enrolled students at the university. Once bonds are issued, authority to set and adjust the Associated Students Fee is governed by provisions of the State University Revenue Bond Act of 1947, including, but not limited to, Education Code, sections 90012, 90027, and 90068. The Associated Students Fee supports a variety of cultural and recreational programs, childcare centers, and special student support programs.

The process to establish and adjust other campus-based mandatory fees requires consideration by the campus fee advisory committee and a student referendum. The campus president may use alternate consultation mechanisms if he/she determines that a referendum is not the best mechanism to achieve appropriate and meaningful consultation. Results of the referendum and the fee committee review are advisory to the campus president. The president may also request the chancellor to establish the mandatory fee.

#### **MISCELLANEOUS COURSE FEES**

A \$12.00 per semester "Consolidated Course Fee" includes all individual miscellaneous course fees other than those for travel and field trip expenses, event and facility admissions, sports equipment and musical instruments (including rentals). This fee will be charged as part of the "basic fees" due on or before the pertinent registration fee deadline. Course fees not covered by the Consolidated Course Fee are listed and described in the "Footnotes" sections that follow the class listings in the Class Schedule. Information as to the amount and payment of these fees will be provided before or on the first day of classes. For questions concerning the Consolidated Course Fee, please contact Student Financial Services at sfs@fullerton.

#### AVERAGE SUPPORT COST PER FULL-TIME EQUIVALENT STUDENT AND SOURCES OF FUNDS

The total support cost per full-time equivalent student includes the expenditures for current operations, including payments made to students in the form of financial aid, and all fully reimbursed programs contained in state appropriations. The average support cost is determined by dividing the total cost by the number of full-time equivalent students (FTES). The total CSU 2004/05 final budget amounts were \$2,447,958,000 from state General Fund appropriations (not including capital outlay funding), \$902,669,000 from State University Fee Revenue, \$208,629,000 from other fee revenues, and \$184,709,000 from reimbursements for a total of \$3,743,965,000. The number of projected 2004/05 full-time equivalent students (FTES) is 324,120. The number of full-time equivalent students is determined by dividing the total academic student load by 15 units per term (the figure used here to define a full-time student's academic load).

The 2004/05 average support cost per full-time equivalent student based on General Fund appropriation and State University Fee revenue only is \$10,338 and when including all sources as indicated below is \$11,433. Of this amount, the average student fee support per FTE is \$2,985, which includes all fee revenue in the state higher education fund (e.g., State University Fee, nonresident tuition, application fees, miscellaneous course fees).

	Average Cost			
2004/05	Amount	per FTE Student	Percentage	
Total Support Cost	\$ 3,743,965,000	\$11,433	100%	
State Appropriation	2,447,958,000	7,553	65%	
• Student Fee Support <sup>1</sup>	1,111,298,000	2,985	30%	
• Reimbursements	184,709,000	545	5%	

<sup>1</sup>Student fee support represents fee revenue deposited in the State Treasury/state higher education fund. The average CSU 2004/05 academic year, resident, undergraduate student fees required to apply to, enroll in, or attend the university is \$2,916. However, the costs paid by individual students will vary depending on campus, program, and whether a student is part-time, full-time, resident, or nonresident.

# Financial Aid



#### **FINANCIAL AID OFFICE**

University Hall 146 (714) 278-3125

#### FINANCIAL AID

Eligibility Requirements

Scholarships and Institutional Grants

State Grants

Federal Programs

Application Periods

Rights and Responsibilities of Students Receiving Aid

Satisfactory Academic Progress Standards

Refund Policy

Fee Refunds and Return of Title IV Funds

#### INTRODUCTION

Financial Aid refers to a wide variety of programs designed to assist students in meeting the cost of attendance at California State University, Fullerton. These programs include gift aid in the form of scholarships and grants which do not require repayment or performance of work; student loans, which require repayment over a period of time at a specified interest rate; and employment programs through Federal Work-Study. The Emergency Loan program also provides students with resources to meet unusual or unexpected emergencies through a short-term loan.

Students who have specific questions regarding financial aid or who would like further information should contact the Office of Financial Aid.

#### **ELIGIBILITY REQUIREMENTS**

The following eligibility requirements apply to financial aid programs except emergency loans and scholarships.

To be considered eligible for most student aid programs, the demonstration of financial need is one of the primary requirements. However, alternate forms of financial assistance such as scholarships, emergency loans and parental loan programs should also be explored since many of these alternate sources of aid do not necessarily require the demonstration of financial need. Financial need is the difference between the reasonable and approved costs incurred by a student at CSUF and all of the resources available to the student, including contributions from parents, student (and spouse, if applicable), and other aid the student may be eligible to receive. The university uses a nationally accepted formula developed by the federal government in determining the family contribution. In addition to demonstrating financial need, all applicants for federal student financial assistance must meet the following eligibility requirements:

- be a U.S. citizen, national or permanent resident of the U.S. Eligible students also include citizens of the Marshall Islands and permanent residents of the Trust Territories, as well as other eligible non-citizens who can document their status in the United States as other than for a temporary purpose;
- 2. be admitted to or enrolled on at least a half-time basis in a program of study leading to a degree, certificate or recognized credential offered by the institution. (Graduate students pursuing prerequisites required to gain admission to a graduate program may be eligible only for the Stafford loan, and the annual limit will be reduced);
- 3. maintain satisfactory academic progress in the course of study according to the standards and practices of the university;
- 4. not be in default on any loan made from a student loan fund and not owe a refund on grants previously received for attendance at any college or university;
- complete a Free Application for Federal Student Aid (FAFSA), and submit all documentation requested by the Office of Financial Aid;
- 6. be registered for the Draft with the Selective Service or certify that he/she is not required to register. The federal Military Selective Service Act (the "Act") requires most males residing in the United States to present themselves for registration with the Selective Service System within thirty days of their eighteenth birthday. Most males between the ages of 18 and 25 must be registered. Males born after December 31, 1959, may be required to submit a statement of compliance with the Act and regulations in order to receive any grant, loan or work assistance under specified provisions of existing federal law. In California, students subject to the Act who fail to register are also ineligible to receive any need-based student grants funded by the state or a public postsecondary institution.

Selective Service registration forms are available at any U.S. Post Office, and many high schools have a staff member or teacher appointed as a Selective Service Registrar. Applicants for financial aid can also request that information provided on the Free Application for Federal Student Aid (FAFSA) be used to register them with the Selective Service. Information on the Selective Service System is available and the registration process may be initiated online at http://www.sss.gov;

- 7. have a Social Security number; and
- 8. have a high school diploma or recognized equivalent.

# SCHOLARSHIPS AND INSTITUTIONAL GRANTS

#### Scholarships

Scholarships and awards should not be viewed as another form of financial aid, even though many scholarships do take financial need into consideration during the review process. They are given to honor outstanding achievement. Many scholarships are available to all students and are known as university scholarships. Other scholarships have special objectives and may be awarded to students pursuing selected majors, students with certain career goals, or to those living in certain geographic areas. In accordance with the laws of the State of California, CSUF is committed to providing equal opportunities to all students without regard to their race, ethnicity, gender or national origin.

Most scholarship applications are due the last weekday in February. Generally, the recipients are selected during the spring semester and the funds are awarded the next academic year. Full details regarding scholarship requirements and application deadlines can be found at www.fullerton.edu/financialaid. You will need to click on the scholarship icon.

# Educational Opportunity Program Grant (EOPG)

The Educational Opportunity Program Grant of the California State University system is available to undergraduate students who are residents of California and who are officially enrolled in EOP (contact the EOP Office for program enrollment procedures). EOP grants range from \$200 to \$800 per year.

#### State University Grant (SUG)

The State University Grant of the California State University system is available for graduate and undergraduate students who are residents of California. All applicants who file a FAFSA will be considered for this grant.

#### **STATE GRANTS**

#### Cal Grant A, B & T

The State of California, through the California Student Aid Commission, administers grant programs for undergraduates seeking a post-secondary education. To qualify for Cal Grant A or B, a student must be a California resident attending an eligible school or college within the State, must be making satisfactory academic progress, and must not owe a refund on any State or Federal grant or have defaulted on a student loan.

Applicants for Cal Grant funds are required to complete a Free Application for Federal Student Aid (FAFSA) no later than March 2 prior to the fall semester for which the grant will be used. First-time applicants must verify their GPA by March 2. CAL Grant T applicants must be accepted into a credential program.

Cal Grants A and T are designed to assist low- and middle-income students with the cost of tuition and fees. Recipients are selected on the basis of financial need and grade point average. This grant is to be used for registration fees but may not cover full fees

Cal Grant B is designed to provide very low-income students with a living allowance. In addition, Cal Grant B recipients may also receive assistance with tuition and fee costs. First-year students receiving Cal Grant B will generally receive a living allowance up to a maximum of \$1,551 for the academic year. During their 2nd, 3rd and 4th year of post-secondary education, Cal Grant B recipients will receive the living allowance in addition to tuition and fee assistance.

#### **FEDERAL PROGRAMS**

#### Federal Pell Grant

The Federal Pell Grant program is the largest of all federal student grant programs and is the "foundation" of all forms of student assistance. Pell Grants are available to undergraduates who have not already obtained a bachelor's degree. The amount of the grant is based on financial need and ranges from

\$400 to \$4,050 for students enrolled fulltime. Part-time undergraduates are also eligible. Students may apply by completing a Free Application for Federal Student Aid (FAFSA).

# Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant supplements other forms of financial assistance offered to an eligible student. Applicants must meet all other eligibility requirements. Although designed to meet the needs of undergraduate students with the greatest amount of need, FSEOG funds are provided to schools and colleges by the federal government, and awards to students are made according to the school's awarding practices. Priority in awarding FSEOG funds must be given to Pell Grant recipients. Award amounts to CSUF students range from \$100 to \$800.

#### Federal Perkins Loans

Federal Perkins Loans are low-interest loans (5 percent interest) available to undergraduate and graduate students. Based on their demonstrated financial need, students may borrow up to \$4,000 each academic year and up to a maximum borrowing limit of \$20,000 for completing an undergraduate degree. The combined borrowing limit for completion of undergraduate and graduate study is \$40,000. Students borrow through the Federal Perkins Loan program at their school or college, and availability of funds is dependent on repayment of the school's previous borrowers and annual federal allocations to the program. Generally, loan amounts range from \$200 to \$2,400. Interest does not accrue on the loan, and there is no repayment while the student is enrolled at least half-time. Repayment begins nine months following graduation, withdrawal, or enrollment below half-time status.

#### Federal Work-Study

The Federal Work-Study program provides students with employment opportunities both on and off campus. Eligibility for the program is determined by the school or college based on the student's demonstrated financial need. Students awarded Work-Study receive an allocation of funds to be earned through part-time employment with an approved employer. The hourly wage will depend on the type of job and placement

assistance is provided by the school or college. Students can take advantage of this employment opportunity to work in areas related to their studies or to perform community service work to minimize their student loan borrowing. Undergraduates and graduate students are eligible to participate in the program.

#### Federal Stafford Student Loan

The Stafford Student Loan is a long-term loan made to students by banks, savings and loan associations and credit unions. The loans are guaranteed by the State of California and insured by the federal government.

The federal government pays interest on the loan while the student is in school.

Six months following graduation, withdrawal or less than half-time enrollment, borrowers begin repayments.

Stafford Student Loan borrowers will be required to repay the loan at a variable interest rate set annually. The interest rate will be based on the 91-day T-bill rate plus 3.10 percent and capped at 9 percent.

First-year students are eligible to borrow up to \$2,625 annually, second-year students may borrow up to \$3,500, and other undergraduates will be limited to \$5,500 annually. Students enrolled in a program of study for less than one academic year will have their loan eligibility prorated based on the length of the program. The aggregate loan limit for an undergraduate will be \$23,000.

Graduate students will be eligible to borrow up to \$8,500 annually with an aggregate borrowing limit of \$65,500 including undergraduate loans.

#### Federal Unsubsidized Stafford Student Loan

Students who do not demonstrate sufficient financial need to borrow under the regular Stafford Student Loan program may borrow under the unsubsidized Stafford Loan. Students may borrow within the loan limits and at the same interest rates as the regular Stafford loan program. With the exception of demonstrating financial need, borrowers must meet all eligibility criteria of the regular Stafford loan.

Borrowers will pay a combined origination and insurance premium of 4 percent which will be deducted from the loan checks. Interest payments must begin immediately after the loan is disbursed or may be added to the principal balance. Regular repayment begins six months after the borrower graduates or is no longer enrolled at least half-time.

#### Federal PLUS Parent Loans

The PLUS program is a loan designed to assist parents in meeting the educational costs of their dependents. The parent is the borrower and is responsible for repayment of the loan. The PLUS program is designed for families who generally do not qualify for other forms of financial assistance and who can meet the additional burden of loan payments.

Parents who do not have an adverse credit history may be eligible to borrow up to the total cost of the student's education, minus any other financial aid received by the student. The PLUS interest rate is variable, up to a maximum interest rate of 10 percent. Repayment of the loan begins within 60 days of the disbursement of the loan. Parents must repay both interest and principal and should check with their lender concerning deferment options.

#### **APPLICATION PERIODS**

March 2 is the deadline for priority processing for the following academic year. Consult with the Office of Financial Aid for more specific deadlines.

#### **Emergency Loans**

Emergency loans are available from the first day of classes until 30 days before the end of the semester.

#### Scholarships

Applications for scholarships are due in the Office of Financial Aid by late February. Students should contact the Office of Financial Aid for an application in mid-January.

#### Bureau of Indian Affairs Grants

Consult with the BIA for exact dates. The application deadline is usually in mid-June.

#### All Other Aid

Priority is given to FAFSA applications mailed between January 1 and March 2 for the next academic year.

## RIGHTS AND RESPONSIBILITIES OF STUDENTS RECEIVING AID

#### Rights

All students are entitled to and are guaranteed fair and equitable treatment in the awarding of financial aid. In addition, there shall be no discrimination of any kind. Appeals procedures exist for anyone who feels that a violation has occurred; consult with the director of financial aid for details.

All students have the right to receive full and open information about various financial aid programs and the status of their eligibility. In addition, they have the right to know the selection and review processes used in awarding financial aid.

All students have the right to know the costs of attending the institution, the refund policies in case of withdrawal from the university, the academic programs offered by the university, the faculty and physical facilities of the institution, and data regarding student retention at the university.

The following information concerning student financial assistance may be obtained from the Director of Financial Aid, University Hall 146, phone: (714) 278-3125:

- Student financial assistance programs, including state grants, available to students who enroll at CSU, Fullerton;
- The procedures and forms by which application for student financial assistance is made;
- The student eligibility requirements for financial assistance and the criteria used in determining how financial assistance is distributed among eligible applicants who enroll at CSU, Fullerton;
- The right and responsibilities of receiving financial assistance, including aid provided under federal Title IV Student assistance programs, and criteria for continued student eligibility under each program;
- The standards the student must maintain to be considered to be making satisfactory progress for the purpose of establishing and maintaining eligibility for financial assistance, and the criteria to reestablish eligibility;
- The method by which financial assistance disbursements will be made to students and the frequency of those disbursements;
- 7. The terms of any loan received as part of the student's financial aid package, a sample loan repayment schedule, and the necessity for repaying loans;
- The general conditions and terms applicable to any employment provided as part of the student's financial aid package;
- The responsibility of CSU Fullerton for providing and collecting exit counseling information for all student borrowers under the federal student loan programs; and

10. The terms and conditions for deferral of loan payments for qualifying service under the Peace Corps Act, the Domestic Volunteer Service Act of 1973, or comparable volunteer community service.

Information concerning the cost of attending California State University, Fullerton, is available from the director of Financial Aid, University Hall 146, phone: (714) 278-3125:

- 1. Fees and tuition (where applicable);
- 2. Estimated costs of books and supplies;
- 3. Estimates of typical student room and board costs and typical commuting costs;
- 4. And if requested, additional costs for specific programs.

All students are entitled to have the right to receive full and open information about various topics as provided by law. The following information may be obtained from departments as indicated:

- Information regarding special facilities and services available to students with disabilities may be obtained from the Disabled Student Services Office, University Hall 101 or by calling (714) 278-3117.
- Information concerning CSU, Fullerton policies, procedures and facilities for students and others to report criminal actions or other emergencies occurring on campus may be obtained from the Department of Public Safety, Temporary 1200, at (714) 278-2515.
- Information concerning CSU, Fullerton annual campus security report may be obtained from the Department of Public Safety, Temporary 1200, at (714) 278-2515 or referencing police.fullerton.edu on the Web.
- Information concerning the prevention of drug and alcohol abuse and rehabilitation programs may be obtained from the health educator in the Student Health Center, at (714) 278-2800.
- 5. Information regarding student retention and graduation rates at CSU, Fullerton and, if available, the number and percentage of students completing the program in which the student is enrolled or has expressed interest may be obtained from the Office of Institutional Research and Analytical Studies in McCarthy Hall 136.

- Information concerning athletic opportunities available to male and female students and the financial resources and personnel that CSU, Fullerton dedicates to its men's and women's teams may be obtained from the Athletic Department, Titan House, at (714) 278-3058.
- Information concerning grievance procedures for students who feel aggrieved in their relationships with the university, its policies, practices and procedures, or its faculty and staff may be obtained from the Vice President for Student Affairs Office, Langsdorf Hall 805, at (714) 278-3221.
- 8. Information concerning teacher preparation programs at CSU Fullerton, including the pass rate on teacher certification examinations, may be obtained from the data analyst in the College of Education, EC-190, at (714) 278-3411.

#### Responsibilities

All financial aid recipients agree to carry and complete a specific number of units each semester, report graduation or withdrawal from the university and to notify the Office of Financial Aid of any changes in their financial or marital status.

Recipients of financial aid must use the funds only to meet education costs. Any other use of the funds is prohibited by law.

Students who are receiving financial aid must maintain satisfactory academic progress. See the section below for details.

# SATISFACTORY ACADEMIC PROGRESS STANDARDS

All students, including financial aid recipients, must maintain scholastic academic progress as outlined in the California State University, Fullerton catalog.

Federal and state regulations governing student financial aid programs require the university to ensure that each student who is receiving financial aid maintains satisfactory academic progress (SAP) toward a degree objective. These regulations allow the institution to set the standards of SAP as long as "those standards are reasonable, are applied consistently and are at least as strict as the requirements for all students, and measure progress toward the degree for all periods of enrollment regardless of whether the student is receiving financial aid." As required, a quantitative and qualitative measurement

has been defined. (See below for complete information).

#### Quantitative Measurement

At CSUF, all undergraduate programs are four-year programs but for purposes of defining the quantitative measurement for SAP, a maximum time frame of six academic years of work attempted is allowed. Students are expected to complete their educational objective, degree or certificate according to the following schedule:

Required for Degree Max. Attempted Units Undergraduate:

#### Graduate:

You may not continue to receive financial assistance at CSUF once you have attempted or enrolled in a maximum number of units. If you are classified as an undergraduate, the maximum is 186 units. If you are classified as a graduate or post-baccalaureate, the maximum is 45 units. The unit maximum includes all units attempted at CSUF, as well as all transferable units attempted at other colleges/universities. If your program requires more than the average number of units, provide documentation to the Office of Financial Aid to request an exception to the standard. A student who cannot complete his/her objective within the maximum attempted units outlined above according to his/her degree standing will not be eligible for any financial aid from any federal or state source.

#### Qualitative Measurement

CSUF uses a 90 percent completion percentage (90 percent rule) applied to attempted units each term on an annual basis for its qualitative measurement to determine if SAP is being maintained.

A minimum number of units each semester is not imposed, although most financial aid programs require at least 6 units per semester (half-time status) to receive funds. Therefore, a student may decide each semester how many units to attempt. In deciding, factors such as employment, course difficulty, family responsibilities and academic probation should be considered. There is a four-week period each term to establish an

enrollment status. On census date, the 20th day of instruction, units are "frozen," and it is on this basis that satisfactory academic progress is calculated.

#### The 90 Percent Rule

The student's census attempted units ("frozen units") for the preceding fall and spring semesters are added together. Then grades are reviewed and the percentage of earned units are calculated based on the attempted units. The percentage is calculated on a maximum of 12 units per semester or 24 units per academic year. TO MAINTAIN UNRESTRICTED ELIGIBILITY FOR FINANCIAL AID, 90 PERCENT OF ATTEMPTED UNITS MUST BE EARNED.

#### Determination of Units Completed

The following grades will be counted in determining units successfully completed: A, B, C, D, CR (credit).

SP (Satisfactory Progress) and RD (Report Delayed) will be temporarily considered as units completed provided these designations are replaced with an acceptable final grade within one calendar year from the beginning date of the semester. If the final SP grade is not posted within one year, the student must submit a written appeal to the Office of Financial Aid. If a report is delayed beyond one year, the student must submit to the Office of Financial Aid a statement from the faculty member explaining the cause for the extended delay.

The following grades will count as units attempted but will not count as units completed: F, NC (No Credit), W (Withdrawal), AU (Audit), I (Incomplete), WU (Withdrawal Unauthorized).

If a grade is changed after the official posting for a semester, it is the student's responsibility to bring verification of the change to the Office of Financial Aid.

A repeated course in which the student initially received a D or better will not count as units attempted or completed since an improved grade will only result in a grade change and not additional unit credit. A repeated course in which a student withdrew or received an unofficial withdrawal will count as units attempted and completed.

Remedial courses will be considered as units completed for purposes of reviewing a student's satisfactory academic progress only when the university or department requires a student to take a remedial course(s) as part of his/her program whether or not the student receives unit credit towards graduation. A maximum of 30 units is allowed.

#### Warning

If at least 70 percent (but less than 90 percent) of attempted units is earned, the student will be allowed to receive financial aid for one semester on "warning" status; if less than 70 percent of attempted units are earned, the student's eligibility is terminated until the student re-qualifies.

The student is still eligible to receive financial aid for one semester while on warning; however, the student must meet the following conditions to be taken off warning status:

- attempt a minimum of 6 units;
- complete 100 percent of attempted units (12 units is the maximum requirement);
- earn at least a 2.0 semester grade point average (GPA).

At the end of the warning semester, if the student has not met the conditions stated above, eligibility will be terminated until the student re-qualifies.

#### Successful Completion Requirement

In order to maintain satisfactory academic progress, each student must have a minimum cumulative C average or an academic standing consistent with the institution's requirements for graduation. This requirement is in addition to the requirement that a student maintain scholastic academic progress at the end of each semester as defined by California State University, Fullerton. CSUF academic probation and disqualification standards permit a student to enroll on academic probation with a cumulative grade point average of 1.95 or higher for a senior, 1.85 or higher for a junior, 1.7 or higher for a sophomore, 1.5 or higher for a freshman on all college units attempted or in all units attempted at this institution. As a result, a student who meets these minimum grade point averages will be considered to be making satisfactory academic progress.

#### Semester Grade Review

Even though California State University, Fullerton will measure satisfactory academic progress according to the number of units successfully completed at the end of each academic year, federal financial aid program regulations require each college and university to determine that a student is maintaining satisfactory academic progress each payment period and each time it certifies a Stafford Loan. To meet this requirement, a student will have been certified as having made satisfactory academic progress for payment purposes at the end of the fall semester if the student meets the "qualitative standards" as outlined above.

#### Failure to Maintain Satisfactory Academic Progress

A student who fails to maintain the qualitative or quantitative measurement standards will be defined as having failed to maintain satisfactory academic progress and will be ineligible to receive any federal or state financial aid.

#### Re-qualification of Financial Aid Eligibility

Students may re-qualify for a future semester by meeting the following conditions:

In a single semester:

- attempt a minimum of 6 units\*;
- complete 100 percent of attempted units (12 units is the maximum requirement);
   and
- earn at least a 2.0 semester grade point average (GPA).

\*Transferable courses at another school may be used to re-qualify, provided they are accepted for unit credit toward graduation at CSUE.

#### **Appeal Process**

Students have the right to appeal a financial aid eligibility termination or unit cap termination by presenting a written appeal with documentation of mitigating circumstances. Complete a SAP appeal form and:

- (1) explain the circumstances which contributed to failure to make SAP;
- (2) document the circumstances;
- (3) state the steps that have been taken to improve future academic performance.

Allow 2-3 weeks for the SAP Appeals Committee to evaluate and to provide a written response.

#### **REFUND POLICY**

CSU, Fullerton's policies regarding refunds for financial aid recipients are in accordance with federal Title IV student assistance program regulations. Information concerning the refund policies for the return of unearned tuition and fees or other refundable portions of institutional charges is available from the director of Financial Aid in University Hall 146, phone (714) 278-3125. As stated in the appropriate CSUF Class Schedule, a student may be entitled to a refund of fees if he/she withdraws from the university or drops units. However, if the student received financial aid, the fee refund may be credited partially or completely to the appropriate financial aid account(s).

## FEE REFUNDS AND RETURN OF TITLE IV FUNDS

Information on policies regarding fee refunds and the return of federal Title IV student assistance as required by regulation is available from the director of Financial Aid in University Hall 146, phone (714) 278-3125. Financial aid recipients who are considering withdrawal should visit the Office of Financial Aid for an estimate of the amount of financial aid that would have to be repaid.

Since financial aid funds are awarded to help students meet their educational costs, financial aid is first used for direct institutional costs (fees). If a student withdraws before completing at least 60 percent of the term\*, he or she may have to repay any "unearned" portion of the financial aid received. (Unearned aid is calculated using the percentage of days in the term following the last date of attendance.) A financial aid student who withdraws on or before the 60 percent point in the term is eligible to receive a fee refund; however, the refund is applied to reduce the amount of unearned aid the student is required to repay. See examples below.

In these examples, the student received \$1,650 in federal grants and \$2,667.50 in subsidized Federal Stafford Loan. The following examples illustrate the amount the student would owe based on three different withdrawal dates (dollar amounts shown are approximate).

•		11	
	Example 1	Example 2	Example 3
WITHDRAWAL ON	4th day of term	29th day of term	54th day of term
TOTAL federal aid disbursed: Earned financial aid	\$4,317.50 -\$ 155.43	\$4,317.50 \$1,118.23	\$4,317.50 \$2,081.04
"Unearned" aid Minus amount returned to lender by CSUF Remaining unearned aid	\$4,162.07 -\$1,351.53 \$2,810.54	\$3,199.27 -\$1,038.88 \$2,160.39	\$2,236.46 - <u>\$ 726.24</u> \$1,510.22
STUDENT MUST REPAY THESE AMOUNTS: Reimbursement for loan funds returned by CSUF Plus repayment of unearned federal	\$1,351.53	\$1,038.88	\$ 726.24
grant funds	+\$ 747.29	+\$ 265.89	N/A
Total student owes to CSUF Minus fee refund**	\$2,098.82	\$1,304.77	\$ 726.24
(reduces balance student owes) Balance student owes to CSUF	-\$1,351.53 \$ 747.29	-\$1,038.88 \$ 265.89	- <del>\$</del> 726.24 <del>\$</del> 0
In addition, student must repay unearned Federal Stafford Loan per terms of promissory note	\$1,315.97	\$1,628.82	\$1,510.22
A HOLD IS PLACED ON CSUF SERVICES UNTIL STUDENT REPAYS THIS AMOUNT:	\$ 747.29	\$ 265.89	\$ N/A

<sup>\*</sup>Students who withdraw after the 60 percent point in the term are considered to have "earned" all financial aid received.

<sup>\*\*</sup>If registration fees were paid in part of in full by a Cal Grant and/or State University Grant, any fee refund will be returned to the state grant program and will not be available to reduce the amount of unearned federal aid the student must repay.