



FINANCIAL AID

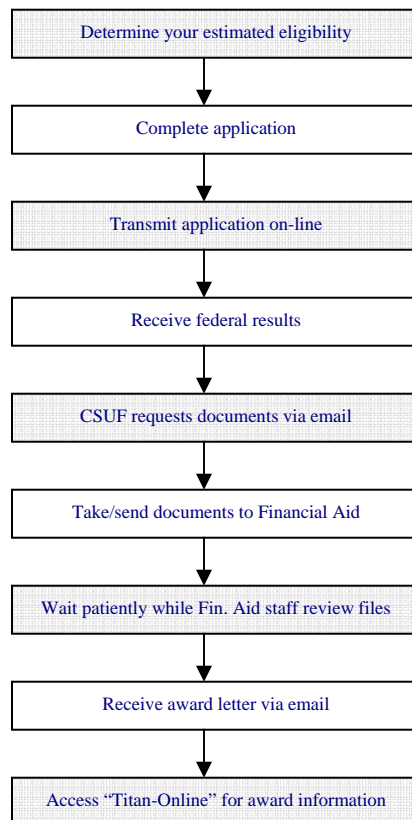
QUALIFICATIONS

What are the qualifications to receive Financial Aid?

In order to qualify, you must:

- Be accepted for admissions;
- Be in good academic standing;
- For most programs, demonstrate financial need;
- Be a U.S. citizen or eligible non-citizen;
- Certify compliance with Selective Service registration requirements;
- Have a Social Security number;
- Have a high school diploma or recognized equivalent, and
- Not be in default on any loan or owe a refund on any grant made under the Title IV program.

FINANCIAL AID APPLICATION PROCESS



APPLICATION STEPS

Application Steps

- 1) Determine your estimated eligibility
By completing the on-line worksheet at www.CSUMentor.edu/finaid/pais/ and answering a few short questions, you will receive a California State University Expected Family Contribution (EFC), an estimated grant eligibility for Federal Pell Grant and State University Grant (SUG) and a loan eligibility estimate.

- 2) Use the Internet to apply
Go to www.fafsa.ed.gov and follow the on-screen instructions to fill out the application.

To avoid delays in processing your application, be sure to use accurate information. Refer to your (and your parent(s) Federal Income Tax Return, W-2 forms, and other records of money earned during the prior year, current bank statements, business records, and other investment records to complete your application accurately.

In order to meet the March 2nd deadline, you may need to estimate your income and taxes. Remember to include Cal State Fullerton's institutional code number is 001137, and then mail or transmit the completed application to the processor.

- 3) Submit requested supporting documents to the Office of Financial Aid
The following supporting documents may be required to complete your file:
 - A copy of your Federal Income Tax Return with all schedules attached
 - Untaxed income verification, and/or
 - Verification worksheet.

What Institutional Code Number should I use?

Use Cal State Fullerton's institutional code number, which is 001137.

Can I apply on the web?

The U.S. Department of Education offers the convenience of applying online at its site:

<http://www.fafsa.ed.gov/>

What if I don't qualify for financial aid?

We recommend that you complete a FAFSA each year. If resources offered by CSUF are insufficient to meet your educational expenses, we encourage you to explore the following programs:

- *Scholarships*
- *PLUS Loan*
- *Private Loan Sources*
- *Student Assistant Employment*

When do I apply?

- March 2 is the deadline for new and continuing applicants to apply for State Cal Grant A, B and Graduate Fellowship
- March 2 is the deadline to submit the GPA verification form to the California Student Aid Commission (CSAC)
- March 2 is the deadline to file the FASA and for priority consideration at CSUF
- December 2 is the deadline to submit Fall semester only Federal Stafford Loan (FFEL) application
- May 12 is the deadline to submit academic year or Spring semester only FFEL loan application
- May 12 is the CSUF deadline to apply for student aid in the academic year.



What is the cost of attending Cal State Fullerton?

Standard Nine-month Student Budget 2005/2006:

TYPE OF BUDGET	COMMUTER	ON-CAMPUS	APARTMENT
Fees*	\$2,990	\$2,990	\$2,990
Books & Supplies	\$1,200	\$1,200	\$1,200
Room/Board	\$3,214	\$7,174	\$9,360
Miscellaneous	\$2,300	\$2,300	\$2,300
Transportation	\$1,116	\$1,000	\$1,116
TOTAL	\$10,820	\$14,664	\$16,966

*Fees are subject to change. Non-resident students are charged tuition at a rate of \$339 per semester unit plus standard fees.

Are you concerned with the cost of attending college?

Financial aid can open new possibilities for you and help make your educational goals become a reality. Assistance is available from a variety of programs funded by federal, state, university and private sources. These can include grants, scholarships, loans, and employment opportunities. The Office of Financial Aid will assist you with the application process and answer any questions regarding eligibility.

How is eligibility determined?

The evaluation of your financial aid eligibility begins with a determination of the Expected Family Contribution. Based on the information you and your family provide on the FAFSA (Free Application for Federal Student Aid), an Expected Family Contribution will be calculated. This is the amount of money you and/or your parents are expected to contribute toward your educational costs.

Financial aid applications are processed centrally by the national processor who determines the Expected Family Contribution based on a standard methodology, which is established by the Federal Government. The methodology evaluates a number of factors, including your income and assets (and those of your parents, if applicable) and your family size. A financial aid staff member reviews the results of the analysis and makes appropriate adjustments for your personal circumstances.

In order to qualify, you must demonstrate a need for financial assistance. Financial need is the difference between what it costs to attend a college (Student Budget) and what you and your family can afford to pay toward the costs (your Expected Family Contribution).

$$\begin{array}{c}
 \boxed{\text{Student Budget}} \\
 - \\
 \boxed{\text{Expected Family Contribution}} \\
 = \\
 \boxed{\text{FINANCIAL NEED}}
 \end{array}$$

What do I do? My parents won't help me.

If you feel that you have extraordinary circumstances which make you unable to submit the federally required documentation, such as parental information or income tax forms, you may request an exception to the policy.

Before your request can be considered, you must complete an appeal form, write a statement of your unusual circumstances and provide a third-party statement to document your circumstances. Representatives considered acceptable third-parties are members of the Clergy, High School Counselors, or objective adults not directly related to you.

Once all documentation is obtained, you must meet with a Financial Aid Counselor to discuss your specific circumstances.

FINANCIAL AID PROGRAMS

Cal Grant A

Eligibility for the Entitlement and Competitive grants are based on academic achievement and financial need. The grant is applied toward registration fees but may not cover full fees.

Cal Grant B

These Entitlement and Competitive grants consist of a subsistence allowance and, for renewal recipients, an award for registration fees. Eligibility is based on demonstration of substantial financial need.

Educational Opportunity Grant (EOP)

This state-funded program is for undergraduate students with financial need who have been admitted to Cal State Fullerton through the EOP Program. Eligible students must be California residents.

Emergency Student Loans

Loans are available for unexpected expenses related to college attendance. Students must demonstrate the ability to repay and not have any outstanding obligations to the University. Non-need based loans range from \$100 - \$300; repayment due 30 days later.

Federal Pell Grant

This grant is the foundation of financial aid to undergraduates who demonstrate need. The federally-funded program is for U.S. citizens or eligible non-citizens.

Federal Perkins Loan

This federally funded program provides long-term, low-interest (5%) loans for students who demonstrate financial need. The amount of funds available for Cal State Fullerton students depends upon repayment by previous borrowers and an annual federal allocation to the institution. Interest does not accrue on the loan and no repayment is required while the student is enrolled at least half-time. Repayment and interest accrual begin nine-months following graduation, withdrawal or enrollment below half-time status.

Federal Supplemental Educational Opportunity Grant (FSEOG)

Undergraduate students who demonstrate financial need may apply for this federally-funded grant. Priority in awarding FSEOG funds is given to Pell Grant recipients.

Federal Work-Study (FWS)

This federally funded program provides employment opportunities to students with financial need. Students receive an allocation of funds to be earned through part-time employment. The hourly wage will depend on the type of job performed. Students can take advantage of this employment opportunity to work in areas related to their studies or career plans.

Graduate Equity Fellowship

This fellowship is funded by the California State University system to graduate students. Eligible students must be California residents, demonstrate financial need of at least \$1,000, and be accepted into or continuing in a graduate program with at least a 3.0 GPA.

PLUS (Parent Loan)

This long-term loan program offers a current interest rate of 8.99 percent and is available through the Federal Government. This program is designed to assist parents in meeting the educational costs of their dependent children. The parent is the borrower and is responsible for repayment of the loan. This loan may substitute for the Expected Family Contribution but may not exceed the cost of education minus other aid. Parent borrower eligibility is based solely on ability to pay and a good credit record. Generally, repayment must begin 60 days after receipt of a check unless the parents qualify for deferment.

Scholarships

Although scholarships are awarded to honor outstanding achievement, many take financial need into consideration during the review process. Most applications are due the last Friday in February, and the recipients are selected during the Spring semester for the next academic year. Full details regarding specific scholarship requirements and deadlines are in the Scholarship and Awards Bulletin, which is available the first week of December. Bulletins are available in the Office of Financial Aid, all Deans' Offices and on-line at <http://www.fullerton.edu/financialaid/scholar/>

State University Grant (SUG)

This grant is funded by the State of California to assist with paying their fees. Students must be California residents and must demonstrate need. .

Subsidized and Unsubsidized Stafford Loans

These federal government loan programs provide long-term, low-interest loans to students. The government pays interest for subsidized loans. The federal maximum award is \$2,625 per year for freshmen; \$3,500 for sophomores; \$5,500 per year for juniors, seniors, second bachelor's degree candidates, unclassified graduates, and credential candidates; and \$8,500 per year for master's degree candidates. You may not borrow more than \$23,000 during your undergraduate years, or more than \$65,500 for both graduate and undergraduate years.

Unsubsidized Loans are for students who do not qualify, in whole or in part, for the Subsidized Federal Stafford Loan. The terms for the unsubsidized loan are the same as the terms of the Subsidized Stafford Loans except that the family contribution is not a factor in awarding and there is no interest subsidy. You can get an unsubsidized loan regardless of financial need. Students must pay the interest while in school or request that the accrued interest be added to the loan amount. Eligibility for the subsidized loan must be determined before you will be allowed to borrow an unsubsidized loan.



Questions



Answers

How are awards made?

Priority for financial aid funding is given to students who demonstrate the highest need. If your application was filed by March 2nd, it will be considered first priority and aid will be awarded in order of financial need.

If your application was filed after March 2nd, it will be considered second priority and aid will be awarded according to need, based on the remaining funds that are available.

Q: I am not sure my family will have financial need. Should I complete the FAFSA?

A: Yes. Financial aid is intended both to remove financial barriers for families who cannot afford the cost of an education beyond high school and to fill in the gap for families who can afford only part of the cost. Some loans are available regardless of your family income or “need”.

Q: Must I be accepted for admission before I apply for financial aid?

A: No. You may apply for financial aid any time after January 1. 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 financial aid application.

Q: My parents are separated or divorced. Which parent fills out the FAFSA?

A: The parent you lived with most during the last 12 months. If you didn’t live with either parent or if you lived with each parent an equal number of days, the application should be filled out by the parent who provided the most support to you during the last 12 months. “Support” means money for such things as housing, food, clothes, transportation, medical and dental care, and school costs.

Q: I am currently separated or divorced. What financial information should I include on the FAFSA?

A: The information you provide should reflect your marital situation as of the day you sign the FAFSA application.

Q: How is financial need determined?

A: Financial need is determined by subtracting the amount of the applicant’s “Expected Family Contribution” from the standard budget. The remainder equals financial aid eligibility or “financial need”. The “Expected Family Contribution” is the net cost that you and your family are expected to pay toward your education based upon your resource. The following assumptions are made when determining the Expected Family Contribution: parents have the primary responsibility to pay for their children’s education and students, as well as their parents, have responsibility to help pay for their education.

Q: When will I hear about my financial aid?

A: You will be informed by email in a notification that we call “FAN” (Financial Aid Notification). After all documents are received by this office, staff complete a review of the applicants file and make necessary changes. When the changes are complete, packaging is prepared by an automated system and an award email is generated. It is anticipated that priority applicants will begin receiving notification during April and that second-priority applicants will be informed beginning in June.

Q: Can I expedite my application?

A: To expedite processing of your application, respond promptly to requests for additional information. Watch for your acknowledgement email from the Office of Financial Aid. Submit only those documents which are requested. Unsolicited tax returns and documents create unnecessary work for the office and result in processing delays for you.

PHONE NUMBERS	HOURS
<p>Social Security Administration General Information and Services 1-800-772-1213</p> <p>Internal Revenue Service 1-800-829-1040</p> <p>Selective Service Office 1-874-688-6888</p> <p>U.S. Dept. of Homeland Security 1-800-375-5283</p>	<p>Office Hours</p> <p>Monday – Friday 8:00 a.m. – 5:00 p.m.</p> <p>Counseling Hours</p> <p>Daily 8:00 a.m. – 4:45 p.m.</p>

QUESTIONS ABOUT FINANCIAL AID			
<p>CSUF Office of Financial Aid P.O. Box 6804 UH-146 Fullerton, Ca 92834-6804 (714) 278-3125 Fax: (714) 278-1595 Email: fa@fullerton.edu</p>	<p>Student Financial Services For disbursement questions (714) 278-2595</p>	<p>Cal Grant Information California Student Aid Comm. (916) 445-0880 TDD: (916) 323-0437 http://www.csac.ca.gov</p>	<p>Federal Student Aid Information Center 1-800-433-3243 TDD: 1-800-730-8913 9 a.m. – 8 p.m. Eastern Time http://www.fafsa.ed.gov/</p>



Financial Aid
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