

Q: I was told that I am in a “Special Program”, what does that mean?

A: Certain academic programs require year round attendance and/or may have additional expenses that are above and beyond those of the standard student and they require special handling. In addition to the standard academic year terms fall and spring, students who are in special programs are **required to attend summer during at least one year** of their program. As mentioned, some of these programs may have additional fees above and beyond the standard fees, books, parking, etc. The Office of Financial aid is required to reserve 1/3 of the student’s annual Federal Direct Loan eligibility for that mandatory summer term and, if applicable, update the student’s cost of attendance with any additional allowable educational expenses.

Q: How does the financial aid process work if I am in a Special Program?

A: The financial aid process begins every year with completing the Free Application for Federal Student Aid (FAFSA) OR California Dream Act Application and submitting any requested information to the Office of Financial Aid. After submitted paperwork has been reviewed by a staff member, the student will be awarded for the academic year (fall and spring). The time frame from document submission to award receipt is 4-6 weeks. Special program students who will be attending summer will only be awarded 2/3 of their annual Federal Direct Loans in order to reserve the remaining 1/3 for their summer term. Any other aid the student is awarded remains the same. The remaining 1/3 of the student’s Federal Direct Loans will be offered to the student by the end of January of each year for the upcoming summer.

- **Exceptions/Please note:** California Dream Act applicants are not eligible for federal funding. One semester Special Program students will be awarded alongside the standard one semester students. Both of these groups will be awarded all of the aid that they are eligible for, for the appropriate terms, and without reserving any for summer.

Q: When I complete my financial aid application, what types of aid am I applying for?

A: It depends. Financial aid eligibility is determined by the following factors: financial information reported, cost of attendance, grade level/career (i.e., undergraduate, credential, 2nd BA, graduate, etc.), and whether or not the student will pay state fees.

- **Grants:** Grants are a type of free money that students apply for when they complete their financial aid application. There are federal grants, state grants, and other *program specific* fee based grants. Graduate students and California Dream Act Applicants are not eligible for federal grants and only those who pay state fees are eligible for state grants. Typically, 2nd BA candidates are not eligible for either. Graduate programs such as the Education Doctorate and Doctor of Nursing Practice, that do not pay state fees, have fee grants that work toward covering a percentage of eligible students’ fees.
- **Federal Direct Loans:** With the exception of graduate students and California Dream Act applicants*, all students are considered for Subsidized and/or Unsubsidized Federal Direct Loans. Because Subsidized Loans do not accrue interest while the student is enrolled, eligibility for this type of loan is based on financial information reported. *Graduate students are *only* eligible for Unsubsidized Federal Direct Loans and California Dream Act Applicants are not eligible for federal funding.

Q: What if I need more money to pay for my program costs?

A: If your accepted financial aid award is not sufficient and you are unable to pay out-of-pocket, you may consider borrowing outside **alternative loans**. You can apply for an alternative private loan through the lending institution/bank of your choice. If you are a dependent undergraduate, your parents may apply for a Federal PLUS loan on your behalf. If you are a graduate student, you may consider applying for a Federal **Graduate PLUS loan**. To apply for a PLUS or Grad PLUS loan, please refer to our website: http://fullerton.edu/financialaid/dloan/loanmore_direct.htm.

Q: When & how will my financial aid pay out?

A: Based on federal regulations, accepted financial aid funds for those students enrolled in a minimum of 6 units per term cannot be released any earlier than 10 days prior to the standard term start date. Each term, all of your accepted financial aid will first be applied toward your tuition and fees. If your financial aid award exceeds the amount of your tuition and fees, the remaining funds would be sent to you via direct deposit or paper check.

Q: Who can I contact if I have further questions about financial aid?

A: Please email or phone Jill Brower (ext. 1653 or jbrower@fullerton.edu) if you have further questions.