Financial Aid
Bulletin
Published by the Financial Aid Office

Financial Aid Programs

Financial assistance is available to students and families of all income levels. This funding comes in the form of grants, work-study opportunities, scholarships and loans from federal and state governments, lending institutions, private donors and organizations.

Grants – Financial aid that does not have to be repaid

**Federal Pell Grant** – for an undergraduate who has not earned a bachelor’s or professional degree. Students may receive up to twelve full time semesters of the Federal Pell Grant. This grant ranges from $595 to $5,730.

**Federal Supplemental Educational Opportunity Grant (FSEOG)** – awarded on a priority basis to undergraduate students who demonstrate eligibility for Pell Grant. FSEOG awards vary based on the availability of funds.

**State University Grant (SUG)** – a program for eligible California residents, Dream Act Applicants, or AB 540 students. Funding is based on the assessed California State University fee.

**Educational Opportunity Program Grant (EOP)** – available to eligible undergraduate students admitted to Fresno State through EOP. Awards are subject to the availability of funds.

**California Graduate Equity Fellowship Program** – available to under-represented students in a master’s degree program. Recipients must demonstrate minimum need of $500, pay resident fees, maintain a 3.0 or better GPA and file a supplemental application available from the Graduate Office, Frank W. Thomas Building, 132.

**Bureau of Indian Affairs Grant (BIA)** – available to students who are at least one-quarter American Indian, Eskimo or Aleut. A supplemental application is required. Contact your tribal agency for application and deadline dates.

**Teacher Education Assistance for College and Higher Education (TEACH) Grant** – available to students who agree to serve as a full-time teacher for four years within eight years of completing their course of study, and teach in high-need schools and in high-need subject areas approved by the Secretary of Education. A 3.25 or higher GPA is required. The grant will revert to a Federal Direct unsubsidized loan with accrued retroactive interest if the student fails to complete the terms of service. [http://studentaid.ed.gov/types/grants-scholarships/teach](http://studentaid.ed.gov/types/grants-scholarships/teach)

**Federal Work-Study** – a need-based employment program for undergraduate and post-baccalaureate students. Students can work up to 20 hours a week with on campus and selected off campus agencies. Students who are awarded Work-Study and live on campus enjoy the benefit of not having to worry about transportation to most job sites. Work-Study is the perfect opportunity for students to gain work experience in an educational environment.
Default Prevention Team

Assisting students with loan repayment plans, deferments, and avoiding default.

Fresno State understands the importance of debt management and its responsibilities for student loan indebtedness. The primary focus of the Default Prevention Team is to educate students on wise borrowing practices along with money management strategies. These Default Prevention Specialists assist borrowers, review deferment, forbearance and repayment options, and explain the penalties of default. In-person interviews are completed by other forms of communication such as e-mails, and telephone contact. Implementation of this program has assisted students in making wiser borrowing decisions as well as avoiding student loan default.

If you have any questions, our financial aid staff is here to help you!

California Student Aid Commission Programs

Grants available to residents who demonstrate need and meet program requirements
For the latest program information, visit the CSAC website at www.csac.ca.gov.

WebGrants for Students
– view the status of your Cal Grant, make address and school change corrections at https://mygrantinfo.csac.ca.gov/logon.asp

New Applicants
● Must file FAFSA by March 2, 2015.
● Must submit GPA Verification (G-4) to CSAC by March 2, 2015.

Cal Grants A & B – available to undergraduate students. Grants currently range from $1,648 to $6,348 at Fresno State. Teaching credential students may apply for an additional year by submitting a G-44 form to CSAC. This form is available in the Financial Aid Office or CSAC website.

California Chafee Grant Program – gives up to $5,000 annually to foster and former foster youth to use for college courses or vocational school training. Contact your high school counselor and/or obtain an application at www.csac.ca.gov.

Child Development Grant Program – recipients must pursue a child development permit at the teacher, site supervisor or program director level. Recipients must agree to provide one year of full-time service in a licensed children’s center for each year they receive the grant. Applications are available April 2015, and the filing deadline is in June. For details, contact the Fresno State Programs for Children, Education Building, Room 25 or CSAC.

Law Enforcement Dependents Grant – benefits dependents and spouses of California peace officers, correctional officers and firefighters who have been killed or totally disabled in the line of duty. Applications are available from CSAC.

Loan Forgiveness Programs – the California Student Aid Commission provides assumption benefits for teachers (APLE and GRADUATE APLE), nurses (SNAPLE) and individuals who serve in the National Guard, state military reserve and the Naval Militia (NGAPLE). Please check the CSAC website for details.

Middle Class Scholarship (MCS) – The Middle Class Scholarship (MCS) is a new program beginning in the 2014-15 academic year that provides undergraduate students with family incomes up to $150,000 a scholarship. To qualify, a student must be a U.S. citizen, permanent resident or have AB 540 student status, and has not received a grant or fee sponsorship/waiver that has already paid his/her tuition for that academic year. For more information please visit the MCS website at http://www.csac.ca.gov/mcs.asp.
Scholarships
Financial assistance that is usually based on academic achievement and does not have to be repaid

Each year, California State University, Fresno awards nearly $3 million in scholarships ranging from $100 to $8,000 to selected students. Factors for consideration typically include scholastic achievement, academic major, involvement in school organizations, participation in community activities and full-time enrollment. Depending on specific scholarship requirements, these factors can vary. Regardless of your accomplishment, interests or background, we encourage you to apply for scholarships.

Application Deadlines and Procedures
The scholarship application for the 2016-2017 academic year will be available and accepted online from October 1, 2015 through February 28, 2016. To apply, visit www.FresnoState.edu/scholarships/ and click on Scholarship Application. The Scholarship website provides a one-stop opportunity to apply for hundreds of institutional scholarships by submitting just one online application.

For additional information, please contact the Scholarship Office at 559.278.6572 or visit the office in Joyal Administration Building, Room 274.
How Eligibility Is Determined

Cost of Attendance

\[ \text{Family Contribution} \]

\[ = \text{FINANCIAL NEED} \]

The Cost of Attendance includes school expenses as well as average living expenses for the nine-month academic year. See chart on Page 7.

The Expected Family Contribution is calculated according to a formula specified by the law. It measures the family’s financial strength on the basis of family income and assets, taking into consideration the number of persons in the household, as well as the number of family members attending college during the academic year.

How Do I Know If I’m Eligible?

Explore your financial aid eligibility early. FAFSA4caster is a tool to assist students and families plan for college. The FAFSA4caster provides early estimates of expected family contribution (EFC) and eligibility for federal student aid. Students who utilize the early access tool are given the option of transferring the predetermined FAFSA4caster data into the FAFSA application. For more information go to www.fafsa.ed.gov/ and click on the FAFSA4caster link.

Application Processing

Approximately three weeks after you submit your FAFSA, the Central Processing Center will send your information to the schools you reported on your application. You will receive a Student Aid Report or SAR Acknowledgement. Review the results of your application and, if necessary, submit corrections using the instructions on your report. The processor will send corrected information to you, to the California Student Aid Commission (CSAC) and to the schools you listed on your FAFSA. The Financial Aid Office will notify you, at your Fresno State email address, that your application data (FAFSA) has been received and if additional documents are needed. Please respond to all requests as soon as possible. Once all documentation has been received, eligibility is verified, and any necessary corrections have been made, the Financial Aid Office will send an electronic Award Notification to your Fresno State email address. Please read and follow the steps outlined in your email.

We encourage you to check your application status on your Student Center, https://my.FresnoState.edu/.

“How To” videos are available at: www.FresnoState.edu/studentaffairs/financialaid/tutorials/

Application Forms

The Free Application for Federal Student Aid (FAFSA) is an all-purpose application available on the web at www.fafsa.ed.gov/. The FAFSA must be filed annually and is used to apply for grants, work-study and loans.

You must file your FAFSA between January 1, 2015 and March 2, 2015 to ensure timely delivery of funds; however, applications are accepted throughout the enrollment period.

If you filed a FAFSA in 2014-2015 and qualify for renewal, the U.S. Department of Education will send you a renewal reminder via email or by mail if the email is undeliverable. If you are a new applicant or need a PIN, you may apply for one at www.pin.ed.gov/. Parents may also obtain a PIN to e-sign the student application on the Web.

Use your PIN to:

\[ \begin{align*} 
& \text{File a FAFSA/Renewal} \\
& \text{FAFSA on the Web} \\
& \text{E-sign your application} \\
& \text{Make online corrections} \\
& \text{Review your application status} \\
& \text{E-sign promissory notes} 
\end{align*} \]

Supplemental applications/forms are required for certain programs. Refer to Financial Aid Programs beginning on Page 1.

We Suggest …

\[ \begin{align*} 
& \text{Complete a FAFSA on the Web Worksheet} \\
& \text{File your FAFSA on the Web} \\
& \text{Keep copies of all financial aid applications records/forms} \\
& \text{Paper FAFSA (also in Spanish) available by calling the Federal Student Aid Information Center at 800.433.3243} 
\end{align*} \]
Financial aid funds are typically disbursed once per semester. Your expenses will continue throughout the year. It is important to budget your money wisely to avoid falling short of funds during the semester.

The Estimated Cost of Attendance and Total Resources charts on Page 7 will give you an example of budgeting for the academic year. Your actual expenses will vary depending on your living arrangements and lifestyle.

To determine the total amount of money you have to work with:

- **Add** financial aid offered and accepted. Include other resources available to you such as family contribution, scholarships, etc., to find your **Total School Year Resources**.
- **Divide** this amount by nine months to find your **Total Monthly Living Allowance**.

You must then determine if your **Total Monthly Living Allowance** is enough to cover your **Monthly Living Expenses**, including room and board, transportation and personal needs. If not, there are a number of options you may wish to explore:

- Can you adjust your living expenses while maintaining a successful learning environment?
- Is it possible to increase your contribution from family or personal resources?
- Have you obtained ALL financial aid resources available to you, including loans?

Each student must work out a personal budget, making necessary adjustments. Online budgeting tools are available at http://www.finaid.org/calculators/studentbudget.phtml and http://www.calgrants.org/index.cfm?navId=16

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**Important Dates** - It is CRITICAL to meet deadlines

**JANUARY 2015**
- Federal processor begins sending Renewal FAFSA reminders
- **JANUARY 1** – First date to submit FAFSA to the processor. We encourage you to file online at www.fafsa.ed.gov/

**MARCH 2015**
- First announcements to new Cal Grant recipients from CSAC
- Financial Aid Office begins mailing requests for supporting documents
- **MARCH 2** – File FAFSA by this date for timely delivery of funds
- **MARCH 2** – Deadline to submit GPA verification form to CSAC

**APRIL 2015**
- APLE/GRAD APLE application information available at www.csac.ca.gov/
- Financial Aid Office begins mailing Award Notifications

**JUNE/JULY 2015**
- Cal Grant Renewal notifications mailed
- **JUNE 1** – Deadline for filing Child Development Grant
- **JUNE 30** – Deadline for filing APLE and GRAD APLE

**AUGUST 2015**
- Middle Class Scholarship Award Notifications will be emailed

**OCTOBER 2015**
- Fresno State institutional scholarship applications for 2016-2017 available online

**FEBRUARY 2016**
- Fresno State institutional scholarship applications closes February 28, 2016

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**MAY 2015 GRADUATES**
- First four-week period of classes in January is the application filing period for graduation

**DECEMBER 2015 GRADUATES**
- First four-week period of classes in August is the application filing period for graduation
Information on the Web

Explore our web pages for current information on applications, programs, eligibility and answers to frequently asked questions at www.FresnoState.edu/finaid/. Look for hyperlinks to other financial aid web resources.

- FAFSA or Renewal FAFSA on the web – File at www.fafsa.ed.gov/
- California Student Aid Commission WebGrants for Students – A specially designed website to assist the student in establishing and managing Cal Grants and Middle Class Scholarships https://mygrantinfo.csac.ca.gov/
- FastWeb! – (Financial Aid Search Through the Web) a free scholarship, job and internship search service www.fastweb.com/
- The Financial Aid Information page – www.finaid.org/
- California Student Aid Commission’s Home page www.csac.ca.gov/
- Cash for College – http://www.calgrants.org/index.cfm?navId=16
- EDFUND – Students First www.ecmc.org/
- Department of Education – Office of Postsecondary Education www.ed.gov/about/offices/list/ope/programs.html
- NSLDS – National Student Loan Data System – www.nslds.ed.gov/
- California State University, Fresno General Catalog – www.FresnoState.edu/catalog/
- California State University, Fresno Schedule of Courses – www.FresnoState.edu/classschedule/
- The Student Checklist – http://studentaid.ed.gov/prepare-for-college/checklists
- FAFSA4Caster – www.fafsa4caster.ed.gov/
- Federal Direct Loans – www.studentloans.gov/

Remember …

- Check your school email and Student Center frequently.
- Keep copies of all documents sent to us, with dates sent.
- Have forms or letters with you when you call us.
- Know your student I.D. number.
- Report all resources such as scholarships, fee sponsorships/waivers, and rehabilitation benefits.
- Fill out the FAFSA accurately to prevent delays in your award.

Additional Resources

Career Services is available to assist you with:

Jobs
- Summer
- Part-time
- Full-time
- Internships
- Community Service

Job Search Assistance
- Resumé
- Interviewing

Questions?

Website
www.FresnoState.edu/finaid/
Student Portal
https://my.FresnoState.edu/
Phone
Financial Aid Office, 559.278.2182
Fax 559.278.4833

Visit
Joyal Administration, Room 296
Hours
Monday-Friday, 8 a.m. – 5 p.m.
Summer Hours
Monday-Friday, 7 a.m. – 3:30 p.m.
Comments
Regarding the Bulletin, contact Mary Sauceda, msauceda@csufresno.edu
## Estimated Cost of Attendance

<table>
<thead>
<tr>
<th>SCHOOL EXPENSES</th>
<th>LIVING WITH PARENTS</th>
<th>OTHER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate Registration Fees</td>
<td>$ 6,298</td>
<td>$ 6,298</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$ 1,762</td>
<td>$ 1,762</td>
</tr>
<tr>
<td>Living Expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Room and Board</td>
<td>$ 4,598</td>
<td>$11,268</td>
</tr>
<tr>
<td>Transportation</td>
<td>$ 1,180</td>
<td>$ 1,324</td>
</tr>
<tr>
<td>Personal/Miscellaneous</td>
<td>$ 1,364</td>
<td>$ 1,364</td>
</tr>
<tr>
<td><strong>TOTAL Budgets</strong></td>
<td>$ 15,202</td>
<td><strong>$22,016</strong></td>
</tr>
</tbody>
</table>

*Non-resident tuition is $372 per unit. Financial aid must not exceed Cost of Attendance. Financial Aid cost planning tools: [www.csumentor.edu/finaid/](http://www.csumentor.edu/finaid/)*

## Estimated Total Resources

- **Family Contribution**: + $ 488
- **Scholarship**: + $ 2,400
- **Pell Grant**: + $ 5,730
- **State University Grant**: + $ 6,298
- **Work Study**: + $ 4,000
- **Federal Direct Loan**: + $ 3,100

<table>
<thead>
<tr>
<th>TOTAL SCHOOL YEAR RESOURCES</th>
<th>= <strong>$22,016</strong>*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Registration Fee</td>
<td>− $ 6,298</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>− $ 1,762</td>
</tr>
</tbody>
</table>

| TOTAL LIVING ALLOWANCE      | = **$13,956**           |
| (divide by 9 months)        |                         |
| **ESTIMATED MONTHLY**       |                         |
| **LIVING ALLOWANCE**       | = **$1,551**            |

*Figures based on Other Budget

## Fresno State Choice Card by Higher One

When it comes to managing your money and receiving Financial Aid refunds, you deserve choices! Fresno State has partnered with Higher One to deliver refunds; and to offer you smarter ways to manage that money.

Use your new Fresno State Choice Card to let Higher One know how you’d like to receive your money. Choose the option that fits you best:

- **Same business day deposit to a Higher One checking account.** If you choose to open a Higher One checking account, your card can be used as a debit card (NOT a credit card). This option is subject to fees depending upon how you would use your debit card.
- **Deposit to another account.**
- **Paper Check via US Mail**

Please visit the Student Financial Services Money Matters website for more information: [www.FresnoState.edu/adminserv/accountingservices/money/](http://www.FresnoState.edu/adminserv/accountingservices/money/).

## Financial Aid Satisfactory Progress

In accordance with state and federal regulations, all financial aid students are required to maintain satisfactory progress (SAP). These standards apply to all grant, loan and work-study programs administered by the Financial Aid Office. The purpose of these regulations is to encourage the timely and successful completion of a degree or credential objective.

Students must successfully complete a minimum percentage of the total units they have taken, and not exceed the maximum unit limit. Refer to our SAP policy found in the Policy Pages section of our website.
Perhaps college is a new experience for you, or maybe you are a continuing student and the college experience is a familiar one. In either case, this is an exciting time in your life. Meeting financial obligations associated with college life can be challenging if you are not adequately prepared. The Financial Aid Office is available to help you with your concerns and needs.

It is our hope that this publication will provide you with a general overview of financial aid and with some specific direction. If you need additional assistance or have questions, stop by our office and speak with one of our advisors.

Sincerely,

Jerry Loheide
Interim Financial Aid Director