

# FINANCIAL AID BULLETIN



Published by the Financial Aid Office

2011-2012 EDITION

## 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

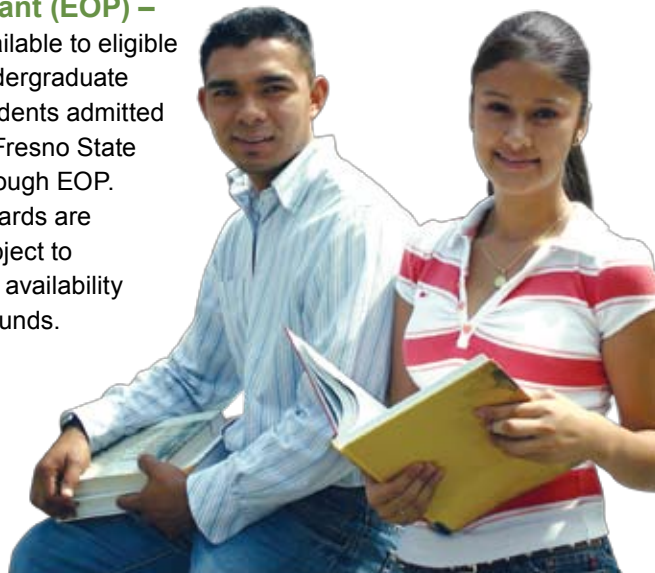
**Federal Pell Grant** – for an undergraduate who has not earned a bachelor's or professional degree. This grant ranges from \$555 to \$5,550.

**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. 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, Thomas Administration, Room 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 the 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 interest if the student fails to complete the terms of service. <https://teach-ats.ed.gov/ats/images/gen/factsheet.pdf>

**CalStateTEACH (CST)** – a nontraditional online program designed for employed or soon-to-be employed multiple-subject teachers. Grants and loans are available to students who meet program requirements and demonstrate financial need. Additional information is available at [www.calstateteach.net/](http://www.calstateteach.net/).

# Federal Direct Lending

Federal Direct Lending is new at Fresno State

Direct loans are low interest loans available to students enrolled at least half time who meet general eligibility requirements for Federal Student Aid. They are funded through the US Department of Education and are used as a resource for educational expenses.

Students are offered the maximum amount of loans allowed for the academic year based on grade level, dependency status and unmet cost of attendance. Although the maximum amount is offered, students are encouraged to borrow only what they need since these loans will eventually need to be paid back.

Many students enter repayment and do not realize how much student loan debt they have accumulated. A useful tool in tracking your student loan debt is the National Student Loan Data System (NSLDS) which can be found at [www.nsls.ed.gov](http://www.nsls.ed.gov). This website allows students to track and manage their student loans while in school and when they enter repayment.



**Charah Coleman** (left)  
Loan Technician

**Jessica Calhoun** (right)  
Loan Coordinator

## 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](http://www.csac.ca.gov).

**WebGrants for Students** – view the status of your Cal Grant, make address and school change corrections at [www.webgrants4students.org](http://www.webgrants4students.org).

### New Applicants –

- Must file FAFSA by March 2, 2011.
- Must submit GPA Verification (G4) to CSAC by March 2, 2011.

**Cal Grants A & B** – available to undergraduate students. Grants currently range from \$1,551 to \$6,459 at Fresno State. Teaching-credential students may apply for an additional year by submitting a G44 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/](http://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 2011. Filing deadline is June 1, 2011. For

details, contact the Early Childhood Education Office, Education Building, Room 25 or CSAC.

**Robert C. Byrd Honors Scholarship** – available to exceptional high school graduates. See your high school counselor for more information. Filing period is February – April 15, 2011.

**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.



# Loans

Aid that must be repaid

**Federal Perkins Loan** – a low-interest (5 percent) loan available to undergraduate and graduate students. Eligible undergraduate students may borrow up to \$5,000 per year; graduate students may borrow up to \$8,000 per year. Students may borrow a total of \$20,000 during their undergraduate studies. Graduates may borrow up to \$40,000, *including any amount borrowed as an undergraduate*. Interest and principal payments are deferred while students remain enrolled at least half time. Perkins loan borrowers begin repayment nine months after they stop attending at least half time. Awards are subject to availability of funds.

**Nursing Student Loan** – a low-interest (5 percent) loan to assist eligible undergraduate nursing students admitted into the nursing program. Eligible students may borrow up to \$2,500 per year for the first two years and \$4,000 each year for the final two academic years up to a \$13,000 maximum. Principal and interest payments are deferred until nine months after a recipient stops attending at least half time. Awards are subject to availability of funds.

## Federal Direct Student Loan Program

– a major form of self-help aid. For students who qualify, a federally subsidized Direct loan is offered through the Department of Education. Students who do not qualify for a subsidized Direct loan have the option of an unsubsidized Direct loan through the Department of Education.

Interest on a subsidized Direct loan is paid by the government while the student is enrolled at least half time. Interest on the unsubsidized Direct loan is the responsibility of the student, and accrues from the date of disbursement. The student has the option of paying the interest while in school or letting it accrue and be added to the principal upon repayment.

Repayment on both types of loans is deferred until six months after the student ceases to be enrolled at least half time.

Subsidized Direct loans disbursed for undergraduate students between July 1, 2011 and June 30, 2012, will have a 3.4 percent interest rate. Unsubsidized Direct loans will continue to accrue interest at 6.8 percent.

- Information on **Direct Loan Limits** is available on our website [www.csufresno.edu/finaid](http://www.csufresno.edu/finaid).
- New borrowers are required to complete an online counseling workshop & Master Promissory Note [www.studentloans.gov](http://www.studentloans.gov).
- Information on loan forgiveness can be found at: [www.studentloans.gov](http://www.studentloans.gov).

## Federal Direct Plus Loans

– available to parents of undergraduate students and to graduate degree students in a master's or doctoral program, without adverse credit history. To qualify, students must be enrolled at least half time and meet requirements for federal financial aid. A parent or graduate student may borrow the difference between the cost of attendance and other resources available to the student. PLUS loans are not subsidized and have a fixed 7.9 percent interest rate. Additional information is available on our website: [www.csufresno.edu/finaid](http://www.csufresno.edu/finaid).

*For deferment/cancellation and other provisions, refer to the Student Guide available in the Financial Aid Office.*

# 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 2012-2013 academic year will be available and accepted online from October 1, 2011 through February 28, 2012. To apply, visit [www.csufresno.edu/scholarships/](http://www.csufresno.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.



**Charlene Julius**, Scholarships

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



# Application Forms

The **Free Application for Federal Student Aid (FAFSA)** is an all-purpose application available on the web at [www.fafsa.ed.gov/](http://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, 2011 and March 2, 2011** to ensure timely delivery of funds; however, applications are accepted throughout the enrollment period.

If you filed a FAFSA in 2010-2011 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/](http://www.pin.ed.gov/). Parents may also obtain a PIN to e-sign the student application on the web.

## Use your PIN to:

- File a FAFSA/Renewal FAFSA on the web
- E-sign your application
- Make online corrections
- Review your application status
- E-sign promissory notes

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

## We Suggest . . .

- Complete a FAFSA on the Web Worksheet
- File your FAFSA on the web
- Keep copies of all financial aid applications records/forms

*Paper FAFSA (also in Spanish) available by calling the Federal Student Aid Information Center at 800.433.3243*



## How Eligibility Is Determined

$$\begin{aligned} & \text{Cost of Attendance} \\ - & \text{Family Contribution} \\ \hline = & \text{FINANCIAL NEED} \end{aligned}$$

**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/](http://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 and eligibility is verified, the Financial Aid Office will send an electronic Award Notification to your Fresno State email address. Please read and follow the steps outlined.



We encourage you to check your application status on your **Student Portal, Student Center**, <http://my.csufresno.edu/>.

'How To' videos are available at: [www.csufresno.edu/studentaffairs/programs/financialaid/studentpages/tutorials/index.shtml](http://www.csufresno.edu/studentaffairs/programs/financialaid/studentpages/tutorials/index.shtml)

# Budgeting

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>*

## Important Dates

It is **CRITICAL** to meet deadlines

### JANUARY 2011

- 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/](http://www.fafsa.ed.gov/)

### MARCH 2011

- 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 2011

- APLE/GRAD APLE application information available at [www.csac.ca.gov/](http://www.csac.ca.gov/)
- First announcements to new Cal Grant recipients from CSAC
- Financial Aid Office begins mailing Award Notifications

### JUNE/JULY 2011

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

### AUGUST 2011

- Entrance counseling workshops for federal Direct loans begin

### OCTOBER 2011

- Fresno State institutional scholarship applications for 2011-2012 available online

### FEBRUARY 2012

- November 28 – Fresno State institutional scholarship applications closes February 28, 2012.



## Other Important Dates

### MAY 2011 GRADUATES

- First two-week period of classes in January is the application filing period for graduation.

### DECEMBER 2011 GRADUATES

- First two-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.csufresno.edu/finaid](http://www.csufresno.edu/finaid). Look for hyperlinks to other financial aid web resources.

- **FAFSA or Renewal FAFSA on the web –**  
File at [www.fafsa.ed.gov/](http://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 <https://mygrantinfo.csac.ca.gov/>
- **FastWeb! –** (Financial Aid Search Through the Web) a free scholarship, job and internship search service [www.fastweb.com/](http://www.fastweb.com/)
- **The Financial Aid Information page –**  
[www.finaid.org/](http://www.finaid.org/)
- **California Student Aid Commission's Home page –** [www.csac.ca.gov/](http://www.csac.ca.gov/)
- **EDFUND –** Students First [www.edfund.org/](http://www.edfund.org/)
- **Department of Education –**  
Office of Postsecondary Education  
[www.ed.gov/about/offices/list/ope/programs.html](http://www.ed.gov/about/offices/list/ope/programs.html)
- **NSLDS –** National Student Loan Data System –  
[www.nslsds.ed.gov/](http://www.nslsds.ed.gov/)
- **California State University, Fresno General Catalog –** [www.csufresno.edu/catalog/](http://www.csufresno.edu/catalog/)
- **California State University, Fresno Schedule of Courses –** [www.csufresno.edu/classschedule/](http://www.csufresno.edu/classschedule/)
- **The Student Guide –**  
[www.studentaid.ed.gov/guide/](http://www.studentaid.ed.gov/guide/)
- **FAFSA4Caster –** [www.fafsa4caster.ed.gov/](http://www.fafsa4caster.ed.gov/)
- **Federal Direct Loans –** [www.studentloans.gov/](http://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 waivers, and rehabilitation benefits.

## Additional Resources

Career Services is available to assist you with

### Jobs

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

### Job Search Assistance

- Resumé
- Interviewing

[www.csufresno.edu/careers/](http://www.csufresno.edu/careers/)

## Questions?

### Website

[www.csufresno.edu/finaid/](http://www.csufresno.edu/finaid/)

### Student Portal

<http://my.csufresno.edu/>

### Phone

Financial Aid Office, 559.278.2182  
Fax 559.278.4833

### Visit

Joyal Administration, Room 296

### Hours

Monday-Friday, 8 a.m. – noon, 1-5 p.m.  
Open at 10 a.m. on Thursdays

### Summer Hours

Monday-Friday, 7 a.m. – 3:30 p.m.  
Open at 9 a.m. on Thursdays

### Comments

Regarding the **Bulletin**, contact  
Mary Saucedo, [msaucedo@csufresno.edu](mailto:msaucedo@csufresno.edu)



# Estimated Cost of Attendance

# Estimated Total Resources

| SCHOOL EXPENSES                 | LIVING WITH PARENTS | OTHER             |
|---------------------------------|---------------------|-------------------|
| Undergraduate Registration Fees | \$ 4,878            | \$ 4,878          |
| Books & Supplies                | \$ 1,224            | \$ 1,224          |
| Living Expenses Room and Board  | \$ 4,392            | \$ 10,632         |
| Transportation                  | \$ 978              | \$ 1,040          |
| Personal/Miscellaneous          | \$ 2,274            | \$ 2,378          |
| <b>TOTAL Budgets</b>            | <b>\$ 13,746</b>    | <b>\$ 20,152*</b> |

|                        |      |       |
|------------------------|------|-------|
| Family Contribution    | + \$ | 467   |
| Scholarship            | + \$ | 2,500 |
| Pell Grant             | + \$ | 5,100 |
| State University Grant | + \$ | 4,878 |
| Work Study             | + \$ | 4,000 |
| Federal Direct Loan    | + \$ | 3,207 |

**TOTAL SCHOOL YEAR RESOURCES = \$ 20,152\***

|                    |      |       |
|--------------------|------|-------|
| Registration Fee   | - \$ | 4,878 |
| Books and Supplies | - \$ | 1,224 |

**TOTAL LIVING ALLOWANCE = \$ 14,050**  
(divide by 9 months)

**ESTIMATED MONTHLY LIVING ALLOWANCE = \$ 1,561**

*\*Figures based on Other Budget*

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/)

## Bulldog Direct Deposit

Reduce the time it takes to get your check by eliminating the need to print and mail your check. You can now receive your financial aid electronically by enrolling in Bulldog Direct Deposit. You can enroll in your Student Center under Finances or you can visit the Bulldog Direct Deposit website: [www.csufresno.edu/accountingservices/direct/studentdd.shtml](http://www.csufresno.edu/accountingservices/direct/studentdd.shtml).

## 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. In addition, funding is limited to a maximum of 138 percent of the units required for their degree or credential program. *Refer to our SAP policy found in the Policy Pages section of our website.*





# The Financial Aid Team Welcomes You!

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 advisers.



Sincerely,  
*Maria Hernandez,*  
Financial Aid Director

