

# 2017-2018 Financial Aid Award Guide

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## Important Contacts:

**California Student Aid Commission:**  
888-224-7268  
[csac.ca.gov](http://csac.ca.gov)

**Federal Student Aid Info Center:**  
800-4-FED AID  
[studentaid.ed.gov](http://studentaid.ed.gov)

**Direct Loans Servicing Center:**  
[studentloans.gov](http://studentloans.gov)

**Selective Service Administration:**  
[sss.gov](http://sss.gov)

**National Student Loan Data System**  
[nslds.ed.gov](http://nslds.ed.gov)

## On-Campus Phone Numbers

Admissions:	530-898-6321
Advising:	530-898-5712
Bookstore:	530-898-5222
Cashiering:	530-898-5936
INFO Desk:	530-898-4636
Housing:	530-898-6325
Records:	530-898-5142
Veteran's Affairs:	530-898-5911

# Cost of Attendance

Each college calculates its own **Cost of Attendance (COA)**, or student budget. At CSU, Chico the student budget is based on the **estimated cost** of a typical student's tuition fees, books and supplies, room and board, transportation, and personal expenses for a nine-month academic year (fall and spring semesters). The COA will vary depending on:

- Housing: on campus, off campus, or with parents
- Whether you are an undergraduate, graduate, or credential student
- Enrollment status: full-time, half-time, or less than half-time

**Knowing the Cost of Attendance is important** because the budget helps determine your Financial Need and your financial aid award. Financial Need is defined as the difference between your Expected Family Contribution (EFC) and the standard Cost of Attendance calculated for each academic year. This is an important point of comparison between colleges.

If you have additional expenses, such as childcare, out-of-town educationally related travel, or non-reimbursed medical expenses you may want to consider submitting an Exceptional Circumstances Appeal (see page 15). In most cases increasing the cost of attendance will result in additional loans.

## CSU, Chico Cost of Attendance

The **estimated** budgets below represent a moderate standard of living, or Cost of Attendance, for full-time students attending CSU, Chico.

**Estimated Standard Full-Time Budget for 2017-2018 (nine-month academic year)\***

Standard Items	Undergraduates			Post-Baccalaureate		
	Off-Campus	On-Campus	With Relatives	Off-Campus	On-Campus	With Relatives
Tuition & Fees**	\$7,348	\$7,348	\$7,348	\$8,634	\$8,634	\$8,634
Books & Supplies	\$1,854	\$1,854	\$1,854	\$1,854	\$1,854	\$1,854
Room & Board	\$11,862	\$12,712	\$5,248	\$11,862	\$12,712	\$5,248
Transportation	\$1,056	\$1,056	\$1,056	\$1,056	\$1,056	\$1,056
Personal Expenses	\$1,450	\$1,450	\$1,450	\$1,450	\$1,450	\$1,450
<b>TOTAL</b>	<b>\$23,570</b>	<b>\$24,420</b>	<b>\$16,956</b>	<b>\$24,856</b>	<b>\$25,706</b>	<b>\$18,242</b>

\*Note: **Undergraduate** budgets reflect the **estimated** amount of State University Fee; other costs are **averaged**. **Post-baccalaureate** budgets reflect **weighted averages** of **estimated** Credential and Graduate fees, and an **average** for other costs.

\* Budgets are for a **nine-month academic year**. One-semester budgets are half the above amounts. Budgets include **direct university charges** (fees and on-campus room and board) and **discretionary expenses** (transportation, books and supplies, personal expenses, and off-campus room and board).

\*\* **Non-resident** students add to regular tuition fees listed above an additional \$396 per unit. **Western University Exchange (WUE)** students pay 150 percent State University Tuition Fee, 100 percent campus fees.

\*\* Additional \$270 per unit per semester for M.B.A. and for M.S. in Accountancy, Business Administration, Health Care Management, Business and Technology, Information Systems, and Taxation

\*\* **Tuition Fees are based on full-time enrollment**. All fees are subject to change based on Board of Trustees action. See [Student Financial Services](#) for fees and deadlines.

# Determining Financial Need

## Financial Aid Award

**Several factors determine the amount and type of financial aid you are offered:**

- your Expected Family Contribution (EFC)
- your Financial Need (Estimated Cost of Attendance minus Expected Family Contribution)
- timing of your application (priority deadline = March 2)
- your willingness to accept various types of aid
- availability of funds

Depending on the need analysis results and timing of your Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA), your award offer may include need-based aid (including loans) from federal, state, and institutional sources. Note that March 2 is the priority application date for California State grants. Your award offer may also include other financial assistance offered by the University such as scholarships, tuition waivers, stipends, and other third party payments.

**Your total need-based aid cannot exceed your financial need. Your total need-based and non-need-based aid cannot exceed the total Cost of Attendance.**

## Cost of Attendance (COA)

Your Cost of Attendance, also known as the student budget, is based on the **estimated cost** of a typical student's registration fees, books and supplies, room and board, transportation, and personal expenses for a nine-month academic year (fall and spring semesters). These budgets include direct university charges (registration and on-campus room and board) and estimates of indirect expenses (transportation, books and supplies, miscellaneous living expenses, and off-campus room and board).

Each college calculates its own student budget. Your estimated COA, or budget, will vary at CSU, Chico depending on where you live: on-campus, off-campus, or with your parents/relatives. Your COA will also vary depending on if you are an undergraduate, graduate, or credential student.

## Expected Family Contribution (EFC)

When your FAFSA or CADAA is analyzed through the Central Processing System, a formula is applied to the information you provided. The Department of Education and California Student Aid Commission use this formula to determine your Financial Need, and calculates the portion of your family's financial resources that should be available to pay for college. The formula result is the EFC. **The EFC is an index used in determining the types and amounts of federal and state aid for which you qualify.**

**If you are a dependent student, your EFC will be calculated on:**

- your income and your parent(s) income
- your assets and your parent(s) assets
- the age of your older parent living in your household
- the number of family members living in your household
- the number of family members under age 24 in college during the academic year
- your state of legal residence
- your parents' state of legal residence

**If you are an independent student, your EFC will be calculated on:**

- your income and assets, and your spouse's, if you are married
- the number of children and other dependents in your household
- the number of family members in college during the academic year
- your state of legal residence

## **Financial Need**

Financial Need is the difference between your Expected Family Contribution and the standard Cost of Attendance calculated for each academic year.

Your EFC will stay the same no matter which college you attend, because it is the product of a standardized federal formula. However, you may be eligible for different types and amounts of aid at different colleges, because each college has its own Cost of Attendance. The bottom line is:

$$\text{Cost Of Attendance (minus) Expected Family Contribution} = \text{Your Financial Need}$$

Your **estimated** financial aid offer from CSU, Chico will be determined by the formula above. Offers are also **estimated** based on full-time enrollment. However, the financial aid you will actually receive is based on **EFC, need and enrollment**. If you are not enrolled full-time, or drop below full-time, you will receive financial aid that is prorated for the number of units in which you are enrolled.

# Basic Eligibility Requirements

**Many factors determine eligibility for federal and state student aid programs.**

To receive federal and/or state financial aid from CSU, Chico, you must:

- be a United States citizen, permanent resident, other eligible non-citizen, or AB 540 eligible
- have a high school diploma or recognized equivalent
- be admitted to a degree or credential program at CSU, Chico
- maintain Satisfactory Academic Progress (see page 16-18 for more information)
- not have a federal or state drug conviction while receiving federal aid
- not owe a repayment of previous grants
- be in good standing on previous student loans
- reapply for aid each year by submitting a FAFSA or CADAA
- have not exceeded federal grant and loan limits
- undocumented [AB 540 eligible students](#) may qualify for state aid programs, but are not eligible for federal aid

# Undergraduate Enrollment Requirements

Your eligibility for federal and/or state financial aid is determined by information you provided on the FAFSA or CADAA. **Estimated** financial aid awards are based on eligibility, need, and are offered based on **full-time status**. The **number of units** in which you are **actually enrolled** decides the **specific amount** of financial aid you receive.

At **University Census**, financial aid awards are revised to match eligibility based on the **actual number of units** in which students are **officially enrolled**. Open University units, all classes taken for audit and excess repeats do **NOT** qualify for financial aid. Students are not eligible to receive federal or state aid for a previously passed course repeated more than one time. Awards may be reduced for students enrolled in fewer than full-time units.

## Undergraduate Enrollment Definitions for Financial Aid by Semester

<u>Enrollment Status</u>	<u>Number of Units</u>	<u>Funding Eligibility*</u>
Full-time undergraduate	Minimum of 12 semester units	- All types of aid, maximum amount based on need, EFC & COA - Direct Stafford Loans may be prorated**
Three-quarter time undergraduate	9 to 11.9 semester units	- Prorated for 3/4 time: Pell, Cal Grant A & B, Cal B Subsistence - Full amount allowed: SUG, FSEOG, EOPG* - Direct Stafford Loans may be prorated**
Half-time undergraduate	6 to 8.9 semester units	- Prorated for 1/2-time: Pell, Cal Grant A & B, Cal B Subsistence Middle Class Scholarship - Prorated for 1/2-time at 6 units: SUG, Middle Class Scholarship - Full amount allowed: FSEOG, EOPG - Direct Stafford Loans may be prorated**
Part-time undergraduate	1 to 5.9 semester units	- Pell Grant prorated for less than 1/2 time - <b>NOT</b> eligible for other types of aid.

**Need and EFC (Expected Family Contribution) determines the type and maximum amount of aid for which you are eligible. Enrollment affects proration of full-time amounts for students with fewer than full-time units.**

\* See pg. 9 for types of aid descriptions

\*\* **Graduating seniors**, enrolled for **one semester** only:

- with **fewer than 15 units**, will have their loans **prorated down**, based on units
- with **more than 15 units**, will have their loans **prorated up** based on units

**Recipients of CSU, Chico Scholarships and Presidential Scholarships require full-time enrollment.**

# Post-baccalaureate Enrollment Requirements

Your basic eligibility for federal and state financial aid is determined by the FAFSA or CADAA. **Estimated** financial aid awards are based on your eligibility and need, and are offered based on **full-time status**. The **number of units** in which you are **actually enrolled** decides the **specific amount** of financial aid you receive.

At **University Census**, financial aid awards are revised to match eligibility based on the **actual number of units** in which students are **officially enrolled**. Open University units and all classes taken for audit do **NOT** qualify for financial aid. Awards may be reduced for students enrolled in fewer than full-time units.

If you have a bachelor's degree you are considered a **post-baccalaureate** student for enrollment purposes, but you may be considered an undergraduate for financial aid depending on your program.

If your program of study is: Graduate Master's Program	
And your classification is:	<ul style="list-style-type: none"> <li>- Conditionally classified</li> <li>- Classified</li> <li>- Advanced to Candidacy</li> </ul>
You may be eligible for:	<ul style="list-style-type: none"> <li>- State University Grant (first Master's degree only)</li> <li>- Federal Direct Unsubsidized Stafford Loan</li> <li>- Federal Direct Grad PLUS Loan</li> <li>- Perkins Loan</li> <li>- TEACH Grant (for some programs)</li> <li>- Graduate Business Grant (MBA Fees Grant)</li> <li>- Federal Work-Study</li> </ul>
Enrollment requirements at University Census:	<ul style="list-style-type: none"> <li>- <b>Full-time = minimum of 8 semester units</b></li> <li>- <b>Half-time = 4 semester units</b></li> <li>- <b>Less than half-time (TEACH only)</b></li> </ul>

If your program of study is: Credential	
And your classification is:	- Multiple Subject; Single Subject; Education Specialist; Concurrent
You may be eligible for:	<ul style="list-style-type: none"> <li>- Federal Pell Grant (first credential only)</li> <li>- State University Grant (first credential only)</li> <li>- Cal Grant (must be approved by CSAC)</li> <li>- Federal Direct Subsidized and Unsubsidized Stafford Loans</li> <li>- Federal Direct Parent Loan for Undergraduate Students (PLUS) (if dependent)</li> <li>- Perkins Loan</li> <li>- TEACH Grant (for some credential programs)</li> <li>- Federal Work Study</li> <li>- Middle Class Scholarship</li> </ul>
Enrollment Requirements at University Census:	<ul style="list-style-type: none"> <li>- <b>Full-time = minimum of 12 semester units</b></li> <li>- <b>Half-time = 6 semester units</b></li> <li>- <b>Less than half-time (TEACH only)</b></li> </ul>

If your program of study is: Conditionally Classified Credential or Qualifying Graduate	
And your classification is:	<ul style="list-style-type: none"> <li>- Qualifying for Credential Program*</li> <li>- Qualifying for Master's Program*</li> </ul> <p>*eligible for aid for only one consecutive 12-month period</p>
You may be eligible for:	<ul style="list-style-type: none"> <li>- Federal Direct Subsidized and Unsubsidized Stafford Loans</li> <li>- Federal Direct Parent Loan for Undergraduate Students (PLUS) (if dependent)</li> </ul>
Enrollment Requirements at University Census:	<ul style="list-style-type: none"> <li>- <b>Full-time = minimum of 12 semester units</b></li> <li>- <b>Half-time = 6 semester units</b></li> </ul>

If your program of study is: Second Bachelor's	
You may be eligible for:	<ul style="list-style-type: none"> <li>- Federal Direct Subsidized and Unsubsidized Stafford Loans</li> <li>- Federal Direct Parent Loan for Undergraduate Students (PLUS) (if dependent)</li> <li>- Federal Work Study</li> </ul>
Enrollment Requirements at University Census:	<ul style="list-style-type: none"> <li>- <b>Full-time = minimum of 12 semester units</b></li> <li>- <b>Half-time = 6 semester units</b></li> </ul>

If your program of study is: Other Programs	
And your classification is:	Adjunct enrollment through Continuing Education; Open University; Certificate Programs; CPA (qualifying for exams); Minor; Pre-professional Programs; Second Undergraduate Major; Teacher Professional Development
<b>No Eligibility</b>	Students in these programs are <b>NOT ELIGIBLE</b> for financial aid funding.

# Award Information and Notification

## How You Are Notified of Your CSU, Chico Award

Your FAFSA or CADAA is downloaded electronically. **Check your CSU, Chico Wildcat e-mail account** for notification that your **estimated** financial aid offer is available to view online. Award letters are **not** sent through standard mail.

Initial estimated award offers will be viewable in April to admitted undergraduate students, and early June for graduate students who have completed the FAFSA or CADAA by March 2. If you have To Do List items, you will not receive a financial aid offer until all documents are received and reviewed by our office. Instructions on how to view and accept your financial aid offer through the Student Center are included in your award notification.

**The estimated offer** comes first. Next we will determine if any additional information is needed from you to confirm your eligibility for aid. If so, we will notify you by e-mail to check your **"To Do List"** in your Student Center for "Holds" and "To Do List" items.

**Act quickly.** Send any requested documents by **June 1** or within three weeks of receiving our document request. This will prevent disbursement delays. When documents are received and scanned into your file, the individual requests will change from "Required" to "Received" on your "To Do List."

**Files are reviewed.** We review your documents and award information and make corrections as needed to your estimated offer. As long as all required documents are received by **June 1**, your financial aid should disburse on the first fall disbursement date. Continue to check your "To Do List" in case there are additional required items. Once the items have been reviewed and completed, they will be removed from your "To Do List." You will receive updated award notifications via your WildcatMail any time there is a change to your award. Access your portal account to view and accept your financial aid award revision.

## Awards can change

Your financial aid is **estimated** using your initial FAFSA or CADAA information. Your award **may be revised** if any information was incorrectly reported. Other common reasons for award adjustment include changes in enrollment, residency status, or overawards due to receipt of aid from other sources.

Your initial financial aid offer is based on full-time enrollment, which is 12 units per semester for undergraduates, teaching credential candidates, and students pursuing a second bachelor's degree, and 8 units per semester for graduate students enrolled in a master's degree program.

**You will receive updated award notifications via your Wildcat e-mail if there is a change to your award.** Check both your WildcatMail and Student Center frequently.

# Authorization to Release Information

The [Family Educational Rights and Privacy Act \(FERPA\)](#) exists to protect your right to confidentiality and limits our ability to release information about your financial aid. In compliance with the Federal Family Education Rights and Privacy Act (FERPA) of 1974, CSU, Chico is prohibited from providing certain information from your student record to a third party, such as grades, billing, tuition and fee assessments, financial aid and other student record information. **This restriction also applies but is not limited to your parents, your spouse, or a sponsor.** Students may grant the Financial Aid and Scholarship Office permission to release information about their financial aid to a third party (including parents, step-parents, spouse, etc.) by **submitting [Authorization to Release Financial Aid Information](#) via the Student Center.**

## Accepting or Declining Your Aid

After you are notified by e-mail that you have a CSU, Chico estimated award offer, you must access your Student Center financial aid account (inside your Portal account) and accept or decline each financial aid award item. If you do not accept any aid, your student account will not show anticipated aid and you will be responsible for paying all your fees. Funds will not disburse unless aid is accepted. If aid is not accepted within 45 days of offer, your award may be canceled.

### Use your Student Center to:

- View your financial aid award
- Accept your grants, which are funds you do not have to pay back
- Accept or decline your scholarship award
- Accept, reduce, or decline your Federal Work-Study award
- Accept, reduce, or decline your loan awards
- Enroll in Electronic Fund Transfer (EFT)
- View your student budget which includes cost of attendance, expected family contribution and unmet need
- Update your local and permanent mailing address

### Please note the following:

- Your financial aid **estimated offer will be based on full-time enrollment**, even if you indicated on your FAFSA or CADAA that you plan to enroll in fewer units. **Your financial aid award may be adjusted** at University Census if you are enrolled in fewer than full-time units.
- Cal Grant awards will remain estimates until we receive notification from the California Student Aid Commission (CSAC) confirming your eligibility.
- Your estimated financial aid offer will include a Federal Direct Stafford Loan offer if you have eligibility. This loan(s) is offered to you to assist with meeting your educational expenses. You may not have been offered your maximum loan eligibility. View [annual loan limits](#). If you reduced or declined your loans, or have additional loan eligibility for the academic year, you may request additional loan(s) by submitting a [Federal Direct Stafford Loan Application](#).



# Types of Aid

## Grant and Scholarship (Gift Aid)

Federal Grants	Basic Eligibility Criteria
<b>Federal Pell Grant</b> <i>Undergraduate and credential students</i>	<ul style="list-style-type: none"> <li>• Depends on Expected Family Contribution; enrollment status; and duration of attendance</li> <li>• Students are limited to a total of six full-time years (600%) eligibility. Visit the <a href="#">NSLDS</a> web site to determine the percentage of Pell Grant you have received to date</li> <li>• Need based, does not require repayment</li> </ul>
<b>Federal Iraq Afghanistan Service Grant (IASG)</b> <i>Undergraduate students</i>	<ul style="list-style-type: none"> <li>• Identified by the Department of Defense</li> <li>• Dependent of a deceased Veteran of Iraq/Afghanistan War</li> <li>• 23 years of age or younger at the time of Veteran's death</li> <li>• If older than 23 years of age, enrolled at an institution of higher learning at the time of Veteran's death</li> <li>• Not based on need, does not require repayment</li> </ul>
<b>Federal Supplemental Educational Opportunity Grant (FSEOG)</b> <i>Undergraduate students</i>	<ul style="list-style-type: none"> <li>• Must be Pell-eligible undergraduate</li> <li>• Must have a zero Expected Family Contribution</li> <li>• Funds are very limited</li> <li>• Need based, does not require repayment</li> </ul>
<b>Teacher Education Assistance for College and Higher Education Grant (TEACH)*</b> <i>Postbaccalaureate students</i>	<ul style="list-style-type: none"> <li>• Must be PBAC student in eligible credential or graduate program</li> <li>• Must file a FAFSA and have an official EFC</li> <li>• Minimum GPA of 3.25 or be a current or retired teacher obtaining a Master's degree</li> <li>• Must be enrolled in a TEACH-eligible program plan</li> <li>• *Must complete initial and subsequent counseling and sign Agreement to Serve (ATS)</li> <li>• Four years of teaching service is required or will require repayment</li> <li>• Not based on need</li> </ul>
State and Institutional Grants	Basic Eligibility Criteria
<b>Cal Grant</b> <i>Undergraduate and some credential students</i>	<ul style="list-style-type: none"> <li>• California resident or AB 540 eligible; depends on family income and asset amounts</li> <li>• Minimum GPA requirements</li> <li>• Assists with payment of tuition fees</li> <li>• New applicants must apply by March 2nd</li> <li>• Need based, does not require repayment</li> </ul>
<b>State University Grant (SUG)</b> <i>Undergraduate, credential and graduate students</i>	<ul style="list-style-type: none"> <li>• California resident or AB 540 eligible</li> <li>• Apply by March 2nd</li> <li>• Eligibility is limited by degree program and number of earned units, view <a href="#">State University Grant Limits</a></li> <li>• Assists with payment of state tuition fees</li> <li>• Depends on Expected Family Contribution and enrollment status</li> </ul>
<b>Graduate Business Grant (MBA Fees Grant)</b> <i>Graduate Business students</i>	<ul style="list-style-type: none"> <li>• CA resident who is assessed a Graduate Business Professional fee</li> <li>• Depends on Expected Family Contribution (EFC)</li> <li>• Be enrolled in a minimum of one fee-authorized course</li> <li>• Need based, does not require repayment</li> </ul>

## Grant and Scholarship Aid – cont.

State and Institutional Grants - cont.	Basic Eligibility Criteria
<b>Educational Opportunity Program Grant (EOP)</b> <i>Undergraduate students</i>	<ul style="list-style-type: none"> <li>• California resident or AB 540 eligible</li> <li>• Must be admitted through EOP admission process</li> <li>• Must meet various economic &amp; education requirements</li> <li>• Need based, does not require repayment</li> </ul>
<b>Student Support Services Program Grant (SSS)</b> <i>Undergraduate students</i>	<ul style="list-style-type: none"> <li>• Must have applied and been admitted into SSSP</li> <li>• Must be Pell-eligible</li> <li>• Need based, does not require repayment</li> </ul>
<b>Indian Higher Education Grant</b> <i>Undergraduate students</i>	<ul style="list-style-type: none"> <li>• Must be eligible for services through an American Indian Tribe recognized by the BIA</li> <li>• Need based, does not require repayment</li> </ul>
<b>Chafee Grant</b> <i>Undergraduate students</i>	<ul style="list-style-type: none"> <li>• California resident or AB 540 eligible</li> <li>• For current and former foster youth who are under the age of 23 and were in foster care between the ages of 16-18</li> </ul>
Scholarships	Basic Eligibility Criteria
<b>Middle Class Scholarship (MCS)</b> <i>Undergraduate Students</i>	<ul style="list-style-type: none"> <li>• California resident or AB 540 eligible</li> <li>• Eligibility based on income and assets</li> <li>• Awarded based on state tuition fee and other grant aid awarded</li> </ul>
<b>CSU, Chico Scholarships President's Scholars Program</b> <i>Undergraduate, credential and graduate students</i>	<ul style="list-style-type: none"> <li>• Eligibility is determined by a separate CSU, Chico scholarship application</li> <li>• Awarded based on a variety of criteria such as: academic excellence; financial need; outstanding achievement in school or community service; active affiliation with honors organizations, educational objectives</li> <li>• Recipients are selected by Departmental Committees and/or the University Scholarship Committee</li> </ul>
<b>Athletic Scholarships</b> <i>Undergraduate, credential and graduate students</i>	<ul style="list-style-type: none"> <li>• Recipients are selected by Intercollegiate Athletics</li> </ul>
<b>External (Private) Scholarships</b> <i>Undergraduate, credential and graduate students</i>	<ul style="list-style-type: none"> <li>• Sources can come from community or local organizations, national foundations, state and federal agencies, and private donors</li> </ul>

## Self Help Aid

Work-Study	Basic Eligibility Criteria
<b>Federal Work-Study</b> <i>Undergraduate, credential and graduate students</i>	<ul style="list-style-type: none"> <li>• Provides an opportunity to earn money with a part-time job on campus to help pay for your living costs at college</li> <li>• Need based, does not require repayment</li> </ul>
Loans	Basic Eligibility Criteria
<b>Federal Direct Stafford Subsidized Loans</b> <i>Undergraduate and credential students</i>	<ul style="list-style-type: none"> <li>• You will not be charged interest while enrolled in school at least half-time; the government "subsidizes" by paying the interest during these periods</li> <li>• Subject to <a href="#">Federal Direct Stafford Loan aggregate limits</a></li> <li>• 1st time borrowers (as of July 1, 2013) may only receive subsidized loans within 150% of the length of your program of study</li> <li>• Need based, must be repaid</li> </ul>

## Self Help Aid – cont.

Loans	Basic Eligibility Criteria
<b>Federal Direct Stafford Unsubsidized Loans</b> <i>Undergraduate, credential and graduate students</i>	<ul style="list-style-type: none"> <li>You will be charged interest from the time the loan is disbursed until it is paid in full</li> <li>Subject to Federal Direct Stafford Loan aggregate limits</li> <li>Not need based, must be repaid</li> </ul>
<b>Federal Direct PLUS (Parent Loans for Undergraduate Students) Loan</b> <i>Undergraduate and credential students</i>	<ul style="list-style-type: none"> <li>Must be a dependent student</li> <li>Parent must pass a modest credit check</li> <li>A separate Master Promissory Note must be signed by borrowing parent</li> <li>Cannot borrow over Cost of Attendance minus accepted financial aid</li> <li>Not need based, must be repaid</li> </ul>
<b>Federal Direct Graduate Plus Loan</b> <i>Graduate students</i>	<ul style="list-style-type: none"> <li>Must pass a modest credit check</li> <li>Cannot borrow over Cost of Attendance minus accepted financial aid</li> <li>Not need based, must be repaid</li> </ul>
<b>Federal Perkins Loan</b> <i>Undergraduate, some credential and graduate students</i>	<ul style="list-style-type: none"> <li>Must have demonstrated exceptional Financial Need</li> <li>Funds are very limited</li> <li>Need based, must be repaid</li> <li>Graduate students must meet additional <a href="#">requirements</a></li> <li>View additional information regarding <a href="#">Federal Perkins Loans</a></li> </ul>
<b>Alternative (Private) Loans</b> <i>Undergraduate, credential and graduate students</i>	<ul style="list-style-type: none"> <li>Must be approved and funded by private lender</li> <li>Requires a direct application to the lender</li> <li>Cannot borrow over Cost of Attendance minus accepted Financial aid</li> <li>Not need based, must be repaid</li> </ul>
<b>Short Term Loans</b> <i>Undergraduate, credential and graduate students</i>	<ul style="list-style-type: none"> <li>90-day repayment period</li> <li>One short term loan per semester</li> <li>\$500 maximum</li> <li>Not need based, must be repaid</li> </ul>
<b>California Dream Loan</b> <i>Undergraduate students</i>	<ul style="list-style-type: none"> <li>Must file CADAA by March 2nd</li> <li>AB 540 eligible students only</li> <li>Priority given to students with highest Financial Need first</li> <li>Funding limited</li> </ul>

## Verification

**What is Verification?** The Department of Education or California Student Aid Commission randomly selects approximately one-third of all financial aid applicants for verification. The verification process is an audit of your FAFSA or CADAA, comparing household and income information from documents we request with the information provided on the FAFSA or CADAA. The Department of Education and California Student Aid Commission require that we resolve all conflicting information.

### Our staff will review information including the following essential areas:

- Household Size
- Number Enrolled in College (siblings only, until the age of 24; does not include parents in college)
- Adjusted Gross Income (AGI)
- Income Earned from Work
- U.S. Income Tax Paid
- Untaxed Income and Benefits
- Conflicting Information

## Verification – cont.

Some other areas that can "conflict" may have to do with tax filing status and asset information.

**Please note:** Applicants who use the IRS Data Retrieval Tool are less likely to be selected for verification.

**If your file is selected for verification, all sources of aid, including loans, will be held until you submit all required documents and the review of these documents is completed.**

### Verification Tips

- **Student Aid Report (SAR).** After the Department of Education or California Student Aid Commission receive and process your FAFSA or CADAA, you will be e-mailed a link to your SAR. The SAR lists each question and your response from the FAFSA or CADAA. The SAR also notifies you if there was an error in processing your FAFSA or CADAA. Review your SAR for accuracy and follow the instructions to make corrections, as needed. If you did not receive your SAR within three weeks of submitting your FAFSA or CADAA, go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or <https://dream.csac.ca.gov> to check on your status.
- Use the [IRS Data Retrieval Option](#) on the FAFSA. If you estimated your income, update the FAFSA 2 weeks after filing taxes electronically using the IRS data retrieval tool. Once our office receives unmodified retrieved IRS information, you will not be required to submit a tax return transcript. **This option will streamline and expedite the processing of your financial aid application.** This option is not available for CADAA Applicants.
- **Check your Student Center "To Do List"** to see what required information is needed. A full explanation for all requests is available by following the **"More"** link and then opening the link to each "To Do List" item.
- **Submit all required items on your "To Do List" by June 1** in order to have your file complete before the first fall disbursement. Always print your **name and Chico ID** at the top of all forms you submit. The summer and early fall are our busiest times for file processing and verification. We make every effort to complete as many files as possible in time to meet the first fall disbursement.
- **Be on top of all requests.** Continue to check your **"To Do List"** for additional documents that may be requested.
- **Follow through on all requests promptly.** If you have questions, visit our website at [www.csuchico.edu/fa/](http://www.csuchico.edu/fa/), call us at 530-898-6451, write to [finaid@csuchico.edu](mailto:finaid@csuchico.edu), or stop by our office in Student Services Center 250.

## Paying Fees with Financial Aid

### Registration and Tuition Fee Payment Deadline:

July 26, 2017 for Fall Semester 2017

December 7, 2017 for Spring Semester 2018

**Financial aid recipients are required to pay the difference between all University charges** (including registration and tuition fees, on-campus housing and board plan) **and pending financial aid.**

If your **pending financial aid** (view "account inquiry" on your Student Center) for the semester is sufficient to cover your fees and charges, the balance due will be deferred and automatically deducted from your disbursement. All remaining aid, after charges and fees are deducted, will be disbursed to you via Electronic Fund Transfer (EFT) on the disbursement date. If you did not enroll in EFT, a check will be mailed to your mailing address on the disbursement date. A "past-due" balance will show on your account after the fee payment deadline, even if you have sufficient financial aid to cover all fees. You should not be dropped from any courses if you have enough pending aid to cover your balance. Once your aid disburses, your "past due balance" will disappear.

If **remaining** fees and charges are not paid by the Registration and Tuition Payment Deadline, you may be dropped from all enrolled courses, a late fee may be charged and other holds may be placed on your account.

## On-Campus Housing Payments

If you will live in a university-owned residence hall or University Village apartment, your outstanding **University Housing** charges will be deducted from your financial aid. Check your License Agreement for payment deadlines. Your **University Charges** will include amounts due according to your license fee schedule. If your financial aid is sufficient to cover these charges, it will be held for automatic payment to University Housing according to schedule. Financial aid recipients whose aid does not cover all charges must pay the difference by the posted dates. Students may check for outstanding charges by accessing the **Finances** section of their Student Center through their Portal Login.

# Disbursement of Financial Aid

## Disbursements

Financial aid and scholarships are disbursed on Thursdays throughout each semester. The first possible disbursement of federal and state aid and scholarships each semester is the Thursday prior to the first day of classes, which is five days before the beginning of each semester.

- **Fall 2017: First disbursement date is August 17**
- **Spring 2018: First disbursement date is January 18**

Recipients of financial aid and scholarships will receive funds on the first disbursement date for each semester **only if:**

- You have signed and returned all requested documents promptly. Check your "To Do List."
- Your file has been reviewed and completed.
- Your loan has been certified (if you are borrowing for the first time, you must have completed your [Master Promissory Note \(MPN\)](#) and completed [Loan Entrance Counseling](#)).
- You are enrolled in at least half-time units.
- **There is a remaining balance of aid after your tuition fees and other costs are paid.**

Disbursement, or payment of aid, is contingent on your financial aid filing status and your enrollment. If your file is not complete in time for the first possible disbursement date, we will disburse your award after a minimum of one week after all of your financial aid holds are cleared, all of your financial aid "To Do List" items are completed, you have registered for courses, and we have completed the review of your application information.

Your initial financial aid offer is an **estimate** based on full-time enrollment. The amount of funds disbursed to you will be adjusted based on actual number of enrolled units. If units are added after your initial disbursement, you may have an additional disbursement of financial aid. Access your Student Center to carefully review your financial aid offer.

**Note to Borrowers of Alternative/Private loans:** Because of processing needs, the first possible payment of an alternative loan will be the Thursday of the **second week** of classes each semester.

- Fall 2017: First possible disbursement date **for a private loan** is August 31
- Spring 2018: First possible disbursement date **for a private loan** is February 1

## Receiving Your Money

The university's preferred method for disbursing funds is via electronic transfer, known as **EFT** (Electronic Funds Transfer). You can enroll in EFT in your Student Center by clicking on the "Enroll in Direct Deposit" under the Finances section. Tuition fees, housing charges, and other financial obligations you owe the University are deducted from your award and any remaining amount is deposited directly into your checking account.

If you have not signed up for EFT, a check will be prepared for any funds remaining after all charges are paid. Your check will be mailed to your Mailing/Local Address, as it appears in your Student Center. If you choose this option, it is your responsibility to keep your addresses up to date. Check your current addresses on file in your Student Center.

# University Census

As part of the California State University system, CSU, Chico reports semester enrollment, measured by the number of units in which all students are enrolled. The University's census date is Friday of the fourth week of the semester.

## 2017-2018 Census Dates

- Friday, September 15 (Fall 2017)
- Friday, February 16 (Spring 2018)

## Why is University Census important to you?

Financial aid is determined by need **and** by enrollment. Financial aid is offered based on full-time status. By law, financial aid disbursements must be adjusted for enrollment, or number of units.

In the week following University Census, financial aid awards are revised to match eligibility based on the **actual number of units** in which students are **officially enrolled**. Awards may be reduced for students enrolled in fewer than full-time units.

## Please note the following:

- **All financial aid** may be revised based on enrollment.
- **Recipients of CSU, Chico scholarships** must be enrolled full-time. Full-time is 12 units for undergraduate or credential students, eight units for graduate students.
- **CAVE Units:** Students who will be taking units through CAVE for full-time enrollment must be enrolled in those units by 5 p.m. of the University Census Date.
- **Consortium Agreements:** Students who will also be taking units at another eligible institution must have the units approved for funding eligibility by the Financial Aid and Scholarship Office no later than University Census.
- **Credential Students:** If you are eligible for a Pell Grant, you must be enrolled in a minimum of six units of [Pell-Fundable Credential Coursework](#) (PDF) that is required by California to receive a professional certification or licensing credential. Generally Pell funds will be disbursed after confirmation of enrollment in Pell-eligible courses, based on university census enrollment data.
- **Seniors graduating in December** may have their Federal Direct Stafford loans revised based on enrollment.
- **Satisfactory Academic Progress** completion rate is based on a ratio of units passed by units attempted. Units attempted are the units in which you are officially enrolled at university census date.

# Aid from Outside Sources

The Financial Aid and Scholarship Office is responsible for coordinating all student resources to prevent overawards. Federal and state regulations require the coordination of all financial aid awards with all resources. This includes: external (private) scholarships and grants, fellowships, fee waivers, Cal-Vet fee waiver, stipends, vocational rehabilitation and other educational benefits.

External scholarship checks (scholarships from non-CSU, Chico sources) should be delivered to the Financial Aid and Scholarship Office for entry into the student's award and processing of funds. Cal-Vet and other fee waivers, as well as stipends, will be reported by Student Financial Services to the Financial Aid and Scholarship Office for coordination with other aid. Other educational resources (such as Vocational Rehabilitation Benefits, Resident Assistant Benefits, athletic grants-in-aid, Americorps funds, etc.) will be reported to us when payment is received by the University, and also will be coordinated with your financial aid. **You may be responsible for repayment of aid that you are no longer eligible for as a result of a third party resource.** All sources of aid cannot exceed the Cost of Attendance.

# Exceptional Circumstances

## Financial

Students and their families may face situations where the original application information does not accurately reflect their current circumstances and ability to pay for college. When students apply for financial aid, the financial data elements on the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA) reflect the previous year's earnings of students and their parents, as reported on their federal income tax return.

The FAFSA and CADAA are considered to be a "snapshot" of the family's financial situation as of the date it is submitted. The expected family contribution (EFC) is calculated according to a formula that uses the household and financial information to determine a student/and or family's financial strength. The EFC represents the portion of a student's and their family's financial resources that can reasonably be expected to pay for college.

## When Financial Circumstances Change

Even if you feel the FAFSA or CADAA will not reflect changed financial circumstances in the current year, supply the information and complete the application as best as you can. CSU, Chico has a formal institutional appeal process to handle unusual circumstances, hardship expenses, or emergency needs. Students may submit an exceptional circumstances appeal form to determine if their circumstances bear consideration in reevaluating financial aid eligibility. This appeal is available after August 1.

Exceptional Circumstances Appeal forms are available for the following situations:

- Income Reduction
- Substantial non-reimbursed educational travel/commuting expenses
- Child care expenses/elementary/secondary school tuition
- Non-reimbursed medical, dental, and/or vision expenses
- Support of extended family members

For additional information, view [Appeals](#).

## Dependency Status: Dependent or Independent?

Student dependency status is determined by the U.S. Department of Education or California Student Aid Commission based on responses to questions on the FAFSA or CADAA. According to the U.S. Department of Education guidelines, the following conditions **do not** qualify as unusual circumstances:

- Parents refusing to contribute to the student's education
- Parents unwilling to provide information on the FAFSA or CADAA, or documents for verification
- Parents not claiming the student as a dependent for income tax purposes
- Student demonstrating total self-sufficiency

To appeal your dependency status, you must clearly demonstrate an adverse family situation in order for us to consider you independent for financial aid purposes. This is called a dependency override, and is considered on a case-by-case basis. For additional information, view [Appeals](#).

## Household and Family

Please contact our office if you think changes in family or household size may affect your aid eligibility.

# Satisfactory Academic Progress

Federal regulations require CSU, Chico to establish, publish, and apply satisfactory academic progress (SAP) standards for all student financial aid recipients. The Financial Aid and Scholarship Office is responsible for ensuring that all students who receive financial aid at CSU, Chico meet these standards. SAP standards apply for all federal, state and institutional grants, loans, and work-study.

## Evaluation Criteria

CSU, Chico measures SAP in the following areas: Cumulative GPA, Pace, and Maximum Units. In order to satisfy the requirements of the CSU, Chico satisfactory academic progress policy, students must meet three evaluation criteria:

- **Cumulative GPA** - All financial aid recipients must maintain the minimum cumulative GPA requirements set forth in the table below:
- **Pace** - The rate at which a student completes his or her graduation requirements at CSU, Chico.
- **Pace = cumulative units completed divided by cumulative units attempted. In order to meet Pace requirements, this value must be 67 percent or higher.** Completed units are coursework for which a grade of A, B, C, D, RP, or CR is earned.
- **Maximum Units (Maximum Time Frame)** - An undergraduate student is no longer eligible for aid after attempting 180 units. A post-baccalaureate student is no longer eligible after attempting 60 post-baccalaureate units. Maximum units will be monitored prior to the beginning of each academic year. All attempted units, including transfer units and units completed through consortium agreements are counted, whether or not you received financial aid or successfully completed the coursework. A student who has exceeded maximum units will be denied financial aid.

Undergraduate	Cumulative Units Completed	Required Minimum Cumulative GPA
Freshman	0 to 29 cumulative units	1.5 GPA
Sophomore	30 to 59 cumulative units	1.7 GPA
Junior	60 to 89 cumulative units	1.85
Senior	90+ cumulative units	1.95 GPA
Post-Baccalaureate	Cumulative Units Completed	Required Minimum Cumulative GPA
Masters	ALL	3.0 GPA
Unclassified Masters	ALL	2.0 GPA
Credential	ALL	3.0 GPA
Second Bachelor's	ALL	2.0 GPA

## Evaluation Frequency

CSU, Chico evaluates satisfactory academic progress annually, after spring term grades are posted in June. This annual SAP evaluation is applied to enrollments in previous summer, fall, and spring terms. In order to receive federal and state financial aid for the following term, a student must satisfy all areas of the CSU, Chico SAP policy, as set forth under the evaluation criteria.



## Treatment of Non-punitive Grades, Repeated Courses, Audited Courses, Credit/No Credit Courses, Withdrawals, and Incomplete

Course grades of A, B, C, D, RP (report in progress) or CR (credit) count as completed units. A grade of CR or RP does not impact a student's cumulative GPA, but is counted toward completed units. Limits on CR/NC coursework are defined in the university catalog. Grades of F, WE, WU, NC (no credit), AU (audit), RD (report delayed), W, I, and challenged course grades do not count as completed units. A grade of I (incomplete) may be made up within one year, according to university policy. However, for determining satisfactory academic progress, it will not count until a passing grade is posted.

Per university policy, undergraduate students may repeat courses if the earlier attempt resulted in a grade of "C-" or lower and graduate students may repeat courses if the earlier attempt resulted in a grade of "B-" or lower. Repeated courses are included in the satisfactory academic progress evaluation. Repeated courses that do not meet these requirements will be counted as attempted but not completed units.

Although all repeated coursework is included in the satisfactory academic progress evaluation, financial aid for repeat coursework may be withheld. **If a financial aid eligible student earns a grade of D- or higher, he/she can receive aid only once for retaking the course.** A financial aid eligible student may continue to receive aid for failing the same course or withdrawing from the same course.

Grades of WE, WU, and W (official and unofficial withdrawals) are not completed units, but do count as attempted units when evaluating satisfactory academic progress.

## Treatment of Remedial Courses

A student may receive financial aid for up to 30 units of remedial coursework, as defined in the university catalog. Remedial courses are taken as credit/no credit. They do not count toward a student's cumulative units when determining grade level, but they do count as completed units when determining satisfactory academic progress.

## Treatment of Transfer and Consortium Courses

Per university policy, no more than 70 semester units in coursework at a two-year college may be accepted toward the bachelor's degree. Only accepted transferred/consortium units will be used in evaluating satisfactory academic progress at CSU, Chico.

## SAP Status and Consequences of Not Meeting SAP

At the time satisfactory academic progress (SAP) is evaluated, a student will either meet or not meet SAP requirements. Students who fail to meet the requirements of the CSU, Chico SAP policy, as set forth under the evaluation criteria, are no longer eligible for federal and state financial aid.

## Notification

Students who fail to meet the requirements of the satisfactory academic progress policy are notified individually, via e-mail and through their Student Center, when they apply for financial aid at CSU, Chico.

## Reestablishing Eligibility

A student who fails to meet the requirements of the CSU, Chico SAP policy is not eligible for federal and state financial aid. Eligibility can be reestablished by completing one of the steps below:

- Enroll in and complete courses at CSU, Chico without financial aid. The student must meet all the requirements of the CSU, Chico SAP policy in order to reestablish financial aid eligibility. It is the student's responsibility to request recalculation of SAP.
- Enroll at a community college and transfer earned coursework applicable to the student's degree at CSU, Chico. The student must meet all the requirements of the CSU, Chico SAP policy in order to reestablish financial aid eligibility. It is the student's responsibility to provide proof of transferred coursework and to request recalculation of SAP.

- Successfully file an appeal (Insufficient Pace/GPA, or Maximum Units Appeal). A student who fails to meet the requirements of the CSU Chico SAP policy and subsequently lose eligibility for financial aid, may submit an appeal. Appeal forms are available at <http://www.csuchico.edu/fa/forms/printable.html>. An appeal may be approved based on the nature and circumstances indicated by supporting documentation, but only if two conditions exist: (1) the student can meet the requirements of the Satisfactory Academic Progress policy after one term; or (2) the student signs an Academic Plan/Contract that establishes a way for the student to meet the requirements of the Satisfactory Academic Progress policy at an established time in the future.

If an appeal is approved, the student is placed on **Financial Aid Probation**. The academic records for **probationary** students will be reviewed each semester. At the conclusion of the review, these probationary students must either satisfy the requirements of the Satisfactory Academic Progress policy or the conditions of their Academic Plan/Contract. Failure to do so will result in loss of financial aid eligibility.

## Appeal Process

Students are notified of the appeal process when they are notified of their SAP denial status via e-mail. There are two SAP appeals: Insufficient Pace/GPA appeal and Maximum Units appeal.

If a student is appealing for the first time, the review of the appeal and decision may be left up to the individual advisor. A student may submit an appeal as many times as needed. However, multiple appeals will be held to a higher and more rigorous standard. A subsequent appeal may be reviewed by an ad hoc committee. An ad hoc committee is composed of at least two financial aid advisors.

A student must submit an appeal by the census date (fourth week of school) in order to be reinstated for aid during that term. In rare cases, an appeal may be accepted after the census date. Each case will be evaluated on its own merit and circumstances.

An advisor may consider many factors including, but not limited to, family or medical circumstances, incomplete grades, input from other professionals, academic history, prior academic plans or contracts, and prior appeals.

Examples of possible circumstances to be considered when evaluating the reasons for a student's inability to meet the satisfactory academic progress requirements include, but are not limited to:

- death of a close relative or friend
- hospitalization or other medical circumstance by the student, a relative, or a close friend
- change in employment
- divorce or separation
- safety needs of the student or his/her children
- difficult transition to CSU, Chico

During the appeal process, students are given information and conditions for their appeal approval. Some examples include: taking fewer units, passing all attempted units, maintain a certain GPA, etc.

A student may be required to submit additional documentation, such as a doctor's note or other third party documentation.

If an appeal is denied, the student may request review by the Assistant Director, Associate Director, or the Director. The Director is the last line of appeal.

## Acceptable Documentation

Third parties may sometimes be used to document the mitigating circumstances surrounding a SAP appeal. Examples of acceptable documentation might include but not limited to:

- Newspaper obituary or death certificate
- Physicians' statements to substantiate illness or accident
- Statements from clergy, counselors, advisors, or relatives who know the student's situation
- Statements from academic advisors or professors

## Failure to Submit Requested Documentation

If a student does not submit all requested documents or does not submit a SAP appeal after he or she fails to meet the requirements of the CSU, Chico SAP policy, the student is ineligible for federal and state financial aid.

# Withdrawal, Refund, and Repayment

Federal financial aid is governed by Chapter IV of the Higher Education Act of 1965 and administered by the U.S. Department of Education. This federal law, also known as Title IV, holds CSU, Chico accountable for the funds it disburses. According to regulations, the University must have a written policy regarding Title IV recipients who withdraw or otherwise fail to complete the term for which their financial aid was disbursed. This policy addresses the establishment of a withdrawal date, post-withdrawal disbursements, and the calculation of the amount of funds to be returned to the federal government by CSU, Chico and by you, the student.

## Date of Withdrawal

The date of withdrawal is determined by the date the student began the official withdrawal process by notifying Student Records and Registration of their intent to withdraw, or the verifiable date the student attempted to drop all classes, or was administratively withdrawn by the University, or a verifiable academic activity. The official withdrawal process begins at the Student Records and Registration Office, SSC 110, who details the official withdrawal procedures on their [website](#). The official withdrawal policy is fully stated under [Academic Policies and Regulations](#).

## Unofficial Withdrawal

A student who ceases to attend classes without officially withdrawing is considered an "unofficial withdrawal." In the absence of an official withdrawal date, the midpoint of the semester will be used to calculate "earned" and "unearned" Title IV aid. Financial aid recipients who are "unofficial withdrawals" may reduce or eliminate the amount owed to the University if they can provide documentation of a later withdrawal date.

According to the University's grading policy, the "WU" grade symbol represents "withdrawal unauthorized," and indicates that an enrolled student did not officially withdraw from the course and also failed to complete course requirements. The "WU" grade is used when, in the opinion of the instructor, completed assignments or course activities, or both, are insufficient to make normal evaluation of academic performance possible. It is also used to identify students who did not officially withdraw from the course, but ceased attending class and doing class work prior to the deadline date for official withdrawals, which is the end of the 12th week. For the purpose of GPA computation, this symbol is equivalent to an "F." In cases of documented emergency withdrawal, this unofficial withdrawal procedure may be waived. See the [Academic Policies and Regulations](#) for the official withdrawal policy.

## Institutional Refund Policy

The state refund policy maintains that students must **officially** drop all classes **before** the first day of classes for the term, to receive full financial credit of their registration fees and tuition (if applicable) and a full refund (less an administrative fee). A student who drops all classes on or after the first day of the term up to the 60 percent point of the semester will receive a pro-rata financial credit of registration fees and tuition (if applicable). If classes are dropped or a student withdraws after the 60 percent point of the semester, there will be no financial credit of fees. Students who are unable to continue a class due to compulsory military service are granted exception to this policy. Financial Aid students who withdraw prior to the first day of classes are not eligible for any financial aid and will be required to repay any aid received.

## Calculation of Earned and Unearned Title IV Aid

Both Title IV aid recipients who complete the official withdrawal process or have decided to unofficially withdraw from CSU, Chico, will be subject to a pro-rata calculation of "earned" federal aid based on the withdrawal date and the requisite return of Title IV funds to the appropriate accounts. Responsibility for repayment of these funds will be shared by CSU, Chico and the student according to the federal formula for pro-rata refunds of "unearned" Title IV aid.

The portion of "unearned" Title IV funds that the student and CSU, Chico must repay is calculated by the Financial Aid and Scholarship Office. The percentage of "earned" Title IV funds, excluding federal Work-Study, is based on the number of calendar days you completed before withdrawing, divided by the number of calendar days in the semester. Official breaks in enrollment of five consecutive calendar days or more are excluded from the number of calendar days in the semester. No repayment of Title IV funds will be required for withdrawals occurring after the 60 percent point of the semester. After this point, Title IV aid is considered 100 percent "earned."

## Post-Withdrawal Disbursements

Determination of eligible post-withdrawal disbursement will be made by the Financial Aid and Scholarship Office and coordinated for credit or repayment with [Student Financial Services](#).

## Distribution of Unearned Title IV Aid

Unearned Title IV funds will be returned to their source in the following order:

1. Unsubsidized Federal Direct Stafford Loan
2. Subsidized Federal Direct Stafford Loan
3. Federal Perkins Loan
4. Grad Federal Direct PLUS Loan
5. Parent Federal Direct PLUS Loan
6. Federal Pell Grant
7. Federal SEOG Grant
8. Federal TEACH Grant
9. Iraq and Afghanistan Service Grant
10. Other Title IV programs, as applicable

Federal Work-Study funds paid to recipients will not be included in the computation of earned Title IV aid, nor will these funds be refunded to the federal account from which they were paid.

Unearned Title IV grant and loan funds due from CSU, Chico will be repaid to the federal accounts for the specified semester. Unearned portions of Title IV grant aid due from you will also be repaid to the federal accounts by CSU, Chico. **According to this policy, all repayments made by CSU, Chico will be charged to your student account for collection from you.**

## Treatment of Non-Title IV Aid

Recipients of non-Title IV financial aid who withdraw from all their classes prior to the completion of 60 percent of the term will have a prorated portion of the total amount of aid received from those sources applied back to the accounts from which they were awarded. The prorated portion of aid to be credited back will be determined according to the same policy used within the institutional refund policy. Refunds to the accounts will be made in the following order:

1. Cal Grants/Middle Class Scholarship
2. State University Grant (SUG)
3. Educational Opportunity Program Grant (EOPG)
4. Institutional Scholarships including Grants-in-Aid

Aid received from private sources external to the University will not be subject to this policy. Also see [Student Financial Services](#) for additional information on refunds.

# Rights and Responsibilities

## You have the right to know:

- What [financial aid programs](#) are available at CSU, Chico.
- The application deadlines for each of the available programs.
- The [cost to attend](#) CSU, Chico (including fees, books, room/board, personal expenses, and transportation).
- Your application will be evaluated using the same system of need analysis applied to all students.
- How your financial aid was determined, including what resources (such as assets, earnings, parental contribution, etc.) were considered in the calculation of your [expected family contribution \(EFC\)](#).
- What portion of your calculated financial need will be met.
- Information regarding loan interest rates, amounts, and repayment terms.
- How your financial aid will be [disbursed](#).
- The financial aid [repayment and refund policy](#).
- How the Financial Aid and Scholarship Office determines whether you are making [satisfactory academic progress](#), and what happens if you are not.
- Status of lifetime aggregate limits on various aid sources.
- The information pertaining to your financial aid is kept confidential.
- You have the right to receive a full and clear explanation of financial aid decisions. You may appeal some decisions if you disagree with them.

## You have the responsibility to:

- Complete all [applications and forms](#) accurately.
- Comply with all financial aid application deadlines.
- Provide correct information. Misrepresented information on financial aid applications and forms is a violation of federal law and may be considered a criminal offense.
- Read and understand all documents you are asked to sign and keep copies for your records.
- Accept responsibility for all agreements you sign.
- Return any additional documentation and new information requested by the Financial Aid and Scholarship Office.
- Notify the Financial Aid and Scholarship Office of increases in resources available to you, including scholarships, income, assets, parental contribution, and other benefits.
- Seek advice from a tax professional to determine if any portion of grants, fellowships, or scholarships are considered taxable income.
- Register with [Selective Service](#) when required to do so.
- Complete [Loan Entrance Counseling](#) and an [electronic Master Promissory Note](#) if you are a first-time borrower of Stafford loans.
- Complete on-line [Stafford Loan Exit Counseling](#) and/or [Perkins Loan Exit Counseling](#) before you graduate, transfer, or withdraw from CSU, Chico, if you have borrowed a Federal Perkins Loan or a Federal Direct Stafford Loan.

## When you accept Federal Work-Study (FWS), it is not a guarantee of employment.

### You must:

- Find a Work-Study job through the [Student Employment Office](#).
- Be sure the necessary employee hiring forms are completed.
- Adhere to the arranged work schedule.
- Correctly report the hours you work.
- Remain enrolled at least half-time to maintain eligibility.
- Carefully monitor your earnings so you don't exceed your award for the term or academic year.
- Maintain satisfactory academic progress standards.