THE FINANCIAL AID AND SCHOLARSHIP OFFICE
The Financial Aid and Scholarship Office (FASO) assists students in meeting college costs: both direct educational costs such as tuition, fees, and books; and personal living expenses such as food, housing, and transportation. Many students and their families cannot pay the full cost of education by themselves. For those families, financial aid is available to supplement their efforts.

Comprehensive information about financial aid and scholarships is on the web at: www.csuchico.edu/fa.

APPLYING FOR FINANCIAL AID
Apply for financial aid with the Free Application for Federal Student Aid (FAFSA). It is available on the Web at www.fafsa.ed.gov. Chico State University Scholarship applications are filed online through the Financial Aid and Scholarship Office web site. File both documents in January for the coming academic year.

FAFSA PRIORITY FILING DATE IS MARCH 2.
CSU, CHICO SCHOLARSHIP APPLICATION DEADLINE IS FEBRUARY 1.

ESTIMATING YOUR EXPENSES
Cost of attendance includes room and board, so your costs will be affected by whether you live at home and commute or live on or near the campus. If you have any special expenses, such as child care or on-going medical needs, bring them to the attention of the FASO. The budget in the box below is used to compute your financial need. It represents a moderate standard of living for students attending CSU, Chico.

TYPES OF FINANCIAL AID
There are three types of financial aid:

Grants or scholarships are funds that do not have to be repaid. Grants are usually based on need. Scholarships may be based on need, but some reward students for academic excellence, leadership, and/or community service.

Loans are funds that must be repaid, usually after graduation or upon leaving school. Student loans have lower interest rates than most commercial loans. If you receive a loan, you must complete entrance counseling before receiving your loan, and an exit interview before you leave the university.

Work-Study involves earning money as payment for work. Your aid package may consist of a combination of different types of aid.

PROGRAM HIGHLIGHTS

FEDERAL PELL GRANTS
An entitlement program available to eligible undergraduates and credential candidates with an Expected Family Contribution (EFC) of less than $3,851. The maximum Pell Grant for 2004/2005 is $4,050.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)
Available to eligible undergraduate students who qualify for Federal Pell Grant. Funding for this grant is very limited. It is typically awarded only to students from historically disadvantaged families.

STATE UNIVERSITY GRANT (SUG)
Awarded to California residents who meet need requirements. This grant is usually not allowed if student fees are paid by another source. Both undergraduates and graduates may be eligible for SUG. Funds are limited, so apply early each year.

Note: The Office of Admissions determines if you are a California resident.

EDUCATIONAL OPPORTUNITY PROGRAM GRANT (EOPG)
A state grant awarded to undergraduate students admitted through the Educational Opportunity Program. Because of funding limitations, newly admitted students receive first priority.

Contact Educational Support Programs for admission criteria at 530-898-6831.

CAL GRANTS
The California Student Aid Commission (CSAC) awards various grants to California residents. The FAFSA contains questions specific to Cal Grants and must be completed by March 2 each year. New applicants must also submit a GPA verification form to CSAC by March 2. Authorization to disburse Cal Grants is dependent on the governor signing the state budget and payment being sent to us from the California Student Aid Commission.

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<thead>
<tr>
<th></th>
<th>Undergraduates</th>
<th>Graduates/Postbaccalaureate</th>
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<tr>
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1. Budgets are for a nine-month academic year. One-semester budgets are half of the above amounts.
2. Non-resident students add to regular fees above an additional $282 per unit.
3. Fees based on full-time enrollment. All fees are subject to change based on Board of Trustees action.
Available to undergraduates who demonstrate need and membership in a federally recognized American Indian tribe. An additional application, specific to each tribe, is required. Applications have varying deadlines.

THE ASSUMPTION PROGRAM OF LOANS FOR EDUCATION (APE)
Assumes loan payments for selected college students committed to teaching in designated teacher shortage areas. Detailed information is available at our Web site under "Types of Aid."

SCHOLARSHIPS
CALIFORNIA STATE UNIVERSITY, CHICOSCHOLARSHIPS
Require a separate application available from November through January from the FASO Web site at www.csuchico.edu/fa. University scholarships are awarded in amounts from $100 to $3,000. The deadline to apply for the following academic year is February 1. Both graduates and undergraduates are invited to apply.

PRIVATE SCHOLARSHIPS
Information is available at the Scholarship Office. Scholarship announcements are posted on a bulletin board outside the office. You may also review books on scholarships provided in the Mieram Library reference section. Access scholarship databases at www.finaid.org.

SPECIAL AWARDS
Available for selected students with outstanding academic record or special talents. These usually require a separate application or nomination. New and continuing students should inquire at their department offices for information about special awards.

LOANS
SHORT-TERM LOANS
Available if you need a small amount for a short period of time. The maximum loan is $500 and must be repaid within 90 days or with your next financial aid disbursement, whichever comes first. There is a $5.00 service charge per loan. No interest is charged if the loan is repaid on time. You may receive only one short-term loan per semester. The short-term loan application is available at www.csuchico.edu/fa.

FEDERAL PERKINS LOANS
Made to you by the federal government through the U.S. Department of Education instead of a private lender. These loans are managed by the Direct Loan Servicing Center. The Servicing Center will oversee your loan account until your loans are paid in full. Direct loans include subsidized and unsubsidized Stafford loans for students, and Parent Loans for Undergraduate Students (PLUS loans). All loans must be repaid. Interest rates for Stafford loans are variable, capped at 8.25 percent. Interest rates for PLUS loans are also variable, capped at 9 percent. A processing fee of up to 3 percent is deducted from Stafford loan amounts by the federal processor before each disbursement. The six-month grace period begins after you graduate or cease to be half-time and ends six months later. The maximum loan is $500 and must be repaid within six months. A processing fee of 4 percent is deducted from PLUS loans by the federal processor before each disbursement.

Subsidized Stafford Loans
Available to eligible undergraduates and graduates. You may apply for a subsidized loan up to the amount of your unmet need or grade level limit, whichever is lower. "Subsidized" means the federal government is paying the interest while you are in school at least half time and during your six-month grace period.

Unsubsidized Stafford Loans
Available to eligible undergraduates and graduates. You may apply for an unsubsidized loan to replace your expected family contribution or unmet need within the grade-level limits. "Unsubsidized" means you must pay the interest while in school and during your six-month grace period or request the accrued interest be added to the loan principal. Other terms and conditions are the same as for subsidized loans.

PLUS Loans
Available to parents of dependent students. This loan may be used as a substitute for the expected family contribution but may not exceed the cost of education minus other aid. Parent borrower eligibility is based on ability to pay and a good credit record. Generally, repayment must begin immediately upon receipt of a disbursement unless the parent qualifies for a deferment. If a PLUS loan is denied, contact our office regarding other options.

WORK-STUDY
Federal Work-Study is available to undergraduates and graduates. You are not guaranteed a job if you are awarded work-study, but most students who want to work are able to find employment. Position openings are listed in the Student Employment Office. Jobs are primarily located on campus and pay ranges from $6.75 to $14.52 an hour.

CANCELLATION OF REGISTRATION OR WITHDRAWAL FROM THE UNIVERSITY
If you drop to less than six units attempted, you are required to follow the university’s official withdrawal procedures. Failure to follow formal university procedures may result in an obligation to pay fees as well as the assignment of failing grades in all courses and the need to apply for readmission before being permitted to enroll in another academic term. Information on canceling registration and withdrawal procedures is available from the Office of Advising and Orientation, MLIB 190, 898-5712. Financial aid recipients who withdraw or reduce units may be required to repay all or a portion of the aid received. Students who drop to less than half-time units may lose all financial aid.

FEDERAL DIRECT LOANS
Made to you by the federal government through the U.S. Department of Education instead of a private lender. These loans are managed by the Direct Loan Servicing Center. The Servicing Center will oversee your loan account until your loans are paid in full. Direct loans include subsidized and unsubsidized Stafford loans for students, and Parent Loans for Undergraduate Students (PLUS loans). All loans must be repaid. Interest rates for Stafford loans are variable, capped at 8.25 percent. Interest rates for PLUS loans are also variable, capped at 9 percent. A processing fee of up to 3 percent is deducted from Stafford loan amounts by the federal processor before each disbursement. The six-month grace period begins after you graduate or cease to be half-time and ends six months later. The maximum loan is $500 and must be repaid within six months. A processing fee of 4 percent is deducted from PLUS loans by the federal processor before each disbursement.

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Details on refund requirements for students who completely withdraw during a semester are available on the Financial Aid web site.

GENERAL ELIGIBILITY REQUIREMENTS FOR FEDERAL AID
You must (1) be a citizen, national, or a permanent resident of the United States; (2) be accepted for enrollment or eligible to continue enrollment in a program leading to a degree or certificate; (3) not owe refunds on any previous loans or grants; (4) be in good standing on previous student loans; (5) have a social security number; and (6) have a high school diploma or recognized equivalent.

USE OF ILLEGAL SUBSTANCES
Students who are convicted of illegally using a controlled substance (drugs or alcohol) are subject to loss of their financial aid and expulsion from college.

SELECTIVE SERVICE REGISTRATION
Men at least eighteen, born after December 31, 1959, not yet twenty-six years of age, not currently on active duty with the Armed Forces, and not permanent residents of the Trust Territories or Northern Marianas, are required to register with the Selective Service in order to receive financial aid.

SATISFACTORY PROGRESS
You are generally expected to register for and complete a full-time unit load and maintain at least a 2.0 grade point average.

Reminder: Full-time enrollment is 12 units for undergraduates, credential, certificate, and unclassified programs and 8 units for a master’s degree program. Students who plan to enroll in less than full-time units need to notify the FASO prior to disbursement to avoid a minimum units hold. Financial aid is usually restricted to undergraduates with fewer than 180 units attempted and 168 units completed and graduates with fewer than 60 units completed.

INDIVIDUAL HELP
Please call, write, e-mail or visit the Financial Aid and Scholarship Office if you have questions.

Office hours: 8:30am.-5:30pm., Monday-Friday.
Customer Service representatives are available by phone and window to provide information and assist with scheduling appointments.