

The Financial Aid and Scholarship Office

The Financial Aid and Scholarship Office (FASO) is committed to helping eliminate the financial barriers that may interfere with achieving a university degree. Our office assists students in meeting both the direct educational costs of tuition, fees, and books at CSU, Chico, as well as personal living expenses including food, housing, and transportation. For many students and families, financial aid is available to help close the gap between resources and total costs.

Applying for Financial Aid and Scholarships

Financial aid application: To be considered for federal or state financial aid, apply by filing the Free Application for Federal Student Aid (FAFSA) online at <http://www.fafsa.ed.gov/>. We recommend students apply between January 1 and March 2 for the following academic year. **March 2 is the priority application date** for CSU, Chico, for consideration for all available funds. We accept applications after March 2, and will award remaining funds throughout the academic year. We encourage all students, regardless of income, to submit a FAFSA. Even students, who do not qualify for need-based aid, are usually eligible for federal loans that have student-friendly terms and low interest rates, and application date does not affect loan eligibility.

University scholarship application: To be considered for a **CSU, Chico Scholarship**, apply online through the Financial Aid and Scholarship Office Web site. The online application is available from **October 1 through December 15** each year, for all University scholarships to be awarded for the next academic year.

Comprehensive information about financial aid and scholarships at CSU, Chico is on the Web at <http://www.csuchico.edu/fa/>.

How Financial Aid is Determined

Financial aid is determined on a need basis. The FAFSA collects household and financial information from students in order to determine the Expected Family Contribution (EFC), a measure of a family's financial strength based on income and assets. The EFC is the main determinant of need-based aid. Financial need is the difference between what it costs to attend (COA) and what you and your family are expected to pay toward the costs (EFC).

Estimating Your Expenses

CSU, Chico has calculated standard estimated budgets for undergraduate and postbaccalaureate students, representing the costs to attend. The budget includes tuition and other fees, books, supplies, housing, food, transportation, and personal expenses. Your costs will be affected by whether you live at home and commute, or live

on or near the campus. The figures in the table below represent a standard budget for a full-time student. If you have any special expenses, such as child care or ongoing medical needs, bring them to the attention of the FASO.

Types of Financial Aid

Your financial aid package may consist of a combination of different types of aid. There are four basic types:

Grants are funds that do not have to be repaid. Grants are based on need, as determined by the FAFSA.

Scholarships are also awards that do not have to be repaid. Some scholarships may have a need component. However, scholarships are generally merit-based and reward students for academic excellence, leadership, performance in the arts or athletics, and/or community service.

Loans are funds that must be repaid, usually after graduation or upon leaving school. Federal student loans have lower interest rates than most commercial loans. Your first loan requires a master promissory note and entrance counseling before it can be disbursed to you. You must complete an exit interview before you leave the University.

Work-Study provides part-time, on-campus job opportunities to financially eligible students.

Financial Aid Highlights

Federal Pell Grants are the largest federal source of free money for college. The Pell Grant is need-based, and awarded to eligible undergraduates and teacher credential candidates. Pell Grants will vary based on need and enrollment. Students apply by completing the FAFSA.

The federal **Academic Competitiveness Grant (ACG)** is generally awarded to first- and second-year students who have completed a rigorous high school curriculum, are Pell-eligible, and enrolled full-time. Final eligibility for the ACG is determined by CSU, Chico, using guidelines established by the U. S. Department of Education. Students apply by completing the FAFSA.

The federal **National Science and Mathematics Access Retain Talent Grant (SMART)** is awarded to university juniors and seniors with a minimum of a 3.0 grade point average, are Pell-eligible, enrolled full-time, and completing majors identified by Congress to be important to national security. Final eligibility for the SMART is determined by CSU, Chico, using guidelines established by the U. S. Department of Education. A list of CSU, Chico eligible majors is available on the FASO Web site. Students apply by completing the FAFSA.

Cal Grants are awarded by the California Student Aid Commission (CSAC) to qualified California residents who meet minimum GPA requirements and who can demonstrate financial eligibility through the FAFSA. The FAFSA con-

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Financial Aid and Scholarships



Estimated Standard Budgets for 2008/2009 (9 months)*

Standard Items	Undergraduates		Postbaccalaureates	
	On/Off-Campus	With Relatives	Off-Campus	With Relatives
Fees**	\$3,994	\$3,994	\$4,644	\$4,644
Books/Supplies (average)	1,656	1,656	1,656	1,656
Room and Board (average)	9,300	3,898	9,300	3,898
Transportation	950	950	950	950
Personal	1,950	1,950	1,950	1,950
TOTAL	\$17,850	\$12,448	\$18,500	\$13,098

* Budgets are for a nine-month academic year. One-semester budgets are half of the above amounts.

** Non-resident students add to regular fees above an additional \$339 per unit.

Western University Exchange students pay 150% state fees; 100% campus fees.

Fees are based on full-time enrollment. All fees are subject to change by Board of Trustees action.

tains questions specific to Cal Grants and must be completed by March 2 each year. Students who are new to CSU, Chico and have fewer than 24 college units, must contact their previous school (high school or former college) to have GPA verification sent to CSAC by March 2.

Authorization to disburse Cal Grants is dependent on the governor signing the annual state budget and payment being sent to the University from the California Student Aid Commission.

A **State University Grant (SUG)** is awarded by CSU, Chico to financially eligible California residents. California residency is determined by the Office of Admissions. Both undergraduates and graduates may be eligible for SUG. Since funds are limited, it is important to submit a FAFSA by the March 2 priority filing date. SUG awards will vary based on enrollment. SUG may be reduced or removed if student fees are waived or paid by another source, including Cal Grants, Cal-Vet fee waivers, and other fee waivers.

The **Federal Supplemental Economic Opportunity Grant (FSEOG)** is available for undergraduates with exceptional financial need. Funding for this grant is very limited and is usually awarded in combination with a loan or Federal Work-Study.

The **Educational Opportunity Program Grant (EOPG)** is a state grant awarded to undergraduates admitted to CSU, Chico through the Educational Opportunity Program (EOP) admission process and who are eligible for need-based aid. Interested high school seniors may apply to EOP online at the CSUMentor Web site at http://www.csumentor.edu/Admissionapp/eop_apply.asp. Because of limited funding, newly admitted students receive first priority for grants. Contact the Educational Opportunity Program Office at 530-898-4028 for more information on the EOP program.

The **Bureau of Indian Affairs (BIA) Grant** provides higher education grants to eligible undergraduates through the Office of Indian Education Programs. To qualify, students must demonstrate need through submission of a FAFSA, and membership in a federally recognized American Indian tribe. An additional application, specific to each tribe, is required. Applications have varying deadlines. Detailed information is available through the Office of Indian Education Programs at <http://www.oiephr.bia.edu/>.

The **California Chafee Grant Program** is sponsored by the California Student Aid Commission and the state Department of Social Services for current or former foster youth. To qualify, students must file both a FAFSA and a California Chafee Grant Program application. Additional information is available through the California Student Aid Commission at <http://www.chafee.csac.ca.gov/>.

Loans

Federal Direct Loans

CSU, Chico participates in the William D. Ford Federal Direct Loan Program, which offers **subsidized** and **unsubsidized Stafford loans** for undergraduate, credential, and graduate students, **Parent Loans for Undergraduate Students (PLUS loans)** and **Graduate PLUS loans**. These loans are backed by the federal government through the U.S. Department of Education, and are managed by the Direct Loan Servicing Center. For details on interest rates and fees, see our Web site. Loans must be repaid; therefore, a promissory note and entrance and exit counseling are required. Students apply by completing the FAFSA.

Subsidized loans are based solely on financial need. "Subsidized" means that the federal government pays the interest on the loan while you are in school for at least half-time and during your post-graduation six-month grace period. Subsidized loans may be awarded up to the amount of your unmet need or grade level limit, whichever is lower.

Unsubsidized loans are available for all eligible students, regardless of income or assets. "Unsubsidized" means that you must pay the interest while in school and during your six-month grace period, or request that the accrued interest be added to the loan principal. You may apply for an unsubsidized loan to replace your expected family contribution or unmet need within the grade-level limits.

PLUS Loans are available to parents and stepparents of undergraduate students, and to graduate students who may have need beyond their Stafford loan eligibility. This loan may be used as a substitute for the expected family contribution and may not exceed the total cost of attendance, minus any other aid. PLUS loans are not need-based. Parent borrower eligibility includes a credit check. If a PLUS loan is denied, contact the FASO regarding other options.

For complete information about Direct Loan Programs, including eligibility, grade-level limits and policies including interest rates and fees, the application process, disbursements, and repayment, consult the FASO Web site.

Other Loans

A **Federal Perkins Loan** is a low-interest (5 percent) fixed rate loan for low income undergraduate and graduate students enrolled at least half-time. Unlike the Stafford loan, there are no fees, and CSU, Chico is your lender. The loan is made with government funds, and CSU, Chico contributes a share. Borrowers who are now repaying their loans provide most of the Perkins loan money available. Funds are limited and must be repaid; therefore, pre-loan counseling and a Federal Perkins promissory note are required. For additional information regarding Federal Perkins loans, consult the FASO Web site.

Short-term loans are available to CSU, Chico enrolled students during the regular academic year, depending on availability of funds. The maximum loan is \$500 and must be repaid within 90 days. No interest is charged if the loan is repaid on time. Students with financial aid may have their short-term loan repaid automatically with the next financial aid disbursement. However, all spring term short-term loans must be repaid before financial aid for fall can be disbursed. There is a \$5.00 service charge per loan. You may receive only one short-term loan per semester. The short-term loan application must be completed online, and is available at <https://fa.csuchico.edu/shorttermloans/stlintro.aspx>.

Loan Forgiveness Options

Graduates of CSU, Chico may be eligible for federal or state loan forgiveness programs, under which a part of your student debt may be forgiven (canceled) for participation in designated professions.

Federal Direct Loan Forgiveness for Teachers and Child Care Providers: Partial loan forgiveness for outstanding **Federal Direct Subsidized and Unsubsidized Stafford loans** is available for designated teachers and childcare providers. Information may be obtained at <http://www.studentaid.ed.gov/>.

Federal Perkins Loan Forgiveness: Perkins loan recipients may take advantage of a number of provisions for loan forgiveness for employment in certain fields, including teaching in low-income schools and pre-schools, nursing, family services, law enforcement, VISTA or Peace Corps volunteer service, or U.S. Armed Forces service in hostile areas. Complete details are provided on the Perkins Master Promissory Note and through Student Financial Services at <http://www.csuchico.edu/sfin/loans/perkins.shtml>.

Assumption Program of Loans for Education (APLE) is a state-funded competitive teacher incentive program administered by the California Student Aid Commission to encourage students to become California teachers in a range of critical teacher shortage areas and in several types of high need schools. Detailed information is available at <http://www.csusuccess.org/scholarship/>.

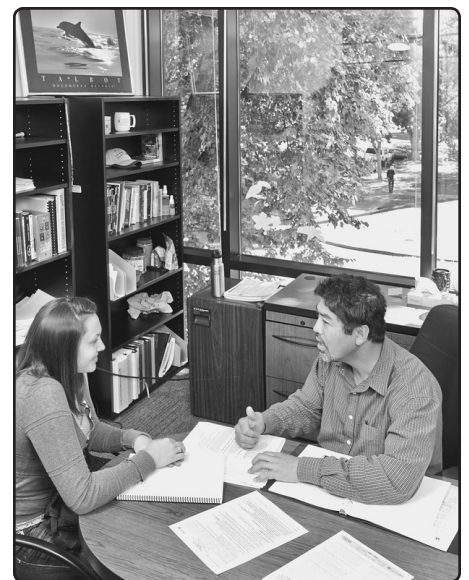
State Nursing Assumption Program of Loans for Education for Nursing Faculty (SNAPLE NF) may assist nursing students who complete baccalaureate or graduate degrees and teach in a nursing program at a regionally accredited college or university in California. Detailed information is available at <http://www.csac.ca.gov/doc.asp?id=1261>.

State Nursing Assumption Program of Loans for Education for Nurses in State Facilities (SNAPLE NSF) is a state-funded competitive registered nurse incentive program designed to encourage outstanding students to obtain their California Registered Nursing License and serve in an eligible position as a registered nurse in a state-operated facility. Detailed information is available at <http://www.csac.ca.gov/doc.asp?id=1249>.

Other Loan Forgiveness Options

AmeriCorps awards may be used to repay student loans. More information is available at <http://www.americorps.org/> and <http://www.teachforamerica.org/>.

Military: Students who are in the Army National Guard may be eligible for their Student Loan Repayment Program (SLRP). More information is available at <http://www.nationalguard.com/search?q=loan+forgiveness>.



Financial Aid and Scholarships

Work-Study

Federal Work-Study is available to undergraduates and graduates, in the form of on-campus jobs. Position openings are listed in the Student Employment Office. The pay scale begins at \$8.00 an hour and ranges to \$15.25 an hour for specialized positions. A work-study award does not guarantee employment, but most students who want to work are able to find employment. Additional information about work-study is available on the FASO Web site. Refer to the Student Employment Office Web site at <http://www.csuchico.edu/sempl/> for the job referral system.

Scholarships

University Scholarship Program: CSU, Chico seeks to reward new and continuing student academic achievement, active leadership and civic engagement, respect for the environment and an understanding and appreciation of cultural diversity. There are four categories of **university-based scholarships:** recruitment, retention, athletic, and advance commitment. Students are encouraged to apply for University scholarships that recognize and reward scholastic excellence, special talents in athletics and the arts, service to the campus and their local communities, and also provide incentives and encouragement to promising students from groups traditionally underserved by higher education.

The annual application period for most CSU, Chico scholarships begins October 1 each year. The **online** application is available from **October 1 through December 15**, for all University scholarships to be awarded for the next academic year. Apply early in order to meet all requirements. Prospective students must first apply for admission to CSU, Chico. They are then eligible to submit the online scholarship application, and should not wait to be admitted. Apply online at <http://www.csuchico.edu/fa/>. All requirements are fully explained in the "How to Apply" section of the application.

Recruitment Scholarships: CSU, Chico offers recruitment scholarships for first-time students, both freshmen and transfer. The President's Scholars Program was launched in September 1995 as a commitment to academic excellence and is offered annually to outstanding entering freshmen. Each college also offers Academic and Performance recruiting scholarships to newly admitted students who have declared a major within that college. Recruitment scholarships may require a separate application process from

the online University Scholarship Program application.

Athletic Scholarships: CSU, Chico is a member of the California Collegiate Athletic Association (CCAA), NCAA Division II Conference, and offers **athletic grants-in-aid (GIA)** to selected student-athlete recruits. The athletic grants-in-aid are subject to the financial limitations, regulations, and guidelines imposed by the NCAA, CSU, Chico, and the CCAA. Financial aid, scholarships, specific outside resources and employment are considered in determining compliance with these limitations. Contact Chico State Athletics and Recreational Sports at 530-898-6470 for more information and view their Web site at <http://www.chicowildcats.com/>.

Private Scholarships: There are excellent private scholarship opportunities available to students and their families. These awards do not need to be repaid and are funded from a variety of sources including community organizations, local and national foundations, state and federal government agencies, and private donors. Information about private scholarships is free and may be found in the reference section of public, high school, and college libraries. Students are also encouraged to utilize scholarship databases available on the internet, and may consult the FASO Web site for suggestions on reputable sites and on safe searching.

General Financial Aid Policies

General Eligibility: To receive federal and/or state financial aid from CSU, Chico, you must: (1) be a citizen, national, or a permanent resident of the United States, or a permanent resident of the Northern Marianas or Palau, or a permanent resident of the Freely Associated States; (2) have a social security number; (3) have a high school diploma or recognized equivalent; (4) be accepted for enrollment or eligible to continue enrollment in a program leading to a degree, credential or certificate at CSU, Chico; (5) maintain satisfactory academic progress; (6) be in good standing on previous student loans; and (7) not owe refunds on any previous loans or grants.

Students must reapply for aid each year for the following academic year.

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: Males at least eighteen, 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 by federal law to register with the Selective Service in order to receive financial aid.

Cancellation of Registration or Withdrawal from the University and Financial Aid: If you find it necessary to cancel your registration or to withdraw from all classes after enrolling for any academic term, 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. 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. Details on refund requirements for students who completely withdraw during a semester are available on the FA Web site at <http://www.csuchico.edu/fa/policies/refunds.shtml>.

Satisfactory Academic Progress: Federal regulations require CSU, Chico to establish, publish and apply satisfactory academic progress (SAP) standards for student financial aid recipients. CSU, Chico annually measures SAP in the following three areas: (1) completion rate; (2) cumulative grade point average (GPA); and (3) maximum time frame.

The Financial Aid and Scholarship Office ensures that all students who receive financial aid meet these standards. SAP standards apply for all financial assistance programs including Federal Pell Grant, Federal Perkins Loan, Federal Work-Study (FWS), Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Direct Stafford Loans, State University Grant, Cal Grants, and institutional aid.

You are generally expected to register for and complete a full-time unit load and maintain at least a 2.0 grade point average. 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. For complete information on SAP policies, including completion rate standards, cumulative GPA, maximum units, probation/denial policies and the appeal process, visit the FASO Web site at <http://www.csuchico.edu/fa/policies/progress.shtml>.

Individual Help: For assistance, please call, write, e-mail or visit the Financial Aid and Scholarship Office.

Student Services Center (SSC) 250
Office Hours: 8 a.m.–5 p.m., Monday–Friday
Phone: (530) 898-6451
E-mail: finaid@csuchico.edu
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Customer Service representatives are available by phone and at our windows for information and assistance. Financial Aid advisors are available by appointment (phone or in-person) to help you with special problems, technical questions, appeals, budgeting, and general financial aid inquiries.

