



California State
University Chico

Financial Aid &
Scholarship Office

2025-26 Financial Aid Award Guide

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Important Contacts:

California Student Aid Commission:

888-224-7268

csac.ca.gov

Federal Student Aid Info Center:

800-433-3243

studentaid.gov

Direct Loans Repayment:

studentaid.gov/h/manage-loans

On-Campus Phone Numbers

Admissions:	530-898-6322
Academic Advising:	530-898-5712
Wildcat Store:	530-898-5223
Financial Aid:	530-898-6451
Student Records:	530-898-5142
Student Financial Services:	530-898-5936
University Info:	530-898-4636
University Housing:	530-898-6325
Veterans Office:	530-898-5911
WellCat Counseling:	530-898-6345

Rights and Responsibilities

You have the right to know:

- What [financial aid programs](#) are available at Chico State.
- The application deadlines for each of the available programs.
- The [cost to attend](#) Chico State (including tuition and fees, books, food and housing, 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 [Student Aid Index](#) (SAI).
- What portion of your calculated financial need will be met.
- Information regarding loan interest rates, amounts, and repayment terms.
- How and when your accepted financial aid will be applied towards your fees and [disbursed](#).
- The financial aid [repayment and refund policy](#).
- How the Financial Aid & Scholarship Office determines whether you are making [satisfactory academic progress](#), and what happens if you are not.
- Your financial aid has lifetime limits.
- 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 by making an appointment with a supervisor.

You have the responsibility to:

- Complete all applications and forms accurately.
- Provide correct information. Misrepresented information on financial aid applications and forms is a violation of federal law and/or state laws and may be considered a criminal offense.
- Comply with all financial aid application deadlines.
- Submit any additional documentation or new information requested by the Financial Aid & Scholarship Office.
- Read and understand all documents you are asked to sign and keep copies for your records.
- Accept responsibility for all agreements you sign.
- Seek advice from a tax professional to determine if any portion of grants, fellowships, or scholarships are considered taxable income.
- Complete [Loan Entrance Counseling](#) and an [electronic Master Promissory Note](#) if you are a first-time borrower.
- Complete online [Federal Direct Loan Exit Counseling](#) before you graduate, transfer, or withdraw from Chico State, if you have borrowed a Federal Direct Loan.
- Repay all student loans borrowed.

In order to earn Federal Work-Study, you must:

- Find a work-study job through the Handshake link on the [Career Center & Student Employment website](#).
- Apply for and be hired in a federal work-study job.
- Adhere to the arranged work schedule.
- Correctly report the hours you work.
- Remain enrolled to maintain eligibility.
- Carefully monitor your earnings so you don't exceed your award for the semester or academic year.
- Maintain satisfactory academic progress standards.

Student Aid Index and Financial Need

Student Aid Index (SAI)

When your FAFSA or CADAA is processed, a formula is applied to the information you provided. The formula result is the Student Aid Index (SAI). The SAI is an index used in determining the types and amounts of federal and state aid for which you qualify. A common misconception about SAI is that it equals the amount you will pay for college, but it is just an index.

The SAI formula calculates the total financial resources of you and your parents (or spouse in some cases) then deducts the amount needed for your family's normal annual living expenses. The remaining amount may, in part, be allocated for college expenses and we use the SAI to determine your Financial Need. Need-based aid is offered based on your (or your family's) financial need.

For FAFSA applicants, most of the tax information used to calculate the SAI is transferred directly from the IRS into the FAFSA form if you provide your consent and approval. If you are not able transfer directly from IRS, your manually entered data will be used. For CADAA applicants, your manually entered data will be used.

Your SAI will stay the same no matter which college you attend, because it is the product of a standardized 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.

Cost of Attendance (COA)

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

Each college calculates its own student budget. Your estimated COA, or budget, will vary at Chico State 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.

SAI & Financial Need – cont.

Financial Aid

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

- your Student Aid Index (SAI)
- Your Cost of Attendance (COA)
- your Financial Need (Your COA minus your SAI)
Note: a negative SAI is counted as zero in the Financial Need is calculation.
- timing of your application
- availability of funds
- your total need-based and non-need-based aid cannot exceed your total Cost of Attendance for the academic year

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

For 2025-26, the priority deadline is April 2, 2025 for California State grants including Cal Grant and Middle Class Scholarship, and also for the State University Grant.

Financial Aid offers are based on full-time enrollment. The financial aid you will actually receive is based on your SAI, need and enrollment. **If you are not enrolled full-time, or drop below full-time, your financial aid may be prorated for the number of units in which you are enrolled.** See pages 6-8 for more information on enrollment requirements.

Basic Eligibility Requirements

Many factors determine eligibility for federal and state student aid programs. To receive federal and/or state financial aid from Chico State, 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 Chico State
- maintain Satisfactory Academic Progress (see page 21-24 for more information)
- not owe a repayment of previous financial aid
- be in good standing on previous student loans
- have reapplied for aid each year by submitting a FAFSA or CADAA
- have not exceeded federal/state grant and loan limits
- be enrolled in enough units to qualify for the aid source

Note: Undocumented AB 540 eligible students may qualify for state aid programs, but are not eligible for federal aid.

Cost of Attendance

Each college calculates its own **Cost of Attendance** (COA), or student budget. At Chico State the student budget is based on the **estimated cost** of a typical student's tuition and fees, books and supplies, food and housing, transportation, and personal expenses for a nine-month academic year (fall and spring semesters). The COA is not a bill. It is an estimate designed to help you plan for the upcoming academic year and is for informational purposes only. The COA will vary depending on:

- Housing: on campus, off campus, or with relatives
- The individual spending decisions that you make. You can reduce your expenses by having roommates, eating out less, and commuting by foot, bike or public transportation
- Whether you are an undergraduate, graduate, or credential student or out of state resident
- Enrollment status: full-time or part-time

Knowing the Cost of Attendance is important. It helps determine your financial need and your financial aid. Financial Need is defined as the difference between the your Cost of Attendance calculated for each academic year and your Student Aid Index (SAI). COA is an important point of comparison between colleges.

If you have a reduction in income or additional expenses, such as childcare, out-of-town educationally-related travel, or non-reimbursed medical expenses you may want to consider submitting an appeal (see page 20).

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

Estimated Standard Full-Time Budget for 2025-26 (nine-month academic year)*

Standard Items	Undergraduates			Post-Baccalaure		
	Off-Campus	On-Campus	With Relatives	Off-Campus	On-Campus	With Relatives
Tuition & Fees**	\$8,896	\$8,896	\$8,896	\$10,332	\$10,332	\$10,332
Books & Supplies	\$1,122	\$1,122	\$1,122	\$1,122	\$1,122	\$1,122
Food/Housing	\$12,096	\$16,668	\$9,006	\$12,096	\$16,668	\$9,006
Transportation	\$1,850	\$740	\$2,246	\$1,850	\$740	\$2,246
Personal Expenses	\$3,098	\$2,336	\$2,470	\$3,098	\$2,336	\$2,470
TOTAL	\$27,062	\$29,762	\$23,740	\$28,498	\$31,198	\$25,176

Note: **Undergraduate** budgets reflect the **actual** amount of State University Fee; other costs are **averaged**. **Post-baccalaureate** budgets reflect **weighted averages** of **estimated** Credential and Graduate tuition and 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 food and housing) and **indirect expenses** (transportation, books and supplies, personal expenses, and off-campus food and housing).

** **Non-resident/International** students add an additional \$444 per unit to regular tuition fees listed above. **Western University Exchange (WUE)** students pay 150 percent of the State University Tuition Fee and 100 percent of the campus fees.

** Additional \$303 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.

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 offers are based on 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 (see p. 19), your financial aid is revised to match eligibility based on the **actual number of units** in which you are **officially enrolled**. As part of your tuition, you will be charged for courses you retake. You cannot receive financial aid for the course if it was previously passed and repeated more than one time. Meet with a Financial Aid Advisor to discuss how repeated coursework may affect your aid. Open University units through Professional and Continuing Education (PCE) and courses taken for audit also do **NOT** qualify for aid. Need and Student Aid Index (SAI) determines the type and maximum amount of aid for which you are eligible. If you are enrolled less than full-time, your aid may be pro-rated. Full-time enrollment is required for recipients of Chico State Wildcat Scholarships, Athletic Scholarships, and Presidential Scholarships. Pell Grant disbursement amounts are calculated using Enrollment Intensity – which is a percentage value based on the number of credits you are enrolled in for the semester—see * below chart.

Enrollment Status	Enrolled Units	Funding Eligibility
Full-time undergraduate	Minimum of 12 semester units	- All types of aid eligible for maximum amount based on need, Student Aid Index and Cost of Attendance - Federal Direct Loans may be prorated**
Three-quarter time undergraduate Pell is determined based on your particular unit load	9 to 11.9 semester units	- Prorated for 3/4 time: Cal Grant A & B, Cal B Access, Middle Class Scholarship; Pell determined based on units* - Full amount allowed: SUG, FSEOG, EOPG, FWS - Federal Direct Loans may be prorated**
Half-time undergraduate	6 to 8.9 semester units	- Prorated for 1/2-time: Cal Grant A & B, Cal B Access Middle Class Scholarship; Pell determined based on units* - Prorated for 1/2-time at 6 units: SUG, Middle Class Scholarship - Full amount allowed: FSEOG, EOPG, FWS - Federal Direct Loans may be prorated**
Part-time undergraduate	1 to 5.9 semester units	- Pell follows enrollment intensity* - NOT eligible for other types of aid

* **Pell Enrollment Intensity** award is based on units: 12 units = full Pell, 11 unit = 92% of full Pell; 10 units = 83%, 9 units = 75%, 8 units = 67%, 7 units = 58%, 6 units = 50%, 5 units = 42%, 4 units = 33%, 3 units = 25%, 2 units = 17%, 1 unit = 8%

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

- with **fewer than 12 units**, will have their loans **prorated down**, based on units
- with **more than 12 units**, will have their loans **prorated up** based on units

Post-Baccalaureate Enrollment Requirements

Your basic eligibility for federal and state financial aid is determined by the FAFSA or CADAA. **Estimated** financial aid offers 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 (see p. 19), your financial aid is revised to match eligibility based on the **actual number of units** in which you are **officially enrolled**. Open University units through PCE and all classes taken for audit do **NOT** qualify for financial aid. Your financial aid may be reduced if you are 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 of study.

Post-Baccalaureate Enrollment Requirements - cont.

If your program of study is Graduate Master's Program	
And your classification is:	<ul style="list-style-type: none"> - Conditionally classified - Classified - Advanced to Candidacy
You may be eligible for:	<ul style="list-style-type: none"> - State University Grant (first Master's degree only) - Federal Direct Unsubsidized Loan - Federal Direct Grad PLUS Loan - TEACH Grant (for some programs) - Graduate Business Grant (MBA Fees Grant) - Federal Work-Study
Enrollment requirements at University Census:	<ul style="list-style-type: none"> - Full-time = minimum of 8 semester units - Half-time = 4 semester units - Less than half-time (TEACH only)
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"> - Federal Pell Grant (first credential only except for credential in math) - State University Grant (first credential only) - Cal Grant - must be approved by CA Student Aid Commission (CSAC) - Federal Direct Subsidized and Unsubsidized Loans - Federal Direct Parent Loan for Undergraduate Students (PLUS) (if dependent) - Federal TEACH Grant (for some credential programs) - Golden State Teacher Grant - Federal Work Study - Middle Class Scholarship
Enrollment Requirements at University Census:	<ul style="list-style-type: none"> - Full-time = minimum of 12 semester units - Half-time = 6 semester units - Less than half-time (TEACH only)
If your program of study is Conditionally Classified Credential	
And your classification is:	<ul style="list-style-type: none"> - Qualifying for Credential Program* <p>*eligible for aid for only one consecutive 12-month period</p>
You may be eligible for:	<ul style="list-style-type: none"> - Federal Direct Subsidized and Unsubsidized Loans - Federal Direct Parent Loan for Undergraduate Students (PLUS) (if dependent)
Enrollment Requirements at University Census:	<ul style="list-style-type: none"> - Full-time = minimum of 12 semester units - Half-time = 6 semester units
If your program of study is Second Bachelor's	
You may be eligible for:	<ul style="list-style-type: none"> - Federal Direct Subsidized and Unsubsidized Loans - Federal Direct Parent Loan for Undergraduate Students (PLUS) (if dependent) - Federal Work Study
Enrollment Requirements at University Census:	<ul style="list-style-type: none"> - Full-time = minimum of 12 semester units - Half-time = 6 semester units

Post-Baccalaureate Enrollment Requirements - cont.

If your program of study is Self Support Special Degree Programs	
And your classification is:	<ul style="list-style-type: none"> - Online BS in Business Administration (BSBA) - RN to BSN
You may be eligible for:	<ul style="list-style-type: none"> - Federal Pell Grant - Cal Grant - Middle Class Scholarship - Federal Direct Subsidized and Unsubsidized Loans - Federal Direct Parent Loan for Undergraduate Students (PLUS) (if dependent)
Enrollment requirements at University Census:	<ul style="list-style-type: none"> - Full-time = minimum of 12 semester units - Half-time = 6 semester units
If your program of study is Other Programs	
And your classification is:	<ul style="list-style-type: none"> • Adjunct enrollment through Professional & Continuing Education • Open University • Certificate Programs • CPA (qualifying for exams) • Minor • Pre-professional Programs • Second Undergraduate Major • Teacher Professional Development
No Eligibility	Students in these programs are NOT ELIGIBLE for financial aid funding

Offer Information and Notification

How You Are Notified of Your Chico State Financial Aid Offer

Check your email for a link to your financial aid offer. You can also log into the Student Center through the Chico State Portal to view and accept your financial aid offer. Financial Aid offers are **not** sent through the mail.

For students who have submitted a valid FAFSA or CADAA, estimated financial aid offers will be sent via email in April to admitted undergraduate students and by early June for graduate students. Continue to monitor your email, texts and To-Do list via your Student Center for any additional documentation we may need.

If we have requested any additional information from you, act quickly. Upload any required documents to your Financial Aid Account by **June 1** or as soon as possible to prevent disbursement delays. We review your documents and financial aid 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 for additional required items. Once reviewed and completed, you will receive an email from us. You will also be notified via email when your financial aid has been awarded or revised.

Your Financial Aid May Change

Your financial aid is estimated using your initial FAFSA or CADAA information. Common reasons for financial aid adjustment include changes in enrollment, residency status, overawards due to receipt of aid from other sources, or scholarships offered later in the year such as Middle Class Scholarship or Wildcat Scholarships. Your financial aid may also be revised if any information was incorrectly reported.

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 a revised financial aid offer via your email if there is a change to your financial aid. Check both your email 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, Chico State 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.** You may grant the Financial Aid & Scholarship Office permission to release information about your financial aid to a third party (including parents, step-parents, spouse, etc.) by submitting an Authorization to Release, located under Student Records in your Student Center.

Accepting or Declining Your Financial Aid

After you receive your financial aid offer by email, access your Student Center to view grants and scholarships and accept, reduce or decline any loans. Grants and scholarships and any loans you accept will show as pending aid in your Student Center and will be applied toward your fee balance. **If you do not have enough pending aid you will be responsible for paying the remaining balance by the fee payment deadline. If you accept enough aid to cover your fee balance, no out-of-pocket payment will be due from you.**

The first possible disbursement is the Thursday prior to the start of the semester. Aid not accepted within 45 days of offer may be canceled.

Use your Student Center to:

- View your financial aid offer
- Accept, reduce or decline loans
- Accept or decline work-study, if it was offered to you
- Enroll in e-Refund (direct deposit) to have your financial aid refund deposited directly into your bank account
- Complete any To-Do list items or holds
- Update your local and permanent mailing address
- Authorize third parties, such as your parents, to receive information about your financial aid

Please note the following:

- Your financial aid estimated **offer** will be based on full-time enrollment. **Your financial aid disbursement** will be based on your actual enrollment. **Your financial aid offer 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.
- For FAFSA Applicants: Your estimated financial aid offer will include a Federal Direct Loan offer if you have eligibility. You may not have been offered your maximum loan eligibility. View annual loan limits. If you have additional loan eligibility for the academic year, you may request additional loan(s) by submitting a Federal Direct Loan Application if interested.
- For CADAA Applicants: Please contact our office to request a CA Dream Loan if you are interested.

Types of Aid

Grant and Scholarship (Gift Aid)

Federal Grants	Basic Eligibility Criteria
Federal Pell Grant <i>Undergraduate and credential students</i>	<ul style="list-style-type: none"> • Depends on Student Aid Index and enrollment • Students are limited to a total of six full-time years (600%) eligibility. Log in and click "My Aid" on the studentaid.gov website to determine the percentage of Pell Grant you have received to date. • Does not require repayment
Federal Iraq Afghanistan Service Grant (IASG) <i>Undergraduate students</i>	<ul style="list-style-type: none"> • Dependent of a deceased Veteran of who died in the line of duty while serving as a member of the Armed Forces on or after 9/11/01 • Less than 33 years old as of the January 1 prior to the award year for which the applicant is applying • Does not require repayment • Students will receive Max Pell regardless of SAI • Student will self-identify/school will collect supporting documentation
Federal Supplemental Educational Opportunity Grant (FSEOG) <i>Undergraduate students</i>	<ul style="list-style-type: none"> • Must be Pell-eligible undergraduate • Funds are very limited, SAI of -1500 to 0 • Does not require repayment • Submit FAFSA by April 2, 2025 state priority deadline
Teacher Education Assistance for College and Higher Education Grant (TEACH) <i>Postbaccalaureate students</i>	<ul style="list-style-type: none"> • Must be PBAC student in eligible credential or graduate program • Must file a FAFSA and have an official Student Aid Index (SAI) • Minimum GPA of 3.25 or be a current or retired teacher obtaining a Master's degree • Must be enrolled in a TEACH-eligible program plan • Must complete initial and subsequent counseling and sign Agreement to Serve (ATS) • Four years of teaching service is required or will require repayment
Children of Fallen Heroes Scholarship <i>Undergraduate students</i>	<ul style="list-style-type: none"> • Must be Pell eligible and had a parent or guardian die in the line of duty while actively serving as and performing the duties of a public safety officer • Less than 33 years old as of the January 1 prior to the award year for which the applicant is applying • Students will receive Max Pell regardless of SAI • Student will self-identify/school will collect supporting documentation

Grant and Scholarship Aid – cont.

State and Institutional Grants	Basic Eligibility Criteria
Cal Grant and Cal Grant Access <i>Undergraduate and some credential students</i>	<ul style="list-style-type: none"> • California resident or AB 540 eligible; depends on family income and asset amounts • Minimum GPA requirements—see CSAC website • Assists with payment of state tuition fees • New applicants must apply by March 3, 2025 • Must be enrolled at least half time; does not require repayment
Cal Grant Students with Dependents <i>Undergraduate and some credential students</i>	<ul style="list-style-type: none"> • Student must have dependent under 18 years of age for whom they provide more than half their financial support during academic year • Must provide certification each year • Student must qualify for Cal Grant A, B or C • Minimum GPA requirements—see CSAC website • New applicants must apply by March 3, 2025 • Must be enrolled at least half time; does not require repayment
State University Grant (SUG) <i>Undergraduate, credential and graduate students</i>	<ul style="list-style-type: none"> • California resident or AB 540 eligible • Apply by March 3, 2025 • Eligibility is limited by degree program and number of earned units, view State University Grant Limits • Assists with payment of state tuition fees • Depends on Student Aid Index • Does not require repayment
Graduate Business Grant (MBA Fees Grant) <i>Graduate Business students</i>	<ul style="list-style-type: none"> • CA resident who is assessed a Graduate Business Professional fee • File FAFSA or CADAA, depends on Student Aid Index • Be enrolled in a minimum 4 units with of one fee-authorized course • Does not require repayment
Educational Opportunity Program Grant (EOP) <i>Undergraduate students</i>	<ul style="list-style-type: none"> • California resident or AB 540 eligible • Must be admitted through EOP admission process • Must meet various economic & education requirements • Does not require repayment
Student Support Services Program Grant (SSS) <i>Undergraduate students</i>	<ul style="list-style-type: none"> • Must have applied and been admitted into SSS Program • Must be Pell-eligible • Does not require repayment • Amount of grant varies and is determined by the SSS program
Indian Higher Education Grant <i>Undergraduate students</i>	<ul style="list-style-type: none"> • Must be eligible for services through an American Indian Tribe recognized by the BIA • Does not require repayment
Chafee Grant <i>Undergraduate students</i>	<ul style="list-style-type: none"> • California resident or AB 540 eligible; does not require repayment • For current and former foster youth who are under the age of 26 as of July 1 of the award year and were in foster care between the ages of 16-18
PATH Scholars Grant <i>Undergraduate and graduate students</i>	<ul style="list-style-type: none"> • California resident or AB 540 eligible • Admitted to PATH Scholars Program • Meet various requirements • does not require repayment
Golden State Teacher Grant	<ul style="list-style-type: none"> • Must be currently enrolled in an approved teacher preparation program leading to a credential to teach.

Grant and Scholarship Aid – cont.

Scholarships	Basic Eligibility Criteria
<p>Middle Class Scholarship (MCS) <i>Undergraduate Students, including students pursuing a teaching credential</i></p>	<ul style="list-style-type: none"> • Must submit FAFSA or CADAA by state deadline of March 3, 2025 • California resident • Be a U.S. citizen, permanent resident or AB 540 eligible • Meet certain income/asset limits • May receive for up to 4 years depending on education level when awarded • Must be enrolled at least half time • Not in default on a student loan • Not be incarcerated • Does not require repayment • Awarded after University Census • For additional information see Middle Class Scholarship website
<p>Wildcat Scholarships and President's Scholars Program <i>Undergraduate, credential and graduate students</i></p>	<ul style="list-style-type: none"> • Eligibility is determined by a separate Wildcat scholarship application • 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 • Recipients are selected by Departmental Committees and/or the University Scholarship Committee • Notifications will be sent out during the summer • Must be enrolled full time during the aid year and meet GPA requirements
<p>Athletic Scholarships <i>Undergraduate, credential and graduate students</i></p>	<ul style="list-style-type: none"> • Recipients are selected by Intercollegiate Athletics • Must meet all NCAA eligibility requirements
<p>External (Private) Scholarships <i>Undergraduate, credential and graduate students</i></p>	<ul style="list-style-type: none"> • Sources can come from community or local organizations, national foundations, state and federal agencies, and private donors

Self Help Aid

Work-Study	Basic Eligibility Criteria
Federal Work-Study <i>Undergraduate, credential and graduate students</i>	<ul style="list-style-type: none"> • Provides an opportunity to earn money with a part-time job on campus to help pay for your educational or living expenses • You only earn funds if you find employment • Hours are limited to 20 per week while classes are in session • Email federalworkstudy@csuchico.edu if you haven't received work-study but are interested. • Summer work-study is available. Email federalworkstudy@csuchico.edu to request summer work-study • Work-study funds are earned based on hours worked and rate of pay • Does not require repayment

Loans	Basic Eligibility Criteria
Federal Direct Subsidized Loans <i>Undergraduate and credential students</i>	<ul style="list-style-type: none"> • You will not be charged interest while enrolled in school at least half-time; the government "subsidizes" by paying the interest during these periods • Subject to Federal Direct Loan aggregate limits • Repayment begins 6 months after you graduate or drop below half-time enrollment
Federal Direct Unsubsidized Loans <i>Undergraduate, credential and graduate students</i>	<ul style="list-style-type: none"> • You will be charged interest from the time the loan is disbursed until it is paid in full • Subject to Federal Direct Loan aggregate limits • Repayment begins 6 months after you graduate or drop below half-time enrollment.
Federal Direct PLUS (Parent Loan for Undergraduate Students) Loan <i>For parents of undergraduate and credential students</i>	<ul style="list-style-type: none"> • Must be a dependent student • Parent must pass a modest credit check • A separate Master Promissory Note must be signed by borrowing parent • Cannot borrow more than Cost of Attendance minus accepted aid • Repayment begins 60 days after final disbursement • Charged interest from the time the loan is disbursed to you until it is paid in full
Federal Direct Graduate Plus Loan <i>Graduate students</i>	<ul style="list-style-type: none"> • Must pass a modest credit check • Cannot borrow more than Cost of Attendance minus accepted aid • Repayment begins 6 months after you graduate or drop below half-time enrollment. • Charged interest from the time the loan is disbursed to you until it is paid in full

Self Help Aid – cont.

Loans	Basic Eligibility Criteria
Alternative (Private) Loans <i>Undergraduate, credential and graduate students</i>	<ul style="list-style-type: none">• Must be approved and funded by private lender• Requires a direct application to the lender• Cannot borrow more than Cost of Attendance minus accepted aid• Must be repaid
Short Term Loans <i>Undergraduate, credential and graduate students</i>	<ul style="list-style-type: none">• 90-day repayment period• One short term loan per semester• FAFSA/CADAA is not required• Must be repaid and no interest is charged• Student must be enrolled• Only offered during fall/spring semesters
California Dream Loan <i>Undergraduate students</i>	<ul style="list-style-type: none">• You will not be charged interest while enrolled in school at least half-time• Priority given to students who file CADAA by May 3, 2025 (AB 540 eligible students only)• Priority given to students with highest Financial Need first• Limited funding• Contact our office to request a Dream Loan

Verification

What is Verification?

The Department of Education or California Student Aid Commission may select you 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. If your file is selected for verification, no aid will be disbursed until all requested items are received and verification has been completed.

Our staff may review information including the following essential areas:

- Family Size
- High School Completion Status
- Adjusted Gross Income (AGI)
- Income Earned from Work
- U.S. Income Tax Paid
- Untaxed Income and Benefits
- IRA Deductions and Payments
- Tax-exempt Interest Income
- Education Credits
- Identity/Statement of Educational Purpose
- Conflicting Information

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

Verification – cont.

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

- **FAFSA Submission Summary (FSS) or CA Aid Report (CAR).** After the Department of Education or California Student Aid Commission receives and processes your FAFSA or CADAA, you will be emailed a link to your FSS/CAR. The FSS/CAR is a summary of your responses from the FAFSA or CADAA. The FSS/CAR also notifies you if there was an error in processing your FAFSA or CADAA. Review your FSS/CAR for accuracy and follow the instructions to make corrections, as needed. If you did not receive your FSS/CAR within three weeks of submitting your FAFSA or CADAA, go to studentaid.gov or dream.csac.ca.gov to check on your status.
- **Check your Student Center To-Do list** to see what required information is needed.
- **Submit all required items on your To-Do list by June 1** in order to have your file complete before the first fall disbursement. 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.
- **Monitor your Student Center.** Continue to check your To-Do list and Financial Aid Account for additional documents that may be requested. We will send an email if additional items are needed. Submit your required documents electronically via your Financial Aid Account.
- **Follow through on all requests promptly.** If you have questions, visit our website at www.csuchico.edu/fa/, call us at 530-898-6451, email 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 30, 2025 for Fall Semester 2025

January 8, 2026 for Spring Semester 2026

You are required to pay the difference between all University charges (including registration and tuition fees, on-campus housing and meal plan) **and pending financial aid.** You are interested in loans, you must accept the loan/s for them to be considered pending.

If your **pending financial aid** for the semester is sufficient to cover your fees and charges, the balance due will be deferred and automatically deducted from your financial aid disbursement. Any remaining aid, after charges and fees are deducted, will be disbursed to you via e-Refund on the disbursement date. If you did not enroll in e-Refund, a check will be mailed to your mailing (local) address.

If any charges you owe 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.

Payments of Fees - cont.

On-Campus Housing Payments: Make sure to pay your deposit. If you will live in a university-owned residence hall or University Village apartment, your outstanding **University Housing** charges (balance remaining after your deposit) will be deducted from your financial aid after tuition and fees have been deducted. Check your University Housing License Agreement for payment deadlines. Your **University Charges** will include amounts due according to your housing license fee schedule. If your accepted financial aid is sufficient to cover these charges, it will be automatically applied to your University bill. Financial aid recipients whose aid does not cover all charges must pay the difference by the posted deadlines. You may check for outstanding charges by accessing the **Financials** section of your Student Center through your Portal Login.

Disbursement of Financial Aid

Disbursements

Financial aid is disbursed once all holds and To-Do list items are complete and you are enrolled in enough units to receive aid. The first possible disbursement of federal and state aid and scholarships each semester is the Thursday prior to the first day of classes. Financial aid is generally disbursed in one lump sum.

- Fall 2025: First disbursement date is August 21
- Spring 2026: First disbursement date is January 15

Your aid may disburse later due to availability of funds or processing delays. If your aid is delayed, please reach out to our office for assistance.

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

- Fall 2025: First possible disbursement date **for a private loan** is September 4
- Spring 2026: First possible disbursement date **for a private loan** is January 29

Disbursement, or payment of aid, is contingent on your financial aid file status and your enrollment. You may receive funds on the first disbursement date for each semester **only if**:

- You have signed and submitted all requested documents promptly. Check your To-Do list.
- Your file has been reviewed by us 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](#)). Check your To-Do list.
- There is a remaining balance of aid after your tuition fees and other direct costs are paid.

If your file is not complete in time for the first possible disbursement date, we will disburse your financial aid after a minimum of one week once all of your financial aid To-Do list items and holds are completed, we have completed the review of your file and you have registered for courses.

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. Review your financial aid offer through the link emailed to you or access your financial aid offer through your Student Center. Also view information about University Census, when awards are adjusted for enrollment.

Cal Grant B Access award recipients may submit a request to us to receive this award instead of having it pay for current outstanding Chico State fees. This request must be completed no later than a week prior to the disbursement of this award. In order to be eligible for this request, Cal Grant B Access award recipients must have no outstanding university holds or financial aid To-Do list items, be enrolled in at least half-time status (6 units), and meet with a financial advisor prior to the disbursement of the award.

Disbursement of Financial Aid – cont.

Receiving Your Money

The quickest and safest way to receive your money is **e-Refund** (direct deposit). You can enroll in e-Refund in your Student Center by clicking on the "Enroll in e-Refund" under the Financials section.

Tuition fees, housing charges, and other financial obligations you owe the University are deducted from your financial aid and any remaining amount is deposited directly into your bank account.

If you have not signed up for e-Refund, a check is mailed 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 address up to date. Check your current local and permanent addresses on file in your Student Center.

University Census

As part of the California State University system, Chico State 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.

2025-26 Census Dates: September 22 (Fall 2025) and February 16 (Spring 2026)

Why is University Census important to you? Financial aid is determined by need **and** by your enrollment at University Census. Financial aid is offered based on full-time enrollment status. Your financial aid must match your enrolled units. In the week following University Census, financial aid is revised and may be reduced to match eligibility based on the **actual number of units** in which you are **officially enrolled**.

Please note the following:

- **All financial aid** may be revised based on your actual enrollment.
- **Recipients of Chico State Wildcat Scholarships** must be enrolled full-time each semester. Full-time is 12 units for undergraduate or credential students, eight units for graduate students.
- **CAVE Units:** If you will be taking units through CAVE for full-time enrollment, you must be enrolled in those units by 5 p.m. of the University Census date.
- **Consortium Agreements:** If you will also be taking units at another eligible institution you must have the units approved for funding eligibility by the Financial Aid & 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 required credential courses in order to establish eligibility to receive a Federal Pell Grant. You must be admitted to a credential program eligible for federal funding. If you are enrolled in less than 12 units of required credential coursework, your Pell grant will be prorated accordingly. Required credential courses are those that are required by the State in order to be recommended for the relevant teaching credential and will be listed on your Degree Progress Report. Prerequisite courses, courses that are suggested as beneficial and elective courses are NOT considered to be required courses. Please refer to the Teaching Credential Programs home page or your Degree Progress Report in order to determine the required coursework for your teaching credential program.
- **Seniors graduating in December** may have their Federal Direct loans pro-rated 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. Attempted units are locked in at University Census. Withdrawing from a class after census will be considered attempted units and will negatively impact Pace.

Reporting Aid from Outside Sources

The Financial Aid & 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 including: external (private) scholarships and grants, fellowships, fee waivers including the Cal-Vet fee waiver, stipends, vocational rehabilitation and other educational benefits. All sources of aid cannot exceed your Cost of Attendance. You may be responsible for repayment of aid that you are no longer eligible for as a result of a third party resource.

If you are expecting an external scholarship, a check will likely be mailed directly to the university. If a scholarship check is sent to you, please bring it to: Student Financial Services in the Student Services Center 230 or mail to: California State University, Chico, Student Financial Services, 940 W 1st Street, Chico, CA 95929-0242.

Cal-Vet and other fee waivers, as well as stipends, will be reported by Student Financial Services to the Financial Aid & Scholarship Office for coordination with other aid. Other educational resources (such as Vocational Rehabilitation Benefits, Resident Assistant Benefits, AmeriCorps funds, etc.) will be reported to us when payment is received by the University, and also will be coordinated with your financial aid.

Special Circumstances Appeals

You may face a situation where the original FAFSA or CADAA application information does not accurately reflect your current financial circumstances and ability to pay for college. When you apply for financial aid, the FAFSA or CADAA reflects the earnings from two years prior for you (and your parents if you are a dependent student), as reported on your (and their) federal income tax return. The FAFSA and CADAA are considered to be a "snapshot" of your family's financial situation as of the date the FAFSA or CADAA was submitted.

Appeals

If you feel the FAFSA or CADAA does not reflect changed financial circumstances in the current year, supply the information and complete the application as best as you can. Chico State has a formal appeal process to handle special circumstances, hardship expenses, or emergency needs. You may submit a special circumstances appeal to determine if your circumstances warrant consideration in reevaluating financial aid eligibility. Please check our [appeals webpages](#) to confirm availability of appeal requests for the upcoming school year. To request an appeal log in to your [Financial Aid Account](#).

Special Circumstances Appeals are available for the following situations:

- Significant income reduction due to job loss, reduced hours or other circumstances
- Change in student marital status
- Childcare or dependent care expenses or elementary/secondary school tuition
- Financial support of extended family members
- Loss of home or property due to fire or other disasters
- More than one student in college within family
- Substantial non-reimbursed medical, dental, and/or vision expenses
- Substantial non-reimbursed educational travel or commuting expenses
- Unplanned or higher cost of attendance expenses, such as purchase of computer for school, living expenses beyond your estimated cost of attendance, or auto repairs expenses

Once a decision has been made on your appeal, you will receive an email of the outcome. If your appeal is approved you will also receive a revised financial aid offer via email. You can also monitor your financial aid in your Student Center. For additional information, view [Special Circumstances Appeals](#).

Family Size Change

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

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:

- You are financially self-sufficiency
- Parent(s) no longer claim you on their tax return
- Parent(s) refuse to or are unable to pay for your education
- Parent(s) will not provide information for your FAFSA or CADAA or documents for verification

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. Unusual Circumstances appeals are considered on a case-by-case basis. For additional information, view [Unusual Circumstances Appeals](#).

Satisfactory Academic Progress

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

Evaluation Criteria

In order to satisfy the requirements of the Chico State satisfactory academic progress policy, you must meet three evaluation criteria:

1. **Cumulative GPA** - You must maintain these minimum cumulative GPA requirements:
 - Bachelors: 2.0
 - 2nd Bachelors: 2.0
 - Credential: 3.0
 - Masters: 3.0
2. **Pace** is the rate at which you complete all courses attempted for all college attended. **Pace is comprised of 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 (report in progress), or CR (credit) is earned.
3. **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.

Evaluation Frequency

Chico State evaluates satisfactory academic progress annually, after spring semester grades are posted in June. This annual SAP evaluation is applied to enrollment in previous summer, fall, and spring semesters. In order to receive federal and state financial aid for the following semester, you must satisfy all areas of the Chico State 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 your cumulative GPA, but is counted toward completed units. Limits on CR/NC coursework are defined in the university catalog. Grades of F, WE (early withdrawal), WU (withdrawal unauthorized), NC (no credit), AU (audit), RD (report delayed), W (withdrawal), I (incomplete), and challenged course grades do not count as completed units. A grade of I 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.

SAP – cont.

Although all repeated coursework is included in the satisfactory academic progress evaluation, financial aid for repeat coursework may be withheld. **If you earn a grade of D– or higher, you can receive aid only once for retaking the course.** You 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 Support/Preparatory Courses

You may receive financial aid for up to 30 units of support/preparatory coursework, as defined in the university catalog. Support/preparatory courses are taken as credit/no credit. They do not count toward your 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 Chico State.

SAP Status and Consequences of Not Meeting SAP

At the time satisfactory academic progress (SAP) is evaluated, you will either meet or not meet SAP requirements. If you fail to meet the requirements of the Chico State SAP policy, as set forth under the evaluation criteria, you are not eligible for federal and state financial aid.

Notification

If you fail to meet the requirements of the satisfactory academic progress policy you will be notified via a message center message and through your Student Center.

Reestablishing Eligibility

If you fail to meet the requirements of the Chico State SAP policy you are 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 Chico State without financial aid. You must meet all the requirements of the Chico State SAP policy in order to reestablish financial aid eligibility. **It is your responsibility to request recalculation of SAP by contacting the Financial Aid & Scholarship Office.**
- Enroll at a community college, or other college or university, and transfer earned coursework applicable to your degree at Chico State. You must meet all the requirements of the Chico State SAP policy in order to reestablish financial aid eligibility. **It is your responsibility to provide proof of transferred coursework and to request recalculation of SAP.**
- Successfully file an appeal (Satisfactory Academic Progress [SAP] Appeal or Maximum Units Appeal). If you fail to meet the requirements of the Chico State SAP policy and subsequently lose eligibility for financial aid, you may submit an appeal. An appeal may be approved based on the nature and circumstances indicated by supporting documentation, but only if: (1) you can meet the requirements of the Satisfactory Academic Progress policy after one semester; or (2) you sign an Academic Plan/Contract that establishes a way for you to meet the requirements of the Satisfactory Academic Progress policy at an established time in the future.

SAP – cont.

Appeal Process

1. You will be notified of the appeal process via the message center if you are no longer meeting Satisfactory Academic Progress. There are two types of SAP appeals: Satisfactory Academic Progress and Maximum Units appeal. If you are appealing for the first time, the review of the appeal and decision may be left up to the individual advisor. You may submit an appeal as many times as needed. However, multiple appeals will be held to a higher and more rigorous standard. If you are submitting an appeal based on the same circumstances, you must provide information about what has changed that would allow you to meet SAP requirements. A subsequent appeal may be reviewed by a committee composed of at least two financial aid advisors.
2. We recommend submitting an appeal by University Census (end of the 4th week of classes), but all appeals must be received no later than three weeks before the end of the semester in order to be considered for aid reinstatement during that semester. In rare cases, an appeal may be accepted after this date.
3. If your appeal is approved, you will be placed on **Financial Aid Probation**. The academic records for **probationary** students must be reviewed each semester. At the conclusion of the review, you must either satisfy the requirements of the Satisfactory Academic Progress policy or the conditions of your Academic Plan/Contract. Failure to do so will result in loss of financial aid eligibility.
4. SAP and Maximum Unit appeals are not retroactive, and funding, if approved, will begin in the semester the appeal was approved.
5. If your appeal is denied, please know that it went through a second review with a supervisor. If you have additional information to consider, please schedule an appointment.

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 you, a relative, or a close friend
- change in employment
- divorce or separation
- safety needs of you or your children
- difficult transition to Chico State
- pregnancy or birth of a child
- homelessness
- loss of childcare
- loss of access to personal or public transportation
- being the victim of a serious crime, including but not limited to domestic abuse, even if the crime was not reported or did not result in a criminal prosecution or civil liability
- natural disaster
- change of major

SAP – cont.

Acceptable Documentation

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

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

During the appeal process, you will be given information and conditions for your appeal approval. Some examples include: taking fewer units, passing all attempted units, maintain a certain GPA, etc. If an appeal is denied, you may request review by the Assistant Director, Associate Director, or the Director. The Director is the last line of appeal.

Failure to Submit Requested Documentation

If you do not submit all requested documents or do not submit a SAP appeal after failing to meet the requirements of the Chico State SAP policy, you will not be eligible for federal and state financial aid.

Confidentiality

Please note: One of our responsibilities is to help create a safe learning environment on our campus. We seek to keep information you share private to the greatest extent possible. However, Financial Aid staff are required to share information regarding sexual misconduct, dating or domestic violence, or stalking with appropriate University officials. Students may speak to someone confidentially by contacting the Wellcat Counseling Center (530-898-6345) or Wildcat Safe Place (530-898-3030). Information on campus reporting obligations and other title IX related resources are available at: www.csuchico.edu/title-ix

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 Chico State accountable for the funds it disburses. 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 Chico State and by you, the student.

Date of Withdrawal

The date of withdrawal is determined by the date you began the official withdrawal process or the verifiable date you attempted to drop all classes, or were administratively withdrawn by the University or a verifiable academic activity. See [Withdrawal Procedures](#) and [Academic Policies and Regulations](#). The official withdrawal process begins when you notify one department as follows:

- Undergraduates notify Academic Advising Programs
- GRAD/PBAC/CRED students notify Graduate Studies
- All self-support programs run by Professional & Continuing Education (PCE) notify PCE
- International students notify International Education and Scholar Services

Unofficial Withdrawal

If you cease to attend classes without officially withdrawing it is considered an “unofficial withdrawal.” In the absence of an official withdrawal date, the last date of attendance reported by your professor, or the midpoint of the semester will be used to calculate “earned” and “unearned” Title IV aid. If your withdrawal is an “unofficial withdrawal”, you may reduce or eliminate the amount owed to the University if you 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 you 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 participating in course 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. For full grading policy visit: <https://www.csuchico.edu/pres/em/2010/10-018.shtml>.

Institutional Refund Policy

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

Calculation of Earned and Unearned Title IV Aid

Meet with an advisor prior to withdrawing to understand how your aid may be affected. Both Title IV aid recipients who complete the official withdrawal process or have decided to unofficially withdraw from Chico State, 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 Chico State and you according to the federal formula for pro-rata refunds of “unearned” Title IV aid.

The portion of “unearned” Title IV funds that you and Chico State 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 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 & Scholarship Office and coordinated for credit or repayment with [Student Financial Services](#).

Order of Return of Unearned Title IV (Federal) Aid

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

1. Unsubsidized Federal Direct Loan
2. Subsidized Federal Direct Loan
3. Grad Federal Direct PLUS Loan
4. Parent Federal Direct PLUS Loan
5. Federal Pell Grant
6. Federal SEOG Grant
7. Federal TEACH Grant
8. Iraq and Afghanistan Service Grant
9. 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. If you have work-study, you keep all work-study earned.

If you withdraw, both the institution (on the your behalf) and you are responsible for returning aid. Unearned Title IV grant and loan funds due from Chico State (institutional liability due to your withdrawal) will be repaid immediately by Chico State to the federal program accounts for the withdrawn semester. **All repayments made by Chico State on your behalf will be charged to your student account.**

Unearned portions of the Title IV grant aid due from you (student liability due to your withdrawal) will not be repaid by Chico State. You are responsible to pay the student liability amount within 45 days of the date Chico State sent the notification letter about your liability. If you haven't repaid the funds within 45 days, your student liability amount will be referred to the US Education Department for collection. You will not be eligible for any Title IV and Non-Title IV aid at any higher education institution until your student liability amount is repaid or satisfactory repayment arrangements have been made.

Treatment of Non-Title IV aid

Non-Title IV aid sources are non-federal aid sources. These are sources of aid provided by the state, Chico State, and other private or public entities. These funds come in the form of grants, scholarships, awards, tuition fee waivers, and loans. When you withdraw from all your classes, these non-Title IV aid sources are treated differently based on their own set of rules.

Some non-Title IV aid (Cal Grant A, Cal Grant B fee amount, State University Grant, fee waivers, and Middle Class Scholarships) are awarded solely to pay for the State University Tuition fee amount. These are referred to as fee designated aid. When you withdraw from all your classes before the 60 percent point of the semester, the tuition fee amount you paid will be prorated. If you received any fee designated aid, it will also be prorated to correlate with the prorated tuition fee amount. Therefore, you will not receive a refund of these fee designated aid sources.

Other non-Title IV aid (Cal Grant B Access, Chafee Grant, Educational Opportunity Program Grant, Other institutional grants and awards, and institutional scholarships including athletic scholarships) are treated based on their own rules when you withdraw from all your classes. Cal Grant B Access award and Educational Opportunity Program Grants are not required to be repaid if already disbursed. Chafee Grants are required to be repaid in full if you withdrew from all your classes before the halfway point of the semester. Other institutional grants, awards, scholarships, and athletic scholarships may be repaid depending on their specific rules.

Aid received from other sources (private or public) external to the university will not be subject to the above treatments, but will be subject to the donor's requirements.

End of Award Guide—Thanks for reading!