

CHECK AS YOU GO!**APPLY TO CHICO STATE**

- New students must complete the application at Cal State Apply (www.calstate.edu/apply) for admission to CSU, Chico.

START THE SCHOLARSHIP PROCESS EARLY

- Application to CSU, Chico is required for scholarships. Apply for Wildcat Scholarships (www.csuchico.edu/fa/scholarships/wildcat.shtml) from **January 2—February 15**, for the next academic year. The 2020-2021 deadline is February 15, 2020.
- Apply for **External Scholarships** (outside scholarships - www.csuchico.edu/fa/scholarships/external.shtml). Research in the fall and apply as soon as possible for the 2020-2021 academic year.

STEPS TO COMPLETE THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

- Obtain a FSA ID number (<https://fsaid.ed.gov/npas/index.htm>), which you will use to complete your **Free Application for Federal Student Aid** (FAFSA). Parents of dependent students must also obtain a FSA ID to use as their signature on the FAFSA.
- Apply for financial aid by submitting a **FAFSA** at www.studentaid.gov/fafsa each year **between October 1 and March 2** to be considered for all available funds. FAFSAs are accepted throughout the academic year for remaining funds. Use our **FAFSA School Code 001146**.
- Enter your name exactly as it appears on your Social Security card.
- If you are an eligible non-citizen, you must enter your Alien Registration Number.
- First-time students should enter their grade level as “never attended college & 1st year undergraduate.”
- Use your and your parents 2018 income tax information.
- If possible, use the IRS Data Retrieval Tool.
- View your Student Aid Report (SAR) at www.studentaid.gov/fafsa. Verify information and make corrections according to instructions.

YOUR FINANCIAL AID OFFER

- Award notification will be sent to your Wildcat email by mid-April**, if you have submitted a FAFSA and included Chico State’s FAFSA School Code (001146). You will be directed to view your award offer in your Student Center.
- View your estimated financial aid offer.** Accept, reduce, or decline individual award items **within 45 days**, to avoid cancellation of aid. If you accept a loan offer, we suggest that you reduce the loan and only borrow the amount you need.
- First year Cal Grant Entitlement participants must submit a confirmation of their high school graduation to CSAC prior to being awarded a Cal Grant. Use WebGrants 4 Students (<https://mygrantinfo.csac.ca.gov>) to submit your confirmation.
- Read **Authorization to Release Information** (<https://www.csuchico.edu/fa/forms/index.shtml> under “Other Forms”). If you want to permit our office to discuss your confidential financial aid information with specific individuals (e.g., parents, spouse) you must authorize them in your Portal. Log in to Student Center, go to the Personal Information section, then click the “Authorization to Release” link.
- If your income or your parents’ income has decreased dramatically compared to 2018 income due to unemployment, disability, or other adverse conditions, you may submit an **Exceptional Circumstances Appeal** (www.csuchico.edu/fa/circumstances/appeals.shtml) available August 1, 2020 for re-evaluation of your financial aid eligibility. Appeals will be processed beginning in October 2020 based on the order they are received. We recommend that you accept your initial award offer and plan to cover preliminary costs from your current aid package, employment, and family resources.

FOLLOW-UP STEPS: VERIFICATION

- Many students are selected for verification, which is like an audit of your FAFSA. Frequently, additional documentation may be required. Check your Student Center account and your Financial Aid Account regularly to see what is needed to complete your financial aid file. Pay attention and respond to emails or texts from us requesting additional information.
- If on your To-Do List, create your Financial Aid Account at <https://csuchico.verifymyfafsa.com>. All requested items must be uploaded as soon as possible to avoid delay in receiving your aid. If you have any problems uploading documents, please call us at 530-898-6451. Priority deadline for your submittals is June 1 in order to have any financial aid available to you before the start of school.
- Check your Wildcat email for notification of Financial Aid Award **revisions**. You will be directed to your Student Center.

FEE PAYMENT

- View **Account Inquiry** located on the left side under Finances in your Student Center. Before your fees are due (www.csuchico.edu/sfin), pay fees or the difference between all university charges and your pending financial aid. For residence hall students, your outstanding **University Housing** charges for the semester will be deducted from your financial aid.
- For more information, view the tutorial **Using Your Aid to Pay Charges** (www.csuchico.edu/fa/award-info/pay-charges.shtml).
- The fees box in the Finances section of your Student Center will continue to indicate tuition fees “Past Due” **until your aid goes out**.

ARRANGING TO RECEIVE YOUR MONEY

- Arrange for **direct deposit** of financial aid refunds through the “enroll in direct deposit” link on your Student Center which you access through your Chico portal account under the Finances section.
- If you are a first-time borrower of a **Federal Direct Stafford Loan** at CSU Chico, you must complete the following to receive funds:
 - **Loan Entrance Counseling** (<https://studentloans.gov/myDirectLoan/index.action>).
 - **Stafford Master Promissory Note** at <https://studentloans.gov/myDirectLoan/index.action>.
- If your parent is a first-time borrower of a **PLUS Loan** at CSU, Chico, your parent must complete the following to receive funds:
 - **Stafford Master Promissory Note** at <https://studentloans.gov/myDirectLoan/index.action> requiring FSA ID # of same parent who applied for loan.
 - Parents receiving a PLUS Loan may apply for direct deposit by completing the Parent Plus Loan Direct Deposit form (<https://www.csuchico.edu/fin/resources/forms.shtml>) with their information and by attaching a pre-printed, voided check.
- Complete and return a **Financial Aid Enrollment Update** www.csuchico.edu/fa/award-info/pay-charges.shtml to notify us of **enrollment changes** (e.g., attending fall or spring only, attending another school) so that we can revise or cancel your award if appropriate.

DISBURSEMENT OF FUNDS

- If your financial aid file is complete, the first possible disbursement of most federal and state aid and scholarships each semester is the Thursday **prior to the first day of classes**. (www.csuchico.edu/fa/awardInfo/disbursements.shtml)
- “Disbursement”** includes two processes:
 - When your financial aid file is complete, your aid is transferred into your Chico student account to be credited toward your fees and other university charges.
 - Once charges are paid, the Student Financial Services Office (SSC 230) issues a refund to you for any credit balance on your account.
- If you are an **alternative (private) loan borrower**, first possible payment of an alternative loan is the second Thursday of the semester.
- Full-time enrollment** (<https://www.csuchico.edu/fa/eligibility-enrollment/undergrad-eligibility-enrollment.shtml>) is necessary to receive the maximum financial aid for which you are eligible.
- Wildcat Scholarships** and **Presidential Scholarships** require full-time enrollment.
- Recipients of **external (outside) scholarships** must do the following in order to receive their scholarship funds:
 - Ask the organization awarding you funds to mail the check to CSU, Chico. If they send it to you, please submit it to us immediately.
 - After we receive the check, we will enter it into your financial aid award. Check your Wildcat email for notification of a change to your award.
 - Once entered into your award, the scholarship is considered pending aid. See <https://www.csuchico.edu/fa/resources/faq.shtml#uni>
 - The turn-around time for complete processing of external scholarships is two to three weeks.

IMPORTANT INFORMATION TO AID THE PROCESS

- Use your **Chico ID** to enter the Chico portal (<https://portal.csuchico.edu/>) and to view your **Student Center** for personalized information. Always use your **Chico ID** when contacting us or another Chico State office.
- Wildcat Mail** is the University’s **official means of communication**. Use your **Wildcat email account** (www.csuchico.edu/google/). As soon as you receive an email account, check it regularly. Your admission packet contains email account instructions.
- Be familiar with the **Financial Aid and Scholarship Office website** (www.csuchico.edu/fa). Read **Announcements** for up-to-date information. Read **Steps to Financial Aid** and **Award Information** for a complete description of our financial aid process.
- Follow us on Facebook for info and upcoming deadlines pertaining to financial aid (www.facebook.com/ChicoStateFASO).
- For individual and timely assistance, **email** your specific questions to finaid@csuchico.edu or **call** us at 530-898-6451. Same-day appointments with Financial Aid Advisors are also available upon request.

Policies that may affect your financial aid

- Please be familiar with financial aid **Policies and Conditions** (www.csuchico.edu/fa/policies/index.shtml) to know your rights as well as the regulations required of us to administer financial aid.
- All students are offered a financial aid package based on full time enrolment. If you are **enrolled part-time, your award will be revised by our office to match your enrollment**. Please read **University Census** (www.csuchico.edu/fa/eligibility-enrollment/census.shtml) to understand how financial aid disbursements may be adjusted based on number of units enrolled.
- Please read and understand the **Satisfactory Academic Progress (SAP)** policy (www.csuchico.edu/fa/policies/satisfactory-progress.shtml). You must maintain satisfactory academic progress in order to maintain your eligibility for financial aid.

Summer Financial Aid

- A supplemental Summer Financial Aid Application form is required if you enroll in summer classes at Chico State and wish to apply for financial aid. Summer Aid Applications are made available on our website in April. Funds are limited. Apply early.