

# FINANCIAL AID

## Financial Aid Office

Services offered at the Student Service Center

Lassen Hall, Room 1000

(916) 278-1000, option 2

Financial Aid Website (<https://www.csus.edu/apply/financial-aid-scholarships/>)

Although the primary responsibility for financing an education rests with the student and the student's immediate family, the Financial Aid & Scholarships Office helps students and their families search for, apply, receive and maintain eligibility for various types of financial aid to help meet the cost of attending Sacramento State. All students are encouraged each year to file the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA) prior to the **March 2nd state priority filing date**.

Types of financial aid may include scholarships, federal and state grants, federal work study, student loans and in some cases parent loans. Eligibility for financial aid is based on the Cost of Attendance (COA) minus the Student Aid Index (SAI) determined by the information reported on the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA). For more information on the types of financial aid available please refer to our website (<http://www.csus.edu/faid/>).

For questions, Financial aid services are offered in person at the Student Service Center (<https://www.csus.edu/student-affairs/centers-programs/student-services-center/>) located in Lassen Hall, Room 1000 or visit [www.csus.edu/faid](http://www.csus.edu/faid) (<https://www.csus.edu/student-affairs/centers-programs/student-services-center/>).

## Application Process

All students are encouraged to complete the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA) before the March 2nd priority filing deadline each year. A student **ONLY** needs to complete one financial aid application based on the eligibility criteria outlined here:

- U.S. citizens or eligible non-citizens will need to complete the online FAFSA application (<https://studentaid.gov/h/apply-for-aid/fafsa/>).
- Students who have an unofficial immigration status and meet the California AB540 eligibility criteria will need to complete the California Dream Act application (<https://dream.csac.ca.gov>).

This single application will determine the student's need for all federal and state financial aid programs available at Sacramento State. Financial aid documents requested by the Financial Aid & Scholarships Office, must be submitted by the priority document submission deadline each year to ensure financial aid funds are ready at the beginning of the Fall semester.

Students must reapply for financial aid each year. The new application is available after October 1st for the following academic school year.

When filing the financial aid application, answer all questions accurately. Information reported on the application may need to be verified by the Financial Aid & Scholarships Office; if so, students will be informed through their student portal and provided a link for the required documentation. Once all documents have been received allow approximately 4 weeks for the Financial Aid office to review students file

and determine award eligibility. Students are encouraged to monitor their MySacState Student Center frequently for all communications.

## Student Eligibility Requirements for US Citizens and Eligible Non-Citizens who Filed a FAFSA

To be eligible for financial assistance each applicant must:

1. be accepted for admission to the University;
2. be U.S. citizen or eligible non-citizen;
3. not be in default on a federal student loan;
4. not owe a repayment on a federal grant;
5. agree to use any student aid received solely for educational purposes;
6. be making satisfactory academic progress toward a degree (see Satisfactory Academic Progress); and
7. satisfy other general eligibility criteria established by the federal, state, or institutional regulations and guidelines.

These factors are reviewed at the time of application for financial aid. Before a financial aid disbursement (payment) is made, the student's enrollment status and academic progress will be reviewed and verified. Financial aid awards will first apply to any outstanding institutional charges.

## Student Eligibility Requirements for AB540 Students with an Unofficial Immigration Status who Filed a California Dream Act Application

To be eligible for financial assistance each applicant must:

1. be accepted for admission to the University;
2. be an AB540 eligible student with an unofficial immigration status;
3. not be in default on a student loan;
4. not owe a repayment on a grant;
5. agree to use any student aid received solely for educational purposes;
6. be making satisfactory academic progress toward a degree (see Satisfactory Academic Progress); and
7. satisfy other general eligibility criteria established by the state, or institutional regulations and guidelines.

The above student eligibility factors are reviewed at the time of application for financial aid. Before a financial aid disbursement (payment) is made, the student's enrollment status and academic progress will be reviewed and verified. Financial aid awards will first apply to any outstanding institutional charges.

## Priority Dates

- March 2nd is the priority filing date for the FAFSA and the CADAA application. There is limited funding available for many of the need-based grants, therefore aid is awarded on a first come basis to eligible students who meet the priority filing date and have the greatest need.
- March 2nd is also the deadline to file the GPA verification form to the California Student Aid Commission (CSAC) for the Cal Grant programs.
- Students whose financial aid applications are received by the processor **after** March 2nd are considered late filers and aid eligibility is based upon remaining fund availability.

## Documents Required

A set of federal and state defined criteria is used to determine if additional documentation is needed in support of data reported on the financial aid application (FAFSA or the CADAA). This process is referred to as verification. Applicants selected for verification will be notified by email and asked to provide additional documentation. A student will need to frequently monitor their MySacState Student Center for outstanding items on their "To Do List". To ensure timely disbursement of funding for Fall, we require all requested documents must be submitted prior to the priority document submission deadline.

## Awarding Financial Aid

Eligibility for financial aid is determined by subtracting the Student Aid Index (SAI) from the Coast of Attendance (COA). The SAI is the amount the student and family can contribute toward the cost of attending Sacramento State. The SAI is determined based on the information provided on the financial aid application.

Financial aid is awarded based on full-time enrollment. Some awards, however, may be prorated for students attending less than full-time. Refer to the Award Notice Guide (<https://www.csus.edu/apply/financial-aid-scholarships/apply-for-aid/>) for more details.

## Grants

**Federal Pell Grant** is available to eligible undergraduates and students pursuing their first non-degree teaching credential. Students are eligible to receive a Pell Grant for up to 12 (full-time) semesters regardless of school attended.

**Federal Supplemental Education Opportunity Grants (FSEOG)** is available to eligible undergraduate students with extreme financial need. Funding is limited. To receive a FSEOG, a student must also be receiving the Federal Pell Grant.

**Teacher Education Assistance for College and Higher Education (TEACH) Grant** is available for students who filed a FAFSA and currently completing coursework necessary to begin a career in teaching. Students must sign an Agreement To Serve/promise to repay and teach full-time for at least four years within eight years of completing the program as a highly qualified teacher, at a Title 1 school, in a specified subject area. If the service is not met, the grant must be repaid as an Unsubsidized Direct Stafford Loan, with interest from the date(s) of the original disbursement.

**Educational Opportunity Program (EOP) Grant** is available to eligible undergraduate California residents who are admitted to Sacramento State through the EOP program. Due to limited state funding, not all EOP students receive this grant. Other eligibility criteria also apply.

**State University Grant (SUG)** is available to eligible California residents and is designated to assist with tuition fees. A student may only receive one award designated for tuition fees. Priority for SUG is given to students meeting the eligibility criteria and who have filed their financial aid application by the March 2nd priority deadline. Funding is limited.

**Cal Grants (Cal Grant A and B)** is available to eligible undergraduate California residents. Eligibility is determined by the California Student Aid Commission (CSAC) for students meeting the March 2nd priority filing deadline. Cal Grant A is designated for tuition fees. A student may only receive one award designated for payment of tuition fees. Other eligibility criteria also apply.

**Middle Class Scholarship (MCS)** is available to eligible undergraduate California residents and students pursuing a teaching credential. The purpose of this grant is to help meet the financial need for students.

## Loans

All loans are considered "borrowed" funds and must be repaid after the student graduates, leaves school or drops below half-time enrollment. Students are encouraged to only borrow the amount needed to cover educational expenses and understand their rights and responsibilities as a borrower. All student loan borrowers must complete a Federal Direct Loan Master Promissory Note (MPN), Entrance Loan Counseling and Exit Loan Counseling.

**Nursing Student Loans (NSL)** assist eligible nursing students (admitted into the nursing program) with a low-interest (5%) loan. At Sacramento State, NSL are restricted to students in their junior and senior year in school. Awards are not made to pre-nursing students or students in the first and second year of the nursing program. Principal and interest payments are deferred until **nine months** after the recipient stops attending at least half-time.

**The Federal Direct Subsidized Loan** is a long term, fixed interest rate loan for undergraduate students and is need-based. Interest is deferred until **six months** after the student graduates or ceases to be enrolled.

**The Federal Direct Unsubsidized Loan** is a long term, fixed interest rate loan for eligible undergraduate and graduate students and is non-need based. Interest begins to accrue at the time of disbursement. Students are highly encouraged to make interest only payments while in school to avoid the accruing interest being added to the principal amount of the loan at time of repayment.

Repayment of both Federal Direct loans begin six months after the student graduates, leaves school or drops below half-time. Students must have completed their financial aid file and an award must be accepted before the Financial Aid & Scholarships Office can process the loan(s). Additionally, borrowers must complete the required Direct Loan Entrance Loan Counseling and a Master Promissory Note (MPN) before receiving loan funds. Students who have previously completed the Direct Loan Entrance Loan Counseling and MPN requirement at Sacramento State are exempt.

In general, students may borrow the following maximum amounts annually:

### Direct Loan Annual Loan Limits By Class Level

Class Level	Dependent	Independent	(Max Subsidized)
Freshman	\$5,500	\$9,500	(\$3,500)
Sophomore	\$6,500	\$10,500	(\$4,500)
Junior/Senior	\$7,500	\$12,500	(\$5,500)
Credential	\$5,500	\$12,500	(\$5,500)
Unclassified Grad (Masters)	\$5,500	\$12,500	(\$5,500)
Unclassified Grad (Credential)	\$2,625	\$8,625	(\$2,625)
Graduate		\$20,500	N/A

### Lifetime Loan Limits By Degree Objective

Degree Objective	Dependent	Independent	(Max Subsidized)
Undergraduate	\$31,000	\$57,500	(\$23,000)
Graduate	NA	\$138,500	(\$65,500)

**Federal Direct PLUS Loans (Parent Loans)** is a long term, fixed interest rate loan for eligible parents of dependent students. The annual loan limit is the student's cost of attendance minus other financial aid assistance. Repayment begins for the principal and interest 60 days following the date of full disbursement. If the parent is denied the PLUS loan because of adverse credit history, the dependent student may request consideration for additional unsubsidized loan eligibility.

Federal Direct Graduate PLUS Loans is a long term, fixed interest rate loan for eligible graduate students who demonstrate credit worthiness. Repayment begins 6 months after the student graduates, leaves school, or drops below half-time enrollment.

### Employment <sup>1</sup>

Federal Work-Study (FWS) is a federally funded, need-based employment program that provides eligible students the opportunity to earn funds for their educational expenses through job opportunities. Many different types of job opportunities are available, ranging from library attendants to research assistants. A wide range of choices exists in the University as well as in nonprofit agencies in the metropolitan area, including community service opportunities. Recipients may work up to 20 hours per week. Job opportunities may be found by checking with our Career Center (<https://www.csus.edu/student-life/career-center/>).

<sup>1</sup> See also Academic Support Resources (<https://catalog.csus.edu/academic-policies/>)/Cooperative Education Program.

### Scholarships

The Financial Aid & Scholarships Office administers Institutional, Departmental, and Community scholarships. Typically, scholarships are disbursed at the beginning of the Fall and Spring semesters. Scholarships are considered a resource and must be coordinated as part of the student's overall financial aid package and therefore, may reduce other financial aid awards.

Scholarship inquiries can be sent via email to [scholarshipfaqs@csus.edu](mailto:scholarshipfaqs@csus.edu).

#### The Scholarship Program at Sac State

A student may apply for all available Institutional and Departmental Scholarships by completing the single general application. Scholarship applications are accessible via My Sac State > Student Center. The University offers a wide number of scholarships in diversified categories and majors. Scholarship eligibility, requirements and award amounts may vary from scholarship to scholarship. Application and award information is available on the Scholarships Office website (<https://www.csus.edu/apply/financial-aid-scholarships/scholarships/>). The application cycle is open from October through the beginning of March each year for the upcoming Fall and Spring semesters.

#### Other Scholarship Programs

Other scholarship programs may be available from community organizations and private industry. Students are encouraged to contact any service and religious organizations, and other professional affiliations they may be involved in for possible scholarship opportunities.

## Fee Waivers and Exemptions

The California Education Code provides for the waiver of mandatory systemwide tuition fees as summarized below:

Section 66025.3(a) - Dependent eligible to receive assistance under Article 2 of Chapter 4 of Division 4 of the Military and Veterans Code; child of any veteran of the United States military who has a service-connected disability, has been killed in service, or has died of a service-connected disability, and meets specified income provisions; dependent, or surviving spouse who has not remarried of any member of the California National Guard who, in the line of duty, and while in the active service of the state, was killed, died of a disability or permanently disabled as a result of an event that occurred while in the active service of the state, and any undergraduate student who is a recipient of a Medal of Honor, or an undergraduate student who is a child of a recipient of a Medal of Honor who is 27 years old or younger, who meets the income restriction and California residency requirement.

Section 66025.3(b) - Current or former foster youth who is 25 years of age or younger; has been in foster care for at least 12 consecutive months after reaching 10 years of age; meet any of the following:

1. Is under a current foster care placement order by the juvenile court;
2. Was under a foster care placement order by the juvenile court upon reaching 18 years of age; or
3. Was adopted, or entered guardianship, from foster care; The current or former foster youth needs to complete and submit the Free Application for Federal Student Aid (FAFSA);
4. Maintains a minimum grade point average and meets other conditions necessary to be in good standing at the university; and meet the financial need requirements established for Cal Grant A awards under Chapter 1.7 (commencing with Section 69430) of Part 42.

The waiver of mandatory systemwide tuition and fees under this section applies only to a person who is determined to be a resident of California pursuant to Chapter 1 (commencing with Section 68000) of Part 41 of the California Education Code.

Section 66602 – A qualifying student from the California State University (CSU) who is appointed by the Governor to serve as Trustee of the California State University (CSU) for the duration of the student member's term of office.

Section 68120 – Surviving spouse or child of a deceased California resident who was employed by a public agency or was a contractor, or an employee of a contractor, performing services for a public agency, or was a firefighter employed by the federal government whose duty assignment involved the performance of firefighting services in this state. The deceased person's principal duties consisted of active law enforcement service or active fire suppression and prevention, and was killed in the performance of active law enforcement or active fire suppression and prevention duties (referred to as Alan Pattee Scholarships). Additionally, a person who qualifies for the waiver under this section as a surviving child of a contractor, or of an employee of a contractor, who performed services for a public agency, must be enrolled as an undergraduate student at the California State University and meet the applicable income restriction requirement with supporting documentation (i.e. student's income, including the value of parent support, does not exceed the maximum

household income and asset level for an applicant for a Cal Grant B award).

Additionally, a person who qualifies for the waiver under this section as a surviving child of a contractor or of an employee of a contractor, who performed services for a public agency, must be enrolled as an undergraduate student at the California State University and meet the applicable income restriction requirement with supporting documentation (i.e. his/her income, including the value of parent support, does not exceed the maximum household income and asset level for an applicant for a Cal Grant B award).

Section 68120.3 - Surviving spouse (until January 1, 2033) or surviving child (until attaining the age of 30) of a deceased California resident who was a licensed physician or licensed nurse employed by or under contract with a health facility regulated and licensed by the State Department of Public Health to provide medical services, or a first responder employed to provide emergency services as described in Section 8562 of the Government Code. The deceased person's principal duties consisted of providing medical services or emergency services during the COVID-19 pandemic state of emergency (started March 4, 2020, until the Governor lifts the state of emergency), and the deceased person died of COVID-19 during the COVID-19 pandemic state of emergency. The person who qualifies for this waiver must enroll as an undergraduate student at a CSU, was a resident of California during the COVID-19 pandemic state of emergency, and the annual income (including the value of parent's support) does not exceed the maximum household income and asset level for an applicant for a Cal Grant A award, as set forth in Section 69432.7..

Section 68121 – A qualifying undergraduate student (until attaining the age of 30) who is the surviving dependent of any individual killed in the September 11, 2001, terrorist attacks on the World Trade Center in New York City, the Pentagon building in Washington, D.C., or the crash of United Airlines Flight 93 in southwestern Pennsylvania, if the student meets the financial need requirements set forth in Government Code Section 69432.7 for the Cal Grant A Program and either the surviving dependent or the individual killed in the attacks was a resident of California on September 11, 2001.

Section 69000 – A California resident who has been exonerated, as that term is defined in Section 3007.05 of the Penal Code; completes and submits the FAFSA; and meets the financial need requirements established for Cal Grant A awards. The student's mandatory systemwide tuition and fees waived pursuant to this subdivision shall not have in excess of the equivalent of six years of full-time attendance in an undergraduate program.

Students who may qualify for the above benefits should contact the Admissions/Registrar's Office for further information and/or an eligibility determination.

**The California Education Code provides for the following nonresident tuition exemptions as summarized below:**

Section 68075 - A student who is a member of the Armed Forces of the United States stationed in this state, except a member of the Armed Forces assigned for educational purposes to a state-supported institution of higher education, is entitled to resident classification only for the purpose of determining the amount of tuition and fees.

If that member of the Armed Forces of the United States who is in attendance at an institution is thereafter transferred on military orders to a place outside this state where the member continues to serve

in the Armed Forces of the United States, the member shall not lose the member's resident classification so long as the member remains continuously enrolled at that institution.

Section 68075.7 – A nonresident student is exempt from paying nonresident tuition or any other fee that is exclusively applicable to nonresident students if the student:

1. Resides in California;
2. Meets the definition of "covered individual" as defined in Section 3679(c)(2) of Title 38 of the United States Code; or
3. Is eligible for education benefits under the federal Montgomery GI Bill–Active Duty program (Chapter 30 (commencing with Section 3001) of Title 38 of the United States Code), the Veterans Readiness and Employment program (Chapter 31 (commencing with Section 3100) of Title 38 of the United States Code), the Post–9/11 GI Bill program (Chapter 33 (commencing with Section 3301) of Title 38 of the United States Code), or the Survivors' and Dependents' Educational Assistance program (Chapter 35 (commencing with Section 3500) of Title 38 of the United States Code), as each read on January 5, 2022.

Section 68122 – A student who is a victim of trafficking, domestic violence, and other serious crimes who has been granted a status under Section 1101(a)(15)(T)(i) or (ii), or Section 1101(a)(15)(U)(i) or (ii), of Title 8 of the United States Code shall be exempt from paying nonresident tuition to the same extent as individuals who are admitted to the United States as refugees under Section 1157 of Title 8 of the United States Code.

Section 68130.5 – A nonresident student, other than a person excluded from the term "immigrant" for purposes of the federal Immigration and Nationality Act (8 U.S.C. Sec. 1101), pursuant to paragraph (15) of subsection (a) of Section 1101 of Title 8 of the United States Code, shall be exempt from paying nonresident tuition if the student meets the requirements of (1) through (4), below.

1. Satisfaction of the requirements of either subparagraph (A) or subparagraph (B).
  - a. A total attendance of, or attainment of credits earned while in California equivalent to, three or more years of full-time attendance or attainment of credits at any of the following:
    - i. California high schools;
    - ii. California high schools established by the State Board of Education;
    - iii. California adult schools established by a county office of education, a unified school district or high school district, or the Department of Corrections and Rehabilitation (subject to the class hours' requirement);
    - iv. Campuses of the California Community Colleges (subject to the credit requirements); or
    - v. A combination of those schools set forth in clauses (i) to (iv), inclusive.
  - b. Three or more years of full-time high school coursework in California, and a total of three or more years of attendance in California elementary schools, California secondary schools, or a combination of both.
2. Satisfaction of any of the following:
  - a. Graduation from a California high school or attainment of the equivalent thereof;

- b. Attainment of an associate degree from a campus of the California Community Colleges; or
  - c. Fulfillment of the minimum transfer requirements established for the California State University for students transferring from a campus of the California Community College.
3. Registration as an entering student at, or current enrollment at, an accredited institution of higher education in California not earlier than the fall semester or quarter of the 2001–02 academic year.
  4. In the case of a person without lawful immigration status, the filing of an affidavit with the institution of higher education stating that the student has filed an application to legalize the student's immigration status or will file an application as soon as the student is eligible to do so.

- they fail to meet the GPA requirements;
- they fail to successfully complete 67% of their attempted units in any academic year;
- they fail to complete their program within 150% of their degree program required units

## Satisfactory Academic Progress (SAP)

A student must meet Satisfactory Academic Progress (<https://www.csus.edu/apply/financial-aid-scholarships/requirement-policies/satisfactory-academic-progress.html>) toward their degree in order to maintain eligibility for financial aid each year. Satisfactory Academic Progress will be reviewed and monitored annually each spring after grades have posted. These standards comply with federal regulations and University policy, are applicable to all financial aid applicants at Sacramento State, and affect eligibility for all federal and state aid including grants, loans and work study.

At Sacramento State, the financial aid office measures SAP annually in three areas and all three standards must be met:

### 1. Minimum Cumulative GPA standard:

Students are required to maintain a cumulative GPA of 2.0 as undergraduates and 3.0 as doctorate, graduate, credential students, and unclassified graduate students.

### 2. Overall Degree Progress standard:

Students are required to complete their degree/certificate within 150 percent of their program degree objective.

All graded coursework are counted, **including transfer units**, repeats, in-progress and withdrawals. SAP review also incorporates all unsuccessful coursework attempted at Sacramento State (i.e. "F", "I", "NC", "W", "WU").

**Probation Warning:** Students who have completed 120 percent of attempted coursework will receive a warning notification. This early warning enables the student to seek academic advisement for degree completion prior to reaching 150 percent.

### 3. Satisfactory Pace Standard:

The satisfactory pace standard measures progress for the prior academic year measuring units earned in comparison to units attempted. Students must pass at least 67 percent of units attempted.

All graded coursework are counted, including repeat coursework, in-progress and withdrawals. SAP review also incorporates all unsuccessful coursework attempted at Sacramento State (i.e. "F", "I", "NC", "W", "WU"). *Transfer units are not included in this calculation.*

## Financial Aid Disqualification

Students will become disqualified from receiving financial aid if **any** one of the following applies:

## Appeal Review

Students not meeting the requirements will be "Financial Aid Disqualified" and notified accordingly with instructions on how they may submit an appeal and the appeal process.

## Appeal Process

Students who disqualify from receiving financial aid will be notified via MySacState Student Center and provided instruction on the appeal process. Appeals will be evaluated based on the student's extenuating circumstance and plan to take corrective measures toward successful degree completion.

Students who are disqualified due to low GPA or failure to successfully complete at least 67% of coursework attempted may submit an appeal for consideration of reinstatement of financial aid. Students may need to submit an Academic Plan, indicating courses that will be taken in subsequent semesters and to successfully progress toward degree completion.

Students who disqualify due to exceeding 150% of the required units for their program must submit an Academic Plan with their appeal and indicate required courses needed to complete undergraduate degree. Appeal will only be approved to receive financial aid for coursework required to graduate.

Students with an approved appeal are placed on probation, progress is evaluated at the end of the term. A student must be meeting progress in order to maintain eligibility for financial aid.

## Regaining Eligibility

Students who appeal and appeal is approved are placed on probation. Students with an approved appeal must meet SAP standards at the end of the probation semester to regain eligibility for the subsequent semester.

Students who do not appeal are able to regain eligibility by meeting SAP standards by the end of the academic year when annual SAP process is run.

## Reduction in Units

Students who received financial aid funds should consult with the Financial Aid & Scholarships Office prior to dropping a course or withdrawing from the University to determine the impact on the financial aid received for that semester. Students can meet with an advisor at the Student Service Center (<https://www.csus.edu/student-affairs/centers-programs/student-services-center/>) during office hours to discuss their file. A student who receives aid and drops units, withdraws, drops out, is expelled, etc., during or after the first day of instruction will be reviewed in accordance with the Federal Title IV Return of Title IV Policy to determine percentage of aid they have earned based on number of days they attended during the semester. As a result, student may be required to return portion of financial aid they received for that academic

term. For drop in units, aid will be adjusted at Census date to reflect the final enrollment status.

## Special Categories of Students

Students in the International Program, Visitor Status, Consortium, and/or contractual programs must meet with a financial aid counselor.

Summer requires a separate institutional application available on the Financial Aid & Scholarships Office web site in April at [www.csus.edu/faid](http://www.csus.edu/faid) (<http://www.csus.edu/faid/>).

Open University students are not eligible for financial aid. Courses being audited are not considered toward enrollment for financial aid purposes.

## Return of Title IV Funds Policy

### What is Title IV Aid?

Title IV of the Higher Education Act of 1965, as amended in 1998, (Title IV, and HEA program) establishes general rules that apply to federal student financial assistance programs.

Title IV funds are awarded to students under the assumption they will attend school for the entire semester for which the federal financial aid is given. When a student withdraws, they may no longer be eligible for the full amount of Title IV funds they were originally scheduled to receive.

### What Return of Title IV Funds Means to Financial Aid Recipients

Federal regulations require the Financial Aid & Scholarships Office to calculate a Return of Title IV Funds for students who withdraw during the semester. The policy applies to students who cease enrollment in all classes, on or after the first day of the semester. The institution is required to determine the earned and unearned portions of Title IV aid as of the date the student ceased attendance based on the amount of time the student spent in attendance. Any aid received in excess of the earned amount is considered unearned. The unearned amount is then returned to the federal aid programs it was disbursed from in the order determined by the U.S. Department of Education. The earned portion is calculated on a daily basis using calendar days from the first day of instruction. Additionally, any State grant funds received may be subject to the same earned and unearned calculation.

### How is Return of Title IV Funds Calculated

#### *Return of Title IV Funds (Earned vs. Unearned Aid)*

Within 45 days from when you discontinue enrollment, Financial Aid and Scholarships must calculate the amount of financial aid you have earned prior to the date the action was filed. Any aid received in excess of the earned amount is considered unearned. The unearned financial aid must be returned to the respective federal programs no later than 45 days from when the student separated from Sac State. The calculation is based upon only the amount of Title IV Aid for which you were eligible. Sac State's policy uses a similar formula to calculate how much state aid is earned if the student discontinued enrollment before the end of the semester.

#### *Calculating Earned Financial Aid*

The amount of earned financial aid is calculated on a daily basis from the first day of classes. The process uses calendar rather than business days. Earned aid is determined by taking the number of days attended before enrollment ended divided by the total number of days in the

semester (first day of instruction until the last day of finals, excluding spring break for semester students).

Return policies apply to students that withdraw on or before the 60% point of the term. For a student who withdraws after the 60% point-in-time, there is no unearned financial aid.

Once the earned and unearned aid percentages are determined, the next step is to calculate the dollar amount of unearned aid that must be returned. The Return amount is determined by multiplying the unearned aid percentage by the total of all Title IV aid received.

Unearned Aid Percentage x Total of all Title IV Funds Received = Total Unearned Aid

#### *School Portion of the Return*

The amount of unearned aid that must be returned by Sac State is a percentage of the institutional charges for the semester. Once the dollar amount of the school portion of the Return is determined, it is compared to the total amount of all unearned aid. If the school portion is less than the total unearned aid, then Sac State must return the amount of the school portion. If the calculated school portion exceeds the total unearned aid, then Sac State must return the amount of the total unearned aid.

Financial aid will be returned to the aid program from which it came. If returned to a loan program, your outstanding balance will be reduced by the amount of the return. Aid will be returned in the following order:

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Direct PLUS Loans
4. Federal Pell Grants
5. Federal Supplemental Educational Opportunity Grant
6. Iraq and Afghanistan Service Grant

#### *Late or Post-Withdrawal Disbursement*

Students may be eligible for a late or post-withdrawal disbursement if they have accepted aid that did not disburse at the time of withdrawal from Sac State. If eligible, Sac State Financial Aid and Scholarships will send notification of the action required to either accept or decline a portion, or all, of the late disbursement. If no response is received within approximately two weeks of notification, the award will be canceled.

### Consequences of Outstanding Repayment Obligation

Sacramento State does not have the authority to waive or write off the repayment requirement regardless of the reason for the withdrawal, including extenuating circumstances such as illness, accident, or grievous personal loss.

A student who fails to return the unearned Federal Financial Aid funds will be referred to the U.S. Department of Education for collection and the University may withhold permission to register, to use facilities, or render services. Until the repayment issue is resolved, the student's Free Application for Federal Student Aid (FAFSA) record will be "flagged" every time a student files for aid. A student in repayment is ineligible for Financial Aid at any other institution in the nation until it can be verified the student is in repayment. In addition to referral to the U.S. Department of Education, failure to pay this debt by the due date may also result in

an offset of your state income tax refund, and/or referral to a third-party collection agency.

**Process**

Students who find it necessary to withdraw from Sacramento State after enrolling for any academic term are required to follow the official withdrawal procedures. Failure to follow formal withdrawal procedures may result in the assignment of failing grades, or the assignment of an unofficial withdrawal by the course instructor(s) in all courses and the need to apply for readmission before being permitted to enroll in another academic term.

Students needing to withdraw, begin the process by filling out the University Withdrawal form <https://www.csus.edu/student-affairs/centers-programs/student-services-center/forms.html>

**Unofficial Withdrawal**

Sac State Financial Aid and Scholarships reviews posted grades every semester. If a student receives all non-passing grades, and there is no record of academic activity they are determined to have unofficially withdrawn. Per Federal Return of Title IV regulations, federal, state, and institutional funds are adjusted using the 50% point of the term as the withdrawal date.

In order to reevaluate this determination, documentation must be provided to support attendance in all courses for the term. For example, correspondence from the student's instructor(s).

**Cost of Attending Sacramento State**

Student budgets, also known as Cost of Attendance (COA), are designed to provide students with a projection of reasonable costs to attend school for a 9 month period. The students COA includes direct costs which are actual tuition and fees charged and, if applicable on campus housing charges. Indirect costs included in the total COA are as follows: an allowance for books and supplies, food and housing for those living off-campus or with parents, transportation costs and an allowance for personal items. The following chart is an estimate of the cost of attendance during the 2025-2026 academic year as a full-time undergraduate student and may not represent your actual expenditures for these items.

Allowance	Live with Parents	Live On-Campus	Live Off-Campus
Fees	\$9,046	\$9,046	\$9,046
Books, Course Materials, Supplies & Equipment	\$1,188	\$1,188	\$1,188
Living Expenses	\$10,792	\$20,134	\$22,140
Transportation	\$2,204	\$1,470	\$2,594
Misc. Personal	\$3,292	\$3,292	\$3,292
<b>TOTAL</b>	<b>\$26,522</b>	<b>\$35,130</b>	<b>\$38,260</b>

Budget figures are subject to change without notice. The CSU makes every effort to keep student costs to a minimum. Fees listed in published schedules or student accounts may need to be increased when public funding is inadequate. Therefore, the CSU must reserve the right, even after initial payments are made, to increase or modify any listed fees, without notice, until the date for a particular semester or quarter has

begun. All CSU listed fees should be regarded as estimates that are subject to change upon approval by The Board of Trustees.

In accordance with California Senate Bill 467 and California Assembly Bill 990 Sac State provides the typical market costs of a one-bedroom apartment, two-bedroom apartment and renting a room in a private house in the Sacramento, CA area.

- 1 Bedroom: \$1,703 per month
- 1 Bedroom in private house: \$1,057
- 2 Bedroom: \$2,115 per month

The room and board expenses included in the off-campus Cost of Attendance represent the typical costs students pay when enrolled at Sac State. Actual costs of room and board will vary. Many students living off-campus have roommates, which decreases their housing costs.