

# FINANCIAL AID

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## The Steps:

1. Starting October 1<sup>st</sup>, complete the FAFSA. The deadline is MARCH 2<sup>nd</sup>, but please try to finish before December 1<sup>st</sup>.
2. Watch for a response by e-mail or mail. If you haven't received anything you need to call! The help number is 1-800-433-3243.
3. Review your SAR (Student Aid Report) for errors. Make corrections online, save, and SUBMIT.
4. You will receive your EFC or Expected Family Contribution number. Colleges use this number to decide how much your family can contribute to your college education. An EFC number of 0 means that your family will be able to contribute nothing and you make be eligible for the largest possible Federal Pell Grant award. So, the lower your EFC number, the better.
5. You also will want to check your Cal Grant award. You can do this by going to:  
<https://mygrantinfo.csac.ca.gov/logon.asp> Or, google "webgrants" and go to the first link. 😊
6. The colleges you listed on your FAFSA will receive your EFC number and they will then decide your financial need and send you a financial aid package.
7. Make sure you get all requested paperwork in by given deadlines. Missing a deadline could cause you to lose your financial aid.

## Financial Aid Packages

*How does a college determine my financial aid package?*

$$\text{Cost of Attendance} - \text{EFC} = \text{FINANCIAL NEED}$$

For example: You want to go to CSUN and the Cost of Attendance is \$27,500. Your EFC number is \$2,500.  $\$27,500 - \$2,500 = \$25,000$ . Your financial need is \$25,000.

It's important to note, your financial need is based on Total Cost of Attendance, not just tuition!

Colleges help with your financial need through:

Work Study  
Loans

Scholarships  
Grants

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## Types of Grants:

Name	Requirements Needed
Pell	Meet financial requirements
FSEOG	Meet financial requirements
Cal Grant A	Meet financial requirements, attend a 4 year college, minimum 3.0 GPA
Cal Grant B	Meet financial requirements, attend a 2 or 4 year college, minimum 2.0 GPA
Cal Grant C	Meet financial requirements, attend a vocational program

## Types of Loans:

<b>DIRECT SUBSIDIZED LOAN</b>	<ul style="list-style-type: none"> <li>* Loan you take out</li> <li>* Available to undergraduate students with financial need</li> <li>* School decides how much you can borrow. The amount can't exceed your financial need.</li> <li>* Government pays the interest while               <ul style="list-style-type: none"> <li>- You are in school at least ½ time</li> <li>- For the first months after you leave school</li> <li>- During a period of deferment</li> </ul> </li> </ul>
<b>DIRECT UNSUBSIDIZED LOAN</b>	<ul style="list-style-type: none"> <li>* Loan you take out</li> <li>* Available to undergrad and graduate students</li> <li>* <i>No requirement to demonstrate financial need</i></li> <li>* School determines the amount you can borrow based on your cost of attendance and other financial aid you receive</li> <li>* You pay the interest on the loan during all periods</li> <li>* You can choose to have all the interest added to your basic loan amount and pay after graduation</li> <li>* This loan is more expensive over time because you are in responsible for the interest instead of the government.</li> </ul>
<b>PLUS LOAN</b>	<ul style="list-style-type: none"> <li>* Loan your parents take out</li> <li>* School determines the amount you can borrow</li> <li>* You start paying back the whole loan immediately unless you ask for the loan to be deferred until after graduation.</li> </ul>

**WHEN IN DOUBT: CALL THE FINANCIAL AID OFFICE OF THE SCHOOL YOU PLAN TO ATTEND!**

# EOP

## Educational Opportunity Program

**What is the Education Opportunity Program?** EOP is a program used extensively by the CSU system to provide financial and academic support to first-generation, historically low income and educationally underserved students. For the UC system, UC Berkeley, Davis, Santa Barbara, and Santa Cruz also offer this program.

**What kind of support is provided?** EOP can provide financial aid, tutoring, special orientation sessions, counseling, retention activities, and summer programs. Each campus might also have additional supports, like providing special technology, priority registration, or housing.

**How does the CSU determine "low income"?** An Expected Family Contribution of \$1500 or below or:

Family Maximum Size	Maximum Total Parental Income
2	\$37,100
3	\$41,800
4	\$48,000
5	\$55,000
6	\$62,200
7	\$67,700
8	\$73,200

**How do I apply?** The application is available on the same site as the application for UC and CSU schools.

**Is the EOP application different than the regular CSU mentor application?** Yes! To complete the EOP application you must enter in information found on your taxes. The application is also used to determine if you are "educationally underserved" which means that it will ask about the ethnicity of you and parents, as well as residency questions. Also, please speak to your counselor; they (and a teacher of your choice) will need to complete a questionnaire about your academic potential. They will want to speak to you before completing the paperwork for you.

**When are the letters of recommendation due?** Each school has their own due dates. Please pay close attention to these deadlines.

2018-19 Standard Student Expense Budgets

BUDGET CATEGORY/ EXPENSE ITEM	BAKERSFIELD	CHANNEL ISLANDS	CHICO	DOMINGUEZ HILLS	EAST BAY	FRESNO	FULLERTON	HUMBOLDT	LONG BEACH	LOS ANGELES	MONTREY BAY
Total Fees	\$7,308	\$6,802	\$7,356	\$6,937	\$6,834	\$6,585	\$6,870	\$7,774	\$6,798	\$6,652	\$7,147
Books and Supplies	\$2,002	\$2,002	\$1,918	\$1,900	\$1,500	\$1,918	\$2,002	\$1,770	\$2,002	\$2,002	\$1,916
Food and Housing	\$5,418	\$5,418	\$5,418	\$5,418	\$5,418	\$5,418	\$5,418	\$5,320	\$5,418	\$5,418	\$5,418
Transportation	\$1,586	\$1,587	\$1,068	\$1,540	\$1,350	\$1,108	\$1,544	\$1,062	\$1,586	\$1,587	\$1,548
Personal	\$1,480	\$1,480	\$1,480	\$1,480	\$1,480	\$1,480	\$1,480	\$1,434	\$1,480	\$1,480	\$1,480
<b>TOTAL</b>	<b>\$17,794</b>	<b>\$17,269</b>	<b>\$17,240</b>	<b>\$17,275</b>	<b>\$16,582</b>	<b>\$16,509</b>	<b>\$17,314</b>	<b>\$17,360</b>	<b>\$17,284</b>	<b>\$17,119</b>	<b>\$17,146</b>
Total Fees	\$7,308	\$6,802	\$7,356	\$6,937	\$6,834	\$6,585	\$6,870	\$7,774	\$6,798	\$6,652	\$7,147
Books and Supplies	\$2,002	\$2,002	\$1,918	\$1,900	\$1,500	\$1,918	\$2,002	\$1,770	\$2,002	\$2,002	\$1,916
Food and Housing	\$13,746	\$16,954	\$12,550	\$12,540	\$13,980	\$10,587	\$15,898	\$12,870	\$12,986	\$13,407	\$12,396
Transportation	\$1,472	\$1,473	\$1,068	\$860	\$1,200	\$846	\$1,472	\$1,062	\$1,472	\$1,473	\$629
Personal	\$1,480	\$1,480	\$1,480	\$1,480	\$1,480	\$1,480	\$1,480	\$1,434	\$1,480	\$1,480	\$1,480
<b>TOTAL</b>	<b>\$26,008</b>	<b>\$28,711</b>	<b>\$24,372</b>	<b>\$23,717</b>	<b>\$24,994</b>	<b>\$21,416</b>	<b>\$27,722</b>	<b>\$24,910</b>	<b>\$24,738</b>	<b>\$24,890</b>	<b>\$23,568</b>
Total Fees	\$7,308	\$6,802	\$7,356	\$6,937	\$6,834	\$6,585	\$6,870	\$7,774	\$6,798	\$6,652	\$7,147
Books and Supplies	\$2,002	\$2,002	\$1,918	\$1,900	\$1,500	\$1,918	\$2,002	\$1,770	\$2,002	\$2,002	\$1,916
Food and Housing	\$13,530	\$15,151	\$12,390	\$14,500	\$13,986	\$13,780	\$15,150	\$12,870	\$14,090	\$15,151	\$13,292
Transportation	\$1,544	\$1,545	\$1,068	\$1,540	\$1,350	\$1,252	\$1,544	\$1,062	\$1,544	\$1,545	\$1,508
Personal	\$1,480	\$1,480	\$1,480	\$1,480	\$1,480	\$1,480	\$1,480	\$1,434	\$1,480	\$1,480	\$1,480
<b>TOTAL</b>	<b>\$25,864</b>	<b>\$26,990</b>	<b>\$24,212</b>	<b>\$26,357</b>	<b>\$25,150</b>	<b>\$25,015</b>	<b>\$27,046</b>	<b>\$24,910</b>	<b>\$25,914</b>	<b>\$26,810</b>	<b>\$25,343</b>

BUDGET CATEGORY/ EXPENSE ITEM	NORTHRIIDGE	POMONA	SACRAMENTO	SAN BERNARDINO	SAN DIEGO	SAN FRANCISCO	SAN JOSE	SAN LUIS OBISPO*	SAN MARCOS	SONOMA	STANISLAUS
Total Fees	\$6,888	\$7,337	\$7,232	\$6,927	\$7,484	\$7,254	\$7,721	\$9,507	\$7,702	\$7,724	\$7,044
Books and Supplies	\$2,002	\$1,800	\$1,918	\$1,917	\$1,915	\$2,002	\$2,002	\$1,920	\$2,000	\$1,916	\$1,650
Food and Housing	\$5,418	\$5,418	\$5,418	\$5,418	\$4,458	\$5,418	\$5,418	\$5,349	\$5,418	\$5,418	\$5,418
Transportation	\$1,586	\$1,302	\$1,108	\$1,107	\$1,593	\$1,588	\$1,587	\$1,278	\$1,568	\$1,586	\$1,100
Personal	\$1,480	\$1,480	\$1,480	\$1,482	\$1,480	\$1,480	\$1,480	\$1,497	\$1,480	\$1,480	\$1,480
<b>TOTAL</b>	<b>\$17,374</b>	<b>\$17,337</b>	<b>\$17,156</b>	<b>\$16,851</b>	<b>\$16,930</b>	<b>\$17,742</b>	<b>\$18,208</b>	<b>\$19,551</b>	<b>\$18,168</b>	<b>\$18,124</b>	<b>\$16,692</b>
Total Fees	\$6,888	\$7,337	\$7,232	\$6,927	\$7,484	\$7,254	\$7,721	\$9,507	\$7,702	\$7,724	\$7,044
Books and Supplies	\$2,002	\$1,800	\$1,918	\$1,917	\$1,915	\$2,002	\$2,002	\$1,920	\$2,000	\$1,916	\$1,650
Food and Housing	\$11,122	\$17,358	\$14,900	\$12,711	\$16,892	\$15,151	\$16,442	\$13,770	\$13,000	\$13,960	\$10,984
Transportation	\$1,472	\$900	\$846	\$846	\$1,543	\$1,587	\$1,473	\$1,278	\$1,132	\$1,472	\$700
Personal	\$1,480	\$1,480	\$1,480	\$1,482	\$1,480	\$1,480	\$1,480	\$1,497	\$1,480	\$1,480	\$1,480
<b>TOTAL</b>	<b>\$22,964</b>	<b>\$28,875</b>	<b>\$26,376</b>	<b>\$23,883</b>	<b>\$29,314</b>	<b>\$27,474</b>	<b>\$29,118</b>	<b>\$27,972</b>	<b>\$26,314</b>	<b>\$26,552</b>	<b>\$21,858</b>
Total Fees	\$6,888	\$7,337	\$7,232	\$6,927	\$7,484	\$7,254	\$7,721	\$9,507	\$7,702	\$7,724	\$7,044
Books and Supplies	\$2,002	\$1,800	\$1,918	\$1,917	\$1,915	\$2,002	\$2,002	\$1,920	\$2,000	\$1,916	\$1,650
Food and Housing	\$15,150	\$13,005	\$13,780	\$13,770	\$13,514	\$15,151	\$15,151	\$13,770	\$15,150	\$15,150	\$12,390
Transportation	\$1,544	\$1,302	\$1,252	\$1,239	\$1,983	\$1,587	\$1,545	\$1,278	\$1,250	\$1,544	\$1,100
Personal	\$1,480	\$1,480	\$1,480	\$1,482	\$1,480	\$1,480	\$1,480	\$1,497	\$1,480	\$1,480	\$1,480
<b>TOTAL</b>	<b>\$27,064</b>	<b>\$24,924</b>	<b>\$25,662</b>	<b>\$25,335</b>	<b>\$26,376</b>	<b>\$27,474</b>	<b>\$27,899</b>	<b>\$27,972</b>	<b>\$27,592</b>	<b>\$27,814</b>	<b>\$23,664</b>

\* Fees vary based on student's program or college