

Financial Aid & Scholarships Office &
Student Financial Services
New Student Orientation Sessions
June 2024

Money Matters

TOPICS



- Tuition & Fees
- Other Estimated Costs



- Financial Aid Cycle | Notifications
- Types of Aid | Budgeting Tips



- Grades = Money! Let's Talk About It!



- Let's Switch Things Up | Financial Aid Office vs. Student Financial Services (SFS)



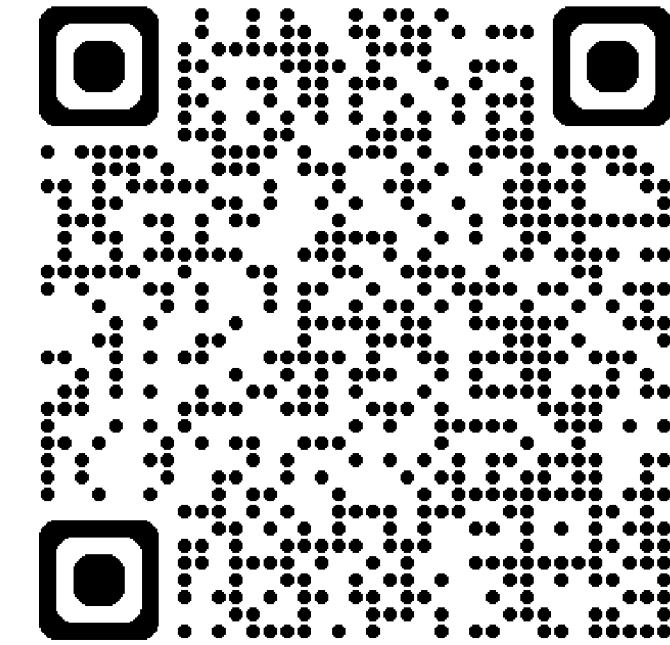
- How to Use Your MyCSUDH Student Center
- Closing Review

Tuition, Fees, and Other Estimated Costs



Undergraduate Tuition & Fees: Fall 2024 & Spring 2025

	FALL 2024		SPRING 2025	
	Part-time 1 – 6 units	Full-time 6.1 units or more	Part-time 1 – 6 units	Full-time 6.1 units or more
Tuition	\$1,764.00	\$3,042.00	\$1,764.00	\$3,042.00
Campus Fees	\$687.23	\$687.23	\$682.23	\$682.23
Total	\$2,451.23	\$3,729.23	\$2,446.23	\$3,724.23



**Term Fees
Information**

**Full-time Amounts Combined
= \$7,453.46**

Excuse me, but what's a UNIT?



**A UNIT is just like a
CREDIT.**

The words are
interchangeable.

Example:

In High School, you took
CREDITS.

In college, we say UNITS.



Other Estimated Costs | 9-Month | Annual Budgets

Description	Commuter/Living w Parent	ON-CAMUS	OFF-CAMPUS
Food/Housing	\$11,718	\$18,444	\$20,920
Personal/Misc.	\$ 3,444	\$ 2,468	\$ 4,524
Travel	\$ 2,070	\$ 1,412	\$ 3,364
SUBTOTAL	\$17,232	\$22,324	\$28,808
	<i>Listed below are the combined totals w/ books, supplies, tuition, & fees</i>		
Books & Supplies	\$ 1,152	\$ 1,152	\$ 1,152
Tuition & Fees	\$7,453.46	\$7,453.46	\$7,453.46
COMBINED TOTALS	\$25,837.46	\$30,929.46	\$37,413.46

- Budgets are assigned based on student responses to the “**Housing**” question on their **MYCSUDH** Student Portal
- Outside of Tuition & Fees, **YOUR actual costs** will be different depending **YOUR:**
 - **Individual needs, expenses, and spending habits**

The Financial Aid Cycle & Offer Notifications



2024-2025 FAFSA Simplification Video Resources

This application cycle started late and was not a smooth process, but the **2025-2026** cycle should be better.

New Terms to learn: Contributor | Student Aid Index (SAI) | Direct Data Exchange | Federal Tax Information | Pell Enrollment Intensity

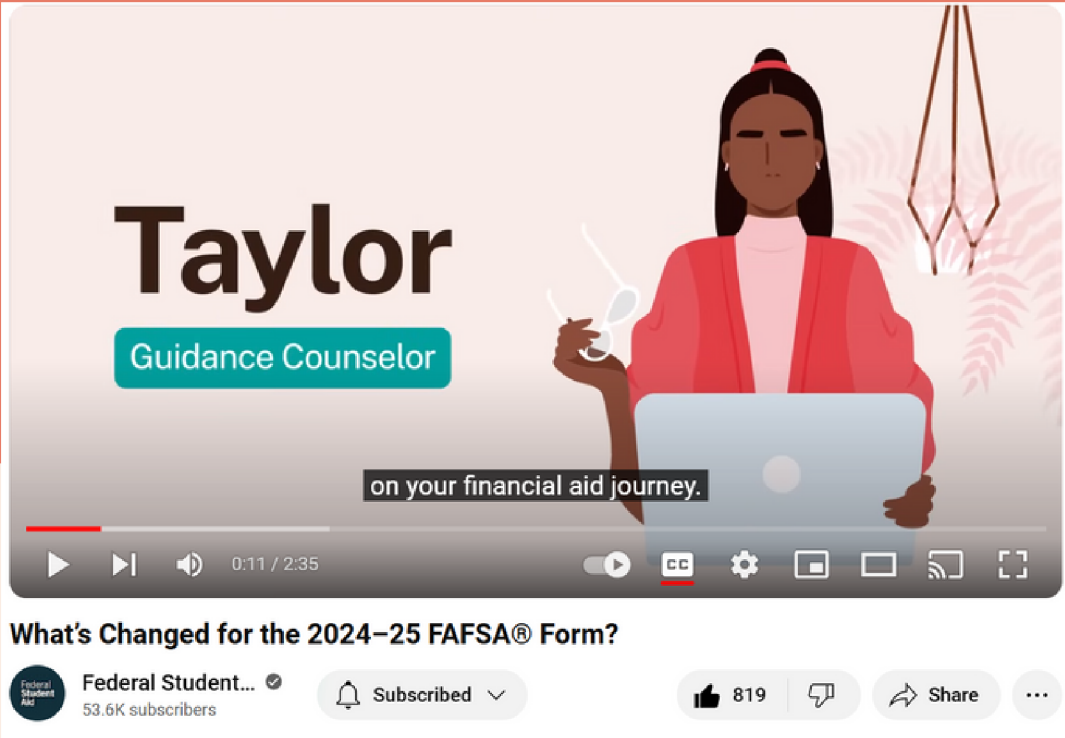
CSUDH Financial Aid TV (FATV)

Has great 1 - 3 minute videos.

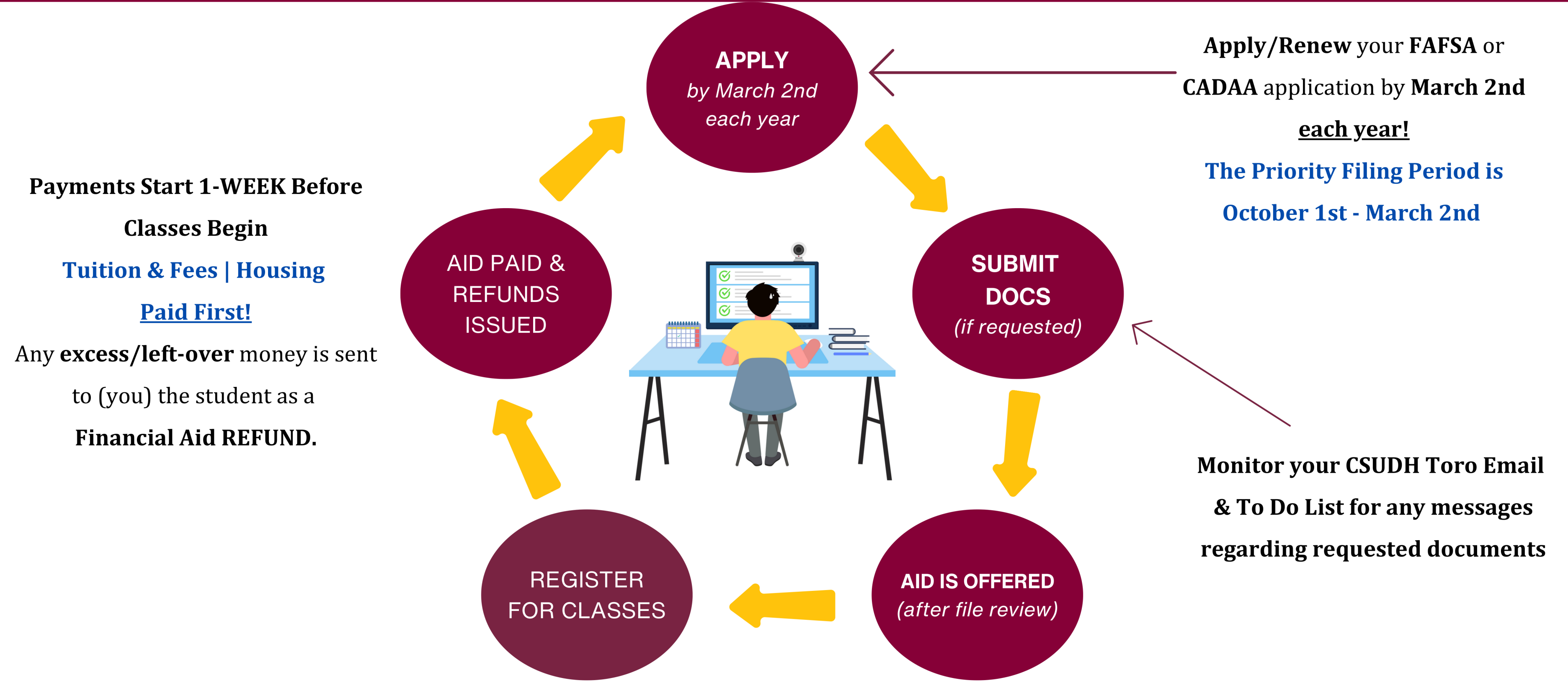


Federal Student Aid YouTube Channel

Also has great 1- 3 minute videos.



The Financial Aid Cycle



Financial Aid Offer Notifications



**All notifications are sent to CSUDH
Student Toro Mail accounts**

Two (2) types of offers:

- **Estimated**
 - A provisional notification before an actual offer is sent (*or*)
 - Additional documents are required to verify eligibility
- **Actual Offer**
 - No additional items required

Information contained within a Financial Aid Offer:

- Amounts of Aid = grants, loans, scholarships, work-study
- Estimated Cost of Attendance (COA) Budget items and amounts

Types of Financial Aid



Types of Financial Aid

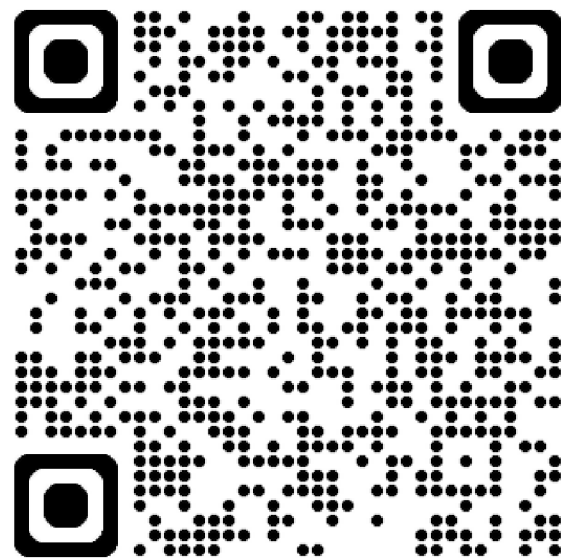
Federal Grants

State Grants

Scholarships

Federal Loans

Work-study



- **GRANTS** = **FREE** money that don't have to be repaid
- **SCHOLARSHIPS** = **FREE** money that don't have to be repaid
- **WORK-STUDY** = Funds are **earned** via part-time employment
- **LOANS** = Funds **must be repaid** after you graduate, leave school, or drop below part-time enrollment

Visit the **Financial Aid & Scholarship Office** website and select "**Types of Financial Aid**" for more detailed descriptions & eligibility information.

<https://www.csudh.edu/financial-aid/types-aid/>

State Grants that pay **TUITION** only


Cal Grant A & B

- Cal Grant A & B pay tuition only
- Cal Grant B also offers a stipend for books & supplies
- Years of eligibility is limited

State University Grant

- This grant is for tuition only
- Applicants **may not** receive both the State University Grant and a Cal Grant A or B

- Grant recipients must be enrolled at least half-time, **6-units**
- These grants will pay the part-time (or) full-time tuition fee amount
 - Part-time fee: \$1,764 (6-units)
 - Full-time fee: \$3,042 (6.1 units or more)



**These grants
do not pay
for campus
fees.**

Federal Pell Grants | Pell Enrollment Intensity (PEI)

Pell Grants have a 6-year life-time limit

FAFSA app & calculated SAI determine award amounts

- **Pell Enrollment Intensity (PEI)** will determine payment amounts. $\frac{\# \text{ of Units}}{12} = \text{PEI}$
- **PEI is a percentage (%) value** based on the **# of units** a student is enrolled for the term

Term Award \$3,600

- 12 units = $12/12 = 100\%$ | $\$3,600 \times 1 = \$3,600$
- 10 units = $10/12 = 83\%$ | $\$3,600 \times .83 = \$2,988$
- 7 units = $7/12 = 58\%$ | $\$3,600 \times .58 = \$2,088$

Loan Types

Direct Subsidized Loan

- **Government pays the interest** for you while you are in school & through the 6-month grace period

Direct Unsubsidized Loan

- **Interest begins to accrue immediately at the time of the 1st disbursement** and does not stop until the loan has been repaid in-full

Cal Dream Loans

- Loans are subsidized by the State of California
- **State pays the interest** while you are in school & through the 6-month grace period

- Loan recipients must be enrolled at least half-time, **6-units**
- Payments may be applied to any educational related expense (tuition, fees, books, food, housing, or other)

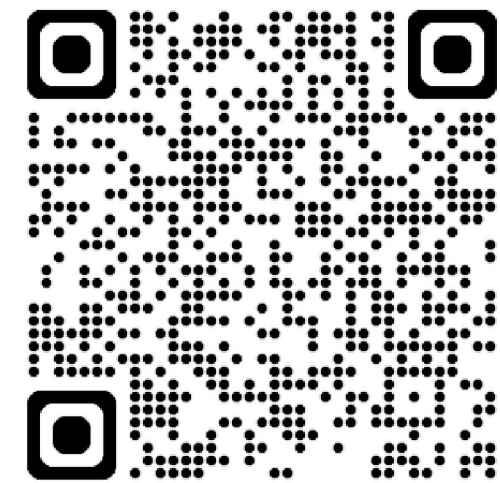
Other Financial Aid Sources

**EOP & SEOG
Grants**

**Middle-Class
Scholarship
(MCS)**

- Federal TEACH Grant
- Institutional & private scholarships
- Iraq Afghanistan Grant
- LAEP and College Corps
- Parent PLUS Loans
- Private Educational Loans

Visit our website for details.
Call or visit us if you have any questions.



Budgeting Tips

1

List your Income & Financial Resources

<u>Financial Aid</u>	<u>\$10,000</u>
<u>Work Income</u>	<u>\$ 3,000</u>
<u>Graduation Gifts</u>	<u>\$ 1,000</u>

TOTAL **\$14,000**

2

List Your Expenses

(tuition, rent, food, Netflix/HULU/Apple Music, subscriptions, gas, etc)

<u>Tuition & Fees</u>	<u>\$3,729</u>
<u>Books</u>	<u>\$ 500</u>
<u>Food</u>	<u>\$ 800</u>
	<i>(\$200 per month x 4 months)</i>
<u>Personal/Misc.</u>	<u>\$ 1,200</u>
	<i>(\$300 per month x 4 months)</i>

TOTAL **\$6,229**

3


Balance Your Budget

Create your Spending Plan

\$14,000 - **\$6,229** = **\$7,771**
left over

Create Your Spending Plan

$\$7,771 / 4\text{-months}$
= $\$1,942.75$ available per month
 $\$1,942.75 / 4\text{-weeks}$
= $\$485.69$ weekly spending limit
 $\$485.69 / 7\text{-days}$
= $\$69$ per day spending limit



Grades = Money
Satisfactory Academic
Progress (SAP)
Let's Talk About it

What is Satisfactory Academic Progress (SAP)?



SAP are the reasonable standards that measure whether or not a student is maintaining satisfactory academic progress towards completing their degree.

We monitor (3) three standards:

- GPA
- Completion Percentage %
- Maximum Timeframe (or Attempted Unit Cap)

The (3) SAP Standards



GPA Minimums:
Freshmen **1.5**
Sophomores **1.8**
Junior/Seniors **2.0**

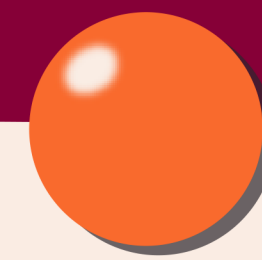
Complete
66.67% of your classes
w/ passing grades

Example:
12 units x .6667 = 8 units
15 units x .6667 = 10 units

The Max Timeframe
limit is 180 units
Stay on track to graduate
on-time, before reaching
this limit!

Grades = Money \$\$\$

✓ believe
✓ achieve
✓ succeed



Stay
focus

Motivation Board!

- Not meeting the minimum SAP standards can put your financial aid eligibility at risk.
- Always strive to meet the minimum **GPA** and **66.67% Completion Rate** standards.



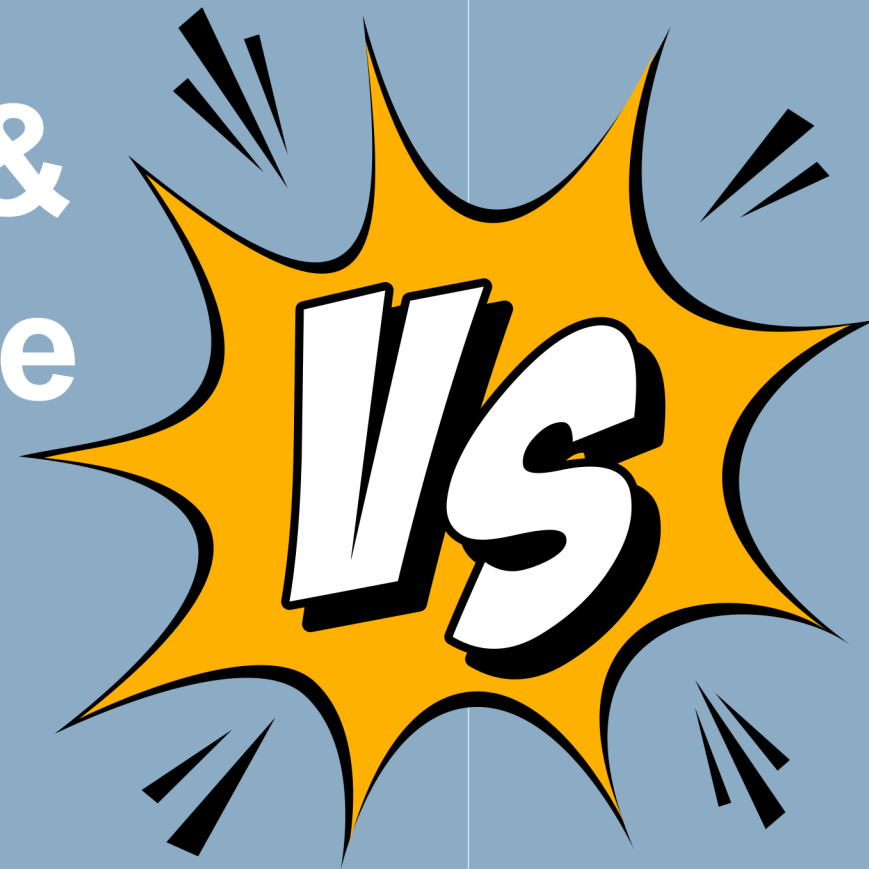


Let's Switch
Things Up



No, we're not going to talk about the Nintendo Switch, but rather....

The Financial Aid & Scholarships Office



The Student Financial Services Office



The Financial Aid & Scholarships Office

We offer the money & all this entails

What We Do!

- Review your FAFSA & CADAA applications
- Determine Your Eligibility for the Money \$\$
- Offer the Money \$\$ | We Pay the Money \$\$
- Monitor Your Grades
- Review Appeals
 - SAP | Budget Increases | Dependency Overrides
 - Income Adjustment | Unusual Circumstances
- We provide Workshops!
 - Application Help Sessions | Financial Wellness Workshops
 - **Banking 101, Budgeting, Money Basics, Understanding Credit**
 - **Scholarships - Finding Free Money for College, and more!**
- Budgeting & Planning
- Understanding the Nuances of Financial Aid Programs - we can help you!



Student Financial Services (SFS)

SFS oversees your **STUDENT ACCOUNT!**

- They are responsible for:
 - Cashier's Office
 - Collections
 - Refunds & Direct Deposit
 - Payments Plans



Cashier's Office

Learn about the various ways to pay your bills, along with Refunds, Installments Plans and Student Accounting.



Collections

Student account past due balances, Federal Perkins Student Loan collections, Student account research, Payment history analysis.



Refunds & Direct Deposit

Information regarding the Refund process, including Direct Deposit, Check by Mail, and Credit/Debit Card Refunds.



Payment Plans

Important Announcement: Fall 2024 Payment Plans will be available July 2024.

Resources



Electronic Fund Transfer (EFT)

Electronic Check Payments, processed through EFT.



Explanation of Mandatory Fees

Explanation of mandatory "Other Registration Fees."



Tax Information

Form 1098-T, Hope Tax Credit, and Lifetime Learning Tax Credit.

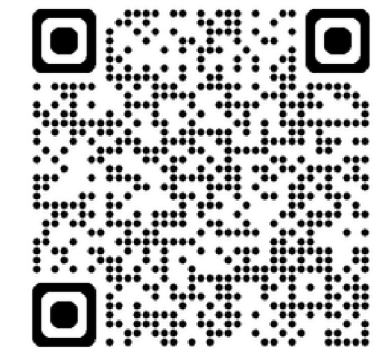


Term Fees Information

Fees by Academic Term, including Western Undergraduate Exchange fees.

- They provide services for:

- Issuance of refunds
- Short-Term Loan Processing
- Direct Deposit processing
- Mailed checks & lost checks
- And....



Now, let's hear from the Student Financial Services Office



Payment Options for Tuition & Due Dates



Financial
Aid

Installment
Plan

Out of
Pocket

Fees for the Fall 2024 term are due as follows:

- Registration dates between: **April 15, 2024, to July 14, 2024;** fees are **due July 15, 2024.**
- Registration dates between: **July 15, 2024, to September 3, 2024;** fees are **due 48 hours** after registration.
- Registration dates between: **September 4, 2024, to September 19, 2024,** your fees are **due at time of registration!**

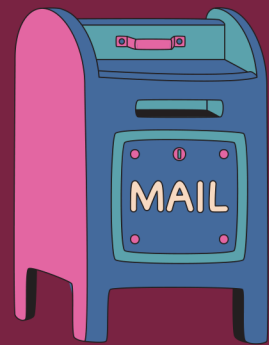
Students registering on or after the start of Late Registration, **August 26, 2024;** will have a **Late Registration fee** of **\$25.00.**



Three (3) Payment Methods:

1
In-Person
to the
Cashier's Office

2 By Mail



3



- Online using:
 - Electronic Check (ACH) - free of charge
 - Debit or Credit Card via Toro Pay from MyCSUDH
 - *A convenience fee will be charged*
 - International Students - to pay using your home currency, use Flywire | www.flywire.com



Cashiers Office

Installment Payment Plans

**Fall 2024
Payment Plans
will be available
JULY 1, 2024**



**PAYMENT PLANS
Webpage Update Coming
Soon!**
<https://www.csudh.edu/student-financial-services/payment-plans/>

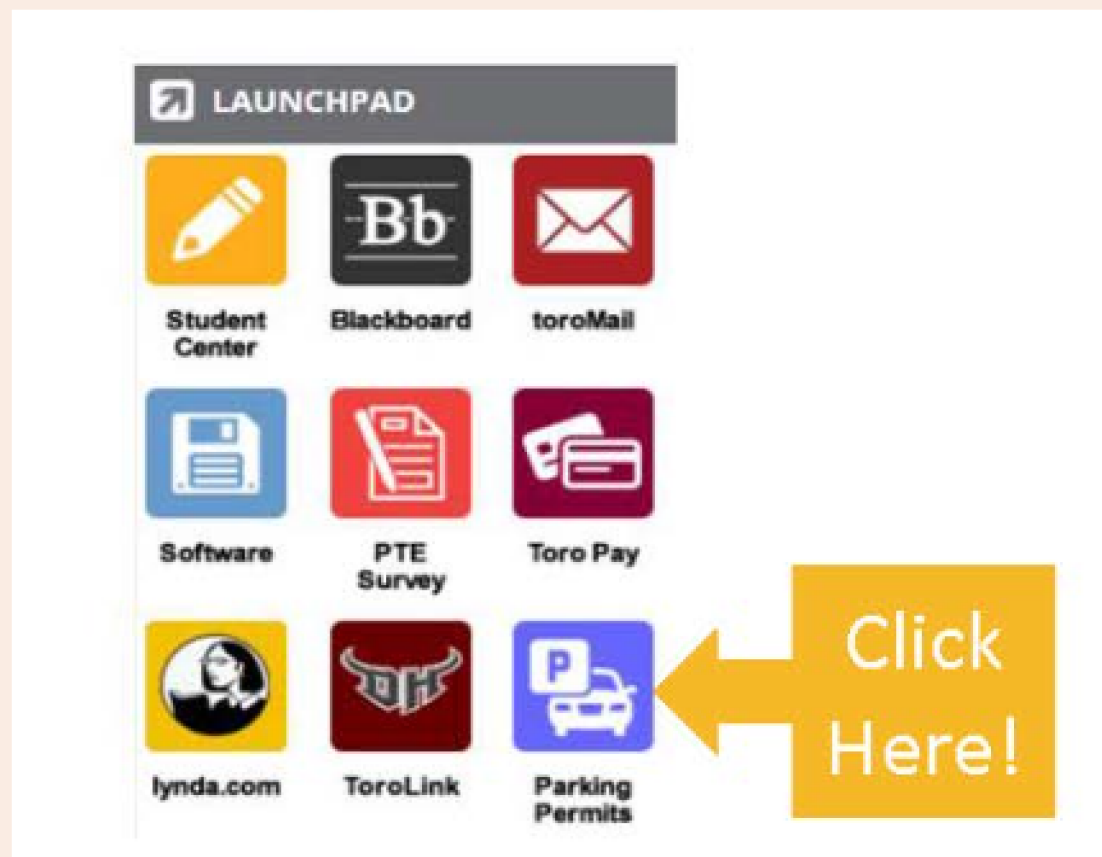


Parking & Parking Permits

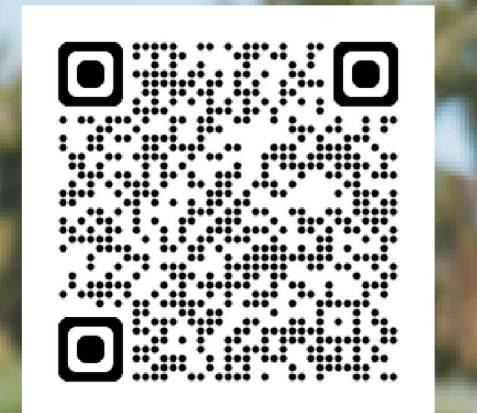
<https://www.csudh.edu/dhpd/departments/parking/>

Costs for Students

- \$200 Fall 2024
- \$200 Spring 2025
- **Online purchases only** from the **Launchpad** of their **MYCSUDH**
 - Go to the Parking Permits Icon
- Parking Permits are valid for all parking lots



Parking Webpage



Visitor Parking Webpage

<https://www.csudh.edu/visit-us/parking/>

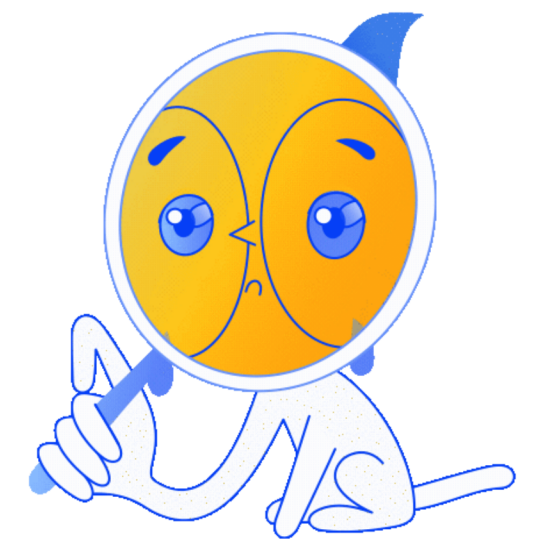


Financial Aid Refunds | The Process

REFUNDS

Are issued in one of two (2) ways by the **STUDENT FINANCIAL SERVICES OFFICE**

- **Direct Deposit** (takes 3 - 5) days to credit to your bank account)
- **Check by Mail** (all 5 - 10 days to receive a mailed check)

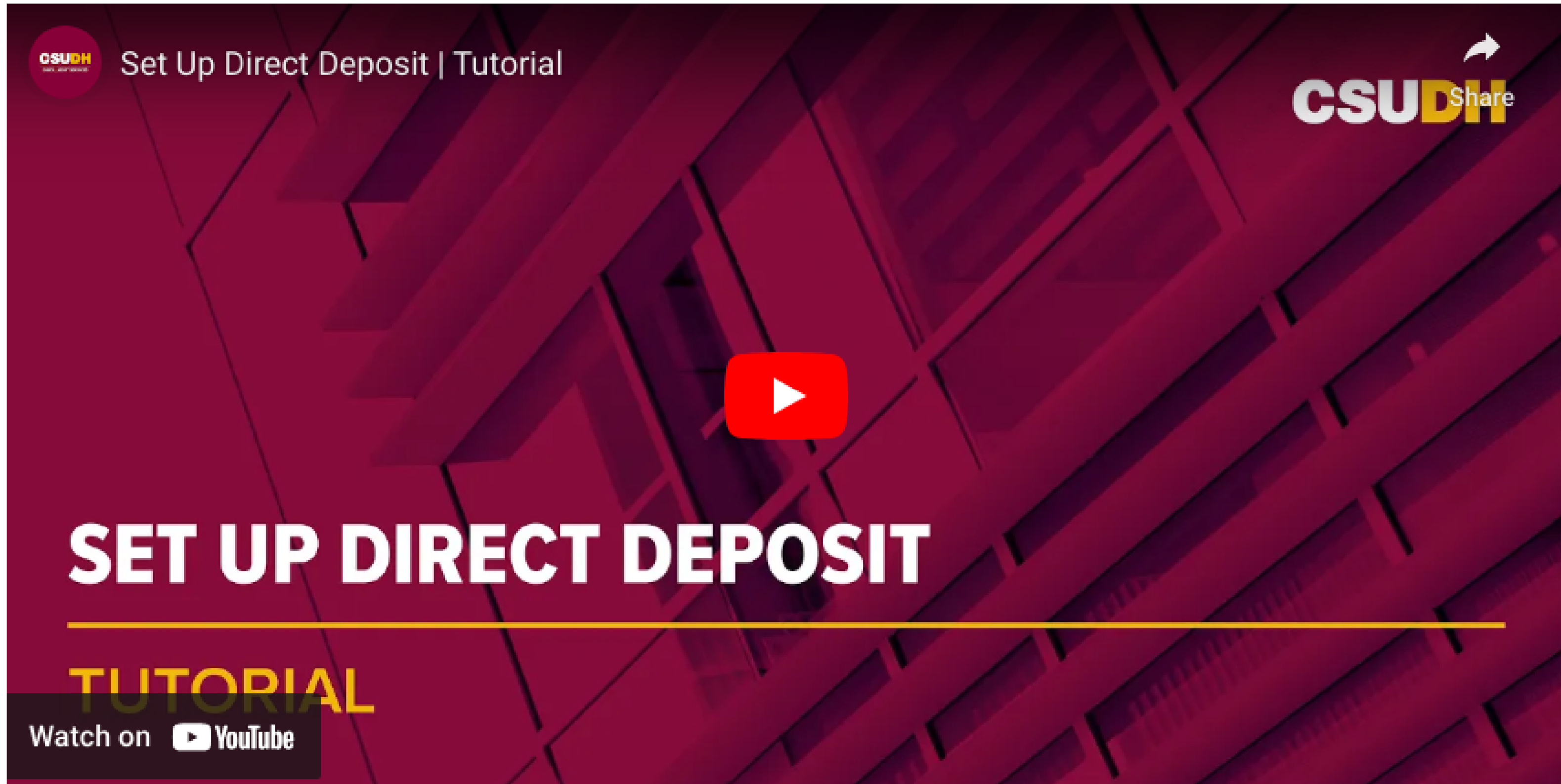


Funds are credited to **YOUR CSUDH Student Account**

YOUR tuition & on-campus housing fees are paid first!

Excess/Left-Over money is **YOUR REFUND**

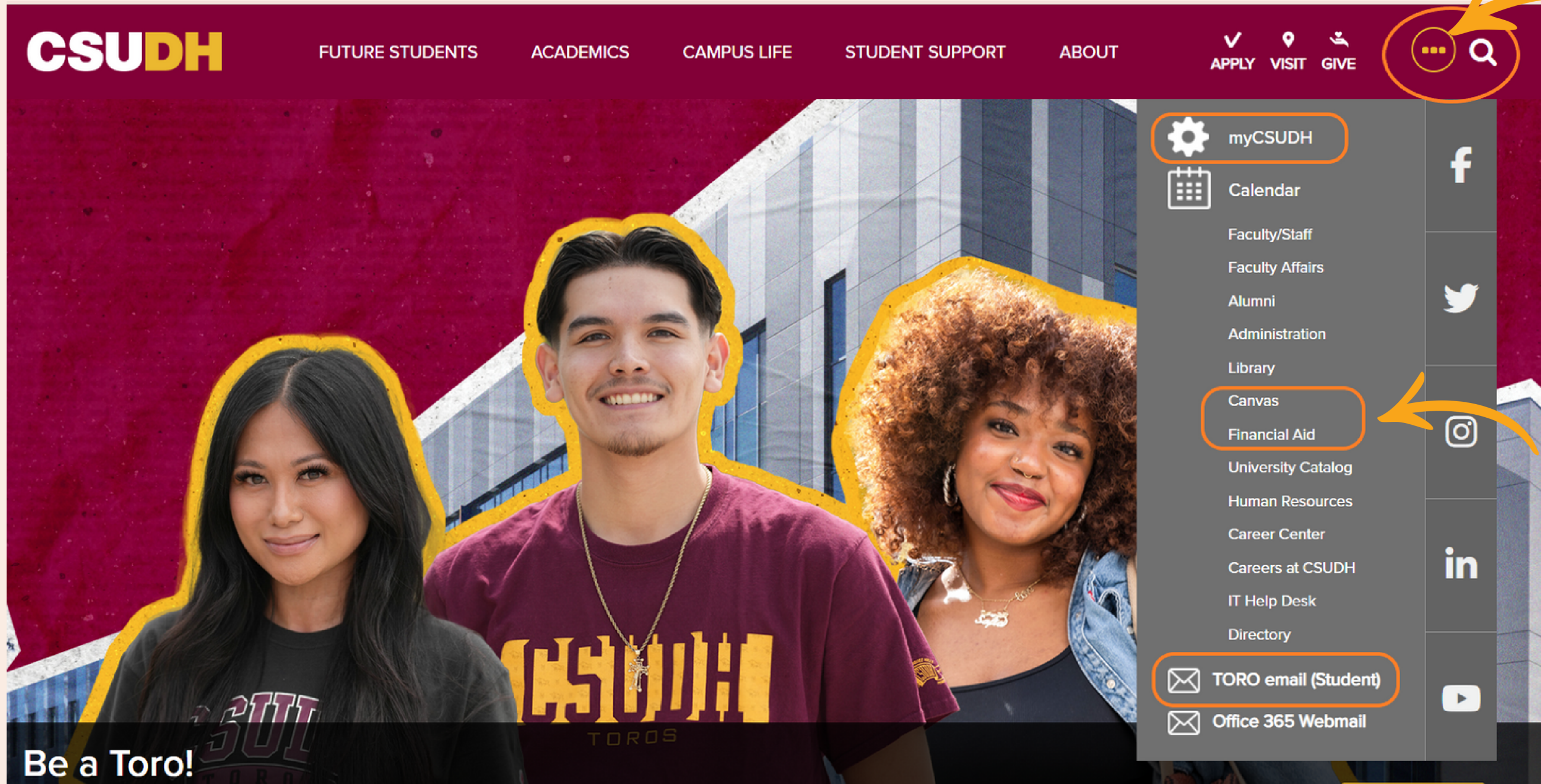
How to Enroll in Direct Deposit



How to Use Your MYCSUDH Student Center Effectively!



Quick Navigation: www.csudh.edu (or) my.csudh.edu



Upper right corner has the MYCSUDH & Search Options

Select the circle with the 3-dots.
Within the drop-down menu, you have links for:

- [myCSUDH](#)
- [Canvas](#)
- [Financial Aid](#)
- [TORO Email](#)

MyCSUDH Landing Page

The screenshot shows the MyCSUDH landing page. At the top right are links for 'Home' and 'Sign Out'. Below is a navigation bar with 'STUDENTS', 'APPLICANTS', and 'EMPLOYEES'. A left sidebar contains a menu with items: 'My Personal Info', 'COVID-19 Vaccination', 'Student Worker', 'Career Center', 'Scholarships', and 'Housing'. A central banner features a 'Toros Together' message about COVID-19 vaccination. Below the banner is a 'SOFTWARE LAUNCHPAD' grid with icons for Adobe, Math-ematica, Office 365, SPSS, Zoom, and MATLAB. To the right of the grid are three sections: 'MY TO DO LIST' (showing 'No to do list'), 'MY OUTSTANDING HOLDS', and 'MY QUICKLINKS' (with a 'Manage My QuickLinks' button). At the bottom left is a 'LAUNCHPAD' grid with icons for Student Center, Blackboard, toroMail, PTE Survey, Toro Pay, Title IX Training, Parking Permits, ToroLink, and LinkedIn Learning. At the bottom right is a 'STUDENT ANNOUNCEMENTS' section with a 'CERTIFY COVID-19 VACCINATION' notice. A yellow arrow points from the 'My Personal Info' menu item to the 'Above LAUNCHPAD' text. Another yellow arrow points from the 'LAUNCHPAD' grid to the 'Under Your LAUNCHPAD:' text.

Above LAUNCHPAD:

- My Personal Info
- COVID-19 Vaccination
- Student Worker
- Career Center
- Scholarships,
- Housing

Under Your LAUNCHPAD:

- Student Center
- Toro Pay
- Parking Permits

A close-up of the LAUNCHPAD grid showing icons for Student Center, Blackboard, toroMail, PTE Survey, Toro Pay, Title IX Training, Parking Permits, ToroLink, and LinkedIn Learning. The icons for Student Center, Toro Pay, and Parking Permits are highlighted with orange boxes.

Your Student Center Key Sections Are: **Finances, Holds, & To Do List**

Academics

My Class Schedule
Shopping Cart

Other Academic Information

Deadlines URL

Fall 2023 Schedule		
	Class	Schedule
	BIO 120-01 LEC (43445)	MoWe 10:00AM - 11:15AM NSM B252
	BIO 121-04 LAB (43453)	Fr 8:30AM - 11:15AM SCI 253
	CHE 110-11 LAB (44300)	Tu 10:00AM - 12:50PM SCI 352
	CHE 110-30 DIS (44301)	TuTh 8:30AM - 9:45AM SBS B110 TBA INTERNET

Weekly Schedule ▶

Finances

My Account
Account Inquiry
Enroll In Direct Deposit

Financial Aid
View Financial Aid
View Acad Progress (SAP)

Other Finance Information
Account Activity

Account Summary (See * link below)

You owe 3,581.00.

- Due Now 3,581.00
- Future Due 0.00

** You have a past due balance of 3,581.00. **

Currency used is US Dollar.

*Important Student Fee Information

Personal Information

Demographic Data
Emergency Contact

Contact Information

Permanent Address Mailing Address

[Search for Classes](#)

Holds
No Holds.

To Do List
No To Do's.

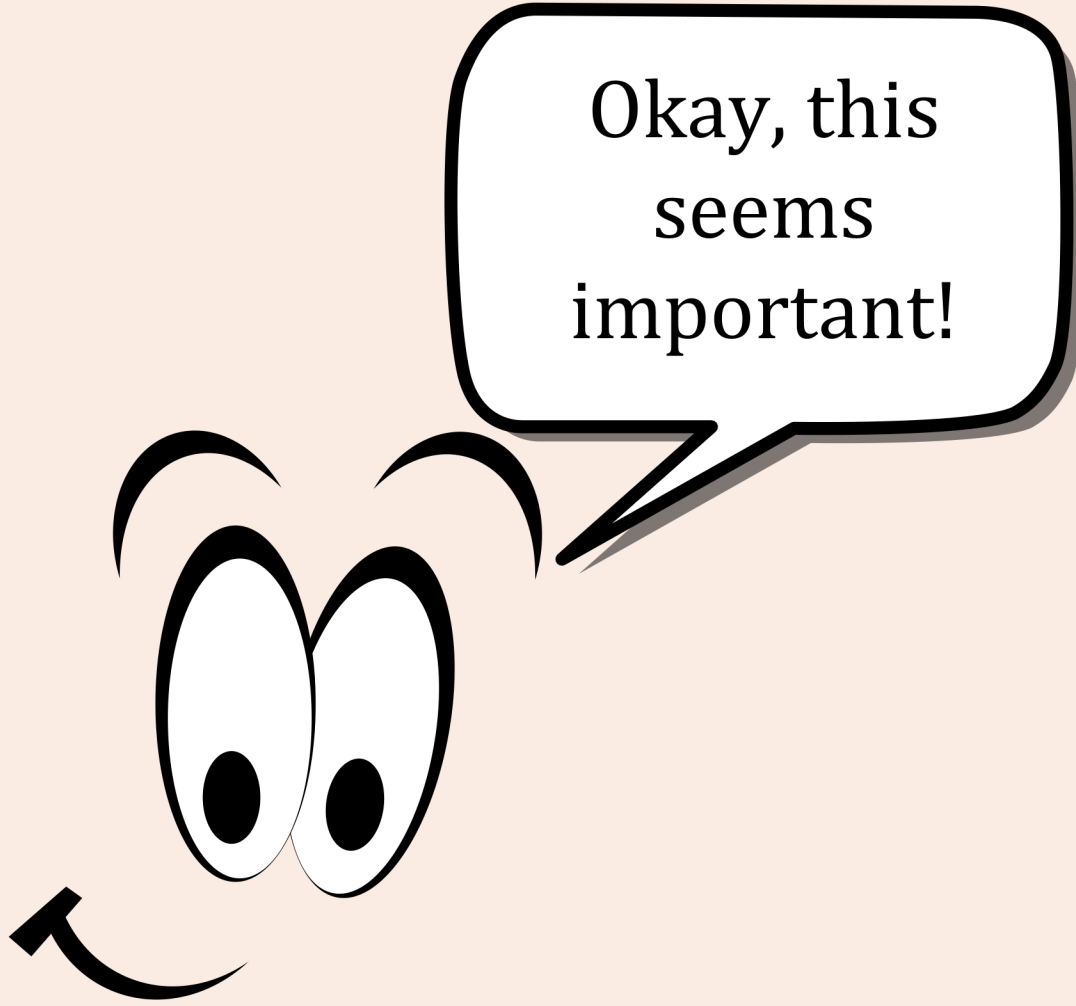
Enrollment Dates
Enrollment Appointment
You may begin enrolling for the Fall 2023 Regular Academic Session session on April 26, 2023.
[Details ▶](#)

Important Student Links
[Make a Payment](#)
[Refunds & Direct Deposits](#)

Financial Aid Links
[Entrance and Exit Counseling](#)
[Complete the FAFSA Application](#)
[Complete CA Dream Application](#)

Student Involvement & Rep Fee
[California State Student Assoc](#)
[Student Involvement & Rep Fee](#)

CSU Initiatives



The FINANCES Section | Let's Review Items 1, 2, 3, and 4

1

ACCOUNT INQUIRY

Shows your **summary** of Charges, Pending Financial Aid, and calculates your Balance Owed (if any).

2

Here is where you can **Enroll In & Withdraw From Direct Deposit!**

▼ Finances

My Account

- Account Inquiry
- Enroll In Direct Deposit
- Withdraw From Direct Deposit

Financial Aid

- View Financial Aid
- Accept/Decline Awards
- View Acad Progress (SAP)

Other Finance Information

Account Summary (See * link below)

You owe 3,757.23.

- Due Now 0.00
- Future Due 3,757.23

Currency used is US Dollar.

[*Important Student Fee Information](#)

3

You have your **Financial Aid Office** links:

- [View Financial Aid](#)
- [Accept/Decline Awards](#)
- Review your **SAP** status by Term.

4

Use the “**Other Finance Information**” section to select the **ACCOUNT ACTIVITY** link.

ACCOUNT ACTIVITY

Is like your bank statement for school, because it shows all your **Student Account transactions**.

How to View Account Activity | Tutorial

CSUDH How to View Account Activity | Tutorial

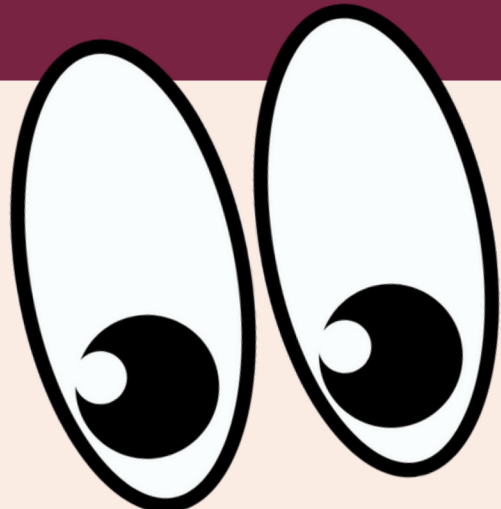
CSUDH Share

**HOW TO VIEW
ACCOUNT ACTIVITY**

TUTORIAL

Watch on YouTube

Account Activity Example: SPRING Enrollment & Payment



Account Activity

View by

From 01/11/2022 To 07/11/2023 Spring 2023 go

Transactions Find | View 10 | First 1-15 of 15

Posted Date	Item	Term	Charge	Payment	Refund
01/16/2023	Refund, Financial Aid	Spring 2023			759.00
01/16/2023	Refund, Financial Aid	Spring 2023			2,778.00
01/14/2023	Cal Grant B (Stipend)	Spring 2023		824.00	
01/14/2023	Cal Grant B Fees (NR)	Spring 2023		2,871.00	
01/14/2023	Federal Pell Grant	Spring 2023		3,422.00	
11/10/2022	Biology Lab Fees - Principles of Biology Lab I	Spring 2023	30.00		
11/10/2022	Chemistry Lab Fees - General Chemistry I	Spring 2023	25.00		
11/10/2022	Health Facilities Fee	Spring 2023	3.00		
11/10/2022	Health Services Fee	Spring 2023	130.00		
11/10/2022	Inst. Related Activity Fee	Spring 2023	5.00		
11/10/2022	SIRF - Optional Fee	Spring 2023	2.00		
11/10/2022	Student Activity Fee	Spring 2023	65.00		
11/10/2022	Student Center Fee	Spring 2023	171.00		
11/10/2022	Student Success Fee	Spring 2023	280.00		
11/10/2022	Tuition Fee	Spring 2023	2,871.00		

Currency used is US Dollar.

REFUND
01/16/2023 Financial Aid REFUND was issued for the "left-over/excess" amount of \$3,537

PAYMENT
01/14/2023 Financial Aid payments were posted for \$7,117

CHARGES:
11/10/2022 student registered and charges posted for \$3,582

Note of Observation
Fin Aid \$7,117
(-) Tuition & Fees \$3,537
= Excess \$3,535

But this student received \$2 extra, WHY?
Because he/she opted out of the \$2 SIRF Student Involvement Fee

A Quick Review



Review!



Review

Renew Your FAFSA or CADAA each year!

Priority Filing Period is October 1st - March 2nd

Financial Aid pays 1-week before classes start

Financial Aid & Student Financial Services are not the same



Unit = Credit
They mean the same

Minimum GPA
Freshman 1.5
Soph 1.8
Junior 2.0

Enroll in Direct Deposit



Use the Account Activity screen

Parking Permits
\$200

Financial Aid Workshops & FATV

I must maintain a 66.67% passing rate!

We're Done!



Thank You for your attention!
We hope this information helps.



Mardel Baldwin
Student Financial Services



Rhoda Posey
Financial Aid & Scholarships Office