The California State University

Financial Aid

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23 UNIVERSITIES.
1 APPLICATION.

California State University Bakersfield
Channel Islands, California State University
California State University Chico
CSUDH, California State University, Dominguez Hills
Cal State East Bay
Fresno State, Discovery. Diversity. Distinction.
Cal State Fullerton
Cal Poly Humboldt.
California State University Long Beach
Cal State LA, California State University, Los Angeles
Cal Maritime
California State University Monterey Bay
CSUN, California State University Northridge
Cal Poly Pomona
Sacramento State
California State University San Bernardino
SDSU, San Diego State University
San Francisco State University
San José State University
Cal Poly
California State University San Marcos
Sonoma State University
California State University Stanislaus

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The CSU is Affordable

- More than $4.7 Billion in aid paid to almost 400,000 students
- 71.9% of the aid paid is grants, scholarships, or waivers
- Only 37% of students graduate with debt
- Average debt at graduation is $17,346

*2022/2023 data

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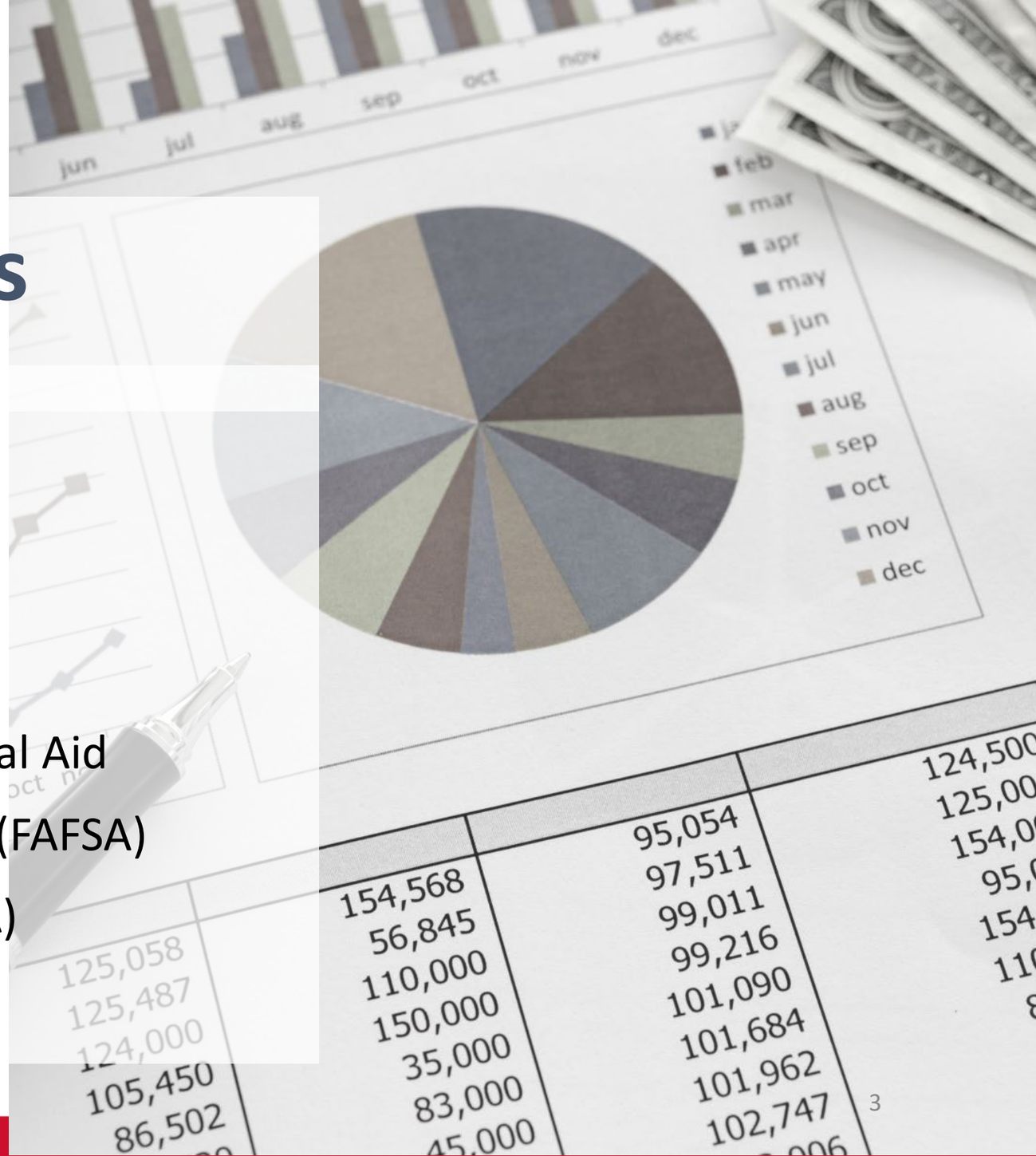
Topics We Will Discuss

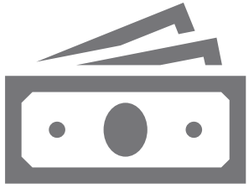
- What is Financial Aid?
- Cost of Attendance (COA)
- Student Aid Index (SAI)
- Financial Need
- Categories, types, and sources of Financial Aid
- Free Application for Federal Student Aid (FAFSA)
- California Dream Act Application (CADAA)
- Special and Unusual Circumstances



What is Financial Aid?

Financial Aid consists of funds provided to students and families to help pay for postsecondary educational expenses

Cost of Attendance



Direct Costs

State Tuition Fees

Campus Fees – Varies by Campus

- Health Fees, Athletics, etc.

On Campus Housing

Meal Plans

Indirect Costs

Books/Supplies

Transportation

Misc./Personal

Off campus housing and food

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California State University – Estimated, Average COA, 2025/26

	With Parents	On-Campus	Off-Campus
State University Tuition Fees	$6,450	$6,450	$6,450
Campus Fees	$2,056	$2,056	$2,059
Books and Supplies	$1,058	$1,056	$1,058
Food and Housing	$10,288	$16,970	$19,551
Transportation	$2,213	$1,381	$2,486
Personal/Misc.	$3,084	$2,626	$3,438
Total	**$25,149**	**$30,539**	**$35,042**

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What is Student Aid Index (SAI)

Number resulting from the evaluation of a student's (and family's) approximate financial resources for a student's postsecondary education

Student contribution

Parent contribution

(for dependent students)

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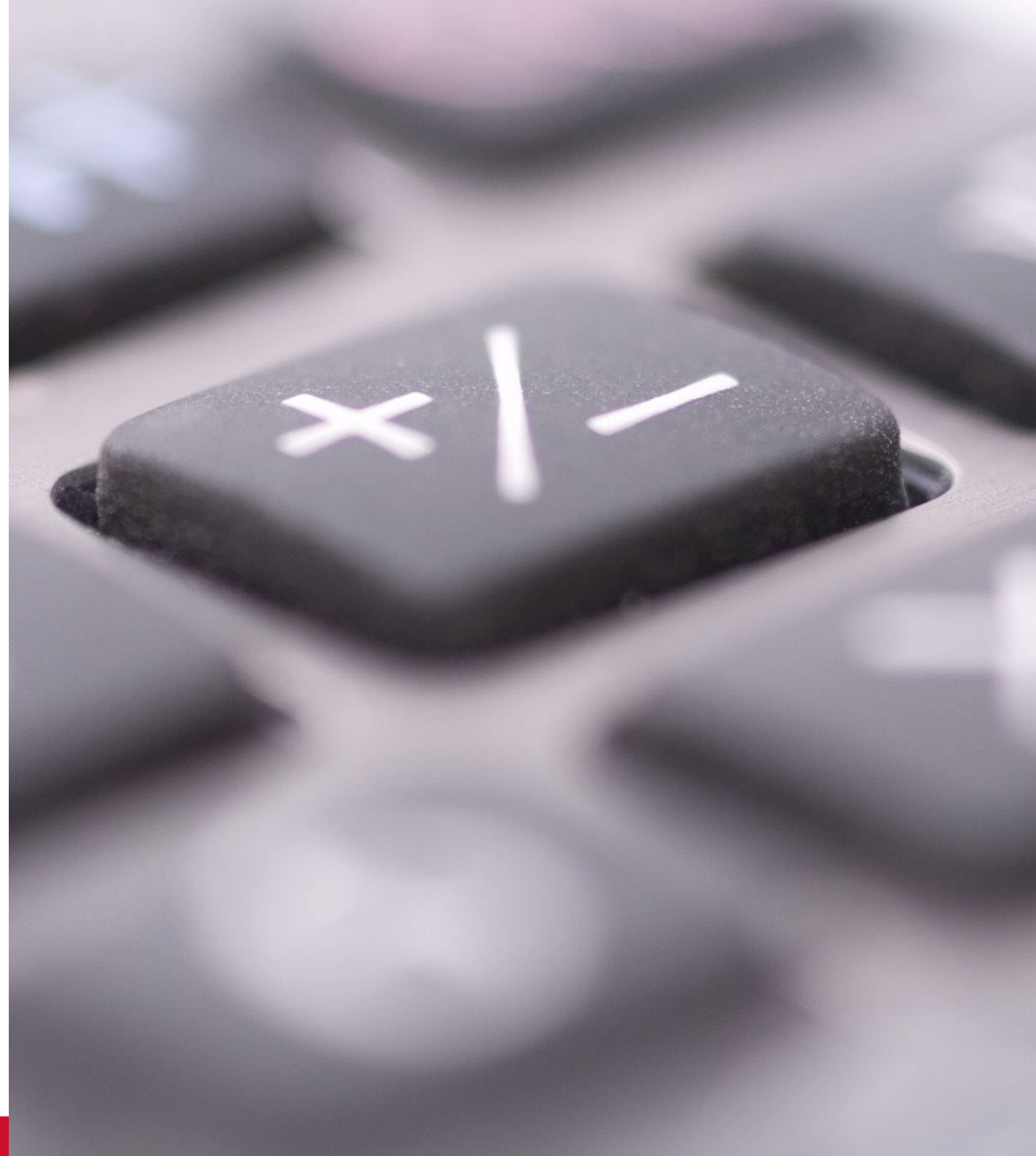
What is Financial Need?

A student's financial aid award is based on their NEED. Typically, the higher the student's need, the higher the financial aid award.

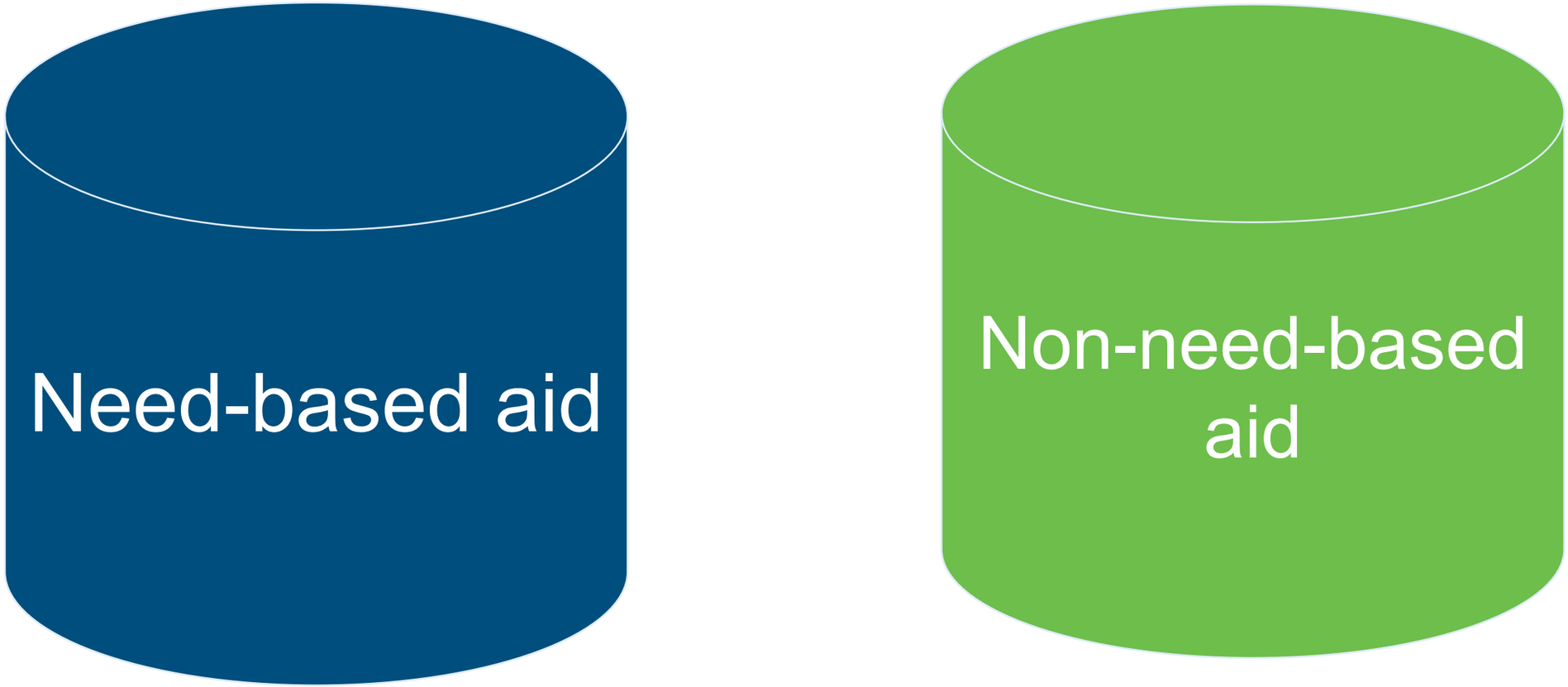
Cost of Attendance (COA)

– Student Aid Index (SAI)

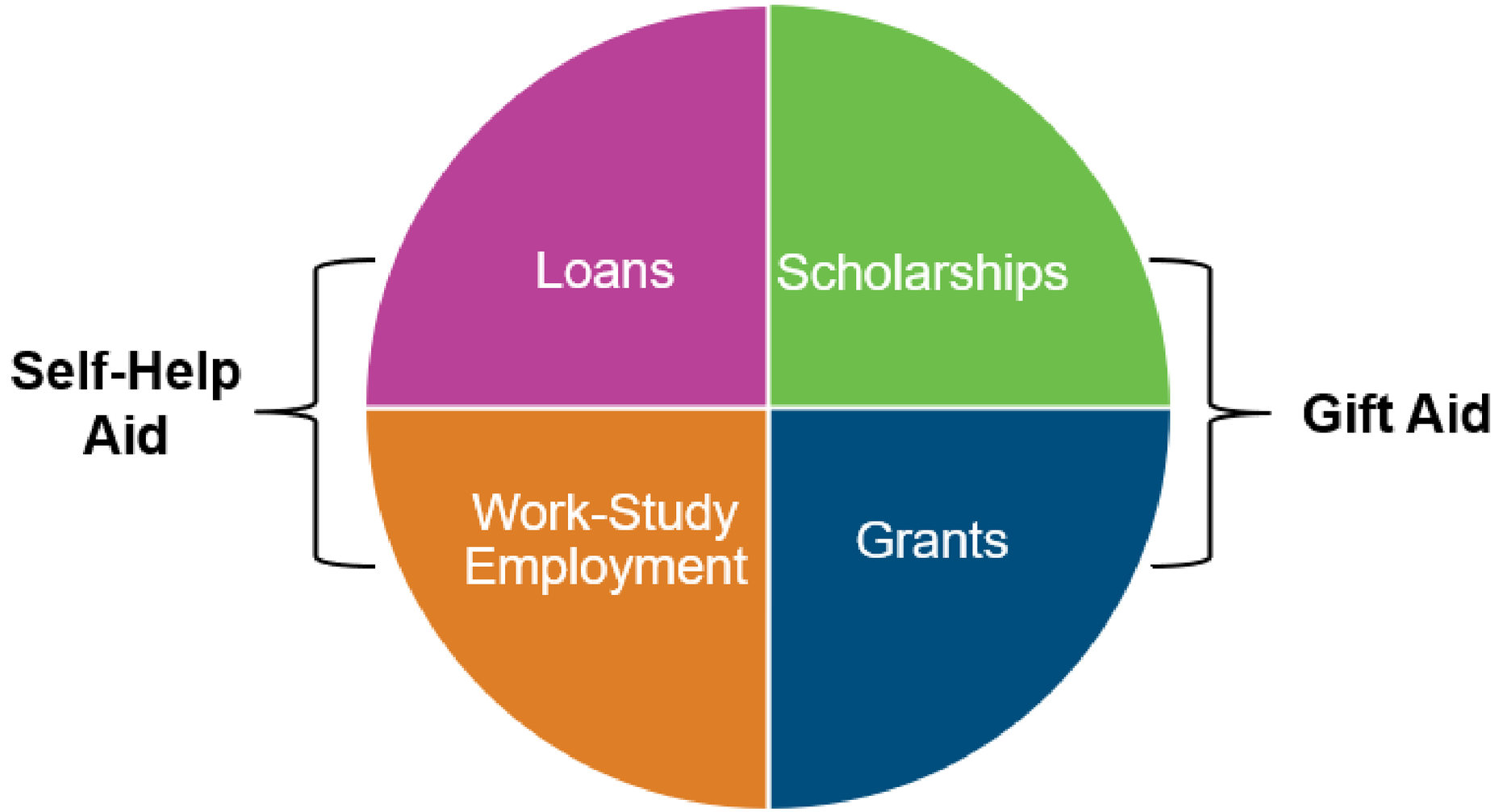
= Financial NEED



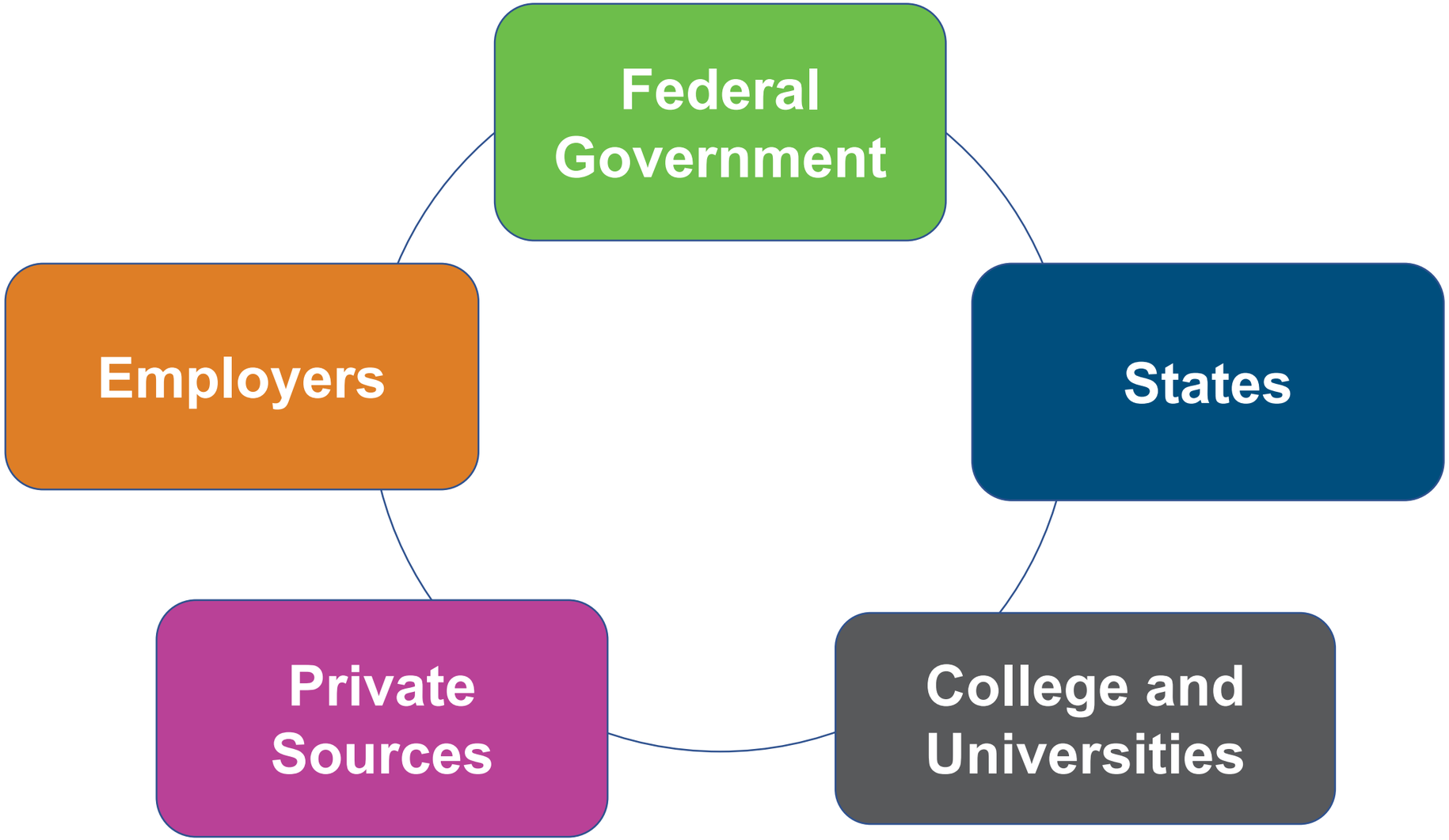
Categories of Financial Aid



Types of Financial Aid



Sources of Financial Aid



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Federal Government

Federal Pell Grant

Federal Supplemental Educational Opportunity Grant (FSEOG)

Teacher Education Assistance for College and Higher Education (TEACH) Grant

Federal Work-Study (FWS)

Federal Direct Student Loans (Direct Loans)

Federal PLUS Loans

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State of California

Cal Grant Programs

Middle Class Scholarship

Chafee Foster Youth Program

CA Dream Act Service Incentive Grant

Golden State Teach Grant

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State University Grant (Tuition Fees)

Educational Opportunity Program Grant

Institutional Scholarships

DREAM Loan

Supplemental State University Grant (Campus Fees)

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Private Sources

- Foundations, businesses, churches, civic and charitable organizations, and employers
- CalKids – State Scholarship Program, www.calkids.org

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Federal Student Aid Estimator

- Early estimation regarding SAI and possible Title IV aid available
- Requires demographic, income, and asset information

https://studentaid.gov/aid-estimator/

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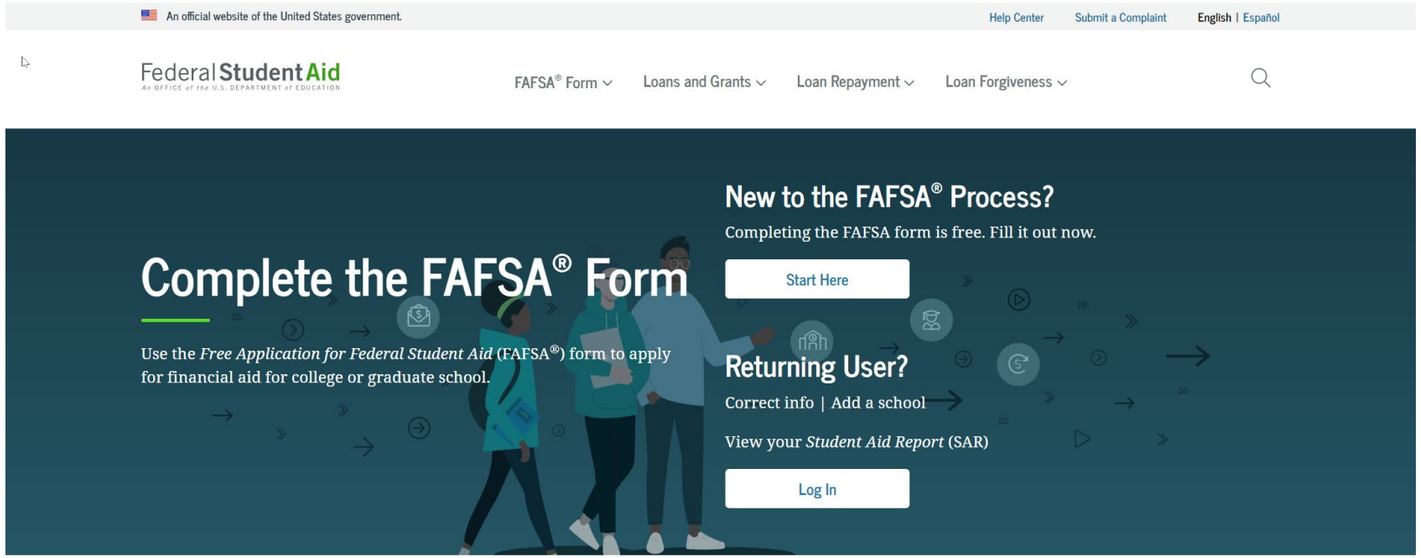
FAFSA/CADAA Applications



FAFSA® Announcements

https://studentaid.gov/h/apply-for-aid/fafsa

https://caldreamact.org

2025 – 2026 Important Info

FAFSA opens to the general public on December 1, 2024.

CADAA

December 1, 2024

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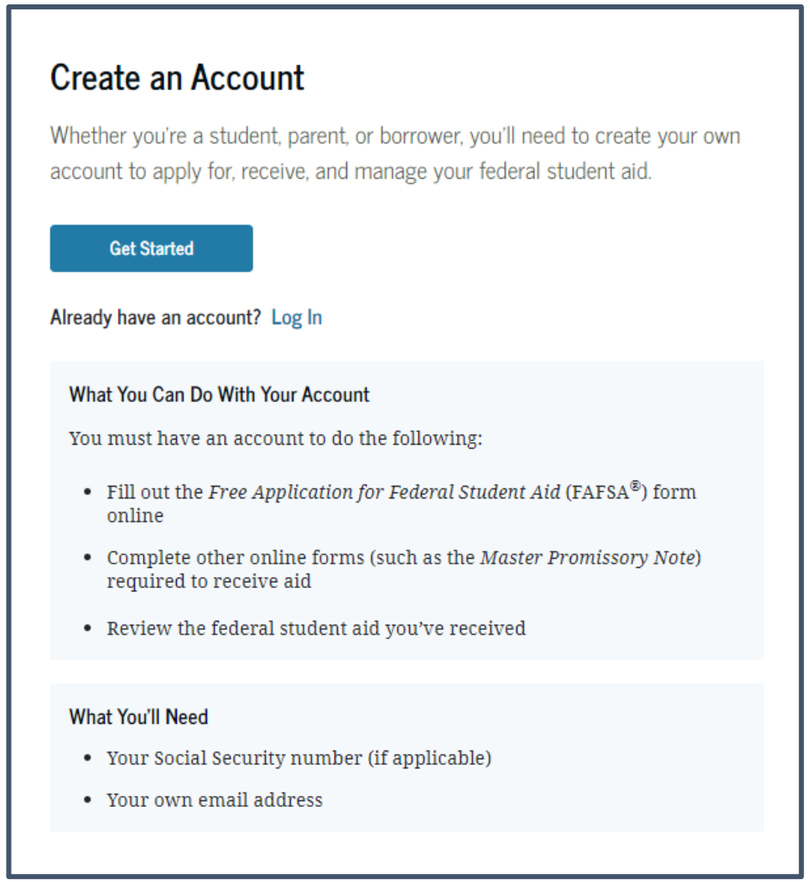
Benefits of Online FAFSA

- Built-in edits to prevent errors
- Skip-logic allows student and/or parent to skip unnecessary questions
- No need to manually enter federal tax information (FTI)
- More timely submission of application
- More detailed instructions and “help” for common questions
- Ability to check application status online

StudentAid.gov Account Username and Password (FSA ID)

- Used for FAFSA completion and access to certain U.S. Department of Education websites
- Student and parent must create own FSA ID
- May be used throughout financial aid process, including subsequent school years
- Only the owner should create an FSA ID



Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to apply for, receive, and manage your federal student aid.

Get Started

Already have an account? Log In

What You Can Do With Your Account

You must have an account to do the following:

- Fill out the *Free Application for Federal Student Aid* (FAFSA®) form online
- Complete other online forms (such as the *Master Promissory Note*) required to receive aid
- Review the federal student aid you've received

What You'll Need

- Your Social Security number (if applicable)
- Your own email address

Apply at https://studentaid.gov/fsa-id/create-account/launch

A contributor is:

Anyone who is required to provide information on a student's FAFSA, including the student, the student's spouse, a biological or adopted parent, or the parent's spouse (stepparent).

A Contributor isn't:

Grandparents, foster parents, legal guardians, brothers or sisters, and aunts or uncles, even if they helped provide for or raise the student.

Steps for Contributors

Step 1	Step 2	Step 3	Step 4	Step 5
Contributor receives email informing them that they've been identified as a contributor.	Contributor creates a StudentAid.gov account if they don't already have one.	Contributor logs in to account using their StudentAid.gov account and password	Contributor reviews information about completing their section of the FAFSA.	Contributor provides the required information on the student's FAFSA form.

Important: Being a contributor does NOT implicate financial responsibility. However, if a required contributor refuses to provide their information, it will result in an incomplete FAFSA and the student will not be eligible for Financial Aid.

*All contributors must have their own individual email account.

Future Act Direct Data Exchange (FA-DDX)

- All students and contributors must provide consent to
  - have their federal tax information transferred directly into the FAFSA via direct data exchange with the IRS,
  - have their federal tax information used to determine the student's eligibility for federal student aid, and
  - allow the U.S. Department of Education to share their federal tax information with postsecondary institutions and state higher education agencies for use in awarding and administering financial aid.

- **NOTE:** Even if students or contributors don't have a Social Security number, didn't file taxes, or filed taxes outside of the U.S., they still need to provide consent.

Dependency Status

For the 2025-26 award year, an independent student is one of the following:

- born before Jan. 1, 2002
- married (and not separated)
- a graduate or professional student
- a veteran
- a member of the armed forces
- an orphan
- a ward of the court or an emancipated minor
- someone with legal dependents other than a spouse
- someone who is unaccompanied and homeless or self-supporting and at risk of being homeless

Students that cannot answer yes to any of the above are considered Dependent and must submit parent information.

Unusual Circumstances

- The conditions that justify an aid administrator making an adjustment to a student's status based on a unique situation

- Student does not provide parent data on FAFSA
  - Considered provisionally independent

- If the aid administrator does not approve the unusual circumstance, the student will need to submit parent data or will be eligible for unsubsidized loan only.

Special Circumstances

Death or serious illness

Loss/reduction of income

Loss/reduction of benefits

Review of Financial Aid Awards

Financial Aid awards are typically made once a student has completed their file with the financial aid office. Some may offer estimates.

At most CSUs, students will have to be admitted before they are awarded financial aid. The award offer is only valid for that campus, they do not carry from campus to campus.

All awards offers will be emailed to students. The email will direct students to their campus portal account.

Additional Resources

Federal Department of Education: www.studentaid.gov

Free Application for Federal Student Aid: www.fafsa.gov

California Student Aid Commission: www.csac.ca.gov

CA Dream Act Application:
https://dream.csac.ca.gov/landing

WebGrants: https://mygrantinfo.csac.ca.gov/

https://www.calstate.edu/attend/paying-for-college/financial-aid

https://www.ncan.org/page/better-FAFSA

Campus Aid Offices

- Financial Aid TV – FA Videos
- Chat Bot

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calstate.edu/apply