

FINANCIAL AID & SCHOLARSHIPS

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The Office of Financial Aid and Scholarships (OFA&S) administers a number of financial aid programs to enable students without adequate financial resources to attend California State University, Bakersfield (CSUB). Students are encouraged to contact the OFA&S for specific application instructions, and/or visit our website at <http://www.csub.edu/financial-aid/> for information on **applying for and receiving financial aid**.

The priority filing period for the Free Application for Federal Student Aid (FAFSA): <https://studentaid.gov/h/apply-for-aid/fafsa> (<https://studentaid.gov/h/apply-for-aid/fafsa/>) and California Dream Act Application (CADAA): <https://dream.csac.ca.gov/> is **October 1-March 2nd** prior to the beginning of each academic year. Applications for financial aid will be accepted after the priority date, but awards to late applicants are dependent upon the availability of funds.

A qualified applicant who has submitted all required verification documentation will be considered for a "financial aid package" which may include monies from one, or a combination of some, of the following programs:

Grants / Fellowships

Grants and fellowships are disbursed to students for education-related expenses and do not need to be repaid unless the student withdraws from all classes prior to completion of 60% of the term.

Athletic Grant-in-Aid

Athletic Grant-in-Aid is a CSUB grant program for student-athletes. Eligibility is determined by the CSUB Athletic Department and is awarded in accordance with National Collegiate Athletic Association (NCAA) regulations.

California Chafee Grant

The Chafee Foster Youth Grant Program provides eligible California youth aging out of the foster care with financial assistance to attend a postsecondary institution in a Title IV-eligible program. Students may be eligible to receive up to \$5,000 per year if they are enrolled in an eligible program. Funding is intended to supplement, not supplant, any grant funds that a student may otherwise be entitled to receive, nor may the total grant funding exceed the student's cost of attendance.

The Chafee Foster Youth Grant Application is available on the Commission's Web site at: <https://chafee.csac.ca.gov/>. Only new Chafee applicants need to complete this application. Prospective Chafee students who cannot access the online application can download a paper application and mail or fax it to the Commission. Renewal Chafee recipients must file a corresponding FAFSA and CSUB must submit a (Need Analysis Report) NAR by the deadline, in order for the student to be considered for the renewal award process.

Chafee Grant Program benefits must be coordinated with the applicant's other resources. The Financial Need Analysis Report will assist the Commission in determining the remaining financial need of the student. Remaining loan disbursements or work-study awards may be canceled to allow maximum Chafee Grant awards prior to completing the Report. The Commission's Customer Service staff can be reached at (888) 224-7268 for general inquiries. For more information on the Chafee Grant Program and its benefits, please check the following web sites; <http://www.csac.ca.gov>, or <https://mygrantinfo.csac.ca.gov/>.

Cal Grant Program

The Cal Grant Program is a state-funded educational opportunity grant program administered by the California Student Aid Commission (CSAC) to assist undergraduate students in paying for a college education. Recipients of these 4-year renewable undergraduate awards may request a fifth year of funding while enrolled in specific coursework in post-baccalaureate teaching credential programs.

To be considered for Cal Grant awards students must complete a Free Application for Federal Student Aid (FAFSA) (<https://studentaid.gov/h/apply-for-aid/fafsa/>) or the California Dream Act Application (CADAA) (<https://dream.csac.ca.gov/>) during the priority filing period (October 1 -March 2 prior to the academic year you wish to be awarded). Use the California Dream Act Application if you do not have a Social Security number (SSN) or if you have a Deferred Action for Childhood Arrivals (DACA) number. Make sure your email address is listed on your FAFSA or CADAA. Once you are accepted to a UC or CSU, you will automatically be considered for the Cal Grant award.

Cal Grant A Entitlement Award

This award provides grant funds to help pay tuition/fees for California residents at qualifying for-credit instructional programs of not less than two academic years. These awards are guaranteed for those students who have a high school GPA of no less than 3.0 and meet the established program eligibility criteria.

Cal Grant B Entitlement Award

This award provides grant funds for "access costs" for low-income students in an amount not to exceed \$1,648 during their first year of Cal Grant B benefits. This grant is to be used to pay living expenses related to transportation, books, and supplies. Beginning with the second year of Cal Grant B benefits, Cal Grant B also helps pay for tuition/fees for California residents attending qualifying institutions offering a baccalaureate degree. These awards are also guaranteed for those students who have a high school GPA of no less than 2.0 and meet the established program eligibility criteria.

California Community College Transfer Entitlement Award

This award is offered to California Community College students who were not awarded Cal Grant As or Bs within a year of graduating from high school. This grant is for those students who plan to transfer directly from a California Community College to a 4-year qualifying institution offering a baccalaureate degree in the academic year that they are applying for the award. There cannot be a gap in enrollment between attendance at the California Community college and the 4-Year University. These awards are also guaranteed for those students who have a Community College GPA of at least 2.4 and meet the established program eligibility criteria. They can represent the equivalent of either a Cal Grant A or B award.

Competitive Cal Grant A and B Award

This award is to be used for the same purposes as the Cal Grant A and B Entitlement awards, except that they are not guaranteed. The award is based on a competitive basis and intended for students who did not receive an entitlement award and are from low- and middle-income families.

Cal Grant Teaching Credential Program Benefits (TCP)

Undergraduate Cal Grant A and B recipients who plan to enroll in a teaching credential program (TCP) after they complete their bachelor's degree may be eligible to renew their Cal Grant award for an additional year (100%). The additional year of payment is provided to students who are seeking an initial teaching credential and cannot be used for other graduate level courses of study. Students must submit a Request for Cal Grant Teaching Credential Program Benefits Form (G-44) to the Commission to determine if they are eligible for an extension.

Middle Class Scholarship

The Middle-Class Scholarship (MCS) provides undergraduate students, including students pursuing a teaching credential, with family incomes and assets up to \$191,000 a scholarship to attend University of California (UC) or California State University (CSU) campuses. You may receive the MCS award for up to 4 years depending on education level when awarded.

Students must meet the following requirements to be eligible:

- Be a California resident attending a UC or CSU;
- Be a U.S. citizen, permanent resident or
- Have AB 540 * student status; meet certain income/asset and other program eligibility criteria.

Beginning on October 1st through the March 2nd deadline, students may complete a Free Application for Federal Student Aid (FAFSA) (<https://studentaid.gov/h/apply-for-aid/fafsa/>) or the California Dream Act Application (CADAA) (<https://dream.csac.ca.gov/landing/>). Use the California Dream Act Application if you do not have a Social Security number (SSN) or if you have a Deferred Action for Childhood Arrivals (DACA) number. Make sure your email address is listed on your FAFSA or CADAA. Once you are accepted to a UC or CSU, you will automatically be considered for the MCS scholarship. Awards are determined after Census Day each term.

CSU Graduate Equity Fellowship Program

The Graduate Equity Fellowship (GEF) Program awards grants to students pursuing a master's or doctoral degree. This program seeks to increase the diversity of students completing graduate degree programs in the CSU, encourages continuation toward doctoral programs, and promotes consideration of university faculty careers. It provides fellowships for economically disadvantaged CSU students who have had success in overcoming educational disadvantages and promotes faculty mentoring and research opportunities. Individual fellowship awards typically range from a minimum of \$500 to a maximum of \$2,000. Students may apply by filing a Free Application for Federal Student Aid (FAFSA) and by completing the fellowship application available through the Office of Graduate Studies: (661) 654-3420.

Educational Opportunity Program (EOP) Grants

This is a state-funded program limited to undergraduates admitted to California State University, Bakersfield through the Educational Opportunity Program. To be eligible for the EOP grant, a student must be disadvantaged according to criteria established by state regulations and be enrolled at least half time. This program currently provides up to a maximum of \$800 annually, based on available funding, to students enrolled in the EOP program. Funding is limited. Apply for the EOP Program by contacting the EOP Office at (661) 654-2275 or write: EOP Office

California State University, Bakersfield
9001 Stockdale Highway
Bakersfield, California 93311-1099

Federal Pell Grant

The Federal Pell Grant program is the largest federal student-grant program. Lifetime eligibility is limited to six years of full-time attendance. As a result of the Higher Education Act Amendments of 1998, students enrolled at least half-time in teacher preparation post-baccalaureate programs leading to an initial teaching credential are now also eligible. Eligibility for a Pell Grant is dictated by the federal government according to a formula developed by the U.S. Department of Education and Congress. Apply by completing the Free Application for Federal Student Aid (FAFSA).

Federal Supplemental Educational Opportunity Grants (FSEOG)

The FSEOG program is a federally funded program that is designed to supplement other sources of financial aid for Undergraduate students who demonstrate exceptional financial need. Typically, the average award at CSUB is \$800 for the academic year because funds are not sufficient to meet the needs of all eligible students. A student's eligibility for FSEOG is determined by information submitted to the Financial Aid Office on the Free Application for Federal Student Aid (FAFSA). This limited fund is prioritized to on-time applicants with the lowest Expected Family Contribution (EFC) until funds are exhausted.

Iraq and Afghanistan Service Award

A student who is not eligible for a Pell Grant but whose parent or guardian was a member of the U.S. Armed Forces and died because of service performed in Iraq or Afghanistan after September 11, 2001 may be eligible to receive the Iraq and Afghanistan Service Grant. The grant award is equal to the amount of a maximum Pell Grant for the award year – not to exceed the cost of attendance for that award year. For more information visit: Grants | California State University, Bakersfield (csub.edu) (<https://www.csub.edu/financial-aid/types/grants/>).

State University Grant (SUG)

SUG is a California State University (CSU) funded grant/fee discount, intended for students who are residents of California with exceptional financial need. The California State University Chancellor defines eligibility criteria for award priorities, as well as amounts of the grant. This limited fund is prioritized to undergraduate, post-baccalaureate, and graduate students who are considered "on-time" financial aid applicants, have exceptional financial "need," are enrolled full-time, and who have not exceeded the unit limit requirements. A student's eligibility for SUG is determined by information submitted to the Financial Aid Office on the

Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA).

Federal Teach Grant

The Federal Teacher Education Assistance for College and Higher Education (TEACH) Grant Program was established by Congress to provide grant monies to students at participating schools who plan to become teachers. In exchange for the grant, candidates must agree to serve as full-time teachers at certain schools and within certain high-need fields for at least four academic years within eight years of completing the course of study for which a grant was received. If a grant recipient does not carry out that obligation, the TEACH grant funds they received will be converted to a Direct unsubsidized loan that must be repaid with interest retroactive to the first disbursement of the grant to the student. Awards are determined after Census Day each term. For more information visit: Grants | California State University, Bakersfield (csub.edu) (<https://www.csub.edu/financial-aid/types/grants/>).

CSU MBA Grant

Available to student enrolled in the Master's in Business Administration program, the CSU MBA tuition grant is funded from a percentage of CSUB MBA student tuition fee revenues. The maximum MBA tuition fee grant for a student shall not exceed the amount of the additional Graduate Professional Business Tuition assessed for the term. Funds are limited and awarded, beginning with the MBA students who have the lowest EFC, until exhausted. Awards are determined after Census Day each term. Typical For more information visit: Grants | California State University, Bakersfield (csub.edu) (<https://www.csub.edu/financial-aid/types/grants/>).

Educational Doctorate Grant

Available to students enrolled in the Educational Doctorate Program, the CSU Educational Doctorate Grant is funded from a percentage of Doctoral student tuition fee revenues. To be considered for the grant, students enrolled in the Educational Doctorate program must have completed a Free Application for Federal Student Aid (FAFSA) and shall demonstrate financial need in accordance with federal methodology needs analysis.

Students shall demonstrate an Expected Family Contribution (EFC) of no greater than 50% of the standard academic year Cost of Attendance for Educational Doctorate Students residing off-campus. Awards are determined after Census Day each term. Typical award amounts range between \$900-\$3000. Funding is limited.

Loans

Some financial aid programs allow eligible students to borrow money to pay their living and educational expenses. Various loan programs are available to both students and/or their parents. Students must be enrolled at least half-time to be eligible for federal student loans. For more detailed information on the types of loans available, their terms, and borrowing limits, please refer to our web page at Loans | California State University, Bakersfield (csub.edu) (<https://www.csub.edu/financial-aid/types/loans/>).

Federal Work-Study

The Federal Work-Study Program (FWS) is a self-help form of financial aid where eligible undergraduate and graduate students may work part-time (up to 20 hours per week) and earn money to help pay for their educational expenses. Positions are advertised on the Community Engagement and Career Education (CECE) website: <https://>

www.csub.edu/financial-aid/types/federal-work-study/ (<https://www.csub.edu/financial-aid/types/federal-work-study/>). If selected for a job placement, students will be awarded \$3,200 for the year, which is considered part of their financial aid award package. More information regarding Work-Study may be found at Federal Work-Study | California State University, Bakersfield (csub.edu) (<https://www.csub.edu/financial-aid/types/federal-work-study/>). Interested students would need to complete a Free Application for Federal Student Aid (FAFSA), have financial need and be enrolled at least half-time.

America Reads/Counts Programs

CSUB also participates in the America Reads/Counts programs, which are federal initiatives that challenge universities to train work-study eligible students to provide tutoring of reading and mathematics to local elementary/middle school children performing below grade level. These programs are part of the Federal Work-Study program. Students interested in participating in this program should contact the Federal Work-Study Coordinator in the OFA&S at phone (661) 654-3016.

Student Assistant (on campus) and Part-time (off campus) Employment

Student Assistant employment is available on campus and eligibility is not based on financial need. Part-time, off-campus employment is available to all students as well. Positions are advertised on the Community Engagement and Career Education (CECE) department website at <https://www.csub.edu/financial-aid/types/employment/> (<https://www.csub.edu/financial-aid/types/employment/>). CECE is located in the Student Center next to the Runner Cafe, phone (661) 654-3033.

Scholarships

The purpose of the University's scholarship program is to provide monetary support and public recognition to students who have demonstrated academic excellence in the classroom. CSUB's growing scholarship program encompasses campus-wide, school/departmental, and community-based scholarships that are awarded by donors and/or respective scholarship committees. Scholarship awards typically range from \$300 to \$2,500 and are usually disbursed over multiple terms. CSUB students may apply for CSUB academic scholarships online at <https://www.csub.edu/financial-aid/types/scholarships/> (<https://www.csub.edu/financial-aid/types/scholarships/>). The priority application filing period is January 1st to March 2nd prior to the beginning of each academic year. Students may also apply for scholarships outside of CSUB. A list of reputable external scholarships can be found here: Scholarships | California State University, Bakersfield (csub.edu) (<https://www.csub.edu/financial-aid/types/scholarships/>).

Requirements

The Office of Financial Aid and Scholarships (OFA&S) requires that full-time undergraduate student aid recipients, and post-baccalaureate Teacher Credential student aid recipients, must enroll in and satisfactorily complete 12 units per term toward their stated degree objective. Full-time Graduate students must enroll in and satisfactorily complete 6 units (which should consist of 5000 and 6000-level coursework) per term toward their stated degree objective. Graduate students will not receive credit for courses numbered below 3000.

For those undergraduate and credential students who are receiving financial aid based on enrollment of less than full-time, their unit expectation is prorated based on their part-time enrollment as follows:

Undergraduate, 2nd BA, and Teacher Credential Enrollment Requirements

| Enrollment Types | Units |
|---------------------|------------------|
| Less than half-time | 1-5 units |
| Half-time | 6-8 units |
| Three-quarter time | 9-11 units |
| Full-time | 12 or more units |

Graduate Enrollment Requirements

| Enrollment Types | Units |
|---------------------|-------------------|
| Less than half-time | Less than 3 units |
| Half-time | 3 units |
| Full-time | 6 or more units |

Note: Students must be enrolled at least half-time for eligibility in most federal and state student financial aid programs.

Satisfactory Academic Progress (SAP)

In accordance with regulations that govern federal and state financial aid programs, California State University, Bakersfield (CSUB) is required to establish, publish, and consistently apply reasonable standards for measuring a student's academic progress. Satisfactory Academic Progress (SAP) must include both a qualitative component (e.g. GPA) and a quantitative component (e.g. percent of units completed). Both components must be cumulative in nature and must be evaluated by the University at least once per year to certify the student's SAP. Student eligibility for all federal, state, and institutional financial aid programs is affected by this policy. It is the responsibility of every CSUB financial aid recipient to read, understand, and comply with these standards of eligibility. Students may view the Satisfactory Academic Progress (SAP) guidelines in full detail on our website at Satisfactory Academic Progress (SAP) - FA | California State University, Bakersfield (csub.edu) (<https://www.csub.edu/financial-aid/satisfactory-academic-progress.shtml/>).

Student Rights / Terms and Conditions

Financial aid recipients are advised of their rights and responsibilities with respect to their financial aid and scholarship records. In consideration of limited catalog space, students are encouraged to refer to the OFA&S website at <https://www.csub.edu/financial-aid/disclosures> (<https://www.csub.edu/financial-aid/disclosures/>) for more detailed information.

Family Educational Rights and Privacy Act (FERPA)

All records and conversations between an aid applicant, his/her family and the staff of the OFA&S are confidential and entitled to the protection ordinarily given a counseling relationship. CSUB assures the confidentiality of student educational records in accordance with CSUB rules, State, and federal laws including the Family Educational Rights and Privacy Act of 1974 (The Buckley Amendment - whose primary intent is to provide students access to their educational records and to limit dissemination of personally identifiable information without the student's written consent) as amended. As a rule, all currently enrolled and former students have the right to review their records to determine their content and accuracy. Parents of dependent students, as defined by the Internal Revenue Code, who give evidence of this status, have the same rights.

A student who wishes to obtain copies of his/her financial aid records is able to do so in writing to an OFA&S employee.

Third Party Consent

Under FERPA, the CSUB Office of Financial Aid & Scholarships (OFA&S) has the authority to provide student financial aid information to federal, state, and University personnel who have a legitimate need to know this information. Student information cannot be disclosed to other third parties (parent, spouse, sibling, friend, landlord, associate, etc.) without the student's express consent. Students provide consent in the *FERPA Release Authorization* section of their *myCSUB* portal in the Peoplesoft Database (password protected). Along with granting consent, they may also revoke consent to whom they chose and may designate specific areas on campus they allow information to be released from, including financial aid.

Withdrawal

Financial aid recipients who completely withdraw from CSUB will be subject to a pro-rata calculation of "earned" Title IV aid based on the withdrawal date and the requisite return of federal Title IV funds to the appropriate accounts. Responsibility for repayment of these funds will be shared by CSUB and you, according to policies and procedures contained within the federal formula for pro-rata refunds of unearned Title IV aid. The portion of unearned Title IV funds that must be repaid by you and CSUB is calculated by the Financial Aid and Scholarship Office. The percentage of earned Title IV funds, excluding Federal Work-Study, is based on the number of calendar days you completed before withdrawing, divided by the number of calendar days in the term. Breaks in enrollment of five consecutive calendar days or more are excluded from the number of calendar days in the term. No repayment of Title IV funds will be required for withdrawals occurring after the 60% point of the term. Withdrawal BEFORE the first day of classes of a term, but AFTER you have received payment for that term requires 100 percent repayment of all funds paid to the student, including student loans of any kind. If you are required to repay a portion of your aid due to having withdrawn, you will need to discuss options for repayment with the CSUB Student Financial Services Office.

Important Note: Financial Aid Withdrawal Calculations by the CSUB Office of Financial Aid & Scholarships are separate from the Fee Calculations by the CSUB Student Financial Services Office (Bursar). A student who withdraws may not owe a balance to the university but may still owe all or part of their student loans to their lender. For more information on withdrawal calculations and process please refer to the information posted on the CSUB Financial Aid website at Withdrawal | California State University, Bakersfield (csub.edu) (<https://www.csub.edu/financial-aid/withdrawal/>).