

2015-2016

Financial Aid

SAN JOSÉ STATE UNIVERSITY *powering* SILICON VALLEY





Sharon Hall Photography



Facts



22,692

STUDENTS AWARDED FINANCIAL AID FOR 2014-15 ACADEMIC YEAR

1,686

TOTAL SCHOLARSHIPS AWARDED

\$69,437,743

TOTAL STATE AID AWARDED

\$351,412,160

TOTAL FEDERAL AID AWARDED

Welcome to San José State University!

San José State University's Financial Aid and Scholarship Office provides assistance to students in securing federal, state, and university financial aid to achieve their educational pursuits. Each year, SJSU awards and administers more than \$425 million in financial aid to eligible students. Students receive aid in the form of scholarships, grants, work study, and loans — funds that help them focus on their education and complete their degree.

Scholarship Process

Scholarships are generally based on scholastic achievement and financial need. SJSU has hundreds of general and departmental scholarships available, ranging from \$100 to \$2,500 per year. Students are encouraged to apply for as many scholarships as possible to lessen the need for loans or part-time work to pay for the cost of attendance.

The Spartan Scholarship Application is available to SJSU eligible students for the Fall 2015 and Spring 2016 semesters. The deadline to apply is **Wednesday, April 15, 2015**, unless otherwise stated. Please note: the College of Education's deadline to apply is Friday, July 31, 2015. For more information on scholarships visit sjsu.edu/faso/Scholarships



San José State University

Financial Aid Guide Fall 2015 – Spring 2016

sjsu.edu/faso

What is Financial Aid?

Financial Aid is assistance offered to you and your family to help meet the gap between what you can contribute to your education and what it costs to attend college. Financial aid can be in the form of federal grants, state grants, work study, scholarships, and loans.

How to Apply

File one of the following documents beginning Thursday, January 1, 2015

The priority filing deadline date is March 2, annually. SJSU Federal School Code: 001155

Free Application for Federal Student Aid (FAFSA) — Submit the Free Application for Federal Student Aid, or FAFSA at fafsa.gov

CA Dream Act Application — Eligible AB540 students (undocumented immigrant status) may qualify for state aid programs. Complete the California Dream Act Application at caldreamact.org

Complete your file (turn in required documents)

- Check your MySJSU (<http://my.sjsu.edu>) account for outstanding “To Do List” items related to the financial aid process. We will request all financial aid documents through your MySJSU account. Download and print the documents for the **Financial Aid Year of 2015-2016**.
- Follow all instructions when completing your documents. Keep copies of all documents submitted.
- Your financial aid award is based on the completion of your file in a timely manner. All requested documents must be submitted to the Financial Aid and Scholarship Office by 4:30 p.m. on the File Completion date of **Friday, May 29, 2015**. Turn in all requested documents to be considered for maximum funding.
- After you have submitted all requested documents, a fee deferral will be assigned to your MySJSU account. The fee deferral will hold your classes and delay the payment of registration fees while your documents are being processed.
 - To be eligible for a fee deferral, you must submit all requested documents prior to the scheduled fee payment deadline posted on your MySJSU account. The last day to assign fee deferrals is **Wednesday, July 15, 2015**. Students who do not receive a fee deferral will be responsible for paying any outstanding fees prior to the fee payment deadline posted on your MySJSU account.
 - Fee deferrals are temporary and will be removed at the beginning of each semester.
 - The Financial Aid and Scholarship fee deferral does not defer housing payments (contact University Housing — 408-795-5600 or uhs-frontdesk@sjsu.edu — for additional information).

International students are not eligible for federal or state financial aid.

Remember to monitor your **MySJSU account** frequently for financial aid status changes and outstanding “To-Do” list items.

Who is Eligible for Financial Aid?

	Undergraduate	Graduate	Credential
*State University Grant (SUG)	✓	✓	✓
*Educational Opportunity Grant (EOP)	✓		
*Cal Grant	✓		✓
*Middle Class Scholarship	✓		✓
Federal Pell Grant	✓		✓
Federal Supplemental Grant	✓		
**Federal TEACH Grant		✓	✓
Federal Work Study	✓	✓	✓
Federal Direct Subsidized Loan	✓		✓
Federal Direct Unsubsidized Loan	✓	✓	✓
Federal Direct Parent Plus Loan	✓		
Federal Direct Grad Plus Loan		✓	
Federal Perkins Loan	✓	✓	✓
Scholarships	✓	✓	✓

*Nonresidents of California are not eligible.

**Students must be in an eligible program to receive a Federal TEACH grant.

California Dream Act Applicants

	Undergraduate	Graduate	Credential
State University Grant (SUG)	✓	✓	✓
Educational Opportunity Grant (EOP)	✓		
Cal Grant	✓		✓
Middle Class Scholarship	✓		✓
California DREAM Loan Program	✓		✓

Available to California residents only.

Costs

The total cost of attendance will vary if you choose to live at home with your parents, on campus, or off campus. Below is the estimated cost of attendance for students living on campus for the academic year Fall 2015 – Spring 2016.

	Undergraduate	Graduate	Credential
*Registration Fees	\$7,324	\$8,590	\$8,200
Room and Board	\$13,101	\$13,101	\$13,101
Transportation	\$1,380	\$1,380	\$1,380
Miscellaneous/Personal	\$1,392	\$1,392	\$1,392
Books & Supplies	\$1,860	\$1,860	\$1,860
TOTAL	\$25,057	\$26,323	\$25,933

* Nonresidents of California are charged an additional \$372 per unit

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, CSU must reserve the right, even after initial fee payments are made, to increase or modify any listed fees, without notice, until the date when instruction 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.

For more information on the cost of attending SJSU visit sjsu.edu/faso/Applying/Cost_of_Attendance

Types of Financial Aid



Grants

Federal Pell Grant — The Federal Pell Grant is awarded to undergraduate and teaching credential students. This grant is based on the Expected Family Contribution (EFC) and is prorated according to full-time, three-quarter time, or half-time enrollment. The Pell Grant also has a maximum lifetime eligibility the equivalent of 12 full-time semesters. This includes all semesters of attendance. Please ensure that you are only taking classes leading to the completion of your degree.

Federal Supplemental Educational Opportunity Grant (SEOG) — The SEOG is awarded to undergraduate, Pell recipient students who demonstrate exceptional financial need and file their FAFSA by March 2.

Federal TEACH Grant — The TEACH Grant is awarded to students enrolled in the credential or graduate programs leading to a teaching career. Eligible students are required to sign the agreement to serve as a paid full-time teacher in a high-need field serving low income students.

Cal Grant — There are two types of Cal Grants awarded at SJSU to California residents. Cal Grant A & B for Entitlement and Competitive awards. Funding for Cal Grant A and B awards is available for up to four years for students pursuing a bachelor's degree. Eligibility is determined by the California Student Aid Commission.

State University Grant — The State University Grant is available to students with high financial need. They must be residents of California who are not eligible for Cal Grants. The award amount varies, but typically covers the State University Fee.

Educational Opportunity Program Grant (EOP) — The EOP program provides grants, counseling, and tutorial services to low-income and educationally disadvantaged undergraduate students. Students must be admitted to SJSU as an EOP student via the CSU Mentor application process.

Middle Class Scholarship — The scholarship is available to undergraduate and credential students with family incomes up to \$150,000. The award amount is based on the number of students eligible statewide and funding allocated by the state budget. Awards are determined by the California Student Aid Commission.



Federal Work-Study

Federal Work-Study — Students who prefer working rather than applying for a loan, or who need to work as well as borrow loan funds, may be interested in the Federal Work-Study Program. Jobs are available both on and off campus. For more information on eligibility criteria and the job search process visit sjsu.edu/faso



Loans

Federal Direct Subsidized Stafford Loan — Subsidized Stafford Loans are awarded based on demonstrated financial need. The federal government pays for the interest while you are in college. Interest begins to accrue once you graduate or are enrolled less than half time.

Federal Direct Unsubsidized Stafford Loan — These loans are similar to the Subsidized Federal Stafford Loans and are available to all eligible students, even those not demonstrating financial need. Unsubsidized Stafford Loans should be seen as a supplement, since the borrower is responsible for paying all the interest on the loan. The interest will begin accruing right away.

Federal Perkins Loan — The Federal Perkins Loan is a low interest (5%) loan that is awarded to degree seeking undergraduate and graduate students who demonstrate need as calculated by the FAFSA and school cost of attendance. The loan is processed through SJSU. Repayment begins nine months after graduation or withdrawal from enrollment. Perkins funds are limited, and students must complete the FAFSA as soon as possible after January 1 each year in order to receive priority consideration.

Federal Direct PLUS Loans — These loans are made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid.

California DREAM Loan Program — Available to undocumented students who have completed a DREAM Act application. Loans come with a standard ten year repayment period and do not accrue interest while a student is enrolled at least half time.

Financial Aid & Scholarship Office

One Washington Square
San José, CA 95192-0036
408-283-7500
fao@sjsu.edu
sjsu.edu/faso

SCHOOL CODE: 001155

REMINDER: All requested documents must be submitted by 4:30 pm on May 29, 2015 for maximum fund consideration.

Check your status at
<http://my.sjsu.edu>

- View your financial aid award
- To Do List items
- Messages
- Holds

SJSUID/Password Questions? info-support@sjsu.edu

Resources

Free Application for Federal Student Aid (FAFSA)
fafsa.gov

1-800-433-3243

California Student Aid Commission — Cal Grant
csac.ca.gov

1-888-224-7268

Department of Education (Direct Lending)
<https://studentloans.gov>

1-800-557-7394

IRS – Tax Return Transcript Request
irs.gov

1-800-908-9946

National Student Loan Data System
nslds.ed.gov

1-800-557-7394

Selective Service
sss.gov

1-847-688-6888

Federal Direct Loan

- Master Promissory Note (MPN)
- Entrance Counseling

<https://studentloans.gov>

1-800-557-7394

Departments

Academic Advising & Retention Services
sjsu.edu/aars

408-924-2129

Bursar's Office
sjsu.edu/bursar

408-924-1601

Career Center
sjsu.edu/careercenter

408-924-6031

Counseling Services
sjsu.edu/counseling

408-924-5910

Educational Opportunity Program (EOP)
sjsu.edu/eop

408-924-2637

Graduate Admissions & Program Evaluations (GAPE)

sjsu.edu/gape
408-283-7500

Office of Registrar
sjsu.edu/registrar

408-924-5680

Office of Undergraduate Admissions & Outreach
<http://info.sjsu.edu>

408-283-7500

University Housing Services
www.housing.sjsu.edu

408-795-5600

I Received My Award – What’s Next?

Continuing Students

Your financial aid award does not automatically renew from one year to the next. You must resubmit the financial aid application (FAFSA or CA Dream Act Application) by the priority filing date of March 2 every calendar year to be eligible for aid the following fall semester.

Enrollment Changes

Financial aid is based on full-time enrollment, unless you have notified our office otherwise by completing the Student Information Update Form. You may download the form from our website (sjsu.edu/faso), click on “Forms” and go to the Student Information Update Form. If you received aid as a full-time student and then drop units, you may be required to repay a portion of the funds.

Satisfactory Academic Progress Policy

Continuing students can have an academic progress hold for the following reasons after semester grades are posted: failure to complete required units, excessive units completed, or academic disqualification. A written Academic Progress Petition must be submitted to the Financial Aid and Scholarship Office for committee review. Funds will be released, if approved.

Winter 2016 Session

Financial aid is not available for the winter session. Students who wish to attend the winter session will need to pay their own fees.

Summer 2016 Session

Financial aid for summer is very limited. Students must have been in attendance and awarded financial aid for the Fall 2015 - Spring 2016 year. Summer is based on remaining eligibility. To be considered for summer, you must first register in at least six units at SJSU. Visit our website in March 2016 for more details regarding summer.

Top 10 Important Tips for Financial Aid Success at SJSU

- 1 File a FAFSA or CA Dream Act Application annually by March 2 (fafsa.gov, caldreamact.org).
- 2 Review your Student Aid Report (SAR).
- 3 Complete and submit all requested documents by the file completion deadline.
- 4 Check your MySJSU account for messages and “To-Do” list items frequently.
- 5 Keep your contact information current in your MySJSU account.
- 6 Read and follow all instructions and policies of the Financial Aid and Scholarship Office.
- 7 Check our website for information and updates (sjsu.edu/faso).
- 8 Keep copies of all important documents submitted to the Financial Aid and Scholarship Office.
- 9 Succeed in your classes; complete and pass your units.
- 10 Contact us for assistance (fao@sjsu.edu). We want to help you with any questions or concerns!