

2016-2017

Financial Aid

SAN JOSÉ STATE UNIVERSITY *powering* SILICON VALLEY





Sharon Hall Photography

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 \$250 to \$4,000 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 2016 and Spring 2017 semesters. The deadline to apply is **Friday, April 15, 2016**, unless otherwise stated. Please note: the College of Education's deadline to apply is Sunday, July 31, 2016. For more information on scholarships visit sjsu.edu/faso/Scholarships



Facts



21,905

STUDENTS AWARDED FINANCIAL AID FOR 2015-16 ACADEMIC YEAR

2,562

TOTAL SCHOLARSHIPS AWARDED

\$72,533,619

TOTAL STATE AID AWARDED

\$353,467,381

TOTAL FEDERAL AID AWARDED

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 Friday, January 1, 2016

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 2016-2017**.
- Approximately 20 percent of financial aid applicants are selected for a process that requires the Financial Aid and Scholarship Office to verify information submitted on the FAFSA or CA Dream Application. The verification process must be completed before aid is awarded. It is your responsibility to check your MySJSU account regularly and determine if you have been selected for verification.
- 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 27, 2016**. 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 receive fee deferrals is Friday, July 8, 2016**. 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	✓	✓	✓
*Educational Opportunity Program Grant	✓		
*Cal Grant	✓		✓
*Middle Class Scholarship	✓		✓
Federal Pell Grant	✓		✓
Federal Supplemental Educational Opportunity 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		✓	
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	✓	✓	✓
Educational Opportunity Program Grant	✓		
Cal Grant	✓		✓
Middle Class Scholarship	✓		✓
California DREAM Loan Program	✓		

Available to California residents with AB540 status 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 2016 – Spring 2017.

	Undergraduate	Graduate	Credential
*Total Fees	\$7,378	\$8,644	\$8,254
Food and Housing	\$14,217	\$14,217	\$14,217
Transportation	\$1,439	\$1,439	\$1,439
Personal	\$1,416	\$1,416	\$1,416
Books and Supplies	\$1,899	\$1,899	\$1,899
TOTAL	\$26,349	\$27,615	\$27,225

Fees subject to change.

*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, the Chancellor, or the Presidents, as appropriate. Changes in mandatory systemwide fees will be made in accordance with the requirements of the Working Families Student Fee Transparency and Accountability Act (Sections 66028–66028.6 of the Education Code).

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 and 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 typically covers the State University Fee.

Educational Opportunity Program (EOP) Grant — EOP 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 and assets 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 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 undergraduate 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

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

- CA DREAM Act Application
- Cal Grant
- Middle Class Scholarship

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 Services System

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 & Psychological 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

sjsu.edu/admissions

408-283-7500

University Housing Services

sjsu.edu/housing

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 2017 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 2017 Session

Financial aid for summer is very limited. Students must have been in attendance and awarded financial aid for the Fall 2016-Spring 2017 academic year. Summer is based on remaining eligibility from the academic year. To be considered for summer, you must register in at least six units at SJSU. Visit our website in March 2017 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!