

2017-2018

Financial Aid

SAN JOSÉ STATE UNIVERSITY *powering* SILICON VALLEY

NOTES:

tuition \$
books \$
food \$
housing \$
transportation \$
loans \$

NOTES:

October 1,
2016
applications
open

SJSU SJSU SAN JOSÉ STATE
UNIVERSITY UNIVERSITY





Facts



23,670

STUDENTS AWARDED FINANCIAL AID FOR 2015-16 ACADEMIC YEAR

2,673

TOTAL SCHOLARSHIPS AWARDED

\$166,845,384

TOTAL STATE AID AWARDED

\$276,579,509

TOTAL FEDERAL AID AWARDED

Welcome

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.

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 2017 – Spring 2018.

	Undergraduate	Graduate	Credential
*Tuition 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

Application Changes

What's changing for 2017–18?

You will be able to submit your Free Application for Federal Aid (FAFSA), or California Dream Act Application, earlier. You can file your 2017–18 application as early as Oct. 1, 2016, rather than beginning on Jan. 1, 2017. The earlier submission date will be a permanent change, enabling you to complete and submit an application as early as October 1 every year.

You'll use earlier income and tax information. Beginning with the 2017–18 application, students will be required to report income and tax information from an earlier tax year. For example, on the 2017–18 application, you—and your parent(s), as appropriate—will report your 2015 income and tax information, rather than your 2016 income and tax information.

When a Student Is Attending College (School Year)	When a Student Can Submit an Application	Which Year's Income and Tax Information Is Required
July 1, 2017–June 30, 2018	Starting October 1, 2016	2015
July 1, 2018–June 30, 2019	October 1, 2017	2016

How will the changes benefit me?

Because your taxes are done by the time you fill out your application, you may be able to use the IRS Data Retrieval Tool (IRS DRT) to automatically import your tax information into your application. (Learn about the IRS DRT at StudentAid.gov/irsdrt)

Because the application is available earlier, you may feel less pressure due to having more time to explore and understand your financial aid options.

Source: College Students and Parents: What You Need to Know About the 2017-18 FAFSA
Learn more at what's changing for the 2017-18 FAFSA at
<https://studentaid.ed.gov/sa/sites/default/files/2017-18-fafsa-updates-students-parents.pdf>

Financial Aid Overview

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.



Folasade
Public Relations

Types of Aid

	Undergraduate	Graduate	Credential	Source	Description
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 of the equivalent of 12 full-time semesters. This includes all semesters of attendance. 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 Grant 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 ★ ●	Cal Grants A and B are awarded at SJSU to California residents. Cal grants are awarded for up to four years. Eligibility is determined by the California Student Aid Commission. Students must apply by March 2.
	✓	✓	✓	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, tuition waivers or other programs that pay tuition fees. 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 first generation undergraduate students. Students must be admitted to SJSU as an EOP student via the CSU Mentor application process.
	✓		✓	Middle Class Scholarship (MCS) ★ ●	The scholarship is available to undergraduate and credential students with family incomes and assets up to \$156,000. 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 interested in working while attending school 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 six months after 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.
	✓			Federal Perkins Loan	The Federal Perkins Loan is a low interest (5%) loan awarded to degree seeking undergraduate 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.
	✓			California DREAM Loan Program ★	Available to undocumented undergraduate students who have completed the CA 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.
SCHOLARSHIPS	✓	✓	✓	Private Scholarships	Scholarships are generally based on scholastic achievement and financial need. You can apply for both private and university scholarships. Visit sjsu.edu/faso/Scholarship
	✓	✓	✓	Spartan Scholarship	Hundreds of SJSU scholarships are available, ranging from \$250 to \$4,000 per year. The Spartan Scholarship deadline to apply is Saturday, April 15, 2017, unless otherwise stated. Please note: the College of Education's deadline to apply is Monday, July 31, 2017. For more information visit sjsu.edu/faso/Scholarships

★ California Dream Act Applicants who are California residents with AB540 status are eligible

● Available to California residents only

How to Apply

1. Complete the FAFSA or CA Dream Act Application.
Both will be available beginning Saturday, October 1, 2016.
 - The priority filing deadline date is March 2, annually.
 - SJSU's 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
2. Receive your Student Aid Report, which gives you some basic information about your eligibility for federal student aid and list your answers to the questions on your FAFSA.
3. Financial Documents are reviewed
4. Receive actual award

Financial Aid Formula

For financial purposes, need is determined by the following formula:

Cost of Attendance

- Expected Family Contribution

= Need

Expected Family Contribution

Family contribution is the amount you and your family are expected to contribute toward your college costs. Your family's total income and financial situation are taken into account when determining financial need.

Who is Eligible?

Eligibility requirements vary by program. However, to be eligible for most financial aid programs you must:

- Be enrolled in at least half-time as a degree-seeking student in an approved program of study.
- Be a citizen or permanent resident of the United States
- Be an eligible AB540 student (undocumented immigrant status)
- Demonstrate financial need
- Not be in default on a student loan or owe a refund on student financial aid
- Maintain satisfactory academic progress
- International students are not eligible for federal or state financial aid.



Jessica
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Melody
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OCTOBER 1, 2016

Applications Available
(FAFSA and CA Dream Act)

MARCH 2, 2017

Filing Deadline for Cal Grant/
MCS/GPA/Financial Aid
submission

Priority Application
Submission Deadline

APRIL 28, 2017

Priority Document Completion
Date (for consideration of
maximum funding)

JUNE 30, 2017

Last Day to Receive Registration
Fee Deferral (see Checklist)

Next Steps

Continuing Students

Your financial aid award does not automatically renew from one year to the next. You must re-submit 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 of changes to your enrollment status. To do so, complete the Student Information Update form on our website (sjsu.edu/faso). The form can be found by clicking the “Forms” menu item and “Student Information Update” link. If you receive 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 2018 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 2018 Session

Financial aid for summer is very limited. Students must have been in attendance and awarded financial aid for the Fall 2017-Spring 2018 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.

Scholarships

Scholarships are generally based on scholastic achievement and financial need. The Financial Aid and Scholarship Office administers three types of scholarships: SJSU campus based, department based and private based. Hundreds of SJSU scholarships are 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 is available to SJSU eligible students for the Fall 2017 and Spring 2018 semesters. The deadline to apply is Saturday, April 15, 2017, unless otherwise stated. Please note: the College of Education’s deadline to apply is Monday, July 31, 2017. For more information visit sjsu.edu/faso/Scholarships

Monitor your MySJSU account frequently for financial aid status changes and outstanding “To Do List” items.

Financial Literacy

Your education costs you time and money, so every decision will impact you in a real way. If you want to graduate in two or four years and save thousands of dollars, create an academic plan and enroll in at least 15 units each semester.

By using the online academic tools available (such as the SJSU Catalog, MyRoadmap and MyProgress degree audit), you will save a substantial amount of time and money by only taking the classes that you need to graduate. This will also help cut costs on tuition, books, housing and other college-related expenses and prevent you from earning a full-time salary.

Take advantage of our resources at sjsu.edu/faso/literacy to plan the financial aspect of your pathway to graduation including:

- How to calculate the cost of taking an additional semester or year, or more, to graduate
- How to create and maintain a budget
- How to plan for unexpected expenses - car repairs, medical bills, rent increases...
- What are your loan repayment options : payment plans, loan forgiveness, deferment, forbearance...



Amanda
Music

Jose
Music

Checklist (Complete Your File)

- Check your MyJSU (<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 MyJSU account. Download and print the documents for the financial aid year of 2017-2018.
- 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 MyJSU 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, April 28, 2017. 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 MyJSU 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 registration fee deferral, you must submit all requested documents prior to the scheduled fee payment deadline posted on your MyJSU account. The last day to receive fee deferrals is Friday, June 30, 2017. 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 MyJSU account.
- Fee deferrals are temporary and will be removed at the beginning of each semester. All outstanding charges will be due by the next payment due date.
- The Financial Aid and Scholarship fee deferral does not defer housing payments. (For more information, contact University Housing Services at 408-795-5600 or uhs-frontdesk@sjsu.edu)

SCHOOL CODE

001155

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

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

SJSUID/Password Questions?

info-support@sjsu.edu

Resources

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

Federal Direct Loan

- Master Promissory Note (MPN)
 - Entrance Counseling
- <https://studentloans.gov>
1-800-557-7394

Free Application for Federal Student Aid (FAFSA)

fafsa.gov
1-800-433-3243

IRS - Tax Return Transcript Request

irs.gov
1-800-908-9946

National Student Loan Data System

nsls.ed.gov
1-800-557-7394

Selective Services System

sss.gov
1-847-688-6888

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

Tristan
Biology



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