I am enrolled through an Extended University program, what steps do I need to take to receive Financial Aid?

Financial Aid is available to students admitted to undergraduate and graduate degree programs. You may be eligible for Grants, Loans, and Scholarships to help make college an affordable experience. To determine your eligibility, you must first file a FAFSA (Free Application for Federal Aid) using the online application available at www.fafsa.ed.gov and list CSU Channel Islands as an institution to receive your information. For more information regarding Extended University (EU), please contact Kristin Carpenter, Extended University Financial Aid Counselor, at kristin.carpenter@csuci.edu.

What is financial aid?

Financial aid is money that is given, paid or loaned to you to help pay for your college costs. There are several types of financial aid for college students:

- Grants & Scholarships - are given as awards and do not require repayment.
- Loans - are borrowed from a lending institution. You are required to repay the loans with interest and loan related fees.

How do I apply for financial aid?

Submit a Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov between January 1 and March 2 (state priority deadline) of the year you wish to enroll. You may submit your FAFSA after the March 2 application deadline; however, financial aid funds may be limited.

What happens once I complete my FAFSA?

If you listed the CSU Channel Islands (CI) federal school code on your FAFSA (039803), the federal processor will transmit your data to our school electronically within one to two weeks after you submit your application.

Why is my parent's information required?

Your dependency status determines whose information you must report on the FAFSA.

- If you're a dependent student, you will report your and your parents' information. Providing information on the FAFSA does not mean your parents are obligated to assist with college costs.
- If you're an independent student, you will report your own information (and, if you're married, your spouse's).

Learn more about your dependency status.

Why do I have to turn in a FERPA Authorization form?

The Family Education Rights and Privacy Act (FERPA) of 1976, as amended and contained in the Code of Federal Regulations (34 CFS 99, subpart D99.30), requires a written and dated consent from any student (18 years of age or older) before disclosing personal identifiable information from the student’s education/financial records to a third party. Under the Family Education Rights and Privacy Act (FERPA), the Financial Aid & Scholarships Office reserves the right to withhold financial information from a third party. Students who wish to grant designated individuals the authorization to speak with a Financial Aid office regarding the students' financial aid award must complete and submit a Financial Aid FERPA Authorization Form to the Financial Aid & Scholarships office each academic year.

Who is eligible to receive Federal financial aid?

To receive federal student aid, you must meet certain requirements including:

- be a U.S. citizen or eligible non-citizen
- have a valid Social Security Number
- register with Selective Service if you are male and 18 to 25 years of age
- have a high school diploma or GED
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- be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program at a school that participates in the federal student aid programs

What does it mean to be "selected for verification"?

Students are selected at random by the Department of Education and they are required to submit additional documentation to the Financial Aid Office in order to receive their financial aid. By checking their "To Do" list on their myCI portal, the student will be able to know exactly what documentation is required. Be sure to submit your documentation by the published deadline date if you are selected for verification.

How much financial aid can I receive?

Students and their families are expected to contribute to the cost of college to the extent that they are able. Your eligibility for aid depends on your Expected Family Contribution (EFC), your year in school, your enrollment status, and the cost of attendance at the school you will be attending.

How does California State University Channel Islands determine my need?

When you (and your parents if you are a dependent student) completed the FAFSA, an Expected Family Contribution (EFC) was calculated for you. You were also assigned a Cost of Attendance, which is based on your at-home, on-campus, or off-campus residency. Your need was determined by subtracting your Expected Family Contribution from your Budget. We also used your EFC to determine your eligibility for certain grants. 

\[
\text{Cost of Attendance - Expected Family Contribution} = \text{Financial Need}
\]

What can I do if I am financially independent from my parents?

The FAFSA uses a unique definition of "Independent." If you answered NO to all questions on FAFSA Step 3, you MUST provide parent information on the FAFSA.

What if I cannot provide my parents' information?

If you are unable to obtain your parents' information, or if you believe you qualify for a dependency override, you may contact your financial aid counselor.

How can I tell you that my income has changed since I completed the FAFSA?

If your or your parents' income will be substantially less than the income reported for 2012, you may request to have your circumstances reviewed. You should also meet with your financial aid counselor to discuss the changes in your income.

I got an outside scholarship. Should I report it to the financial aid office?

Yes. If you are receiving any kind of private scholarships from the university, government, or private sources, you are required to report the scholarship to the Financial Aid & Scholarships office.

When and how will I receive my financial aid money?

Your financial aid funds will be disbursed to your student account if you are enrolled in sufficient units. Disbursements will occur on a weekly basis starting the first week of classes for your program. Your money will be mailed to the address listed on your myCI student services portal after your fees have been paid. You must also be making satisfactory academic progress. Financial Aid refund checks are processed by the Student Business Services (SBS) office and may take up to 10 business days after your financial aid disburses to your student account.

What does financial aid pay for?

Depending on your eligibility, financial aid can be used to pay educational expenses including tuition fees, books and supplies, food, housing, transportation, and some personal expenses while you attend college.
What is the difference between the Financial Aid office and the Student Business Services (SBS) office? Who should I contact in regards to my student account?

The Financial Aid office is primarily responsible for processing your financial aid award and determining the amount of assistance you may receive. The SBS office applies financial aid to your student account, manages payments on your student account, and processes refunds as appropriate. For information regarding your student account you can contact Michele Morris.

Will I lose my financial aid if I withdraw from a semester or drop a class?

Most awards are based upon full time enrollment. If you drop classes during the Add/Drop period, the Financial Aid & Scholarships office may adjust some of your financial aid to the appropriate enrollment level. You may be required to repay the difference between the full-time aid amount and the adjusted amount. If you must fully withdraw from a semester, the Financial Aid office is required to recalculate your financial aid eligibility. You may be required to repay a portion of your aid.

How many units do I need to take to remain eligible for financial aid?

The number of units you must maintain is determined by the type of aid you receive. Please refer to the unit requirements in the following aid category descriptions. For an Undergraduate: Full time is 12 or more units, three quarter time is 9 to 11 units, half time is 6 to 8 units, and less than half time is fewer than 6 units. For a Graduate Classification: Full time is 8 graduate level units, half time is 4 graduate level units, and less than half time is fewer than 4 graduate units.

How will I receive my financial aid?

Each term, we begin disbursing financial aid on a specific date. After this date, Student Business Services (SBS) conducts weekly disbursements. Before your aid is disbursed, you must submit all requested documents, accept your aid (via myCI) and enroll in the required number of units. You must also allow time for the Financial Aid & Scholarships Office to review your verification documents and make any necessary corrections to your FAFSA data and your award.

Can I continue to receive financial aid if I do not pass all of my classes?

We will measure your academic progress at the end of each semester. Financial aid recipients are expected to meet Satisfactory Academic Progress (SAP) standards at the end of each semester in which they were enrolled. There are three components measured in the SAP policy; 1) Cumulative Grade Point Average; 2) Acceptable Passing Rate (APR) - percentage of cumulative units taken which must be passed; 3) Maximum timeframe and time limit, which includes the maximum number of earned units based on program requirements and maximum number of semesters a student can attend. Refer to the following chart for guidelines specific to your student type.

<table>
<thead>
<tr>
<th>Student Type</th>
<th>Cumulative GPA</th>
<th>APR%</th>
<th>Timeframe/Time Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate</td>
<td>2.00</td>
<td>75%</td>
<td>Maximum 180 Units/ 7.5 years</td>
</tr>
<tr>
<td>Post baccalaureate (2nd BA, Credential)</td>
<td>2.50</td>
<td>75%</td>
<td>Varies Per Academic Program</td>
</tr>
<tr>
<td>Post baccalaureate (Graduate)</td>
<td>3.00</td>
<td>80%</td>
<td>Varies Per Academic Program</td>
</tr>
</tbody>
</table>

What steps do I need to take to accept my Federal Stafford loans?

You may view your Financial Aid Award on-line at myCI > CI Records > Self Service > Student Center > in the "Finances" section > View Financial Aid and select the appropriate aid year. If you have been awarded, accepted a federal Stafford Loan and are first time borrower at
Extended University Financial Aid FAQ

CSU Channel Islands, you must go to www.studentloans.gov to complete a Master Promissory Note and Loan Entrance Counseling. If you are a continuing student and have a previously borrowed loan at CI, you only need to “accept” your loans through your myCI.

What steps do I need to take to accept my Parent PLUS Loan?

Parent PLUS loans cannot be accepted by the student on their online portal. The student and their parent must complete a Parent PLUS Loan Form available on our website and submit it to the Financial Aid & Scholarships Office.

I'm being offered a loan, but I wish to make changes to the loan amount, what must I do?

If your loan funds have not been disbursed to your student account and you wish to reduce/cancel the amount of your loan(s), you may do so through your myCI portal when you initially accept/reject your loan(s).

How do I make changes to my loan amount(s) if the funds have already been disbursed to my student account?

If you wish to cancel all or a portion of your student loan after the funds have been disbursed to your student account, you must complete and submit the Loan Change Form to the Financial Aid & Scholarships Office. You must submit the Loan Change Form within 14 days of the date of your funds being disbursed to the campus. If it has been longer than the 14 days, you are not able to reduce or cancel your loan.

What do I do if my financial aid is not enough to pay my charges?

If your aid is not sufficient to pay your University charges, you are responsible for paying the remaining balance. Visit the Extended University Student Services website for more information on payment plans, or contact Michele Morris for payment options.

Coordination of Resources Disclosure

The Financial Aid & Scholarships office is responsible for coordinating student resources for the campus. Federal and state regulations require the coordination of all financial aid awards with all resources, including external (private) scholarships and grants, fellowships, fee waivers, including the Cal-Vet fee waiver, stipends, and vocational rehabilitation and other educational benefits.

All Title IV programs (federally-funded financial aid), other federal, and non-federal programs must be monitored in conjunction with all available information on student resources to avoid financial aid over awards. An over award occurs when the total of a student's financial aid and certain resources exceeds the cost of attendance, or annual budget.

The Financial Aid & Scholarships office has an established process to ensure compliance with the financial aid award and student resource coordination requirements. Our process helps prevent over awards because an over award can result in a student having to repay aid for which they are ineligible. *All University Departments are required to submit all student scholarships to the Financial Aid & Scholarships office for processing.

Helpful Links and Resources

www.pin.ed.gov
www.fafsa.ed.gov
studentaid.ed.gov
http://studentaid.ed.gov/fafsa/estimate
www.csac.ca.gov
https://mygrantinfo.csac.ca.gov/logon.asp