



# Student Financial Center

FINANCIAL AID & LITERACY • SCHOLARSHIPS • BILLING

## SDSU

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**Kari Hooker, Director, Scholarships**

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### Kumeyaay Land Acknowledgement

For millennia, the Kumeyaay people have been a part of this land. This land has nourished, healed, protected and embraced them for many generations in a relationship of balance and harmony. As members of the San Diego State community, we acknowledge this legacy.

We promote this balance and harmony. We find inspiration from this land;  
the land of the Kumeyaay.

**Eyay e'Hunn My heart is good.**

# APPLY FOR FINANCIAL AID

- If you filed the FAFSA in the past, be aware that the 2024-2025 FAFSA has gone through a major overhaul, there are fewer questions
- IRS Data Retrieval tool will help you by filling in tax information
- The SAI is determined from your income, assets, family size, etc.
- Each school listed on the FAFSA receives your Student Aid Index (SAI) *formerly called EFC*

*There are great resources on our website!*



[fafsa.gov](https://fafsa.gov)



[dream.csac.ca.gov](https://dream.csac.ca.gov)

# COST OF ATTENDANCE

## UNDERGRADUATE CALIFORNIA RESIDENT

	Living with parents	Living in university housing	Living off campus
Basic tuition and fees*	\$8,728	\$8,728	\$8,728
Books, supplies	\$946	\$946	\$946
Food, housing	\$9,010	\$23,030	\$17,672
Transportation	\$2,472	\$1,172	\$2,468
Miscellaneous, personal	\$2,550	\$2,214	\$2,908
<b>Total academic year</b>	<b>\$23,706</b>	<b>\$36,090</b>	<b>\$32,722</b>

*Tuition and fees are subject to change*

# COST OF ATTENDANCE

## UNDERGRADUATE NON-RESIDENT

	Living in university housing	Living off campus
Basic tuition and fees*	\$8,728	\$8,728
Nonresident tuition**	\$12,600	\$12,600
Books, supplies	\$946	\$946
Food, housing	\$23,030	\$17,672
Transportation	\$1,172	\$2,468
Miscellaneous, personal	\$2,214	\$2,908
Out of State and International Student Fee***	\$2,000	\$2,000
<b>Total academic year</b>	<b>\$50,690</b>	<b>\$47,322</b>

\*\*Nonresident tuition: Based on 15 units each semester at \$420 per unit.

\*\*\* Effective **Fall 2023**, incoming Out-of-State and International students as well as future incoming cohorts, will be required to pay an additional fee per semester until graduation. For more information: [Out of State and International Student Fee](#). *The table above reflects an Undergraduate, Non-Resident student beginning Fall 2024.* The fee for students first admitted in Fall 2023, Spring 2024, or Summer 2024 is \$1,000 per year.

*Tuition and fees are subject to change*

# HOW ELIGIBILITY IS DETERMINED

$COA - SAI = \text{Financial Need}$

Financial Aid awards are non-negotiable

- Each school will determine your award based on your Cost of Attendance (COA), SAI, and type of aid available
- When there is “financial need” remaining we will fill it in with need-based aid, such as grants, and then non-need based aid
- If there is no “financial need” remaining the FAFSA can provide loans
- We cannot exceed the COA with aid, scholarships, fee waivers, military benefits, etc.

Financial Aid awards are non-negotiable

# TYPES OF GIFT AID

- Federal Grants (Undergraduates)
  - Pell Grant
  - Supplemental Educational Opportunity Grant (FSEOG)
  
- State Grants (CA Resident Students) (March 1)
  - Cal Grant A or Cal Grant B
  - Middle Class Scholarship (MCS)
  - State University Grant (SUG)
  - Educational Opportunity Program Grant (EOPG)

May 2nd

*Note: The Cal Grant and the Middle Class Scholarship will be viewable in the Summer via my.SDSU*

# TYPES OF SELF-HELP AID

- Federal Work Study
  - Work on campus
  - Earn money to help pay school expenses
  - This is a “need based” program
  
- Learning-Aligned Employment Program
  - Work on or off campus
  - CA residents
  
- Federal Direct Loans
  - Subsidized
  - Unsubsidized
  - Parent PLUS Loan



# LOAN TYPES

	Based on Financial Need	Interest	Payments Begin
<b>Subsidized Student Loan</b>	Yes	No interest while enrolled at least half time After that 5.50% (fixed)	6 months after graduation
<b>Unsubsidized Student Loan</b>	No	Interest accrues while in school at a rate of 5.50% (fixed)	6 months after graduation
<b>Parent PLUS</b>	No (credit check required)	8.05% (fixed)	Mid-spring (same AY) or you may request a deferment
<b>Alternative</b>	No	Variable (read terms carefully)	Varies by the lender

- *Interest rates are subject to change every July 1*
- *Parents activate the Parent PLUS loan on [Studentaid.gov](http://Studentaid.gov)*



# STUDENT LOAN BORROWING LIMITS

	Dependent Student	Independent Student
First Year Freshman	\$5,500	\$9,500
Second Year Sophomore	\$6,500	\$10,500
Third Year & Beyond Junior or Senior	\$7,500	\$12,500

*These are per year amounts*

*The aggregate maximum for all years is \$31,000 (Dependent) & \$57,500 (Independent)*

# CALCULATE OUT OF POCKET COSTS

Google:  
**“SDSU Calculate Your Bill 2024”**

If you will live off campus or at home with parents, leave this blank.

Incoming Student  
**Calculate your Bill**

**Academic Year Charges**

The California State University (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 fees are initially charged or initial fee payments are made, to increase or modify any listed fees. All listed fees, other than mandatory systemwide fees, are subject to change 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).

**Direct Costs:** Official university tuition and fees can be found on the [University Bursar's Office website](#). The form below is based off a full time schedule of 15 units per semester to put you on track to graduate in 4 years. Reduction in units may yield different costs.

- \$8,728 Basic Tuition and fees (\$4,364 per semester for more than 6 units)
- \$ \_\_\_\_\_ Non-Resident Tuition (\$402 per unit. Example: 30 units x \$402 per unit = \$12,060 + [Out of State and International Fee](#))
- \$ \_\_\_\_\_ **Select Housing and Meal** (On-campus meal and housing charges can be found at [SDSU Housing](#))

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- \$ \_\_\_\_\_ Total Direct Costs (Mandatory payments that will be subtracted from financial aid prior to any disbursement)

**Student Financial Aid**

- \$ \_\_\_\_\_ Federal Pell/State Grant(s) (Amount will be reduced if you do not enroll full time. Only qualifying CA residents are eligible for State Grants.)
- \$ \_\_\_\_\_ Activated Federal Direct Student Loans (You must activate your subsidized and/or unsubsidized loans on [my.SDSU](#) to receive them.)

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- \$ \_\_\_\_\_ Total Student Aid
- \$ \_\_\_\_\_ Total Remaining Balance Due (Subtract Total Student Aid from Total Direct Costs)  
Remaining Balance must be covered by either Parent PLUS loan (requires credit check approval), alternative loan, or other family resources.

**Indirect Costs**

# CALCULATE OUT OF POCKET COSTS

Incoming Student  
**Calculate your Bill**

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Remaining Balance must be covered by either Parent PLUS loan (requires credit check approval), alternative loan, or other family resources.

**Indirect Costs**

Google:  
“**SDSU Calculate Your Bill 2024**”

Subtract the total of grants and student loans available that will apply to your direct costs to the University

# CALCULATE OUT OF POCKET COSTS

This is the remaining amount due to the university.

Any remaining housing fees will be billed monthly.

Do you need additional loan to help cover costs such as books, transportation, misc items?

Do you have scholarships, military benefits, or other family resources that could cover the remaining balance?

The Parent PLUS Loan is available.

**Google:**  
**“SDSU Calculate Your Bill 2024”**

## Incoming Student Calculate your Bill

### Academic Year Charges

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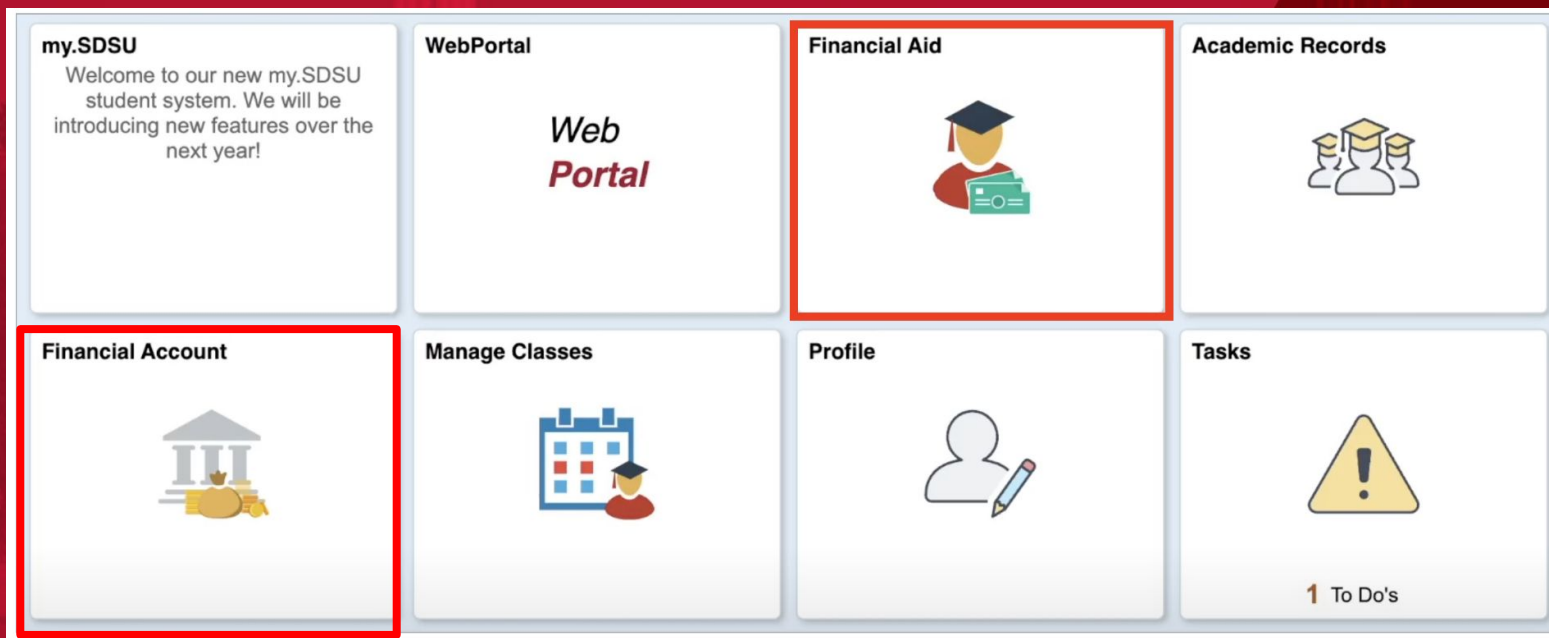
### Indirect Costs

# my.SDSU

- ❑ my.SDSU is the portal that gives you access to your admission information, financial aid information, financial account information, tasks to complete and much more.
- ❑ Admitted students who submitted their 2024-25 FAFSA can check their financial aid eligibility via my.SDSU.
- ❑ Students who have pending items on their “To-Do” list that pertain to financial aid will need to resolve these and submit required documents in order for aid to disburse.
- ❑ Parents do not have direct access to my.SDSU, so work with your student to check aid and be aware of fee payment deadlines.



# my.SDSU



## Financial Aid Tile

- View your financial aid award: Grants (if eligible), Student Loans, Work Study...
  - Note that the Cal Grant & the Middle Class Scholarship will be loaded late this summer. They are not appearing on anyone's awards at this time.
- Aztec Scholarships will be loaded as students are officially awarded

## Financial Account Tile

- Pay university charges and check account balances

# my.SDSU

## Completing Tasks on your To-Do List

The dashboard consists of eight tiles arranged in a 2x4 grid:

- my.SDSU**: Welcome to our new my.SDSU student system. We will be introducing new features over the next year!
- WebPortal**: Web Portal
- Financial Aid**: Icon of a student with a graduation cap and financial aid cards.
- Academic Records**: Icon of three graduation caps.
- Financial Account**: Icon of a building with gold coins.
- Manage Classes**: Icon of a calendar with a student.
- Profile**: Icon of a person and a pencil.
- Tasks**: Highlighted with a red border, showing a yellow warning triangle icon and the text "1 To Do's".

### To Do List

Task	Due Date	Status	3 rows
Student Information Update		Assigned	>
Verif Wksht - Dependent		Initiated	>
Student 2022 Tax Return		Initiated	>



# AZTEC SCHOLARSHIPS

- Over 700 scholarship opportunities to support our students' educational goals
- SDSU's application portal, "Aztec Scholarships," allows students to apply for university scholarships via one application
- Incoming students may apply once they are admitted, complete their Intent to Enroll, and activate their SDSUid

**Application Open**  
**March 11, 2024 to August 30, 2024**  
**[sdsu.edu/scholarships](https://sdsu.edu/scholarships)**



# AZTEC SCHOLARSHIPS

- The process is simple and fast:
  - Complete a general application (GA) each academic year
  - Using GA and student data (major, GPA, etc.), Aztec Scholarships automatically filters eligible applications and sends them to SDSU scholarship committees for award consideration
  
- To be considered for need-based scholarships (~200 active accounts), students must file one of the following by the scholarship's posted deadline
  - FAFSA (U.S. citizens or eligible noncitizens)
  - California Dream Act Application (CA AB540 students)
  - All need-based scholarships will be awarded later in the year to allow time for full implementation of the Better FAFSA

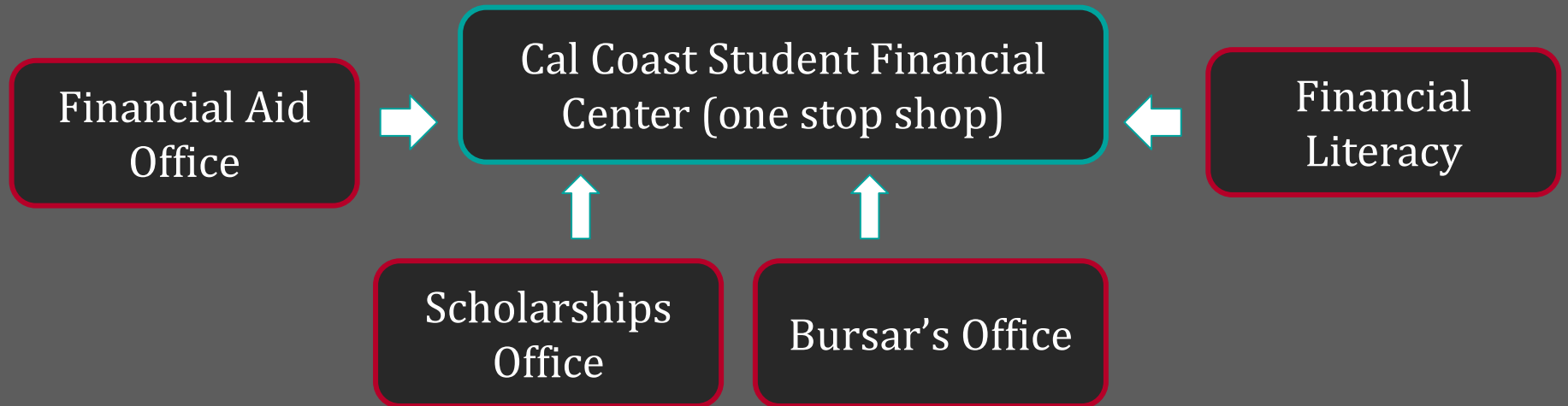


# Student Financial Center

FINANCIAL AID & LITERACY • SCHOLARSHIPS • BILLING

## SDSU

One Stop For Your Financial Needs



# CCSFC SUPPORT

## Helped through the CCSFC

- Over 70,000 individual counseling appointments in 2023

## Recent Webinars and Videos

- 2024-25 FAFSA Workshops (January 2024)
- 2024-25 CADAA Workshop (January 2024)

## Upcoming Webinars

- Aztec Scholarships (listed on our website)

## Financial Literacy

- One on one Financial Education Sessions
- Financial Workshops
- iGrad - features dynamic and interactive financial tools, courses, and resources to deliver a highly personalized experience. Access at: [sdsu.igrad.com](https://sdsu.igrad.com)





# Student Financial Center

FINANCIAL AID & LITERACY • SCHOLARSHIPS • BILLING

## SDSU

- Connect via our website: [sacd.sdsu.edu/sfc](http://sacd.sdsu.edu/sfc)
- To access the front desk via phone, dial (669) 900-6833, and when prompted, enter meeting ID: 872 9357 5613
- Staff is available to answer questions Monday through Friday, during office hours

*We are busiest in summers and during peak registration times, so contact us with your questions sooner rather than later!*

A graphic for the Student Financial Center at SDSU. It features a stylized cartoon character with sunglasses and a crown, set against a background of a campus building and palm trees. The text includes "DIVISION OF STUDENT AFFAIRS AND CAMPUS DIVERSITY", "HERE TO HELP" with a list of services, "STUDENT FINANCIAL CENTER CONNECT WITH A COUNSELOR", "SDSU", and "SA+CD".

DIVISION OF STUDENT AFFAIRS AND CAMPUS DIVERSITY

**HERE TO HELP**

- FINANCIAL AID
- SCHOLARSHIPS
- STUDENT ACCOUNTS

STUDENT FINANCIAL CENTER  
**CONNECT WITH A COUNSELOR**

SDSU SA+CD

HELP DESK

# FINANCIAL AID TIPS

- File the FAFSA or Dream Act Applications (if you have not done so already)
- Review the Cost of Attendance to make sure SDSU is the right fit for you financially
- Apply for scholarships (once you accept the offer of admission)
- Check my.SDSU to view your financial aid eligibility and anything on your “To-Do” list
- Plan ahead- have a plan as to how college costs will be paid

THANK YOU!

