2014 – 2015
TERMS AND CONDITIONS OF YOUR FINANCIAL AID AWARD

This Financial Aid Award is your official notification for the 2014-15 academic year. The amount and type of aid awarded to you is based on your eligibility and the availability of funds as of the date your FAFSA application was complete.

If your financial aid is revised during the year, you will receive a Revised Offer of Financial Aid by e-mail that will reflect the changes. Changes may be made at anytime during the year.

We recommend that you print your Award and keep it on file for reference throughout the academic year.

Cost of Attendance

How Your Eligibility Was Determined: Eligibility is determined by comparing your total educational costs with the amount your family could reasonably be expected to contribute towards your education as determined by your Free Application for Federal Student Aid (FAFSA).

Your financial need is then determined as follows:

Your total cost of education\(^*\) - Your expected family contribution\(^**\) = Your financial aid eligibility

\(^*\)Your total cost of education depends on your housing status (your room and board arrangements), tuition and fees, books and supplies, personal expenses and transportation expenses. Average costs for Cal Poly Pomona students are included in this guide to help you estimate your total costs.

\(^**\)Your expected family contribution is based on the information you provided on the Free Application for Federal Student Aid (FAFSA) concerning your income and assets, your parents’ income and assets (if applicable), family size, number of family members attending college, etc. This information is used in a formula, established by the U.S. Congress, to calculate your family contribution.

Estimate of Cost of Attendance for 2014-15
(Based on three quarters attendance and enrollment of 12 or more units)

<table>
<thead>
<tr>
<th>Undergraduate</th>
<th>Living With Parents</th>
<th>Living On Campus (Residence Hall)</th>
<th>Living On Campus (Suites)</th>
<th>Living Off Campus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees</td>
<td>$6,440</td>
<td>$6,440</td>
<td>$6,440</td>
<td>$6,440</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Room and Board</td>
<td>$4,599</td>
<td>$13,284</td>
<td>$13,521</td>
<td>$12,088</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>$1,365</td>
<td>$1,365</td>
<td>$1,365</td>
<td>$1,365</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,300</td>
<td>$900</td>
<td>$900</td>
<td>$1,300</td>
</tr>
<tr>
<td>Loan Fees</td>
<td>$135</td>
<td>$135</td>
<td>$135</td>
<td>$135</td>
</tr>
<tr>
<td>TOTAL COSTS</td>
<td>$15,339</td>
<td>$23,624</td>
<td>$23,861</td>
<td>$22,828</td>
</tr>
</tbody>
</table>

Tuition, Fees, and on-campus Room and Board are actual costs to you. All other figures are estimates of expenses by the State of California.

Graduate Student Tuition and Fees: $7,706 per academic year (fall/winter/spring)
Teacher Education Program (Credential) Student Tuition and Fees: $7,316 per academic year (fall/winter/spring)
Non-Resident Fees: $248 per unit in addition to fees shown above
MBA Fee: $185 per unit

*Please notify the Office of Financial Aid & Scholarships if you will be paying Non-Resident Fees.

In accepting financial aid, you are acknowledging your responsibility and agreeing to comply with the terms of the award. It is important that you know that false or incomplete information submitted by you or on your behalf, or failure to adhere to the terms, may result in the cancellation of your award. In addition, you may be required to repay part or all of the funds disbursed to you.
Changes to Your Award

- **Housing Status:** Your award is based on the housing status you reported. It is your responsibility to notify the Office of Financial Aid & Scholarships if this housing status changes.

- **Units:** Your aid is based on full-time enrollment, 12 units per quarter for undergraduate and TEP units for (Credential) students, and 8 units for graduate students. If you drop below this number of units, your aid may be reduced or canceled, which could result in a balance owed to the University. Please visit our webpage: Units Required.

- **TEP Units:** The Teaching Education Program (Credential) is a Post-baccalaureate, not a graduate program. The federal government requires that campuses use undergraduate enrollment levels for awarding and disbursing financial aid to TEP students. Therefore, 12 TED units is full-time enrollment and aid will be adjusted for TEP students who are in 6-11 TED units and cancelled for TEP students in 5 TED units or less. TEP enrollment levels will be reviewed after the add/drop period. Financial aid awards will be adjusted as necessary at that point.

- **Other Resources:** You are required to report to the Office of Financial Aid & Scholarships any outside assistance or scholarships that you receive. These funds must be coordinated with your other financial aid. If the amount you receive from all sources does not exceed your total cost of education, your financial aid offer will not be reduced. If a reduction in aid previously awarded is required, the reduction will first be made in loan and federal work study awards whenever possible. Retroactive billing might be necessary if other resources are not reported in a timely manner.

Changes in Enrollment

- **Attendance:** If you do not plan to attend one or more quarters for which aid has been awarded, you must notify the Office of Financial Aid & Scholarships. **If you are not attending and we do not hear from you, your aid will be cancelled for the remainder of the year.**

- **Cross Enrollment:** If you are enrolled at more than one institution for the same time period, you may receive aid from your “Home” institution only. To qualify for cross enrollment you must notify the Office of Financial Aid & Scholarships prior to enrollment with a Cross Enrollment/Consortium form. You must be enrolled at least half-time at Cal Poly Pomona to be eligible for all financial aid funds. Units taken at the “Host” school must be transferable toward your Cal Poly Pomona degree.

- **Withdrawals/Refunds:** You must notify the Registrar’s Office and the Office of Financial Aid & Scholarships if you withdraw from the quarter. Financial aid students who withdraw from all classes prior to the 7th week of the quarter will be reviewed for possible return of grant and/or loan funds to the Department of Education. If you withdraw prior to census (15 days into the quarter) your financial aid may be cancelled for that quarter. From the 16th day of classes through the 30th day of classes repayments are calculated by the last day of attendance. Students will be notified if their withdrawal results in repayment of financial aid. Please contact the Office of Financial Aid & Scholarships for more detailed information.

- **“WU” grades:** Students who complete a quarter with all “WU” grades are considered unofficial withdrawals (walk away) for financial aid purposes. All “WU” grades will result in an assumption of withdrawal at the 50% point of the quarter. Refunds and repayment will be calculated using that date.

- **Satisfactory Academic Progress:** You are required to maintain specific satisfactory academic progress standards in order to keep your financial aid eligibility. These requirements are in addition to those established by the Registrar’s Office. For complete information please refer to our webpage Satisfactory Academic Progress.

Loan Information

- **Entrance Counseling:** If you are a first-time Federal Direct Stafford Loan borrower at Cal Poly Pomona, you must complete an Entrance counseling. Your loan will not be processed until you complete the Entrance counseling. Entrance counseling can be completed on-line at www.studentloans.gov

- **Exit Counseling:** If you receive a Federal Direct Stafford Loan, federal regulations requires you to complete an exit loan counseling. It is your responsibility to complete the necessary loan exit counseling prior to your graduation, withdrawal, or termination of enrollment. Exit Counseling can be completed on-line at www.studentloans.gov

- **Perkins Loan:** For exit information contact Student Accounts/Cashier Services.
Disbursement of Funds

• **Crediting Your Account:** The full amount of your quarterly allotment of financial aid will be credited to an account in your name each quarter. These funds will be applied to all fees due to the University (registration fees, housing payments, other financial obligations) for the current quarter.

• **Statement of Account:** If the amount of financial aid you are awarded does not cover your fees, you will be required to submit the balance owed to the Student Accounting/Cashier Services on or before the fee due date. You can check your account statement on-line on [BroncoDirect](http://www.broncodirect.com).

• **Refunds:** If the amount of financial aid exceeds your fees, you will be mailed or direct deposited the remaining funds by Student Accounting/Cashier Services.

• **Less than full-time enrollment:** If you are pre-registered at least full-time, refunds are issued from Student Accounting/Cashier Services beginning one week prior to the start of each quarter. For students who are registered less than full time, Pell and Cal Grant awards will be pro-rated and disbursed after the add drop period ends.

• **Pell Grant and Cal Grant:** These types of grants will only be disbursed to students who are enrolled full-time. After the add/drop period has ended, students taking fewer than 12 units will receive the grants for which they still qualify. See [Units Required to Receive Aid](http://www.broncodirect.com) for more details.

• **Loan Disbursement:** Some aid is not disbursed at the beginning of the quarter. Stafford and PLUS loan checks are disbursed as they are received. PLEASE NOTE: Loan funds are only transferred to Cal Poly Pomona if you are registered at least half-time.

• **Federal Work Study:** funds are paid on a monthly basis as the funds are earned. Checks must be picked up by students at Student Accounting/Cashier Services.

**Availability of Funds:** All financial aid awards are contingent upon the availability of funds. If funds are insufficient to meet the needs of all eligible aid recipients, the University reserves the right to reduce all financial aid awards accordingly.

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**Available Aid Programs**

Cal Poly Pomona offers a variety of financial aid programs. These funds are available to all eligible students including students who participate in the International Program, National Student Exchange and Study Abroad. Most financial aid programs, but not all, are based on financial need. Grants are made available through both Federal and State funding. Scholarships and grants are gifts of money that do not have to be repaid. Federal Work Study employment provides students with the opportunity to earn money while in school. Student and parent loans provide a way to borrow money for college costs; repayment for most loans are delayed until after graduation.

**Grants**

**Federal Pell Grant:** is for undergraduate and TEP (Credential) students with financial need. TEP students must be enrolled at least half-time to qualify. The award ranges from $602 - $5730.

**Federal Supplemental Educational Opportunity Grant (SEOG):** is a grant for undergraduate students. The award ranges from $180 to $540. A student must be enrolled at least half-time and be eligible for a Pell Grant to qualify for a SEOG award.

**Cal Grants:** are grants provided by the State of California for undergraduate students. The California Student Aid Commission determines awards. A student must be a California resident and be enrolled at least half-time to qualify. **Non-resident students are encouraged to inquire with their state of residence as to the availability of state programs.**

• **Cal Grant A** - eligibility is based on grade point average and financial need. This award is for fees.

• **Cal Grant B** - eligibility is based on substantial financial need. This award is for fees and a living allowance (subsistence). Freshman recipients receive subsistence only. Beginning with the sophomore year, awards are for both fees and subsistence.

**Student Support and Equity Programs:** is a state grant for undergraduate students who are admitted to the University through the [Educational Opportunity Program (EOP)](http://www.broncodirect.com) and who meet certain need criteria. Funds are limited and may not be sufficient to award all eligible students. A student must be enrolled full-time to qualify. The award ranges from $400 to $1500.

**Cal Poly Pomona Grant (CPPG):** is awarded to undergraduate students who demonstrate financial need.
**State University Grant (SUG):** is a grant provided by the State of California for fees for undergraduate and graduate students. Recipients must be California residents. You must be enrolled at least half-time to qualify, and your SUG disbursement will not exceed the amount of State University Tuition Fee you are charged. Students may only receive the State University Grant if they have accumulated less than 125% of the minimum earned units required to graduate from their program of study (225 units for most undergraduate programs).

| Loans | **Federal Stafford Loan:** is a loan available to both undergraduate and graduate students. Two types of Direct Stafford Loans are available. If a student has financial need and qualifies for a Direct **Subsidized** Stafford Loan then the government pays the interest while the student is in school. Direct **Unsubsidized** Stafford Loans are available to students without consideration of financial need, and the student is responsible for all interest payments. Loan amounts are based on financial need (Direct **Subsidized** Stafford Loan) and academic class level, and range up to a maximum of $12,500. A student must be enrolled at least half-time to qualify. Subsidized loans are not available for Graduate students. Interest rates on Federal Stafford Loans are set each year by the federal government and will appear on your Loan Disclosure Statement. |
| Federal Perkins Loan: is a loan for undergraduate and graduate students based on financial need. The Perkins loan differs from Stafford loans in that the interest rate is lower. The interest rate is 5%. Interest and repayment begins nine months after a student ceases to be enrolled at least half-time. A student must be enrolled at least half-time to qualify. Loans range up to $3900 per year. Alternative Loans: also known as private loans, can help a student pay for college expenses that may not be covered by federal loan programs or other financial aid. These loans are one way to provide additional funds to close the gap between financial aid resources and college costs. Prior to processing an application, a student needs to have filed a FAFSA. Alternative loans are credit based and sometimes require a credit-worthy co-signer. Interest rates vary, depending on the borrower or co-borrower’s credit history. For more information visit our website on Loans and download the instructions here Alternative Loan Instructions. |
| **Federal Parent Loan for Undergraduate Students (PLUS):** is a federal loan for parents of undergraduate students. Financial need is not a criterion for this loan. Parents may borrow from $550 up to the total cost of education minus other aid received. Repayment begins 60 days after disbursement of the total loan for the year. PLUS application instructions are available on-line here PLUS Loan Instructions. A student must be enrolled at least half-time for their parents to qualify for this loan. Interest rates on Federal PLUS Loans are set each year by the federal government and will appear on your Loan Disclosure Statement. |
| **Federal Grad PLUS Loan for Graduate Students:** is a federal loan for graduate students to supplement the subsidized and unsubsidized loans that are currently available. Financial need is not a criteria for this loan. Graduate or professional students may borrow from $500 up to the total cost of education minus other aid received. Student must be enrolled at least half-time (4 or more units), to qualify for this loan. On-line Instructions are available here: Grad PLUS Loan Instructions. Interest rates on Federal Grad PLUS Loans are set each year by the federal government and will appear on your Loan Disclosure Statement. |
| Employment | **Federal Work Study:** is an employment program for undergraduate students. The Federal Work Study program offers on and off-campus employment opportunities. Students can earn funds to meet a portion of their educational costs while gaining valuable work experience. A wide variety of positions are available, including several community service and tutoring opportunities. Awards range up to $3000 for the year and students can choose to earn all or a portion of their award. For more information on Federal Work Study policies visit our webpage on Federal Work Study. |
| Scholarships | **Scholarships:** are offered by various organizations, businesses and community groups, they are awarded based on merit, talent, and or community service or organization affiliation. Financial need is a criteria for some, but not all of these awards. Scholarships are administered through a variety of sources, including the Office of Financial Aid & Scholarships, individual colleges and departments, private agencies and organizations. Students must complete a separate scholarship application to be considered for University Scholarships. For more information, please visit our webpage on Scholarships. |