



**HUMBOLDT
STATE UNIVERSITY**



financial aid

2009-2010 disbursement bulletin



how to get your money

Disbursements are made directly into your student account and first pay any outstanding charges, including fees, housing, etc. If there is a balance remaining, you may receive it one of two ways:

1. Direct Deposit (EFT). Student Financial Services (SFS) offers Electronic Fund Transfer (EFT) for students (excludes parent PLUS loans). This service provides faster deposit of funds and reduces risk of check fraud and mail theft.
 - After filling out the enrollment form, funds will be available within 2 business days from the time a credit is posted to a student account.
 - The enrollment form is used for new requests, to change banking information, or to cancel the authorization.
 - Participation remains in effect until cancelled in writing.

To enroll, complete the Student Electronic Transfer of Funds form (located at http://www.humboldt.edu/~fiscal/topics/faa/student_eft.html) and return it to Student Financial Services, SBS 257.

2. Paper check. **Checks are no longer mailed!** If you do not have direct deposit (EFT) set up with Student Financials, your balance check must be picked up at the Cashier's window, SBS 257. EFT is encouraged.

DO NOT CASH your financial aid check if you are not planning to attend or if you are planning to change your unit load, or you will be billed. Return the check to Student Financial Services and contact the Financial Aid Office for further instructions.

disbursement statement

When funds disburse into your account, you will be notified via email, where you will be directed to view your Student Center. There, under "Account Inquiry," you can view what funds disbursed, what charges were paid, and what balance may remain outstanding.

HSU email policy — *NEW*

Your Humboldt State University email account is an official form of communication between you and the university. You are responsible for checking your HSU email account for official communications. Although you may elect to redirect messages sent to your official HSU email address to another address, you do so at your own risk. Having an email lost as a result of re-direction does not absolve you from responsibilities associated with communication sent to your official university email address. The university is not responsible for the handling of email by outside vendors or unofficial servers.

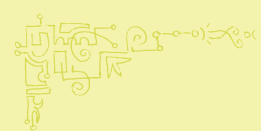
other disbursement information

1. You must pay all HSU debts and charges of \$200 or more remaining from a prior academic year before any financial aid can be released. Failure to do so will stop disbursement of your aid, and you may be disenrolled from your classes.
2. If your aid does not disburse, your fees may not be paid, and you could be disenrolled from your classes. Students disenrolled for non-payment of fees will be treated as having withdrawn from all classes as of that date and will be responsible for paying a prorated fee based on the number of days enrolled.
3. Generally, once classes have begun, disbursements occur weekly. Early in the term, however, more frequent disbursements are common.
4. **Generally, full time** enrollment is expected for aid disbursement, however, you may opt to have us adjust your enrollment obligation and award if you plan to be less than full-time. If you will not be attending full time, immediately inform the Financial Aid Office in writing of your actual enrollment plans to avoid overpayment of aid funds. Eligibility for some types of aid is dependent on specific numbers of enrolled units. At 6.0 units, for instance, your cost of attendance and registration fees are less, your aid may be less, and you will be billed for any overpayment of aid. Aid for students in less than 6.0 units (5.0 for Masters Degree students) is limited; your aid program will be adjusted, and you will be billed for any overpayment of funds.

Freeze Dates

Fall 9/8/09 · Spring 2/2/10

Note: The deadline to finalize your enrollment for financial aid is earlier than the last date to add classes.



other disbursement information (cont')

5. If you have a Pell Grant or Cal Grant B Access Grant, your disbursement must be prorated according to your units enrolled. The proration generally works as follows:

- Full time (12 or greater units) = full award
- Three-quarter time (9-11 units) = $\frac{3}{4}$ of the full award amount for Pell or Cal Grant B Access (CGBS)
- Half time (6-8 units) = $\frac{1}{2}$ of the full award amount for Pell or Cal Grant B Access (CGBS)

For these programs you have until the "**Freeze Date**" (which is different than the last day to add/drop) to finalize your enrollment status. Your enrollment on this date determines your financial aid and you will be billed for any overpayment credited to your account earlier. If you are paid at a lower enrollment and add units prior to the freeze date, you must request a possible increase in aid prior to the freeze date. Dropping units after the freeze date may result in a billing or satisfactory academic progress unit deficiency.

State University Grants (SUG) are based on enrollment at the University census date, which is later than the freeze date for other aid. If you receive a SUG in excess of your State University Fee for registration, or you have a waiver of fees or another education resource that pays your fees, you may be billed for overpayment of SUG. If your SUG is paid to you for 6.1 or more units, and you drop to 6.0 or below with lower registration fee assessment, you must repay the difference in SUG. You will be billed for any overpayment. More specifics about the Freeze Dates can be found at:

www.humboldt.edu/~finaid/current/freeze_dates

6. Provisional Admits: If your admission status is not clear, your aid will not disburse and loans cannot be certified. If you have questions about your admit status please call the Office of Admissions at 707-826-4402.

7. William D. Ford Federal Direct Loans require a signed promissory note for disbursement. Prior to receiving your first loan disbursement you will be required to read and sign a Master Promissory Note. A promissory note is a legal document signed by you, as the borrower, prior to disbursement of a loan, that binds you to the terms and conditions of the loan agreement. It contains information about interest rates, repayment terms and minimum repayment rates, deferment, forbearance, cancellation, credit bureau reporting, late charges, attorney fees, collection costs and default. The Master Promissory Note, available for both student Direct Loan and Parent PLUS Loan borrowers, can be completed electronically at:

www.humboldt.edu/~finaid/current/loan_requirements

or can be printed out and mailed to you by the Financial Aid Office for signature. A Master Promissory Note can cover multiple Direct Loans over a maximum ten-year period, which allows borrowers to obtain additional loans without having to sign a new Note for each academic year. If you received a Direct Loan in 2008-09 at Humboldt State University, you may not need to sign a new note for aid for 2009-10. Always keep your copy of the promissory note with your important papers.

Entrance Loan Counseling: Regulations require that you receive loan counseling prior to your first disbursement of HSU Direct Loan funds, even though you may have borrowed and received entrance counseling at a prior institution. This counseling is intended to provide you with important information about your responsibilities and rights as a borrower and to ensure that you are making a knowledgeable decision to borrow. Your first disbursement cannot be released until the Financial Aid Office can confirm that you have fulfilled the loan counseling requirement. This requirement can be completed electronically at:

www.humboldt.edu/~finaid/current/loan_requirements

If you did not accept a loan on your original acceptance form, or apply separately, you may still apply for a loan by requesting and submitting the Loan Request Form (700A), available from our website.

8. Fee coverage from outside agencies such as Vocational Rehab or Veteran programs may replace your State University Grant or Cal Grant fee coverage. You must repay any SUG or Cal Grant funds received for fees that are waived or covered by a fee-payment program.

9. All financial aid awards are subject to fund availability.

10. If your plans have changed and you no longer wish the aid proposed, please notify us in writing immediately.

11. Direct Student & Parent Loans: Loans are disbursed by crediting your HSU student account, one half of your award each semester. If the PLUS loan amount is greater than your account charges, a balance check will be mailed to the parent borrower. You have the right to cancel a previously accepted loan, repay any loan funds within 180 days of disbursement, and thereby cancel the loan.

12. Changes: Promptly make all address changes online using Student Center (if you don't have access, fax or mail address changes to the Office of the Registrar). Name changes must be made in writing to the Office of the Registrar.

Promptly report in writing, to the Financial Aid Office, any changes or corrections for academic enrollment status, withdrawal, receipt of outside aid or benefits (such as scholarships, fee payments, etc), and fee or other payments from any outside agency. Review your 2009-10 Financial Aid Award Guide (36C) for compliance with procedures and regulations. Forms and documents are available at:

www.humboldt.edu/~finaid/current/forms

13. Revised Awards: You will be notified via email when your award is revised. You may then view your Financial Aid on Student Center to see your new award. If you have been awarded more aid, funds will be disbursed into your account.

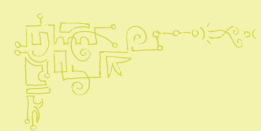
14. Federal Work Study: Students who are interested in working to improve our local community may earn their Federal Work Study clearance through a Community Service Work Study position on or off campus. If you have been awarded FWS and are interested in job placement, inquire at the Career Center 707-826-3341.

Federal Work Study Deadline: If you have been awarded FWS, you have until October 1, 2009, to either begin earning it or inform the Financial Aid Office in writing of your intent to use it, otherwise it will be cancelled.

15. Cal Grant B: If you are a Cal Grant B recipient, you may request that your Access funds (Cal Grant B Access/Subsistence Award) be paid in a separate check. Manual preparation could delay payment by several weeks at the beginning of the academic year. Your request must be made in writing, prior to crediting your account.

16. If you are selected for verification after aid has been awarded or paid, you must complete the verification process prior to June 30, 2010 or all aid will be returned to the program per federal regulations, and you will be billed for any overpayment. You will be notified of any changes to your award in 4 to 6 weeks.

17. If you estimated your data on the FAFSA, you are required to make corrections once you have filed your 2008 taxes. However, additional changes made can delay processing of your aid application.



satisfactory academic progress

The primary measure of satisfactory academic progress for aid recipients is the minimum number of units per academic year an aid recipient must complete with passing grades (passing grades are A, B, C, D, and CR). Generally, these minimum numbers are 24 or more units (full-time student), 18-23 units (3/4 time student), or 12-17 units (half-time student). Full time enrollment for a graduate student enrolled in a Master's Program is nine (9) units; half time enrollment is five (5) units. Students wishing aid consideration at less than full time should contact the Financial Aid Office. Failure to complete the required units may result in a hold on your next term's aid.

Summer Aid Recipients: Your satisfactory academic progress is dependent upon the type and amount of aid received and enrollment level at time of disbursement. If questions, contact the Financial Aid Office.

hold policy

Summer 2009: Your Fall 2009 aid may be held if you fail to meet the satisfactory academic progress standards.

If you fail to meet the satisfactory academic progress standards, your eligibility to receive aid will end or you will be placed on financial aid probation, depending on the severity of your deficiencies. Generally, you must complete 83% of the required number of units as outlined earlier to retain eligibility and avoid financial aid probation. In addition, if no units are passed you may be considered unofficially withdrawn and return of financial aid funds may be required.

To regain lost eligibility, you must successfully complete at least 6 units in one term at any accredited institution without benefit of aid. See a financial aid counselor for specifics.

withdrawal from the university

You must officially withdraw from the University per procedures in the Class Schedule and Registration Guide. Failure to attend class or dropping all of your classes via the web is NOT considered an official withdrawal. Official or unofficial withdrawal may result in a billing for funds received or housing charges incurred.

refunds

A student who withdraws from the University, or drops to a lower fee category (schedule adjustments), may be eligible for a refund of institutional charges, i.e. registration fees and nonresident tuition. The following are deadlines for the Fall 2009 term:

■ **Schedule adjustments:** Students who change their unit load to a lower fee category, e.g., nonresident students who drop units or resident students who drop from full time to part time, must do so on or before September 21, 2009 in order to receive a refund, less a \$27 administrative charge. No refunds will be given for units dropped after this date.

■ **Withdrawal from the University.** To receive a full refund of fees, less a \$27 administrative charge, students must officially withdraw from all classes by August 23, 2009. Students who withdraw from the University or drop all registered units on or after the first day of instruction and before the 60% point in the semester, October 26, 2009, will receive an automatic refund of a portion of the fees, less a \$27 administrative charge. The refund will be prorated, based on the number of calendar days that the student was enrolled and the total number of days in the semester, and mailed to the student's current local mailing address.

A complete statement of the refund policy is available at:

<http://www.humboldt.edu/~fiscal/topics/cashiers/regfees.html>

Withdrawal forms are available at the Office of the Registrar, on the first floor of the Student and Business Services Building. A complete copy of Humboldt State University's refund policies, procedures, and examples applicable to financial aid recipients is available by contacting the Student Financial Services Office, 2nd floor lobby of the Student and Business Services Building. For students who received financial aid, see Return of Unearned Title IV aid, below.

■ **Return of Unearned Title IV Aid:** If you withdraw from the University or cease attendance for any reason, a portion of your financial aid may be considered unearned and must be returned to the program. You will be billed for any unearned financial aid resulting in unpaid University charges.

disbursement checklist

Funds will not disburse due to:

1. Prior academic year University debts of \$200 or more.
2. Financial Aid Office holds or To Do items for needed items or actions of student, or some other University holds.
3. Aid program not accepted, loan request or acceptance not specifying amount, promissory note not completed, loan entrance counseling requirement not completed (required for all new HSU borrowers), authorization form for student or parent.
4. Loan not officially certified.
5. Provisional Admit status not cleared.

For all your financial aid questions, visit our Financial Aid Office website at www.humboldt.edu/~finaid.

Included are links to:

- Student Center to check your application status, accept admission, manage financial aid, register for classes, check grades, request a DARS review and more.
- Online financial aid application (FAFSA)
- Scholarship Database
- Student Loans

The HSU User Name is your campus email address before the @ symbol (example: rft446). Should you need assistance in resetting your password, locating your User Name, or have a question regarding the Student Center in general, please contact the HSU Help Desk for assistance at 707.826.4357; email: help@humboldt.edu

NOTE: Hours of operation are M-F 8:00am - 5:00pm.

consumer information

Consumer information required to be disclosed as a condition of our participation in federal Title IV student financial aid programs is listed on our website at:

www.humboldt.edu/~finaid/current/consumer_info

This site reflects the substance and location of this information, required to be published and available for current and prospective students, employees and the general public by regulations contained in: the Higher Education Act of 1965, the Higher Education Amendments of 1998, and HERA of 2007, per 34 CFR Part 668, Student Assistance General provisions, Subpart D, Institutional and Financial Assistance Information for Students, 668.41 through 668.49. This list also contains disclosures of information regarding student rights required by the Family Education Rights and Privacy Act (FERPA) of 1974; the Student Right to Know and Campus Security Act of 1990; the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act of 1990; the Equity in Athletics Disclosure Act of 1995; the Drug-Free Workplace Act of 1998 and Drug-Free Schools and Communities Act of 1994.

The required disclosure of information includes specific student rights regarding education records and directory information under the Family Education Rights and Privacy Act (FERPA); information about financial aid, student rights and responsibilities, study abroad, satisfactory academic progress, aid disbursement, loan terms, loan repayment and deferral, federal requirements for return of funds; Equity in Athletics disclosures about participation, completion and graduation rates of student athletes, gender ratios, expenses, recruiting and revenues; institutional statistics such as completion, graduation and transfer out rates, academic information regarding faculty, facilities and accreditation; special facilities for disabled students; campus safety, annual campus security reports, crime awareness and safety reports; prevention of drug and alcohol abuse and specific information regarding fees, refunds and withdrawal.

You may request a paper copy of this list from the Financial Aid Office.

A detailed list of sources for this information is also available in "The Fine Print" section of the current Humboldt Catalog at:

<http://www.humboldt.edu/~reg/catalog.html>

humboldt state university contact information

- **Financial Aid Office** www.humboldt.edu/~finaid • Humboldt State University, Arcata CA 95521 • 707.826.4321 • Toll free 866.255.1390 • FAX 707.826-5360
- **Office of the Registrar** www.humboldt.edu/~reg • 707.826.4101
- **Career Center** www.humboldt.edu/~career • 707.826.3341
- **Student Financial Services** www.humboldt.edu/~fiscal/topics/topics • 707.826.6789

forms and documents available at:

www.humboldt.edu/~finaid/current/forms

