

YOUR AWARD NOTIFICATION

Review your online award carefully, especially loan information. You may accept all, part, or none of your award. You can cancel unreceived aid or repay aid during the term received. You do not have to be officially admitted to accept your aid, but you must be officially admitted to receive funds.

Although you may have indicated part-time attendance on your FAFSA, your aid will be packaged at full-time, full-year. It is your responsibility to notify the Financial Aid Office in writing if you will not be attending full-time for the full academic year.

Accept your award online prior to the deadline by viewing your account at www.humboldt.edu/~finaid/current/aid_record.html. (Detailed instructions are located on page 2 of this booklet, as well as online.) If you do not accept your aid by the deadline, your aid will be cancelled and may not be available for reinstatement.

You can check your account online. Your initial notification, and most follow up messages, changes, or revisions will be sent to you via email. Keep your HSU preferred email address updated on the Web Information System. If you accept a Perkins Loan, you will be notified via email about where and how to sign your Perkins Promissory Note online.

You must report all outside resources, such as veterans' benefits, fee resources, scholarships, fee waivers, alternative loans or athletic awards, to the Financial Aid Office in writing.

If you are expecting or requesting a revision or attending Spring only, you must still accept aid by the original deadline date. Students who are not enrolled fall, but plan to enroll for the spring semester, will have their aid cancelled unless they notify the Financial Aid Office of their plans.

BIA Grants and non-HSU Scholarships are added to your program when we become aware of them and credited to your account after the funds have been received in the Financial Aid Office.

Submit any additional documents requested; outstanding documents or requirements prevent disbursement of aid. Keep a copy of anything you mail to the Financial Aid Office, including any mailing receipts. If you are applying for spring and/or summer semesters only, you must still submit documents by the original document request deadline; do not wait.

Off-Campus Programs: Enrollment in an exchange or study abroad program that is approved for credit by HSU may be considered enrollment for determining federal student aid eligibility. If planning to participate in an off-campus program (i.e. Visitor, International Program, etc.), you must meet with a Financial Aid Counselor well in advance of your departure.

HOW TO PAY YOUR FEES

Cash, check, money order, or online at
www.humboldt.edu/~reg/webreg.html

OR

By HSU Student Financial Services confirmation of
your **accepted** financial aid by fee payment deadline
(excluding Work Study). Please see below.

You may review your latest award online at www.humboldt.edu/~finaid/current/aid_record.html.

If your registration fees are being deducted from your aid, and for ANY REASON this aid is not available within two weeks after the first day of instruction, you **MUST** pay your registration fees from other sources.

If your aid amount (excluding Work Study) is not enough for full payment of fees, you must pay the balance of fees by the due date on your bill. If you cannot pay this amount, contact the Financial Aid Office for other options.

FEE COVERAGE BY OTHER PROGRAMS: If your fees are waived (i.e., Dependent Fee Waiver, Cal Vet, etc.), or paid by other sources (i.e., Voc Rehab, Veterans, other agencies), you must notify (in writing) the Financial Aid Office, and submit the agency authorization to Student Financial Services. This fee coverage cannot replace the expected family contribution. (Also see information about Cal Grants in "Types of Aid" and Cal-Vets in "Miscellaneous Information.")

NON-RESIDENT TUITION: If your award notification is based on non-resident costs, and you are enrolled in less than 12 units or you have been reclassified as a California resident for tuition purposes, report this to the Financial Aid Office. If you are a non-resident, you may be eligible for grant aid from your home state.

To Accept Your Financial Aid Award On The Web

- Read the *2009-2010 Financial Aid Award Guide*.
 - By accepting your award offers, you are acknowledging you have read and are agreeing to the terms and conditions outlined in the award guide.
 - If you have any questions about the information in the guide, please call 707.826.4321 or come to the Financial Aid Office.
- Login to your Student Center account through the Financial Aid Office website: www.humboldt.edu/~finaid
 - Go into “Prospective Students” or “Current Students”; click on *Review/Accept Aid*.
 - Login to the Student Center, using your HSU User Name (your campus e-mail address before the @ symbol, ie: rft446) and Password.
 - For tutorials and an overview of Student Center, go to Student Center Help: <http://welcome.humboldt.edu/studentcenter/index.html>
 - Should you need assistance in resetting your password, locating your username, 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.
- Use your Student Center to:
 - **Step 1.** Check your “To Do List”
 - Click the “more” button under the “To Do List” tab to view **all** your document requirements
 - Your “To Do List” contains outstanding requirements from various campus departments. You can sort or filter your list of To Do Items to only identify documents requested by the Financial Aid Office.
 - Requested financial aid document(s) can be obtained by going to the forms link at: <http://www.humboldt.edu/~finaid/current/forms.html>
 - Complete the required documents thoroughly, sign if necessary, and submit to the Financial Aid Office **before the listed due date**.
 - Please allow 4-6 weeks for review of all documents.
 - **Step 2.** View your financial aid award.
 - Under the “Finances” heading, click *View Financial Aid*.
 - Click on the corresponding aid year to access eligibility information regarding your financial aid application for that year.
 - If no financial aid data is available, your financial aid has not yet been determined and/or additional information is needed from you to confirm your eligibility for aid.
 - Return to the main page of your Student Center to view your “To Do List” for outstanding requirements or financial aid holds that may prevent awarding.
 - **Step 3.** Accept/Decline Awards
 - Under the “Finances” heading, click *Accept/Decline Awards*.
 - Click the aid year you wish to view. Your initial award is based on full-year, full-time attendance. If you plan to attend less than full academic year, or less than full-time, **accept the full award now**, and notify the Financial Aid Office of your plans by submitting a Change Form. Your award will be adjusted accordingly.
 - Accept your grants, which are monies you do not have to pay back.
 - You cannot reduce the “Accept” amount down to zero. Instead, you must decline the award.
 - Declined aid may not be available for reinstatement later.
 - You can reduce your loans until our office locks them for disbursement. If a loan reduction is desired and you have eligibility for both the subsidized and unsubsidized Direct Loan, reduce your unsubsidized loan first (if you reduce your subsidized loan first, the unsubsidized loan will be cancelled).
 - For declined or cancelled awards, you may request a reinstatement of available aid by submitting a Change Form. Loan reinstatement requires completing the HSU Federal Direct Student Loan Request Form.
 - **Step 4.** Check your Student Center often regarding the status of your financial aid.
 - If there is a change to your award or if additional documents are required, you will receive updated award notifications via email.
 - Check your Student Center “To Do List” frequently for new document requirements, holds, updates, and revisions to your financial aid.

CAUTION: Any aid not accepted by the posted acceptance deadline will be cancelled.

Requirements for accepting your award

I understand that to receive assistance from the Federal Title IV programs or Humboldt scholarships I must comply with the statements below. The Federal Title IV programs include: Federal Pell Grant (Pell), Federal Loan Programs (Stafford/PLUS/Direct Loans), Federal Supplemental Educational Opportunity Grant (SEOG), Federal Work Study (FWS), Federal Perkins Loan (PL), Academic Competitiveness Grant (ACG), and the Science and Math Access to Retain Talent (SMART) Grant, and the Teacher Education Assistance and Access to Higher Education (TEACH) Grant.

I am **meeting the minimum enrollment requirements and maintaining satisfactory academic progress** toward completion of the course of study I am pursuing, according to the standards and practices established by Humboldt State University. Please refer to the Satisfactory Academic Progress section of this guide.

I understand that a financial aid award **does not imply admission** to the university. Aid will be disbursed when admission status is cleared.

My unofficial **withdrawal**, official withdrawal, or failure to meet attendance requirements may result in a billing for financial aid funds received, which must be returned to the Student Financial Aid programs. This may also result in unpaid University Fees and housing charges if I have signed a license for on-campus residence. **Dropping units via the web is not an official withdrawal** (see page 20).

I must promptly **report** in writing to the Financial Aid Office any **changes or corrections** to: my class level or unit enrollment; withdrawal; receipt of outside aid, scholarships or benefits; fees, books, transportation, parking, or other expense coverage from any outside agency. This information may result in a reduction of my award and/or require repayment of funds already received during the 2009-2010 academic year. Scholarships and outside resources cannot replace the expected family contribution (EFC). Initial awards are for full time; inform us in writing if you are attending less than full time.

If I (or my parents) submit false information, my financial aid is subject to immediate cancellation, and I may be required to repay any funds received on the basis of such information.

I agree to **accept responsibility for repayment** of any loans disbursed to me. I understand that if I receive a Perkins Loan and withdraw or cease to be at least a half-time student, I must report to Student Financial Services, 2nd floor, Student and Business Services Building (SBS), and arrange for the terms of repayment. I will check with the Financial Aid Office regarding withdrawal/repayment policies for other federal student loans.

My actual **eligibility may differ from my original award**. My program of study (e.g. Bachelor's, Teaching Credential, Master's, etc.), grade level, annual and aggregate federal loan limits, outside resources, and other factors may require adjustments to my award.

My financial aid is **contingent upon continuation of the federal and state programs** indicated on the most recent award notification. The University must receive all anticipated federal and state allocations to meet our commitments of financial assistance. The cost of attendance and the amounts of some aid programs, such as the State University Grant, Cal Grant and Pell Grant, are dependent upon fees determined after passage of the California state budget. **Final amounts for financial aid might be different than shown on award notifications prepared before state and federal budgets are finalized.**

If I fail to **respond promptly to any information request** from the Financial Aid Office, I understand that my aid may be reduced or cancelled.

I will **meet my responsibilities** as listed in the "Rights and Responsibilities" section of this guide (pages 16-17).

Walk-in or scheduled appointments are available with Financial Aid Counselors to discuss any aspect of your aid application, the eligibility determination process, or any other questions or concerns you may have regarding financial aid. Telephone appointments are also possible.



Disbursement information

Disburse means to “pay out.” Disbursement refers to when your Financial Aid funds are released to your account. When funds are finalized and ready to pay (all provisional admission requirements have been met), they are credited to your student account (exceptions are Federal Work Study, some alternative loans and certain non-HSU scholarships). Current academic year charges for fees and on-campus room and board will automatically be paid by your financial aid if all disbursement requirements have been met.

Other current charges at Humboldt for educationally related activities, such as library fines, course fees, **past due** Short Term Loan obligations, as well as prior year charges of less than \$200, may be withheld *only with your authorization*. Any remaining amount will be disbursed to you as a “refund” check mailed by Student Financial Services to your *local mailing address* on the university computer system at the time of disbursement, and will not be forwarded by the U.S. Post Office. You may also request Direct Deposit by contacting Student Financial Services.



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

Address: If you do not request Direct Deposit, financial aid checks are mailed to the current LOCAL address on the HSU system. **Checks will not be forwarded, remailed, or mailed outside the local area.** If you are enrolled at HSU, but are studying out of the area, you must make arrangements with the Financial Aid Office to have your check mailed. All undeliverable checks returned by the Post Office will be available for a limited time for pickup at Student Financial Services. Lost checks will be cancelled and reissued after a limited waiting period. Keep your address current via our Web Information System: www.humboldt.edu/~reg/webreg.html.

Admission: You may apply for financial aid prior to being admitted to the University, but the awarding process cannot be completed until an application for admission is received. Funds will not disburse until conditions for clear admission to the University have been satisfied. Please check with the Office of Admissions if you have been provisionally admitted.

Authorization: If you are a new aid applicant, you must complete the Student Authorization (form 38E), available on the web (see page 2). Without this form, your financial aid will not disburse. When you sign this form, your authorization remains effective for subsequent disbursements as long as you are enrolled at Humboldt. You may cancel this authorization by notifying us in writing; however, manual disbursement will delay receipt of your funds. If you are a Cal Grant B recipient, you may request that your access funds (CGBS) be paid in a separate check, not subject to crediting your account, as above. Manual preparation will delay payment.

Funds Available: During the first two weeks of school, aid may be disbursed and mailed several times per week. During the balance of the semester, disbursements are generally made weekly. You may check with our Intake staff for questions regarding disbursement.

Holds: Holds placed by the Financial Aid Office (see your “To Do List” on Student Center) will prevent disbursement.

Late Registration: The **initial** disbursement for each semester may be affected by the date you registered. If you register for classes during Fall HOP or late registration, disbursement and check mailing may be delayed until units can be verified and disbursement processes run.

Perkins Loans: If you are awarded a Perkins loan, you will be notified via email about where and how to sign your Perkins Promissory Note online. Call the Student Financial Services Office at 707-826-6789 if you have questions about the Perkins loan.

Prior Debts: Prior academic year debts of less than \$200 may be paid from current year funds. Larger debts, such as prior year housing charges, cannot be satisfied with current academic year financial aid and **will stop disbursement. You must pay all debts and charges remaining from a prior year if they total \$100 or more before any financial aid for the current year can be released.**

SMART Grants: Disbursement of SMART grants does not generally happen until after the University Census date, approximately four weeks into the term. Because fees are due prior to this date, you will need to arrange to pay your fees before your SMART Grant disburses.

Work Study: Federal Work Study is not listed as “Estimated Disbursements” on your award. See separate sections in this booklet for work study information.

MONEY MANAGEMENT TIPS

(includes budgeting tips and credit counseling contacts)

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

Changes to your award

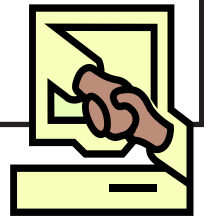
Freeze Date Deadline: On a specific date announced each semester, the financial aid system will take one FINAL reading of your units. Your unit status on that date will set your eligibility level for affected programs for the entire semester. Pell Grant and Cal Grant B Access recipients who are not enrolled full-time as of the freeze date may be required to pay back all or part of the Pell Grant, ACG, SMART Grant, TEACH Grant, and/or Cal Grant B Access funds if received based upon full-time units.

The “freeze date” for State University Grant (SUG), Cal Grant A and Cal Grant B for fees, is the University census date, because these grants are based upon the amount of your fees.

Audited courses are not counted as enrolled units for financial aid.

DISBURSEMENT BULLETIN

By 7/31/09 the 2009-2010 Financial Aid Office disbursement bulletin (40C) will be posted online. This document will contain very important information, and will be found on our website at: www.humboldt.edu/~finaid/current.html



CHANGES TO YOUR AWARD

Additional Assistance: If you feel aspects of your situation have been overlooked, please bring them to our attention. Our Intake staff will be happy to assist you; walk-in and scheduled appointments are available with Counselors. If you would like to make an appointment, please call the Financial Aid Office 707-826-4321, or toll free at (866) 255-1390. Students may arrange a phone appointment. We accept faxed messages at 707-826-5360 and email at: finaid@humboldt.edu. These messages are treated as incoming mail; expect a response in 4 to 6 weeks.

Special Circumstances: It may be possible to have your application reviewed if you have experienced major changes in your financial situation, such as: involuntary job loss, divorce, death of a parent or spouse. This reanalysis requires further information and is considered after the initial FAFSA filing. If you feel your situation warrants reanalysis, please review the “Special Circumstances” form on our website.

Less than 6 Units: It may be possible to receive limited financial assistance for a program of less than half time. Submit a Change Form, available on our website.

Revisions: Change requests are dependent on your eligibility and available resources. Change request forms are available on our website. You will receive a response to your request, generally within 4 weeks. Additional resources must also be reported to ensure compliance with regulations regarding eligibility.

Summer Aid: Summer 2009 aid is part of the 2008-09 award year. Since it is a non-standard term, the financial aid automated system will not completely handle eligibility determination, fund awarding and disbursement. **Additional forms will be required.** Check our website or call for information about Summer 2009 in April of 2009.

Switches Between Federal Perkins Loan (PL) and Federal Work Study (FWS): As long as funds remain available, you may be eligible to switch part of your PL to FWS or part of your FWS to PL. Consider your decision carefully, as it might not be possible to reverse a program adjustment later in the year. Submit your written request, including dollar amounts, to the Financial Aid Office.

Units: Undergraduate unit loads are categorized as follows for most aid types: full time, 12 or more; three-quarter time, 9-11; half time, 6-8. Changes in enrollment **after** disbursement may create a billing for aid received. **If you are enrolled in less than 12 units, you must request prior approval from the Financial Aid Office for your aid to be disbursed.** Changes to established aid programs will result in delays.

GRANTS

By submitting the Free Application for Federal Student Aid (FAFSA), you have applied for all Federal Aid and most State Grants. After you file the FAFSA, you will receive a Student Aid Report (SAR) from the Federal processor, which you should read carefully and check for accuracy. If you need to make corrections, follow the directions online or on the paper SAR and return the corrections to the processor. When you receive your **corrected SAR**, please review it for accuracy and **notify the Financial Aid Office in writing of the changes you made**.

- **Academic Competitiveness Grant (ACG).** Freshmen and sophomore students who are eligible for a Pell Grant may also receive a Federal Academic Competitiveness Grant of up to \$750 for their first year and \$1,300 for the second year. To qualify, students must have successfully completed a rigorous high school program as recognized by the U.S. Secretary of Education. Second-year students must also have maintained at least a 3.0 GPA.
- **Educational Opportunity Program Grants (EOPG).** Eligible full time undergraduates who are admitted through the Educational Opportunity Program may qualify for this state-funded grant.
- **Federal Supplemental Educational Opportunity Grants (SEOG).** Federal Supplemental Education Opportunity Grants are awarded to a limited number of undergraduates who have Pell Grant eligibility.
- **National Science and Mathematics Access to Retain Talent (SMART) Grant.** This grant provides up to \$4,000 for both the third (60-89 units) and fourth (90-120 units) years of undergraduate study to full-time students who are eligible for a federal Pell Grant and majoring in physical, life or computer sciences, mathematics, technology or engineering, or in certain foreign languages. Students must also have maintained a GPA of at least 3.0 in course work required for their major. Disbursement of SMART grants does not generally happen until after the University Census date, approximately four weeks into the term. Because fees are due prior to this date, you will need to arrange to pay your fees before your SMART Grant disburses.
- **Pell Grant.** You must be pursuing an undergraduate degree or initial teaching credential to receive a Pell Grant. You are eligible for a Pell Grant for only those classes which are required for your first undergraduate degree or credential. Eligibility for the Pell Grant is limited to one year in the credential program, and is not added to a student's aid package until credential coursework is confirmed in early fall. If you have any questions, contact the Financial Aid Office.
- **State Aid.** You must be classified as a California resident for tuition purposes to receive state aid, such as a State University Grant (SUG) and Cal Grants.
- **State University Grant (SUG).** State University Grant (SUG) for California residents is for payment of state university fees and is based on both the level of financial need and your Humboldt registration fee charges, per term. If your fees are waived or covered by another agency, you are not eligible for a SUG. Humboldt charges "part-time fees" for 6.0 or less units, and "full fees" for 6.1 or more units. Initial SUG awards are made at the full fee level. If you limit enrollment to 6.0 or less units, your SUG must be reduced. *Notify us in writing immediately if taking 6.0 or less units for any term.*
- **TEACH Grant.** Through the College Cost Reduction and Access Act of 2007, Congress created the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program that provides grants of up to \$4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families. Currently, the TEACH Grant is only available to credential students. For detailed information about the TEACH Grant, go to: http://studentaid.ed.gov/students/attachments/siteresources/4807Teach_FactSheet_v3.pdf If, after reading all of the information on the fact sheet, you are interested in learning more about the TEACH Grant Program, please contact the financial aid office to schedule an appointment with a financial aid counselor.

Cal Grants

Cal Grant A provides partial payment towards Humboldt registration fees. **Cal Grant B** provides access funds. For **renewal** Cal B recipients partial fee coverage is also provided. Cal Grant A or B may appear on your award notice as an **estimate** based on your previous receipt of this grant at Humboldt. *If you have been withdrawn from the Cal Grant program for any reason, please inform us immediately.* **New** Cal Grant recipients will receive an award notice from the California Student Aid Commission (CSAC). Present your California Aid Report (CAR) to us if you were awarded Cal Grant but it is not shown on your award notification. **Renewal** Cal Grant students **transferring** to Humboldt for 2009-2010 should inform us by presenting their latest letter from CSAC, as well as notifying CSAC of the expected school change. New and renewal amounts are estimates only; final grant amounts will not be known until the state budget is approved. Receipt of Cal Grant fee coverage requires that we cancel or reduce any State University Grant award. If you are a Cal Grant B recipient, you may request that your access funds (CGBS) be paid in a separate check, not subject to crediting your account, as above. Manual preparation will delay payment.

► To review your Cal Grant information go to: <https://mygrantinfo.csac.ca.gov/logon.asp>

LOANS

Humboldt State University participates in the Federal Perkins Loan program and the William D. Ford Federal Direct Student Loan program (also known as the Federal Direct Stafford/Ford Loans, or simply Direct Loans). The U.S. Department of Education is the lender.

We DO NOT certify Federal Family Educational Loan Program Loans (FFEL or Federal Stafford Loan). The FFEL program is similar to the Direct Loan program in its terms and conditions but the lenders are banks, credit unions or private companies in partnership with guarantee agencies and the federal government.

Students applying to more than one college should check with the colleges to determine which program is administered, Direct Loans or FFEL Loans.

■ Perkins Loan

Perkins Loans are available, but funds are limited. If awarded, you will be required to complete the Perkins Loan paperwork. Humboldt State University has contracted with ECSI for completion of Perkins Loan requirements online including the Perkins Promissory Note. You will receive an email from ECSI with detailed instructions.

Alternative (or Private) Loans

You may be able to borrow an educational loan through a bank or educational loan financing agency. These loans, along with other aid and education resources, can never be more than your total cost of attendance. Your eligibility for an alternative loan depends on many factors. A wide variety of loans are available, with many different costs, policies and procedures. We do not recommend alternative loans in most cases, as they do not have the beneficial aspects of the Direct Loan programs. There are times, however, when additional funding is needed due to loss of eligibility for other programs or educational expenses which cannot be met by our standard aid programs.

Financial Aid Office policy requires that you complete a questionnaire to ensure understanding of the terms and conditions of the loan for which you are applying. Since there are many private loan companies with changing terms and conditions, this information is not known or provided by the Financial Aid Office; it is information that you must research and provide to demonstrate that you are aware of what the loan terms are. Counselors are available to discuss general information about alternative loans and options.

These loans are considered an educational resource, must be reported to the Financial Aid Office, and may reduce your eligibility for other aid. Detailed information on alternative/private loans can be found at:

► www.humboldt.edu/~finaid/current/loans.html

APPLICATION PROCESS:

You are automatically considered for the Federal Direct Student Loan programs by filling out the Free Application for Federal Student Aid (FAFSA).

The Financial Aid Office will determine the maximum loan you are eligible for, based on your official grade level, eligibility analysis and federal aggregate loan limits. You will receive an Award Notification listing your loan eligibility; follow instructions located in this booklet and online to accept in full, reduce or decline your loan offer.

If you have accepted a loan, HSU will begin the initial loan certification process during the summer prior to fall attendance. Your loan cannot be finalized until you have been officially admitted to the University. We cannot certify loans for provisionally admitted students. In addition, for transfer students, Direct Loans may not be certified until the Office of Admissions has received and posted all transfer units and your grade level is confirmed.

DISBURSEMENT:

Loan funds are paid through the school in two equal disbursements, once at the beginning of fall semester, and once at the beginning of spring semester. A maximum 2.5 - 4% loan fee is subtracted from each disbursement and any outstanding University charges such as fees, tuition, and room and board (for those in the residence halls) will be withheld. Any remaining funds are mailed directly to the student or, for Parent PLUS loan borrowers, to the parent.

See page 4 for additional information.

LOAN ENTRANCE 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. **Loan funds will not be released until this requirement has been met.** The HSU Financial Aid Office website can provide you with the information you need to fulfill this requirement; go to:

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

MASTER PROMISSORY NOTES (MPN)

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 the borrower 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 through the above link on our website. We should receive an electronic record of your MPN automatically; keep a copy for your records. By request, a paper MPN can be mailed to you by the Financial Aid Office for signature, but may delay your disbursement. 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.

TYPES OF FEDERAL DIRECT STAFFORD/FORD LOANS

Direct Subsidized Loans are available to students who demonstrate financial need. The federal government will pay the interest on these loans while students are in school and during deferments (postponements of repayment). No repayment is required when in school at least half time, or during grace or deferment periods.

Direct Unsubsidized Loans are available to students regardless of financial need but students will have to pay all interest charges, including the interest that accumulates during deferments. This loan shares the same terms and conditions as the Direct Subsidized Loan, except the borrower is responsible for interest payments from the time the loan is disbursed. Borrowers are not obligated to pay the interest as it accrues during in-school, grace or deferment periods, but may do so to limit the interest that will be capitalized upon entering repayment. Eligibility is determined by subtracting estimated financial assistance from the cost of attendance. This type of loan may be used to replace all or part of an expected family contribution. Combined subsidized and unsubsidized loans may not exceed federal loan limits.

Direct PLUS Loans or PLUS are unsubsidized loans available to parents of dependent students who are enrolled at least halftime. The amount they can borrow is based on their student's academic year budget and other awarded student aid and educational resources. The Direct PLUS Loan requires a credit check* and borrowers generally begin repayment of both the principal and interest shortly after the loan is disbursed. The Direct PLUS Loan Request Form may be downloaded at: www.humboldt.edu/~finaid/current/forms.html.

Graduate Direct PLUS Loans are unsubsidized loans available to students enrolled in graduate or professional programs. These loans are available regardless of financial need and the amount of eligibility depends on the total cost of education. You may not have an adverse credit history. Most HSU Master's students will meet their cost of attendance by borrowing through the Subsidized and Unsubsidized Direct Loan with better interest rates and repayment terms; if these loans are insufficient to cover your cost of attendance, please contact the Financial Aid Office for information on the graduate Direct PLUS program.

Direct Consolidation Loans allow any borrower to combine one or more federal education loans into a single loan to facilitate repayment. Because the repayment period can be longer, consolidation loans may be a way to reduce the borrower's monthly payments; however, the total interest repaid over the life of the loan is usually higher.

* For credit appeal overrides, endorser application questions and PLUS Loan borrower issues may be directed to Direct Loan Applicant Services 1-800-557-7394 (TDD/TTY: 1-877-461-7010) or by Email to CODSupport@acs-inc.com.

Loans (cont')

2008-2009 Federal Loans at a Glance		Loan Type	Perkins Loan*	Subsidized Direct Student Loan	Unsubsidized Direct Student Loan	PLUS Loan	
		Who can get it?	Undergraduate, credential, & graduate students	Undergraduate, credential, & graduate students	Undergraduate, credential, & graduate students	Undergraduate, credential, & graduate students	Parents & graduate students
		Interest Rate	5%	6% undergraduates, 6.8% post-baccalaureates	6.8%	7.9%	
		Loan Fee (% of gross loan amount)	0%	0.5%	0.5%	2.5%	
		Grace Period	9 months	6 months	6 months	60 days**	
		Does interest accrue while in school?	No	No	Yes	Yes	
Annual Limits	Freshmen (0-29 units)	Dependent	\$2,500	\$5,500 - no more than \$3,500 subsidized		For dependent and graduate students up to the cost of attendance minus all other aid received.	
		Independent	\$2,500	\$9,500 - no more than \$3,500 subsidized			
	Sophomores (30-59 units)	Dependent	\$2,500	\$6,500 - no more than \$4,500 subsidized			
		Independent	\$2,500	\$10,500 - no more than \$4,500 subsidized			
	Juniors & Seniors (60+ units)	Dependent	\$2,500	\$7,500 - no more than \$5,500 subsidized			
		Independent	\$2,500	\$12,500 - no more than \$5,500 subsidized			
	2nd BA	Dependent	Not Eligible	\$5,500 maximum			
		Independent	Not Eligible	\$10,500 - no more than \$5,500 subsidized			
	Credential	Dependent	\$2,500	\$5,500 maximum			
		Independent	\$2,500	\$12,500 - no more than \$5,500 subsidized			
Masters or Doctorate	Independent by Definition	\$2,500	\$20,500 - no more than \$8,500 subsidized				
Lifetime Limits	Undergraduate, 2nd BA, Credential	Dependent	\$20,000	\$31,000 - no more than \$23,000 subsidized		None	
		Independent	\$20,000	\$57,500 - no more than \$23,000 subsidized			
	Masters or Doctorate	Independent by Definition	\$40,000	\$138,500 - no more than \$65,500 subsidized			

* Limited funding available. ** From final disbursement. May defer payments while student is enrolled at least 1/2 time.

If aggregate loan limits are exceeded, you are not eligible for any Title IV assistance until the situation is resolved.

Federal direct PLUS Loan Annual Limits: The PLUS Program enables parents to borrow up to the difference between the student's cost of education and any aid/educational resource received per year for each dependent child, with no aggregate loan limit.

It is important to remember that loans must be repaid!

Prior to accepting any loan to cover school related expenses, you should consider the cost of the loan over its lifetime versus the advantages of borrowing to finance your education. For instance, Unsubsidized Direct Loans incur interest charges by the student from the time of disbursement, including the interest that accumulates during periods of deferment; the student may opt to pay the interest during periods of enrollment or deferment, but is not required to do so. Parent Direct PLUS Loan borrowers generally begin repayment within 60 days after all of the Direct PLUS Loan is disbursed for a school year.

By budgeting carefully, working part time and maximizing your non-loan resources such as grants and scholarships, you should succeed in keeping your loan debt as low as possible.

Be an informed consumer and a prudent borrower for the sake of your financial future.

At Humboldt State University, the average student debt incurred through federal student loan programs is about \$18,500 for exiting undergraduates and about \$27,000 for exiting borrowers in graduate programs. The Financial Aid Office monitors the aggregate loan amounts of HSU borrowers and may caution students when they have high loan levels. There are charts available to help you estimate your monthly payments based on your aggregate loan amount and your projected potential monthly earnings. Estimating your payments now can help you to set your borrowing limit.

The Department of Education reports the making of Federal Direct Loans, their repayment and the failure to repay to any credit bureau organization with which the Secretary of Education has an agreement. This will affect your future ability to qualify for any loan, including credit cards, cars, houses, etc.

It is important that you stay in touch with the loan servicer(s). If you change your name, move, leave school, transfer to another educational institution, or change your graduation date, inform your servicer right away. If your records indicate that you are no longer enrolled, or if your servicer cannot reach you, your loan could go into delinquency and/or default.

Once repayment starts, **if any problems arise that affect your ability to repay, you must remember to contact your loan servicer(s) immediately** to discuss your situation to avoid jeopardizing your credit record. You may be able to delay repayment or to arrange other payment options.

DIRECT LOAN CONTACTS

Borrower Services:

For questions about your loan, address and name changes, estimated repayment info, repayment plan changes, deferment and forbearance forms.

Phone: 1-800-848-0979

TDD: 1-800-848-0983

Website: <https://www.dl.ed.gov/borrower/BorrowerWelcomePage.jsp>

Available Monday- Friday
From 5:00 a.m.-5:30 p.m. PST

Correspondence:

Direct Loan Servicing Center
Borrower Services Department
PO Box 5609
Greenville, TX 75403-5609

Payment Address:

U.S. Department of Education
Direct Loan Payment Center
PO Box 530260
Atlanta, GA 30353-0260

Consolidation Dept:

For questions about Consolidation Loans, Consolidation Loan application requests, and Consolidation Loan application status

Phone: 1-800-557-7392

TDD: 1-800-557-7395

Email: loan_consolidation@mail.ed.gov

Website: <http://loanconsolidation.ed.gov>

Mailing Address:

U.S. Department of Education
Consolidation Department
Loan Consolidation Center
PO Box 242800
Louisville, KY 40224-2800

SCHOLARSHIPS

All applicants who file the FAFSA indicating Humboldt State University by March 2, 2009 will automatically be considered for 2009-2010 scholarships administered by the Financial Aid Office. No separate application will be necessary for these awards. Students are encouraged to pursue scholarship searches, to check with their academic department and to pursue all other possible sources of scholarship funds.

► **Visit our Scholarship Database at:**
http://www.humboldt.edu/~finaid/current/types_of_aid.html

ATHLETES: Humboldt State University, a member of the California Collegiate Athletic Association, NCAA Division II Athletic Conference, offers athletic grants-in-aid to selected athletes. Call the Humboldt State University Department of Intercollegiate Athletics at 707- 826-3666 for further information.

Federal Work Study (FWS) is a financial aid program that allows you to work on campus or in the community to earn money to meet your educational costs. If you have been awarded Work Study, it will be indicated on your Financial Aid Award Notification. FWS awards and the types of work available vary. Many of the FWS positions provide valuable work experience that is related to your major. Here are just a few of the opportunities listed last year which provide great career-related experience: Museum Assistant, HSU Natural History Museum; Mentor/Tutor, Jacoby Creek School; Lab Technician, Redwood Sciences Laboratory; Education Assistant, Friends of the Dunes; Theatre Youth Academy Intern, Dell'Arte, Inc.; Nature Activities Coordinator, Trillium Charter School.

Note: If you were eligible for Federal Work Study, but were not awarded due to lack of funding, you will be notified if funds become available.

You must be enrolled in at least 6 units to earn Federal Work Study.
(5 units for graduate students)

How to find a Work Study job:

- FWS jobs, including both campus and community service positions, are listed online through the Career Center at www.humboldt.edu/~career. You must first register with the Career Center in order to view the online listings. You apply for work study jobs as you would a part-time position. Job descriptions and application instructions are included in the listings.
- The most valuable work experience is that which is related to your major. Check with faculty within your department for job availability.
- The HSU Library and University Center Dining Services employ many students each year. Check with them directly for application information.
- Individual assistance is available by meeting with the Federal Work Study Coordinator in the Career Center. Drop by the Career Center in Nelson Hall West, Room 130, or call 707-826-3341 to make an appointment.

How Work Study works:

- **Verification:** When you apply for FWS jobs you will need to verify that you have an award. You can do this by going to www.humboldt.edu/~finaid/current/aid_record.html.
- **Rate of Pay:** Hourly pay rates vary. The Career Center has information on Humboldt's Student Employee Personnel Policy. Off-campus employers set their own pay rates based on industry standards.
- **Payroll Sign Up:** If you work on campus, you must complete and submit a Student Payroll Action Request (SPAR) and an employment Eligibility Verification (Form I-9) to the Human Resources Office, Siemens Hall Room 211. These forms are available from your supervisor. You will need to present your Social Security card and another form of identification, usually a driver's license, to complete the sign up procedure. You should use a permanent address so you can receive your W-2 forms on time. If you work off campus, you will complete payroll forms with your employer. You must meet with the Work Study Coordinator in the Career Center before beginning an off campus work study job.
- **Taxes:** All work study is taxable income. W-2 forms will be issued to you. Be prepared to report the earnings on your 2008 and 2009 tax forms.
- **Time Vouchers:** Time vouchers and instructions are available from your supervisor. If you are working off campus, you can obtain time vouchers from the Career Center. They should be completed as the instructions indicate; incorrect or late forms may result in late payment. Time sheets should be turned in at the end of each pay period as instructed by your supervisor.
- **Paycheck:** Your monthly paycheck will be available on the 15th of the following month at Student Financial Services (Student and Business Services Building, 2nd floor). You must present your HSU identification card with a current registration sticker (if you lost this, you can replace it through this office). If you work off campus you will be paid directly by your employer according to their payroll schedule.
- **Higher FWS Awards May Be Possible:** If you feel confident you can earn above your award amount, it may be possible to have your balance increased, particularly if you are in a community service position. This depends on your remaining eligibility and program funding. Submit your written request, including dollar amounts, to the Financial Aid Office.
- **Funding Limitations:** Due to funding limitations, it is possible that FWS awards may be reduced for all students if there are not sufficient funds to cover projected earning. In addition, an early date may be established in which all FWS students must cease working. If either of these occur, you will be notified.
- **Cancellation:** FWS awards are subject to cancellation or reduction if a student does not begin working within a reasonable time following enrollment. If you do not begin earning by September 14, 2009, your FWS award will be cancelled, unless written arrangements to defer earning have been made prior to the deadline with the Financial Aid Office.

Watch out for the Financial Aid Freeze Dates!

***Look on the Financial Aid Office website
for the freeze dates for the 2009-2010 academic year.***



Please don't get caught owing \$\$\$

The “Freeze Date” is the deadline to finalize your enrollment for financial aid.

This date is earlier than the last date to add a class.

Full time enrollment is required for most aid disbursement. If you will NOT be enrolled and attending full time, immediately submit your enrollment plans in writing to avoid overpayment of aid funds. Eligibility for some types of aid depends on a specific number of enrolled units.

If you are eligible for Pell Grant, or Cal Grant B Access/Subsistence your grant disbursement must be prorated according to your enrolled units. Academic Competitiveness Grants (ACG) and SMART Grants require full-time enrollment. Other aid might also have to be adjusted for less than full time enrollment. Be aware that you may be billed for an overpayment for some programs if your account is credited at fulltime funding and you drop units or are enrolled for less than full time status on the freeze date.

The “freeze date” for the State University Grant (SUG) and fee Cal Grants (CGA or CGBF) is the University census date, because a SUG/fee Cal Grant is based upon the amount of your fees. The SUG/fee Cal Grant is for payment of the State University Fee. If you have a fee

waiver or another educational resource that pays your fees, you may be billed for overpayment of SUG or Cal Grant. If your SUG is paid to you for 6.1 or more units, and you drop units, you must repay the difference in SUG. The final registration fee amount is determined at the University census date, which may be later than our freeze date for other aid. You will be billed for any overpayment of SUG or Cal Grant.

If you receive aid at less than full time, but add units before the freeze date, you might be eligible for additional aid. Notify the financial aid office in writing of any changes in attendance.

Note: Audited units do not count as enrolled units for financial aid purposes.

Adds or drops AFTER 2/3/09 will not change your funding for the current semester; however, drops may cause satisfactory academic progress problems. If you anticipate a satisfactory academic progress problem, please come in to our office to meet with a financial aid counselor (walk-in appointments available M-F, 9-4)

Graduate aid

Graduate Funding Limitations: Generally, no Perkins Loans, Work Study funding, State University Grants, or Humboldt scholarships are available for students pursuing second BA/BS degrees, students in certificate programs or for students already holding a master's degree or credential. Generally, no SEOG, EOPG, or Pell Grant aid can be given to anyone who has received an undergraduate degree. Students pursuing an initial teaching credential may be eligible for a Pell Grant; however the credential program is considered an undergraduate (not master's) program and loans for credential students are limited to undergraduate levels.

Undeclared graduates are generally ineligible unless they meet specific criteria approved by a financial aid counselor.

Certificate programs: A financial aid counselor must determine if the post-baccalaureate certificate program meets eligibility criteria for student aid.

Graduate Federal Direct Loan Annual Limits: Depending on the amount of financial eligibility and the amount of other aid received, a student may annually borrow up to \$20,500

or the cost of attendance (whichever is lower) per year for master's graduate study. If eligibility exceeds the \$20,500 available in subsidized and unsubsidized Direct Loan, additional Master's level funding may be available through the graduate Direct PLUS loan program; see page 8 for details.

Cumulative graduate loan maximum for Master's degree students is \$138,500 (excluding graduate PLUS Loans). This includes any Stafford/Direct loans received as an undergraduate. The total annual and aggregate limits include any unsubsidized Stafford/Direct loans; graduate PLUS Loans are not included in this annual/aggregate limit. If aggregate loan limits are exceeded, you are not eligible for any Federal Title IV assistance until the situation is resolved.

Graduate Enrollment: Full-time enrollment for a graduate student enrolled in a Master's Program is nine (9) units. Half-time enrollment is five (5) units. HSU applies these same enrollment standards to any post-baccalaureate program (exception: Pell Grant for eligible teaching credential students remains at 12 units

for fulltime and 6 units as halftime.

Graduate Unit Cap: When graduates have earned 50 or more semester units past their first degree, or when attempted units exceed 150% of degree requirements, students are not eligible for most aid unless mitigating circumstances exist. These "caps" include time on aid as well as not on aid, including transferable units for students who attended college elsewhere. This generally equates to a time frame of 2 academic years for a graduate degree or credential. Generally, students are not eligible for financial aid once they have completed the course work requirements for their objective. See the "Satisfactory Academic Progress" section for additional information.

WARNING: Only the maximum number of thesis/project units allowed towards completion requirements for your Master's Degree will be counted towards satisfactory academic progress.

Cost of Attendance for Graduates: The following estimates will give you a general idea of the costs of attendance for graduates for Fall 2009 and Spring 2010 (Undergraduate cost of attendance is available on page 18.)

ESTIMATED GRADUATE* COST OF ATTENDANCE			
The following estimates for 2009-2010 will give you a general idea about costs.			
Allowable Student Expenses Fall 2009 and Spring 2010	Commuting From Parents' Home	Living in Residence Halls	Living Away from Home
Estimated Fees (subject to change)	\$5,236.00	\$5,236.00	\$5,236.00
Books & Supplies	\$1,528.00	\$1,528.00	\$1,528.00
Food & Housing	\$3,548.00	\$9,510.00	\$9,088.00
Transportation	\$1,432.00	\$1,010.00	\$1,432.00
Miscellaneous Personal Expenses (clothing, laundry, cleaning, toiletries, medical & dental, entertainment, etc.)	\$2,224.00	\$2,224.00	\$2,224.00
ESTIMATED COST OF ATTENDANCE	\$13,968.00	\$19,508.00	\$19,508.00

<ul style="list-style-type: none"> • Non-Resident students add \$339.00 per unit for tuition. • Estimated fees are based upon 6.1 or more units per semester. 	<ul style="list-style-type: none"> • Estimated costs do not include dependents' expenses. • Summer Attendance Costs are not included above.
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* Undergraduate cost of attendance available on page 18.

The acceptance of your full financial aid package may reduce your Temporary Aid to Needy Families (TANF) grant. We recommend you contact your agency case worker prior to accepting your financial aid funds if you are a graduate student.

Quality

Grade Point Average

The standards are stated in the “Academic Probation and Disqualification” sections of the Humboldt catalog. For purposes of determining a student’s eligibility to remain in attendance at the university and to receive financial aid, overall quality of performance (as measured by total grade points and cumulative grade point average) is considered. To continue financial aid eligibility, a student must maintain a grade point average of at least a “C” (2.0) or academic standing consistent with Humboldt graduation requirements.

Students In Academic Difficulty

Humboldt is taking steps to intervene with students who are apparently having academic difficulty. If you are a financial aid recipient who fails to complete your entire unit obligation, or if your grade point average falls to a certain level, your financial aid check may be withheld. You may be required to obtain an assessment from the Learning Center, you may be required to meet with Academic Support staff and you may be required to meet with a financial aid counselor. These requirements are being put into place to ensure your satisfactory academic progress toward your degree. You will be notified of any specific requirements.

Quantity

Number of Units Completed

When undergraduates have attempted 180 or more semester units (graduates 50 or more semester units past their first degree), students are not eligible for most aid unless mitigating circumstances exist. These “caps” include time on aid as well as not on aid, including transferable units for students who attended college elsewhere. This generally equates to a time frame of six academic years for a baccalaureate degree and two academic years for a graduate degree or credential. Generally, students are not eligible for financial aid once they have completed the course work requirements for their objective.

If you will transfer to or have attended Humboldt and earned more than 128 units, you may not be eligible for most financial aid programs. Contact the Financial Aid Office if you have questions.

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, you must complete 83% of your obligation to maintain satisfactory progress. 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 your enrollment level at the time of disbursement. If you have questions, contact the Financial Aid Office.



Mitigating Circumstances

Exceptions to satisfactory academic progress standards are granted on a case-by-case basis when mitigating circumstances warrant special consideration; however, due to lack of funds, most programs generally cannot be reinstated after cancellation. For specific information on reestablishing eligibility for financial aid, contact the Financial Aid Office. You may make an appointment with a counselor to discuss your situation and to receive more detailed information on the appeals process. Any office decision may be appealed to the staff member who made the decision. If you see that you will not complete at least 83% of your unit obligation, contact the Financial Aid Office as soon as possible.

Concurrent Enrollment, Course Withdrawal, Incompletes, Course Repetition, Remedial Courses

College of the Redwoods courses that are transferable for credit to Humboldt, or required prerequisites for Humboldt courses, can be applied to your satisfactory academic progress standards. Contact the Financial Aid Office for additional information and the required forms. If you are enrolled in and receiving aid at Humboldt, you are ineligible for financial aid at College of the Redwoods or any other post secondary institution. Course withdrawal has no effect on financial aid eligibility unless such withdrawal drops you below your satisfactory academic progress requirement. Withdrawal from the University causes unit deficiencies unless mitigating circumstances are approved. Incomplete courses ("I" grades) are not considered as units completed. Course repetitions do not apply toward satisfactory academic progress requirements unless University approved. Remedial courses are included in the quantitative unit totals. More information about the Remediation policy is available in the Schedule of Classes.

Loss of Financial Aid

Eligibility

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 six units per semester or 50% of the required number of units to retain eligibility, and 83% to 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.

In order to regain lost eligibility for financial aid, you must successfully complete one semester at any institution at least halftime without benefit of aid.

Graduate Enrollment

Fulltime enrollment for a graduate student enrolled in a Master's Program is nine (9) units. Halftime enrollment is five (5) units.

WARNING: Only the maximum number of thesis/project units allowed towards completion requirements for your Master's Degree will be counted towards satisfactory academic progress.

The acceptance of your full financial aid package may reduce your Temporary Aid to Needy Families (TANF) grant. We recommend you contact your agency case worker prior to accepting your financial aid funds if you are a graduate student.

Note About Aid Cancellation: Due to lack of funds, most programs generally cannot be reinstated after cancellation for satisfactory academic progress problems.

The above is a summary of federal, CSU, Humboldt and Financial Aid Office policies, procedures, rules and regulations concerning Satisfactory Academic Progress.

When you accept financial aid, you accept all its legal and financial rights and responsibilities.

YOU HAVE THE RIGHT TO ASK A SCHOOL:

- 1 what it costs to attend, and what its refund policies are if you drop out;
- 2 how the school determines whether you are making satisfactory academic progress, and what happens if you are not;
- 3 what financial help is available, including information on federal, state, and school financial aid programs, not just loans;
- 4 what the deadlines are for submitting applications for each of the financial aid programs available; and what criteria are used to select financial aid recipients;
- 5 how individual financial need is determined. This process includes how costs for tuition and fees, room and board, transportation, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget;
- 6 what resources (such as private scholarships, parental contribution, other financial aid, personal assets, etc.) are considered in the need calculation; and how much of your financial need, as determined by the school, has been met;
- 7 to explain the various programs in your financial aid package and how and when you will receive your aid
- 8 to reconsider your financial aid application, if you believe you have been treated unfairly;
- 9 what portion of your financial aid must be repaid, and what portion is grant or gift aid. If the aid is a loan, you have the right to know the interest rate, the total amount that must be repaid, payback procedures, the length of time you have to repay the loan, and when repayment is to begin;
- 10 how to reapply for financial aid for subsequent years;
- 11 how to apply for additional financial aid if your financial circumstances change resulting in increased need;
- 12 to disclose the percentage of its students who complete the school's programs and the percentage who transfer out and job placement rates; and
- 13 about the effect outside scholarships may have on your financial aid award.
- 14 for its statistics on crimes committed on and off campus, and for its campus safety policies and procedures.

CONSUMER INFORMATION:

Consumer information required to be disclosed and available is listed on our website at: www.humboldt.edu/~finaid/current/consumer_info.html. This site reflects the information required to be published and available, for students, employees and the general public, by the Higher Education Act of 1965 and the Higher Education Amendments of 1998, per 34 CFR Part 668, Student Assistance General provisions, Subpart D, Institutional and Financial Assistance Information for Students, 668.41 through 668.48. 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 1994 and the Drug-Free Workplace Act of 1988. You may request a paper copy of this list from the Financial Aid Office.

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 withdrawals.

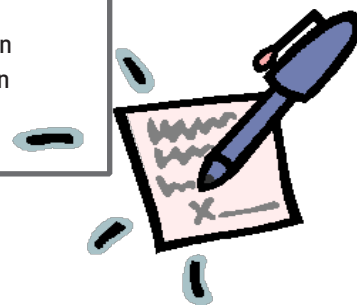
Note: The University's annual security report includes statistics for the previous three years concerning reported crimes that occurred on campus, in certain off-campus buildings or property owned or controlled by Humboldt State University and on public property within, or immediately adjacent to and accessible from the campus. The report also includes institutional policies concerning campus security, such as policies regarding alcohol and drug use, crime prevention, the reporting of crimes, sexual assault and other matters. You can obtain a copy of this report by contacting the University Police Department or by accessing the following website: <http://studentaffairs.humboldt.edu/police/>

IT IS YOUR RESPONSIBILITY TO:

- 1 review and consider all information about a school's program before enrolling;
- 2 compare your anticipated monthly student loan payment and other expenses, to your expected take-home pay after college;
- 3 complete the financial aid application accurately and submit it on time to the right place. Intentional misrepresentation on an application for federal financial aid is a violation of law and is a crime that may result in penalties and fines;
- 4 talk to high school counselors, local employers, and current and former students to find out about the school;
- 5 respond promptly and return all requested additional documentation, verification, corrections, and/or new information to the Financial Aid Office or appropriate agency;
- 6 read, understand, accept responsibility for and keep copies of all forms and agreements you sign;
- 7 if you have loans, notify the school and the lender(s) of changes in your name, permanent mailing address, marital or enrollment status;
- 8 notify the Office of the Registrar of any changes in your name, or mailing address; notify the Financial Aid Office of changes in marital, enrollment, or attendance status;
- 9 perform in a satisfactory manner the work that is agreed upon in accepting a Federal or State Work Study award;
- 10 know and comply with the deadlines for application or reapplication for aid, and with the school's refund procedures;
- 11 maintain satisfactory academic progress according to the school's policies and standards;
- 12 report in writing the receipt of all resources not considered in evaluating your eligibility, including full or partial payment of Humboldt registration fees by outside agencies;
- 13 complete a withdrawal form at the Financial Aid Office if you officially or unofficially withdraw, or cease attending classes, during a semester;
- 14 repay any Title IV billings prior to release of current academic year aid;
- 15 repay your student loans, even if you don't complete your education, don't get a job, or are not happy with your education. Some lenders now offer incentives for borrowers who repay their loans on time;
- 16 file for a deferment or forbearance, or change repayment plans for your student loan, if you are at risk of default; and
- 17 complete entrance counseling before you receive your first loan disbursement - and exit counseling before you leave school.

APPEALS

The first level of appeal to any financial aid decision is to the staff member whose decision you are appealing. You may make an appointment with any counselor to discuss your situation and to receive more detailed information on the appeals process.



HUMBOLDT STATE UNIVERSITY COST OF ATTENDANCE

The following estimates will give you a general idea of the costs of attendance for Fall 2009 and Spring 2010.

Undergraduates * (students who have not received their first Bachelor's Degree)			
Allowable Student Expenses Fall 2009 and Spring 2010	Commuting From Parents' Home	Living In Residence Halls	Living Away from Home
Estimated Fees (subject to change)	\$4,454.00	\$4,454.00	\$4,454.00
Books & Supplies	\$1,528.00	\$1,528.00	\$1,528.00
Food & Housing	\$3,548.00	\$9,510.00	\$9,088.00
Transportation	\$1,432.00	\$1,010.00	\$1,432.00
Miscellaneous Personal Expenses: Clothing, laundry, cleaning, toiletries, medical & dental, entertainment, etc.	\$2,224.00	\$2,224.00	\$2,224.00
ESTIMATED COST OF ATTENDANCE	\$13,186.00	\$18,726.00	\$18,726.00

- Estimated fees are based upon 6.1 or more units per semester.
- Estimated costs do not include dependents' expenses, summer attendance costs, or proposed fee increases for the 2009-2010 academic year.
- If your aid eligibility amount does not seem satisfactory, or if you have questions, an appointment with a financial aid counselor is suggested.

* Graduate cost of attendance is available on page 13.

** Non-Resident students add \$339.00 **per unit** for tuition. For a non-resident student carrying a full-time class load of 12 units per semester, the estimated cost of attendance would be \$26,862:

$$\begin{aligned}
 &12 \text{ units} \times 2 \text{ semesters} = 24 \text{ units} \\
 &\times \$339 \text{ per unit} = \$8,136 \text{ non-resident fees} \\
 &\$8,136 \text{ non-resident fees} + \$18,726 = \$26,862
 \end{aligned}$$

MISCELLANEOUS INFORMATION

AB205: On January 1, 2005, the **California Domestic Partner Rights and Responsibilities Act** (Assembly Bill 205) went into effect. The California State University will administer financial aid in such a way that students and/or parents of students in registered domestic partnerships are treated in the same fashion as married students and/or parents when determining eligibility for state and institutional aid. If you are a student and in a Registered Domestic Partnership, OR if your custodial parent (the parent whose information was supplied on the FAFSA) is in a registered domestic partnership, **you are required to report this information** to the financial aid office and additional information may be required. Please contact the financial aid office for more information.

Adjustments: Documented costs, such as for a computer purchase or child care costs, may be allowed as a cost of attendance adjustment. Counselors are available to discuss this or any other special circumstances which might impact your eligibility and were not considered in our initial

determination. If you wish to have your situation reassessed in light of additional information, please contact this office regarding the appropriate process.

Refund Policy: A student who withdraws from the University, or drops to a lower fee category, may be eligible for a refund or a reduction in institutional charges, e.g., registration fees, nonresident tuition, and University housing. In all cases, act quickly in applying for a refund. The University applies a fair and equitable refund policy for the return of unearned tuition and fees or other refundable portions of institutional charges, and you may direct questions to Student Financial Services, 826-6789.

Withdrawal forms are available at the AIR Center, Student Business Services, 1st Floor. On submission of the necessary forms, Student Financial Services and the Housing Office determine the amount of refund, if any. A complete copy of Humboldt State University's refund policies, procedures, and examples applicable to financial aid recipients is available by contacting Student Financial Services, Student

and Business Services Bldg., Room 257. For students who received financial aid, see Treatment of Title IV Aid on page 20.

Awarding Priorities and Criteria: Since aid funds are limited, they are generally targeted to those with the greatest measured financial eligibility. The potential resources of each individual (and, where required, the individual's family) are analyzed by national standards. In brief, eligibility is determined by deducting analyzed resources from the appropriate expense budget.

In general, aid is awarded to timely and eligible applicants. Approximately 20% of the financial aid funds our students receive are from programs where available funds are not sufficient to fully meet the eligibility of all applicants (PL, SEOG, FWS, EOPG, SUG, and most HSU scholarships). HSU has, therefore, adopted awarding priorities and criteria for these programs. In developing the criteria, the eligible population, available funding, and institution enrollment and retention implications were considered. These priorities are posted on the bulletin board outside the Financial Aid Office.

OTHER ASSISTANCE

Scholarships-Taxable Income: Portions of scholarships and grants are taxable income when they exceed tuition and fees (not including room and board) and books, supplies and equipment required for courses of instruction. Further information is available upon request from the Financial Aid Office (Taxable Income, Form 990).

Government Agencies: Other assistance is available for some students through government programs, such as Vocational Rehabilitation, Temporary Aid to Needy Families (TANF), and Veteran's benefits. Offices in the Humboldt County area can provide more detailed information. You are encouraged to explore your benefits with these agencies. If you apply for financial aid, documentation of the money received from these other programs may be required. Outside educational resources may reduce current Humboldt aid amounts.

General Employment Possibilities: Humboldt State University students and their partners are eligible to use the Career Center. Part-time, temporary,

summer, seasonal, internship, and full-time jobs are listed in the Career Center, Nelson Hall West Room 130. When you register with the Career Center you will also have access to on-line job listings.

Information about job searches, local employers, internship and cooperative education sites, and international opportunities is also available. Staff can help you with resume writing and application processes. The Career Center is open year round and encourages students to locate employment that is career-related. Students who are admitted for the next semester may use the services by presenting their letter of admission.

Please refer to additional information regarding opportunities for Federal Work Study in previous sections.

Additional Assistance:
<http://www.theswitchboard.org/>

A comprehensive database of information on resources available in Humboldt County.

Federal Food Stamp Program: Further information about application procedures is available from the Humboldt County Social Services, 707-445-6115.

California, DVA/Cal-Vet Fee Waiver Program: Assistance may be available for dependents of disabled or deceased veterans. See the HSU catalog or website for further details.

Medical Expenses: All students are strongly urged to obtain the University offered health insurance policy. For information contact: Associated Students Office, South Lounge, University Center, 707-826-3771.

Note: State regulation requires that students living on campus carry minimum health and accident insurance coverage. Check with Housing and Dining Services for further details.

Many students are eligible for MEDI-CAL ASSISTANCE. Contact Humboldt County Social Services for further information. Eureka Office: 929 Koster Street, 707-445-6115.

TREATMENT OF TITLE IV AID WHEN A STUDENT WITHDRAWS

Summary of the Requirements of 34 CFR 338.22

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), Federal Perkins Loans, Academic Competitiveness Grants (ACG), National Science and Mathematics to Retain Talent (SMART) Grant, Teacher Education and Assistance for College and Higher Education (TEACH) Grant, and in some cases, certain state grant aid (LEAP/SLEAP), GEAR UP grants, and SSS grants to students.

When you withdraw during your payment period or period of enrollment (your school can define these for you and tell you which one applies) the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a pro rata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a post withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, you may choose to decline the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement (including loan funds, if you accept them) for tuition, fees and room and board charges (as contracted with the school). For all other school charges, the school needs your permission to use the post-withdrawal disbursement. If you do not give your permission (which some schools ask for when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

There may be some Title IV funds that you were scheduled to receive that you cannot earn once you withdraw because of other eligibility requirements.

If you receive (or your school or parent receive on your behalf) excess title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of

1. your institutional charges multiplied by the unearned percentage of your funds, or
2. the entire amount of excess funds.