

# FINANCIAL INFORMATION

## Fees and Expenses

<http://afd.calpoly.edu/fees/>

The CSU makes every effort to keep student costs to a minimum. Tuition and fees listed in published schedules or student accounts may need to be increased when public funding is inadequate. Therefore, CSU must reserve the right, even after tuition or fees are initially charged or initial payments are made, to increase or modify any listed tuition or fees. All listed fees, other than mandatory systemwide tuition, are subject to change without notice, until the date when instruction for a particular semester or quarter has begun. All CSU listed tuition and fees should be regarded as **estimates** that are subject to change upon approval by the Board of Trustees, the Chancellor, or the Presidents, as appropriate. Changes in mandatory systemwide tuition will be made in accordance with the requirements of the Working Families Student Fee Transparency and Accountability Act (Sections 66028 - 66028.6 of the Education Code).

The following reflects applicable systemwide tuition for both semester and quarter campuses that were authorized by the Board of Trustees at their July and November 2011 meetings and September 2012 meeting. These rates are subject to change.

### All Students

Application Fee (nonrefundable), payable by check or money order at time application is made: \$55

### 2016/17 Basic Tuition Fees

Units	Per Quarter
Undergraduate Tuition Fee	
6.1 or more	\$1,824
0 to 6.0	\$1,058
Credential Program Tuition Fee	
6.1 or more	\$2,116
0 to 6.0	\$1,228
Graduate/Post Baccalaureate Tuition Fee	
6.1 or more	\$2,246
0 to 6.0	\$1,302

### 2016/17 Doctorate Tuition Fees\*

	Units	Per Quarter	Per Academic Year
Education	All Students	\$3,706	\$11,118
Nursing Practice	All Students		\$14,340
Physical Therapy	All Students		\$16,148

\*Applicable term tuition apply for campuses with special terms, as determined by the campus. Total College Year tuition cannot exceed the Academic Year plus Summer Term tuition. The Summer Term tuition for the Education Doctorate at quarter campuses is equal to the Per Semester tuition listed in the table. Total tuition for the Education Doctorate over the College Year equals the Per Academic Year tuition plus the Per Semester tuition for the summer term at all CSU campuses.

### 2016/17 Graduate Professional Program Fee

	Quarter
Charge Per Unit	\$169

The Graduate Business Professional Program Fee is paid on a per unit basis in addition to basic tuition and campus fees for the following graduate business programs:

- Master of Business Administration (M.B.A.)

### Nonresident Students (U.S. and Foreign)

Nonresident Tuition (in addition to basic tuition and other systemwide fees charged all students) for all campuses:

	Quarter
Charge Per Unit	\$248

The total nonresident tuition paid per term will be determined by the number of units taken.

Mandatory systemwide tuition is waived for those individuals who qualify for such exemption under the provisions of the California Education Code (see section on fee waivers).

Students are charged campus fees in addition to tuition and systemwide fees. Information on campus fees can be found by contacting the individual campus(es).

### Credit Cards:

Visa/MasterCard and other major bank credit cards may be used for payment of student tuition and fees.

### SCHEDULE OF TUITION AND FEES 2017/18

The CSU makes every effort to keep student costs to a minimum. Tuition and fees listed in published schedules or student accounts may need to be increased when public funding is inadequate. Therefore, CSU must reserve the right, even after initial payments are made, to increase or modify any listed tuition or fees. All listed fees, other than mandatory systemwide tuition are subject to change without notice, until the date when instruction for a particular semester or quarter has begun. All CSU listed tuition and fees should be regarded as **estimates** that are subject to change upon approval by the Board of Trustees, the Chancellor, or the Presidents, as appropriate. Changes in mandatory systemwide tuition will be made in accordance with the requirements of the Working Families Student Fee Transparency and Accountability Act (Sections 66028 - 66028.6 of the Education Code).

The following reflects applicable systemwide tuition for both semester and quarter campuses. **These rates are subject to change.**

### All Students

Application Fee (nonrefundable), payable by check or money order at time application is made: \$55

### 2017/18 Basic Tuition Fees

Units	Per Quarter
Undergraduate Tuition Fee	
6.1 or more	\$1,914
0 to 6.0	\$1,110
Credential Program Tuition Fee	

6.1 or more	\$2,220
0 to 6.0	\$1,288
Graduate/Post Baccalaureate Tuition Fee	
6.1 or more	\$2,392
0 to 6.0	\$1,388

**2017/18 Doctorate Tuition Fees\***

	Units	Per Quarter	Per Academic Year
Education	All Students	\$3,946	\$11,838
Nursing Practice	All Students		\$15,270
Physical Therapy	All Students		\$17,196

\*Applicable term tuition applies for campuses with special terms, as determined by the campus. Total College Year tuition cannot exceed the Academic Year plus Summer Term tuition. The Summer Term tuition for the Education Doctorate at quarter campuses is equal to the Per Semester tuition listed in the table. Total tuition for the Education Doctorate over the College Year equals the Per Academic Year fee plus the Per Semester fee for the summer term at all CSU campuses.

**2017/18 Graduate Professional Program Fee**

	Quarter
Charge Per Unit	\$180

The Graduate Business Professional Program Fee is paid on a per unit basis in addition to basic tuition and campus fees for the following graduate business programs:

- Master of Business Administration (M.B.A.)

**Nonresident Students (U.S. and Foreign)**

Nonresident Tuition (in addition to basic tuition and systemwide fees charged all students) for all campuses:

	Quarter
Charge Per Unit	\$264

The total nonresident tuition paid per term will be determined by the number of units taken.

Mandatory systemwide tuition is waived for those individuals who qualify for such exemption under the provisions of the California Education Code (see section on fee waivers).

Students are charged campus fees in addition to tuition and systemwide fees. Information on campus fees can be found by contacting the individual campus(es).

**Credit Cards:**

Visa/MasterCard and other major bank credit cards may be used for payment of student tuition fees.

**Schedule of Fees**

Please refer to <http://afd.calpoly.edu/fees/> for complete information on fees, including on-campus housing, meal costs, and parking fees.

All regularly enrolled students, both undergraduate and graduate, pay registration and tuition fees determined by the number of units per quarter. In addition to registration and basic tuition fees, nonresident and foreign students pay nonresident tuition fees. Mandatory system-wide tuition and other fees are waived for those individuals who qualify for such exemption under the provisions of the California Education Code (see Student Fee Waivers).

**Registration and Tuition Fees Per Quarter**

Registration and Tuition Fees are the sum of two types of fees:

1. Campus-Wide Fees that are payable irrespective of college, and
2. Campus Academic Fees, which vary by college/academic unit.  
Campus-wide fees include: basic Tuition Fee, Associated Students Fee, Health Facilities Fee, Instructionally Related Activities Fee, Health Services Fee, University Union Fee, and Campus Services Card Fee. Nonresident and foreign students are also charged per unit the nonresident tuition fee.

Cal Poly registration and tuition fees are due at the time of registration, and all prior term balances must be paid in full in order to register. Fees that are not paid by the third day following a student's registration become past due, and a registration hold is placed on the account that prevents adding or swapping classes. If registration and tuition fees are still past due as of the next published cancellation date, then the student may be canceled from all enrolled classes. Students who have accepted financial aid, have an approved third-party contract on file, or are receiving fee waivers are not subject to class cancellation or financial registration holds until the quarter's first financial aid disbursement date. Financial aid students whose awards are insufficient to pay fees in full are billed for the balance, and are unable to register for subsequent quarters until the balance has been paid.

**Refund of Mandatory Fees, Including Nonresident Tuition**

Regulations governing the refund of mandatory fees, including nonresident tuition, for students enrolling at the California State University are included in §41802 of Title 5, California Code of Regulations. For purposes of the refund policy, mandatory fees are defined as those system-wide and campus fees that are required to be paid in order to enroll in state-supported academic programs at the California State University. Refunds of fees and tuition charges for self-support, special session, and extended education programs or courses at the California State University are governed by a separate policy established by the University available at <http://www.extended.calpoly.edu/faq/policies.html#>

In order to receive a full refund of mandatory fees, less an administrative charge established by the campus, including nonresident tuition, a student must cancel registration or drop all courses prior to the first day of instruction for the term. Information on procedures and deadlines for canceling registration and dropping classes is available online at <https://registrar.calpoly.edu/>.

For state-supported semesters, quarters, and non-standard terms or courses of four (4) weeks or more, a student who withdraws during the term in accordance with the University's established procedures or drops all courses prior to the campus-designated drop period will receive a refund of mandatory fees, including nonresident tuition, based on the portion of the term during which the student was enrolled. No student

withdrawing after the 60 percent point in the term is entitled to a refund of any mandatory fees or nonresident tuition.

A student who, within the campus designated drop period and in accordance with the campus procedures, drops units resulting in a lower tuition and/or mandatory fee obligation shall be entitled to a refund of applicable tuition and mandatory fees less an administrative charge established by the campus.

For state-supported non-standard terms or courses of less than four (4) weeks, no refund of mandatory fees and non-resident tuition will be made unless a student cancels registration or drops all classes, in accordance with the university's established procedures and deadlines, prior to the first day of instruction for state-supported non-standard terms or courses or prior to the first meeting for courses of less than (4) weeks.

Students also receive a refund of mandatory fees, including nonresident tuition, under the following circumstances:

- The fees were assessed or collected in error;
- The University canceled the course for which the fees were assessed or collected;
- The University makes a delayed decision that the student was not eligible to enroll in the term for which mandatory fees were assessed and collected and the delayed decision was not due to incomplete or inaccurate information provided by the student; or
- The student was activated for compulsory military service.

Students who are not entitled to a refund as described above may petition the University for a refund demonstrating exceptional circumstances and the chief financial officer of the University or designee may authorize a refund if he or she determines that the fees and tuition were not earned by the University. Information concerning any aspect of the refund of fees may be obtained from the Student Accounts Office. Contact information can be found at [http://afd.calpoly.edu/student\\_accounts/](http://afd.calpoly.edu/student_accounts/).

## Fees and Debts Owed to the University

Should a student or former student fail to pay a fee or a debt owed to the institution, including tuition and student charges, the institution may "withhold permission to register, to use facilities for which a fee is authorized to be charged, to receive services, materials, food or merchandise, or any combination of the above from any person owing a debt" until the debt is paid (see Title 5, California Code of Regulations, Sections 42380 and 42381).

Prospective students who register for courses offered by the University are obligated for the payment of charges and fees associated with registration for those courses. Failure to cancel registration in any course for an academic term prior to the first day of the academic term gives rise to an obligation to pay student charges and fees including any tuition for the reservation of space in the course.

The institution may withhold permission to register or to receive official transcripts of grades or other services offered by the institution from anyone owing fees or another debt to the institution. The institution may also report the debt to a credit bureau, offset the amount due against any future state tax refunds due the student, refer the debt to an outside collection agency and/or charge the student actual and reasonable collection costs, including reasonable attorney fees if litigation is necessary, in collecting any amount not paid when due. If a person believes he or she does not owe all or part of an asserted unpaid obligation, that person may contact the campus business office. The

business office, or another office on campus to which the business office may refer the person, will review all pertinent information provided by the person and available to the campus and will advise the person of its conclusions.

## Credit Cards

Visa, Master Card, Discover Card, American Express, and JCB may be used for payment of registration and tuition fees, nonresident tuition fees, housing, dining plans and certain other University fees using the web credit card system. The University also accepts electronic check payments, known as eCheck or ACH, using the web on-line payment systems. Details concerning the use of electronic checks and credit cards for fee payments may be obtained from the University website under [http://afd.calpoly.edu/Student\\_Accounts/online\\_payments.asp](http://afd.calpoly.edu/Student_Accounts/online_payments.asp). Credit cards may be used for the purchase of theatre and sports events tickets from the Ticket Office or PolyTIX online ticketing website, Bookstore purchases, parking permits and payment of parking citations with University Police, and for Extended Education program fees. Contact the individual service center for specific credit card information.

## Fee Waivers and Exemptions

The California Education Code includes provisions for the waiver of mandatory systemwide tuition and other fees as follows:

- § 66025.3 – Dependent eligible to receive assistance under Article 2 of Chapter 4 of Division 4 of the Military and Veterans Code; child of veteran of the United States military who has a service-connected disability, has been killed in service, or has died of a service-connected disability, and meets specified income provisions; dependent, or surviving spouse (who has not remarried) of a member of the California National Guard who, in the line of duty, and while in the active service of the state, was killed, died of a disability resulting from an event that occurred while in the active service of the state, or is permanently disabled as a result of an event that occurred while in the active service of the state; and undergraduate student who is a recipient of a Medal of Honor, or undergraduate student who is a child of a recipient of a Medal of Honor who is no more than 27 years old, meets the income restriction and California residency requirement;
- § 66602 – Qualifying students from the California State University that are appointed by the Governor to serve as Trustees of the California State University for two-year terms.
- § 68120 – Surviving spouse or child of a deceased public law enforcement or fire suppression and prevention employee who was California resident and was killed in the performance of active law enforcement or fire suppression and prevention duties (referred to as Alan Pattee Scholarships), must enrolls as an undergraduate student at the California State University and meets income restriction requirement
- § 68121 – Qualifying students enrolled in an undergraduate program who are the surviving dependent of any individual killed in the September 11, 2001 terrorist attacks on the World Trade Center in New York City, the Pentagon building in Washington, D.C., or the crash of United Airlines Flight 93 in southwestern Pennsylvania, if the student meets the financial need requirements set forth in Section 69432.7 for the Cal Grant A Program and either the surviving dependent or the individual killed in the attacks was a resident of California on September 11, 2001. Students who may qualify for the above benefits should contact the Admissions Office for further information and/or an eligibility determination.

The California Education Code provides for the following nonresident tuition exemptions:

- § 68075.7 - Nonresident students are exempt from paying nonresident tuition or any other fee that is exclusively applicable to nonresident students if they (1) reside in California, (2) meet the definition of "covered individual" as defined in subsection (c) of Section 3679 of Title 38 of the United States Code, as that provision read on July 1, 2015; and (3) are eligible for education benefits under either the federal Montgomery GI Bill-Active Duty program or the Post-9/11 GI Bill program as each read on July 1, 2015.
- § 68122 – Students who are victims of trafficking, domestic violence, and other serious crimes who have been granted T or U visa status shall be exempt from paying nonresident tuition to the same extent as individuals who are admitted to the United States as refugees under Section 1157 of Title 8 of the United States Code.
- § 68130.5 – Students who are not residents of California are exempt from paying nonresident tuition if they (1) (a) attended high school in California for three or more years, or (b) attained credits earned from a California high school equivalent to three or more years of full-time high school coursework and a total of three or more years of attendance in California elementary schools, California secondary schools, or a combination of those schools; (2) graduated from a California high school or attained the equivalent; and (3) registered as an entering student or are currently enrolled at a CSU campus. In addition, students without lawful immigration status will be required to file an affidavit stating that they have filed an application to legalize their immigration status, or will file an application as soon as they are eligible to do so. This exemption from paying nonresident tuition does not apply to students who are non-immigrant aliens within the meaning of 8 United States Code 1101(a)(15), except as provided by Section 68122 above.

Students who may qualify for these benefits should contact the Admissions Office for further information and/or an eligibility determination.

## Procedure for the Establishment or Abolishment of Campus-Based Mandatory Fees

The law governing the California State University provides that specific campus fees defined as mandatory, such as a student association fee and a student center fee, may be established. A student association fee must be established upon a favorable vote of two-thirds of the students voting in an election held for this purpose (Education Code, Section 89300). The campus President may adjust the student association fee only after the fee adjustment has been approved by a majority of students voting in a referendum established for that purpose. The required fee shall be subject to referendum at any time upon the presentation of a petition to the campus President containing the signatures of 10 percent of the regularly enrolled students at the University. Student association fees support a variety of cultural and recreational programs, childcare centers, and special student support programs. A student center fee may be established only after a fee referendum is held which approves by a two-thirds favorable vote, the establishment of the fee (Education Code Section 89304). Once bonds are issued, authority to set and adjust student center fees is governed by provisions of the State University Revenue Bond Act of 1947, including, but not limited to, Education Code sections 90012, 90027, and 90068.

The process to establish and adjust other campus-based mandatory fees requires consideration by the campus fee advisory committee and a student referendum as established by Executive Order 1102 (<http://www.calstate.edu/Budget/student-fees/fee-policy/referendum-consultation.shtml>). The campus President may use alternate consultation mechanisms if he/she determines that a referendum is not the best mechanism to achieve appropriate and meaningful consultation. Results of the referendum and the fee committee review are advisory to the campus President. The President may adjust campus-based mandatory fees but must request the Chancellor establish a new mandatory fee. The President shall provide to the fee advisory committee a report of all campus-based mandatory fees. The campus shall report annually to the Chancellor a complete inventory of all campus-based mandatory fees.

For more information or questions, please contact the Budget Office in the CSU Chancellor's Office at 562.951.4560.

## Financial Aid

Financial Aid Office  
Administration Bldg. (01), Room 212  
Phone: 805.756.2927; Fax: 805.756.7243  
<http://financialaid.calpoly.edu/>

The University has a variety of scholarships, grants, part-time employment opportunities and loans designed to assist students financially. Additional current information may be obtained by accessing the Financial Aid Office website.

The application for Financial Aid is called the Free Application for Federal Student Aid (FAFSA). The FAFSA is available at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) (<http://www.fafsa.ed.gov>). Those who file the FAFSA by March 2 receive priority in the allocation of funds. All students are encouraged to file the FAFSA and qualified students are considered for need-based scholarships.

## Typical Student Expenses

Following are the average expenses per quarter for the 2017-18 academic year for the California resident student attending Cal Poly. Nonresident and international students should be prepared to pay additional tuition and fees. For the 2017-18 school year nonresident tuition is an additional \$264 per unit. Please see the "Fees and Expenses (p. 1)" section for more information. All State fees are subject to change upon approval by the Board of Trustees of the California State University.

### University Estimated Expenses per Quarter

Expense	Price
Registration fees	3,114
Room and board	4,378
Books and supplies	628
Personal and transportation	901
Estimated total per quarter	\$9,021

## Cancellation of Registration or Withdrawal from the Institution and Financial Aid

Students who find it necessary to cancel their registration or to withdraw from all classes after enrolling for any academic term *are required* to follow the University's official withdrawal procedures. Failure to follow formal University procedures may result in an obligation to pay fees, the assignment of failing grades in all courses and the need to apply



for readmission before being permitted to enroll in another academic term. Information on canceling registration and withdrawal procedures is available from the Office of the Registrar, Administration Building, Room 222, 805.756.2531.

Students who receive financial aid funds *must consult* with the Financial Aid and Student Accounts Offices prior to withdrawing from the University regarding any refunds or repayments of grant or loan assistance received for that academic term or payment period. Students who have received financial aid and withdraw from the institution during the academic term or payment period may need to return or repay some or all of the funds received, which may result in a debt owed to the institution.

## University Scholarships

### General Information

Scholarships are awarded each year. Criteria include financial need, scholastic achievement, participation in school activities, community service, honors and organizational affiliations, and educational objectives. Some scholarships have additional requirements which relate to a concentration or field of study, geographic origin, class level, and project or design portfolios.

There are numerous scholarships available due to the generous support of individuals and corporations. Please refer to the Financial Aid web site for detailed information.

Generally, a student must have at least a 3.0 grade point average. Both undergraduate and graduate students enrolled full time in the spring term are considered for scholarships.

**Annual Deadline Date to Apply:** *Incoming students are automatically considered for scholarships. Continuing students should check with their department for any departmental deadlines.*

### How to Apply

The Financial Aid Office website offers the latest information at [financialaid.calpoly.edu/](http://financialaid.calpoly.edu/). For need-based scholarships, completing the FAFSA is required.

### Scholarship Notifications

Scholarships are normally awarded during the spring and summer for the following academic year. During that time award offer notices are emailed directing the student to the self-service portal to view financial aid awards which include scholarship amount, disbursement and donor information. Awardees must accept on-line scholarship offers acknowledging program responsibilities and requirements. Recipients must be in good academic standing and maintain full-time enrollment while receiving a scholarship (continuing education and Open University units are excluded). Some scholarships require recipients to have earned at least one-half the value of the scholarship during the previous year.

Scholarships are awarded for an academic year and are typically disbursed in quarterly increments. Non-attendance results in cancellation or a prorated amount.

### Athletic Program Grants-In-Aid

Cal Poly athletic grants-in-aid are offered to selected students participating in intercollegiate athletics. Grants are renewable on a quarterly basis, the requisites for renewal being at the discretion of the University.

The grant-in-aid is subject to the financial limitations imposed by the National Collegiate Athletic Association and any conference of which the University is a member. Financial aid, scholarships, specific outside resources and employment are considered in determining compliance with these limitations. Additional information can be provided by the Athletic Department.

### Other Scholarships

In addition to University scholarships, awards from various private donors and organizations are available to assist students with University expenses. Interested students should make inquiries for such awards directly to sponsoring organizations. Currently, Cal Poly students are beneficiaries of several million dollars of outside scholarship assistance each year. Students should take advantage of FREE scholarship search services; many who charge are selling information that is readily available at no cost. Other sources of scholarship funding may be available from:

- community organizations
- employers
- professional, career and trade associations

For valuable links visit the scholarship website at [http://financialaid.calpoly.edu/\\_finaid/types\\_aid/scholarships.htm](http://financialaid.calpoly.edu/_finaid/types_aid/scholarships.htm).

## Grants

**Federal Pell Grants** are designed to help undergraduates and teaching credential candidates pay for their education. The Pell Grant amount is determined by the Expected Family Contribution, the cost of education, full-time or part-time enrollment and terms of enrollment. To apply, complete the FAFSA for the upcoming year.

**Federal TEACH Grants** are available to students who commit to four years of teaching in a high need area (science, mathematics, special education, and, in California, agriculture) in a school serving low income families. The grant converts to a federal unsubsidized loan if the teaching commitment is not met. To apply, complete the FAFSA for the upcoming year and contact the financial aid office.

**Federal Supplemental Educational Opportunity Grant (SEOG)** is designed to assist undergraduate students who have substantial financial need. To apply, complete the FAFSA by **March 2** for the upcoming school year.

### Cal Grants

The California Student Aid Commission (CSAC) awards entitlement and competitive Cal Grants. To qualify, students must be California residents or eligible under AB 540. If applying for a Cal Grant for the first time, students must complete the FAFSA and a Cal Grant GPA verification form. Request the GPA Verification Form from your high school or college. To apply, complete the FAFSA and mail the GPA Verification Form to CSAC by **March 2**.

For the latest information on the Cal Grant program, visit the CSAC website at [www.csac.ca.gov](http://www.csac.ca.gov) (<http://www.csac.ca.gov>).

**Cal Grant A** is awarded to middle- and low-income undergraduates. New awards are limited to students who are freshmen, sophomores or juniors. Cal Grant A covers a portion of student registration fees and eligibility is tied to a family's incoming and assets as reported on the FAFSA. Cal Grant A may be renewed until completion of four years of college attendance. Recipients must continue to meet eligibility standards. Students may be eligible for an additional year of Cal Grant A at Cal Poly

if enrolled in a designated five-year program or the teaching credential program.

**Cal Grant B** is awarded to low-income undergraduate students. First year recipients receive stipend only. Cal Grant B renewal recipients receive stipend plus a portion of registration fees. Eligibility is tied to a family's incoming and assets as reported on the FASFA. Cal Grant B may be renewed until completion of four years of college attendance and students must meet eligibility standards. Students may be eligible for an additional year of Cal Grant B at Cal Poly if enrolled in a designated five-year program or the teaching credential program.

**State Educational Opportunity Program Grant (SEOP)** assists undergraduate students who have been admitted to the University through the Educational Opportunity Program (EOP). To apply, complete the FAFSA by **March 2** for the upcoming school year.

**State University Grant (SUG)** covers a portion of student registration fees. SUG is available to undergraduate and graduate students who are California residents or eligible under AB 540 and show financial need. To apply, complete the FAFSA by **March 2** for the upcoming year. The SUG and the Cal Grant pay the same portion of registration fees. Students can receive only one or the other, not both.

## Employment

**Federal Work-Study (FWS)** is a need-based program which provides part-time employment for students. Work-Study jobs assist students financially and may provide career related work experience. FWS positions are either on- or off-campus with approved departments/organizations. Pay rates vary depending on job requirements and student skills. To receive priority consideration, complete the FAFSA by **March 2** for the upcoming school year.

## Loans

Loans are for educational purposes only, with specific provisions for repayment. There are three types: Federal Direct Student Loans (FDSL), Federal Parent Loans (PLUS), and on a very limited basis, Cal Poly Long-Term Educational Loans.

**Federal Subsidized Direct Loans** are available to students through the U.S. Department of Education. Annual amounts are based on the students' need as determined by the FAFSA and federal limits. The federal government pays the interest on the loan while the student is in school and there are deferment provisions. To apply, complete the FAFSA for the upcoming year.

**Federal Unsubsidized Direct Loans** are available for students who are ineligible for some or all of a subsidized Federal Direct Loan. With the exception of demonstrated financial need, borrowers must meet all eligibility criteria under the Federal Direct Loan program. Interest payments begin immediately after the loan is disbursed or the borrower may elect to defer payment and add the interest to the amount owed. An additional amount of Unsubsidized Direct Loan, above the Federal Subsidized Direct limit, may be available to independent students and to dependent students whose parents are denied a PLUS Loan.

**Federal Parent Loans (PLUS)** enable borrowers to obtain low interest loans for educational costs through the U.S. Department of Education. PLUS loan repayment begins when the loan is disbursed. To apply, complete the FAFSA.

**University Long-Term Educational Loans** are available to students who demonstrate long-term financial need. Some require written application,

recommendations and interviews. The interest rate is four percent on the unpaid balance during repayment. Typically, interest accrues after the specified due date, graduation or withdrawal from the University. A one percent service charge is deducted from each loan disbursement.

**University Short-Term Emergency Loans** are designed to help students cope with unanticipated, educationally-related financial emergencies. Registration fees, rent, or utility bills are expenses that students should plan and are not considered emergencies as defined under this program. Full-time enrollment and a minimum 2.0 GPA are required. Each application is reviewed on a case-by-case basis. For further information, visit the Financial Aid Office website at [http://financialaid.calpoly.edu/\\_finaid/types\\_aid/special\\_programs/emergency.html](http://financialaid.calpoly.edu/_finaid/types_aid/special_programs/emergency.html), or stop by the office.