

Students who do not attend winter term lose out on financial aid that they would be eligible for if CSUS was on a semester system. Because winter term is part of the academic year financial aid is required to be split across Fall, Winter and Spring. To be considered a full-time student for financial aid purposes they must complete 24 units during the academic year. Even though a student may choose to complete their required 24 units during the Fall and Spring only, they will not be eligible to receive their full grants because they are not registered for winter. These are not just funds students use for tuition and books, they are also used for living expenses for the nine month academic year. In 2008/09, CSUS students forfeited \$430,500 of aid in the Winter term, this number does not account for losses of Spring aid due to reduction of cost of attendance. There were 1,469 financial aid students who did not attend Winter term for 2009.

Student Examples:

Student A: Promise Scholar (Foster Youth)*, On-Campus, Full-need

Full Year	Academic Year	Fall	Winter	Spring
Pell Grant	\$5,350	\$2,318	\$714	\$2,318
Cal Grant B	\$4,905	\$2,369	\$168	\$2,368
State University Grant	\$246	\$117	\$12	\$117
State University Grant-On-Campus	\$600	\$300		\$300
Supp. Educ. Opp. Grant	\$500	\$237	\$26	\$237
EOP Grant	\$800	\$380	\$40	\$380
Chafee Grant	\$5,000	\$2,500		\$2,500
Loan	\$365	\$182.50		\$182.50
Total (Cost of Attendance \$17,766)	\$17,766	\$8,403.50	\$960	\$8,402.50

Fall/Spring	Academic Year	Fall	Winter	Spring
Pell Grant	\$4,636	\$2,318	\$0	\$2,318
Cal Grant B	\$4,737	\$2,369	\$0	\$2,368
State University Grant	\$165	\$117	\$0	\$48*
State University Grant-On-Campus	\$300	\$300		\$0*
Supp. Educ. Opp. Grant	\$237	\$237	\$0	\$0*
EOP Grant	\$760	\$380	\$0	\$380
Chafee Grant	\$5,000	\$2,500		\$2,500
Loan	\$182.50	\$182.50		\$0*
Total (Cost of Attendance \$16,018)	\$16,017.50	\$8,403.50	\$0	\$7,614
Total loss to Student A	\$1,748.50	\$0	\$960	\$788.50*

Student B: With Parent, Expected Family contribution \$2,500

Full Year	Academic Year	Fall	Winter	Spring
Pell Grant	\$2,800	\$1,224	\$352	\$1,224
State University Grant	\$3,354	\$1,593	\$168	\$1,593
Sub. Stafford Loan	\$4,900	\$2,450		\$2,450

Unsub. Stafford Loan	\$2,500	\$1,250		\$1,250
Total (Cost of Attendance \$13,554)	\$13,554	\$6,517	\$520	\$6,517

Fall/Spring	Academic Year	Fall	Winter	Spring
Pell Grant	\$2,448	\$1,224	\$0	\$1,224
State University Grant	\$3,186	\$1,593	\$0	\$1,593
Sub. Stafford Loan	\$4,900	\$2,450		\$2,450
Unsub. Stafford Loan	\$1,740	\$1,250		\$490*
Total (Cost of Attendance \$12,274)	\$12,274	\$6,517	\$0	\$5,757
Total Loss to Student B	\$1,280	\$0	\$520	\$760*

Student C: Grad Student, Off-Campus, Loan Only

Full Year	Academic Year	Fall	Winter	Spring
Sub. Stafford Loan	\$8,500	\$4,250		\$4,250
Unsub. Stafford Loan	\$11,350	\$5,675		\$5,675
Total (Cost of Attendance \$19,851)	\$19,850	\$9,925	\$0	\$9,925

Fall/Spring	Academic Year	Fall	Winter	Spring
Sub. Stafford Loan	\$8,500	\$4,250		\$4,250
Unsub. Stafford Loan	\$9,422	\$5,675		\$3,747*
Total (Cost of Attendance \$17,922)	\$17,922	\$9,925	\$0	\$7,997
Total loss to Student C	\$1,928	\$0	\$0	\$1,928*

*In 2008/09 there were approx 15 students who were Promise Scholars chafee recipients.

*Aid reduced due to reduction in cost of attendance

A student who does not attend Winter term does not just lose out on Winter aid, in many cases, it affects their Spring aid as well due to the reduction in cost of attendance factor. Student example A forfeits \$960 of Winter aid as well as \$788.50 of Spring aid for a total loss of \$1,748.50 even though they are a full-time student completing the required 24 units for the academic year. Student B lost \$590 of winter aid and \$760 of Spring aid for a total of \$1,280. Even “loan only” students may be affected requiring their Spring loans to be reduced. Student C, the “loan only” example, forfeited \$1,928 all taken from the Spring semester loans. If CSUS were on a semester calendar, student A, B, and C would have not lost any aid. Their aid would have been split equally between the Fall and Spring as would the cost of attendance.