SACRAMENTO STATE

Undergraduate Financial Aid Options & Process

File a financial aid application for the current academic year. A new application is required ***each*** academic year you apply for financial aid and you may submit it as early as October 1st for the coming Fall term. The 2026/27 FAFSA will need to be completed for Fall 2026, Spring 2027, and Summer 2027 aid.

If you have not completed a 2026/27 FAFSA, follow the steps below.

Apply for FSA ID: https://studentaid.gov/fsa-id/create-account/launch
Apply for Financial Aid: https://studentaid.gov/h/apply-for-aid/fafsa Make sure to click on 2026-2027 FAFSA
School Code: 001150
What happens after FAFSA is completed: The Financial Aid Office receives the Student Aid Report (SAR) electronically and students are packaged with financial aid once all requested documents are received. Once packaged with aid, a message will be sent to the student to review their My Sac State Account. Via My Sac State students can review messages, to do lists, and holds and accept, reduce, or decline aid.

Types of aid available for undergraduate students:

- **Grants** are funds that you do not have to pay back and are typically based on financial need.
  - **Federal Pell Grant** is limited to first time undergraduates. The 2026-27 maximum award amount is $7,395 based on full-time enrollment for an academic year. Eligibility and award amounts may be affected if scholarships or other financial aid cover your full Cost of Attendance (COA), as recent changes under the One Big Beautiful Bill may apply. For details, visit the Federal Student Aid (FSA) website for more information.
  - **Cal Grant** is limited to undergraduate California residents who have been determined to be eligible by the California Student Aid Commission (CSAC). Please contact CSAC to ensure California State University, Sacramento (CSUS) is listed on y our Cal Grant Award. Visit CSAC's website for more information.
  - **Middle Class Scholarship (MCS)** is administered by the California Student Aid Commission (CSAC) to eligible undergraduate students. Visit CSAC's website for more information.
- **Loans** are funds you borrow and must repay after you leave school or drop below half-time enrollment. They accrue interest and include a 1.057%* origination fee that is deducted from each disbursement. Under the One Big Beautiful Bill Act, your enrollment status (number of units) may impact your eligibility for Direct Subsidized and Unsubsidized Loans, as well as the loan amounts you can receive. Students enrolled in fewer than full-time may have their annual federal loan eligibility reduced. Repayment begins six months after you leave school or drop below half-time. For more information, visit the Federal Student Aid (FSA) website.
  - **Federal Direct Subsidized Loan** is a need-based loan with a fixed interest rate (6.52%* for loans first disbursed between July 1, 2026, and June 30, 2027). The government covers interest while you are enrolled and during deferment.
  - **Federal Direct Unsubsidized Loan** is a non-need-based loan with a fixed 6.52%* interest rate for loans first disbursed between July 1, 20256 and June 30, 2027. Interest accrues upon disbursement, with unpaid interest added to the principal at repayment.
  - **Federal Direct Parent Loans for Undergraduate Students (PLUS)** is a fixed-rate loan for parents of dependent undergraduates, with an 9.07%* interest rate and a 4.228%* origination fee. If denied due to credit, students may qualify for additional unsubsidized loans. Under the One Big Beautiful Bill Act, PLUS borrowing will be limited to $20,000 per academic year (Fall/Spring/Summer) and a $65,000 lifetime cap per student, effective beginning in the 2026–27 academic year.
  - **Alternative (Private) loans** are higher cost loans for credit worthy students to help meet educational expenses that are not covered by the financial aid award. See the Financial Aid Office website for more information.
- Interest rate and loan fees are subject to change pending federal legislative ruling for Direct Loans.

Annual Direct Loan Limits - the chart lists the maximum annual loan limit a student can receive for an academic year. An academic year at Sacramento State consists of Fall/Spring/Summer.

	Subsidized	Additional Unsubsidized *(Dependent)*	Unsubsidized *(Independent)*
Freshman	$3,500	$2,000	$6,000
Sophomore	$4,500	$2,000	$6,000
Junior/Senior	$5,500	$2,000	$7,000

AGGREGATE LIFETIME DIRECT LOAN LIMITS SUBSIDIZED AND UNSUBSIDIZED	$57,500 (including loans received for undergraduate study) No more than $23,000 may be subsidized loans.

Enrollment and Disbursement

Census: Census is the date the University determines and locks enrollment for the semester. For disbursement to occur you need to be **registered in all units for the semester** at Census. Fall 2026 Census: September 28, 2026 Spring 2027 Census: February 19, 2027	**Disbursement:** Students must be enrolled and in attendance of at least 6 undergraduate units before **Direct Loans** can be disbursed. **Grant aid** will disburse once enrolled and in attendance in ALL courses for the semester. For example, if you are registered for 6 units that begins June 3rd and an additional 3 units that begins July 15th, you are eligible for Direct Loans to disburse June 3rd and Grants to disburse July 15th.

Steps to completing the Financial Aid Process

1. File the FAFSA at https://studentaid.gov/h/apply-for-aid/fafsa for the current academic year. A new FAFSA is required each academic year you apply for financial aid. The **deadline** to apply for Financial Aid for the **Fall 2026** semester is **November 15, 2026**. The deadline to apply for **Spring 2027** semester is **April 25, 2027**. The FAFSA and all requested financial aid documents need to be filed at least 2 weeks prior to the end of classes for the semester.

2. After the FAFSA is filed, you will need to log into your MySacState Student Center at https://my.csus.edu or from the main page www.csus.edu to check your ToDo List and Holds on your My Sac State regularly for requested documents, service indicators, and message from the Financial Aid Office
   a. A College of Continuing Education information (CCE) request form will be required to be submitted each academic year **(Fall and/or Spring**) and will be listed on your ToDo list
   b. A separate form is required for Summer Direct Loans and will be available on your Student Center under Financial Aid links between mid-April and June. Awards for summer are based on remaining Pell Grant and Direct Loan eligibility not used in the prior Fall and/or Spring semester.

3. When all requirements are met, you will receive a notice of your aid offers via saclink (student) email
   a. During this process, you will be able to accept, reduce or decline loans offered to you
      i. Eligible students will be offered Federal Direct Loans at their maximum eligible amounts for the Fall and/or Spring semesters. ***If full annual Direct Loans are accepted, this would leave no remaining eligibility for the Summer semester***.
   b. Sac State will then certify the loan(s) and transmit your loan certification(s)
   c. Within 48 hours your ToDo list will be populated with the Master Promissory Note (MPN) and Entrance Loan Counselling (ELC) link. Both documents must be completed before disbursements can be made. Federal Student Aid provides electronic confirmation to the University once completed

4. Enroll in all courses for the semester by Census for each semester. Census is the date the University determines and locks you enrollment for the semester. Financial aid will determine your aid based on enrolled units at Census.
   a. Fall 2026 Census: September 28, 2026
   b. Spring 2027 Census: February 19, 2027

5. Be sure to regularly check your MySacState emails and Student Center ToDo list.

6. Disbursement: Direct loans will electronically notify Sacramento State that you have completed your loan requirements. Disbursement dates are determined based on enrollment and when classes begin for the semester. Direct Loans will disburse once actively attending half-time (6 units). Grants will disburse once enrolled and attending ALL classes or at least 12 units for the semester.

For additional information or if you have any questions regarding Financial Aid, please contact: CCE Financial Aid
ccefnancialaid@csus.edu Phone: 916-278-1000 Fax: 916-278-6082

Financial aid for CCE students: https://www.cce.csus.edu/financial-aid
Information to apply for financial aid: https://cce.csus.edu/post/apply-financial-aid
Summer Financial Aid: https://cce.csus.edu/post/summer-2026-financial-aid
Video resources, including navigating your Student Center: https://cce.csus.edu/form-pod/video-resources
Frequently asked questions about financial aid: https://cce.csus.edu/faq-pod/frequently-asked-questions-financial-aid

SACRAMENTO STATE

PELL GRANT ELIGIBILITY

For Undergraduate Students Only

This form is intended to help students **ESTIMATE** their Pell Grant based on enrolled units. Students must have not exhausted their life-time limits and be eligible based on the Financial Aid Application for Federal Student Aid (FAFSA).

A. CONFIRM YOUR PELL GRANT AWARD

This calculation applies only to FULL-TIME award amounts, **and** you must have a minimum of $370 in Pell Grant from the current fall/spring semester to complete this form. Refer to your current fall/spring award amounts on your financial aid award letter on your My Sac State to view your semester award amount.

Please change the default value ($3,698) listed in the "Semester Amount" field as applicable.

- **Input Your Pell Grant, Semester Amount:** $ 3,698

B. CALCULATE YOUR PELL GRANT & REGISTRATION FEES

The values in the table will **auto-populate** based on the "Pell Grant Semester Amount" listed in Section A. Pell Grant awarding starts at 1 unit and the maximum amount is at 12 units (full-time).

Units	Pell Grant (Estimated)
1	$ 308
2	$ 616
3	$ 925
4	$ 1,233
5	$ 1,541
6	$ 1,849
7	$ 2,157
8	$ 2,465
9	$ 2,774
10	$ 3,082
11	$ 3,390
12	$ 3,698

PAYMENT OPTIONS:

For payment options for your Remaining Fees, contact the College of Continuing Education at www.cce.csus.edu/summer.

DISBURSEMENTS: Payment of aid is based on accepted awards **and** enrolled units . Students enrolled in programs through CCE have financial aid disbursed based on when they begin attending certain enrollment for each type of financial aid (grants vs loans). Since classes begin at different times throughout the semester rather than all at the beginning of the semester, each student's disbursement is dependent on when they reach the required minimum units. **Aid will always be applied towards outstanding charges FIRST.** If there are remainder funds after the balance is paid, a refund will be issued to the student. **REFUNDS:** Financial aid refunds are issued as a paper-check to the address on file. The student has the option to sign up for direct deposit (eRefund) to have funds transferred to their bank account instead. Students can sign-up on their account.

- **Parent PLUS Loan refunds** are issued as a paper-check, direct deposit is not offered.
- **Paper-check refunds:** receive within 5-7 business days from the disbursement date.
- **ERefund (direct deposit):** receive within 2-3 business days from the disbursement date to the bank account on file.

Disbursement Policy found online at https://cce.csus.edu/post/apply-financial-aid
Refund Policy found online at www.csus.edu/apply/enrollment-costs-fees/refunds/

BUDGET FOR COLLEGE (PER SEMESTER)

This form is intended to help students financially plan and estimate costs based on their financial aid. ***For the best results, we recommend using Adobe Acrobat Reader when completing the form.***

ESTIMATED FINANCIAL AID

Found on the **Student Center > View Financial Aid link**. *Awards are based on enrollment listed on CCE information request form.*

GRANTS & SCHOLARSHIPS	$ 0.00
+ (add)	
STUDENT LOANS	$ 0.00
=	
TOTAL ESTIMATED AID	$ 0.00

Grants/Scholarship are funds the student does not have to pay back which include, but not limited to: Pell Grant, Cal Grant, etc.

Student Loans are borrowed funds that require repayment: Subsidized, Unsubsidized, Parent Plus Loan, or Private Student loans.

ESTIMATED DIRECT COSTS

Direct Costs are set costs by the school and will vary based on the student options.

CCE COURSE FEES	$ 0.00
+ (add)	
OTHER EXPENSES	
=	
TOTAL ESTIMATED COSTS	$ 0.00

Other Expenses are indirect costs that are *not included* in the tuition/housing fees such as: books, supplies, parking permit or other school expenses.

COST PER UNIT	$ 0.00
UNITS	0.0

Programs through the College of Continuing Education (CCE) are charged course fees per unit. View the most current prices online: www.cce.csus.edu/pod/academic-programs-estimated-costs

CALCULATION

TOTAL ESTIMATED AID	$ 0.00
— (subtract)	
TOTAL ESTIMATED COSTS	$ 0.00
OVERALL ESTIMATED TOTAL	$ 0.00

(TOTAL ESTIMATED AID) *MINUS* (TOTAL ESTIMATED COSTS)

(If your Overall Estimated Total is a **Positive** Number, = estimated **refund amount**)

(If your Overall Estimated Total is a **Negative** Number, = estimated **amount owed**).