



CALIFORNIA STATE UNIVERSITY  
**SAN BERNARDINO**  
Ed.D., Educational Leadership

# Financial Aid Resource Guide



*Dr. Frances Valdovinos, 2020 Ed.D. Program Graduate and Recipient of  
the 2019 Giving Tuesday Scholarship and Ed Doc Grant*

**WE DEFINE THE** *Future*



# Leveraging Financial Aid

Congratulations on pursuing your doctorate!

This resource guide was developed specifically to support our CSUSB doctoral students in finding ways to help fund your doctoral degree. While this is not a comprehensive list of all available funding sources, it does outline a number of financial support options available to you.

This resource guide outlines funding opportunities through CSUSB, including the doctoral program and graduate studies, federal and private loans, and external scholarships.

Similarly, there may be other avenues to pursue funding for your doctorate via loan forgiveness programs, tuition reimbursement through your employer, as well as specialized support for student veterans among other financial resources.



*Dr. Mark Hartley, 2018 Ed.D. Program Graduate*

If you are find yourself in need of additional financial need through your doctoral journey, please keep us informed and we will do our best to work with you.

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## About the Region

The Inland Empire region faces considerable social, political, and economic challenges. These contextual challenges have a direct impact on the quality of education across the PK-20 educational pipeline. Low-income children, students of color, English learners, students with disabilities and many others face resource deficiencies and inequitable opportunities to learn, resulting in opportunity gaps. Institutional leaders must respond effectively to these disparities by engaging parents and communities to establish deliberate, co-equal partnerships that result in educational excellence for the 21st century.

In recognition of the financial inequities prevalent in our region, it is important to provide this resource guide for our doctoral students to be better informed of their options to mitigate costs during and after their doctoral journey.

## Ed.D. Program Mission

The mission of the CSU, San Bernardino Ed.D. Program in Educational Leadership is to develop scholar-practitioner-leaders who respond to 21st century challenges by promoting practices, policies, and programs committed to equity, social justice, and transformation.

## Ed.D. Program and Financial Aid Contacts

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# First Steps for Financial Aid

## About Ed.D. Program Financial Aid

Unlike a Ph.D. where students are being trained to take on careers like university professor, research scholar, or policy researcher (in some cases, tuition can be covered by graduate or teaching assistantships), our program makes scholar-practitioners eligible for leadership roles primarily in education administration and other high-level skill-set positions. Many of our alumni are in positions like superintendent, dean, university or college president, school principal, director of research center, development manager, and curriculum developer. Many also elect to cultivate change as classroom teachers, counselors, and educational consultants.



Our students work full-time with careers in motion, most with family lives and so forth. Their coursework and dissertations are designed to resolve a problem in education dealing with equity and access. Many resources out there are for Ph.D. students who commit to schooling full-time and are often involved in funded research projects. These resources are not always available for our Ed.D. scholars, who mostly end up with large amounts of loan debt from funding their own path.

Compared to other doctoral programs in our region, we are a more affordable option as program fees are approximately \$19,161 (total 12-month fee, subject to budgetary adjustments). Our program is designed for students to complete the program within 3 years by attending classes year-round (Fall, Spring, and Summer semesters).

This funding dilemma is preventing so many equity leaders from our Inland Empire region from even considering our program. Thus, our goal is to assist our scholars in navigation additional options for funding their doctoral program and to focus instead on addressing their problems of practice and coursework.

**Even if you think you may not need financial aid, it is better to have it and not use it than to need it and not have it available. We strongly encourage all doctoral students to apply for federal or state aid as a foundation for financing your program and to borrow responsibly.\***

## Applying for Federal or State Financial Aid

Most of our students apply for and receive some form of federal aid by applying for the [Free Application for Federal Student Aid \(FAFSA\)](#) or state aid with the [California Dream Act](#) application each year. Again, you can learn more about financial support through CSUSB's [Office of Financial Aid and Scholarships](#) and/or contact our aligned Financial Aid Wellness Coordinator, [Veronica Medina](#). If you are not sure if you qualify for state aid you can check by clicking on the "NEW to the CA Dream Act? First Time User?" button on the [California Dream Act](#) website.

CSUSB's [Office of Financial Aid and Scholarships](#) holds workshops from October to March on how to complete applications for FAFSA and CA Dream Act applications. Graduate Studies' [Professional Resource and Engagement Program](#) (PREP) offers [Financial Well-Being Workshops and Resources](#) for understanding how to finance your graduate education as well as how to borrow responsibly.\*

# Types of Aid

There are many different types of aid available within each of the main categories of grants, loans, and scholarships. It's worth it to review each type to find which one might suit you and your circumstances. Not all aid types will apply to everyone, but nearly everyone can find aid that works for them.

## Loans

A loan is a form of financial aid which must be repaid. The terms for repayment are specified in the promissory note that the recipient signs prior to receipt of the first loan disbursement. Before signing the promissory note, students should thoroughly understand all their rights and responsibilities concerning any loan received. There are many different types of loans that you should familiarize yourself with before deciding which type is right for you. Review our Loans section for more information.

## Grants

Currently, grants fall under four general categories. The first and largest number of grants are for Undergraduate students and Graduate students makes up the remaining category. 2nd Bachelor and Teacher credential students are only eligible for loans. Review our Grants section for a list of which grants are offered through CSUSB for doctoral scholars.

## Scholarships

The CSUSB Office of Financial Aid and Scholarships accepts scholarship applications for the upcoming academic year beginning in January. The scholarship application can be accessed via MyCoyote. Scholarships are awarded to new and continuing students attending CSUSB. Most scholarships are administered by the CSUSB Office of Financial Aid and Scholarships. The deadline to apply is listed on the application when you log in. Review our Scholarships section for more information.

## Veterans

There are a variety of sources for financial support for veterans, active military, reservists, and dependents. Each has its own forms, processes and timetables.

## Tuition Reimbursement/Loan Forgiveness

Some organizations offer tuition reimbursement and or loan forgiveness for advanced degrees. You may want to reach out to your Human Resources office at your place of employment to confirm if this is a benefit you can take advantage of while on your doctoral journey.



## Expenses to Consider when Earning an Educational Doctorate Degree:

Benefits of the Ed.D. Program at CSUSB enable you as scholar-practitioners to conduct research that matters, center social justice and equity in your work, and develop a network of change agents committed to transformational education practices. While your work is critical for making the changes needed in the educational pipeline, there are a number of expenses to consider as part of the doctoral experience.

Outside of the cost of tuition and student fees, you must also consider parking, textbooks, price of research software like NVivo or SPSS (or gaining access to it), membership costs for professional organizations, attendance at conferences, and research costs such as travel to research site and transcription services on top of your regular cost-of-living expenses. These educational expenses may not seem like much (\$30 for a textbook, \$50 for a student membership to American Association of Hispanics in Higher Education, \$6.00 per day parking permit on Fridays and \$ 3.00 on Saturdays). However, other costs may add up a little faster, such as attending a conference in person may be from \$150-\$300 or more, plus the cost of the hotel (\$200 per night) and food and travel expenses.

It is important as scholar-practitioners to be engaged with conferences and professional organizations so that you stay informed of current research, present your own research to the larger educational community, and build your professional network. These experiences are help shape you as an educational leader.

When thinking about how to fund your research, conference attendance, or presentation costs, be sure to apply for grants and fellowships that can pay for these expenses. For instance, CSUSB's Associated Students Incorporated offers funding of up to \$1,000 per academic year to support graduate student research and travel-related academic growth and development through their ASI Research and Travel Grant. To learn more, see the Grants section in this resource guide.



*Cohort 10 Scholar-Practitioners with Dr. Laura Rendón and Ed.D. Program Faculty Dr. Nancy Acevedo at the 2017 American Association of Hispanics in Higher Education Conference*



# Financing the Doctoral Experience

While there are many different types of financial aid, our doctoral students use a variety of ways to fund their doctoral journey. The **majority of the cost**, for most Ed.D. students, is funded in (but not limited to) the following ways:

- Take Federal Direct Unsubsidized Stafford Loans (with income-driven repayment option upon repayment)
- Pay for tuition and fees outright
- Use employer-sponsored tuition reimbursement or employee fee waivers (if working for the CSU system)
- Private loans & credit cards (taken as a last resort as interest rates are higher)

Many students use a combination of sources to offset the cost of the program, dissertation research, and professional development costs including applying for grants, scholarships, and fellowship opportunities. We offer a cohort model, meaning scholars begin the program together and progress through the doctoral milestones (e.g. qualifying exam, proposal defense, and dissertation defense) together. This is critical for building relationships and resources among your peer network. Additionally, coursework will only be offered once per year, so if you take leave for a semester, it will lengthen the time to completion by at least an additional year.

## A Real-World Example

For instance, Dr. Audrey Baca Lopez (Cohort 10), 2019 graduate and current Doctoral Program Specialist, started the doctoral program in Fall 2016. She planned for attending well over a year in advance, originally anticipating to use tuition reimbursement, federal loans, personal savings, and future tax returns to pay for her doctoral program costs.

She had been working for an educational publishing company, full time for several years at the start of her program. The organization offered tuition reimbursement with an annual maximum of \$5,250. Audrey applied for the benefit to help offset the cost of school. However, due to limited support for pursuing her doctorate from her immediate management, Audrey ended up taking a part-time position with the company at the end of the first year and was required to pay back the tuition reimbursement. She did so with funding from federal loans.

In addition to tuition reimbursement, Audrey also applied for federal financial aid through the FAFSA. She received an annual award each year (2016-17, 2017-18, and 2018-19) of \$20,500 to pay for (Fall, Winter, and Spring quarters). She was offered Summer Federal Direct Grad Plus Loans in the amount of \$8,646 (with a higher 7% interest rate) for each summer session (summer attendance is mandatory). She borrowed responsibly, only accepting loans that she absolutely needed to take. In some cases, she initially accepted the loan, took the distribution, checked her finances, and returned the extra balance directly to the loan servicer (within 60 days). The benefit of doing this allowed her to have a cushion of funds just in case and the returned funds were not added to the total balance of the loan (only the loan processing fee, which she had to pay anyway with each distribution). At the end of her program, her final loan disbursement amount before interest was \$54,667.

She paid \$10,478 out of pocket directly to the campus for tuition and fees for Summer 2018 and Spring 2019 terms. For the rest of the terms, she used the Federal Direct Unsubsidized Loans to pay for parking, books, student fees, tuition, research costs, and other school-related expenses.



*Dr. Audrey Baca Lopez, 2019 Ed.D. Program Graduate and Recipient of the 2019 Giving Tuesday Scholarship*



## Dr. Audrey Baca Lopez's Awards, Fellow, and Scholar Designations

1. Scholarship | College of Education Research Symposium Panel Scholarship Awardee | \$500 | 2019
2. Research Supplies Grant | Office of Student Research | Transcription Costs | \$137 | 2019
3. Research and Travel Grant | Associated Students, Inc. | International Conference Presentation, Cuba | \$1,500 | 2019
4. Research and Travel Grant | Doctoral Program | International Conference, Cuba | \$600 | 2019
5. American Association for Hispanics in Higher Education (AAHHE) Graduate Fellow | Professional Development, Travel, and Conference Costs | ~\$1,500 | 2019
6. Hispanic Association of Colleges and Universities (HACU) Scholar | Professional Development, Travel, and Conference Costs | Sponsored by CSUSB Career Center | ~\$1,500 | 2018
7. Scholarship | Office of Annual Giving (Giving Tuesday) | \$1,000 | 2018
8. Scholarship | College of Education Doctoral Student Dissertation Research Scholarship Endowment | \$600 | 2018
9. Research and Travel Grant | Doctoral Program | AAHHE Conference and California Acceleration Project Regional Conference Fees | \$600 | 2018
10. Student Research and Travel Grant | Doctoral Program | AAHHE Conference & Travel Fees | \$300 | 2017

Audrey applied for CSUSB scholarships each year. She received two scholarships in her final year (the Giving Tuesday Scholarship for \$1,000 and the Doctoral Dissertation Research Scholarship for \$1,174). Aside from these scholarships, Audrey applied for CSUSB grants and scholar/fellow opportunities to present and attend conferences, pay travel costs, and further her doctoral experience which was invaluable for own professional development, networking, and dissertation research. As she started her full-time position at CSUSB (an eligible employer), she is currently on an Income-Driven Repayment plan with her loan servicer and is considering the benefits of the [Public Service Loan Forgiveness \(PSLF\) Program](#) to offset (\$3,731) of her Federal Direct Unsubsidized Loans versus paying the 10-year standard repayment plan.

There is no one way to pay for a doctoral degree or doctoral experience. Ultimately, it is important to be creative in finding sources, as well as being prepared to commit to financing your attendance through all of the required coursework. With that in mind, remember, this is a terminal degree; be sure to make the most of your doctoral experience.



*Cohort 10 Doctoral Scholar-Practitioners, Santiago de Cuba, Cuba  
Nelky Rodriguez, Audrey Baca, Jesse Felix, and Aurora Vilchis*

# Financial Aid Loans

## Loans

A loan is a form of financial aid which must be repaid. The terms for repayment are specified in the promissory note that the recipient signs prior to receipt of the first loan disbursement. Before signing the promissory note, students should thoroughly understand all their rights and responsibilities concerning any loan received.

There are many different types of loans that you should familiarize yourself with before deciding which type is right for you. Below is a brief description of each. Keep in mind, the loans included here are the ones most applicable for doctoral program students. Following these descriptions are additional details on each type of loan. They are listed in the order in which you should consider them as certain loans have higher interest rates and shorter repayment terms.

### Federal Unsubsidized Direct Loan Program

The terms and conditions of the loan are the same as the subsidized program except the borrower must pay the interest while attending college. Students may borrow the difference between Expected Cost of Attendance and “reasonable available financial assistance” up to the maximum available loan limits.

Repayment of principal and interest begins six months after the borrower ceases to be at least a half-time student. Interest accruing during in-school, grace period and deferments may be paid or capitalized as agreed by the borrower. A loan fee of up to 4% will be deducted from the loan before it is disbursed.

### California Dream Loan

The California Dream Loan is a subsidized loan program for undergraduate students with a valid California Dream Act application and a valid AB540 affidavit on file with their University. The purpose of the California DREAM Loan Program is to ensure that students who meet AB-540 criteria and DREAM Loan eligibility requirements have access to additional forms of funding to help them afford a public higher education.

### Plus Loans for Graduate /Professional Students

Effective July 1, 2006, Graduate or professional students are now eligible to borrow under the PLUS Loan Program. PLUS loan applicants are required to complete a FAFSA on a yearly basis to determine other Federal Aid eligibility and must have applied for their annual loan maximum eligibility under the Stafford (Subsidized and Unsubsidized) loan program(s) before applying for the Graduate/Professional PLUS Loan.

### Private Alternative Loans

From time to time, students find themselves in need of additional loan funds in order to meet their cost of attendance. In addition to the Federal Stafford Loan program(s), the Office of Financial Aid and Scholarships makes available loan information for various credit-based loans offered by lenders to students attending California State University San Bernardino. Students with remaining unmet need and who meet the lenders’ eligibility requirements may be eligible to borrow additional loan funds. Terms and conditions vary between loan products and may vary when borrowing with a cosigner. Students and cosigners are encouraged to research each loan program carefully, taking into consideration all terms to the loan, before making a decision to borrow.

### CSUSB Emergency Loan

Through the generosity of the Associated Students, Alumni Association and the Foundation at CSUSB, students may borrow up to 100% of tuition costs. The Bailey emergency loan, which is available for other non-tuition expenses, is available for up to \$600. Emergency loans are available throughout the school year. **Repayment of the loan is due by the last lecture day of each quarter.** Any student who has completed the registration process at CSUSB and has at least a 2.5 GPA may apply. You must apply online, [Students Financial Services-Emergency Loan](#).

# Federal Unsubsidized Direct Loan Program

## Federal Direct Loans

CSU, San Bernardino participates in the Federal Direct Loan Programs through the Department of Education. Students, who are undergraduate, teacher credential and graduate students, enrolled at least half-time are eligible to borrow.

Eligible students must be admitted, in good academic standing and enrolled in a program leading to a degree or teaching certificate. The loans awarded are either subsidized, unsubsidized or a combination of both. The type and amount of loans offered will be determined by a student's financial eligibility, dependency status, grade level, and overall aggregate limits of previously borrowed funds. Graduate students are only eligible for Unsubsidized Loans.

## Borrow Wisely

Although a Direct Loan is a convenient source of additional funding for education, it is a loan that will be repaid with interest. It is important to budget and borrow carefully:

1. Consider ways to keep educational costs down in order to limit total loan debt.
2. Borrow only what is needed. Loans must be repaid with interest and depending on the type of loan, can begin accumulating immediately upon disbursement of the loan.
3. Before borrowing, a student should use the [Department of Education's Budget Calculator](#) to estimate both the amount of debt he/she/they may be able to afford and the potential monthly loan payment after he/she/they graduates.
4. Consider completing the [Financial Awareness counseling](#) session to assist in understanding financial aid and to assist in managing educational costs.
5. Direct Loans provide the borrower with delayed repayment while in-school and flexible repayment options for when he/she/they enters into repayment.

Remember: A borrower is obligated to repay his/her loan regardless of whether he/she completes his/her education is satisfied with his/her/their education, or is able to find a job.

## Unsubsidized Direct Loan

An Unsubsidized loan is a government insured, long term, low interest loan for eligible undergraduate and graduate students. It is generally offered to students who do not qualify for need based aid or who need loan assistance beyond the maximums provided by the Subsidized Loan program.

Unlike a subsidized loan, the borrower is responsible for paying the interest from the time the unsubsidized loan is disbursed until it's paid in full. Borrowers have the option of paying the interest or deferring it while in college. If borrowers choose to defer the interest, it will be capitalized, which means it is added to the principal amount borrowed. Future interest will be calculated on the higher loan amount. It is to a borrower's advantage to pay the interest while attending college.

## How to Apply for Direct Loans

For either type of loan, a student must first complete a [Free Application for Federal Student Aid](#) (FAFSA®) for the academic year in which they are requesting financial assistance. After the FAFSA® is processed, the Office of Financial Aid and Scholarships will inform the student about his/her loan eligibility via an award. A student may view, accept or decline, all or in part, the Direct Loans offered to him/her via MyCoyote. Students who accept a Direct Loan may also be required to complete a Master Promissory Note (MPN) to receive Federal Direct Loan(s). Clicking the link [Electronic Master Promissory Note](#) will direct the student to the site in order to complete this process.

# Federal Unsubsidized Direct Loan Program Continued

## First-time Borrowers

Before receiving a Federal Direct Loan, first-time borrowers at CSUSB must complete [Entrance Counseling](#).

## Interest Rates and Origination Fees

The interest rates vary based on the loan type and the disbursement date of the loan. They are fixed for the life of a loan. Borrowers will pay an origination fee that is deducted proportionately from each loan disbursement.

### [Current Interest Rates](#)

On August 2, 2011, Congress passed the Budget Control Act of 2011, which puts into place automatic budget cuts known as “sequester”. For Direct Loans, the sequester process does not change the amount, terms, or conditions of Direct Loans. Sequester directly impacts the amount of origination (processing) fees for a loan. The origination fee is determined by the first disbursement date, which is October 1st. Therefore, any loan with a primary disbursement date on or after October 1st will have its origination fee percentage adjusted.

## Loan Limits

Federal Direct Loans have annual and aggregate borrowing limits. Annual limits are based on a student’s academic level and dependency status. Aggregate borrowing limits are based on a student’s Undergraduate or Graduate classification.

Graduate students will have their Direct Unsubsidized Loans prorated based upon the number of enrolled units at CSUSB during the year. Students seeking certificates, excluding Credential, must be admitted to a program that is a minimum of one academic year in length to be eligible for Direct Unsubsidized Loans. Students in programs that are shorter than an academic year in length are not eligible for financial aid. [Annual and Aggregate Loan Limit Chart](#)

## Repayment of Loans

After a student graduates, leaves school, or drops below half-time enrollment, he/she has a 6-month grace period before loans enter into active repayment. The repayment period for Stafford Loans varies from 10 to 25 years. When it comes time to repay loans, students can choose a [Repayment Plan](#) that is best suited to their financial situation. Additionally, all students who are departing from the University and have borrowed loan funds are required to complete [Exit Counseling](#).

## Managing Loans

It is important that borrowers keep track of their student loans and how much has been borrowed at CSU San Bernardino and other institutions they may have attended. The amount a student borrows as an investment in his/her education can quickly add up. Borrowers may access their student loan history and their servicer’s contact information through the Department of Education [Who’s My Student Loan Servicer?](#) website.

The Direct Loans a student borrows are maintained by a third party loan servicer on behalf of the Department of Education. A loan servicer is a company or organization that handles the billing and other services on student loans. The majority of the loan servicers for the Department of Education have web portals that allow borrowers to access and maintain their current information, make payments, and communicate directly with them. It is important that a borrower knows who their loan servicer is. A borrower can locate a listing of all loan servicers via the Federal Student Aid site.

## Additional Resources

### [Direct Loan Basics For Students](#)

U.S. Department of Education Handbook [Your Federal Student Loans: Learn the Basics and Manage Your Debt](#)



# California Dream Loan

The California Dream Loan is borrowed money that must repaid with interest. The interest rate for the California Dream Loan corresponds with the interest rate on a Federal Direct Subsidized loan and is subject to change annually. The California Dream Loan does not accrue interest while a student is enrolled at least half-time, during periods of approved deferment, and during the 6-month grace period before he/she enters repayment. The student is responsible for the interest charged at all other times.

CA Dream Loan borrowers have a standard repayment and income based repayment plan available. For more information visit [heartland.ecsi.net](http://heartland.ecsi.net). Under Download Forms, search for California State University (Dream Loans).

## Loan Requirements

To accept a California Dream Loan, a student must log in to My Coyote portal and accept the loan offer within 30 days of the award in order to receive funding. A student may decline the loan offer or accept less than what is offered but funds are limited and may not be increased at a later time.

Students who accept the California Dream loan must complete a promissory note and entrance counseling. Failure to complete all the required steps to receive loan funds by the assigned deadline may result in cancellation of the loan offer. Funds are limited and may not be re-awarded again at a later date.

To complete the California Dream Loan Promissory Note and Entrance Counseling please visit [ECSE](http://ecsi.net).

Receipt of funds in one year does not guarantee availability or receipt of funds in subsequent years.

## Qualifications

Please note: All financial aid recipients, including California Dream Loan borrowers, must meet basic eligibility criteria.

1. Submit a DREAM Act Application by the March 2 priority deadline through the California Student Aid Commission (CSAC)
2. Demonstrate financial need
3. Meet Satisfactory Academic Progress (SAP)
4. Undergraduate/Graduate
5. Be enrolled in at least 6 units
6. Not in default on a student loan
7. Have a valid AB540 Affidavit on file (T and U Visa eligible) with CSUSB

T-Visa holders should file a FAFSA and may also be considered for CA Dream Loan eligibility.



## Plus Loans for Graduate /Professional Students

The Grad PLUS is an available option for consideration if additional financial aid resources are needed. It is a government-insured, credit-based fixed interest-rate loan with repayment and deferment options. Graduate (masters/doctoral) students may apply. It is not based on income or financial need, and graduate students may borrow up to the Cost of Attendance minus any financial aid received by the student. Students must be enrolled at least half time each term, and approval is based on the credit-worthiness of the borrower. Borrowers must also be U.S. Citizens or eligible non-citizens.

A graduate student may submit a change request directly to the Office of Financial Aid and Scholarships using a [PLUS Change Form](#) if there are changes requested (i.e. decreasing loan amount, address change, etc.).

The Federal Graduate PLUS Loan is only available to graduate students (master's and doctoral students). The Graduate PLUS loan is meant to supplement the funding from the Direct Unsubsidized Loan program, and should only be requested if you have exhausted your Direct Loan eligibility for the year and still have remaining expenses and room in your Cost of Attendance budget. A graduate student may apply using the electronic [Graduate PLUS Loan application](#) directly on the Department of Education site.

### Requirements

The Graduate PLUS Loan requires the borrower and endorser to complete a Master Promissory Note (MPN), also known as a Loan Agreement, prior to disbursement of funds. Additionally, all first time Graduate PLUS Loan borrowers must complete an Entrance Counseling and select the graduate/professional student option.

### [To complete the Loan Agreement for a Graduate PLUS Loan \(MPN\).](#)

If approved, funding will be awarded and disbursed by the Office of Financial Aid and Scholarships.

### Interest Rates and Origination Fee

The interest rates are fixed for the life of a loan. The [Interest Rate Chart](#) reflects the interest rates based on loan period for which the loan was borrowed. Borrowers will pay an origination fee, deducted proportionately from each loan disbursement.

### Disbursement

Any amount borrowed in excess of university charges through the Graduate PLUS Loan will be issued on an academic term basis as a refund to the student, as designated at time of application.

### Repayment

Repayment of the Federal PLUS Loan begins 60 days after the loan is fully disbursed, and repayment periods can range from 10 to 25 years depending on repayment plan.

Repayment of the principal amount may be deferred if the student maintains a minimum of half-time enrollment. Interest will accrue and must be paid monthly. The initial deferment request may be made at time of application or by contacting the loan servicer at a later date.

There is no grace period for the Graduate PLUS Loan; however, repayment of principal is deferred while the student borrower is enrolled at least half-time. Interest will accrue and may be paid monthly.

## Private Alternative Loans

Private educational loans are unsecured funds offered by private lenders. They are credit based consumer loans, used for educational costs, usually with varying interest rates and repayment schedules. These loans may be appropriate for students who do not qualify for guaranteed subsidized, unsubsidized and parent PLUS loans. These loans must be certified by the Office of Financial Aid & Scholarships before funds can be disbursed. Students should always exhaust all of their federal financial aid eligibility options, first. [CSUSB Office of Financial Aid & Scholarships encourages students to complete their FAFSA applications and use their federal loan options first.](#)

### Application Process:

It is a student's responsibility and CSUSB strongly encourages students to research private educational loan resources, select a lender of their choosing, and complete the application as designated by the lender. For a list of lenders and products typically used by students at CSUSB, please click on our: [CSUSB Lender List](#)

If a student wishes to use another lender that is not on this list, please follow the lender's application instructions. Once a lender is selected and an application is processed, the Office of Financial Aid & Scholarships will be notified for certification of enrollment, cost of attendance and amount approval.

### Loan Certification Information:

CSUSB begins certifying ALL student loans beginning in July for the next academic year. Alternative loans are certified for one academic year at a time. Refer to the Office of Financial Aid and Scholarships for current Loan Periods.

### Eligibility:

Eligibility requirements vary by lender. These include enrollment, maintaining academic progress, having established credit, and citizenship requirements.

### Annual Award Amounts:

The maximum annual amount a student can borrow is the total cost of attendance minus any other financial aid received. The minimum amount is determined by the lenders.

### Fees:

Origination and guarantee fees may vary by lender, but most private educational loans do not carry origination/guarantee fees.

### Interest Rate:

Lenders use a variety of financial indexes to calculate interest rates on private loans. These are tied to economic factors that make interest rates on private loans a variable rate, although some private educational loans carry fixed rates. The two most common indexes are LIBOR and Prime Rate. Since lenders compute the interest rate differently, check with each lender to determine how the interest rate is calculated and to find the most current rates.

### Disbursement:

Funds are generally disbursed equitably among all terms of anticipated attendance. Funds are requested no earlier than 10 days before the start of a term. All private educational loan funds are processed through a third party servicer, ELMOne; and funds are issued electronically into a student's CSUSB account for disbursement via check or direct deposit.

The Office of Financial Aid & Scholarships will confirm that a student is continuing to meet eligibility requirements established by the lender before the Student Financial Services releases the funds to the student.

### Items to remember/consider when selecting a lender:

- Minimum and maximum loan amounts available.
- How will a student's credit rating affect his/her loan?
- Is a co-signer required? Can the co-signer be released at a later date?
- What is the current interest rate?
- What fees, interest reductions or incentives are offered?
- When do payments begin?
- What are the minimum and maximum terms and payment amounts?
- Is there a penalty for paying off the loan early?
- How the lender services the loan?

# CSUSB Emergency Loan

Through the generosity of the Associated Students, Alumni Association and the Foundation at CSUSB, students may borrow up to 100% of tuition costs. The Bailey emergency loan, which is available for other non-tuition expenses, is available for up to \$600.

Emergency loans are available throughout the school year. **Repayment of the loan is due by the last lecture day of each term.** Please note that there are no payment plan options for repayment; it must be repaid in full. Any student who has completed the registration process at CSUSB and has at least a 2.5 GPA may apply.

For your convenience, you can download the [Emergency Loan Application](#) to complete, sign, and email to [sfs@csusb.edu](mailto:sfs@csusb.edu) using your CSUSB issued email account. Alternatively, you may fax the application to (909) 537-7607. Please make sure the application is completed in its entirety. Partially completed forms will not be accepted.

## When can I Apply?

- The first day to apply for an Emergency Loan is typically one week before the beginning of the term. Checks are not available for pick-up until after the 1st day of classes.
- If you are applying for a Major Emergency Loan you may apply during your registration period.
- Please allow 3-5 business days for processing. You will be notified via email if your application is not approved.

## How much can I borrow?

- Short-term Emergency Loans may be granted from \$50.00 - \$600.00.
- Major Emergency Loans may be granted to cover up to 100% of tuition. This loan is applied to Tuition Fees only.

## How will I receive my funds?

- Emergency Loans will be direct deposited (if applicable); otherwise you will receive an email informing you when the check is available for pick-up.
- Major Emergency Loans will be applied to your account after you have signed over the check. You will receive an email informing you when the check is available to be signed over.

## Minimum Qualifications:

- Borrower can have only one emergency loan per academic year (Fall – Summer)
- Borrower must have least a 2.5 cumulative GPA.
- Borrower cannot have past due balance on their account.
- Borrower cannot have a collection charge within the past two academic years.
- Borrower must be enrolled for the current semester.
- Borrower cannot have a late charge for a previous emergency loan within the past two academic years.

**Please note: Financial Aid recipients should not rely on Financial Aid to pay this debt.**

Download the [Emergency Loan Application](#)

Please call Student Financial Services at (909) 537-5162, or you may also contact Dusty, if you have any questions:

Dusty Baxter  
Student Financial Services Specialist  
Office of Student Financial Services  
Office (909) 537-5160  
[dustyn.baxter@csusb.edu](mailto:dustyn.baxter@csusb.edu)



# Financial Aid Grants

## Grants

A grant is a form of financial aid which does not need to be repaid. Doctoral students are automatically considered for the Education Doctorate Grant; however, not all students qualify. CSUSB Office of Student Research and Associated Students Incorporated, as well as the Doctoral Program all offer grant opportunities for students. These grants do need to be applied for and are typically issued to the student as reimbursement.

### Education Doctorate Grant (Ed Doc)

Education Doctorate students are eligible to be considered for a CSU campus Education Doctorate Grant. There is not need to apply, all of our scholars are automatically considered if you have applied for FAFSA or California Dream Act Application. Once you are enrolled in courses, the Financial Aid Technicians review each student based on need each semester. Awards are issued in a form of a credit that is refunded to the student (be sure to enroll in direct deposit for faster award processing).

To be considered eligible for a CSU campus Education Doctorate Grant, students enrolled in the Education Doctorate program shall demonstrate financial need in accordance with the federal methodology of need analysis. This is determined by each student's Expected Family Contribution which cannot be greater than 60% of the Cost of Attendance for Ed Doc students residing off-campus. This formula is calculated through a worksheet issued by the Chancellor's Office each year so the amounts may vary. In 2021, the COA amount for an Ed Doc student residing off-campus was between \$32,720-\$40,432.

Eligible students shall meet all other eligibility criteria that are applied to other CSU students who are considered for State University Grants, including classification as a California resident for Tuition fee paying purposes. Eligibility for an Education Doctorate Grant requires that the student be paying the Education Doctoral Tuition Fee rather than the Tuition Fee.

The maximum award shall be the mandatory system-wide tuition fees assessed of the student. CSU campuses may elect to make smaller awards. Awarding and disbursement of the Ed Doc Grant shall be after the census date for each term.

Academic Year	Number of Students	Average Award
2020-2021	20	\$1,400
2019-2020	22	\$2,800
2018-2019	16	\$4,000
2017-2018	15	\$4,700
2016-2017	22	\$2,600

If you should have any questions or want to verify your eligibility, please contact Marisol directly:

Marisol Ramirez  
Financial Aid Technician | Doctoral Program Liaison  
Office of Financial Aid and Scholarships  
Office (909) 537-3425  
[Mramirez@csusb.edu](mailto:Mramirez@csusb.edu)

**Sign up for Direct Deposit! It's easy, fast, and secure!**  
Click on the **Enroll in Direct Deposit** link in your MyCoyote Student Center to enroll today.

## Grants Continued

### Doctoral Program Research and Travel Grant

The Ed.D. Program awards up to \$600 per academic year for a research and travel grant. Funds are awarded in the form of a reimbursement check. A brief description of the travel or activity as well as a budget allocation are required. A brief report will be required once travel has been completed to describe what you have learned. Please apply using the following form: [Student Research and Travel Application](#). Send completed form to the Ed.D. Program leadership team. If you have any questions about completing the form, reach out to Dr. Audrey Baca Lopez.

### Graduate Studies ASI Student Research and Travel

This program encourages and supports graduate student research and creative activities by providing funding to support student research. Traditionally, this program has also funded travel related to academic growth and development, such as attending and presenting at conferences. However, due to the impacts of coronavirus (COVID-19), the CSU Chancellor's Office has suspended all non-essential domestic and international student travel until further notice.

As a result, the Office of Student Research (OSR) will not be reviewing or awarding ASI Student Research and Travel (SRT) Grants for conference or research-related travel until further notice from campus administration. Students may use the funding to conduct research for independent study, an academic course, project, or dissertation project. Funds are made available through Associated Students Incorporated (ASI) and Instructionally Related Programs.

Dollar Amount: Up to \$1,000 each academic year

Deadlines 2021-2022: Applications will be reviewed on monthly basis. The deadlines of each month are below.

September 20

October 20

November 20

January 20

February 20

March 20

April 20

Application: Please visit the [Office of Student Research website](#) for application links. For additional information please contact Danielle White at [dnwhite@csusb.edu](mailto:dnwhite@csusb.edu).

### Summer Assistance Grant

Graduate students are eligible for the Summer Assistance Grant which pays 40% of program fees (this amount fluctuates by year). Funds are not guaranteed every year. If you have been awarded a Federal Loan, the loan may conflict with your eligibility for this grant. Cannot exceed unit load (ex. Up to 150% of what the degree requires i.e. if you have 60 units you can take up to 90). This is helpful for doctoral students who may also be enrolled in the admin credential program.

You may be eligible if:

- Registered up to 8 units (minimum of 6 units)
- You are a student regularly admitted to CSUSB in an eligible degree program (includes doctoral program)
- You meet Satisfactory Academic Progress (SAP)
- 2020-2021 FAFSA or DREAM Act application on file

Learn more at the [Financial Aid Summer Session](#) webpage.

## Other Opportunities

### Chancellor's Doctoral Incentive Program

Offered by the California State University, the Chancellor's Doctoral Incentive Program (CDIP) aims to increase the number of promising doctoral students applying for future CSU faculty positions by offering financial assistance in the form of a loan, and mentorship by CSU faculty. The program is open to new or continuing full-time doctoral students, undergraduate and master's level graduate students applying to doctoral programs, and lecturers enrolled in a full-time doctoral program.

Learn More: [Grad Studies Chancellor's Doctoral Incentive Program Website](#)

### Tuition Assistance/Reimbursement

Some employers offer tuition assistance or tuition reimbursement. Check with your employer's human resource office to see if the organization offers this benefit.

### Teacher Loan Forgiveness Program (5 year)

If you are already a PreK-12 teacher, you may be eligible to apply for a Teacher Loan Forgiveness Program if you have not taken the maximum loan forgiveness for the program (\$17,500). Please see the [Frequently Asked Questions](#) page for additional information or call your loan servicer to verify additional details. [Find your Loan Servicer.](#)

### Public Service Loan Forgiveness (10 year)

The PSLF Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. Learn more at the [PSLF Program Website](#).

### Military Veterans, Spouse and Dependent Benefits

Check with CSUSB's [Veteran Success Center](#) for additional resources and educational benefits available to you. For information on VA education benefits call 1-888-GIBILL1 or visit the website at [U.S Department of Veterans Affairs](#).

### CSUSB Basic Needs Financial Security Grants

We recognize that some of our students will unfortunately experience an unexpected serious financial crisis at one time or another. These events may include an uninsured medical or dental emergency, being the victim of a crime or accident, displacement due to unsafe, unhealthy or unpredictable living conditions, or other unpredictable change in financial status.

The Basic Needs program is here to help our students in time of need when it matters most. If you, or a student you know, are having a financial emergency don't wait, contact the Basic Needs Office at [basicneeds@csusb.edu](mailto:basicneeds@csusb.edu). Below is a list of Basic Needs Grant Programs currently available:

- COVID 19-Emergency Grants
- Basic Needs Emergency Grant
- Bridging the Gap-Palm Desert Campus Grant

Visit the [Basic Needs Financial Security Website](#) for details on how to apply for the grant programs.

### Food Security

The Obershaw DEN serves to assist CSUSB students who face food insecurity or scarcity. Visit the [Obershaw DEN website](#) for operating hours and additional information.

# Financial Aid Scholarships

## Scholarships

A scholarship is a form of financial aid which does not need to be repaid. Scholarships typically require additional work for consideration, such as an essay or a letter of recommendation. This is intended to be a foundational starting point for doctoral students and not a comprehensive list of available scholarships. If you are aware of a scholarship for doctoral scholars not listed here, please email [audrey.baca@csusb.edu](mailto:audrey.baca@csusb.edu), so we can add for others.

The CSUSB Office of Financial Aid and Scholarships accepts scholarship applications for the upcoming academic year beginning in January. Scholarships are awarded to new and continuing students attending CSUSB. Most scholarships are administered by the CSUSB Office of Financial Aid and Scholarships. Others are administered by department majors and associations. Applications and further information about department scholarships may be obtained by contacting the department or association directly.

Applicants only need to complete the CSUSB scholarship application to be considered for all campus scholarships for which they are eligible. The deadline to apply is listed on the application. For further information, please contact the Office of Financial Aid and Scholarships at (909) 537-5227.

\*\*The CSUSB Scholarship Application will be available online via MyCoyote. Look for the 'CSUSB Scholarship Site' link. [CSUSB Scholarships Criteria](#)

To be considered for the need-based scholarships, the applicant will also need a completed Free Application for Federal Student Aid (FAFSA) on file with the Office of Financial Aid & Scholarships by the scholarship application deadline. The FAFSA can be completed online at <https://fafsa.ed.gov/> and will become available on October 1st, one year prior to the award year.

Scholarships follow the same cycle as the FAFSA. In October, both open and run through the first week in March. Scholarships for the academic year, (i.e. 2021-22) are determined in April and May (of 2021). Scholarship funding for the next academic year will open in October and run through March.

Check the [Office of Financial Aid & Scholarships Website](#) for Financial Aid Application Workshops.

### Listing of On and Off Campus Scholarships Doctoral Scholars Have Received:

- [Minerva Women's Scholarship](#): twenty-five \$2,500 awards and one \$10,000 award
- Inland Empire Hispanic Latino Foundation
- [California Latino Legislative Caucus Foundation Scholarship](#): fifty \$5,000 awards
- [Hispanic Scholarship Fund](#): awards range from \$500-\$5,000
- CSUSB Giving Tuesday Scholarship: \$1,000 awards
- [CSUSB Palm Desert Campus Scholarships](#): PDC Doctoral Scholarship Pat and Dr. Ward Fredericks Doctorate Fellowship Fund renewable \$5,000 award specifically for Palm Desert Doctoral Students
- CSUSB Giving Tuesday Scholarship: \$1,000 awards
- CSUSB Association of Latino Faculty, Staff and Students Scholarship (ALFSS)
- CSUSB Cardenas Market LEAD Scholarship
- CSUSB Doctoral Dissertation Research Scholarship: \$1,000 award (for scholars who have passed their Qualifying Exam Milestone and advanced to candidacy)
- [CSUSB Indigenous Studies & Research Scholarships](#)
- CSUSB Career Center [HACU Conference Scholarship](#): Professional Development and Conference funding
- CSUSB [Holmes Scholars Program](#): Professional Development and Conference funding
- [American Association of Hispanics in Higher Education \(AAHHE\) Graduate Fellowship](#): Professional Development and Conference funding



## Other Academic Scholarly Opportunities

### Listing of Promising Scholarships/Fellowships/Grants for Doctoral Scholars:

- NASPA Student Affairs Administrators in Higher Education: [Channing Briggs Small Research Grant](#)
- AERA: [Minority Dissertation Fellowship Program in Educational Research](#)
- AERA: [Minority Meta-Analysis Fellows](#)
- AASA: [Education Administration Scholarships](#)
- [Point BIPOC Scholarship for LGBTQ Students Program](#): November 1 Application Opens- Average award \$10,000 per year and is renewable up to 5 years.

