



Office of Financial
Aid and Scholarships

Financial Aid Overview for Alumni/Grad Students

Overview



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Financial Aid Resources and Brochure

Financial Aid Brochure with links to different student needs, FAQ's and important reminders.

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<https://www.csusb.edu/financial-aid>



tinyurl.com/csusbgradbrochure

Please save the link to come back to this brochure when you might need to reference it!

Financial Aid Timeline for 26-27

Subject to Change

- **October 2025 – March 2026:** FAFSA and CADAA opens October 1st
- **January – March 2026:** Students are notified of any additional documents needed to process financial aid. (Check **To-Do Lists** and **Holds**)
- **March – April 2026:** Financial aid awarding begins for the upcoming school year
- **August 2026 & January 2027** - Financial Aid disbursements begin 10 days before the first day of Fall & Spring Semester (assuming student has no pending items on their to-do list)

Financial Aid Applications

FAFSA

- Collects family's personal and financial information used to calculate financial strength of the household (SAI)
- For U.S. Citizens and eligible non-citizens, assesses eligibility for loans and federal and state grants
- Opened on **10/01/2025**
- Using 2024 (for Fall 2026) Tax Year Income
- **Priority Deadline is March 2nd.**
- Available in English and Spanish



California Dream Act Application (CADAA)

- Collects family's personal and financial information used to calculate financial strength of the household (SAI)
- For eligible undocumented students, assesses eligibility for Cal Grant if you meet income requirements
- Opens on **10/01/2025**
- Using 2024 (for fall 2026) Tax Year Income
- **Priority Deadline is March 2nd.**



Due March
2nd!



Independent Students

Other students can continue to be considered independent students on the 2026–27 FAFSA® form and will not be required to have their parents be contributors.

For the 2026–27 award year, an independent student is one of the following:

- born before Jan. 1, 2003
- married (and not separated)
- **a graduate or professional student**
- a veteran
- a member of the armed forces
- an orphan
- a ward of the court
- someone with legal dependents other than a spouse
- an emancipated minor or foster youth
- someone who is unaccompanied and homeless or self-supporting and at risk of being homeless

Types of Financial Aid

Grants and Loans

Grants

- A grant is free money! This is money that does NOT have to be repaid
- Most grad students can only receive the State University Grant from the University **AND are not eligible for Pell Grants or Cal Grants.**
- All grants are automatically accepted.

Loans

- This is money borrowed and will need to be repaid!
- Loans must be accepted by the student.
- Additional steps are required by the student to have the loan be disbursed through the university.

Subsidized vs Unsubsidized Loans

Subsidized Loans

- Grad Students are not eligible for subsidized loans.

Unsubsidized Loans

- Student can make interest payment while enrolled in school, but do not have to. However, interest continues to build.
- Student must be enrolled in at least half-time status (3 units)
- If you do not pay the interest, it will capitalize and be added to your total repayment amount.
- Interest for 2025-2026: 7.94%

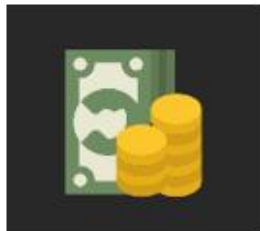
Student Loan Information

- Students are eligible to borrow student loans if additional funds are needed to pay for tuition and fees.
- Loan borrowers must accept their loan on MyCoyote portal every academic year.
- First time loan borrowers at CSUSB must complete a Master Promissory Note (MPN) and complete a Loan Entrance Counseling
- www.studentaid.gov
- **Loan Entrance Counseling → Master Promissory Note → Accept Loans on My Coyote → Loans Go Out.**
- If you previously borrowed at a different campus, you would need to complete a new MPN

Additional Funding for Grad Students

Scholarships

The **2026-27 Scholarship Application** will be located via your **MYCOYOTE Student Portal** in the Financial Aid section, and the process is paperless! You must have a valid CSUSB Coyote ID# and email to log in to the scholarship application portal. The application will be applicable for FALL 2026 and Spring 2027.



My Financials

Make a Payment, My Financial Activity, OneCard Balance and CSUSB Scholarship Site



CSUSB Scholarship Site

Apply for a variety of CSUSB administered scholarships



The 2026-27 Scholarship Application is expected to launch in January 2026!

Off-Campus Scholarships



Off-Campus Scholarships are administered by other organizations not affiliated with CSUSB. Organizations such as community organizations, private companies, religious affiliations, etc.

Remember, the more applications you submit the better your chances are that you will be selected as a recipient.

Off-Campus Scholarship Sites



- FastWeb
- Bold.org
- Going Merry
- Scholarships.com
- ScholarshipOwl

Local Organizations

Don't forget about your local network. Look for scholarship opportunities with nearby community foundations, rotary clubs, and even restaurants. Do a search for these kinds of organizations in your community and see if they have a list of scholarships on their website.

Additional Funding Opportunities

■ TEACH Grant

- The TEACH Grant Program provides grants of up to \$4,000 a year to students who are completing or plan to complete course work needed to begin a career in teaching.
 - meet the basic eligibility criteria for the federal student aid programs;
 - complete the Free Application for Federal Student Aid (FAFSA®) form;
 - be enrolled at a school that participates in the TEACH Grant Program;
 - be enrolled in a TEACH-Grant-eligible program;
 - meet certain academic achievement requirements (generally, scoring above the 75th percentile on one or more portions of a college admissions test or maintaining a cumulative GPA of at least 3.25). For specific information about the academic requirements, talk to the financial aid office at your college or career school;

■ Golden State Teacher Grant

- The Golden State Teacher Grant (GSTG) Program awards students currently enrolled in a professional preparation program approved by the Commission on Teacher Credentialing (CTC) and working towards earning their preliminary teaching or pupil personnel services credential. Maximum Award is \$10,000.
 - Enrolled in a program approved by the Commission on Teacher Credentialing (CTC)
 - Maintain Satisfactory Academic Progress (SAP)
 - BE working toward a Teaching or Pupil Personnel Services Credential (PPS)
 - Submit GSTG Application
 - Submit a FAFSA or CA Dream Act Application
 - Commit to working at an eligible priority school; obtain credential within 6 years.

Additional Funding Opportunities

■ CSU Graduate Equity Fellowships

- The Graduate Equity Fellowship seeks to increase the diversity of students completing masters degree programs at the CSU, encourages continuation toward doctoral programs, and promotes consideration of university faculty careers. It provides fellowships for economically disadvantaged CSU students who have had success in overcoming educational disadvantages and promotes faculty mentoring and research opportunities.
 - Award amounts from \$500 - \$4500
 - Eligibility requirements include - California residency or AB540 affidavit; admitted into , or currently enrolled in, a CSUSB master's program at the time of the award; complete the FAFSA or CADAA application and meet financial aid eligibility requirements; maintain a program GPA of 3.0, or higher.
 - Additional eligibility information can be found on the [Graduate Equity Fellowship](#) page.

■ Graduate Business Grant

- Graduate students in the MS Accountancy or MBA programs are eligible for a CSU campus Graduate Business Grant. To be considered for a CSU Graduate Business Grant.
 - Students must demonstrate financial need in accordance with the federal methodology of need analysis and meet all other eligibility criteria that are applied to other CSU students who are considered for a State University Grant, including classification as a California resident for Tuition fee paying purposes.
 - Eligibility for a GBG requires that the student be paying MBA or MSA professional program fees.
 - The maximum GBG award shall be the additional per unit graduate professional fee assessed of the student. CSU campuses may elect to make smaller awards. Awarding and disbursement of the GBG shall be after census date for each semester.

Additional Funding Opportunities Pt. 2

■ 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.
- What the CDIP Offers:
 - Mentorship by a CSU Faculty Mentor
 - Grant Funding
 - Dissertation Fellowship
 - Institutional Loan up to \$10,000/yr, up to \$30,000 total!
 - For more information regarding the Chancellor's Doctoral Program, please click [here](#).

■ California Pre-Doctoral Program

- The California Pre-Doctoral Program provides financial assistance for students interested in exploring and preparing for a doctoral program. These funds are designed to enable current CSU students to explore and prepare to succeed in doctoral programs in their chosen field of study. Awards are based on competitive review of student applications and given to current upper-division or graduate students who demonstrate academic excellence while experiencing economic or educational disadvantage. The funds may be used for students to visit U.S. doctoral-granting institutions, obtain membership in professional organizations, subscribe to academic journals, GRE preparation, and to cover the cost of graduate school application and test fees, and also provides an opportunity to participate in a funded summer internship opportunity.
 - For more information, click [here](#)

Financial Aid Award/Packages

Financial Aid Package

What it is...

- An award letter is a financial aid package that shows you, the student, how much financial aid you are going to receive for the upcoming year, broken down by year, as well as by semester.
- It is important to understand your financial aid package in order to determine your costs after aid is given.
- You should compare your award letter to your costs to see how much you have left to pay, or how much money you will get back (if applicable).
- Financial Aid Packages will be released in March/April.

Award Summary

College Financing Plan

Financial Aid Year 2023-2024

Select the scheduled disbursements dates hyperlink to review when you may receive funds.

Academic Year 23-24

Award Description	Category	Offered	Accepted
State University Grant	Grant	7,176.00	7,176.00
Fed Direct Loan Unsubsidized 1	Loan	3,000.00	3,000.00
Academic Year 23-24 Totals		10,176.00	10,176.00

Currency used is US Dollar.

Financial Aid Summary

Loan Counseling

Accept/Decline Awards

Fall 2023 Term Award Detail

Fall 2023

View Scheduled Disbursement Dates

Award Description	Category	Offered	Accepted
State University Grant	Grant	3,588.00	3,588.00
Fed Direct Loan Unsubsidized 1	Loan	1,500.00	1,500.00
Term Totals		5,088.00	5,088.00

Spring 2024 Term Award Detail

Spring 2024

View Scheduled Disbursement Dates

Award Description	Category	Offered	Accepted
State University Grant	Grant	3,588.00	3,588.00
Fed Direct Loan Unsubsidized 1	Loan	1,500.00	1,500.00
Term Totals		5,088.00	5,088.00

❖ This is an example of what a Grad Student's financial aid package can look like with a combination of State University Grant and an Unsubsidized Loans.

❖ Tuition Rates for Graduate Students is **\$3,804**, plus mandatory campus fees which is **\$1,012.67**, for a combined total of **\$4,816.67**.

❖ This student had a total of \$5,088 in aid and grants per semester.

CSUSB Financial Aid Disbursements

- **Financial aid is released to Student Financial Services first and then credited to student account.**
- If there are remaining funds, a refund will be sent either by direct deposit or mail. Allow 5 - 10 working days to receive your refund.
- If aid does not cover all of the student fees, student is responsible for paying the balance by the due date to avoid being dropped from their classes.
- Most disbursements occur 10 days before the 1st day of class for each semester (August 14th for Fall 2024)
- Student must not have any holds, or else aid will not be disbursed to them!

Key Changes from the One Big Beautiful Bill

One Big Beautiful Bill Key Changes

- **Changes will begin July 1st, 2026, which will affect students entering/continuing school for the 26-27 academic year.**
- **Grad Plus loans will be phased out entirely beginning July 1st, 2026.**
 - Those that have taken Grad PLUS loans will continue to receive eligibility as they complete their programs. No clarity on what that means just yet.
- **New Grad Unsubsidized Loan limits for Professional and Graduate programs:**
 - Professional Programs (Medicine, law, etc.): Up to \$50,000/year and \$200,000 lifetime limits.
 - Other graduate programs: \$20,500/year (unchanged) and \$100,000 lifetime limit.
 - The definitions of **graduate** vs **professional** is still unclear.
- **Undergraduate Limits and Parent PLUS limits**
 - No new changes for undergraduate loans other than undergraduate limits will now count towards lifetime limit, which will affect students interested in Grad School after finishing undergraduate education.

Satisfactory Academic Progress

Student Academic Progress (SAP)

Financial Aid and Scholarships conducts an annual review of your grades. You must maintain “Satisfactory Academic Progress” in order to receive and continue to receive financial aid.

- 1) You must maintain a minimum of **3.00 grade point average (GPA)**.
- 2) You must complete a minimum of **66.7% of your attempted units**.
- 3) Successfully earn degree within **allowable unit cap**.

Helping families applying for the first time

Qualifications for financial aid

- If a student is a U.S. Citizen or a Permanent Resident (Green Card Holder), they are able to do the FAFSA Application.
 - Both Student and Parent(s) must complete their parts of the application. Student completes their application first, and then parent(s) complete theirs second.
 - Student needs to have a Social Security Number. Their name **MUST** match their Social Security Card.
 - Parent does not need to have a Social Security Number. If Parents have a SSN, they need their name to match their Social Security Card.
- If they are undocumented, they would need to complete the CA Dream Act Application.
 - Students must meet AB540 Eligibility, which means they have had to be enrolled in a CA High School for at least 3 years. The 3 years do not need to be consecutive.
 - Both student and parent(s) have to complete the application. Student and Parent parts are located on the same application.

Steps after applying

- Most Financial Aid awards are released around March or April every year from every school.
 - Financial Aid awards breakdown how much a student is expected to receive in financial aid the following year.
 - It is broken down by academic year, and per semester.
 - Students should compare financial aid amounts to tuition and fees to find out if they have to pay anything out of pocket. If student is living on campus, they would need to consider housing and meal plan rates as well.
- Have student claim Cal Grant once they know what school they will be attending. This is usually done after May 1st, which is National College Decision Day. Students can only qualify for Cal Grant if they submit their FAFSA/CADAA before March 2nd.
 - Students would create a WebGrants4Students account using the same information that they put on their FAFSA/CADAA.
 - Three Quick Steps:
 - Create account
 - Choose their school of attendance (After May 1st)
 - Submit their graduation date (Most students graduate in May or June).

[HTTPS://MYGRANTINFO.CSAC.CA.GOV](https://mygrantinfo.csac.ca.gov)



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WebGrants 4 Students

Login

[Create an Account](#)

[Helpful Videos](#)
[Grant Recovery](#)
[Create an Account](#)



COVID-19 Updates

In response to the Covid-19 pandemic, California Student Aid Commission (CSAC) has created a web page to help California students - especially those who may be struggling with staying in college - have access to real-time guidance and resources. The COVID-19 web page includes a **Frequently Asked Questions (FAQ)** section about the impact this situation may have on the financial aid programs offered by CSAC, as well as other resources, and state and federal updates. Please visit <https://www.csac.ca.gov/covid19>.



INFORMATION

- [How to Apply for a Cal Grant Award](#)
- [Understanding My Cal Grant](#)
- [Ineligibility Fact Sheet](#)
- [Cal Grant / Chafee Updates](#)



FORMS/APPLICATIONS

- [Cal Grant Participant Forms and Applications](#)
- [GPA Verification Form](#)
- [Free Application for Federal Student](#)



RESOURCES

- [Search for a Cal Grant Eligible School](#)
- [Financial Aid Programs](#)
- [Foster Youth Resources](#)



CSUSB WE DEFINE THE *Future*

Claim the Cal Grant Award



Create a WebGrants 4 Students Account



Complete Transfer Entitlement Award (Transfers)

* Must not have a gap in enrollment between transfer. (Ex: Fall to Spring, Spring to Fall, cannot be Spring to Spring or Fall to Fall.)



Confirm College GPA (Transfers)

*Must have a 2.4 GPA or above at the time of transfer



CONTACT INFORMATION

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Monday - Friday 8:00 am – 5:00 pm
(Regular Hours)

Monday – Thursday: 7:00 - 5:30 p.m.
(Summer Hours)