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WELCOME!

Financial Aid & Scholarships

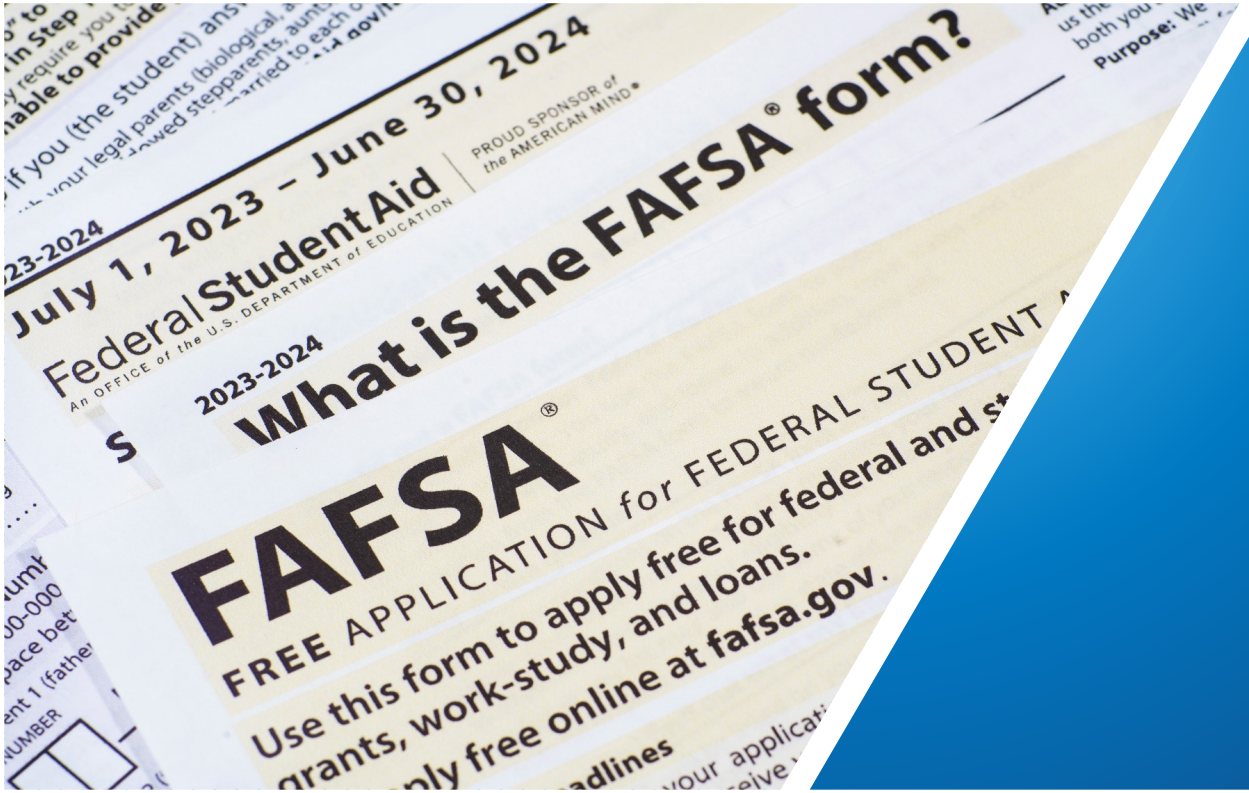
Office: Graduate Resources



AGENDA

- Financial Aid Applications
- Financial Aid Resources
- Your Financial Policies
- Financial Aid Policies





FINANCIAL AID APPLICATIONS

FINANCIAL AID APPLICATIONS

California Dream Act Application CADAA	Free Application for Federal Student Aid FAFSA
• For students who meet eligibility requirements for a non-resident exemption • Including DACA, TPS, U visas, and more • Commonly known as Dream students • CADAA Application • October 1st	• For students who are U.S. citizens or eligible noncitizens • Including Permanent residents, U.S. nationals, T-1 visas, I-94, and more • FAFSA Application • October 1st

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FINANCIAL AID APPLICATION PROCESS



Complete your FAFSA or CADAA



Submit any documents requested



Mind the deadlines



FINANCIAL AID RESOURCES

FINANCIAL AID RESOURCES

Grants (state, federal, and institutional)

TEACH Grant
Golden State Teacher Grant
State University Grant
Program Specific Grants

Scholarships

Private Scholarships
University Scholarships

Loans

Federal Unsubsidized Loan
Graduate PLUS Loan
CA Dream Loan (CADAA only)

STUDENT LOANS

Loan Types:

1. **FAFSA Federal Student Loans:**
    - **Unsubsidized: $20,500 Annually (8.08%*)**
        - Interest accrues while you attend school.
    - **Graduate PLUS Loan: Up to COA (9.08%*)**
        - Parent loans used towards student's educational expenses
2. **CADAA:**
    - **Dream Student Loan: $4,000 Annually (8.08%*)**

2. **External Loans**
    - Private Educational Bank Loans
        - Interest differs between lenders



- ✓ Loans are money borrowed that needs to be paid back.
- ✓ Repayment for federal loans begins after you stop attending, are enrolled below half-time, or graduate.
- ✓ 2025-2026 Award Year Interest Rates have not been published

OTHER GRADUATE PROGRAM RELATED FUNDING

Please check with your Graduate Program for the following opportunities:

- Program-specific Scholarships
- Graduate Fellowships
- Teaching Associate (TA)
- Graduate Assistants (GA)
- Non-Resident Tuition Fee Waivers (Out-of-State or International Students)



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COLLEGE OF BUSINESS ADMINISTRATION

The College of Business Administration offers various financial aid options, including specialized MBA grants and scholarships, along with a dedicated financial aid advisor.

- MBA Professional Fee Grant
- FEMBA Tuition Grant
- DEI Scholarship
- Merit Scholarships



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CSUSM GENERAL SCHOLARSHIP

Application period:

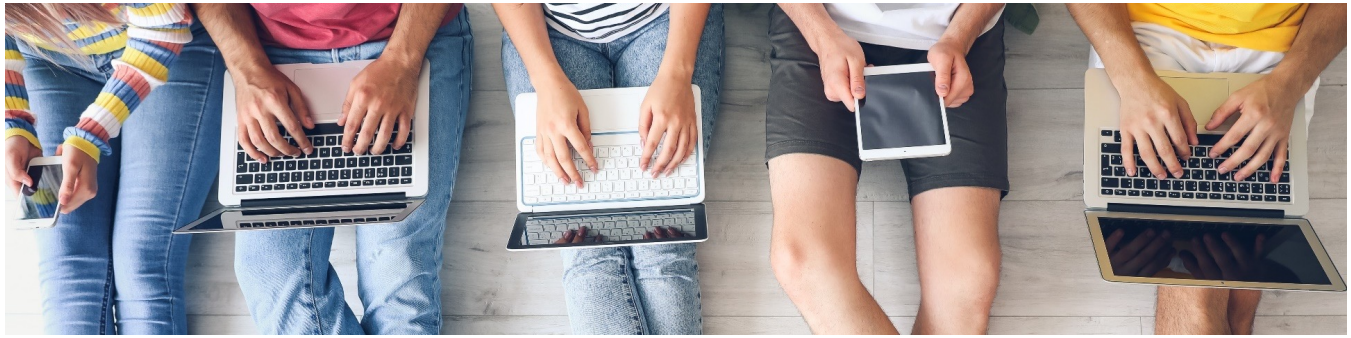
- Opens **October 1st**
- One application for a variety of different scholarships

Visit our scholarship website for Additional Scholarship Opportunities and deadlines:

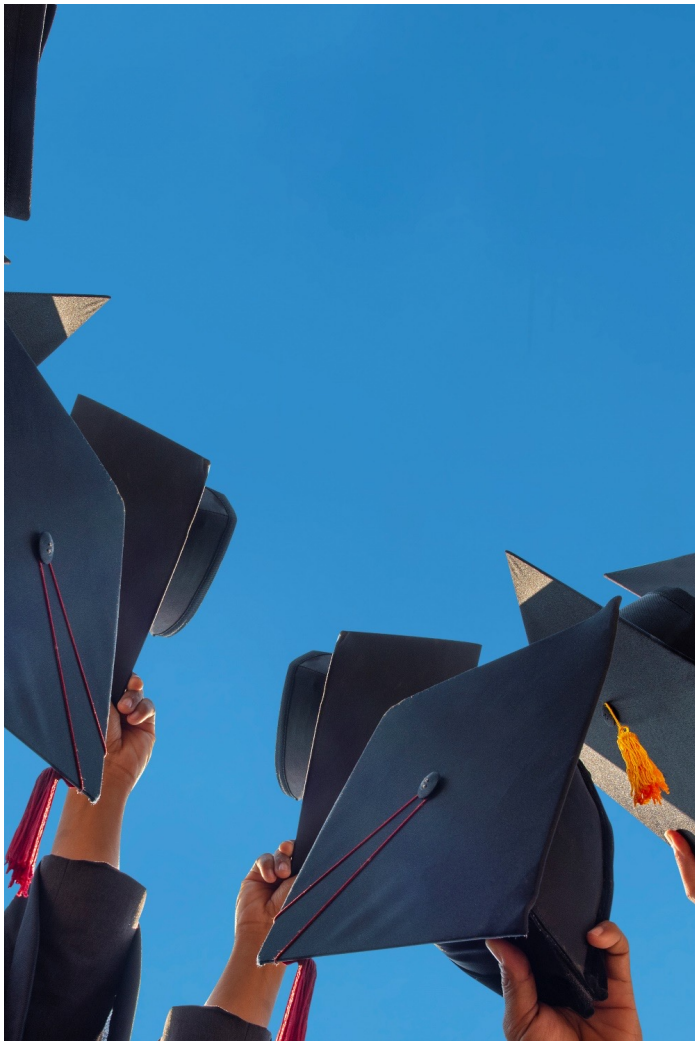
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STRATEGIES FOR SCHOLARSHIPS

- Use a free scholarship search site
- Search for year-round open scholarships
- Check out local organizations and nonprofits
- Research colleges and their institutional scholarships
- Take advantage of employer scholarships
- Use creativity and talent for nontraditional scholarships




fastweb
finaid
CSUSM
MALDEF
The Latino Legal Voice for Civil Rights in America.
San Diego Foundation
FREE
SCHOLARSHIP
SEARCH ENGINES
AMERICAN INDIAN
COLLEGE FUND
EDUCATION IS THE ANSWER



CSUSM Payment Plans

How Our Flexible Payment Options Benefit You

Personalized Allocation: You decide how your payments are distributed. Whether you want to prioritize tuition, cover housing costs, or ensure your meal plan is fully funded, you can customize your payment to pay what you want.

Convenience at Your Fingertips: Make payments anytime, anywhere, with a user-friendly platform that lets you manage your college fees with just a few clicks.

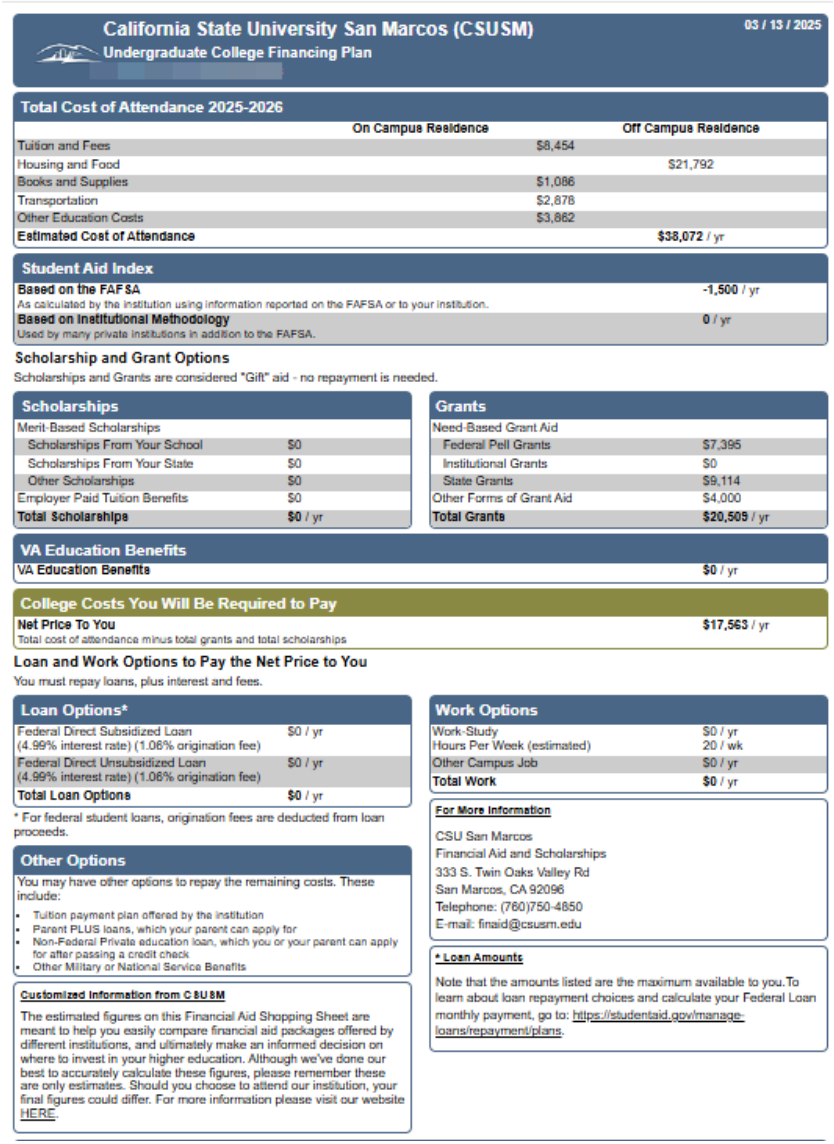
Improved Tracking: Keep track of your payment history by knowing what each payment and payment amount is applying towards.

Secure Transactions: Rest easy, knowing that your payment information is protected with the highest security standards.

COLLEGE FINANCING PLAN

The College Financing Plan is available in the financial aid section of your Student Center and will help you understand how your aid will be applied to educational expenses:

- Awards for the year
- Tuition & Fees
- Housing Costs
- Other education expenses



California State University San Marcos (CSUSM) 03 / 13 / 2025
Undergraduate College Financing Plan

Total Cost of Attendance 2025-2026

	On Campus Residence	Off Campus Residence
Tuition and Fees	$8,454	
Housing and Food		$21,792
Books and Supplies	$1,086	
Transportation	$2,878	
Other Education Costs	$3,862	
Estimated Cost of Attendance		**$38,072** / yr

Student Aid Index

Based on the FAFSA As calculated by the institution using information reported on the FAFSA or to your institution.	**-1,500** / yr
Based on Institutional Methodology Used by many private institutions in addition to the FAFSA.	**0** / yr

Scholarship and Grant Options

Scholarships and Grants are considered "Gift" aid - no repayment is needed.

Scholarships

Merit-Based Scholarships	
Scholarships From Your School	$0
Scholarships From Your State	$0
Other Scholarships	$0
Employer Paid Tuition Benefits	$0
Total Scholarships	**$0** / yr

Grants

Need-Based Grant Aid	
Federal Pell Grants	$7,395
Institutional Grants	$0
State Grants	$9,114
Other Forms of Grant Aid	$4,000
Total Grants	**$20,509** / yr

VA Education Benefits

VA Education Benefits	**$0** / yr

College Costs You Will Be Required to Pay

Net Price To You Total cost of attendance minus total grants and total scholarships	**$17,563** / yr

Loan and Work Options to Pay the Net Price to You

You must repay loans, plus interest and fees.

Loan Options*

Federal Direct Subsidized Loan (4.99% interest rate) (1.06% origination fee)	$0 / yr
Federal Direct Unsubsidized Loan (4.99% interest rate) (1.06% origination fee)	$0 / yr
Total Loan Options	**$0** / yr

* For federal student loans, origination fees are deducted from loan proceeds.

Work Options

Work-Study	$0 / yr
Hours Per Week (estimated)	20 / wk
Other Campus Job	$0 / yr
Total Work	**$0** / yr

Other Options

You may have other options to repay the remaining costs. These include:

- Tuition payment plan offered by the institution
- Parent PLUS loans, which your parent can apply for
- Non-Federal Private education loan, which you or your parent can apply for after passing a credit check
- Other Military or National Service Benefits

For More Information

CSU San Marcos
Financial Aid and Scholarships
333 S. Twin Oaks Valley Rd
San Marcos, CA 92096
Telephone: (760)750-4850
E-mail: finaid@csusm.edu

Customized Information from CSUSM

The estimated figures on this Financial Aid Shopping Sheet are meant to help you easily compare financial aid packages offered by different institutions, and ultimately make an informed decision on where to invest in your higher education. Although we've done our best to accurately calculate these figures, please remember these are only estimates. Should you choose to attend our institution, your final figures could differ. For more information please visit our website HERE.

*** Loan Amounts**

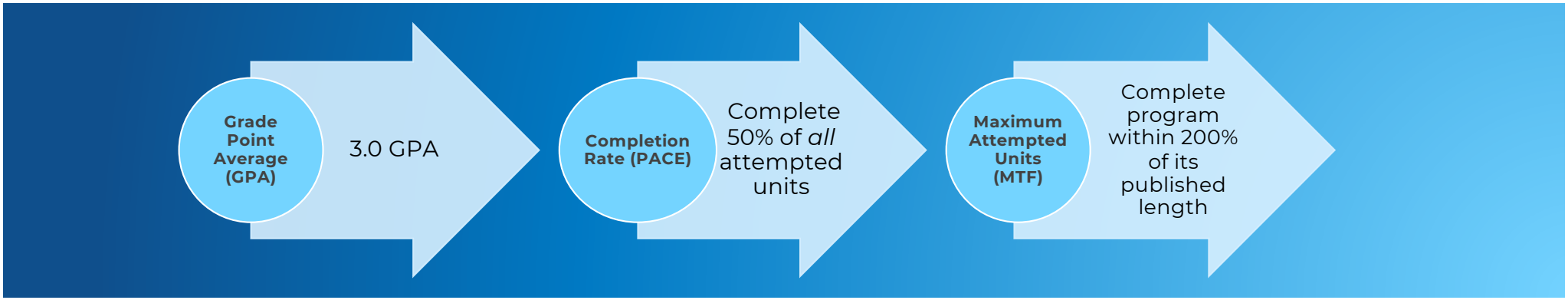
Note that the amounts listed are the maximum available to you.To learn about loan repayment choices and calculate your Federal Loan monthly payment, go to: https://studentaid.gov/manage-loans/repayment/plans.



FINANCIAL AID POLICIES

FINANCIAL AID POLICIES:

Satisfactory Academic Progress (SAP): Grade Point Average (GPA), completion rate (PACE), and maximum attempted units (MTF).







RETURN OF TITLE IV FUNDS

Regardless of why you stop attending, your aid may be reduced or canceled; resulting in funds being returned to the Department of Education. This can create a balance due to CSUSM.


LETS CONNECT!
Financial Aid and Scholarships Office
(760) 750-4850
finaid@csusm.edu
Virtual Appointments