



Financial Aid

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Understanding the Cost of Attendance

This is your Financial Aid Cost of Attendance, a budget used by the Financial Aid Office to award financial aid. This is not the amount that you need to pay Cal Maritime for matriculation. For the actual fees charged at Cal Maritime, please go to <http://www.csum.edu/paymentfees/documents/ScheduleofFees2008-200906-01-2008.pdf>.

The Cost of Attendance includes books and supplies, mandatory student fees including state university fee, housing, personal/miscellaneous expenses, and transportation.

Cal Maritime Student Budget 2008-2009¹ for Freshmen, Sophomores, and Juniors (on campus)

Expense	Fall	Spring	AY Total
Fees	\$2,056	\$2,056	\$4,112
Books & Supplies	\$828	\$828	\$1,656
Room & Board	\$4,415	\$4,415	\$8,830
Personal	\$1,413	\$1,413	\$2,826
Transportation	\$582	\$582	\$1,164
Total	\$9,294	\$9,294	\$18,588

- Fees includes State University Fee² (\$3,048), Health Services (\$680), Associated Student Body Fee (\$210), Health Facility Fee (\$14), Port Pass (campus ID) (\$30), and Instructionally Related Activity Fee (\$130).
- If the student cannot verify appropriate health insurance, a total of \$959 is automatically charged for enrollment in health insurance for the 2008-2009 academic year.
- Non-resident fee is charged at \$339 per semester unit, up to a maximum of 30 units for \$10,170 per year.
- Off-campus students have a slight variation of fees
- Uniform, Firefighting Course, TSGB Cruise, Orientation Fee, and Graduation Fee must be added to the totals, if applicable.

DID YOU KNOW THAT...

ALL STUDENTS CAN RECEIVE FINANCIAL AID

Even if you think your family has too much money, you should still apply for financial aid. You may not receive need-based aid, but you may qualify for government guaranteed student loans. And by submitting the FAFSA, you'll be creating a safety net if your financial situation should change unexpectedly. Follow the steps on the next page to apply.

¹The 2009-2010 budget has not yet been determined at the time of print due to state budgetary considerations.

²The State University Fee of \$3,038 is for California residents.



Step 1: GET A PIN Before beginning the FAFSA, you should apply for a Federal Student Aid personal identification number (PIN) at www.pin.ed.gov. This will allow you to electronically sign your FAFSA electronically. Both the student and a parent will need a PIN.

Step 2: COMPLETE THE FAFSA BY MARCH 2ND You can complete the FAFSA on line at: www.fafsa.ed.gov . Cal Maritime's Federal School Code is: 001134.

Step 3: REVIEW YOUR STUDENT AID REPORT (SAR) Log into FAFSA-on-the-Web at www.fafsa.ed.gov and determine if your information is correct and you have completed the signature process.

Step 4: VERIFICATION You may be chosen for a process called Verification. This will require that you provide financial or other documents. If you are selected, the financial aid office will send you a letter with instructions. Your financial aid cannot proceed until this process is complete.

Step 5: REVIEW YOUR AWARD LETTER FROM FINANCIAL AID Cal Maritime's Financial Aid Office (FAO) will be receiving your financial aid information from the Federal Processor, determine your eligibility for the various types of financial aid, and send you an Award Letter. If you would like to reduce or decline any part of your financial aid package, return the Award Letter to the FAO. Please read the comments for instructions on how to choose a lender and accept your loans.

Step 6: GRANTS AND SCHOLARSHIPS Any grants or scholarships that you are awarded will be applied to your student account after you have registered in your classes full time and after Cal Maritime has received the money.

Step 7: LOANS In order to receive a student loan you will need to complete Entrance Counseling and a Master Promissory Note (MPN.) Once your financial aid file has been completed and your loan(s) has been certified by the FAO, you will be receiving an e-mail or letter from EDFUND, your student loan guaranty agency. You will then be instructed to complete Entrance Counseling so you can satisfy the federal requirement.

Step 8: CONGRATULATIONS! Once your file is complete and you have successfully finished all steps, Grant, Scholarship and Loan funds should be disbursed within the first two weeks of class.