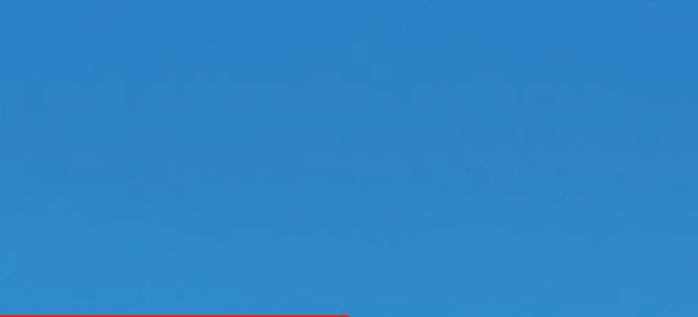




Financial Aid 2011-2012



CALU



REASONABLE COST

California University provides a top-quality education that prepares its graduates for fulfilling lives and careers. Cal U accomplishes all of these at a very reasonable cost.

As part of the Pennsylvania State System of Higher Education, Cal U's tuition is subsidized by the taxpayers of Pennsylvania. For every dollar an in-state student pays, the state treasury makes an additional contribution toward the operation of the University. This means that our annual in-state undergraduate tuition would actually be much higher at a private institution.

All of which goes to demonstrate that an education at California University of Pennsylvania is an outstanding value.

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How do you measure the value of a CAL U education? Is it professional achievement? salary? advanced study? personal satisfaction?

Perhaps a combination of these indicators or something else altogether.

You may even question **whether you should attend college.** > The answer is a resounding **yes!**

The definition of the word **value** includes: "To regard highly; prize; esteem," also, "a fair price for goods and services."

As you consider your choice of college, consider if it is a good value. Is an education from this institution a highly regarded prize? Is it esteemed by those in the community? After four years of attending this school, will you feel that you paid a fair price for the education you received? According to our alumni, "**absolutely!**"

Studies show individuals with a bachelor's degree average **62%** higher annual earnings than workers with only a high school diploma.

Cal U offers a top-quality education at an affordable price. Your education is the most important investment you will ever make. It really is an investment. You invest time and money now so that you will be prepared for a career after graduation.

The reasonable cost does not affect the quality of instruction or facilities. Look around campus; talk to professors. There is national and international research being performed here. In addition, many undergraduates attend national conferences and symposiums to present their original works.

All residence halls have multi-station computer labs. Rooms are wired for the campus intranet and the Internet— just bring your computer and plug in! The Eberly Science & Technology Center houses multimedia classrooms, a weather center with access to satellite information, a crime-mapping and geographic information computing systems center, a tourism studies center, computer and electrical engineering technology laboratories, a dedicated student computing lab, computer-aided design/prototyping and automated manufacturing facilities, a computer networking facility and many other cutting-edge features.

This same emphasis on great facilities can be found in the Convocation Center, the spacious new home of our men's



and women's Vulcan basketball teams. Visit Herron Recreation and Fitness Center, where you'll find free weights, cardio machines, a pool, racquetball courts and much more. These and many other buildings are equipped for state-of-the-art teaching and learning.

As you begin college, make the Office of Career Services one of your first stops. Career Services offers vast resources for everything from career exploration to mock interviews. If you are uncertain what field to pursue, utilize one of the computerized surveys that make recommendations based on your input and preferences. Plan on doing some job shadowing to see what career fields are really like.

Our students have obtained internships at prominent establishments in Washington, D.C., New York, Pittsburgh, Philadelphia, Baltimore, Chicago and the Ohio-Pennsylvania-West Virginia area. You can, too!

As you become an upperclassman, be certain to visit Career Services to schedule interviews with prospective employers. Many students have found that their internship experiences or summer jobs lead to satisfying, full-time positions in the future.

The information on the following pages addresses all aspects of financial aid. By applying for financial aid, you may make an already great value even more affordable.



Why is it a good idea to graduate in four years?

There are lots of reasons.

Some students want to enter the full-time workforce as soon as possible, while others plan to continue their education at the graduate level and wish to complete their undergraduate studies quickly. And, if you are like lots of others, you may want to **save money.**

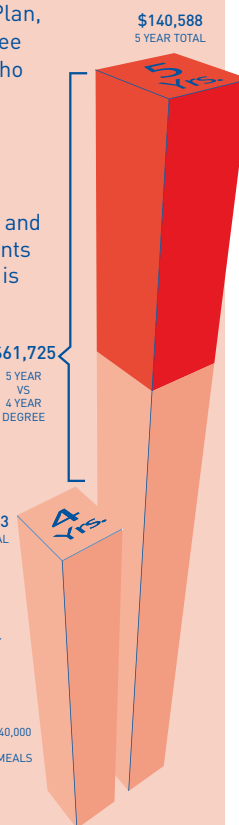
Our Four-Year Graduation Plan offers incoming freshmen **guaranteed savings** in time and money as they work toward the completion of their baccalaureate degree. The Cal U Four-Year Graduation Plan offers students a helpful combination of advising, course scheduling and individual attention, ensuring efficient and steady progress toward graduation in four years.

How does the program work?

The agreement holds both the student and the University responsible for clearly defined actions. If the student follows the provisions of the Four-Year Graduation Plan, he/she will earn a Cal U baccalaureate degree in four years. The program is for students who begin as first-time freshmen, stick to one major, take a full course load and make appropriate academic progress.

Students who elect to participate will work closely with the Academic Scheduling Center and their advisers to ensure that degree requirements are met and appropriate course sequencing is followed. Students who are interested in the plan (and whose intended major qualifies) may sign up for the Four-Year Graduation Plan Agreement from the date they are first accepted by the University through the first two weeks of the first semester of enrollment.

Every semester, the student will meet with advising and scheduling services to monitor progress, to ensure that requirements are being met, and to keep track of the number of semester hours that have been earned toward the degree. The Four-Year Graduation Plan will serve as a map to a four-year graduation goal.



Financial Aid Eligibility

In order to qualify for assistance from federal, state, and University financial aid programs, a student must complete the Free Application for Federal Student Aid (FAFSA) and submit it to the federal processor. When you apply for federal student aid, the information reported on the FAFSA is used in a formula approved by Congress. This federal formula determines a student's Expected Family Contribution (EFC)—the amount you and your family are expected to contribute toward your education.

The basic elements included in determining the EFC are:

- contribution from the parents' income
- contribution from the student's income
- contribution from the assets of the parents
- contribution from the assets of the student

In addition to these basic elements, household size, number of students in college and the age of the oldest parent are also reflected in the calculation of the student's EFC. If your EFC is below a certain amount, you will qualify for a federal Pell Grant.

Application Process

The following steps are involved in the financial aid and needs analysis process:

STEP 1: Submit the Free Application for Federal Student Aid (FAFSA) via the Web at www.fafsa.gov as soon as possible after Jan. 1. Students must reapply each year.

STEP 2: Once students submit the application, they will be taken to a confirmation page that shows their confirmation number and estimated Expected Family Contribution (EFC). Students who provide a valid e-mail address will receive an e-mail with a link to their Student Aid Report (SAR) information within five days after filing the FAFSA.

STEP 3: The Financial Aid Office (FAO) will receive the information contained on your SAR electronically to determine your eligibility for financial aid. The FAO will then mail you a financial aid award letter. The award letter will indicate your eligibility for one or more financial aid programs. Typically, the awarding process begins in late March of each year.

REAPPLY EACH YEAR: Financial aid is not renewed automatically. Federal requirements and/or your family's financial situation may change. Therefore, you must reapply each year.

To determine eligibility for other federal aid, a student's EFC is used in the following equation:

$$\frac{\text{COST OF ATTENDANCE}}{\text{LESS: EXPECTED FAMILY CONTRIBUTION}} = \text{FINANCIAL NEED}$$

The EFC is then deducted from the total cost of attendance. The cost of attendance includes both direct costs (charged by the University) and indirect costs (non-University expenses). The difference between the total cost and how much the student and family are expected to contribute is the student's eligibility for need-based financial aid. Most federal aid is awarded on the basis of financial need. However, regardless of your financial need, all students will qualify for some type of federal financial aid.

Cal U has been the perfect choice for more than 52,000 alumni. Make it your choice, too!

FINANCIAL AID APPLICATION PROCESS

In order to qualify for assistance from federal, state and University financial aid programs at California University of Pennsylvania, a student must complete the Free Application for Federal Student Aid (FAFSA) each year. The student and parent (if applicable) must complete the FAFSA form at the U.S. Department of Education website called “FAFSA on the Web” (www.fafsa.gov). The FAFSA form should be completed as soon as possible after Jan. 1, but before May 1, in order to qualify for the maximum financial aid assistance.

After completing the FAFSA via the Web, students and/or parents can choose to view PINs in real-time or have them sent by e-mail. If you are a dependent student, both the student and the parent will need to request a PIN in order to electronically sign the FAFSA. Students and parents can request a PIN by going to www.pin.ed.gov. Your PIN will be e-mailed to you immediately after making your request.

Once you submit your application, you’ll be taken to a confirmation page that shows your confirmation number and estimated Expected Family Contribution (EFC). If you provide a valid e-mail address, you will receive an e-mail with a link to your Student Aid Report (SAR) information within five days after filing the FAFSA. If you do not provide a valid e-mail address, you will receive a paper Student Aid Report (SAR) or SAR Acknowledgment in the mail about two weeks after submitting your online FAFSA.

Please take the time to read the instructions before completing your FAFSA. Most questions can be answered through the instruction information contained on the FAFSA website. In addition, our Financial Aid Office Web page contains many helpful topics and links that may provide you with additional assistance in completing the FAFSA. A link to our Web page can be found at www.calu.edu, or you can contact our office by phone at 724-938-4415.

PLEASE NOTE: California University does not have an institutional financial aid application.

FAFSA on the Web Benefits

- Online FAFSA is free.
- The FAFSA on the Web site provides students/parents with numerous electronic options, such as checking on the status of your FAFSA form, requesting a duplicate set of SARs, tips and shortcuts, and requesting a PIN.
- Students can save their application information for up to 45 days, so that it can be completed and transmitted later.
- Online FAFSA does not require software to be installed, so it takes less time before students can use the application.
- Students can access the Online FAFSA Web page from anywhere, including school or home, making it more convenient to complete the application.
- Online FAFSA automatically edits applicant answers before transmitting, resulting in better information and fewer applications rejected by the Central Processing System (CPS).

Financial Aid Timeline ... What to Do and When

ITEMS TO COMPLETE	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG
Gather financial aid documentation necessary for completion of the FAFSA	n	n	n	n	n			
Obtain a Free Application for Federal Student Aid (FAFSA)	n	n	n	n	n			
Transmit electronic FAFSA to the Federal Processor. The earlier the better! (Keep a copy for your records!)	n	n	n	n	n			
Review your Student Aid Report (SAR) for errors and make any necessary corrections		n	n	n	n			
Provide the Financial Aid Office (FAO) with all requested information			n	n	n	n	n	n
MAY 1 - FAFSA priority deadline for consideration for Federal Campus-Based Programs (FWS, FSEOG, & Perkins)				n				
Financial aid award letters mailed to students				n	n	n	n	
MAY 1 - FAFSA deadline for PHEAA State Grant					n			
Complete Federal Direct Stafford Loan Master Promissory Note and loan entrance counseling at StudentLoans.gov .					n	n	n	n
Receive results of PHEAA Grant eligibility					n	n	n	n
Receive billing statement from Bursar’s Office							n	
Due date for paying Fall Semester bill								n

- Online FAFSA uses skip logic, so it will only ask students those questions that they need to answer.
- Online FAFSA can support an unlimited number of users, allowing thousands of students to apply at once.

Worksheet

Before you complete the electronic version of the FAFSA, it is recommended that you complete the **FAFSA on the Web Worksheet**. This helpful worksheet ensures accuracy when completing the FAFSA via the Web. As with FAFSA on the Web, the worksheet also has helpful instructions throughout the form. The FAFSA on the Web Worksheet can be downloaded directly from the FAFSA on the website at www.fafsa.gov.

FEDERAL AND STATE AID PROGRAMS

Federal Grants

Federal Pell Grants are awarded to undergraduate students to assist with their educational costs. The Federal Pell Grant Program will notify applicants of their eligibility through a Student Aid Report (SAR) mailed to their permanent address. The Pell Grant award ranges from \$555 to \$5,550.

Federal Supplemental Educational Opportunity Grants (FSEOG) are generally targeted to Pell-eligible recipients who demonstrate exceptional need.

The FSEOG award ranges from \$500 to \$1,500.

Student Employment

Federal Work-Study Employment provides part-time employment to undergraduate students. Students are paid \$7.25 per hour and typically work eight hours per week.

Loans

Federal Direct Stafford Loan program provides low-interest loans to students regardless of income or financial need. The maximum Stafford Loan for freshmen is \$5,500. (See “Stafford Loan Borrowing Chart” on page 8 for other loan limits.)

Federal Perkins Loan program provides low-interest loans to eligible undergraduate students who demonstrate exceptional need. The Perkins Loan award ranges from \$1,500 to \$3,000.

Federal Direct Parent Loan for Undergraduate Students (PLUS) program is available to parents who possess good credit and wish to borrow to provide for their son’s or daughter’s education. The annual loan limit is the cost of education less other financial aid received by the student.

Eligibility Criteria for State Aid Programs

- The student must be a Pennsylvania resident
- The student must complete the Free Application for Federal Student Aid (FAFSA) by May 1 each year
- The student must be enrolled on at least a half-time basis in a PHEAA-approved undergraduate program of study
- The student must be a high school graduate or the recipient of a GED
- The student must demonstrate academic progress for continued aid

STATE GRANT PROGRAMS

PHEAA Grants provide need-based state grant assistance of up to \$3,700 per year. The PHEAA grant program is funded by the State of Pennsylvania and is administered by the Pennsylvania Higher Education Assistance Agency (PHEAA). Students receive up to eight full-time semesters of PHEAA Grant assistance or sixteen semesters of part-time assistance.

OTHER STATE GRANTS

Several other states have grants that (including Ohio, Maryland, West Virginia, Massachusetts, Vermont, Connecticut, Rhode Island, Delaware and Maine), can be transferred to schools outside the state. Interested students may obtain information concerning these programs from their high school guidance counselors or from their appropriate state higher education agency.

FASFA FILING TIPS

Make sure your application contains the correct Social Security number.

Be sure to include “California University of Pennsylvania” and our Title IV institutional code of “003316” in Section Five (colleges to receive information) of the FAFSA on the Web Worksheet. When reporting income, parents and students should take the adjusted gross income from their last federal tax returns.

When reporting taxes paid, parents and students should list the actual taxes paid as shown on their last federal tax returns (not from their W-2s).

Parents and students should report all sources of untaxed income. For example, you should include Social Security, Aid to Dependent Children (ADC), Workers’ Compensation, etc.

Divorced parents sometimes include their ex-spouse’s income. They should list only their income and that of their current spouse.

Students must check “Yes” to the student employment question in order to be considered for either federal or non-federal work-study employment.

UNIVERSITY ASSISTANCE

Student Employment

Institutional employment (non-FWS) provides employment opportunities to students regardless of financial need. Work assignments and work schedules are the same as those for the Federal Work-Study Program. Interested students must file the FAFSA form to qualify. Additional information regarding this program can be obtained by contacting the Financial Aid Office.

Athletic Grant-in-Aid

California University of Pennsylvania offers athletic grant-in-aid assistance to outstanding student athletes in selected intercollegiate sports programs for both women and men.

Scholarships

California University of Pennsylvania offers a number of merit- and need-based scholarships to new students. All students who complete the California University Admissions Application, are accepted to the University and meet the various scholarship criteria are automatically considered for all new

student scholarships. However, since most incoming freshman scholarships are awarded by May 1, it is strongly recommended that interested students have applied and been accepted by March 15. In addition, some of our scholarships are need based; therefore it is strongly recommended that new students wishing to be considered for scholarship possibilities complete the Free Application for Federal Student Aid (FAFSA) by March 15. Finally, a limited number of our scholarships may require the applicant to complete additional information for final determination of the award.

- n The scholarships offered range from \$100 to full tuition for the academic year.
- n Many of the scholarships are renewable awards based on the student maintaining minimum academic standards and demonstrating financial need, if applicable.
- n The Faculty Scholarship is the most prestigious merit-based scholarship award offered to new students. The University Scholarship Committee makes its selection for this award from the pool of new freshmen who have a combined score of at least 1200 on the SAT and are full-time degree-seeking students at California University. This award is a full-tuition (in-state) scholarship.

PRIVATE ASSISTANCE

Scholarships/Grants

There are also many other agencies and organizations that provide financial assistance. These include civic clubs, fraternal organizations, religious groups, employers, organizations, unions, etc. Guidance counselors, local civic leaders or local librarians are of great help in researching such avenues of financial assistance.



OTHER FINANCING OPTIONS

Payment Plans

California University offers payment plans, which enable you to pay college costs in specified increments on a monthly basis. Many families find monthly payment plans make paying for college more manageable. Contact the Bursar's Office at 724-938-4431 for more information.

Private Education Funding (Non-federal Loan Programs)

In addition to the federal loan programs, there are private sources of educational loans. These loans are sponsored by banks, state agencies or private grantors and are available to credit-worthy students. Since these loans are not subsidized by the federal government, they are usually higher-cost loans (higher interest rate) to the borrower and should only be considered as a last resort after all other financial aid options have been explored. Most alternative loans require a co-signer; however, repayment of principal and interest may be deferred in most cases. You can find our private alternative lender list by selecting "Loans" and then "Private Alternative Loan" at our Financial Aid Office Web page at www.calu.edu.

UNIVERSITY SCHOLARSHIPS

SCHOLARSHIP DIRECTORY

This is a sampling of the scholarships available to Cal U students. Because of our ever-expanding scholarship opportunities for new students, please visit our Financial Aid Office Web page for the most current Directory of California University Scholarships. This scholarship directory can be found by selecting "Scholarships" from our main menu at the Financial Aid Office Web page located on our website, www.calu.edu.

-The Honorable Fred & Katy Adams Scholars Fund

-American Federation of State County and Municipal Employees (AFSCME) Local 2322/Student Association, Inc. Scholarship

-Alumni Scholarship Fund

-David L. and Nancy M. Sivek Amati Early Childhood/Elementary Education Scholarship

-Angelo Sr. and Adele Tavani Armenti Memorial Scholarship

-Athletic Training Scholarship

-Colonel Arthur L. Bakewell Veterans Scholarship Fund

-Barcelona Scholarship Fund

-Lillian Majoros Bassi '49 Education Scholarship Fund

-Dr. Gabriel P. Betz Earth Space Science/Geography Scholarship

-John Bitonti Memorial Award

-African American Alumni Society Scholarship Fund

-James Blizman Memorial Scholarship Fund

-Marcy Rye Blout and Patrick Miller Scholarship In Communication Studies

-Board of Governor's Scholarship

-Board of Governor's Talent Scholarship

-Bill and Candice Booker Student Leader Scholarship

-California Dreamin' Scholarship

-California PTA Scholarship

-Carmichaels Area High School Scholarship

-Jennie Adams Carter Scholarship

-The Class of 1955 Scholarship

-O.C. Cluss Lumber Student-Athlete Scholarship

-The Leonard M. & Donna Fisher Colelli Scholarship

-The Columbia Gas of Pennsylvania Student Scholarship Fund

-CONSOL Energy School District Scholarships

-J. Robert Craig Scholarship

-Thomas L. and Nancy L. Crumrine Family Scholarship

-California University of Pennsylvania Industrial Arts and Technology Ed Alumni Society Scholarship

-Walter and Romaine Layton Davis Scholarship

-Richard Dishong Memorial Scholarship

-Linda K. Dixon Scholarship in Biology

-Dr. Michael "Ki" Duda Memorial Scholarship

-Catherine Dunn Memorial Scholarship Fund

-Eberly Family Scholarship

-Faculty Scholarship Endowment Fund

-Clemens and Anna Mologne Fischer Scholarship

-J. Calvin Fleming Scholarship

-Jean Fleming Memorial Scholarship

-Ruth Freeman and Clara O. Freeman Scholarship Fund

-Mildred Swift Funk Scholarship

-The Arthur & Millicent Gabriel Computer Science/Information Technology Scholarship

-Debra F. Hardy Scholars Fund

-Norman and Ellen Hasbrouck Honors Scholarship

-Blanche Rebecca Heath Elementary Education Scholarship Fund

-J. Helsel Family Scholarship

-The Marjorie Henshaw Holman Award

-Bill Hepner Scholarship

-The Oren Holman Scholarship Endowment

-Coach Joe Howard Memorial Scholarship

-James A. Hughes Memorial Scholarship

-Delila C. Jenkins Scholarship

-Mike Kara Scholarship

-Michael Keller Memorial Award for Non-Traditional Students

-Gary and Midge Kennedy Scholarship

-Mark C. Lewis Memorial Scholarship

-Dr. John H. Lucy and Dorothy (Valla) Lucy Scholarship

-The Joseph A. Main AFGE/UMWA Scholarship

-Minor W. Major Memorial Scholarship Fund

-Donald Maley Technology Education Scholarship Fund

-Alexander and Florence Malinowski Memorial Scholarship

-Mon Valley NAACP Scholarship

-Monongahela Valley Hospital Registered Nurse Scholarship

-Lawrence L. Moses Scholarship in Meteorology

-Elmo Natali Endowment Fund

-Kurt Nordstrom Memorial Scholarship

-Mary Noss Freshman Scholarship

-The Rudez Pezo Scholarship Fund

-The Dr. & Mrs. Arthur William Phillips Scholarship

-Presidential Scholarship Fund

-Theodore H. Reich Memorial Scholarship

-Laverne Bazilwich Richey Scholarship Fund

-Dave W. Robey and Family Football Scholarship

-Dr. Lawrence D. and Mrs. Joanne K. Romboski Scholarship

-Rutledge Family Scholarships

-Saludis Family Endowment

-School District Scholarships

-Phil Schaltenbrand/Westerwald Pottery Scholarship

-Bernard J. and Marguerite S. Singer Technology Education Scholarship

-The Charles W. Slick Football Scholarship

-The Curtis & Ann Smith Honors Scholarship

-Joseph "Moe" and Rita Susick Belle Vernon Area Scholarship

-Joseph P. Smyth '38 Memorial Scholarship Fund

-Robert Sumara Honors Program Scholarship and Fund

-Technology Education Department Faculty Scholarship

-Donald and Ardith Thompson Scholarship

-Steve and Helen Tselepis Football Scholarship

-Robert A. Vargo Earth Sciences Scholarship Fund

-Richard H. and Barbara Moluski Webb Scholarship Fund

-Ralph W. Young Family Foundation Scholarship

-Jay and Cissy Zeffiro Scholarship Fund

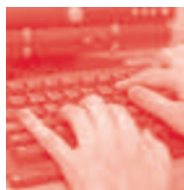




FEDERAL DIRECT STAFFORD LOAN APPLICATION PROCESS

ELECTRONIC MASTER PROMISSORY NOTE (eMPN) AND ENTRANCE COUNSELING PROCEDURES FOR 2011-2012 AT CALIFORNIA UNIVERSITY OF PENNSYLVANIA

Please follow these important steps to apply for a Federal Direct Stafford Loan.



STEP 1: File your 2011-2012 FAFSA on the Web at www.fafsa.gov. The Financial Aid Office will automatically create a Federal Direct Stafford Loan record for you once we receive your verified FAFSA results.



STEP 2: The Financial Aid Office will calculate your maximum Stafford Loan eligibility, determine the type of Stafford Loan (subsidized or unsubsidized) and place this amount in your financial aid award. We will calculate your eligibility based on your financial need and grade level.

STEP 3: The Financial Aid Office will "originate" your Federal Direct Stafford Loan information with the U.S. Department of Education. Once your loan application has been approved you may sign your Electronic Master Promissory Note [eMPN].



PLEASE NOTE: The eMPN only needs to be completed once every 10 years!



STEP 4: Please sign your Electronic Master Promissory Note [eMPN] by logging onto StudentLoans.gov and follow the steps outlined. You will need your Federal Student Aid PIN to complete this process. You will also need the names,

addresses and telephone numbers of two references with different U.S. addresses who have known you for at least three years. The first reference is typically a parent or guardian.



STEP 5: Complete your online Direct Loan Entrance Counseling session by visiting the Department of Education Loan Counseling site at StudentLoans.gov and selecting "Entrance and Exit Counseling" on the top of the page.

Stafford Loan Borrowing Chart

Dependent Students (Parents approved to borrow a Plus Loan)	Base Amount	Additional Unsubsidized Stafford Loan	Total Stafford Loan Amount
Freshman	\$3,500	\$2,000	\$5,500
Sophomore	\$4,500	\$2,000	\$6,500
Junior or Senior	\$5,500	\$2,000	\$7,500
Dependent Students (Parents denied PLUS Loan)			
Freshman	\$3,500	\$6,000	\$9,500
Sophomore	\$4,500	\$6,000	\$10,500
Junior or Senior	\$5,500	\$7,000	\$12,500
Graduate Students	\$8,500	\$12,000	\$20,500

Please Note: This chart represents the maximum loan amounts a student can borrow each year. However, this amount could be less depending on a student's annual and aggregate loan limit, the total amount of financial aid received by the student, and the student's cost of attendance budget.

FINANCIAL AID WEB SITES

Scholarship Search Files

FastWEB: This scholarship resource locator was created in 1995. You will be given an online questionnaire and personal mailbox ID. Scholarships will be posted to you and updated periodically. www.fastweb.com

Mach25: Mach25 is a simple and fast scholarship resource locator on CollegeNet.com. Students develop a profile of themselves to locate scholarships that best match their qualifications. www.mach25.com

Federal Financial Aid

The Student Guide: This site provides general information regarding federal financial aid programs, eligibility, application process, deadlines, special circumstances and a glossary. This site is provided by the Department of Education. www.studentaid.ed.gov

Financial Institutions

PHEAA: This site, developed by the Pennsylvania Higher Education Assistance Agency, provides various types of financial aid information and resources for parents and students. Students may access the status of their PHEAA State grant at this site: www.pheaa.org

FAFSA4CASTER: This online tool developed by the federal government helps families calculate federal financial aid eligibility. www.fafsa4caster.ed.gov

Financial Aid Resources

College Board Online: This site attempts to orient parents and students to the process of applying to college and the financial aid process. www.collegeboard.com

Department of Veteran Affairs: The Veterans Online Applications (VONAPP) website is an official U.S. Department of Veterans Affairs (VA) website that enables veterans to apply for benefits using the Internet. U.S. military veterans and some service members within six months of separation or retirement can apply for compensation, pension and vocational rehabilitation benefits. U.S. military veterans, service members with two years of service, and members of the Selected Reserve can apply for education benefits at www.vabenefits.vba.va.gov/vonapp/main.asp.

EducationPlanner: This website, developed by American Educational Services (AES), provides one-stop career and college planning assistance to students. *Forbes Magazine* rated it as one of the best websites in its field. www.educationplanner.com

Financial Aid Information Page: Provides an alphabetical subject index to the resources listed in the Financial Aid Information page. Founded in 1994 and published by Mark Kantrowitz. www.finaid.org

Mapping Your Future: This site provides students and families with information about college, career and financial aid choices through a state-of-the-art public service website. mappingyourfuture.org

Office of Vocational Rehabilitation (OVR): This website provides information regarding services and educational training opportunities available to assist individuals with disabilities in obtaining and retaining employment within the Commonwealth of Pennsylvania. www.portal.state.pa.us/portal/server.pt/community/vocational_rehabilitation/10356

PASFAA: This site was developed by the Pennsylvania Association of Student Financial Aid Administrators to provide helpful financial aid resource information to parents and students. Visitors to this site will find information on college planning and preparing your child for college, a listing of Pennsylvania universities and colleges, and the NCAA Guide for College Bound Athletes. www.pasfaa.org



IMPORTANT PHONE NUMBERS

California University of Pennsylvania

Academic Records Office	724-938-4434
Admissions	724-938-4404
Bursar	724-938-4431
Cal U Bookstore	724-938-4324
Disabled Student Services	724-938-5781
Financial Aid	724-938-4415
Financial Aid Fax	724-938-4551
Graduate School Office	724-938-4187
Housing	724-938-4444
Operator	724-938-4000
Student Affairs	724-938-4439
Veteran's Affairs	724-938-4076

Important Financial Aid Numbers

Federal Student Aid Info	1-800-433-3243
Federal Student Aid Hotline TDD	1-800-730-8913
Pell Grant (Duplicate SAR)	1-319-337-5665
Immigration & Naturalization Services	1-800-375-5283
IRS Tax Listing (Form 1722)	1-800-829-1040
Selective Service	1-888-655-1825
Social Security Administration	1-800-772-1213
Direct Loan Servicing	1-800-557-7394
PHEAA State Grants	1-800-692-7392

FREQUENTLY ASKED QUESTIONS

What forms are required for financial aid at Cal U?

To apply for Federal (Pell Grant, ACG and SMART Grants, Supplemental Educational Opportunity Grant (SEOG), Work-Study, and Stafford and Perkins Loans) and state (PHEAA Grant) student aid, the student must complete the Free Application for Federal Student Aid (FAFSA) each academic year. Prior year aid recipients will receive a renewal reminder e-mail from the Department of Education describing the renewal process on the Web using their Federal PIN. New students are strongly encouraged to file the FAFSA on the Web at www.fafsa.gov.

When do I apply for financial aid?

Students can file the FAFSA, Renewal FAFSA, or FAFSA on the Web after Jan. 1 for each new award year. Students filing the FAFSA by May 1 will be given priority consideration for Federal Work-Study, SEOG and the Perkins Loan Program. However, students can file for financial aid at any time during the award year (July 1 to June 30).

What types of financial aid are covered by this application?

All types of federal (Pell Grant, ACG & SMART Grant, SEOG, Work-Study, and Stafford and Perkins Loans), state (PHEAA Grant) and University assistance are covered with this application.

How do I apply for a Pell Grant?

When you complete the Free Application for Federal Student Aid (FAFSA), you are automatically considered for a Pell Grant.

If my parents are divorced or separated, are both of them responsible for contributing to my education?

The custodial parent and current spouse, if any, must complete the FAFSA form. The non-custodial parent is not required to report information for federal student aid purposes.

What is the difference between the Bursar's Office and the Financial Aid Office?

The Financial Aid Office determines financial aid eligibility and awards grants, scholarships, loans and work-study. The Bursar's Office distributes bills and collects payments, receives loan proceeds and issues refund checks.



GLOSSARY

1040 Form, 1040A Form, 1040EZ Form: The Federal Income Tax Return that is required to be filed by each person who received income during the previous year.

Academic Year: The period of time school is in session, consisting of 30 weeks of instruction.

Appeal: A formal request made by the student to have a financial aid administrator review his/her unusual circumstances, which may affect the student's aid eligibility (i.e., death of a parent, unemployment, etc.)

Award Letter: An official letter issued by the Financial Aid Office that lists the financial aid awarded to the student. You must check the awards you wish to receive, sign the award letter and return it to the Financial Aid Office.

Bursar's Office: The University office responsible for billing and collecting University charges. This office also receives loan proceeds and issues refund checks.

Campus-Based Aid Programs: There are three financial aid programs funded by the federal government but administered by the school, using federal guidelines. These programs are the Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Perkins Loan Program and the Federal Work-Study Program.

Cost of Attendance (COA): also known as the cost of education or "budget," is the total amount used to calculate a student's aid eligibility. This amount includes tuition and fees, room and board, allowances for books and supplies, transportation, and personal and incidental expenses.

College Work-Study: A part-time job for undergraduate students. This is often referred to as the Federal Work-Study Program.

Commuter Student: A student who resides at home with his/her parents and commutes to school daily.

Custodial Parent: In the event a student's parents are separated or divorced, the custodial parent is the one who is providing more than 1/2 of the student's support. If both parents provide equal support, then the Custodial Parent is designated as the one with whom the student lived the most during the past 12 months.

Dependent Student: A student who is 23 years old or younger and is supported by his/her parents. A parent refusing to provide support for their child's education is not sufficient for the child to be declared independent.

Disbursement: The release of loan proceeds to the school for delivery to the borrower.

Disclosure Statement: A statement from the lending institution that provides the borrower with information regarding the approval amount of the loan, interest rate, origination and insurance fees, and any other finance charges incurred.

Electronic Funds Transfer: Used by lenders to wire funds for Stafford Loan proceeds directly to participating schools without requiring a check for the student to endorse.

Enrollment Status: Indication of total credits scheduled for an enrollment period. Most aid programs require students to be enrolled at least half-time to receive aid.

Expected Family Contribution (EFC): The amount of money that the family is expected to contribute to the student's education. This is based on the Federal Methodology need analysis formula dictated by Congress.

Financial Aid Package: This includes any aid, such as grants, scholarships, loans and work-study, offered to the student to assist in the funding of his/her education.

Gift Aid: Financial aid which is not repaid, such as scholarships and grants.

Grant: A type of financial aid based on financial need that a student does not repay.

Independent Student: Must meet at least one of the following:

- Age 24 or older
- Veteran of the U.S. Armed Forces
- Enrolled in a graduate or professional program beyond a bachelor's degree
- Married
- Orphan or ward of the court, or a ward of the court until age 18
- Legal dependents other than spouse for which you are responsible

Loan: Borrowed money that you must repay with interest.

Need: The difference between the Cost of Attendance and the Expected Family Contribution is known as financial need.

Pell Grant: A federal need-based grant.

Scholarship: Gift aid which is not repaid.

Stafford Loan: A Stafford Loan comes in two forms, unsubsidized and subsidized. Students are required to pay interest on an unsubsidized loan; whereas, the government pays the interest on a subsidized loan while the student is in school, during the six-month grace period and during any deferment periods.

Subsidized Loan: A loan on which the government pays the interest while the student is in school, during a six-month grace period and during any deferment periods. Subsidized loans are based on need, and may not be used to finance the family contribution.

Supplemental Educational Opportunity Grant (SEOG): A Federal grant program.

Unmet Need: The difference between the student's financial need and total need-based aid.

Unsubsidized Loan: A loan on which the government does not pay the interest. The borrower is responsible for the interest on an unsubsidized loan from the date the loan is disbursed, even while the student is still in school.

Untaxed Income: Contributions to IRAs, Keoghs, tax-sheltered annuities and 401(k) plans, as well as workers' compensation and welfare benefits.

U.S. Department of Education: Federal agency that administers several federal student financial aid programs, including the Pell Grant, the Federal Work-Study Program, the Perkins Loan, the Stafford Loan and the PLUS Loan.

Verification: A review process in which the Financial Aid Office determines the accuracy of the information provided by the student and parents on their FAFSA. During this process, the student will be required to submit requested documentation.



FOR MORE INFORMATION

Office of Financial Aid
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PHONE: 724-938-4415
FAX: 724-938-4551
www.calu.edu

Office of Admissions
California University of Pa.
250 University Avenue
California, PA 15419
PHONE: 1-888-412-0479
or 724-938-4404
FAX: 724-938-4564

INTEGRITY, CIVILITY, RESPONSIBILITY

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CALU

CALIFORNIA UNIVERSITY OF PENNSYLVANIA
BUILDING CHARACTER. BUILDING CAREERS.

FOUR-YEAR DEGREE PROGRAMS AND CONCENTRATIONS

Anthropology

- Forensic Anthropology
- Archaeology

Arabic Language & Cultures

Art

Art Studio

Athletic Training

Biology

- Pre-Medicine
- Pre-Chiropractic Medicine
- Pre-Dentistry
- Pre-Osteopathic Medicine
- Mortuary Science [coop program]
- Pre-Optometry
- Pre-Podiatric Medicine
- Pre-Pharmacy
- Pre-Veterinary Medicine

Business Administration

- Human Resource Management
- Accounting
- Business Economics
- Finance
- Marketing
- Management
- Information Technology
- Management

Chemistry

Commercial Music Technology

Communication Disorders

Communication Studies

- Public Relations
- Radio & TV
- Speech Communication

Computer Information Systems Computer Engineering Technology Computer Science Earth Science

- Meteorology
- Environmental
- Environmental Hazards

Education

- Certification for Secondary Schools
- Art
- Biology
- Chemistry
- Communication
- Earth & Space Science
- English
- Mathematics
- Physics
- Social Studies
- Spanish

Early Childhood Education Services

Elementary Education Services

Technology Education K-12

Elementary PreK-4

Elementary PreK-4/Special Ed

Elementary Grades 4-8

- Language Arts/Reading
- Mathematics
- Science
- Social Studies
- Math & Language Arts/Reading
- Math & Science
- Math & Social Studies
- Science & Language
- Arts/Reading
- Science & Social Studies

Elementary Grades 4-8/Special Ed

- Language Arts/Reading
- Mathematics
- Science
- Social Studies

Electrical Engineering Technology English

- Creative Writing
- Journalism
- Language & Literacy
- Literature

Environmental Studies

- Conservation Ecology
- Fisheries & Wildlife Biology
- Environmental Science

Geography

- GIS & Emergency Management
- Travel & Tourism

Geology

Gerontology

Graphic Design

Graphics & Multimedia

History

Industrial Technology

International Studies

- Business & Economics
- Geography
- Modern Languages
- Political Science

Jurisprudence

Justice Studies

- Corporate & Homeland Security
- Criminology
- Law & Justice
- Forensic Science

Liberal Studies

Mathematics

Nursing (BSN) for RNs

Nursing (BSN) for RNs

(courses at CCAC South Campus)

Parks & Recreation Management

Philosophy

Physics

Political Science

Pre-Law

Psychology

Industrial/Organizational Psychology

Science & Technology

Legal Studies (online)

Social Science

Social Work

Sociology

Applied Sociology

Spanish

Sport Management Studies

Professional Golf Management

Wellness & Fitness (online)

Theatre

Undecided in Education

Undecided in Liberal Arts

Undecided in Science &

Technology

ASSOCIATE DEGREES

Accounting

Computer Engineering Technology

Computer Science Technology

Computer Information Systems

Criminal Justice (co-op with CCBC)

Early Childhood

Electrical Engineering Technology

Graphics & Multimedia

Industrial Technology

Liberal Studies

Nursing (RN) coop with CCAC

Degree issued by CCAC

Physical Therapist Assistant

Pre-Physical Therapist Assistant

Robotics Engineering Technology

Technical Studies

CERTIFICATE PROGRAMS

Nanofabrication Manufacturing Technology

Personal Computer Application

Spanish for Business

Spanish for Law Enforcement

