# Know Your LIMITS

**FINANCIAL AID** 

IMPORTANT RESTRICTIONS AND LIMITATIONS





CSU Bakersfield

Office of Financial Aid and Scholarships

### **Know Your LIMITS**

When applying for financial aid, students need to be aware of important restrictions and limitations. The following list is a sample of those financial aid limits you need to be aware of when attending CSU Bakersfield. For more detailed information please visit our web page at http://www.csub.edu/finaid

#### **GENERAL**

Federal regulations prohibit students from receiving financial aid at two different institutions for the same period of enrollment.

#### **FEDERAL PELL GRANT**

Federal regulations limit the duration of Federal Pell Grant eligibility to the equivalent of 12 full-time semesters / 18 full-time quarters (i.e., 6 years).

#### STATE CAL GRANT

Cal Grant awards may be renewed for up to three additional years if the recipient continues to meet the income, asset, unmet need, enrollment, academic progress, and FAFSA filing parameters outlined by the California Student Aid Commission. Recipients of these awards may also apply for a fifth year of funding while enrolled in eligible teaching credential programs.

#### SUBSIDIZED STUDENT LOANS

Effective July 1, 2013, Subsidized Student Loan eligibility is limited for new borrowers to:

- 150% of the length of the student's academic program.
- The Annual Federal Stafford Student Loan Borrowing Limits (refer to our website for more details).
- The Lifetime Federal Stafford Student Loan Aggregate Borrowing Limits (refer to our website for more details).

#### REPEAT COURSES

Federal student aid regulation limits the number of times a student may repeat a course and receive financial aid for that course.

 A student may receive aid when repeating a course that was previously failed (received an F or NC) regardless of the number of times the course was attempted and failed.

- A student may receive aid to repeat a previously passed course one
  additional time with aid. Regardless of the outcome of the second
  attempt (including withdrawal), no more financial aid will be given to
  repeat the course a third time.
- If a student retakes a course that is not aid eligible, a recalculation of aid will be done to exclude the credits for the repeated course (this may result in a change to their award and the student being required to return financial aid funds already disbursed).
- This rule applies whether or not the student received aid for earlier enrollments in the course.

**Note:** Federal regulations specify that students may not receive aid for repeating courses previously passed even if the student is required to retake those courses as part of a structured program.

**For example,** a student fails a course in a term, but later repeats that course and earns a "D-" grade. The student may no longer receive aid for repeating the course again, even if they are required by their department or the University to retake the course (e.g., due to a course or program requirement of needing a higher grade).

#### **STATE UNIVERSITY GRANT (SUG)**

The State University Grant (SUG) program is a CSU-funded grant program. Effective fall 2013 term, the CSU Board of Trustees are limiting SUG eligibility as follows:

- Students cannot have accumulated more than 150 earned units in their CSU undergraduate careers;
- Undergraduate transfer students cannot accumulate more than 75 earned units while enrolled at CSUB:
- Teacher Credential students cannot accumulate more than 45 earned units or the published length of their program, whichever is greater, while enrolled at CSUB;
- Graduate students cannot exceed more than 125% earned units of the published length of the program while enrolled at CSUB;
- 2nd BA, Credential and/or Master's degree programs are not eligible.

#### SATISFACTORY ACADEMIC PROGRESS (SAP)

Federal regulations require colleges and universities to establish, publish, and consistently apply reasonable standards for measuring a student's academic progress. SAP standards listed below apply to all financial aid applicants at CSUB, whether or not aid was received for prior coursework. A student's eligibility for all federal, state, and institutional financial aid programs is affected by this policy.

PROGRAM	CSUB GPA (total CSUB grade points earned divided by total CSUB grade points attempted)	PACE (cumulative units earned divided by cumulative units attempted)	MAXIMUM ATTEMPTED UNIT LIMIT (includes transfer units. Limit is 150% of the published length of the program)	MAXIMUM FULL-TIME EQUIVALENT TIME LIMIT (limit is 150% of the normal length of time to complete the program as a full-time student)
Undergraduate (0 to 24 units)	1.80	67.00%	180 units	6 years (12 semesters)
Undergraduate (24.01 to 180 units)	2.00	67.00%	180 units	6 years (12 semesters)
2nd Bachelors	2.00	67.00%	90 units	4 years (8 semesters)
Teacher Credential	3.00	67.00%	67.5 units	2.00 years (4 semesters)
Masters	3.00	67.00%	45 units	3.00 years (6 semesters)
Doctorate	3.00	67.00%	45 units	4.50 years (9 semesters)

**Note:** Maximum Time limits for students may be greater than those listed above if a student's program requires more than the typical 120 undergraduate units or 30 post-baccalaureate units to complete.

#### **FEDERAL WORK-STUDY (FWS)**

Students awarded FWS and placed in a job on- or off-campus cannot exceed an average of 20 work hours per week while enrolled, and up to a maximum of 40 work hours per week during break periods when school is not in session.



## CSU Bakersfield

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