



## FINANCIAL AID AWARD NOTICE GUIDE

Dear Student:

This guide will assist you in reviewing your Financial Aid Award Notification Letter that shows you the types and amounts of Financial Aid you are eligible to receive at Cleveland State University for the 2026-27 academic year.

Please review your financial aid award notification letter to see how we can help you earn a degree at CSU.

### ***This publication explains:***

- How your award is determined
- Your Financial Aid Award Notification
- The steps you need to take to receive the aid

### HOW YOUR AWARD IS DETERMINED

Your Financial Aid Award is based on the information that you provided on the Free Application for Federal Student Aid (FAFSA) and the formula established by the Federal U.S. Department of Education that determines financial need.

Student Aid Index (SAI) - is an eligibility index number that the financial aid office uses to determine how much federal student aid you will receive. This number results from the information that you provide on your FAFSA form. This number is not a dollar amount of aid eligibility or what your family is expected to provide.

Your SAI indicates to the financial aid office what types and how much federal and state aid we are permitted to award you. Important: The amount we are able to award may not be enough to cover the total costs.

### HOW MUCH DOES IT COST TO ATTEND CSU?

Tuition and Fees ([www.csuohio.edu/bursar/tuition-and-fees](http://www.csuohio.edu/bursar/tuition-and-fees)) are displayed in your CampusNet, Student Account tab once you register for classes. Your financial aid will be applied prior to the beginning of the semester if you have completed all the necessary steps to receive your financial aid. You are expected to pay the remaining balance, or go on a free budget payment plan, prior to the first day of the semester.

Most students use a combination of financial aid, student loans, parental support, and self-pay to cover the total cost.

Living on campus or CSU sponsored housing: You are not required to live on campus; if you choose to sign a contract to live in CSU housing, these charges are added to your total charges due to the University. **IMPORTANT: completing a FAFSA will not provide enough aid to cover the cost of living on campus.** Students and Parents must be willing and approved to borrow through the Federal Parent Loan for Undergraduate students (PLUS), private loans or self-pay to help cover the cost of living on campus.

## UNDERSTANDING YOUR FINANCIAL AID AWARD LETTER

Financial aid listed on your Award letter may be a combination of federal, institutional (university), state, private and other sources. The amount of financial aid offered is determined by information you entered on your FAFSA.

Your Financial Aid Award notice informs you of your financial aid for the academic year. If you receive other aid and/or there are changes to your family circumstances, please tell us — adjustments to the amounts offered may be made and a revised award letter issued.

## TYPES OF FINANCIAL AID

### SCHOLARSHIPS/GRANTS

Money you do not have to pay back: available from federal, state, and University sources. More information is available at [www.csuohio.edu/financial-aid/scholarships](http://www.csuohio.edu/financial-aid/scholarships).

### FEDERAL PELL GRANT

Eligibility is determined based on the results of the FAFSA. The grant amount is adjusted based on your enrollment; you will receive less if you attend less than full-time. For the 2026–2027 aid year, Federal Pell Grant range is expected to be \$740 to \$7,395.

### FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

A limited federal resource to help meet the cost of high need students. For the 2026-27 year, grant amounts range from \$200-\$1,000 per year.

### OHIO COLLEGE OPPORTUNITY GRANT (OCOG)

A state funded need-based grant for Ohio residents. Eligibility is based on the results of the FAFSA. An SAI of 3750 or less **and** a maximum household income of \$96,000 or less qualifies you for this award. For the 2026-27 year, the grant amount is expected to be \$4,000 for full-time students for the year, \$2,000 each semester. The grant amount is reduced if you do not enroll full-time.

### STUDENT EMPLOYMENT – FEDERAL WORK STUDY (FWS) AND NON-WORK STUDY

The University offers many employment opportunities for our students. Students who are hired to work on campus may be paid by Federal Work Study dollars or non-work study dollars. Federal Work Study is a need-based federal program that provides funding to pay students who work on campus.

If you are awarded Federal Work Study, it will appear on your financial aid award letter. **Important:** FWS is not applied directly to your student account and will not reduce your balance due to the University, but you may use the funds received to make a payment on your account.

Student employment, whether Federal Work Study or non-work study, does not apply to the student's account. Students who work on campus will receive a bi-weekly paycheck. Working on campus is a wonderful opportunity for our students to gain valuable skills and earn income while being a student.

For more information, visit our Career Services website at [www.clestatecareers.com/students](http://www.clestatecareers.com/students)

## WHERE SHOULD THE ORGANIZATION SEND YOUR SCHOLARSHIP CHECK?

Scholarship checks should be mailed to:

Cleveland State University  
 c/o Scholarship Coordinator  
 2121 Euclid Avenue, UN 340  
 Cleveland, Ohio 44115

Please be sure to include your name and CSU identification number with the check. The scholarship check will appear as a Miscellaneous Scholarship on your Financial Aid Award Letter.

The CSU policy is to divide scholarship funds equally between the Fall and Spring semesters unless otherwise noted and Scholarship donors may request a one semester distribution by providing written instruction with the scholarship payment.

## DIRECT SUBSIDIZED AND UNSUBSIDIZED LOANS

Direct Subsidized and Unsubsidized Loans are part of the Federal Direct Loan Program, which offers low-interest loans to students to help students pay for college. They are called Direct Loans because they are made directly from the U.S. Department of Education, without going through a bank or other lender.

Students who complete the Free Application for Federal Student Aid (FAFSA) are automatically considered for federal student loans and they will be listed on your award letter.

**The U.S. Department of Education limits the amount of loans students may borrow. The student loan(s) listed on your award letter is for the maximum amount we are permitted to offer for full-time enrollment and may be reduced if you are not full-time. These funds also may not be enough to cover your total costs.** For more information on federal student loans visit: <https://studentaid.gov/understand-aid/types/loans>

The Financial Aid Office determines your loan eligibility based on federal rules along with the results of your FAFSA. See chart below for eligibility amounts.			
<b>IMPORTANT: All Direct Loans will be prorated if not enrolled full-time.</b>			
<b>Undergraduate: Full-time = 12+ credit hours</b>			
<b>Graduate/Law: Full-time = 9+ credit hours</b>			
Dependent student annual loan limits	Total credits earned	Maximum annual loan amount (based on full-time enrollment)	Loan amount that can be Subsidized**
Freshman	0-29	\$5,500	\$3,500
Sophomore	30-59	\$6,500	\$4,500
Junior/Senior	60+	\$7,500	\$5,500
Maximum dependent student lifetime loan limit:		<b>\$31,000</b>	<b>\$23,000</b>
Independent student annual loan limits			
Freshman	0-29	\$9,500	\$3,500
Sophomore	30-59	\$10,500	\$4,500
Junior/Senior	60+	\$12,500	\$5,500
Maximum independent student lifetime loan limit:		<b>\$57,500</b>	<b>\$23,000</b>
New Graduate student*			
Annual Unsubsidized limit:		\$20,500	
Maximum lifetime loan limit (combined with undergraduate):		<b>\$157,500</b>	
New Law student*			
Annual Unsubsidized limit:		\$50,000	
Maximum lifetime loan limit (combined with undergraduate):		<b>\$257,500</b>	
*Please visit <a href="https://studentaid.gov/understand-aid/types/loans#types">https://studentaid.gov/understand-aid/types/loans#types</a> to learn more about Graduate and Professional student funding. <a href="https://www.studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized">www.studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized</a>			

## **FEDERAL PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS)**

The Federal PLUS loan enables credit-worthy parents or stepparents to borrow a loan on behalf of their dependent student. The loan is to help pay for the cost of attending CSU.

A parent interested in applying for a PLUS loan can complete the online application at [www.studentaid.gov/plus-app/parent/landing](http://www.studentaid.gov/plus-app/parent/landing).

### **Parents:**

- You must use your FSA ID and password to log in and apply
- Please do not use your student's FSA ID and password
- The parent loan is in the parent's name, and repaying the loan is the parent borrower's responsibility

## **HELPFUL HINTS TO COMPLETE THE PLUS APPLICATION**

Request the full amount needed for both the fall and spring semester to eliminate the need to reapply at the end of each semester.

The loan will apply to your student's account and pay before all other financial aid.

Important: The Parent PLUS application for 2026-27 will become available at <https://studentaid.gov/plus-app/parent/landing> on May 1, 2026.

The maximum amount you can request is \$20,000 annually, with a maximum lifetime amount of \$65,000 per dependent student.

If the PLUS Application is approved, we will begin processing applications on or around July 1.

If not approved, the student is then allowed to apply for an additional unsubsidized loan. The maximum amount for freshmen is \$4,000 for the year.

## **PRIVATE EDUCATION LOAN**

Private or alternative loan programs are used to cover educational expenses not already covered by federal student loans, grants, scholarships or other resources. To learn more visit: <https://www.csuohio.edu/financial-aid/privatebank-loans-alternative-loans>

## **\*\*REAPPLY ANNUALLY\*\***

You must renew your Free Application for Federal Student Aid (FAFSA) every year in order to be considered for financial aid for the next academic year. You can renew your FAFSA online at StudentAid.gov. Apply early to maximize your aid opportunity.

## **MAINTAINING YOUR FINANCIAL AID**

### **SATISFACTORY OF ACADEMIC PROGRESS (SAP) AND WITHDRAWAL FROM CLASSES**

SAP rules require students earn a minimum of 2.0 cumulative grade point average and successfully complete 2/3 (67%) of their courses each semester in order to keep their federal and state financial aid.

It is important for students to know that withdrawing from classes after they have started and/or earning a non-passing grade will have a negative impact on their current and future financial aid eligibility.

Please check with All-in-1 before withdrawing to learn how this will affect you immediately and in the future.

Review the financial aid withdrawal policy found at <https://www.csuohio.edu/financial-aid/federal-financial-aid-compliance-and-disclosures>.

**Bursar Tuition Refund Policy can be found at** <https://csuohio.edu/bursar/refunds>.

## CHANGES/CORRECTIONS OR SPECIAL CIRCUMSTANCES

Corrections or changes to the information you originally submitted on your FAFSA may result in a revision to your financial aid award. If you have unusual circumstances that were not reported on the FAFSA such as loss of income due to unemployment, death or divorce, a review of your circumstances can be requested. Please contact All-in-1 for more information.

## EXTERNAL FUNDING

If you are receiving funds that are not listed on your Financial Aid Award letter, please notify the Financial Aid Office via All-In-1. If required, adjustments will be made to your award offer.

If we need to add these funds to your award AFTER your financial aid has been disbursed, this could result in you owing a balance to CSU. Please notify All-In-1 about any additional funding not included on your Award Letter before classes begin.

## ELIGIBILITY STATUS/ FUNDING LEVELS

The Financial Aid Office reserves the right to adjust the financial aid offered based on review (called "Verification") of your eligibility. CSU reserves the right to adjust Financial Aid Awards if federal, state or the University funding levels for financial aid programs fall short of anticipated levels.

## WHEN WILL YOUR FINANCIAL AID FUNDS PAY YOUR BILL AT CSU?

Financial aid funds will pay into your student account 10 days before classes begin each semester or once all requirements have been completed.

There are required items that must be completed before your aid is allowed to apply. It is important to complete all the necessary steps detailed in CampusNet on the financial aid tab. <https://campusnet.csuohio.edu/index.jsp>

## WHAT IF YOUR FINANCIAL AID AMOUNT EXCEEDS YOUR TOTAL CHARGES?

If the financial aid applied is more than what you owe, you will receive a refund which can be used for other educational expenses, such as: books, supplies, parking. Refunds are processed by the University Bursar. Visit <https://www.csuohio.edu/bursar/direct-deposit-now-available-through-campusnet> for more information.

## HOW WILL YOU BE BILLED FOR ON-CAMPUS MEALS AND HOUSING?

If you choose to live in CSU housing *and* you are required to purchase a meal plan, your charges will post to your CSU student account.

The FAFSA does not offer enough aid to cover the cost of tuition fees, housing and meals. Please discuss with your family other borrowing options and/or being prepared to go on the Budget Payment Plan.

<https://www.csuohio.edu/bursar/payment-plans>

## PAYMENT OF YOUR CSU BILL

Your total CSU charges will be available late July for Fall Semester. Payment is due before classes begin. Financial aid will apply 10 days before the start of classes. Please login to Campusnet to view and/or pay your bill.

## NEXT STEPS

- Log in to Campusnet, Financial Aid tab – <https://campusnet.csuohio.edu/login.jsp>
- Review and complete all necessary steps noted on the 'Summary' tab to receive your financial aid.
- Tuition/Fees and Housing and Meals (if applicable) will appear on your Student Account tab at the end of July 2026. Payment is due before the first day of classes.

## WHERE TO GO FOR HELP

Additional information regarding our programs and policies can be found at <https://www.csuohio.edu/financial-aid>.

Customer service for financial aid is provided by All-in-1 located in Ronald Berkman Hall, Room 116. Please call 216-687-5411 or email [allinone@csuohio.edu](mailto:allinone@csuohio.edu).