



The California State University
OFFICE OF THE CHANCELLOR

April 1, 2011

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Sacramento, CA 95814

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Department of Finance
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Gregory Schmidt
Secretary of the Senate
State Capitol, Room 400
Sacramento, CA 95814

E. Dotson Wilson
Chief Clerk of the Assembly
State Capitol, Room 3196
Sacramento, CA 95814

RE: Final Institutional Financial Aid Programs Report

As required by Section 66021.1 of the Education Code, enclosed is the California State University's Final Institutional Financial Aid Report for the 2009/10 academic year.

If you have any questions about this report, please contact Mr. Eric Forbes, Assistant Vice Chancellor of Student Academic Support, at (562) 951-4726.

Sincerely,

Benjamin F. Quillian
Executive Vice Chancellor and
Chief Financial Officer

BFQ: skg

Enclosure



The California State University
OFFICE OF THE CHANCELLOR

Final Institutional Financial Aid Programs Report
2009/10 Academic Year
April 1, 2011
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- c: Members, Joint Legislative Budget Committee
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INSTITUTIONAL FINANCIAL AID PROGRAMS AT THE CALIFORNIA STATE UNIVERSITY

Section 66021.1 of the California Education Code directs the California State University to report annually to the Legislature on its institutional financial aid programs. The final report is provided in response to the request. The request reads as follows:

66021.1 (b) The California State University shall, and the University of California is requested to, report annually to the Legislature on their respective institutional financial aid programs. The California State University shall, and the University of California is requested, to provide preliminary reports on or before January 10 of each year, and final reports on or before March 31 of each year.

(c) The preliminary reports shall include all of the following:

(1) A description of the goals, terms, and policies of each of the university's institutional aid programs, including eligibility criteria, allocation of financial aid awards, fee waivers, and other relevant information.

(2) A description and explanation of any changes the university has made to any of these policies since the prior year, and any changes the university intends to make for the next academic year.

(3) The total amount the university expended on institutional aid for students, disaggregated by student level, for the two prior academic years, the current year, and a projection for the next year, and the average and 90th percentile undergraduate institutional aid award amount provided per recipient for the prior two academic years and the current academic year.

(4) The average and 90th percentile parental income level, expected family contribution, and the financial need of undergraduate need-based student institutional gift aid recipients for the prior two academic years.

(5) For the prior year, the current year, and the budget year, an analysis identifying the estimated number of undergraduates with financial need; their aggregate cost of attendance and aggregate expected federal parent contribution; the aggregate amount of financial aid, including federal gift aid, state gift aid, institutional need-based aid, institutional merit-based aid, other institutional gift aid, and private gift aid, received by these students; the aggregate remaining amount to be met by work, borrowing, or other means; and an explanation of the estimated change in aggregate student need in the budget year resulting from changes in the cost of attendance, and other factors, including any fee increases proposed by the university in its fall budget proposal. The explanation shall include an estimate of the extent to which cost increases will be offset by federal, state, and institutional financial aid programs.

(6) The typical financial aid package for a typical dependent undergraduate student with a parent income of twenty thousand dollars (\$20,000), forty thousand dollars (\$40,000), sixty thousand dollars (\$60,000), eighty thousand dollars (\$80,000), and one hundred thousand dollars (100,000).

(d) The final report shall include all of the following for the prior academic year:

(1) An aggregate summary of financial aid awarded to students, including scholarships, grants, waivers, loans, and work-study awards from federal, state, institutional, and private sources.

(2) Indicators of the effectiveness of the university's aid programs in achieving the university's stated goals related to financial aid.

Financial Aid Reports

In addition to this report, the University produces a Statistical Abstract each spring. This report provides more detailed information about financial assistance for CSU students and select student characteristics. An annual financial aid report is also produced each year, which contains a variety of information including student costs, trends, and historical data.

Information regarding fees and financial aid are provided to the Board of Trustees throughout the year as part of finance and budget presentations and discussions.

Overview of Institutional Aid Programs

Historically, California has made a strong commitment to provide access to public postsecondary institutions while making it a priority to keep fees low at these institutions. Up until the Educational Opportunity Program was introduced in 1969 the availability of federal student aid programs, along with the state's scholarship program, precluded the apparent need for any systemwide financial aid program at the CSU. The Program was introduced in order to promote expanded educational opportunities for low-income disadvantaged students. With its success public institutions have continued to see more individuals rightfully afforded the ability to go to college, despite increases in the cost of attendance for postsecondary education. As such the CSU and other higher education institutions have employed additional efforts to ensure that sufficient financial aid is available to assist students in meeting their costs to pursue their college degrees and overcome financial barriers.

Goals for Institutional Aid Programs

Institutional aid programs contribute to a robust assortment of federal and state programs that make it possible to address the financial needs of CSU students. The CSU Board of Trustees adopted a fee and financial aid policy in 1993 with the goal to cover the State University Fee for financially needy students. In response to Trustee policy, to the maximum extent possible, the CSU offsets the State University Fee for low and middle-income students utilizing the State University Grant and Cal Grant programs to promote access and ensure affordability for students with the least ability to pay. While not all CSU students may be eligible for grants, campuses construct financial aid packages with work study and loans after grants to minimize student indebtedness.

State University Grants (SUG)

The State University Grant (SUG) program was established for the 1982-83 award year with a General Fund appropriation of \$3.4 million. Due to fiscal considerations, General Fund support for the SUG program leveled off at \$33.7 million in 1992/93. Absent an increase in state support for the SUG program, in March 1993, the CSU Board of Trustees approved the framework for a new student fee and financial aid policy that called for dedicating one-third of annual incremental fee revenues to augment the State University Grant program. The CSU commitment to this program for 2010-11 is nearly \$431 million. The SUG program provides need-based grants to eligible California residents who enroll at CSU campuses in undergraduate, post-baccalaureate, and graduate programs. Need is based on expected family contribution (EFC) which cannot exceed one half of the campus standard cost of attendance for students living off-campus. The awarding criteria may vary across campuses depending on funds available, student demographics etc. Most student awards are for the full Tuition Fee amount.

Educational Opportunity Program (EOP) Grants

The Educational Opportunity Program (EOP) Grants were established under the Budget Act of 1969 to provide financial assistance and support services to economically disadvantaged students admitted to the CSU under the Educational Opportunity Program. Program participants must be California residents enrolled in undergraduate degree programs and demonstrate financial need based on EFC which may vary across campuses. The maximum authorized grant is \$2,000 per year by statute; however, funding for the program has remained static at approximately \$17.5 million since the 1980's. The average award amount is \$900.

Graduate Equity Fellowships

The Graduate Equity Fellowship program was established in 1985-86 and targets educationally and economically disadvantaged students to promote diversity in our graduate study programs and increase participation in those fields of study. The available funding of approximately \$850,000 was permanently allocated to campuses in 1996-97. The average award amount is \$2,400.

CSU Future Scholars' Program Awards

The CSU Future Scholars' Program, funded through lottery revenues, was designed to promote college participation of students who are disadvantaged because of economic, educational, or environmental background. Awards are renewable based on satisfactory academic performance. Financial need is not a criterion for eligibility and significant discretion is

accorded to campuses in the use of funding to achieve program objectives. This program was designated as a campus-based program in 2000-01 thus permitting campuses greater flexibility in the use of available lottery funding. The average award amount is \$1,160.

Campus Fee-Funded Grants

Several CSU campuses set aside one-third of their resources from campus fee increases per Trustee policy (Executive Order 661) to assist financially needy students. Executive Order 740 superseded Executive Order 661 in April 2000, as requested by campus and student leaders, eliminating this requirement. Funding under the campus fee-funded grant programs has been decreasing in the past few years as new campus fees and increases have been adopted, but with no set-aside for grants. In 2009-10, 591 students received these grants for a total of \$656,000.

Institutional Scholarships

CSU campuses provide a variety of institutional scholarships to enrolled students. Funding for these awards typically come from endowments, annual gifts, or other resources designated for this purpose. Eligibility criteria for institutional scholarships vary widely by campus as do application requirements and selection procedures. The average award amount is \$2,840.

This category of assistance does not include “Outside Scholarships and Grants” where the funding is external to the campus and the determination of eligibility or the designation of award recipients is made by a source external to the institution.

Athletic Scholarships and Grants

CSU campuses with intercollegiate athletic programs provide athletic scholarships or grants to student-athletes. Typically the funding is derived from revenues generated by athletic programs or development (fund-raising) efforts of the campus and administered in conformance with applicable regulations and guidance from the National Collegiate Athletic Association (NCAA). Athletic grants and scholarships are generally awarded without respect to financial need but CSU policy requires that all awards be reported to the financial aid office to ensure the coordination of resources provided to need-based financial aid recipients and the prevention of over-awards to students. The average award amount is \$8,400.

Education Doctorate Grant

The Education Doctorate Grant program was established in the 2007-08 academic year in conjunction with the independent educational doctorate program. Funding for the program is derived by a 10 percent set aside of the educational doctorate fees. Need based awards are made to California residents demonstrating the requisite need while completing their doctorate program. Award amounts are limited to the amount of education doctorate fees. In 2009-10, 60 students received funding for a total of \$371,000.

Graduate Business Grant

The Graduate Business Grant was established in the 2009-10 academic year consistent with the graduate business professional fee. Funding for the program is derived by a minimum 25 percent set aside of the graduate business professional fee. Need based awards are made to California residents demonstrating the requisite need while completing their master’s program. Award amounts are limited to the amount of graduate business professional fees. In 2009-10, nearly 1,100 students received funding for a total of \$2.9 million.

Waivers of Tuition Fee

In addition to traditional financial aid programs, fee waivers (for Tuition Fees and campus-based fees) are provided to students per the Education Code. During the years covered by this report, mandatory waivers were available to dependents or survivors of disabled or deceased California veterans, certain recipients (or children of recipients) of a Congressional Medal of Honor, children or surviving spouses of deceased public law enforcement or fire suppression employees who were California residents and who were killed in the course of law enforcement or fire suppression duties, and dependents of victims of the September 11, 2001 terrorist attacks. In addition, campuses have the authority to provide “discretionary” fee waivers to various categories of students. More detailed information is provided later in this report.

Recent and Anticipated Changes to Institutional Aid Policy

No changes were made to the University's institutional aid policy in 2010-11, and none are anticipated for 2011-12.

Table 1.1 Institutional Aid Expenditures

	2008-2009 Actual		2009-2010 Actual		Estimated 2010-2011		Projected 2011-2012	
	Students	Dollars	Students	Dollars	Students	Dollars	Students	Dollars
State University Grants								
Undergraduate	96,877	\$257,840,275	99,981	\$346,134,739	100,600	\$381,254,800	107,000	\$449,400,000
Graduate/Postbaccalaureate	18,520	\$57,792,751	19,447	\$79,185,774	19,200	\$83,424,000	20,400	\$100,784,800
All Students	115,397	\$315,633,026	119,428	\$425,320,513	119,800	\$464,678,800	127,400	\$550,184,800
Educational Opportunity Program (EOP) Grants								
Undergraduate	19,773	\$17,773,110	19,521	\$16,939,623	19,375	\$17,437,973	19,375	\$17,437,973
Graduate/Postbaccalaureate	0	\$0	0	\$0	0	\$0	0	\$0
All Students	19,773	\$17,773,110	19,521	\$16,939,623	19,375	\$17,437,973	19,375	\$17,437,973
Graduate Equity Fellowships								
Undergraduate	0	\$0	0	\$0	0	\$0	0	\$0
Graduate/Postbaccalaureate	343	\$692,415	317	\$713,386	330	\$759,000	350	\$840,000
All Students	343	\$692,415	317	\$713,386	330	\$759,000	350	\$840,000
CSU Future Scholars' Program Awards								
Undergraduate	372	\$427,833	430	\$482,711	410	\$471,500	410	\$475,600
Graduate/Postbaccalaureate	3	\$1,179	0	\$0	0	\$0		
All Students	375	\$429,012	430	\$482,711	410	\$471,500	410	\$475,600
Campus Fee-Funded Grants								
Undergraduate	509	\$518,021	555	\$599,104	550	\$660,000	550	\$715,000
Graduate/Postbaccalaureate	36	\$50,551	36	\$57,277	35	\$56,000	35	\$59,500
All Students	545	\$568,572	591	\$656,381	585	\$716,000	585	\$774,500
Institutional Scholarships								
Undergraduate	12,128	\$25,056,760	11,600	\$25,467,141	11,500	\$27,910,500	11,600	\$30,972,000
Graduate/Postbaccalaureate	3,679	\$10,378,330	3,201	\$9,131,037	3,150	\$9,913,050	3,200	\$11,078,400
All Students	15,807	\$35,435,090	14,781	\$34,598,178	14,650	\$37,823,550	14,800	\$42,050,400
Athletic Scholarships & Grants								
Undergraduate	4,160	\$26,777,709	4,092	\$28,393,981	4,100	\$31,348,600	4,100	\$34,481,000
Graduate/Postbaccalaureate	56	\$376,484	38	\$343,568	40	\$368,000	40	\$372,000
All Students	4,216	\$27,154,193	4,130	\$28,737,549	4,140	\$31,716,600	4,140	\$34,853,000
Education Doctorate Grant								
Undergraduate	0	\$0	0	\$0	0	\$0	0	\$0
Graduate/Postbaccalaureate	27	\$155,435	54	\$358,657	65	\$437,840	70	\$518,700
All Students	27	\$155,435	54	\$358,657	65	\$437,840	70	\$518,700
Graduate Business Grant								
Undergraduate	0	\$0	7	\$10,465	0	\$0	0	\$0
Graduate/Postbaccalaureate	0	\$0	1,074	\$2,913,066	1,150	\$3,274,740	1,200	\$3,758,832
All Students	0	\$0	1,081	\$2,923,531	1,150	\$3,274,740	1,200	\$3,758,832
Subtotal - Grants & Scholarships								
Undergraduate	114,532	\$328,393,708	117,067	\$418,081,180	117,147	\$459,083,373	122,724	\$533,481,573
Graduate/Postbaccalaureate	21,051	\$69,447,145	22,018	\$92,721,335	22,040	\$98,232,630	23,271	\$117,412,232
All Students	135,583	\$397,840,853	139,085	\$510,802,515	139,187	\$557,316,003	145,995	\$650,893,805

Table 1.1 Institutional Aid Expenditures cont'd

	2008-2009 Actual		2009-2010 Actual		Estimated 2010-2011		Projected 2011-2012	
	Students	Dollars	Students	Dollars	Students	Dollars	Students	Dollars
Campus Fee-Funded Work Study								
Undergraduate	78	\$179,893	0	\$0	100	\$235,000	120	\$288,000
Graduate/Postbaccalaureate	4	\$2,514	0	\$0	5	\$9,500	5	\$9,500
All Students	82	\$182,407	0	\$0	105	\$244,500	125	\$297,500
Institutional Long-term Educational Loans								
Undergraduate	43	\$158,654	16	\$53,416	40	\$148,000	45	\$171,000
Graduate/Postbaccalaureate	89	\$428,225	6	\$18,190	50	\$250,000	55	\$286,000
All Students	132	\$586,879	22	\$71,606	90	\$398,000	100	\$457,000
Unduplicated Students and Total Awards								
Undergraduate	114,588	\$328,732,255	117,088	\$418,081,180	118,224	\$459,466,373	123,869	\$533,940,573
Graduate/Postbaccalaureate	21,132	\$69,877,884	22,018	\$92,721,335	22,091	\$98,492,130	23,326	\$117,707,732
All Students	135,720	\$398,610,139	139,106	\$510,802,515	140,315	\$557,958,503	147,195	\$651,648,305
Waivers of Tuition Fee								
Undergraduate	16,559	\$32,407,717	10,445	\$29,224,690	16,100	\$40,250,000	16,400	\$45,100,000
Graduate/Postbaccalaureate	3,197	\$7,324,401	2,552	\$7,197,124	3,020	\$9,060,000	3,200	\$10,560,000
All Students	19,756	\$39,732,118	12,997	\$36,421,814	19,120	\$49,310,000	19,600	\$55,660,000
Unduplicated Students and Total Assistance								
Undergraduate	130,446	\$361,139,972	126,735	\$447,305,870	133,220	\$499,716,373	139,193	\$579,040,573
Graduate/Postbaccalaureate	24,174	\$77,202,285	24,395	\$99,918,459	24,922	\$107,552,130	26,350	\$128,267,732
All Students	154,620	\$438,342,257	151,130	\$547,224,329	158,142	\$607,268,503	165,543	\$707,308,305

Mandatory fee waiver programs

The following table reflects the actual number of waivers provided, minimum, average and maximum amounts of waivers granted, and the aggregate cost of waivers for each CSU mandatory waiver program. CSU defines mandatory waivers as those mandated by state law – Alan Pattee, California Veteran, and 9-11 Victims Dependents. CSU also funds a number of non-state mandated waivers that are required by labor contracts (Employee and Dependents), state policy (California Residents 60+), and CSU policy that addresses state policy concerns (High School Students Special Programs).

CSU Mandatory Waiver Report

	2008/09 Reported	2009/10 Reported	2010/11 Budget	2011/12 Budget
Number of Fee Waivers				
Cal Vet/Medal of Honor	5,579	5,498	5,498	5,498
<i>Undergraduate</i>	5,283	5,183	5,183	5,183
<i>Graduate</i>	296	314	314	314
Alan Pattee	306	310	310	310
<i>Undergraduate</i>	270	271	271	217
<i>Graduate</i>	36	39	39	39
Minimum/Average/Maximum Waiver				
Cal Vet/Medal of Honor				
<i>Undergraduate</i>				
Minimum	\$0	\$0	\$0	\$0
Average	\$2,898	\$3,827	\$4,206	\$4,670
Maximum	\$3,048	\$4,026	\$4,335	\$4,884
<i>Graduate</i>				
Minimum	\$0	\$0	\$0	\$0
Average	\$3,319	\$4,189	\$4,457	\$5,124
Maximum	\$3,756	\$4,962	\$5,343	\$6,018

Alan Pattee

Undergraduate				
Minimum	\$0	\$0	\$0	\$0
Average	\$2,836	\$3,726	\$4,030	\$4,545
Maximum	\$3,048	\$4,026	\$4,335	\$4,884
Graduate				
Minimum	\$0	\$0	\$0	\$0
Average	\$2,917	\$4,166	\$3,789	\$5,135
Maximum	\$3,756	\$4,962	\$5,343	\$6,018

Aggregate Cost of Waivers

Cal Vet/Medal of Honor

Undergraduate	\$15,308,000	\$19,838,000	\$21,802,000	\$24,208,000
Graduate	983,000	1,316,000	1,400,000	1,610,000
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	\$16,291,000	\$21,154,000	\$23,202,000	\$25,818,000

Alan Pattee

Undergraduate	\$766,000	\$1,008,000	\$1,090,000	\$1,230,000
Graduate	105,000	165,000	150,000	203,000
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	\$871,000	\$1,173,000	\$1,240,000	\$1,433,000

Mandatory Waivers	\$17,162,000	\$22,327,000	\$24,442,000	\$27,251,000
Other Required Waivers	13,827,000	19,080,000	20,620,000	23,388,000
Total Funded Waivers Cost	<hr/>	<hr/>	<hr/>	<hr/>
Total Funded Waivers	\$30,989,000	\$41,407,000	\$45,062,143	\$50,639,000
	12,150	11,931	11,931	11,931

Undergraduate Institutional gift aid recipients

The average and 90th percentile undergraduate institutional aid award amount provided per recipient for the prior two academic years and the current academic year are provided below:

<i>2008-2009</i>	Avg	90th Percentile
Amount	\$2,806	\$4,266

<i>2009-2010</i>	Avg	90th Percentile
Amount	\$3,534	\$5,193

<i>2010-2011</i>	Avg	90th Percentile
Amount	\$3,860	\$5,790

Undergraduate Need-based institutional gift aid recipients

In 2008-2009; 102,644 CSU undergraduates (26.8% of enrolled students) received funding from this source. Their financial characteristics and average institutional aid award are presented below.

<i>2008-2009</i>	Avg	90th Percentile
Parent Income *	\$24,809	\$48,945
Expected Family Contribution	\$991	\$4,499
Financial Need	\$16,178	\$21,356

* *Dependent students*

In 2009-2010; 111,337 CSU undergraduates (29% of enrolled students) received funding from this source. Their financial characteristics and average institutional aid award are presented below.

2009-2010	Avg	90th Percentile
Parent Income *	\$23,431	\$49,836
Expected Family Contribution	\$778	\$3,078
Financial Need	\$18,514	\$24,722

* *Dependent students*

Undergraduate Student Costs and Resources

The following tables reflect data on the aggregate cost of attendance, EFC, financial need, and the aid received from various sources on the part of financially needy undergraduates enrolled at the CSU. The tables also include an entry for outstanding or unmet need.

In reviewing these tables it is important to note that the aggregate amounts of financial aid cannot be deducted from the aggregate need figure to determine the outstanding or unmet need. Some students with financial need receive aid in excess of their evaluated need. This occurs when students receive unsubsidized student loans or parent loans to replace all or a portion of the expected family contribution.

Financial need is determined by deducting the amount of the EFC determined through the federal need analysis methodology from the student’s Cost of Attendance (COA). Student financial aid administrators on the campuses then offer the student a “package” of financial aid taking into account the total aid that the student might receive from all sources. When financial aid program resources are not adequate to award students the full amount of their financial need, a student may appear to have unmet need. *Unmet need may be created when a student who is awarded work-study does not work the requisite number of hours required to earn the full amount of the work-study awarded. Students may also elect not to borrow, thus creating unmet need to the extent of student loans included as a part of the package. In addition, students may elect to decrease the costs used to determine their financial need, e.g., sharing an apartment with several roommates.*

During 2009-10, there were 190,468 CSU undergraduates who demonstrated financial need and received funding. This number represents 49 percent of the college year headcount enrollment of 388,162 undergraduates for 2009-10.

2009-10 Undergraduates

Aggregate Need and Aid	Students	Dollars	Avg
Cost of Attendance	190,569	\$3,635,562,619	\$19,077
Expected Family Contribution	190,509	\$561,894,440	\$2,949
Financial Need	190,509	\$3,073,082,609	\$16,131
Outside Scholarships & Other Resources	11,684	\$25,395,902	\$2,174
Federal Gift Aid	136,545	\$613,724,917	\$4,495
State Gift Aid (Cal Grants)	64,161	\$257,996,014	\$4,021
Institutional Non-need-based Gift Aid	10,189	\$29,634,064	\$2,908
Institutional Need-based Gift Aid	106,015	\$363,683,931	\$3,430
All Scholarships & Grant Aid	157,423	\$1,298,951,257	\$8,251
Balance of Need after Gift Aid	188,672	\$1,777,856,699	\$9,423
Total Work-Study	6,849	\$17,465,952	\$2,550
Total Loans	112,405	\$790,939,465	\$7,037
Total Financial Aid	190,573	\$2,107,356,674	\$11,058
Outstanding/Unmet Need	162,609	\$1,060,030,287	\$6,519

2010-11 Undergraduates (Estimated)

Aggregate Need and Aid	Students	Dollars	Avg
Cost of Attendance	200,000	\$3,968,400,000	\$19,842
Expected Family Contribution	200,000	\$584,000,000	\$2,920
Financial Need	200,000	\$3,384,400,000	\$16,922
Outside Scholarships & Other Resources	12,000	\$26,400,000	\$2,200
Federal Gift Aid	141,000	\$648,600,000	\$4,600
State Gift Aid (Cal Grants)	66,000	\$290,400,000	\$4,400
Institutional Non-need-based Gift Aid	10,500	\$31,500,000	\$3,000
Institutional Need-based Gift Aid	110,000	\$396,000,000	\$3,600
All Scholarships & Grant Aid	162,960	\$1,392,900,000	\$8,548
Balance of Need after Gift Aid	197,980	\$1,991,500,000	\$10,416
Total Work-Study	7,500	\$19,500,000	\$2,600
Total Loans	116,000	\$835,200,000	\$7,200
Total Financial Aid	200,000	\$2,247,600,000	\$11,238
Outstanding/Unmet Need	170,000	\$1,180,000,000	\$6,941

The following table represents a rough estimate of the aggregate costs, contribution, and financial aid activity for 2011-12. It is estimated that approximately 208,000 undergraduates will demonstrate financial need and receive some form of student financial aid.

2011-12 Undergraduates

Aggregate Need and Aid	Students	Dollars	Avg
Cost of Attendance	208,000	\$4,292,080,000	\$20,635
Expected Family Contribution	208,000	\$615,680,000	\$2,960
Financial Need	208,000	\$3,676,400,000	\$17,675
Outside Scholarships & Other Resources	12,400	\$27,900,000	\$2,250
Federal Gift Aid	145,000	\$669,900,000	\$4,620
State Gift Aid (Cal Grants)	68,000	\$312,800,000	\$4,600
Institutional Non-need-based Gift Aid	10,750	\$34,400,000	\$3,200
Institutional Need-based Gift Aid	118,000	\$460,200,000	\$3,900
All Scholarships & Grant Aid	169,992	\$1,505,200,000	\$8,855
Balance of Need after Gift Aid	205,899	\$2,171,200,000	\$10,545
Total Work-Study	7,600	\$20,520,000	\$2,700
Total Loans	120,640	\$892,736,000	\$7,400
Total Financial Aid	208,000	\$2,418,456,000	\$11,627
Outstanding/Unmet Need	176,800	\$1,300,000,000	\$7,353

Typical financial aid packages for dependent students

This table/graphic would show the financial aid package received by a typical dependent student with a family income of: (a) \$20,000; (b) \$40,000; (c) \$60,000; (d) \$80,000; and (e) \$100,000.

The following tables assume that the student resides in off-campus housing (typically a shared apartment) and is an entering freshman. The parent contribution assumes a family of four with only one in college.

2010-11 Academic Year	Parent Income				
	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000
Cost of Attendance	\$21,917	\$21,917	\$21,917	\$21,917	\$21,917
Parent Contribution	\$0	\$827	\$3,993	\$8,998	\$15,178
Financial Need	\$21,917	\$21,090	\$17,924	\$12,919	\$6,739
Typical Financial Aid Package					
Federal Pell Grant	\$5,550	\$4,700	\$1,600	\$0	\$0
Federal SEOG	\$800	\$750	\$0	\$0	\$0
Cal Grant	\$1,551	\$4,335	\$0	\$0	\$0
State University Grant	\$4,335	\$0	\$4,335	\$0	\$0
Federal Work-Study & Student Loans	\$9,681	\$11,305	\$11,989	\$12,919	\$6,739
Total Student Financial Aid	\$21,917	\$21,090	\$17,924	\$12,919	\$6,739

FINAL REPORT: Aggregate Summary of Financial Aid Awarded

2009/10 Student Financial Assistance by Student Level

Undergraduates	Number	Total	Mean
Pell Grant	136,332	\$549,472,349	\$4,030
2nd Pell Grant	12,812	\$16,329,910	\$1,275
ACG Grant	24,023	\$17,857,189	\$743
SMART Grant	4,873	\$14,784,083	\$3,034
SEOG Award	20,288	\$11,712,556	\$577
BIA Grant	161	\$566,761	\$3,520
Chafee Grant	482	\$2,220,009	\$4,606
Federal Teach Grant	31	\$86,416	\$2,788
Other Federal Grant	982	\$1,383,637	\$1,409
Stafford Loan-Subsidized	109,926	\$467,337,412	\$4,251
Stafford Loan-Unsubsidized	84,855	\$386,506,968	\$4,555
Parent Loan	9,517	\$101,941,252	\$10,711
Perkins Loan	3,227	\$6,352,736	\$1,969
Nursing Student Loan	103	\$337,311	\$3,275
Federal Work-Study	6,852	\$17,475,022	\$2,550
Cal Grant A	17,374	\$65,061,289	\$3,745
Cal Grant B	46,793	\$192,959,114	\$4,124
State Graduate Fellowship	0	\$0	\$0
State University Grant	100,103	\$346,520,169	\$3,462
EOP Grant	19,522	\$16,940,003	\$868
Future Scholars Scholarship	430	\$482,711	\$1,123
Graduate Business Grant	7	\$10,465	\$1,495
Campus Fee Grant	555	\$599,104	\$1,079
Institutional Scholarship	11,689	\$25,703,178	\$2,199
Athletic Scholarship	4,094	\$28,407,015	\$6,939
Institutional Long-Term Loan	17	\$54,606	\$3,212
Other Scholarship-Grant	14,406	\$30,195,377	\$2,096
Other Educational Loan	4,262	\$37,481,792	\$8,794
SU Fee Waiver(ERS)	10,446	\$29,227,402	\$2,798
Americorp Grant	456	\$792,263	\$1,737
Other Resources	2,511	\$7,376,202	\$2,938
FFEL/Direct Loans	132,122	\$957,044,265	\$7,244
Other Federal Aid Programs	136,983	\$621,102,957	\$4,534
Cal Grants/Grad Fellowship	64,167	\$258,020,403	\$4,021
CSU Aid Programs & Waivers	116,033	\$393,185,995	\$3,389
Institutional Aid Programs	16,171	\$54,763,903	\$3,387
Other Aid Programs	18,472	\$67,677,169	\$3,664
Scholarships, Grants, and Waivers	174,589	\$1,350,523,982	\$7,735
All Work Study	6,852	\$17,475,022	\$2,550
All Loans	133,768	\$1,001,270,710	\$7,485
Total Aid w/ Waivers	227,265	\$2,369,269,714	\$10,425
Institutional Grants	106,136	\$364,058,896	\$3,430
Work Study/Loan	136,702	\$1,018,745,732	\$7,452

Graduates/Postbaccalaureates	Number	Total	Mean
Pell Grant	3,699	\$11,031,088	\$2,982
2nd Pell Grant	96	\$121,774	\$1,268
BIA Grant	16	\$101,046	\$6,315
Chafee Grant	1	\$5,000	\$5,000
Federal Teach Grant	348	\$1,091,175	\$3,136
Other Federal Grant	122	\$568,903	\$4,663
Stafford Loan-Subsidized	27,389	\$178,457,950	\$6,516
Stafford Loan-Unsubsidized	19,958	\$166,471,396	\$8,341
Graduate PLUS Loan	757	\$4,389,220	\$5,798
Perkins Loan	587	\$1,691,635	\$2,882
Nursing Student Loan	12	\$36,299	\$3,025
Federal Work-Study	600	\$1,527,312	\$2,546
Cal Grant A	41	\$161,312	\$3,934
Cal Grant B	74	\$336,823	\$4,552
State Graduate Fellowship	0	\$0	\$0
State University Grant	19,325	\$78,800,344	\$4,078
Graduate Equity Fellowship	317	\$713,386	\$2,250
Education Doctorate Grant	54	\$358,657	\$6,642
Graduate Business Grant	1,074	\$2,913,066	\$2,712
Campus Fee Grant	36	\$57,277	\$1,591
Institutional Scholarship	3,126	\$8,895,000	\$2,845
Athletic Scholarship	36	\$330,534	\$9,182
Institutional Long-Term Loan	5	\$17,000	\$3,400
Other Scholarship-Grant	2,187	\$9,518,182	\$4,352
Other Educational Loan	469	\$3,775,956	\$8,051
SU Fee Waiver(ERS)	2,551	\$7,194,412	\$2,820
Americorp Grant	220	\$569,816	\$2,590
Other Resources	1,465	\$8,994,110	\$6,139
FFEL/Direct Loans	30,072	\$348,059,933	\$11,574
Other Federal Aid Programs	4,559	\$14,646,920	\$3,213
Cal Grants/Grad Fellowship	131	\$532,435	\$4,064
CSU Aid Programs & Waivers	22,357	\$89,974,620	\$4,024
Institutional Aid Programs	3,195	\$9,299,811	\$2,911
Other Aid Programs	2,646	\$13,294,138	\$5,024
Scholarships, Grants, and Waivers	26,047	\$122,227,034	\$4,693
All Work Study	600	\$1,527,312	\$2,546
All Loans	30,284	\$353,580,823	\$11,675
Total Aid w/ Waivers	38,917	\$477,335,169	\$12,265
Institutional Grants	19,339	\$78,858,001	\$4,078
Work Study/Loan	30,397	\$355,108,135	\$11,682

All Students	Number	Total	Mean
Pell Grant	140,031	\$560,503,437	\$4,003
2nd Pell Grant	12,908	\$16,451,684	\$1,275
ACG Grant	24,023	\$17,857,189	\$743
SMART Grant	4,873	\$14,784,083	\$3,034
SEOG Award	20,288	\$11,712,556	\$577
BIA Grant	177	\$667,807	\$3,773
Chafee Grant	483	\$2,225,009	\$4,607
Federal Teach Grant	379	\$1,177,591	\$3,107
Other Federal Grant	1,104	\$1,952,540	\$1,769
Stafford Loan-Subsidized	137,315	\$645,795,362	\$4,703
Stafford Loan-Unsubsidized	104,813	\$552,978,364	\$5,276
Parent Loan	9,517	\$101,941,252	\$10,711
Graduate PLUS Loan	625	\$4,389,220	\$7,023
Perkins Loan	3,814	\$8,044,371	\$2,109
Nursing Student Loan	115	\$373,610	\$3,249
Federal Work-Study	7,452	\$19,002,334	\$2,550
Cal Grant A	17,415	\$65,222,601	\$3,745
Cal Grant B	46,867	\$193,295,937	\$4,124
State University Grant	119,428	\$425,320,513	\$3,561
EOP Grant	19,522	\$16,940,003	\$868
Graduate Equity Fellowship	317	\$713,386	\$2,250
Future Scholars Scholarship	430	\$482,711	\$1,123
Education Doctorate Grant	54	\$358,657	\$6,642
Graduate Business Grant	1,081	\$2,923,531	\$2,704
Campus Fee Grant	591	\$656,381	\$1,111
Institutional Scholarship	14,815	\$34,598,178	\$2,335
Athletic Scholarship	4,130	\$28,737,549	\$6,958
Institutional Long-Term Loan	22	\$71,606	\$3,255
Other Scholarship-Grant	16,593	\$39,713,559	\$2,393
Other Educational Loan	4,731	\$41,257,748	\$8,721
SU Fee Waiver(ERS)	12,997	\$36,421,814	\$2,802
Americorp Grant	676	\$1,362,079	\$2,015
Other Resources	3,976	\$16,370,312	\$4,117
FFEL/Direct Loans	162,194	\$1,305,104,198	\$8,047
Other Federal Aid Programs	141,542	\$635,749,877	\$4,492
Cal Grants/Grad Fellowship	64,298	\$258,552,838	\$4,021
CSU Aid Programs & Waivers	138,390	\$483,160,615	\$3,491
Institutional Aid Programs	19,366	\$64,063,714	\$3,308
Other Aid Programs	21,118	\$80,971,307	\$3,834
Scholarships, Grants, and Waivers	200,636	\$1,472,751,016	\$7,340
All Work Study	7,452	\$19,002,334	\$2,550
All Loans	164,052	\$1,354,851,533	\$8,259
Total Aid w/ Waivers	266,182	\$2,846,604,883	\$10,694
Institutional Grants	125,475	\$442,916,897	\$3,530
Work Study/Loan	167,099	\$1,373,853,867	\$8,222

Effectiveness of Institutional Aid Programs

The following information is from the 2009-2010 academic year:

Nearly 55% of all CSU students receive some form of financial assistance and 70 percent of undergraduate financial aid recipients have their fees fully covered by grants or waivers.

Regarding student indebtedness, the most recent national information for baccalaureate recipients is from 2008-2009:

National Average	\$24,000*
California Average	\$17,326
CSU Average	\$14,804

CSU students are 38% below the national average and 14.6% below the state average.

In addition, the proportion of all CSU baccalaureate recipients who assumed loan debt betters the national and state averages:

National Average	59%
California Average	48%
CSU Average	42%

*Source: The Project on Student Debt "Student Debt and the Class of 2009", October 2010