

SAN JOSÉ STATE UNIVERSITY

# FINANCIAL AID

2025–2026



**SJSU** | FINANCIAL AID AND  
SCHOLARSHIP OFFICE

One Washington Square | San José, CA 95192 | 408-283-7500 | [fao@sjsu.edu](mailto:fao@sjsu.edu) | [sjsu.edu/faso](https://sjsu.edu/faso)

# Welcome

San José State University's Financial Aid and Scholarship Office assists students in securing federal, state and university financial aid to achieve their educational pursuits. Students receive aid in the form of scholarships, grants, work study, and loans — funds that help them focus on their education and complete their degree.

## **Apply Now!**

You can apply for 2025-26 aid starting December 2024.

## **You May Be Eligible!**

Over 21,000 SJSU students qualified for financial aid during the 2023-24 academic year.

## **Did You Know?**

SJSU disbursed over \$223M in Aid for the 2023-24 academic year.

# Financial Aid Overview

Financial Aid is assistance offered to you and your family to help meet the gap between what you can contribute to your education and what it costs to attend college. Financial aid can be in the form of federal grants, state grants, work study, scholarships, and loans.

## Financial Aid Formula

For financial purposes, need is determined by the following formula:

$$\text{Cost of Attendance} - \text{Student Aid Index} - \text{Other Financial Assistance} = \text{Need}$$

## Student Aid Index (SAI)

This is the measure used to determine a student and family's ability to pay for college and the amount of financial aid they can receive.

## Cost of Attendance

The total cost of attendance will vary if you choose to live at home with family, on campus, or off campus. Below is the estimated cost of attendance for students living on campus for the academic year Fall 2025 – Spring 2026.

Description	Undergraduate	Graduate	Credential
*Tuition Fees	\$8,410	\$9,934	\$9,388
Food and Housing	\$20,971	\$20,971	\$20,971
Transportation	\$1,233	\$1,233	\$1,233
Personal	\$3,213	\$3,213	\$3,213
Books and Supplies	\$1,062	\$1,062	\$1,062
<b>Total</b>	<b>\$34,889</b>	<b>\$36,413</b>	<b>\$35,867</b>

\*Nonresidents of California, which includes international students, are charged an additional \$420 per unit.

### Fees subject to change

The CSU makes every effort to keep student costs to a minimum. Fees listed in published schedules or student accounts may need to be increased when public funding is inadequate. Therefore, CSU must reserve the right, even after initial fee payments are made, to increase or modify any listed fees, without notice, until the date when instruction for a particular semester or quarter has begun. All CSU listed fees should be regarded as estimates that are subject to change upon approval by The Board of Trustees, the Chancellor, or the Presidents, as appropriate. Changes in mandatory systemwide fees will be made in accordance with the requirements of the Working Families Student Fee Transparency and Accountability Act (Sections 66028 - 66028.6 of the Education Code).

### Installment Payment Plans

There are two installment plans, one for tuition and fees and one for on-campus housing. There are enrollment fees to participate for each. Please note: Students are not able to sign up for the payment plans until charges appear on their account, either tuition and fees, or housing charges. For payment plan options visit [sjsu.edu/bursar/payment-refunds/installment-payment-plan.php](https://sjsu.edu/bursar/payment-refunds/installment-payment-plan.php)

## Who is Eligible?

Eligibility requirements vary by program. However, to be eligible for most financial aid programs you must:

- Be enrolled at least half-time as a degree-seeking student in an approved program of study
- Be a citizen or permanent resident of the United States or an eligible AB 540 student (undocumented immigrant status)
- Demonstrate financial need
- Not be in default on a student loan or owe a refund on student financial aid
- Maintain satisfactory academic progress
- International students are not eligible for federal or state financial aid



### Facts

**21,238**

STUDENTS DISBURSED FINANCIAL AID FOR  
2023-2024 ACADEMIC YEAR

**3,638**

TOTAL SCHOLARSHIPS DISBURSED

**\$118,415,277**

TOTAL STATE AID DISBURSED

**\$104,839,503**

TOTAL FEDERAL AID DISBURSED

# Types of Aid

★ California Dream Act Applicants who are California residents with AB 540 status are eligible

● Available to California residents only

## GRANTS

Source	Description	Undergrad	Graduate	Credential
Federal Pell Grant	The Federal Pell Grant is awarded to undergraduate and teaching credential students. This grant is based on the Student Aid Index (SAI) and is prorated according to your enrolled units. The Pell Grant also has a maximum lifetime eligibility of the equivalent of 12 full-time semesters. This includes all semesters of attendance. Ensure that you are only taking classes leading to the completion of your degree.	✓		✓
Federal Supplemental Educational Opportunity Grant (SEOG)	The SEOG is awarded to undergraduate, Pell Grant recipient students who demonstrate exceptional financial need and file their FAFSA by March 2.	✓		
Federal TEACH Grant	The TEACH Grant is awarded to students enrolled in the credential or graduate programs leading to a teaching career. Eligible students are required to sign the agreement to serve as a paid full-time teacher in a high-need field serving low-income students.		✓	✓
Cal Grant ★●	Cal Grants A and B are awarded at SJSU to California residents. Cal Grants are awarded for up to four years. Eligibility is determined by the California Student Aid Commission. Students must apply by March 2.	✓		✓
State University Grant ★●	The State University Grant is available to students with high financial need. They must be residents of California who are not eligible for Cal Grants, tuition waivers or other programs that pay tuition fees. The award amount typically covers the State University Fee.	✓	✓	✓
Educational Opportunity Program (EOP) Grant ★●	EOP provides grants, counseling and tutorial services to low-income and first-generation undergraduate students. Students must be admitted to SJSU as an EOP student via the Cal State Apply application process. For admission into the EOP program, the FAFSA/CA Dream Act application must be completed by January 31.	✓		
Middle Class Scholarship (MCS) ★●	The scholarship is available to undergraduate and credential students with family incomes and assets up to \$217,000. The award amount is based on the number of students eligible statewide and funding allocated by the state budget. Awards are determined by the California Student Aid Commission.	✓		✓

## WORK-STUDY

Source	Description	Undergrad	Graduate	Credential
Federal Work-Study	Students interested in working while attending school may be interested in the Federal Work-Study Program. Jobs are available both on and off campus. For more information on eligibility criteria and the job search process visit <a href="https://sjsu.edu/faso/types-of-aid/work-study/index.php">sjsu.edu/faso/types-of-aid/work-study/index.php</a>	✓	✓	✓

## LOANS

Source	Description	Undergrad	Graduate	Credential
Federal Direct Subsidized Stafford Loan	Subsidized Stafford Loans are awarded based on demonstrated financial need. The federal government pays for the interest while you are in college. Interest begins to accrue six months after you graduate or are enrolled less than half time.	✓		✓
Federal Direct Unsubsidized Stafford Loan	These loans are similar to the Subsidized Federal Stafford Loans and are available to all eligible students, even those not demonstrating financial need. Unsubsidized Stafford Loans should be seen as a supplement, since the borrower is responsible for paying all the interest on the loan. The interest will begin accruing right away.	✓	✓	✓
Federal Direct PLUS Loan	These loans are made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid.	✓	✓	
California DREAM Program Loan ★	Available to undocumented undergraduate, graduate, and credential students who have completed the CA DREAM Act application. Loans come with a standard ten year repayment period and do not accrue interest while a student is enrolled at least half time. Apply early as there are limited funds.	✓	✓	✓
Alternative Loans (Private Loans)	Alternative loans are educational loans offered by private lenders, such as banks and credit unions. Before applying for alternative loans, students should consider lowest-cost options first, i.e., grants and scholarships (which do not have to be repaid) and federal direct loans (which have low, fixed interest rates).	✓	✓	✓

## SCHOLARSHIPS

Source	Description	Undergrad	Graduate	Credential
Private Scholarships	Scholarships are generally based on scholastic achievement and/or financial need. You can apply for both private and university scholarships. Visit <a href="https://sjsu.edu/faso/types-of-aid/scholarships/index.php">sjsu.edu/faso/types-of-aid/scholarships/index.php</a>	✓	✓	✓
Spartan Scholarship ★	Hundreds of SJSU scholarships are available, ranging from \$250 to \$4,000 per year. The Spartan Scholarship deadline to apply is May 1 unless otherwise stated. Visit <a href="https://sjsu.edu/faso/types-of-aid/scholarships/index.php">sjsu.edu/faso/types-of-aid/scholarships/index.php</a>	✓	✓	✓

# Financial Aid Application

You will be able to submit your Free Application for Federal Student Aid (FAFSA) or California Dream Act application as early as December 2024, for the 2025-2026 academic year.

<b>July 1, 2025 – June 30, 2026</b>	When a Student Is Attending College (School Year)
<b>December 2024</b>	When a Student Can Submit an Application
<b>2023</b>	Which Year's Income and Tax Information Required

Because your taxes are done by the time you fill out your application, you may be able to automatically import your tax information into your application.

## How to Apply

1. Complete the FAFSA or CA Dream Act Application. Both will be available in December.
  - The priority filing deadline date is March 2, annually. For a new admit student to be considered for the Educational Opportunity Program (EOP), the FAFSA or CA Dream Act Application must be submitted by January 31
  - SJSU's Federal School Code: 001155
  - Free Application for Federal Student Aid (FAFSA) — Submit the Free Application for Federal Student Aid, or FAFSA, at [studentaid.gov](https://studentaid.gov)
  - CA Dream Act Application — Eligible AB 540 students (undocumented immigrant status) may qualify for state aid programs. Complete the California Dream Act Application at [dream.csac.ca.gov](https://dream.csac.ca.gov)
2. Electronically receive your Student Aid Report, which gives you some basic information about your eligibility for federal student aid and list your answers to the questions on your FAFSA.
3. Wait as your financial documents are reviewed.
4. Receive your actual award.

## Scholarships

Scholarships are generally based on scholastic achievement and financial need. The Financial Aid and Scholarship Office administers three types of scholarships: SJSU campus-based, department-based, and private based. Hundreds of SJSU scholarships are available, ranging from \$250 to \$4,000 per year. Students are encouraged to apply for as many scholarships as possible to lessen the need for loans or part-time work to pay for the cost of attendance.

The Spartan Scholarship is available to SJSU eligible students for the Fall 2025 and Spring 2026 semesters. The deadline to apply is May 1, 2025 unless otherwise stated. For more information, visit [sjsu.edu/faso/types-of-aid/scholarships/index.php](https://sjsu.edu/faso/types-of-aid/scholarships/index.php)

## Deadlines

### March 2, 2025

Filing Deadline for Cal Grant/MCS/GPA/Financial Aid Submission

Priority Application Submission Deadline

### April 26, 2025

Priority Document Completion Date (for consideration of maximum funding)

### July 5, 2025

Last Day to Receive Registration Fee Deferral (see Checklist)

Monitor your MySJSU account frequently for financial aid status changes and outstanding "To Do List" items.

# Financial Literacy

Your education costs you time and money, so every decision will impact you in a real way. If you want to graduate in two or four years and save thousands of dollars, create an academic plan and enroll in at least 15 units each semester.

By seeing an academic advisor, and using the online academic tools available (such as the SJSU Catalog, MyRoadmap, and MyProgress degree audit), you will save a substantial amount of time and money by only taking the classes that you need to graduate. This will also help cut costs on tuition, books, housing, and other college-related expenses and prevent you from having full-time employment.

Take advantage of our resources at [sjsu.edu/faso/forms-resources/financial-literacy/index.php](https://sjsu.edu/faso/forms-resources/financial-literacy/index.php) to plan the financial aspect of your pathway to graduation including:

- How to calculate the cost of taking an additional semester or year, or more, to graduate
- How to create and maintain a budget
- How to plan for unexpected expenses – car repairs, medical bills, rent increases, etc.
- What are your loan repayment options: payment plans, loan forgiveness, deferment, forbearance, etc.

## Checklist (Complete Your File)

### Check your “To Do List” items

Check MySJSU for outstanding “To Do List” items related to the financial aid process. We will request all financial aid documents through MySJSU. Instructions on submitting any documents will be sent in February. Sign in to [one.sjsu.edu](https://one.sjsu.edu) to check your “To Do List”.

### Check if you must verify your information

Approximately 20% of financial aid applicants are selected for a process that requires the Financial Aid and Scholarship Office to verify information submitted on the FAFSA or CA Dream Application. The verification process must be completed before aid is awarded. It is your responsibility to check MySJSU regularly and determine if you have been selected for verification.

### Submit all requested documents

Your financial aid award is based on the completion of your file in a timely manner. All requested documents must be submitted to the Financial Aid and Scholarship Office by the deadline of June 27, 2025. Submit all requested documents to be considered for maximum funding.

### Keep copies of all documents submitted

## Fee Deferrals

After you have submitted all requested documents, a fee deferral will be assigned to your MySJSU account. The fee deferral will hold your classes and delay the payment of registration fees while your documents are being processed. Fee deferrals are temporary and will be removed at the beginning of each semester. All outstanding charges will be due by the next payment due date.

To be eligible for a registration fee deferral, you must submit all requested documents prior to the scheduled fee payment deadline posted on MySJSU. Students who do not receive a fee deferral will be responsible for paying any outstanding fees prior to the fee payment deadline posted on MySJSU.

**Please note:** The Financial Aid and Scholarship fee deferral does not defer housing payments.

For more information, contact University Housing Services at 408-795-5600 or [uhs-frontdesk@sjsu.edu](mailto:uhs-frontdesk@sjsu.edu)

## Additional Information

### Continuing Students

Your financial aid award does not automatically renew from one year to the next. You must re-submit the financial aid application (FAFSA or CA Dream Act Application) by the priority filing date of March 2 every calendar year to be eligible for aid the following fall semester.

### Enrollment Changes

Financial aid is based on full-time enrollment unless you have notified our office of changes to your enrollment status. To do so, complete the Student Information Update form on our website ([sjsu.edu/faso](https://sjsu.edu/faso)). The form can be found by clicking the “Forms” menu item and “Student Information Update” link. If you receive aid as a full-time student and then drop units, you may be required to repay a portion of the funds.

### Satisfactory Academic Progress Policy

Continuing students can have an academic progress hold for the following reasons after semester grades are posted: failure to complete required units, excessive units completed or academic disqualification. A written Academic Progress Petition must be submitted to the Financial Aid and Scholarship Office for committee review. Funds will be released if approved.

### Winter 2026 Session

Financial aid is not available for the winter session. Students who wish to attend the winter session will need to pay their own fees.

### Summer 2026 Session

Financial aid for summer is very limited. Students must have been in attendance and awarded financial aid for the Fall 2025 – Spring 2026 academic year. Summer is based on remaining eligibility from the academic year.

To be considered for summer, you must register in at least six units at SJSU. Visit our website in March 2025 for more details regarding summer.

## Bursar's Office

[sjsu.edu/bursar](https://sjsu.edu/bursar)  
408-924-1601

## California Student Aid Commission

- CA DREAM Act Application
- Cal Grant
- Middle Class Scholarship

[csac.ca.gov](https://csac.ca.gov)  
1-888-224-7268

## Career Center

[sjsu.edu/careercenter](https://sjsu.edu/careercenter)  
408-924-6031

## College Student Success Center

[sjsu.edu/advising](https://sjsu.edu/advising)

## Department of Education (Direct Lending)

[studentaid.gov](https://studentaid.gov)  
1-800-557-7394

## Educational Opportunity Program (EOP)

[sjsu.edu/eop](https://sjsu.edu/eop)  
408-924-2637

## Exploratory Student Success Center (Undeclared Advising)

[sjsu.edu/exploratory](https://sjsu.edu/exploratory)  
408-924-2434

## Federal Direct Loan

- Master Promissory Note (MPN)
- Entrance Counseling

[studentaid.gov](https://studentaid.gov)  
1-800-557-7394

## Free Application for Federal Student Aid (FAFSA)

[studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa)  
1-800-433-3243

## Graduate Admissions and Program Evaluations (GAPE)

[sjsu.edu/gape](https://sjsu.edu/gape)  
408-283-7500

## IRS - Tax Return Transcript Request

[irs.gov](https://irs.gov)  
1-800-908-9946

## National Student Loan Data System

[nslds.ed.gov](https://nslds.ed.gov)  
1-800-557-7394

## Office of the Registrar

[sjsu.edu/registrar](https://sjsu.edu/registrar)  
408-283-7500

## Office of Undergraduate Admissions

[sjsu.edu/admissions](https://sjsu.edu/admissions)  
408-283-7500

## Selective Services System

[sss.gov](https://sss.gov)  
1-847-688-6888

## University Housing Services

[sjsu.edu/housing](https://sjsu.edu/housing)  
408-795-5600

# Contact Us

## Financial Aid and Scholarship Office

[sjsu.edu/faso](https://sjsu.edu/faso)  
[fao@sjsu.edu](mailto:fao@sjsu.edu)  
408-283-7500

## School Code

001155

## Check Your Status

- View your financial aid award
- "To Do List" items
- Messages
- Holds

## SJSUID/Password Questions?

[info-support@sjsu.edu](mailto:info-support@sjsu.edu)

## Statement of Nondiscrimination

The California State University (CSU) is committed to maintaining an inclusive community that values diversity and fosters tolerance and mutual respect. CSU does not discriminate on the basis of sex or gender, which includes gender identity (including transgender), gender expression, sexual orientation or sex stereotype in its education programs or activities. Title IX of the Education Amendments of 1972, and certain other federal and state laws, prohibit discrimination on the basis of sex or gender or sexual orientation in employment, as well as in all education programs and activities operated by the University (both on and off-campus). The protection against discrimination on the basis of gender or sexual orientation includes sexual harassment, sexual misconduct, and dating and domestic violence, and stalking.

The Office for Title IX and Equal Opportunity is responsible for discrimination, harassment, and retaliation based on gender, as described above, as well as the oversight of compliance with non-discrimination, harassment, and retaliation based on Age, Disability (physical and mental), Genetic Information, Marital Status, Medical Condition, Nationality, Race or Ethnicity (including color or ancestry), Religion (or Religious Creed), and/or Veteran Status or Military Status, and other characteristics that make our community unique.

For more information related to the Office for Title IX and Equal Opportunity, including who to contact and links to policies, visit [sjsu.edu/titleixeo](https://sjsu.edu/titleixeo)

This brochure is available in alternative formats (braille, digital, etc.) upon request.

©2024 San José State University