Through a robust financial aid program, the California State University is able to provide access to a high-quality education while maintaining affordability. The CSU is one of the nation’s best bargains, with significant state and institutional grant aid helping our neediest students. While the tuition fee at the CSU is among the lowest in the nation, the university recognizes the financial challenges many families face and provides aid in several forms including grants, scholarships, work-study and loans.

**The CSU is committed to improving college access through financial aid:**

- The CSU sets aside one-third of new revenue from tuition fees to assist economically disadvantaged students.

- CSU students received nearly $4.2 billion in financial aid in 2015-16.

- About 75% of CSU undergraduate financial aid recipients have their tuition fees fully covered by grants or waivers.

- 372,000 students received financial aid in 2015-16—an increase of 5,000 students from the previous year.

**Effectiveness of Financial Aid Programs**

In general, CSU undergraduate students who qualify for financial aid will not have to pay the university’s systemwide tuition fees if their family’s total income is less than $70,000.
Financial aid programs include an assortment of federal and state programs that make it possible to address the financial needs of CSU students. The CSU offsets the State Tuition Fee for low and middle-income students utilizing the State University Grant, Cal Grant programs and the Middle Class Scholarship to promote access and ensure affordability for students with the least ability to pay.

**Examples of aid programs available:**

**Federal and State**
- Pell Grant
- Supplemental Educational Opportunity Grant
- Bureau of Indian Affairs
- Chafee Grant
- Federal Teach Grant
- Work-Study
- Federal Direct Loan
- Federal Perkins Loan
- Middle Class Scholarship
- Cal Grant A & B

**CSU**
- State University Grant
- Educational Opportunity Program Grants
- Institutional Scholarships
- Graduate Business Grants
- Waivers of Tuition Fee
- Education Doctorate Grant
- Doctor of Physical Therapy Grant
- Doctor of Nursing Practice Grant
- Graduate Business Grant

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**Low Tuition, Low Debt**

While not all CSU students may be eligible for grants, campuses also construct financial aid packages with work-study and loans to minimize student indebtedness.

- CSU students receive more than half of their financial aid in the form of grants, scholarships and waivers (which do not require repayment).

- More than half of the CSU students who earn bachelor’s degrees graduate with zero education loan debt.

- Of the CSU students who graduated with a bachelor’s in 2014-15, 49% assumed loan debt, as compared to the statewide average of 54% and the national average of 68%.

- The average student loan debt of CSU bachelor’s graduates is $15,531 – nearly one-third less than the statewide average and half of the national average.

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**Average Student Loan Debt of Baccalaureate Recipients**

<table>
<thead>
<tr>
<th></th>
<th>CSU</th>
<th>California</th>
<th>National</th>
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</thead>
<tbody>
<tr>
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<td>$0</td>
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<tr>
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Updated January 2017