Things Students Need to Know About Financial Aid and Billing

1. **Email**
   Your @rams email is the primary way our office communicates with you! Check this regularly to access important information regarding your financial aid or billing information.

2. **RAMweb**
   Check RAMweb on a regular basis to:
   - Access financial aid eligibility, requirements, and awards
   - View holds or financial aid action items
   - Make payments or view billing statements
   - Sign up for financial aid refund direct deposit
   - Search for student employment opportunities

3. **FAMweb**
   Establish FAMweb for parents or trusted individuals to give access to records such as financial aid information, eBilling, or tax information (1098-T).

4. **FAFSA**
   Complete a Free Application for Federal Student Aid (FAFSA) by the priority deadline of March 1 each year to apply for financial aid or be considered for need-based scholarships. The application is available as early as October 1.

5. **Billing**
   There is one payment due date each term.
   - Fall: University charges billed in August & due on September 10th
   - Spring: University charges billed in January & due on February 10th
   - Summer: University charges billed in May & due on June 10th

6. **Refunds**
   The earliest aid may disburse is 10 days before classes start. Many things may impact the timing of your refund. Most commonly delays occur for students who make registration changes, take online classes, or are enrolled part time. The soonest you could receive a refund would be the Thursday before classes start if you have signed up for direct deposit in RAMweb.

7. **CSUSA**
   The CSU scholarship application is available in RAMweb from December 1 through March 1 each year. The CSUSA is an online scholarship application for many of the scholarships at CSU. Scholarships are available in all class levels, including merit-based and financial need-based scholarships.

8. **Academics**
   Academic progress may impact financial aid or scholarship eligibility. Please review our satisfactory academic progress policy to learn more about the financial aid implications of academic progress.

9. **Class Level**
   The Department of Education determines how much loan you will be eligible for each academic year based on your class level and dependency status.

10. **Credit Requirements for Financial Aid**
    You must be at least half time to receive financial aid, with few exceptions. Most grants and scholarships require full time enrollment. For more information, please reference page 19 of the Financial Aid Guide.