

## CBU Grant

### **So I'm eligible for the CBU Grant, but what does that mean?**

The CBU Grant is a need based grant awarded by the University for a Maximum of \$4,000.00 per year, based upon your remaining unmet need.

### **Okay, that's great! But what does Unmet Need mean?**

It's a little complicated, but it all comes down to a basic formula that looks like this:  
Cost of Attendance – Expected Family Contribution – Need Based Aid = Unmet Need

Most of that might not make a lot of sense so let's break it down:

When a student enrolls at a college or university they are assigned a **Cost of Attendance (COA)**, based on the number of units you enroll in as well as your housing status (with parent, on campus, or off campus), and program.

The Cost of Attendance includes direct charges (those fees you pay to the university) as well as an estimate of expenses such as book and supplies, transportation expenses, room and board, and miscellaneous personal expenses (these indirect costs are set as an average by the state). Once a dollar amount is set for each line item they are added together for your total Cost of Attendance.

Here's what Cost of Attendance looks like at CBU for an on-campus student:

Tuition & Fees.....	\$33,478
Room & Board.....	\$9,060
Books & Supplies.....	\$1,916
Other Expenses (i.e. personal, transportation).....	\$3,240
<b>Total Cost of Attendance.....</b>	<b>\$47,694</b>

The next component, **Expected Family Contribution (EFC)**, is the number that the FAFSA generates based on the information you provide. This is the amount that the Department of Education has determined a family is able to contribute to the student's education.

The last component, **Need Based Aid (NBA)**, includes any scholarship or grants that you receive including awards such as Merit Scholarships, Pell Grant, Cal Grant, or departmental scholarships. Work study and subsidized loans are also need based, but for the CBU Grant we will only be concerned with the grants and scholarships.

Now that we have a basic understanding of the different components of the Unmet Need calculation let's look at an example.

Jane Doe is enrolled in 12 units in a traditional undergraduate program at CBU for the Fall 2018 year and plans on living on campus. Her Cost of Attendance is \$47,694.00 for the year. She submitted her 2018-2019 FAFSA and has an Expected Family Contribution of \$8,000.00. She also qualified for a merit scholarship for \$11,500.00.

Based on this information the unmet need calculation for Jane would be as follows:

$$47,694 \text{ (COA)} - 8,000 \text{ (EFC)} - 11,500 \text{ (NBA)} = 28,194 \text{ (Unmet Need)}.$$

Because Jane has an unmet need of greater than \$4,000.00 she will qualify for the full \$4,000.00 of the CBU Grant.

Now let's change some of the number a little bit.

$$47,694 \text{ (COA)} - 34,000 \text{ (EFC)} - 11,500 \text{ (NBA)} = 2,194 \text{ (Unmet Need)}$$

Because Jane has an unmet need of less than \$4,000.00 she will qualify for a *portion* of the CBU Grant, in this case \$2,194.00.

**I think I understand how that works, but what if I get more scholarships or grants later on?**

If you currently have the CBU Grant on your award letter and receive additional scholarships or grants later you should contact the Financial Aid Office to see if your CBU Grant will be affected. In some cases your unmet need may be high enough that we do not have to adjust your award, but in other cases your CBU Grant may be reduced.

**Okay, I get it now, but who should I contact if I have questions?**

If you have any questions about the CBU Grant or your award in general you can contact the Financial Aid Office at 951.343.4236 or by emailing at [finaid@calbaptist.edu](mailto:finaid@calbaptist.edu).