

## **INSTITUTIONAL DISCLOSURES UNDER THE HIGHER EDUCATION ACT OF 1965, AS AMENDED BY THE HIGHER EDUCATION OPPORTUNITY ACT OF 2008**

San Diego State University (SDSU) is committed to ensuring that prospective and current students, parents, college counselors, and the public at large have access to relevant information needed to make informed decisions regarding postsecondary education.

This page contains a comprehensive list of federally-mandated reports and disclosures and where to find the respective information at SDSU.

### **General Institution Information**

#### **Privacy Of Student Records–Family Educational Rights And Privacy Act (FERPA)**

A [summary of your rights under the Family Educational Rights and Privacy Act](#) (FERPA) can be found in the University Catalog and on the [FERPA Information page](#) of the Office of the Registrar website.

Student records will be disclosed to the CSU Chancellor's Office in order to conduct research, to analyze trends, or to provide other administrative services. Student records may also be disclosed to other persons or organizations under such conditions (e.g., as part of the accreditation or program evaluation; in response to a court order or subpoena; in connection with financial aid; to other institutions to which the student is transferring, or in connection to a health and safety emergency)

For general information regarding FERPA from the U.S. Department of Education, visit the [Family Educational Rights and Privacy Act \(FERPA\)](#) page of the Department of Education website.

Past course catalogs through 2020 can be found online in the [Course Publications and Records archive](#). Catalogs from 2021 onward can be found on the [University Catalog](#) site.

If you are unable to locate the information you need from these links, you may contact the following office directly for assistance:

Office of the Registrar  
Student Services West, Room 1551  
[registrar.sdsu.edu](http://registrar.sdsu.edu)

### Consumer Information On College Navigator Website

The U.S. Department of Education is required to post 26 items on the College Navigator website for each institution of higher education, including a link to each institution's website that provides the following information:

- Student activities offered by the institution
- Services offered by the institution for individuals with disabilities
- Career and placement services offered to students during and after enrollment
- policies of the institution related to transfer of credit from other institutions

The [Department of Education's posting for SDSU](#) is available on the National Center for Education Statistics website.

The [Department of Education's posting for SDSU Imperial Valley](#) is available on the National Center for Education Statistics website.

If you are unable to locate the information you need from these links, you may contact the following office directly for assistance:

Office of the Registrar  
Student Services West, Room 1551  
[registrar.sdsu.edu](http://registrar.sdsu.edu)

### Student Demographic Information

Information about student body diversity at SDSU, including the percentage of enrolled, full-time students who are male, female, self-identified members of a major racial or ethnic group, and Federal Pell Grant recipients is collected annually by SDSU's Office of Analytic Studies and Institutional Research and provided to the U.S. Department of Education.

This information can be accessed on the [ASIR Enrollment Data](#) website.

[Student diversity data](#) is also disclosed by the U.S. Department of Education on its College Navigator website.

If you are unable to locate the information you need from these links, you may contact the following office directly for assistance:

SDSU Analytic Studies & Institutional Research  
[oir@sdsu.edu](mailto:oir@sdsu.edu)

### Price of Attendance

Information regarding the price of attendance at SDSU, including tuition and fees, books and supplies, room and board, transportation costs, and additional costs for a program for current and prospective students can be found on the Financial Aid Office's [Cost of Attendance page](#).

For a detailed breakdown of tuition and fees and additional program costs, visit the [Tuition and Fees](#) page of the University Bursar's Office website.

If you are unable to locate the information you need from these links, you may contact [the Cal Coast Student Financial Center \(CCSFC\)](#), which serves as a one stop shop for financial aid, scholarships and student billing inquiries.

CCSFC hours of operation are Monday through Friday from 9 a.m. to 4:00 p.m. (PST). Visit the Zoom help desk (Zoom Meeting ID 872-9357-5613). If you prefer to access the help desk via phone, dial 669-900-6833.

### Study Abroad Programs

SDSU offers a number of study abroad programs throughout the academic year. These programs often have their own cost breakdowns.

For study abroad programs visit SDSU's [Global Education](#) website.

For faculty-led study abroad programs visit SDSU's [International Affairs](#) website.

If you have any questions or require additional information, contact the following:

International Student Center  
International Student Center Building  
619-594-1982  
[isc.reception@sdsu.edu](mailto:isc.reception@sdsu.edu)

SDSU Global Campus  
Global Campus/Gateway Center  
619-594-5152  
[globalcampus@sdsu.edu](mailto:globalcampus@sdsu.edu)

### Net Price Calculator

SDSU's [net price calculator](#) can be found on the Financial Aid website.

If you are unable to locate the information you need from this link, you may contact the following office directly for assistance:

#### **Cal Coast Student Financial Center**

[Contact the CCSFC](#). CCSFC hours of operation are Monday through Friday from 9 a.m. to 4:00 p.m. (PST). Visit the Zoom help desk (Zoom Meeting ID 872-9357-5613). If you prefer to access the help desk via phone, dial: 669-900-6833.

### Refund Policy, Requirements For Withdrawal, And Return Of Title IV Financial Aid

Because we administer federal financial aid funds, we must have a written policy regarding financial aid recipients who withdraw or otherwise fail to complete the term for which they received financial aid.

Federal financial aid is governed by Chapter IV of the Higher Education Act of 1965 and administered by the U.S. Department of Education. This federal law, also known as Title IV, holds San Diego State University accountable for the funds it disburses.

According to regulations, the University must have a written policy regarding Title IV recipients who withdraw or otherwise fail to complete the term for which their financial aid was disbursed. This policy addresses the establishment of a withdrawal date, post-withdrawal disbursements, and the calculation of the amount of funds to be returned to the federal government by San Diego State University and by you, the student.

The following provides a full explanation of the terms and policies regarding withdrawal, refunds, and repayment.

### **Date of Withdrawal**

The date of withdrawal is determined by the date the student began the official withdrawal process by notifying Office of the Registrar of their intent to withdraw, or the verifiable date the student attempted to drop all classes, or was administratively withdrawn by the University. The official withdrawal process begins with the Office of the Registrar; details and forms are available through their website. The [SDSU withdrawal policy](#) is available on the Office of the Registrar website, as well as in the [Withdrawals section of the University Catalog](#).

### **Unofficial Withdrawal**

A student who ceases to attend without officially withdrawing is considered an unofficial withdrawal. In the absence of an official withdrawal date, the midpoint of the semester will be used to calculate earned and unearned Title IV aid. Financial aid recipients who are unofficial withdrawals may reduce or eliminate the amount owed to the University if they can provide documentation of a later withdrawal date.

According to the University's grading policy, the **WU** grade symbol represents "withdrawal unauthorized," and indicates that an enrolled student did not officially withdraw from the course and also failed to complete course requirements. The **WU** grade is used when, in the opinion of the instructor, completed assignments or course activities, or both, are insufficient to make normal evaluation of academic performance possible. For the purpose of GPA computation, this symbol is equivalent to an **F**.

### **Institutional Refund Policy**

The state refund policy maintains that students must officially drop all classes before the first day of classes for the term in order to receive full financial credit of their registration fees and tuition (if applicable) and a full refund (less an administrative fee). A student who drops all classes on or after the first day of the term up to the 60 percent point of the semester will receive a pro-rata refund of registration fees and tuition (if applicable). If classes are dropped or a student withdraws after the 60 percent point of the semester, there will be no financial refund of fees. Students who are unable to continue a class due to compulsory military service are granted an exception to this policy. Financial Aid students who withdraw prior to the first day of classes are not eligible for any financial aid and will be required to repay any aid received.

Review the full San Diego State University policy regarding [Refund of Tuition and Mandatory Fees, Including Nonresident Tuition.](#)

### **Calculation of Earned and Unearned Title IV Aid**

Both Title IV aid recipients who complete the official withdrawal process or have decided to unofficially withdraw from San Diego State University, will be subject to a pro-rata calculation of earned federal aid based on the withdrawal date and the requisite return of Title IV funds to the appropriate accounts. Responsibility for repayment of these funds will be shared by San Diego State University and the student according to the federal formula for pro-rata refunds of unearned Title IV aid.

The portion of unearned Title IV funds that the student and San Diego State University must repay is calculated by the Financial Aid Office. The percentage of earned Title IV funds, excluding Federal Work-Study, is based on the number of calendar days you completed before withdrawing, divided by the number of calendar days in the semester. Official breaks in enrollment of five consecutive calendar days or more are excluded from the number of calendar days in the semester. No repayment of Title IV funds will be required for withdrawals occurring after the 60 percent point of the semester. After this point, Title IV aid is considered 100 percent earned.

### Post-Withdrawal Disbursements

A student may be due a post-withdrawal disbursement if the amount of Title IV funds earned is more than the amount disbursed at the time they withdrew.

If a student has an outstanding balance on their account for current award year charges for tuition, San Diego State University may automatically credit a post-withdrawal disbursement of grant funds to the student's account. Otherwise, San Diego State University must obtain the student's written authorization before crediting the post-withdrawal disbursement for other current award year educationally related institutional charges.

- **Grant Funds:** If a student does not have an outstanding balance on their account or the amount of the post-withdrawal disbursement is greater than the balance, San Diego State University must directly deliver any grant portion of the post-withdrawal disbursement to the student within 45 days of the date of the school's determination the student withdrew.
- **Loan Funds:** If the post-withdrawal disbursement includes loan funds, San Diego State University may not credit the student's account and the borrower may not receive the proceeds as a direct disbursement without first notifying the borrower and confirming they still wish to receive the loan disbursement. San Diego State University must send the notification within 30 days of the school's determination that the student withdrew and allow the borrower at least 14 days to respond. A student may choose to decline some or all the loan proceeds to reduce indebtedness. If no response is received within 14 days of notification, the loan will be canceled.

### Treatment of Unearned Title IV Aid

If the amount of Title IV aid earned is less than the amount disbursed as of the date the student withdrew, the difference is the amount of unearned aid that must be returned to the Title IV programs by San Diego State University, the student, or both.

The R2T4 formula is designed so all the unearned funds are returned by the school if the student's institutional charges equal or exceed the amount of Title IV funds disbursed. It is also designed so the institution and the student must each return a share of the funds if the amount of Title IV funds disbursed exceeds the student's institutional charges.

### ***School Share***

San Diego State University share is determined first and is the lesser of the total amount of unearned aid or an amount equal to institutional charges multiplied by the percentage unearned. The percentage unearned is the complement of the percentage earned.

San Diego State University must return the Title IV funds for which it is responsible no later than 45 days after the date of the determination of the date of the student's withdrawal.

San Diego State University is responsible for allocating unearned funds to the Title IV programs from which the student received assistance in the following order, up to the net amount:

#### **Aid will be returned in the following order (as required under regulation):**

- Federal Direct Unsubsidized Federal Stafford Loan
- Federal Direct Subsidized Federal Stafford Loan
- Federal Direct PLUS Loan (Graduate Student)
- Federal Direct PLUS Loan (Parent)
- Federal Direct Pell Grant Federal Supplemental Educational Opportunity Grant (FSEOG)

Federal Work-Study funds paid to recipients will not be included in the computation of earned Title IV aid, nor will these funds be refunded to the federal account from which they were paid.

### ***Student Share***

The student's share is the difference between the total unearned aid and San Diego State University share. San Diego State University must notify the student of any unearned funds for which they are responsible for repaying within 30 days of the date the school determined the student withdrew.

If unearned grant funds are to be returned, it is referred to as an overpayment. Unearned portions of Title IV grant aid due from you **will be repaid to the federal accounts by San Diego State University and will be charged to your student account for collection from you.**

If direct loan funds must be returned, the student must repay the funds according to the terms of the promissory note.



### **Credit Balances When a Student Withdraws**

San Diego State University must determine the correct Title IV credit balance, taking into account the results from both the Return to Title IV calculation and the institutional refund calculation. If after the Return to Title IV funds and the institutional refund calculations are applied to the student's account and a credit balance results, the credit balance will be disbursed as soon as possible but no later than 14 days after the date of the Return to Title IV calculation is performed.

### **Treatment of Non-Title IV Aid**

Recipients of non-Title IV financial aid who withdraw from all their classes prior to the completion of 60 percent of the term will have a prorated portion of the total amount of aid received from those sources applied back to the accounts from which they were awarded. The prorated portion of aid to be credited back will be determined according to the same policy used within the institutional refund policy.

Refunds to the accounts will be made in the following order:

1. Cal Grants
2. State University Grant (SUG)
3. Educational Opportunity Program Grant (EOPG)

Aid received from private sources external to the University will not be subject to this policy. Also see Student Accounting & Cashiering Services for additional information on refunds.

If you are unable to locate the information you need from these links, you may contact the following offices directly for assistance:

### **Cal Coast Student Financial Center**

[Contact the Cal Coast Student Financial Center](#) (CCSFC). CCSFC hours of operation are Monday through Friday from 9 a.m. to 4:00 p.m. (PST). Visit the Zoom help desk (Zoom Meeting ID 872-9357-5613). If you prefer to access the help desk via phone, dial: 669-900-6833.

### Facilities And Services Available To Students With Disabilities

Information about facilities and services available to students with disabilities, including students with intellectual disabilities (as defined in 34 CFR 668.231) is available on the [Student Disabilities Services](#) website.

If you are unable to locate the information you need from this link, you may contact the following office directly for assistance:

Student Disability Services  
Calpulli Center, Suite 3101 (Third Floor)  
619-594-6473  
[sds@sdsu.edu](mailto:sds@sdsu.edu)

### Voter Registration Forms

Voter registration forms and information can be accessed on the [California Secretary of State Voter Registration](#) website.

## Financial Aid Information

### Notice of Availability of Institutional And Financial Aid Information

San Diego State University provides an annual notice of institutional and financial assistance information to each individual student through their university email address. This combined notice of institutional information and financial assistance information is provided to all enrolled students each term.

### Contact Information for Assistance In Obtaining Institutional or Financial Aid Information

SDSU institutional or financial aid information required to be disclosed can be found on SDSU's website. See the following links for the specific location. Paper copies of the information are available upon request from the following individuals and offices.

### Student Financial Aid Information

The following Information related to student financial aid is available on the [Financial Aid Office](#) website:

- Need and non-need based federal, state, local, school and other private [financial aid programs available to students](#)
- Financial aid available for students participating in study abroad programs
- How students apply for aid and how eligibility is determined
- How aid is awarded and disbursed and the frequency of disbursements
- Verification Requirements
- Special and Unusual Circumstances
- The way SDSU provides for Pell-eligible students to obtain or purchase required books and supplies by the seventh day of a payment period and how the student may opt out
- The rights and responsibilities of students receiving aid and the criteria for continued student eligibility
- The terms and conditions of any employment (Work Study) that is part of a financial aid package
- The terms and conditions of education loans, including sample repayment schedules
- Loan counseling required before receiving a federal loan and when no longer enrolled at least half time
- The necessity of repaying loans and the terms and conditions under which students receiving federal education loans may obtain deferments
- The criteria for measuring satisfactory academic progress, and how a student who has failed to maintain satisfactory progress may reestablish eligibility for financial aid

Information on specific students' aid applications can be found on the [my.SDSU website](#).

If you are unable to locate the information you need from these links, you may contact the Cal Coast Student Financial Center (CCSFC) which serves as a one stop shop for financial aid, scholarships and student billing inquiries.

CCSFC hours of operation are Monday through Friday from 9 a.m. to 4:00 p.m. (PST). Visit the [Zoom help desk](#) (Zoom Meeting ID 872-9357-5613). If you prefer to access the help desk via phone, dial: 669-900-6833.

### Verification

The Free Application for Federal Student Aid (FAFSA) is the federal financial aid application students complete to apply for all federal aid eligibility.

Each year the U.S. Department of Education (and California Student Aid Commission) selects a group of financial aid applicants for a process called Verification. This process requires each institution to verify (or confirm) the accuracy of specific information submitted on the financial aid application (FAFSA or California Dream Application). Not all students selected for verification will be requested to verify the same items.

In addition to those students selected by the U.S. Department of Education and the California Student Aid Commission, the Financial Aid Office at SDSU reserves the right to select additional students for verification at its discretion. This discretionary selection may be due to conflicting information or due to concerns that data may not be accurate or complete. The following policies and procedures for verifying information contained in a student aid application are in accordance with federal regulations 34 CFR §§668.51-61 and the Federal Application and Verification Guide for Title IV Financial Aid Programs.

### Notification and Communication

When a student is selected for verification, they will be notified of the items required, acceptable documentation, a requested time frame to comply, and the consequences for not completing verification or submitting the documentation by the date specified. The notification process follows:

1. The U.S. Department of Education (or California Student Aid Commission) will notify the student on their FAFSA Submission Summary form if the student was selected by the governing agency. With this notification, the student is informed that the school will follow up with them for necessary documents.
2. SDSU will provide email notification to the student that additional documents are required before their aid eligibility can be determined and their aid package finalized. The student is prompted to refer to their my.SDSU portal Task Tile (To-Do List).

A completed file will be reviewed within approximately 4-6 weeks or longer during peak times.

### **Commonly Requested Verification Items & Documents**

The student aid agency (Federal Student Aid or California Student Aid Commission) will determine the type of verification for each student who is chosen. Based on which verification category a student falls into, documents required may include one, or more items.

Each student selected for verification will be notified of the specific requirements for them; commonly requested items include:

- Family size
- Adjusted gross income (AGI)
- U.S. income tax paid
- Income earned from work
- IRA Deductions and Payment
- Untaxed portions of IRA Distributions and Pensions
- Education Credits
- Tax Exempt Interest Income
- Tax Filing status
- Identity and Educational Purpose
- Assets
- Foreign Exempt Income
- Additional Documents as determined by the Financial Office as part of the review process

### **Time Period for Providing Documents**

The priority deadline to submit verification documentation is by August 1 for the fall semester and December 1 for students enrolled in Spring only. Submitting the required documentation by the priority deadline facilitates the office's ability to verify all information, process financial aid, and post financial aid to the student's account in a timely manner – prior to the beginning of the semester. We cannot guarantee an on-time disbursement of aid for students who submit documentation after the priority deadline. If a student does not submit documentation by the published deadlines, they will be required to adhere to the University's published tuition & fee payment deadlines.

If a student provides verification documents after these due dates, the student's eligibility will be reviewed, and financial aid will be awarded based on funds available at that time. However, all verification documents must be submitted prior to the last day of the aid year in order to receive financial aid funds for that year.

All verification items must be submitted by whichever date is sooner:

- within 120 days of the student's last date of enrollment
- by September 20, 2025 (for the 2024 – 2025 aid year)

Failure to provide required verification documents and all other supporting documents will result in forfeiture of aid for that award period. If aid was previously released, it will be canceled and the student will owe back the funds.

Submitting documents after the student's last date of enrollment may limit eligibility to only the Federal Pell Grant.

### **Consequences of Not Submitting Verification Information in a Timely Manner**

Funds from the financial aid programs will not be disbursed to a student's account if the student is selected for verification and the verification process is not complete. SDSU Financial Aid Office cannot guarantee an on-time disbursement of aid for students who submit documentation after the stated deadline. If a student does not submit documentation by the published deadlines, they will be required to adhere to the University's published tuition & fee payment deadlines.

If a student provides verification documents after the deadline, the student's eligibility will be reviewed, and financial aid will be awarded based on funds available at that time. However, all verification documents must be submitted prior to the last day of the aid year in order to receive financial aid funds for that year.

If financial aid has already been disbursed and the student is subsequently selected for verification, any future disbursements are placed on hold until the documents are received and the process is complete. Failure to submit the required documentation will cause the student to lose eligibility for federal, state, and institutional aid funds – including any funds that have already been released.

Submitting documents after the student's last date of enrollment may limit eligibility to only the Federal Pell Grant.

### **Conflicting Information**

The Financial Aid Office at SDSU may seek additional information whenever there is conflicting information in a student's application for financial aid. Conflicting information must be resolved before financial aid funds may be processed and/or disbursed. The Financial Aid Office will notify the student by adding the requested item(s) to the student's my.SDSU Task tile (To Do List). A student who does not provide the requested documentation may lose financial aid eligibility. Overpayments of federal and state aid, if they occur, are resolved with subsequent adjustments to the student's account.

### **Correction of Information**

SDSU will submit the verified corrections to the U.S. Department of Education (or California Student Aid Commission) electronically. This will ensure that corrections are made accurately and that the student is notified of the appropriate corrections.

### **Referral Process**

The Financial Aid Office at SDSU will report any suspected fraud or falsified information on the part of the student, or contributor of the FAFSA to the U.S. Department of Education (or California Student Aid Commission) Office of Inspector General (OIG) as instructed in the Federal Financial Aid Handbook in addition to informing the Student Rights and Responsibilities for fraud or misrepresentation.

### **Notification of Award Change**

The Financial Aid Office at SDSU will notify a student of the results of verification by preparing an Award Notification or a revised Award Notification and email notice that the Award is ready to be viewed on my.SDSU. If corrections or changes to the students' application have been sent electronically to either the U.S. Department of Education or the California Student Aid Commission, the student is notified of the changes by receiving a new FAFSA Submission Summary (FSS) form from the application processor.

### Professional Judgment and Financial Aid Appeals

There may be circumstances that affect your and/or your family's ability to pay for college which may not be reflected in the information collected on your application for aid.

The FAFSA and California Dream Act Application (CADAA) are both "snapshots" of your financial situation, income, and resources at a point in time in the past. Earnings and tax information reported for you (and if dependent, your parent) come from two year old federal tax and wage information.

If your or your family's financial situation has changed significantly from what is reflected on your federal income tax return (for example, a job loss, significant decrease in income, losses due to a natural disaster, significant and/or recurring medical expenses not covered by insurance, etc.), or if there has been a change to your relationship with your parents, you may be eligible to have your financial aid eligibility reviewed by filing an appeal.

There are three types of appeals:

- **Income Appeal** - Allows you to demonstrate any significant changes to your or your family's circumstances since submitting your financial aid application. Income appeals are meant to ensure that the information on your financial aid application best represents your ability to contribute to your education. Income appeals are generally based on changes to income or assets. If your Income Appeal is approved, this may increase your eligibility for additional grant aid and/or loan opportunities.
- **Cost of Attendance Appeal** – Allows you to demonstrate that you have significantly higher education-related expenses than those on SDSU's standard Cost of Attendance. All expenses must have been incurred during the academic year, and you must submit documentation that you actually paid them. If your appeal is approved, a Cost of Attendance Adjustment Request may open up more loan and/or scholarship opportunities.
- **Dependency Override Appeal** - Allows a student to appeal their dependency status on their financial aid application. If your appeal is approved, a Dependency Override Appeal could update your financial aid eligibility based on your individual income and assets. Please note that appeals of this nature require unusual circumstances (for example, adverse home situations or family circumstances that threaten the student's health and safety).



***All appeals are reviewed on a case-by-case basis and submission of an appeal request does not guarantee approval. You must provide acceptable documentation of the special or unusual circumstances that you are appealing.***

If you have questions or are unsure if an appeal might be right for you, please contact the Cal Coast Student Financial Center (CCSFC) which serves as a one stop shop for financial aid, scholarships and student billing inquiries.

CCSFC hours of operation are Monday through Friday from 9 a.m. to 4:00 p.m. (PST). Visit the [Zoom help desk](#) (Zoom Meeting ID 872-9357-5613). If you prefer to access the help desk via phone, dial: 669-900-6833.

## Unaccompanied Homeless Youth

A student is considered homeless if they lack fixed, regular, and adequate housing.

To be considered an unaccompanied homeless youth on the FAFSA form, an individual must be a youth who is (1) unaccompanied and homeless or (2) unaccompanied, self-supporting, and at risk of being homeless. Outlined below are some initial terms that support a homeless youth determination, as defined in section 725 of the McKinney-Vento Homeless Assistance Act (McKinney-Vento) (42 U.S.C. 11434a).

- Unaccompanied—when a student is not living in the physical custody of a parent or guardian
- Homeless—lacking fixed, regular, and adequate housing
- At risk of being homeless—when a student’s housing may cease to be fixed, regular, and adequate, for example, a student who is being evicted or has been asked to leave their current residence and has been unable to find fixed, regular, and adequate housing
- Self-supporting—when a student pays for his or her own living expenses, which includes paying for fixed, regular, and adequate housing

Students who are unaccompanied and homeless or self-supporting and at risk of being homeless qualify for a homeless youth determination. The Financial Aid Office will notify students via their my.SDSU portal when their Unaccompanied Homeless Verification Form is available in their Financial Aid Task Tile.

Students are required to submit supporting documentation. The supporting documentation will vary based on the student's circumstances. Students must complete and return the Unaccompanied Homeless Verification Form and supporting documentation to the Financial Aid Office. Forms will be reviewed on a case-by-case basis and all information will be kept confidential. Submitting an Unaccompanied Homeless Verification Form does not guarantee the applicant will be deemed an independent student.

Upon receipt of an Unaccompanied Homeless Verification Form, the Financial Aid Office will review the student's circumstance and supporting documentation. Additional documentation may be requested. Students who meet the definition of being unaccompanied and homeless will be deemed an independent student for the aid year.

## Student Loan Information

### State Grant Assistance

SDSU provides information to all eligible borrowers enrolled in the university about the availability of and their eligibility for, grant assistance from the State of California, and provides sources of information about grant assistance from other states to borrowers from other states.

For information on the availability, eligibility, and criteria for grant assistance from the State of California, visit the [State Grants](#) page of SDSU's Financial Aid website.

Information about [grant assistance from states other than California](#) can be accessed on the U.S. Department of Education website.

If you are unable to locate the information you need from these links, you may contact the Cal Coast Student Financial Center (CCSFC) which serves as a one stop shop for financial aid, scholarships and student billing inquiries.

CCSFC hours of operation are Monday through Friday from 9 a.m. to 4:00 p.m. (PST). Visit the [Zoom help desk](#) (Zoom Meeting ID 872-9357-5613). If you prefer to access the help desk via phone, dial: 669-900-6833.

### **Student Loan Information Published By The Department Of Education**

Information published by the U.S. Department of Education about the [rights and responsibilities of students and institutions](#) under Title IV HEA loan programs may be accessed on the [Federal Student Aid website](#).

If you are unable to locate the information you need from these links, you may contact the Cal Coast Student Financial Center (CCSFC) which serves as a one stop shop for financial aid, scholarships and student billing inquiries.

CCSFC hours of operation are Monday through Friday from 9 a.m. to 4:00 p.m. (PST). Visit the [Zoom help desk](#) (Zoom Meeting ID 872-9357-5613). If you prefer to access the help desk via phone, dial 669-900-6833.

### **National Student Loan Data System (NSLDS)**

If you, or your parent, borrows a Title IV HEA loan, the loan data will be submitted to the [National Student Loan Data System](#) (NSLDS), and will be accessible by guarantee agencies, lenders, and institutions determined to be authorized users of the data system.

Information about the Department of Education's NSLDS [Privacy Impact Assessment](#) (PIA) may be found on the U.S. Department of Education website.

If you are unable to locate the information you need from these links, you may contact the Cal Coast Student Financial Center (CCSFC) which serves as a one stop shop for financial aid, scholarships and student billing inquiries.

CCSFC hours of operation are Monday through Friday from 9 a.m. to 4:00 p.m. (PST). Visit the [Zoom help desk](#) (Zoom Meeting ID 872-9357-5613). If you prefer to access the help desk via phone, dial: 669-900-6833.

### **Entrance Counseling for Student Loan Borrowers**

SDSU requires all new student Direct Loan borrowers to complete entrance loan counseling before receiving their first loan. Entrance counseling explains your rights and responsibilities as a borrower of a Federal Direct Student Loan.

Information about [entrance loan counseling](#) can be found on the Federal Student Aid website.

If you are unable to locate the information you need from these links, you may contact the Cal Coast Student Financial Center (CCSFC) which serves as a one stop shop for financial aid, scholarships and student billing inquiries.

CCSFC hours of operation are Monday through Friday from 9 a.m. to 4:00 p.m. (PST). Visit the [Zoom help desk](#) (Zoom Meeting ID 872-9357-5613). If you prefer to access the help desk via phone, dial: 669-900-6833.

### **Exit Counseling for Student Loan Borrowers**

SDSU provides counseling to student borrowers of Federal Direct loans, Federal Perkins Loans, and University Long Term Loans after the borrower ceases to be enrolled at least half-time at SDSU (graduation, transfer to another school, leave of absence, etc.)

Information about [exit loan counseling](#) can be found on the University Bursar's website.

If you are unable to locate the information you need from this link, you may contact the following office directly for assistance:

#### [Cal Coast Student Financial Center](#)

If you prefer to access the help desk via phone, please dial: +1 669-900-6833. When prompted, enter the following meeting ID: 872 9357 5613

### **Private Education Loan Disclosures (Including Self-Certification Form)**

SDSU's [private \(alternative\) loan disclosures](#) may be accessed on SDSU's Financial Aid website.

The [Private Education Loan Applicant Self-Certification form](#) may be accessed on SDSU's Financial Aid website.

If you are unable to locate the information you need from these links, you may contact the Cal Coast Student Financial Center (CCSFC) which serves as a one stop shop for financial aid, scholarships and student billing inquiries.

CCSFC hours of operation are Monday through Friday from 9 a.m. to 4:00 p.m. (PST). Visit the [Zoom help desk](#) (Zoom Meeting ID 872-9357-5613). If you prefer to access the help desk via phone, dial: 669-900-6833.

### **Code Of Conduct For Education Loans**

The Higher Education Opportunity Act of Aug. 14, 2008 includes provisions that campuses participating in Title IV programs publish a code of conduct which describes prohibited practices related to loan programs. Prior to this, the [CSU coded memorandum "Student Loan Programs - Administrative Safeguards"](#) (AA-2007-12) dated May 3, 2007 has been the standard campuses have followed.

To avoid any conflict of interest with the responsibilities of a CSU employee with respect to student loans, the CSU Code of Conduct prohibits the following:

- Revenue sharing arrangements with any lender.
- The solicitation or acceptance of gifts from a lender, guarantor or servicer, anyone with responsibilities with respect to loans at the institution.
- Receipt of any fees, payments or other financial benefits (including a stock purchase option) by anyone with responsibilities with respect to loans from a lender as compensation for any type of consulting arrangement or contract to provide services to a lender or on behalf of a lender relating to education loans.
- The assignment of a first-time borrower's loan to a particular lender or refusing to certify or otherwise delay certification of any loan regardless of the lender or guaranty agency the borrower selects.
- The acceptance of any funds to be used for private education loans in exchange for the institution providing concessions to the private lender.
- Requesting or accepting assistance with call center staffing or financial aid office staffing from any lender.
- Any employee with responsibilities with respect to financial assistance at the institution who serves on an advisory board or commission of a lender or guarantor may not accept anything of value from the lender or guarantor except reimbursement for the reasonable expenses of serving on the board or commission.

If you are unable to locate the information you need from these links, you may contact the [Cal Coast Student Financial Center](#) (CCSFC) which serves as a one stop shop for financial aid, scholarships and student billing inquiries.

CCSFC hours of operation are Monday through Friday from 9 a.m. to 4:00 p.m. (PST). Visit the [Zoom help desk](#) (Zoom Meeting ID 872-9357-5613). If you prefer to access the help desk via phone, dial: 669-900-6833.

### **Preferred Lender Lists**

SDSU does not have preferred lender arrangements nor does it maintain a preferred lender list.

Information on how to [select an alternative loan lender](#) can be found on SDSU's Financial Aid website.

If you are unable to locate the information you need from these links, you may contact the Cal Coast Student Financial Center (CCSFC) which serves as a one stop shop for financial aid, scholarships and student billing inquiries.

CCSFC hours of operation are Monday through Friday from 9 a.m. to 4:00 p.m. (PST). Visit the [Zoom help desk](#) (Zoom Meeting ID 872-9357-5613). If you prefer to access the help desk via phone, dial: 669-900-6833.

## **Financial Aid Policy on Repeat Course Work**

### **Understanding Repeat Coursework and Financial Aid Eligibility**

#### **Repeat Policy Conditions**

- A student may receive federal financial aid when repeating a course that was previously failed.
- A student may receive federal financial aid to repeat a previously passed course (with a D- or better, including CR grade) one additional time, whether or not a student received federal financial aid for an earlier enrollment of the course.
- Once a student has completed any course twice and earned a passing grade (with a D- or better, including CR grade) they are no longer eligible to receive federal financial aid for that course.
- If a student retakes a course that is no longer eligible for financial aid, the units are excluded from the total enrollment and the student's financial aid will be adjusted to exclude these units.

- All repeated courses are counted as attempted units for Satisfactory Academic Progress purposes for all financial aid applicants.

### What constitutes a passing grade?

For financial aid, any grade higher than an “F” is considered a passing grade or demonstrates that the student successfully completed the course.

NOTE: This is regardless of any university or major program policy requiring a higher grade or measure for academic purposes.

- Passing grades are: “A (+/-)”, “B (+/-)”, “C (+/-)”, “D (+/-)”, “CR” (Credit)
- Not passing grades are: “NC” (No Credit), “I,” “W,” “WU,” “F”

### Example Scenarios of Repeat Courses and Aid Eligibility

The Financial Aid Office (FAO) does not determine if a student may repeat a class, only if the student is eligible for federal financial aid for the repeated class(es). SDSU’s academic repeat policy is different from the federal financial aid repeat regulations.

[Academic Policies surrounding course repetition](#) can be found in the University Catalog and through the [Office of the Registrar](#).

Course Examples	1st Class Attempt	2nd Class Attempt	3rd Class Attempt	Would 3rd Attempt be Eligible for Federal Financial Aid?
Example 1	F	D	Enrolled	Yes (student passed course one time, eligible for 3rd attempt).
Example 2	D	C	Enrolled	No (student passed course twice, not eligible for 3rd attempt).
Example 3	D	F	Enrolled	No (student passed course first attempt, on the second attempt they failed, no longer eligible for federal financial aid on 3rd attempt).
Example 4	W	F	Enrolled	Yes (student has not yet passed course, the 3rd attempt is eligible for federal financial aid).
Example 5	F	F	Enrolled	Yes (student has not yet passed course, the 3rd attempt is eligible for federal financial aid).



Once a course can no longer be counted within your enrollment for federal financial aid purposes, the Financial Aid Office will adjust your financial aid accordingly and will send you a notification email regarding the adjustment. This must be done regardless of the reason(s) you might be continuing to repeat the course:

- Even if you are required to retake a class to meet major/program GPA requirements.
- Even if you have a personal desire to receive an improved grade

We understand that this rule may seem unfriendly to the academic career of a student. However, the rule is part of the federal student aid regulations and there is no appeal process.

### **What should I do if I am repeating a course?**

If you are repeating a course, you have the option to change your enrollment until the schedule adjustment deadline for the semester. Before repeating a course, be sure to contact the [Cal Coast Student Financial Center \(CCSFC\)](#) to be counseled on how the repeat will affect your financial aid!

- Check with your department or Academic Advisor to see if there is a different class you can take.
- If you do repeat a course, and have exhausted your aid eligibility for that course, the Financial Aid Office will adjust your financial aid accordingly and will send you a notification email regarding the adjustment. Please visit the [Cal Coast Student Financial Center](#) for more information regarding repeating a course and the implications for your financial aid award.
- Adjustments may result in the repayment of aid that was already released. You will be notified regarding repayment of aid, if any, owed due to repeated coursework.



## Academic Programs (Educational Programs, Instructional Facilities, and Faculty)

Information regarding SDSU's academic programs can be accessed in the [SDSU University Catalog](#), including:

- Current degree programs and other educational and training programs
- Faculty and other instructional personnel for each program

Information regarding instructional, laboratory, and other physical plant facilities relating to a specific academic program may be obtained directly from the department offering the program.

An [interactive map of the SDSU](#) is available online. Users can toggle to view maps of [SDSU Imperial Valley](#), and [SDSU Imperial Valley Brawley](#) campuses.

## Transfer Of Credit Policies And Articulation Agreements

Information regarding SDSU's established criteria for the transfer of credit earned at another institution is found on the [Transfer Students](#) page of SDSU's Admissions website.

Institutions with which SDSU has established an articulation agreement may be accessed in [ASSIST](#), the official repository of articulation agreements for California's public colleges and universities. If you are unable to locate the information you need from this link, you may contact:

Office of Admissions  
Student Services West, Room 1528  
619-594-6336  
[admissions@sdsu.edu](mailto:admissions@sdsu.edu)

## Institutional and Program Accreditation, Approval, or Licensure

The names of associations, agencies, or governmental bodies that accredit, approve, or license SDSU and its programs may be found on the [Curriculum, Assessment, and Accreditation](#) website.

# Consumer Information

## *Institutional Disclosures*

For information on how to obtain or review documents describing institutional accreditation, approval, or licensing for SDSU, contact:

Curriculum, Assessment, and Accreditation  
Manchester Hall 3310  
619-594-5050  
[mccall@sdsu.edu](mailto:mccall@sdsu.edu)

### SDSU Bookstore - Textbook Information

The International Standard Book Number (ISBN) and retail price information of required and recommended textbooks and supplemental materials for each course is available through the SDSU Bookstore.

#### **SDSU Bookstore**

Textbook Information  
619-594-7535 - SDSU Campus  
760-768-5574 - Aztec Store at Imperial Valley

If you are unable to locate the information you need from that included above, you may contact the following office directly for assistance:

#### **Aztec Shops, LTD.**

619-594-7525  
[ezbooksth@aztecmail.com](mailto:ezbooksth@aztecmail.com)

### Teacher Preparation Program Report

SDSU's College of Education provides an Annual Institutional Report on Teacher Preparation to the State of California Commission on Teacher Credentialing which in turn provides information to the U.S. Department of Education. The Department of Education makes the state report data available to the public.

Information in the institutional report includes:

- Whether the SDSU satisfied its annual goal for increasing the number of teachers in areas designated by the Department of Education as ones where shortages exist, the steps it is taking to achieve those goals, and the steps it is taking to improve its performance in meeting those goals

- Description of the activities undertaken to assure the Department of Education that the institution is providing prospective teachers training that responds to identified local needs
- Student assessment outcomes utilized by the state for teacher certification and licensure
- Statement of approval or accreditation of program
- Whether the state has designated the program as low-performing
- Identification of activities that prepare teachers to effectively use technology in instruction
- Identification of activities that prepare teachers to effectively educate students with disabilities and students with limited English proficiency.

You may view these reports on the [California Commission of Teacher Credentialing](#) website.

[Reports on performance and accountability](#) regarding teacher preparation programs can be found on the U.S. Department of Education website.

If you are unable to locate the information you need from the links set forth above, you may contact the following office for assistance:

SDSU College of Education  
Lamden Hall, Room 346  
619-594-6091

## Health and Safety

### Drug and Alcohol Misuse Prevention

Information regarding [SDSU's Alcohol and Substance Misuse Policies](#) can be found on SDSU's Well-being and Health Promotion website. This includes:

- SDSU Administrative Policies and Procedures
- California Code of Regulations - Standards for Student Conduct
- Student Organization Handbook Alcohol and other Drug (AOD) guidelines
- Campus AOD procedures for fraternities and sororities
- Residence halls – AOD policies and procedures
- Intercollegiate athletics substance abuse policy

If you are unable to locate the information you need from the links set forth above, you may contact the following offices:

Well-being and Health Promotion  
Calpulli Center, Room 3201  
619-594-4133  
[whp@sdsu.edu](mailto:whp@sdsu.edu)

The Center for Human Resources  
Global Campus Center West (Fourth Floor)  
619-594-6404

### **Vaccination Policy**

All students must meet specific immunization requirements. Students must provide medical documentation or laboratory evidence as proof of immunity to SDSU Student Health Services. If students do not provide proof of immunizations during their first semester at SDSU, they will not be allowed to register for classes the next semester. [Required immunizations](#) are outlined on SDSU's Student Health Services website. Students may receive vaccines at Student Health Services.

If you are unable to locate the information you need from the link set forth above, you may contact the following office:

SDSU Student Health Services  
Calpulli Center  
619-594-4325  
[immunizations@sdsu.edu](mailto:immunizations@sdsu.edu)

### **Security Report (Including Emergency Response and Evacuation Procedures), Timely Warnings and Crime Log**

The SDSU Police Department sends an email to all current students, faculty and staff by Oct. 1 of each year, notifying the campus community of the availability of the Annual Safety and Security Report (ASR). The report also includes information and statistics for SDSU Imperial Valley and SDSU Georgia, including the annual Fire and Safety Report.

These [annual reports](#) can be accessed on the SDSU Police Department's website.

The SDSU crime log for the most recent 60 days is open to public inspection during normal business hours at the Dispatch Office. Portions of the log older than 60 days are available for public inspection within two business days of a request.

If you are unable to locate the information you need from the link set forth above, would like a paper copy of the report, or would like to inspect the SDSU crime log, contact:

**SDSU Police Department**

Records Division

619-594-1986

### Security Report – Missing Person Notification Policy

SDSU's missing student notification policies and procedures are included in the [Annual Safety and Security Report](#) which can be accessed on the SDSU Police Department website.

If you are unable to locate the information you need from the link set forth above, contact:

SDSU Police Department

Records Division

619-594-1986

### Fire Safety Report and Fire Log

The SDSU Police Department sends an email to all current students and employees by October 1 of each year notifying the campus community of the availability of the annual Safety and Security Report (for both SDSU and SDSU Imperial Valley) and also the annual Fire and Safety Report.

The [SDSU annual Fire Safety Report](#) can be accessed on the SDSU Police Department website.

The SDSU fire log for the most recent 60 days is open to public inspection during normal business hours at the Office of Housing Administration. Portions of the log older than 60 days are available for public inspection within two business days of a request.

If you are unable to locate the information you need from the link set forth above, would like a paper copy of the report, or would like to inspect the SDSU fire log, contact:

SDSU Housing and Residential Education  
6050 Montezuma Road  
619-594-5742

[Contact Housing and Residential Education](#)

### Information For Crime Victims About Disciplinary Proceedings

For information about SDSU student disciplinary proceedings and investigations and disclosure of the outcome of disciplinary proceedings, see the Annual Safety and Security Report which can be accessed on the [SDSU Police Department](#) website.

If you are unable to locate the information you need from the link set forth above, contact:

SDSU Police Department  
University Police Department Building  
619-594-1991

## Technology and Security

### Information Security Program and Policies

San Diego State University (SDSU) is committed to protecting its students, faculty, and staff's nonpublic personal information and Personally Identifiable Information (PII). To achieve this, SDSU has implemented a comprehensive Information Security Program that establishes and maintains protocols for safeguarding sensitive data. This program encompasses policies, procedures, and technical measures designed to ensure the confidentiality, integrity, and availability of all PII. Key components include data encryption, access controls, regular security assessments, and ongoing employee training on data protection practices.

For more information on security programs and policies, please refer to the following resources:

- [SDSU IT Security Program and Policies](#) website.
- SDSU Student Code of Conduct on the [Student Conduct](#) webpage of the Center for Student Rights & Responsibilities website.

- [CSU/SDSU Information Security Responsible Use Policy](#).

### **Digital Millennium Copyright Act (DMCA): Copyright Infringement Policies and Sanctions**

Copyright infringement occurs when someone exercises exclusive rights granted to a copyright owner under Section 106 of the Copyright Act (Title 17, U.S. Code) without permission. This includes unauthorized reproduction or distribution of copyrighted works. In file-sharing contexts, downloading or uploading substantial parts of a copyrighted work without authorization is considered infringement.

Penalties for Copyright Infringement:

- **Civil Penalties:** Offenders may be required to pay actual damages or statutory damages ranging from \$750 to \$30,000 per infringed work. For willful infringement, damages can go up to \$150,000 per work. Courts may also impose costs and attorneys' fees (see 17 U.S.C. §§ 504, 505).
- **Criminal Penalties:** Willful infringement can result in imprisonment of up to five years and fines of up to \$250,000 per offense.

No copyrighted material may be copied, reproduced, or distributed without explicit permission from the owner, except under the fair use provisions of the DMCA. Unauthorized use of such materials on any website or network utilizing campus resources is prohibited.

For more information, visit the [U.S. Copyright Office website](#).

### **Peer-to-peer (P2P) File Sharing**

Using P2P networks to upload, download, or share copyrighted material—such as movies, music, or software—violates copyright laws. Legally purchasing content does not grant you the right to share it with others. While P2P software can have legitimate uses, most DMCA complaints stem from its misuse of programs like BitTorrent, uTorrent, and others. To avoid potential DMCA violations, uninstall file-sharing software that is not used for lawful purposes.

### Copyright Infringement, the Student Code of Conduct, and SDSU Sanctions for Violations

In addition to federal criminal and civil sanctions for copyright infringement, students are also subject to SDSU discipline as a result. Section (b.15.g) of the [SDSU Student Code of Conduct](#) expressly prohibits using SDSU's computing facilities and resources (including networks) to violate copyright laws. The following sanctions (or any combination of them) may be imposed for a violation of the SDSU Student Code of Conduct:

- Restitution
- Loss of Financial Aid
- Educational Sanctions
- Denial of Access to Campus, Faculty, and Staff
- Disciplinary Probation
- Suspension
- Expulsion

### Report a Cyber Incident, including DMCA Violations

Please visit the IT Security Office Report an Incident webpage to [report a cyber incident or DMCA violation](#). Please visit the Center for Student Rights & Responsibilities Report an Incident to [report a case of copyright infringement](#). Remember: if you see anything suspicious, say something.

If you cannot find the information you need from the Technology and Security section and links provided above, please contact the following offices for assistance:

#### **IT Security Office**

Administration Building, Room 222

[security@sdsu.edu](mailto:security@sdsu.edu)

619-594-4049

#### **Center for Student Rights and Responsibilities**

Student Services West, Room 1604

[csrr@sdsu.edu](mailto:csrr@sdsu.edu)

619-594-3069



## Student Outcomes

### Retention Rates

The retention rate of SDSU degree-seeking, first-time, undergraduate students can be accessed on the [Analytic Studies and Institutional Research](#) website.

If you are unable to locate the information you need from this link, you may contact the following office directly for assistance:

**SDSU Analytic Studies and Institutional Research**  
Manchester Hall, Room 3310  
619-594-6846  
[oir@sdsu.edu](mailto:oir@sdsu.edu)

### Completion/Graduation Rates

The graduation rate of SDSU degree-seeking, first-time, undergraduate students can be accessed on the [Analytic Studies and Institutional Research](#) website.

If you are unable to locate the information you need from this link, you may contact the following office directly for assistance:

**SDSU Analytic Studies and Institutional Research**  
Manchester Hall, Room 3310  
619-594-6846  
[oir@sdsu.edu](mailto:oir@sdsu.edu)

### Completion/Graduation Rates For Students Receiving Athletically Related Student Aid

The graduation rate of SDSU students receiving athletically related student aid can be accessed on the [Data Tools and Links](#) page of the Analytic Studies and Institutional Research website as well as the [NCAA website](#).

If you are unable to locate the information you need from this link, you may contact the following office directly for assistance:

### **SDSU Analytic Studies and Institutional Research**

Manchester Hall, Room 3310

619-594-6846

[oir@sdsu.edu](mailto:oir@sdsu.edu)

## **Placement In Employment**

[SDSU Career Services](#) collects information annually about employment placement and salary of SDSU graduates. The CSU Chancellor's office collects and publishes [employment and salary information for SDSU graduates](#) every two years; this information can be found online. If you are unable to locate employment information, contact the Career Services office:

### **Career Services**

Student Services East, Room 1200

619-594-6851

[careerservices@sdsu.edu](mailto:careerservices@sdsu.edu)

## **Job Placement Rates**

SDSU does not advertise job placement rates as a means to recruit prospective students. SDSU does participate in a number of student, alumni, and employer surveys. For more information about the employment of SDSU graduates, contact:

### **Career Services**

Student Services East, Room 1200

619-594-6851

[careerservices@sdsu.edu](mailto:careerservices@sdsu.edu)

## **Types of Graduate and Professional Education In Which SDSU's Graduates Enrolled**

After graduating from SDSU with an undergraduate degree, students enroll in credentials, masters, doctoral, and professional degree programs at many universities. [Grad schools where SDSU students attend/apply.](#)

## Intercollegiate Athletic Program Participation Rates and Financial Support Data

### Equity in Athletics Disclosure Act

The Equity in Athletics Disclosure Act (EADA) requires that any coeducational institution of higher education that has an intercollegiate athletic program and participates in federal student aid programs prepare an annual report on athletic participation rates, staffing, and revenues and expenses, by men's and women's teams.

[EADA data for SDSU](#) is available online. To request a paper copy of the EADA report contact:

Chuck Lang  
Deputy Athletic Director, Research, Innovation & Strategy  
619-594-6296  
[clang@sdsu.edu](mailto:clang@sdsu.edu)

### Athletic Notices

Information provided pursuant to Cal. Educ. Code § 67356 and the Student-Athletes Right to Know Act (AB 2079) regarding athletic scholarships, cost of attendance, expenses, etc. can be found on the [Student-Athletes Right to Know Act \(AB 2079\)](#) page of SDSU's Athletics website.

### Medical Expenses

(a) Per NCAA Bylaw 16.4, an institution, conference, or the NCAA may provide medical and related expenses to a student-athlete.

(b) SDSU, like most NCAA Athletic Departments, provides an athletic insurance policy for its student athletes (SDSU Athletic Accident Insurance Policy). The SDSU Athletic Accident Insurance Policy will only cover medical costs related to injuries that occur while participating in a supervised practice or competition for SDSU. This is not a comprehensive insurance policy. It is highly recommended that every student-athlete at SDSU have personal medical insurance to cover additional expenses.

(c) The SDSU Athletic Accident Insurance Policy is designed to act as a secondary insurance policy. If a student-athlete is covered by a personal, family, or private insurance policy, it will be used first. Medical expenses will not be paid under the secondary insurance policy carried by SDSU until any existing personal medical insurance policy is exhausted. If the student-athlete does not have any primary insurance, the Athletic Department will ask the outside medical provider to bill SDSU Athletics directly. Payments will be made according to the schedule of benefits of the SDSU Athletic Accident Insurance Policy. There should be no out-of-pocket expense for the student-athlete if the injury occurred during a supervised scheduled university athletic activity practice or competition at SDSU.

(d) The SDSU Athletic Accident Insurance Policy will cover expenses incurred during the two years (104 weeks) following the date of injury. The limit of insurance coverage is \$75,000 per injury. Expenses beyond \$75,000 will be submitted to the NCAA Catastrophic Insurance policy for review.

(e) A second medical opinion can be conducted at the student-athlete's personal expense. Any medical support completed outside of SDSU providers must be coordinated with the SDSU Athletic Department to enable a successful recovery.

For more information contact:

**Chuck Lang**

Deputy Athletic Director, Research, Innovation & Strategy  
619-594-6296

[clang@sdsu.edu](mailto:clang@sdsu.edu)