

Money Matters for Graduate Programs

Luis Yopez, MPA
Financial Aid Advisor



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Application Fees

Application fee—Every school is different. From the rare no-fee application to \$200 or more. Most application fees fall into the \$50 to \$85 range.

Current Testing Fees

GRE \$220

GMAT \$275 in person/\$300 online

LSAT \$222

Hints—*ALWAYS contact the school to see if they offer application waivers. Look into reduced testing fees/waivers as well! *Estimate your costs and budget ahead of time



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Published Cost of Attendance vs. Actual Out of Pocket Costs

Published Tuition Rates can be misleading

Hint- *ALWAYS find out what your Out of Pocket costs will be. (Cost of Attendance-expected aid)



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Example Cost of Attendance Budgets

Graduate Students (2026-2027 Academic Year)

Please note: Exceeding 6 units in a term will result in fees going from 0-6 fee structure to 6.1> structure.

CA Resident

Expenses	On-Campus		Off-Campus
	Commuter	Housing	Housing
Systemwide Tuition Fee	\$9,920	\$9,920	\$9,920
Mandatory Campus Fees	\$2,088	\$2,088	\$2,088
Living Expenses (Food)	\$9,464	\$6,240	\$8,078
Living Expenses (Housing)	\$0	\$10,736	\$11,396
Books, Supplies, Equipment	\$1,022	\$1,022	\$1,022
Transportation	\$2,570	\$1,386	\$2,636
Personal Expenses	\$3,554	\$2,856	\$4,832
Direct Loan Fees	\$216	\$216	\$216
TOTAL	\$28,834	\$34,464	\$40,188

Note: Graduate MBA fees are an additional; \$321 per unit

Know the bigger picture-PROJECTED DEBT and ANTICIPATED INCOME

HINT -*Do your research~ Every **major** varies, every **market** varies

Major	# of Salaries	Bachelor's - Mean	# of Salaries	Master's - Mean	% Difference
Business, General	2,589	\$65,246	596	\$110,700	69.7%
Clinical Counseling and Applied Psychology	211	\$38,327	472	\$59,368	54.9%
Computer Software and Media Applications	198	\$69,128	144	\$107,025	54.8%
Business Administration/Management	7,551	\$61,821	3,746	\$95,198	54.0%
Allied Health Diagnostic, Intervention and Treatment Professions	172	\$55,841	218	\$85,904	53.8%
Biology	1,794	\$41,478	188	\$63,395	52.8%
Communication Disorders Sciences	128	\$42,515	419	\$64,185	51.0%

 Source: Summer 2023 Salary Survey, National Association of Colleges and Employers



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FAFSA or Dream Act

Complete the Free Application for Federal Student Aid (FAFSA) each year

OR

The California Dream Act Application

Applications open October 1st and the priority deadline for California is
March 2nd

(<https://studentaid.gov/apply-for-aid/fafsa/fafsa-deadlines> for deadlines outside of Ca.)



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Types of Aid

Scholarships- Funds you do not need to repay, usually require an application. Can be merit based or need based

Grants-Funds you do not need to repay, usually need based

Fellowships- Awards that graduate students or postgraduate scholars typically compete for. Fellows are selected based on their potential to make a positive, long-lasting contribution to their academic discipline

Assistantships or Work Study- Funds earned through work opportunities

Loans-Federal and Private



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Types of Aid at CSUB

Federal Student Aid Programs

- Graduates/Professionals - \$20,500 Unsubsidized Loan
- Credential students - \$5500 Subsidized (plus \$7000 unsubs for Independent students) Pell Grant if eligible, Federal TEACH Grant, Golden State Teacher Grant, Middle Class Scholarship
- Federal Work Study (FWS)

State Aid Programs

- State University Grant (SUG) - up to \$8064 Grad, \$7,488 Cred
- MBA Grant (For those charged MBA fees-\$270 / unit)
- Several new state grants for Credential students

Fellowships

- Graduate Equity Fellowship
- CSUB Awards typically range from \$500 - \$3,000

Private Loans



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Types of Aid

- Grants- Will vary by State
- Scholarships/Fellowships/Assistantships- Will vary by School, Program and Major.
- Search for External Scholarships at <https://csub.scholarshipuniverse.com>

2026/2027 CSUB scholarships are open!



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Receiving Aid as a CSUB Graduate Student

Complete FAFSA or California Dream Act Application

- Submit all requested documentation

Admissions

- Be admitted to campus & at least conditionally admitted to program

Enrollment

- Must be enrolled in at least 3 graduate-level units (half time status).
- 6 units for Credential students

Satisfactory Academic Progress (SAP)

- Must be meeting guidelines of 3.0 GPA and passing at least 67% of attempted units or have approved petition

Optional, but recommended: Direct Deposit

- Sign up through your MyCSUB (CSUB Student Portal)



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Questions?



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Office of Financial Aid & Scholarships

661-654-3016

finaid@csub.edu

www.csub.edu/finaid



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