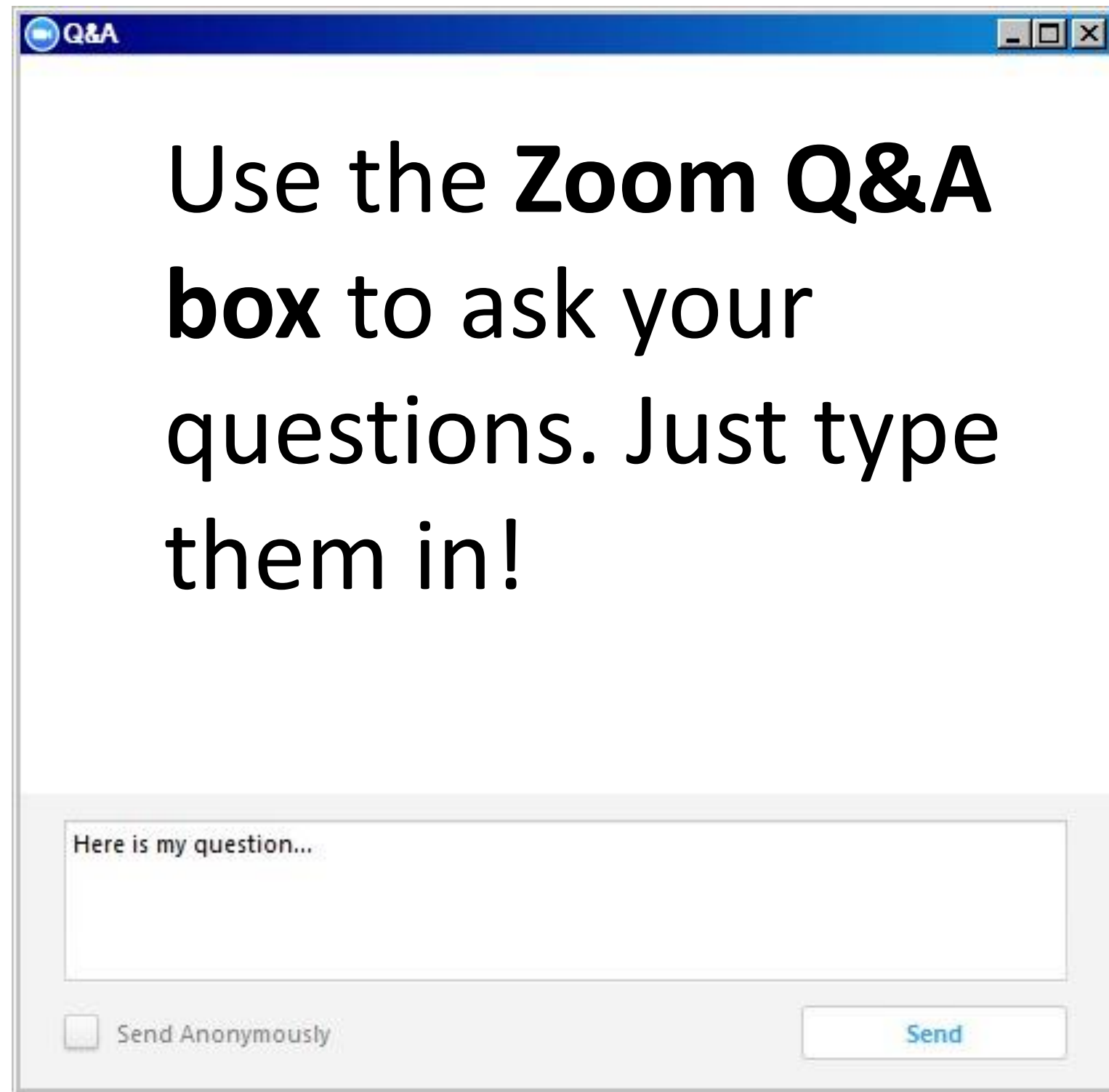# Financial Aid Night

# Goals for Today. Let's Talk About:



- ✓ Financial Aid Applications

- ✓ Financial Aid Overview

- ✓ Financial Aid Programs

- ✓ Answering your questions

Use the **Zoom Q&A box** to ask your questions. Just type them in!

You can ask questions in English or in Spanish!

Q&A

Here is my question...

Send Anonymously

Send

Questions?

# It's Never too Early to Start Preparing for College

**9th Grade**

- Take the "A-G" courses to meet college admission requirements
- Aim for A's and B's in all your classes; focus on homework and develop good study skills
- Join clubs, play sports and volunteer. This is a good way to develop and expand your interests
- Explore different career options
- Meet with your high school counselor

# It's Never too Early to Start Preparing for College

**10-12th Grade**

- Start researching college degree requirements your sophomore year

- Visit your favorite college campuses starting early spring of your junior year if possible

- Volunteer; get involved extracurricular activities

- Prepare and practice your note-taking skills

- Continue to get good grades

- Continue to meet with your counselor

- **In 12th grade:** submit the financial aid application and apply to colleges after **October 1st**!
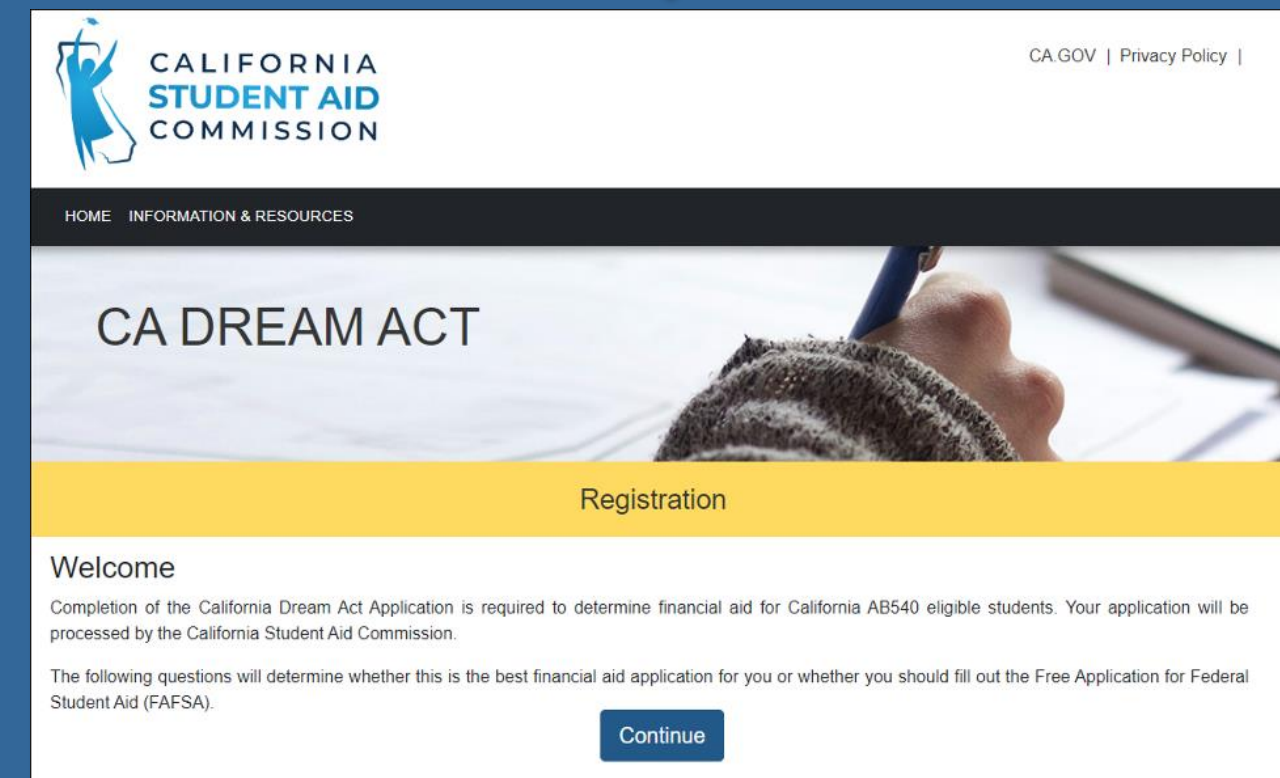
# Which Financial Aid Application to Submit?

❑ **U.S. citizen or eligible non-citizen**

❑ No SSN or DACA SSN

❑ TPS status, U Visa
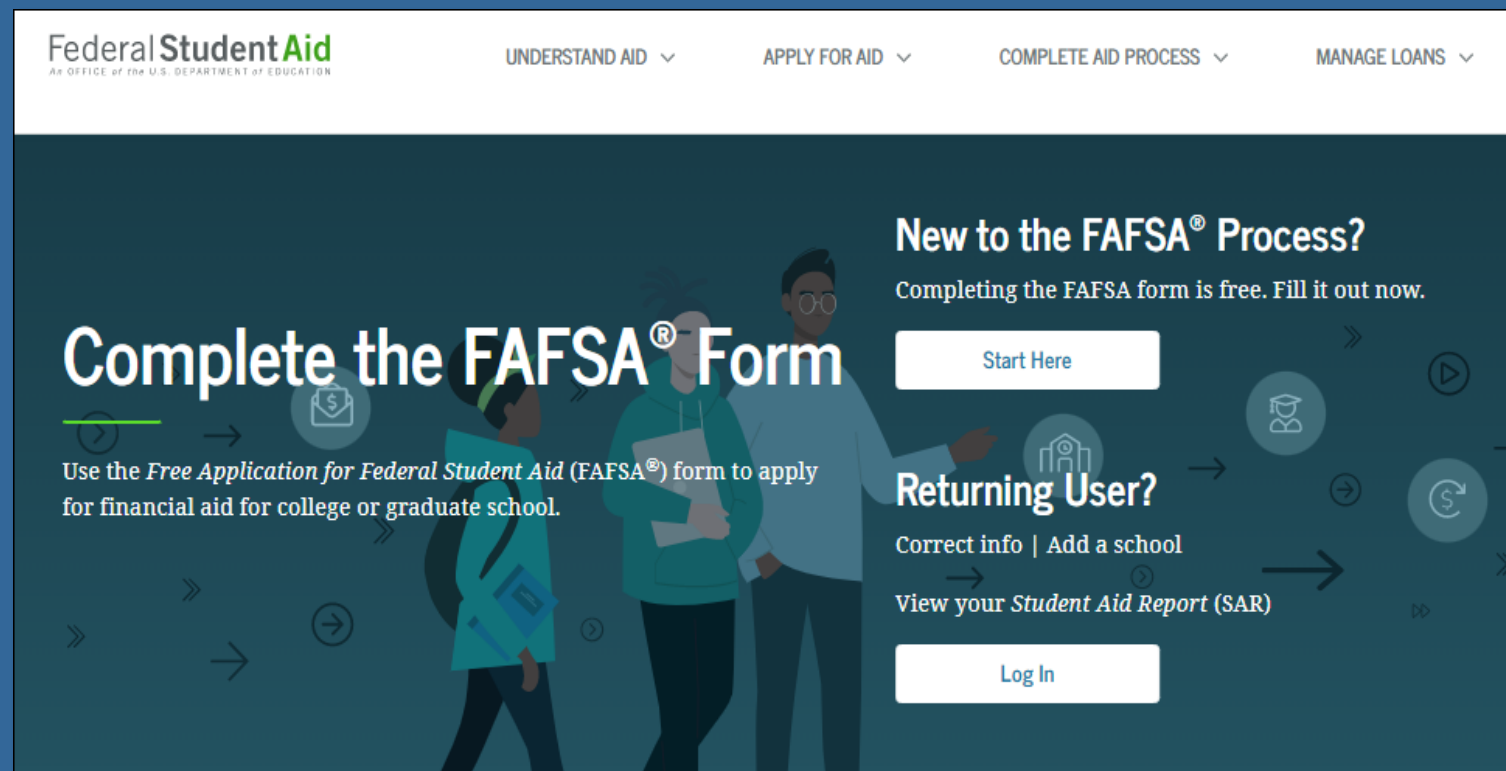
❑ With AB 540 status



studentaid.gov/h/apply-for-aid/fafsa



www.caldreamact.org

# Before you Begin Either Application

Before you begin an application, please be prepared to take notes. it is important to write down (or take a picture of) things such as;

✓ Full name of student as entered

✓ Usernames & Passwords

✓ E-mail Address Used

✓ Pin Numbers

✓ Secret Questions and Answers

# Email and Postal Addresses

Provide **email** and postal **mail addresses** and telephone numbers that will remain active through the end of the admission and financial aid application periods.

It's better not to use the student's school or district email if possible. Also, try not to use a family e-mail address that is shared by the entire family. Students need to check their e-mails on a regular basis.

Students should create an e-mail account specifically for financial aid applications and college applications.

# Demographic Information

✓ Accurate name

✓ Date of Birth

✓ Correct Address

✓ Email Address

✓ Correct SSN on FAFSA

# We make a lot of money. Why bother to fill out a Financial Aid Application?

- One of the big reasons to go ahead and fill out the FAFSA or CADAA is the fact that it could unlock some financial aid beyond federal grants and state aid that require you to demonstrate financial need. A completed application also opens doors to scholarship opportunities that are not necessarily based on financial need.

- A financial aid application is more than an application for financial aid today — it's a backup in case of a catastrophe tomorrow! Think of it as an "insurance policy" in the event of job loss, divorce, unexpected medical bills, etc.

- It's free to apply and takes less than an hour!

# College Selection



**Left panel (CA Dream Act / CSAC application):**

Tabs: Instructions | **Student** | Dependency | Parent | Signature | Confirmation | CalSAR

Check all that apply or check **None of the Above.** [Check all that apply or none of the above]

- 101) ☐ Medicaid or Supplemental Security Income (SSI)
- 102) ☐ Supplemental Nutrition Assistance Program (SNAP)(CalFresh in California)
- 103) ☐ Free or Reduced Price School Lunch
- 104) ☐ Temporary Assistance for Needy Families (TANF) (CalWORKS in California)
- 105) ☐ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- ☐ None of the Above

106) As of today, is the Student (or spouse) a dislocated worker?  --- SELECT ---

* 107) College Selection

College Search [ ] 🔍 Search

Add College School Code [ ] ✚

[Check College and Housing Plan Selection]

| College Name | USDE Code | Housing Plans |
|---|---|---|

← Previous    Next →

**Right panel (FAFSA – Search for Colleges):**

Search for Colleges

Tabs: Student Demographics | School Selection | Dependency Status | Parent Demographics | Financial Information | Sign & Submit | Confirmation

**STUDENT INFORMATION**

ℹ️ Here's where you'll search for the colleges to which you'd like to send your FAFSA information. You can add up to 10 colleges at a time to your FAFSA. If you're applying to more than 10 colleges, follow these instructions.
**Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.**

ℹ️ Complete the fields below to search for a college to add to your FAFSA.

Do you know the college's Federal School Code?  ○ Yes  ◉ No

State
California

City (optional)

School Name (optional)
irvine

SEARCH TIPS ℹ️    ◀ PREVIOUS   NEXT ▶   SEARCH 🔍

QUICK TIPS

**Search colleges by city by using the search feature**

# College Selection

- Choose up to **10 colleges**

- We suggest you add at least one college from **each segment**:
    (Community College, CSU, UC, Private University)

- Be sure to include at least one **California College**

- Select a **housing plan** for each college

- Need to add **more than 10 colleges**?
    Wait a week to 10 days to remove previous colleges and add new ones

**Housing Plans**

Select housing plan ⌄

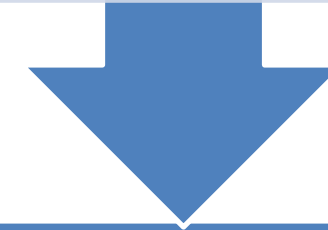Select housing plan
On campus
With parent
Off campus

To apply for aid for the 2023-2024 academic year you will use tax information from the 'prior-prior' year, i.e., 2021.

Tax information is always from 2 years ago

There is no need to update your tax information on the financial aid application once you do your current taxes
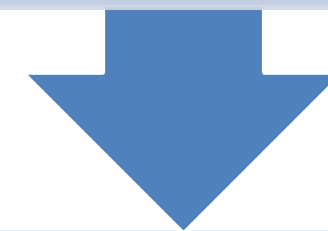
**Aid Year**

2023/2024

**Application Opens**

October 1st, 2022

**Tax Year**

2021

# Apply Early!

- Students who apply in early October can receive a Cal Grant Eligibility Notification as early as November

- They'll know if they are eligible to receive thousands of dollars in free money for college or vocational training

- Applying early also gives students a better opportunity for "**first come, first serve**" financial aid

**FAFSA** takes 3-5 days to process
**CADAA** (proprietary to CSAC) processes almost immediately

**Apply**

OCTOBER

**Awarded**

NOVEMBER
$
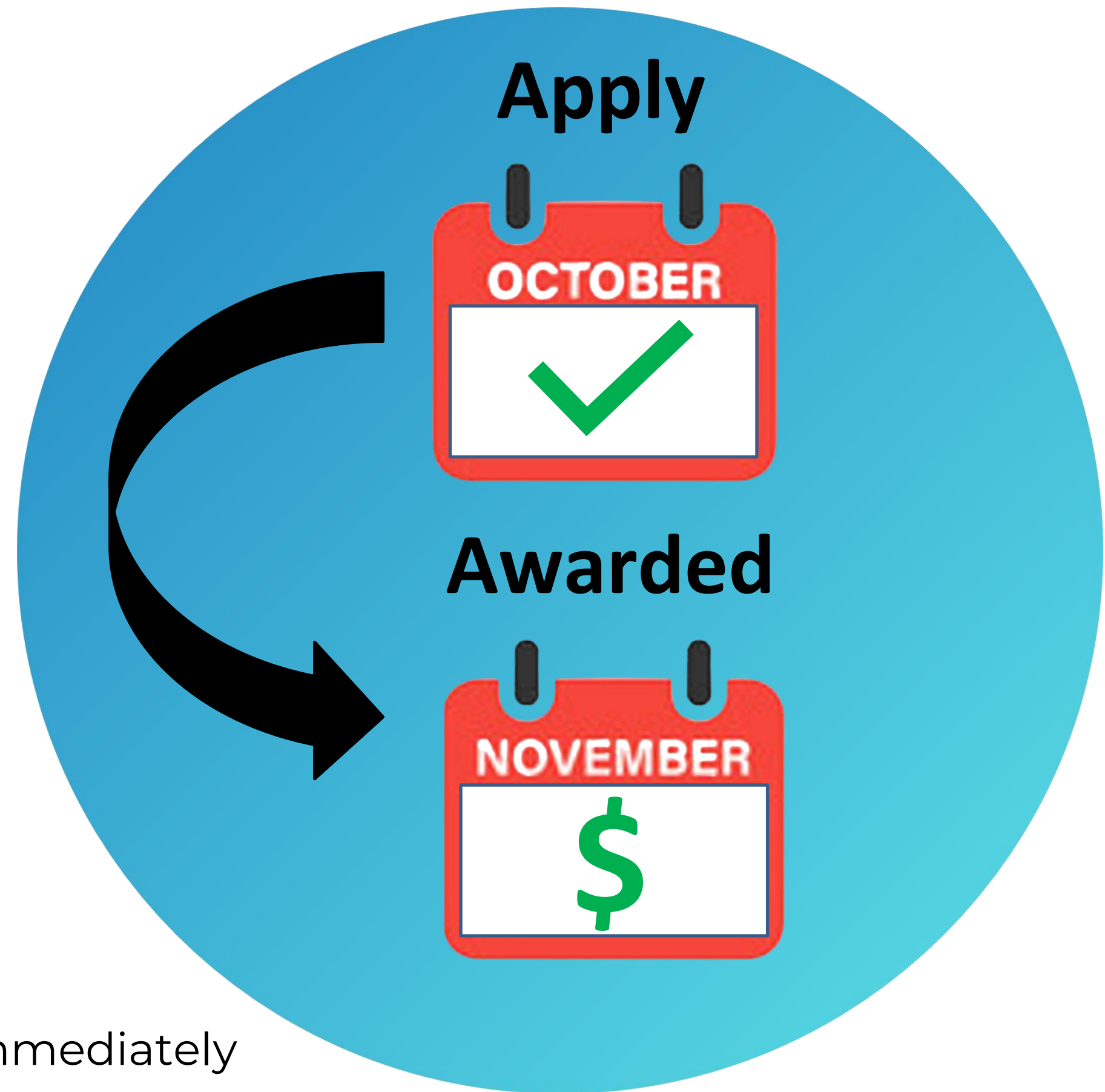
# The FAFSA

**Who Can Apply?**

- U.S. citizens
- Legal permanent residents
- Certain designations, including refugees or those granted asylum
- T visa holders

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

UNDERSTAND AID ⌄     APPLY FOR AID ⌄     COMPLETE AID PROCESS ⌄     MANAGE LOANS ⌄

New to the FAFSA® Process?

Completing the FAFSA form is free. Fill it out now.

Complete the FAFSA® Form

Start Here

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college or graduate school.

Returning User?

Correct info | Add a school

View your *Student Aid Report* (SAR)

Log In

FAFSA® Announcements

# Where to File the FAFSA?



**studentaid.gov**

# FAFSA Filers - Creating an FSA ID

- If you do not already have an FSA ID, you will need to create an FSA ID. You will use this to sign your completed application

- If you are a 'dependent' student, a parent will also need to create an FSA ID (with a separate e-mail)

- If you have an FSA ID but do not remember your username, select "Forgot Username" on the FAFSA login page

## FAFSA Help   1-800-433-3243

# FSA ID

The FSA ID is a digital signature used to sign the FAFSA, Direct Loan and Parent PLUS loan Master Promissory notes, and to access federal student aid sites.

- Student creates their own

- Parent creates their own
  - SSN and Date of Birth needed

- Common mistakes:
  - SSNs switched
  - Parent creates password for student, or
  - Student creates one for parent

- Can log in with a verified mobile phone number

- FSA ID Help:  (800) 433-3243

Create an Account (FSA ID)

Parents    Students    Borrowers
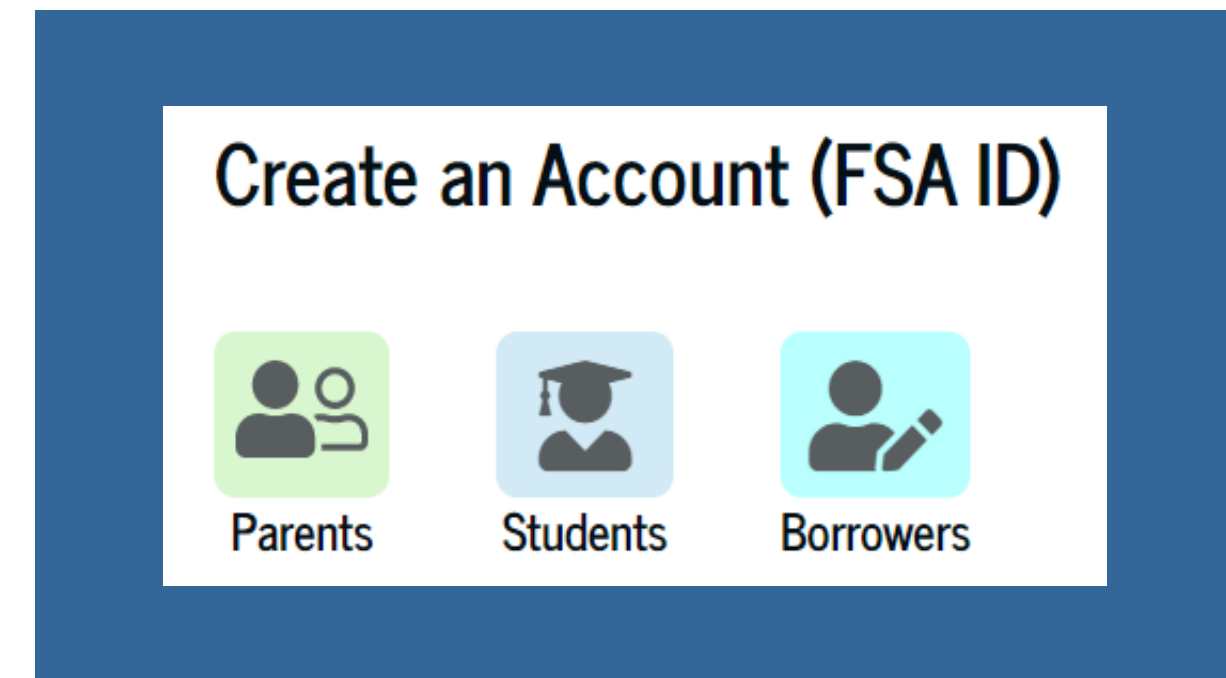
# Who's My Parent When I Fill Out My FAFSA® Form?

**Are your parents married to each other?**

**Do your parents live together?**

**Did you live with one parent more than the other over the past 12 months?**

Report information for the parent who provided more financial support over the past 12 months or in the last year you received support on the FAFSA® form

Report the information for both parents on the FAFSA® form

Report information for both parents on the FAFSA® form even if they were never married, are divorced, or are separated

Report information for the parent you lived with more on the FAFSA® form

**Has this parent remarried?**

Also report information for your stepparent on the FAFSA® form

You do not need to report additional parent information

*Note: Dependent students are required to report parent information when completing the FAFSA® form. A parent means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.*

# School Selection

SCHOOL SELECTION

## College Search

ⓘ TestE, based on the information you provided, we've determined that you may qualify for federal student aid. Continue through the application for us to determine how much aid you can receive.

ⓘ Here's where you'll search for the colleges to which you'd like to send your FAFSA® information. You can add up to 10 colleges at a time to your FAFSA form. Learn what to do if you're applying to more than 10 colleges.

**Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.**

ⓘ Complete the fields below to search for a college to add to your FAFSA® form. Need help refining your search? Try these search tips.

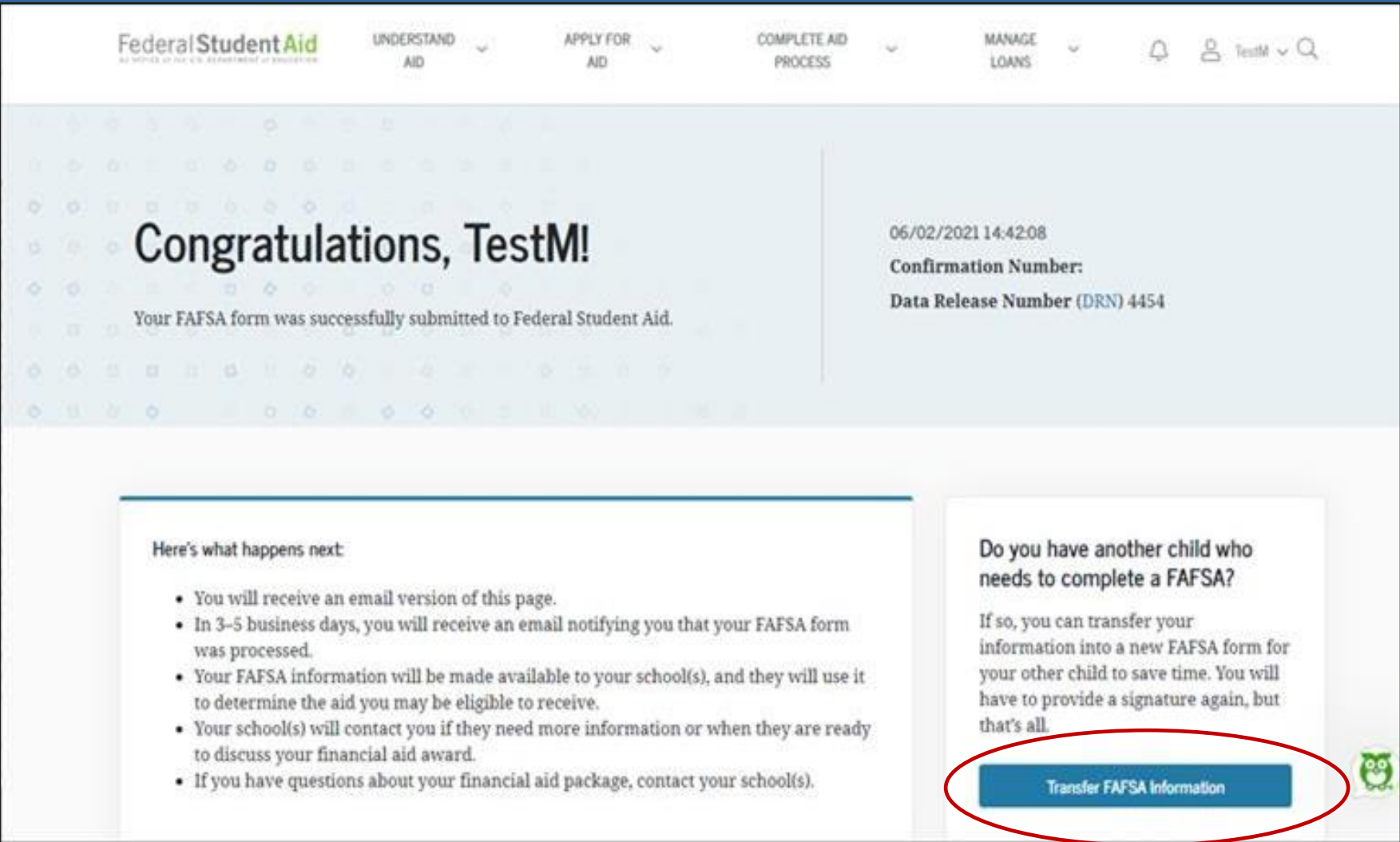| Search by School Name, City, State | Search by Federal School Code |
| --- | --- |

State

Select ⌄ ⑦

City - *optional*

⑦

School Name - *optional*

⑦

**Search**

Previous

# Confirmation Page

# Summary of the Financial Aid Process for FAFSA filers

**START HERE**

Student and parent each get an FSA ID

Review college and state financial aid deadlines

Gather documents needed to complete the FAFSA

File the FAFSA every year as soon as possible on/after Oct. 1

Sign the FAFSA with the FSA ID or print/sign/mail signature page or the SAR

Print or save a copy of the Confirmation Page

Receive/review/correct Student Aid Report (SAR) or SAR Acknowledgement

Delete old colleges and add new colleges if applying to >10 colleges

Appeal for more financial aid if family affected by special circumstances

Submit required documentation if FAFSA selected for verification

Receive financial aid award letter or notification from each college

# The California Dream Act Application (CADAA)
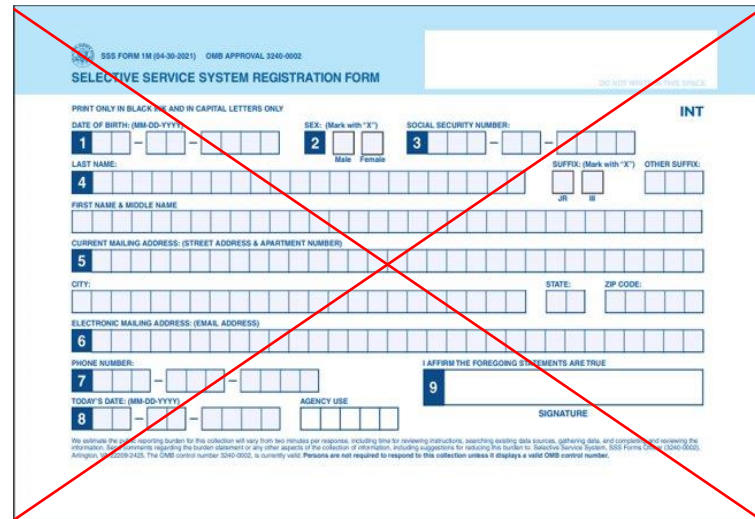
## AB 540/SB 68

"No human being is illegal"

# Who Can Apply?

- Undocumented Students

- With or without DACA

- Temporary Protective Status (TPS)

- U Visa Holders

*Effective with the 2021-22 academic year, verification of registration with Selective Service for males 18-25 years of age is **no longer required** to receive state financial aid in California.*

CALIFORNIA STUDENT AID COMMISSION

HOME          INFORMATION & RESOURCES

CA DREAM ACT

**NEW**

**FIRST TIME USER**

- New to the CA Dream Act?
- Start a New application
- Do not submit multiple applications

Start

**RETURNING USER**

- Renew your application
- Submit a saved application
- Make a correction or add a school to your application

Login

**PARENT SIGNATURE**

- Request a parent PIN
- Forgot your parent PIN?
- Sign the student application

Submit

CALIFORNIA STUDENT AID COMMISSION

**dream.csac.ca.gov**

# Completing The CADAA

- Complete the three sections listed as tabs at the top of the screen. The website will take the student through each section

- Click "Save Application" at the bottom of the page to save your responses. Click "Next" at the bottom of the page to go to the next section

- For detailed instructions and information about each question, click the information icon

- The answers to some questions will be prefilled with your registration information

- It is critical that students complete the application with their correct name and date of birth

**DREAM.CSAC.CA.GOV**

**Types of Financial Aid**

# Federal Student Financial Aid Programs

| Program | Award Amount | Notes |
|---------|--------------|-------|
| Pell Grant | Up to $6,895 | Lifetime Eligibility 600% (max) |
| FSEOG (grant) | Up to $4,000 | Priority to Pell eligible students |
| TEACH Grant | Up to $3,728* | Requires service contract otherwise converts to unsubsidized loan |
| Iraq & Afghanistan Service Grant | Up to 5,717.11* | Equal to Pell Grant – 6.8% |
| Work Study | Varies by school | On and off-campus employment |
| Direct Student Loan | $3,500- $12,500 (undergrad level) | Interest subsidy during periods of enrollment of at least half-time for Subsidized Direct Loan |

# Maximum Yearly Cal Grant A, B and C Awards

| A | Community College | CSU | UC | Private Non-profit | (Non WASC) For Profit | (WASC) For Profit |
|---|---|---|---|---|---|---|
| | CC Reserve to $6,000 | $5,742 | $12,570 | $9,358 | $4,000 | $8,056 |

| B | Community College | CSU | UC | Private Non-profit | (Non WASC) For Profit | (WASC) For Profit |
|---|---|---|---|---|---|---|
| | $1,648 Up to 2+ years | $5,742* + $1,648 | $12,570* + $1,648 | $9,358* + $1,648 | $4,000* + $1,648 | $8,056* + $1,648 |

| C | Community College | CSU | UC | Private Non-profit | | For Profit |
|---|---|---|---|---|---|---|
| | $1,094 | N/A | N/A | B/S $547 T/F $2,462 | | B/S $547 T/F $2,462 |

# Middle Class Scholarship (MCS) 2.0

Students enrolled at a UC or CSU whose income exceeds the limits for a Cal Grant, will automatically be considered for the **Middle Class Scholarship** if they applied on time with the FAFSA or the California Dream Act Application by March 2nd and they plan to attend a UC or a CSU. For the **2023-24** academic year, students with family income and assets up to **$217,000** may be eligible.

**NEW**

Beginning in 2022-23, a student's initial Middle Class Scholarship award determination will be based on the **Cost of Attendance** for the school the student choses to attend, taking into consideration any other aid or fee waivers the student is receiving.

Once the new program rules take effect in 2022-23, the number of MCS recipients is estimated to increase from about **60,000 to about 360,000.***

**\*Legislative Analyst's Office**

CSAC
MIDDLE CLASS SCHOLARSHIP

CALIFORNIA
STUDENT AID
COMMISSION

**E3**

**Community College Entitlement Cal Grant**

September 2nd deadline

- Implemented in the 2021-22 academic year

- Greatly increased the number of students eligible for financial aid at California Community Colleges

- Eliminated more than half of competitive awards from 41,000 to 13,000 but added **TENS OF THOUSANDS** of additional Entitlement Cal Grant awards

- Beneficial to students who missed the March 2nd deadline but are planning on attending a California Community Colleges

CALIFORNIA STUDENT AID COMMISSION

# California Dream Act Service Incentive Grant (DSIG)

- **New!** Up to 1,667 Cal Grant B* Service Incentive Grants of up to **$4,500** per year!

- Students perform 300 hours of community or volunteer service and attend a California public colleges or private, non-profit institution

- **New!** removes the "proration" of awards, and now provides stipend awards without regards to a student's part-time or full-time status

  * or a Cal Grant A award that met the initial criteria for a Cal Grant B.

CALIFORNIA STUDENT AID COMMISSION

**Program details: www.csac.ca.gov/dsig**

# NEW! Californians For All College Corps

- Up to 6,500 undergraduate students who complete a year of service (450 hours) will receive $10,000 plus potential academic credit

- AB 540 Dreamers are eligible to participate but must apply for the California Dream Act Service Incentive Grant program

- Program begins in the Spring of 2022

- Students can apply beginning in March 2022 (check website for updates)

- 45 colleges and universities will be part of the program roll-out

**www.californiavolunteers.ca.gov/californiansforall-college-corps/**

#CaliforniansForAll
**College Corps**

- Allan Hancock College
- Butte College
- Cal Poly Humboldt
- Cal Poly Pomona
- Cal Poly San Luis Obispo
- Cal State LA
- College of the Desert
- College of the Redwoods
- College of the Siskiyous
- Compton College
- Concordia University Irvine
- Crafton Hills College
- CSU Bakersfield
- CSU Chico
- CSU Dominguez Hills
- CSU East Bay
- CSU Long Beach
- CSU Monterey Bay
- CSU San Bernardino
- Cuesta College
- East Los Angeles College
- Fresno State
- Fresno City College
- Glendale Community College
- Irvine Valley College
- Riverside City College
- Rio Hondo College
- Sacramento City College
- Sacramento State
- San Bernardino Valley College
- San Francisco State
- San José State
- Shasta College
- Stanislaus State
- UC Berkeley
- UC Davis
- UC Irvine
- UC Los Angeles
- UC Merced
- UC Riverside
- UC San Diego
- University of San Diego
- University of the Pacific
- Vanguard University
- Woodland Community College

# Students Can Also Consider Vocational, Occupational or Technical Programs

- Trade schools or community college vocational training courses can provide some students with an alternative to four-year college programs

- Potentially lower tuition costs and shorter degree pathways are benefits of trade schools or community college certificate programs

- Career-focused, practical training can help students pursue in-demand jobs

- Cal Grant C: Free money to attend a vocational, occupational or technical program

# Alternative Sources of Financial Assistance

Students can look for private scholarships. There are many websites that allow you to search for available merit scholarships including Fastweb.com and similar sites.

Students should check with local service organizations, credit unions and business organizations that may offer scholarships for college.

Students may want to consider working part-time at a company that offers college tuition assistance or tuition reimbursement.

*"I'm a first-year college student at a community college and I have a Cal Grant B. I know I can put it on hold for two years, or even more, but I don't know if I should. What do you advise?* Should I put a hold on my Cal Grant B Access Award until I transfer to a four-year college?"

| | Year 1 | Year 2 | Year 3 | Year 4 |
|---|---|---|---|---|
| | **4 Years Remain** | **3 Years Remain** | **2 Years Remain** | **1 Year Remains** |
| | Community College<br>Access Only | | Four Year University<br>Access + Tuition/Fees | |

# Taking a "Gap Year"

- High School Students who receive a Cal Grant but don't wish to use it immediately can place it "on hold" until they return to college

- A Cal Grant 'Leave of Absence' can be placed for as little as one quarter/semester or up to 200% of the award eligibility (2 academic years). The holds do not need to be consecutive

- When a Leave of Absence is placed on the Cal Grant, no eligibility is lost for that period

# Special Circumstances
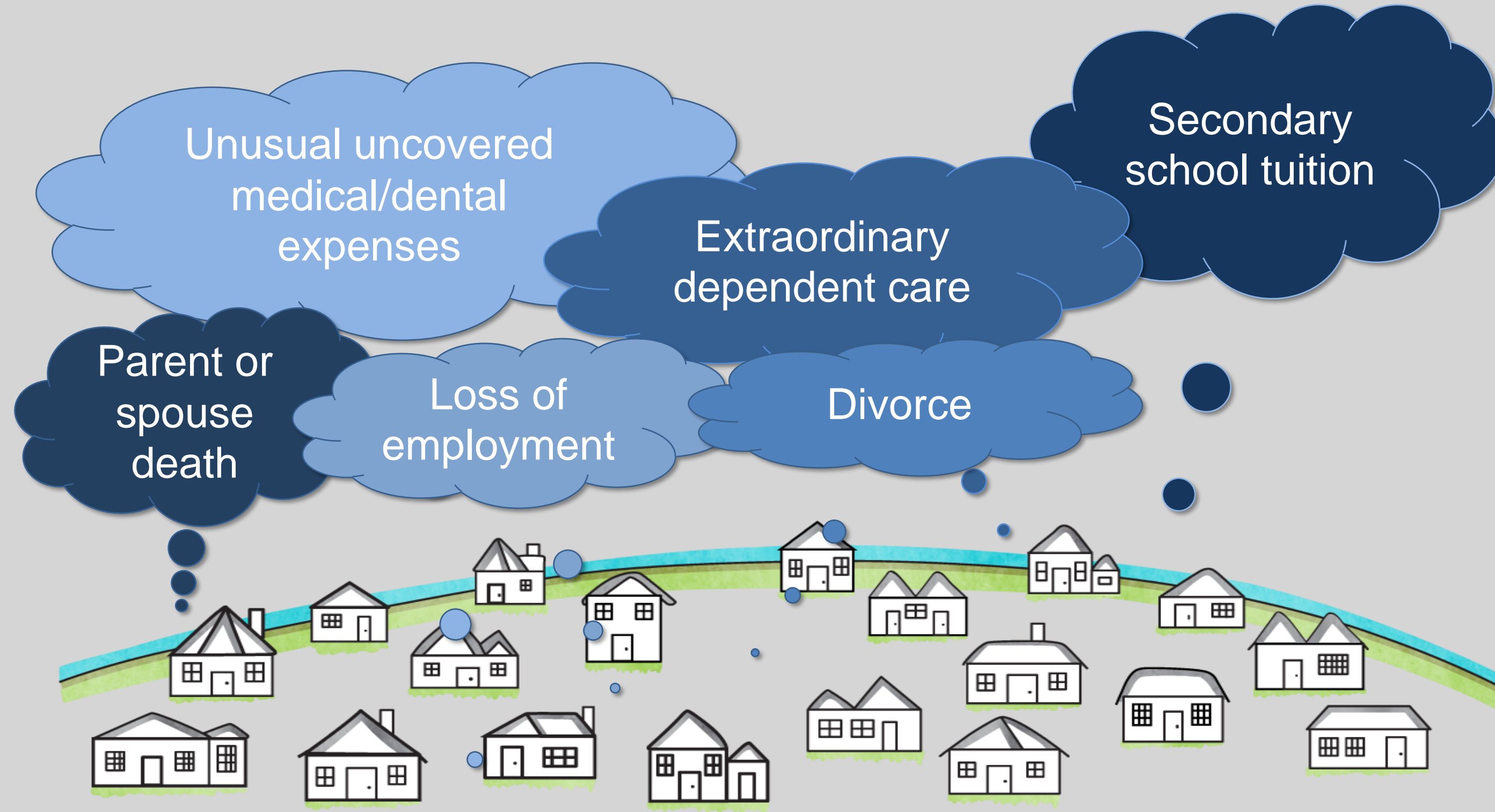
# Special Circumstances

## Income Adjustments

- Reduction of earnings
  - Employment status
  - COVID-19 Pandemic
  - Loss of benefits
  - Marital status
  - Medical/Dental expenses not covered by insurance
  - Unusual dependent care expenses

## Dependency Status

- Make a dependent student independent if unusual circumstances exist
  - Abusive family environment
  - Abandonment by parents
  - Inability to locate parents

# Financial Aid Appeals

- Appeal for more aid if the family is affected by special financial circumstances

- Provide documentation of the special circumstances and their financial impact

- Adjustments are more likely if the circumstances were beyond the family's control

- Families can appeal for more aid at any time, even in the middle of the academic year

- A free tip sheet about how to appeal for more financial aid is available at **kantrowitz.com/books/appeal/**

QUICK TIPS

Have students complete their applications as soon as possible **beginning October 1st**, but no later than the March 2nd priority deadline. More aid may be available for early filers

Have students apply for financial aid **regardless of income**

Instruct students to add **at least one California college** on their financial aid application, even if they plan to study out-of-state

Instruct your students to go to **mygrantinfo.csac.ca.gov** to create their 'WebGrants 4 Students' account after they complete their application. Students can check their status and **confirm that a GPA has been uploaded**

Remind students to **check their e-mail** (including 'junk' and 'spam' folders) on a regular basis. We recommend that students not use a high school or district e-mail for financial aid or college applications

OCT
1

CALIFORNIA

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# Resources

# I CAN
**achieve anything I imagine.**

With 116 colleges across the state, you have flexible access to a college education no matter where you live, or might want to live. From tuition assistance to help developing a personalized academic plan, there are many student support services designed to provide you with the help and college experience you need to succeed.

# I CAN
**get the support I need to succeed.**

The California Community Colleges offers programs for all students regardless of background or circumstances. Whether you're planning to go to college after your military service, as an undocumented student, or as a current or former foster youth, you can access resources to reach your higher education goals.

Visit ICanGoToCollege.com to enroll today.

California Community Colleges

# CSAC Social Media Platforms



@CAStudentAid

@CAStudentAid

@CAStudentAid

https://www.facebook.com/calstudentaid

https://www.linkedin.com/in/castudentaid/

https://www.youtube.com/user/CaStudentAid

CALIFORNIA
STUDENT AID
COMMISSION

# Connect with The California Student Aid Commission

**Student Support**
888-224-7268
studentsupport@csac.ca.gov

**Training and Outreach Unit**
outreachandtraining@csac.ca.gov



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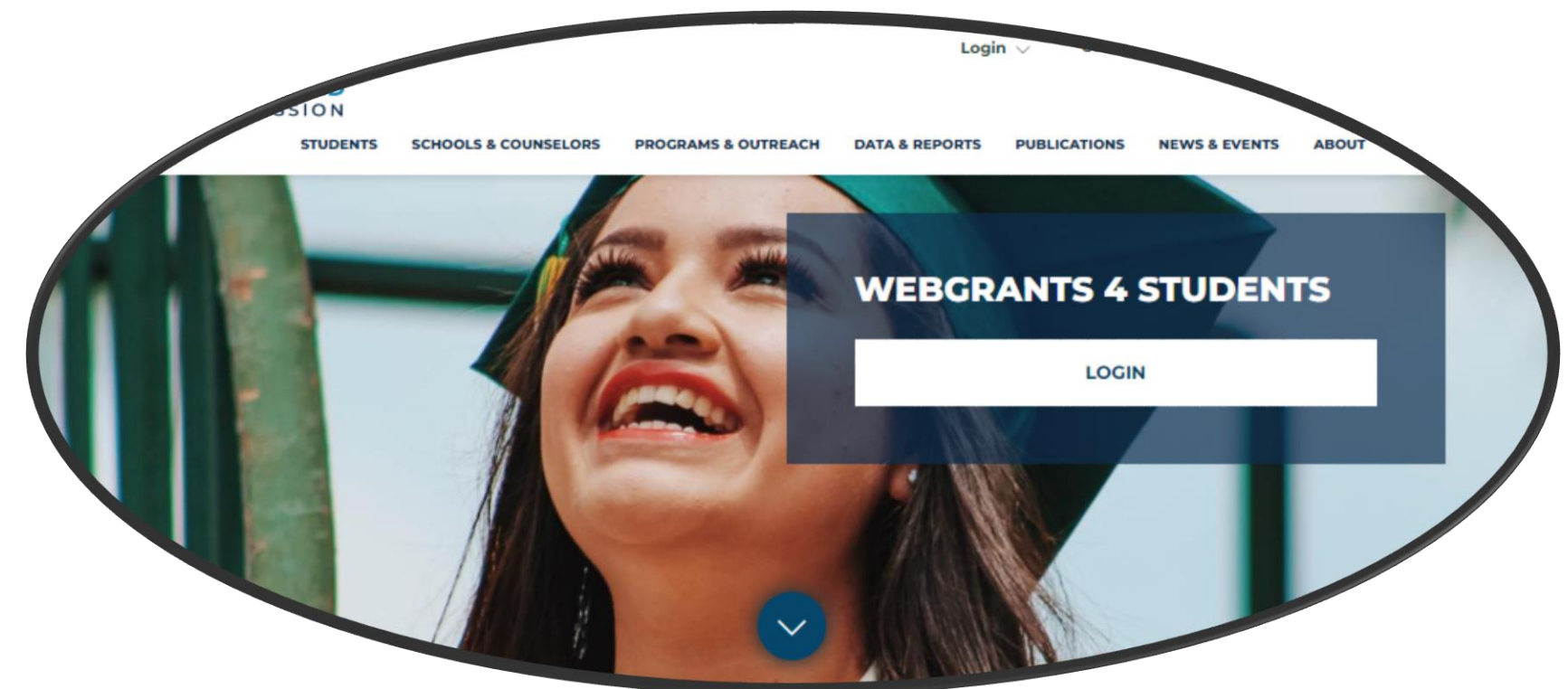
@CASTUDENTAID

# Thank you!

## Q&A Discussion

@CASTUDENTAID

VISIT US AT WWW.CSAC.CA.GOV

YOUR TEAM'S EMAIL