Financial Aid Workshop

Presented in collaboration with the California Student Aid Commission
Agenda:

- Preparing for college
- Financial Aid Overview
- Answer your questions
- Provide you with contact information
## College Admission Requirements

<table>
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<tr>
<th>College Segments</th>
<th>Degree Programs Offered</th>
<th>GPA Requirement</th>
<th>SAT/ACT Requirement</th>
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</thead>
</table>
| Community Colleges  
All students accepted | Associates Degrees (2 years)  
Certificate/Trade Programs (4 months- 2 years) | None            | None                |
| Proprietary trade/career colleges       | Certificates, 2 year programs                                 | Vary            | None                |
| Universities-  Admission is selective and limited |                                                   |                 |                     |
| California State University (CSU)       | Bachelor Degrees (4 years)                                  | 2.5 in A-G courses | Optional            |
| University of CA (UC)                   | Bachelor Degrees (4 years)                                  | 3.0 in A-G courses | Optional            |
| Private Universities                   | Bachelor Degrees (4 years)                                  | Vary            | Vary                |
To be admitted to a California State University (CSU) or University of California (UC) campus, you must complete California's minimum high school graduation requirements and pass the A-G courses with a "C" or better, while in high school.

CA Community Colleges do not require completion of A-G courses for admission.

### A-G Approved Course List

| A - HISTORY/SOCIAL SCIENCE (2 YEARS REQUIRED) | + |
| B - ENGLISH (4 YEARS REQUIRED) | + |
| C - MATHEMATICS (3 YEARS REQUIRED, 4 YEARS RECOMMENDED) | + |
| D - LABORATORY SCIENCE (2 YEARS REQUIRED, 3 YEARS RECOMMENDED) | + |
| E - FOREIGN LANGUAGE (2 YEARS REQUIRED, 3 YEARS RECOMMENDED) | + |
| F - VISUAL & PERFORMING ARTS (1 YEAR REQUIRED) | + |
| G - COLLEGE PREP ELECTIVE (1 YEAR REQUIRED) | + |
It’s Never too Early to Start Preparing for College

- Take the “A-G” courses to meet university admission requirements
- Aim for A’s and B’s in all your classes; even the difference between a + grade (A+, B+, C+) versus a - grade could mean getting a Cal Grant, or not
- 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

- Sophomore year: start researching college degree requirements
- Junior year: visit your favorite college campuses starting early spring if possible
- Volunteer; get involved in extracurricular activities
- Develop strong note-taking skills
- Meet with your counselor to ensure you’re on-track with graduation requirements
- **Continue to get good grades**
- **Senior Year:** submit the FAFSA/CADAA and start applying to colleges between **October 1st- March 2nd**

10th & 11th year grades are used to calculate your GPA. Your high school submits the GPA to CSAC in your senior year
Benefits of Applying for Financial Aid

College can be EXPENSIVE! Get FREE money from the federal government, the State of CA, and from your college!

How?

• Just apply with the FAFSA or CA Dream Act Application (CADAA). One-stop shop... one application= multiple types of financial aid!

When?

• Every year, beginning senior year, between October 1st and the March 2nd Cal Grant priority deadline
FREE Need-based money that doesn’t need to be repaid. Federal, state, and campus grants are available.

FREE need or merit-based money that doesn’t need to be repaid.

Programs that allow students to work on campus and earn $. Earnings applied towards tuition, fees, etc.

Fixed, low-interest rate money that much be repaid after graduating college.

Types of Financial Aid
<table>
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<tr>
<th>Federal FAFSA filers</th>
<th>State/CSAC FAFSA &amp; CADAA filers</th>
<th>University/Campus FAFSA &amp; CADAA filers</th>
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<tr>
<td>Pell Grant</td>
<td>Cal Grant</td>
<td>CA Community Colleges</td>
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<tr>
<td>Work Study</td>
<td>Chafee Grant for Foster Youth</td>
<td>CA College Promise Grant</td>
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<td>Federal Supplemental Education Opportunity Grant (FSEOG)</td>
<td>Students With Dependents</td>
<td>Student Success Completion Grant</td>
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<td>New! Dreamer Service Incentive Grant (DSIG)</td>
<td>Universities</td>
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<td>Middle Class Scholarship</td>
<td>State University Grants (SUG)</td>
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<td>Blue and Gold Opportunity Plan</td>
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Just by completing a FAFSA or CADAA by **March 2nd**, you could receive *multiple* types of financial aid - and combine them to cover much of your college costs.
“Stackable” Financial Aid

Students can receive and stack multiple types of awards, up to the total **Cost of Attendance** at your college campus.

The Financial Aid Office will combine all awards to offer an award “package”.

- **Pell Grant**: up to $6,895
- **Cal Grant A,B, or C Max**: $1,656 (CCC); $5,742 (CSU), $12,570 (UC); $4,000-$9,358 (private)
- **Bank of Mom & Dad**
- **Direct loans (federal)**: up to $4,500
- **Scholarships**: $ varies
- **Federal Work Study/volunteer work**: $3,500-$4,500
- **Student Success Completion Grant (CCC)**: up to $4,000
- **California College Promise Grant (CCC)**: $1,288 (based on 14 units/term)

Example only. Actual award amounts vary.
How Much Federal Student aid can I Receive?

Maximum amounts for the for a dependent freshman in 2022-23:

• Federal Pell Grant: **$6,895**

• Federal Work-Study: **depends on funds available at school.** Apply early! Average amount nationwide is approximately **$2,400/year**

• Direct Subsidized and Unsubsidized Loans: **$5,500 to $12,500**

• Direct PLUS Loan (for parents): **Cost of Attendance (COA)** minus other aid received
# Federal Financial Aid Programs

## 2022-23 Maximum Award Amounts

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

California pays more than any other state in financial aid for college!
There are Cal Grants for nearly every type of student. Our application processing system automatically finds the best type of Cal Grant for eligible students, based on information from the FAFSA or CA Dream Act Application (CADAA).

So just apply, every year starting senior year, between October 1st - March 2nd. That’s it! Your high school will upload your GPA, and CSAC will do the rest!

- **Cal Grant A:** For 2-4 year Associates or Bachelor degree programs. **GPA requirement: 3.0**
- **Cal Grant B:** For programs of at least one academic year in length leading to an associate, baccalaureate degree or certificate. **GPA Requirement: 2.0**
- **Cal Grant C:** For Vocational, Occupational or Technical training programs of least 4 months in length. **GPA Requirement: None**
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 for vocational, occupational or technical programs
How Much Does the Cal Grant Pay?

Cal Grants will pay for up to **4 years of college**, when awarded as a Freshman.

- **Year 1**: 4 years
- **Year 2**: 3 years
- **Year 3**: 2 years
- **Year 4**: 1 year

**Cal Grant** maximum yearly award amounts:
- Up to **$12,570** at a **UC**
- Up to **$5,742** at a **CSU**
- Up to **$1,648** at a **Community College**
- **$4,000 - $9,358** at a Private colleges
The **Chafee Grant** is available to current and former foster youth living in foster care, for at least 1 day between the ages of 16-18. Pays up to $5,000 per academic year for eligible participants. Submit FAFSA/CADAA and the Chafee Grant application.

https://chafee.csac.ca.gov/

Middle Class Scholarship (MCS) 2.0 pays students attending a UC or CSU whose income exceeds the limits for Cal Grant A or B. **No special application needed**- just the FAFSA or California Dream Act Application submitted by 3/2.

https://www.csac.ca.gov/middle-class-scholarship
Work or Volunteer to earn Financial Aid $$
The Learning-Aligned Employment Program (LAEP) offers eligible underrepresented students at public colleges and universities the opportunity to earn money to help defray their educational costs, while gaining education-aligned, career-related employment.

Public campuses will begin implementing LAEP in the 2022-23 academic year.

For more information, please visit [www.csac.ca.gov/laep](http://www.csac.ca.gov/laep) or contact laep@csac.ca.gov.
California Dream Act Service Incentive Grant (DSIG)

- **New!** 1,667 CA Dream Act Service Incentive Grants of up to $4,500 per year awarded to Cal Grant B* recipients!

- Qualifying California public colleges or private, non-profit institutions eligible

- Students perform 300 hours of community or volunteer service during the school year and

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

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 also 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/
Remember that complete information about every financial aid program that is administered through the California Student Aid Commission is available on our website.

We highly recommend that you make this information available to students and their families.

www.csac.ca.gov
Campus Aid
California College Promise Grant

- Submit FAFSA or CADAA by March 2nd
- Apply online at the community college website for the Promise Grant
- Must be a California resident to apply
- Per-unit enrollment fees (currently $46 per unit) are waived for eligible students

* Available at California Community Colleges only
The Student Success Completion Grant

12 - 14 units: Receive up to $1,298 per term/$2,596 annually

15+ units: Up to $4,000 per term/$8,000 annually

* Apply online at a California Community College
State University Grant (SUG) Program

The State University Grant (SUG) program provides need-based awards to eligible undergraduate and graduate/postbaccalaureate students who are California residents or otherwise determined as eligible, such as AB 540-eligible students. When you apply for financial aid via the Free Application for Federal Student Aid (FAFSA) or California Dream Act application (CADA) you are considered for a SUG by your campus.

Systemwide, the priority is to award a SUG at least equal to the amount of the State University Fee ($5,742 for undergraduates; $6,660 for students in teaching credential programs; and $7,176 for graduate and postbaccalaureate students) to eligible students who apply for financial aid by March 2: who have an Expected Family Contribution (EFC) of $4,000 or less; and who are not receiving a Cal Grant or other award designated to cover fees.

Blue and Gold Opportunity Plan

UC's Blue and Gold Opportunity Plan will ensure that you will not have to pay UC's systemwide tuition and fees out of your own pocket if you are a California resident whose total family income is less than $80,000 a year and you qualify for financial aid — and that's just for starters.

Blue and Gold students with sufficient financial need can qualify for even more grant aid to help reduce the cost of attending.

How to apply: FAFSA/California Dream Act Application + Cal Grant GPA Verification Form (you will be automatically considered when you submit these forms by March 2; there is no separate application for this program)
Private Scholarships
Students can look for for **private scholarships**. There are many websites that allow you to search for available merit scholarships.

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

Students should check with parents’ employers, **credit unions** and membership organizations that may offer scholarships for college.

**Alternative sources of financial assistance**
Where to find private scholarships:

- College Financial Aid Office
- High School Counseling Office
- Public Library
- Parents’ Employer/company
- Online

Grand prize is a $10,000 scholarship!

https://www.duckbrand.com/stuck-at-prom
FAFSA & the California Dream Act Application
Financial Aid Process

Student completes CA Dream App (CADAA) or FAFSA by deadline

CSAC makes preliminary award offer based on FAFSA/CADAA data

College determines final eligibility, evaluates need, and notifies student if selected for Verification/Need additional documentation

Students check online applications, email, college portals, and WebGrants 4 Students portal to fulfill pending requirements & submit any documents requested

INCOMPLETE FILES = NO MONEY!!
All Financial aid Starts With a **FAFSA** or **CADAA**.
Submit only one- never both....every year!
Who Can Apply?

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

www.fafsa.ed.gov
California Dream Act Application

Who Can Apply?

• Undocumented Students
• With or without DACA
• TPS Status
• U Visa Holders
• Must meet AB 540 requirements

https://dream.csac.ca.gov
Apply October 1st each year, beginning when you are a high school SENIOR

Cal Grant Consideration

FAFSA  
U.S. Department of Education  
Federal Student Aid

OR

DreamAct

GPA

= Cal Grant Consideration
Special Circumstances

- Secondary school tuition
- Unusual uncovered medical/dental expenses
- Extraordinary dependent care
- Parent or spouse death
- Loss of employment
- Divorce

[Diagram showing various special circumstances related to financial aid, including unusual medical expenses, secondary school tuition, extraordinary dependent care, parent/spouse death, loss of employment, and divorce.]
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/
Shows the award status of the Cal Grant, Middle Class Scholarship, or Chafee Grant (for foster youth)

Create an account 7-10 days after you complete your application

Check for any pending requirements

Confirm your college of attendance

Self-certify high school graduation
Helpful Tips
Helpful Hints

Complete your application as soon as possible but no later than the **March 2\textsuperscript{nd} deadline**.

Apply- regardless of income.

Apply to a CA college... even if you plan to study out-of-state.

Create a ‘**WebGrants 4 Students**’ account after you complete your application.

**Use a personal e-mail and check it** on a regular basis (including your ‘junk’ and ‘spam’ folders).

Don’t be afraid to **ask for help**! Contact your counselor, college financial aid office or the California Student Aid Commission if you need assistance.
Common Application Mistakes

• The application was submitted for the **wrong academic year** (2021-22 school year vs. 2022-2023)
• The application was submitted **after the March 2nd deadline**.
• The name on the application is **listed incorrectly** or does not match the name on the GPA.
• A **mandatory question** was not answered.
• The application was not **signed by a parent** (dependent students).
• The application was **saved, but not submitted**
• There were other **unresolved errors** on the application

**Within 1 month of applying: Check your email and online application if you have not received an email confirmation from CSAC**
WebGrants4Students.org

- Shows award status of Cal Grant, Middle Class Scholarship, and Chafee Grant (foster youth only)
- Create an account 7-10 days after you complete your application
- Check for any pending requirements
- Confirm your high school uploaded your GPA

If awarded a Cal Grant, you must claim your award:
- Confirm your college of attendance
- Self-certify high school graduation
Claiming the Cal Grant

- Verify high school graduation
- Confirm college of attendance
• **FREE** virtual or in-person workshops to help students complete FAFSA, CADAA, or Chafee Grant applications

• Offered in multiple languages

• For high school and college students and their families

• Financial Aid Experts and Volunteers on hand to assist

[www.cash4college.csac.ca.gov](http://www.cash4college.csac.ca.gov)
Engage With Us on Social Media!

@CAStudentAid

https://www.tiktok.com/@castudentaid?lang=en

https://www.facebook.com/calstudentaid

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

https://www.linkedin.com/in/california-student-aid-commission-69978764
Check out our websites for additional information & resources

csac.ca.gov
dream.csac.ca.gov
mygrantinfo.csac.ca.gov
You are our future leaders!

The State of California, all of our educational leaders, & your high school staff support you and are rooting for you every step of the way!

Stay enrolled
Contact the California Student Aid Commission (CSAC)

studentsupport@csac.ca.gov
1-888-224-7268
*Monday – Friday during business hours

Students over 18 must give 3rd party permission to parents wishing to contact CSAC on students’ behalf