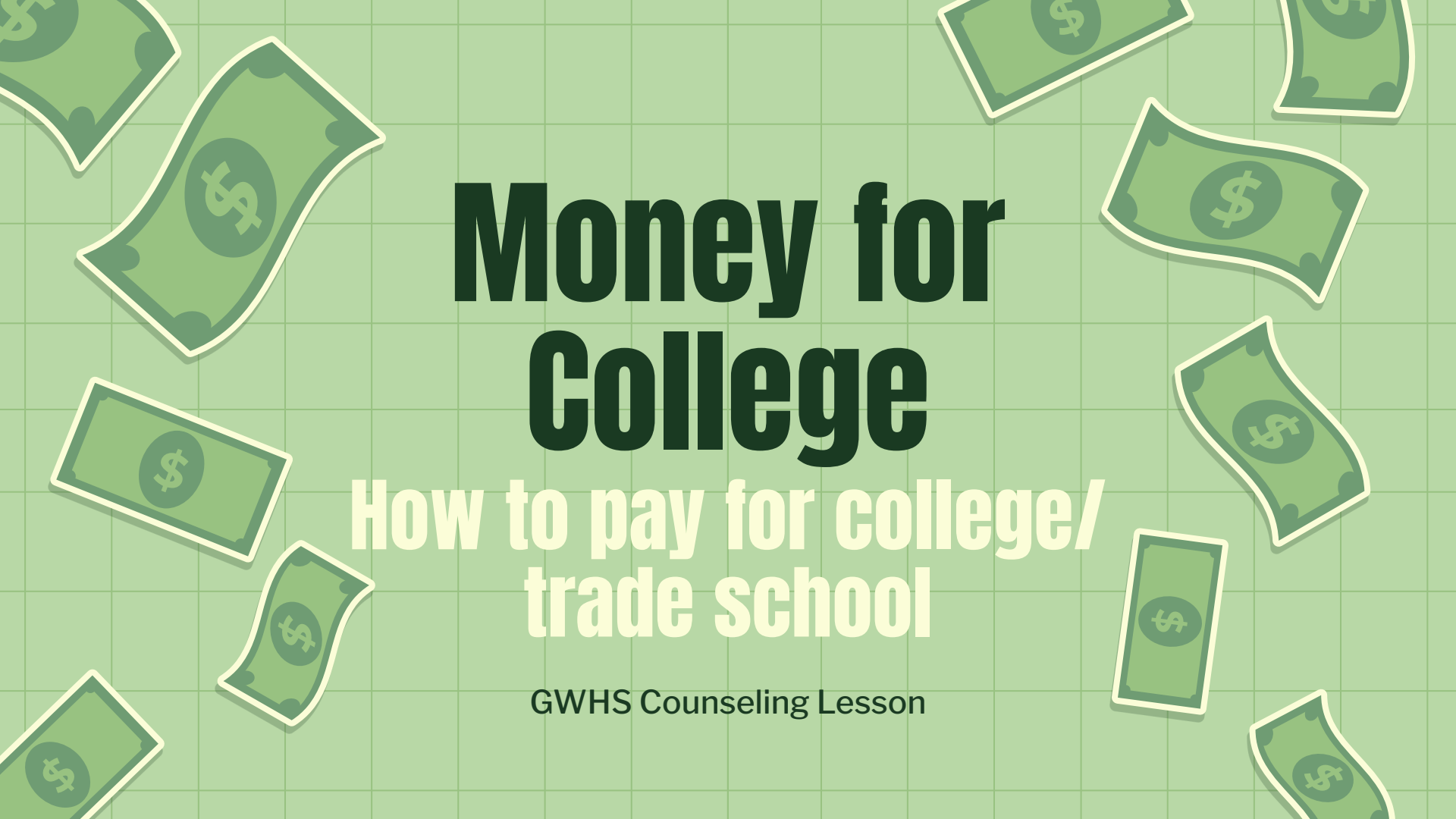


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Money for College

How to pay for college/
trade school

GWHS Counseling Lesson

How do I get money for college?



Research careers, degrees, colleges, and cost



October 1st-
FAFSA & CA
Dream Act
(CADA)
applications
open



March 2nd-
CA deadline
for Cal
Grant
eligibility



Check
your email



Confirm
college
attending
with CA
Student Aid
Commission



Turn in all
required
paperwork



Maintain 2.0
GPA & 67%
Pace

Applying for financial aid is part of the planning process for choosing and applying to colleges





Do Some Research

- \$ California Community Colleges
- \$ California State Universities
- \$ University of California
- \$ Private Institutions
- \$ Out of state colleges

Depending on the program, institution, and location can affect how much money you will need to pay for college.

COST of ATTENDANCE

Every college posts a cost of attendance on their website. Here is an example from COS.

023-24 Estimated Cost of Attendance

STANDARD BUDGET	With Parent	Off-Campus	Less than 1/2 time
Tuition and Fees	\$1,394	\$1,394	\$1,394
Books/Supplies	\$1,000	\$1,000	\$1,000
Living Expenses (Housing and Food)	\$10,000	\$20,000	\$0
Transportation	\$1,700	\$1,700	\$1,700
Personal/Miscellaneous Expenses	\$3,600	\$4,300	\$0
Total	\$17,694	\$28,394	\$4,094

Types of Financial Aid

There are 3 major types of financial aid



Grants & Scholarships

Gift aid that does not need to be earned or require repayment. Money you don't have to pay back!

Federal Work Study

Money earned by the student through a campus job.

Loans

Borrowed money to be paid back, with interest.

How Do I Get Financial Aid

By filling-out and submitting the **Free Application for Federal Student Aid (FAFSA)** or the **California Dream Act Application (CADA)** during senior year.





FAFSA

FAFSA

Fill out the FAFSA if one of these is true for you:

- You're a U.S. citizen.
- You're a permanent resident.
- You're an eligible non-citizen.
 - You have a T Visa.

You need a Social Security number to fill out the FAFSA. To get state grants, you also need to:

- Be a California resident.
- Go to college in California





CADAA

Fill out the CADAA if one of these is true for you:

- **You're undocumented.**
- **You have a valid or expired DACA.**
- **You have a U Visa.**
- **You have Temporary Protected Status (TPS).**

You don't need a Social Security number to fill out the CADAA. You can use an Individual Taxpayer Identification Number (ITIN) if you have one.

You do need to:

- **Be AB 540 eligible.**
- **You've spent at least three years in California schools.**
 - **They could be elementary, middle, or high schools. You need at least three years' worth of California high school course credit.**
 - **They could be high school, adult school, or community college. You need at least three full-time years. Only up to two years can be at a community college.**
- **Go to college in California.**

By Filling Out the FAFSA, You Could Be Eligible For:

Institutional Aid

**Student Success
Completion Grant**
\$1,298- \$4,000
at eligible schools

Cal Grants
\$1,094- \$12,570
at eligible schools

**Stafford
Loans**

**Middle Class
Scholarship**
10-35% tuition
discount at CSU & UC

Pell Grant
Up to \$6,895/year

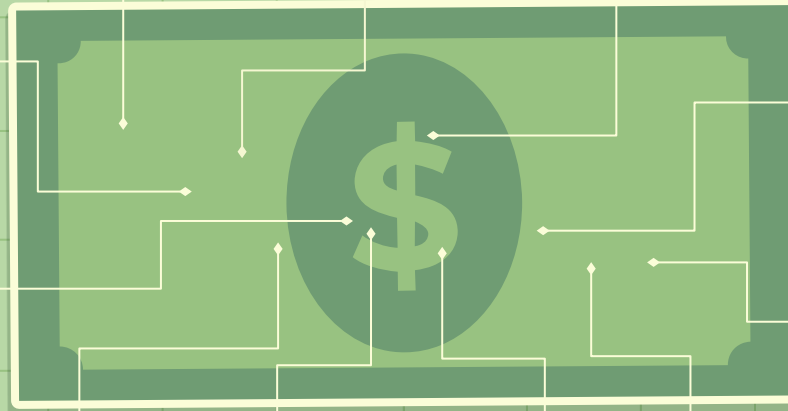
Blue & Gold Scholarship
Covers tuition at UC

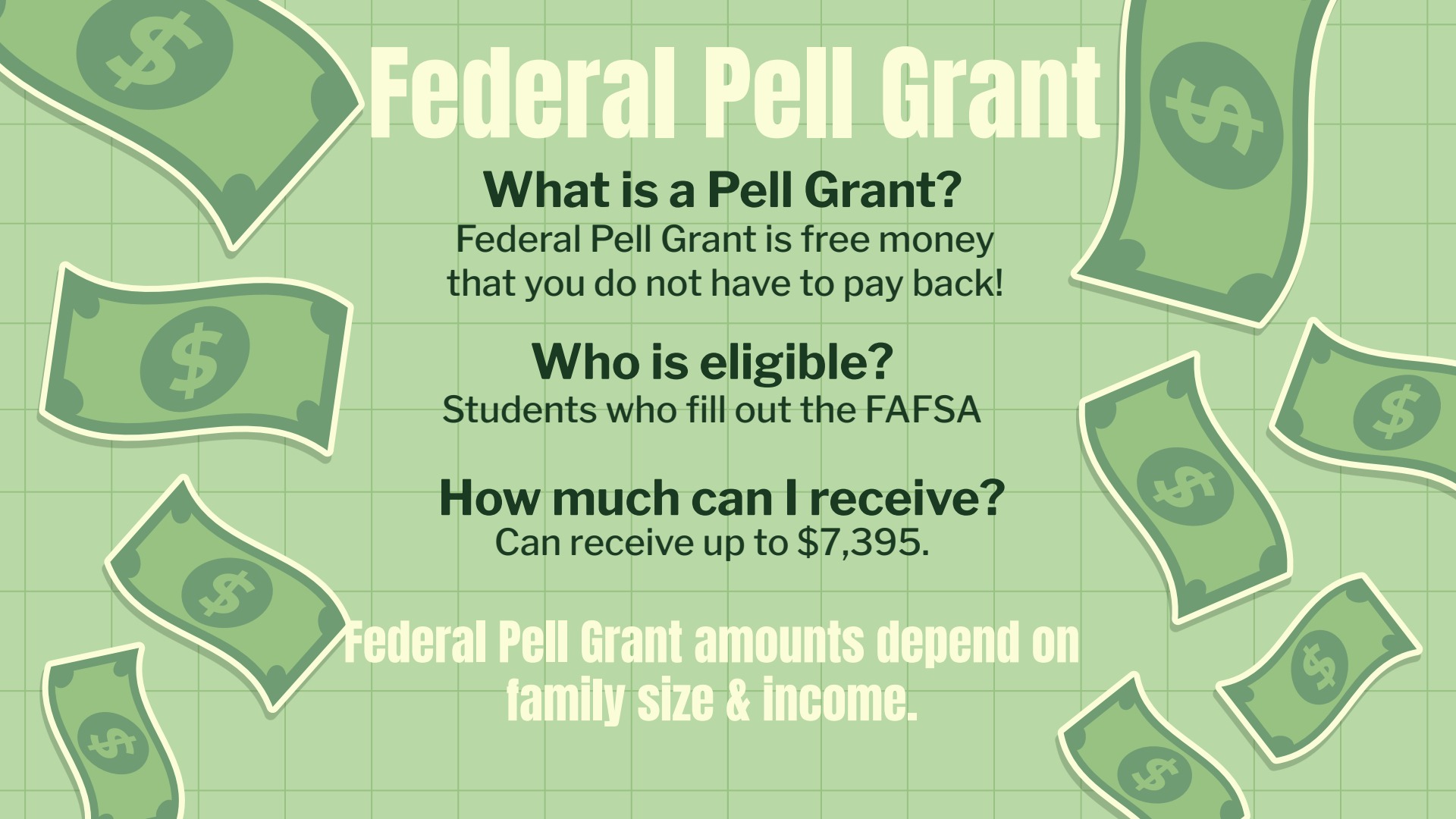
**Federal Supplemental
Educational Opportunity Grant**
Up to \$4,000

Work Study
Amount
varies

PLUS Loans

**CA College
Promise Grant**
Free classes at
community college!





Federal Pell Grant

What is a Pell Grant?

Federal Pell Grant is free money that you do not have to pay back!

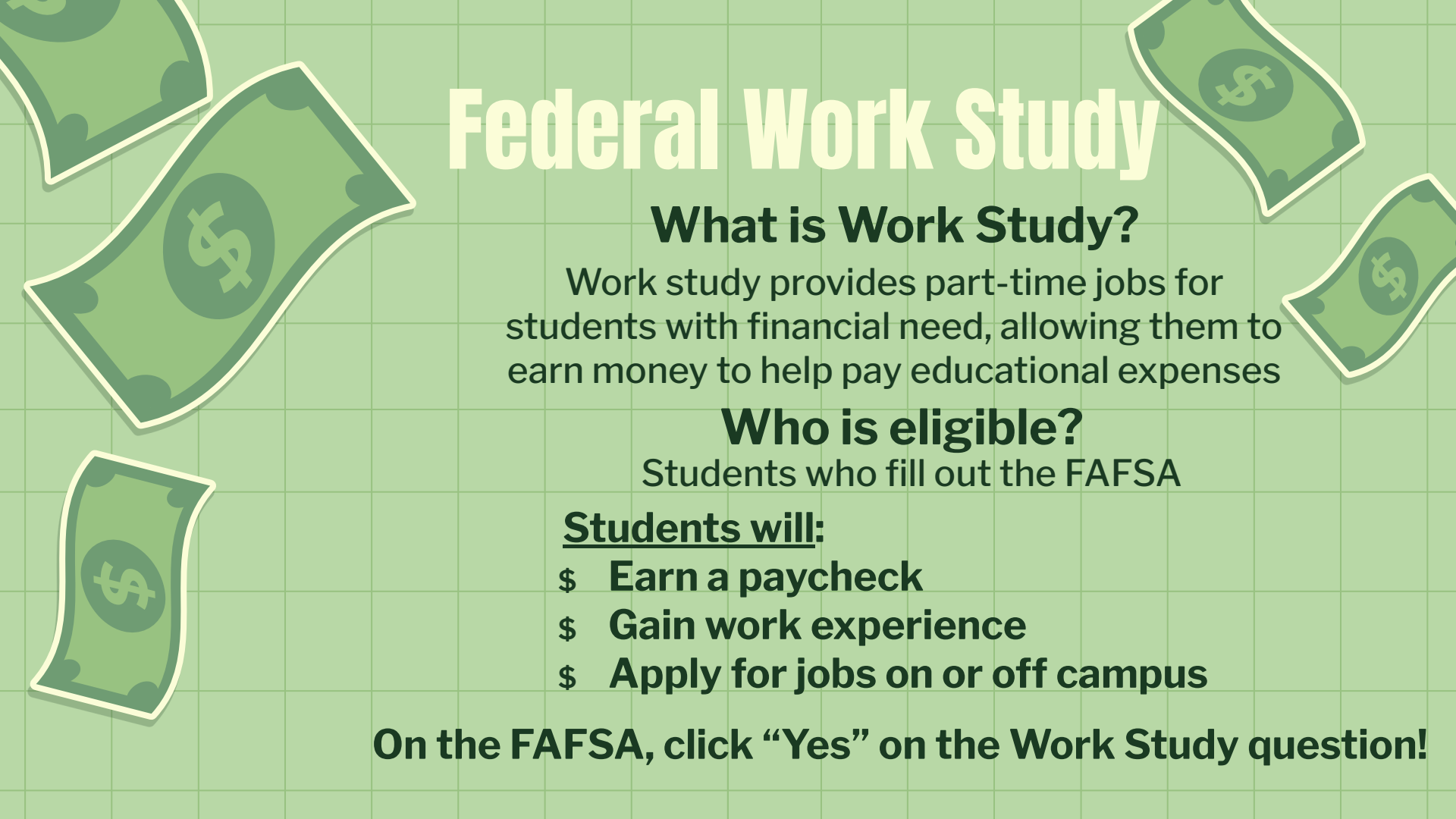
Who is eligible?

Students who fill out the FAFSA

How much can I receive?

Can receive up to \$7,395.

Federal Pell Grant amounts depend on family size & income.

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Federal Work Study

What is Work Study?

Work study provides part-time jobs for students with financial need, allowing them to earn money to help pay educational expenses

Who is eligible?

Students who fill out the FAFSA

Students will:

- \$ Earn a paycheck
- \$ Gain work experience
- \$ Apply for jobs on or off campus

On the FAFSA, click “Yes” on the Work Study question!

Stafford Loans

Stafford loans are low-interest loans for eligible students to help cover the cost of attending college. Students borrow directly from the U.S. Department of Education

Subsidized Loans	Unsubsidized Loans
For students with demonstrated financial need.	Not based on financial need.
No interest is charged while in school at least half time.	Interest is charged during all periods.
Up to \$3,500 in first year of college, and up to \$4,500 annually in senior year.	From \$2,000 in first year of college, up to \$7,500 a year in senior year.
5.49% current fixed APR	5.49% current fixed APR



Direct Plus Loan

- \$ Unsubsidized loans for parents of dependent students and for graduate/professional students.
- \$ **Interest is charged during all periods.**
- \$ 8.05% fixed APR

Cal Grants

To be eligible for the most aid, must apply by **March 2nd!**

Cal Grant A	Cal Grant B	Cal Grant C
Can be used at CSU, UC, and some private schools for tuition and fees.	CSU, UC, Community College, and some private	Pays for tuition and fees for vocational programs up to \$2,462 at some vocational schools
\$5,742 at a CSU \$13,104 at a UC Up to \$9,358 at private non-profit	Living allowance and books. \$1,648	\$1,094 for books at community college
Minimum 3.0 GPA	Will pay tuition and fees at Cal Grant eligible 4-year college beginning in second year.	
Held for two years while at community college. Contact CSAC for 3 rd year hold.	Minimum 2.0 GPA	

Blue & Gold Opportunity Plan

\$ Covers tuition and fees for families with incomes less than \$80,000 at a University of California campus.

\$ Available for 1st years and transfer students.



Middle Class Scholarship

- \$ For CSU and UC campuses only.
- \$ For families who earn up to \$217,000.

Max Awards

UC = \$4,400

CSU = \$2,010

California College Promise Grant at COS

- \$ Waiver of \$46 Enrollment Fees at California Community College
- \$ Full Time Student 15 unit semester X \$46 = \$690 (\$1,380 annual)
- \$ Submit FAFSA or Dream Act
- \$ COS awards 10,000 Promise Grants each year.



Sequoias College Promise at COS

California Legislation AB-19: California College Promise

- \$ “Free Two Years Community College”
- \$ Intent is to help students who do not qualify for financial aid
- \$ Each college can design own program
Check with college before enrolling
- \$ COS created Sequoias Promise Grant
Waive first 4 semesters of full-time enrollment (12 units)

\$ MUST COMPLETE A FAFSA OR DREAM ACT TO QUALIFY!

Keep your **FINANCIAL AID!**



- \$ **SAP** – Satisfactory Academic Progress
- \$ **GAP** – must maintain 2.0 grade point average
- \$ **PACE** – must complete 67% of attempted units
- \$ **SAP is Cumulative** – your past stays with you
- \$ **Dual and Concurrent Students:** Your GPA and PACE stays with you!

What happens after I apply?

After submitting application, you won't be able to make any changes for a few days.

\$ Confirmation shows SAI (Student Aid Index)

It's important to check your email!

\$ Turn in documents ASAP (before August)

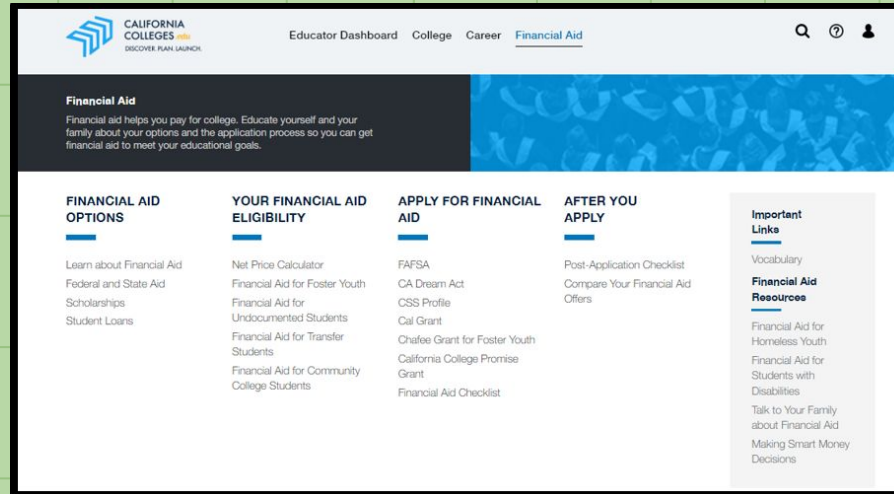
\$ Follow instructions



Log on to CaliforniaColleges.edu

Go under the Financial Aid heading and familiarize yourself with the following:

1. Financial Aid Options
2. Your Financial Aid Eligibility
3. Apply for Financial Aid
4. After You Apply





**Turn to your elbow partner and
discuss one thing that you
learned about financial aid today**

