

Paying for College



Systems of Higher Education

Each system offers its own programs but also each system have their own cost of attendance.





Federal
Government



State Government



Colleges or
Universities



Private Agencies,
Community Centers,
Employers

Financial aid resources

Where does the money come from

Types of aid

Need Based Aid =
Free

Grants and most
scholarships are need
based.



Non Need Based =
Earned/Loan

This is money that has to
be paid back or earned
through employment.

Federal Student Aid Programs

Pell Grant

Up to \$7395 a year

FSEOG

Up to \$4,000 a year

Federal Workstudy

Amount Varies

Loans

Amount Varies by Educational Level

CA State Student Aid Programs

Cal Grant

A - Up to
\$12,630
B - \$1672+
C - \$1094

EOP/EOPS

Up to \$4,000
a year

Middle Class Scholarship

Amount
Varies

Fee Waivers

Amount
Varies by
Educational
Level

FAFSA

First Step: Determine what application to submit

FAFSA requirements:

- Valid Social Security number
- U.S. Citizen or Permanent Resident
- Have a High School Diploma, GED or Equivalent
- Professional email address
- Create FSA ID

Time Frame:

Dec. 2024- March 2, 2025


The screenshot shows the FAFSA website homepage. At the top, there is a navigation bar with the Federal Student Aid logo and links for FAFSA, Loans & Grants, Repayment, and Loan Forgiveness. A search bar and links for Log In and Create Account are also present. The main content area features a large banner with the text "Get Money to Pay for School" and "Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school." Below this, there are buttons for "Start a New Form" and "Edit Existing Form" for the 2024-25 FAFSA Form. A link for "Need to access last year's form? Start or Edit a 2023-24 Form" is also visible. A section titled "Check FAFSA® Deadlines for the State You Live In" includes dropdown menus for "School Year" and "State of Residence", a "Find Deadlines" button, and a link to "View All FAFSA Deadlines". At the bottom, there are three informational cards: "Who Should Complete This?" (Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs, which includes scholarships, grants, loans, and Federal work-study.), "How Long Will it Take?" (It takes most people less than an hour to complete, including gathering any documents or data needed.), and "What Do I Need?" (Listed items: Verified StudentAid.gov account, Social Security Number, Parent or spouse contributor email addresses, and Income and asset information, if required).

New for 2024-2025 application: Dependent student invites parents to FAFSA form

FAFSA[®] FORM 2024-25 Student Raja Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Invite Parents to your FAFSA[®] Form

 You will need to provide information for your parents
Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA form. You can invite your family members to your form to help you complete all required sections.


Enter names of parents, identified on the prior page, and we'll send electronic requests on your behalf.

Please make sure to provide information that your parents would use to login to StudentAid.gov

Parent	Parent Spouse (optional)
<p>First Name Alina</p>	<p>First Name <input type="text"/></p>
<p>Last Name Tran</p>	<p>Last Name <input type="text"/></p>
<p>Date of Birth Month: 02 Day: 02 Year: 1973</p>	<p>Date of Birth Month: Day: Year: <input type="text"/></p>

Federal Student Aid

Help Complete [StudentFirstName]'s Form



[Contributor First Name],

[StudentFirstName] [StudentLastInitial] can't be eligible for federal student aid without your input. Help them complete the Free Application for Federal Student Aid (FAFSA[®]) form.

Providing information as a contributor does not make you financially responsible for [StudentFirstName]'s education costs. Completing the FAFSA form is how they qualify for student aid including:

- Federal Pell Grants,
- federal student loans,
- state financial aid, and
- school financial aid.

[Log in with your FSA ID (account username and password) to complete your section.]

Note: Forms are deleted after 45 days of inactivity.

Don't recognize [StudentFirstname]? Read [\[Help, login, etc.\]](#)

[Log in](#)

*****New for the 2024-2025 FAFSA*****

All contributors must provide consent to have their federal tax information transferred into the FAFSA form. If your contributors do not provide consent you **CANNOT** receive federal student aid.

Make sure your parents are aware that they will need to

- 1) create their FSA ID to enter your application
- 2) Consent to having their tax info transferred from IRS

New for 2024-2025 application: FSA ID login without SS# is available

An official website of the United States government. Help Center Submit a Complaint English | Español

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾ Log In | Create Account 🔍

Log In ↗

Email, Phone, or FSA ID Username
test595011023

Password
***** Show Password

Log In

Forgot My Username | Forgot My Password

Create an Account

Help Me Log In to My Account

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First Step: Determine what application to submit

CAL Dream - Requirements

- Not have a SSN or have an SSN thru differed action (DACA), or have an ITIN
- Have a High School Diploma, GED or Equivalent
- **Qualify for AB540/AB200**
- Professional email address
- Create username for student

Time Frame:

Dec. 2024- March 2, 2025

California Dream Act (CADAA)



CALIFORNIA
STUDENT AID
COMMISSION

CA.GOV | Privacy Policy |

HOME INFORMATION & RESOURCES

CA DREAM ACT

Returning users attempting to log in to their previously created California Dream Act Application must select 'Login' and enter their username and password into the 'Sign In' fields. Some returning users may have been assigned a new username. The easiest way for a student to retrieve their username is by clicking the "Username" link under the 'Sign In' button. Some returning users may also need to reset their passwords. Password resets can be completed by clicking the "Password" link under the 'Sign In' button.

Students encountering Sign-In errors can troubleshoot their issue by typing the error code into the Chat Bot. Some common error codes include "Authentication Error", "Gateway 504 Error", "403 Forbidden Error", "ReCaptcha", "Password Reset Email Error", and "Password Reset Email Received".

May I help you?

Hi! I'm the CSAC Chat Bot. Ask me about Cal Grants, or "more programs."

AB540/AB200

Students must meet all the requirements:

- Attend a K-12 School, High School, Adult School or Community College in California for 3 years
- AND graduated with a California High School Diploma, or GED (issued in CA), or equivalent

CALIFORNIA NONRESIDENT TUITION EXEMPTION REQUEST Education Code § 68130.5, as amended, commonly known as AB 540

INSTRUCTIONS

Complete and sign this form to request exemption from nonresident tuition charged to nonresident students. Once determined to be eligible, you will continue to receive the exemption as long as you fulfill eligibility requirements or until the College or University no longer offers this exemption. Applying for this exemption does not alter your responsibility to pay, by the campus deadline, any nonresident tuition and associated fees that may be due before your eligibility is determined.

APPLICATION

Name _____ College Student ID: _____

I, the undersigned, am applying for the California Nonresident Tuition Exemption at the following college, _____ and declare that the following apply to me.

(enter college name)

1.) Check one box only:

- I have a current nonimmigrant visa (not including a T and U visa) as defined by federal law.
Nonimmigrants have been admitted to the U.S. on a temporary visa and include, but are not limited to, foreign students (holding F visas) and exchange visitors (holding J visas).
- I have a current nonimmigrant T or U visa as defined by federal law.
- I do NOT have a current, nonimmigrant visa as defined by federal law.
This includes, among others, U.S. citizens, permanent residents, DACA recipients, and individuals without current or valid immigration status.

2.) Select all items that apply to you from each column (must satisfy at least one from each column to be eligible):

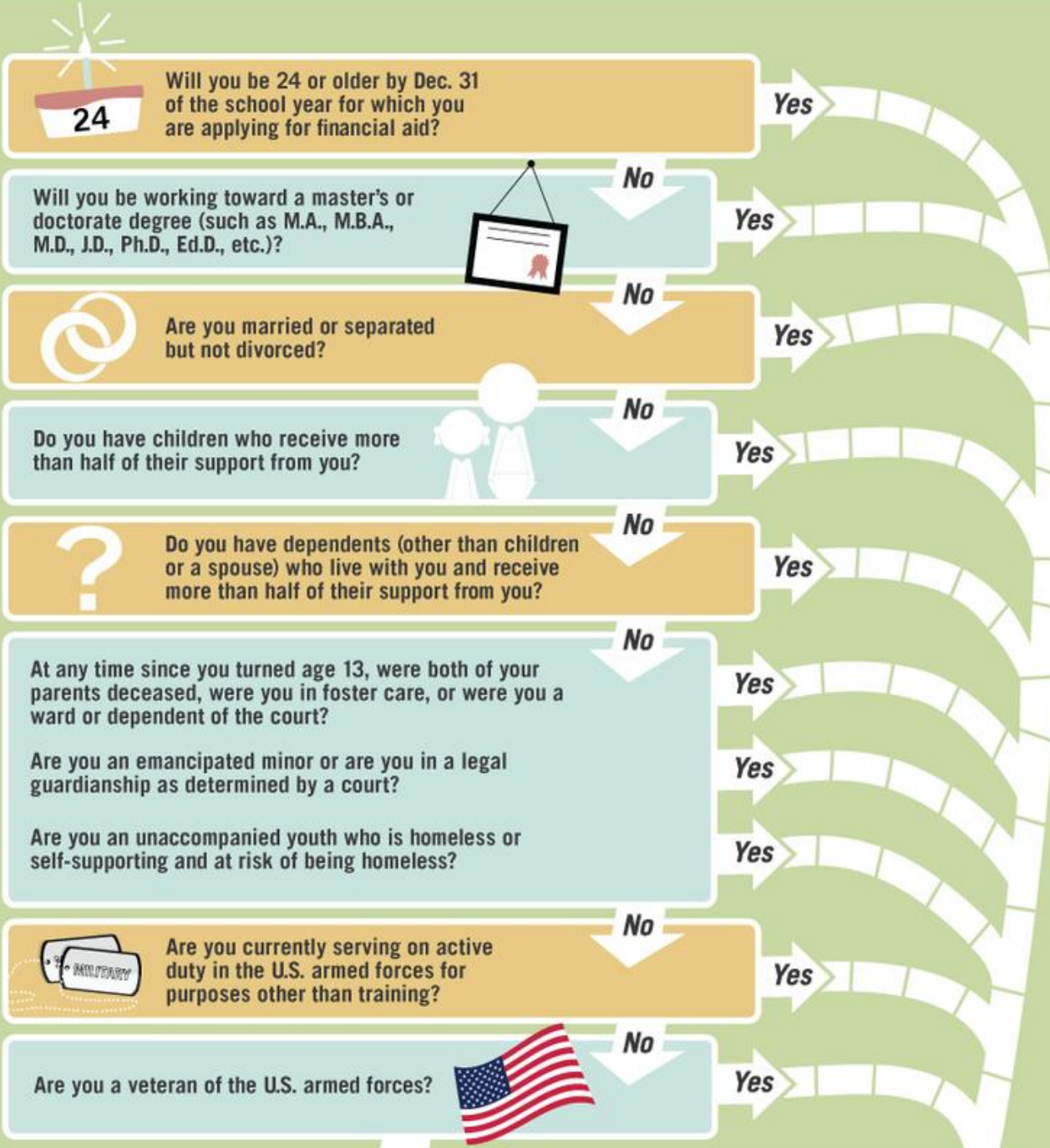
Column A	Column B
<input type="checkbox"/> I have 3 years of attendance at a California high school.	<input type="checkbox"/> I have graduated or will graduate (before the first term of enrollment at the CCC) with a California high school diploma or the equivalent (i.e., California-issued GED, CHSPE).
<input type="checkbox"/> I have 3 or more years of high school coursework and 3 years of attendance in California elementary schools, California secondary schools, or a combination of California elementary and secondary schools.	<input type="checkbox"/> I completed or will complete (before the first term of enrollment at the CCC) an associate's degree from a California Community College.
<input type="checkbox"/> I attended or attained credits at a combination of California high school, California adult school, and/or California Community College for the equivalent of (3) years or more.*	<input type="checkbox"/> I completed or will complete (before the first term of enrollment at the CCC) the minimum requirements at a California Community College for transfer to the California State University.

* A year's equivalence at a California Community College is either a minimum of 24 semester units of credit or 36 quarter units. For noncredit courses, a year's attendance is a minimum of 420 class hours per year (a semester is equivalent to a minimum of 210 hours and a quarter is equivalent to a minimum of 140 hours). Full-time attendance at a California adult school is a minimum of 420 hours of attendance for each school year.

INDEPENDENT

DEPENDENT





You may be a Dependent Student

If none of the criteria listed above apply to you, you may be considered a dependent student and may be required to provide your parents' financial information when completing the FAFSA.

You may be an Independent Student

If you answered yes to any of these questions, then you may be an independent student. You may not be required to provide parental information on your FAFSA.

If you have questions about your dependency status or need more information, please visit StudentAid.gov/dependency.

Who is considered a parent?



Parents are:

- Biological Parent(s)
 - This may also include stepparent if applicable
- Adoptive Parent(s)



Not considered a parent:

- Grandparent(s)
- Aunt/Uncle
- Legal Guardian
- Foster Parents
- other family members

Parent information

Parent that was asked to provide information will need to list what is their current marital status

Parent Current Marital Status

Single (Never Married)

Unmarried and both legal parents living together

Married (not Separated)

Remarried

Separated

Divorced

Widowed

Previous

Family Size



Family Size

Is the parent's family size different from the number of individuals claimed on their 2022 tax return?

Yes

No



The parent's family size is **3**

Parent: 1 Other Parent: 1 Student: 1 Parent's Children and Other Dependents: 1

Enter the number of children or other dependents who live with the parent and will receive more than half of their support from the parent between July 1, 2024 and June 30, 2025?

Do not include the student applicant.

1



Previous

Continue

Information needed to complete application



General Information

Complete legal name, email, and street address

Parent(s) & Student

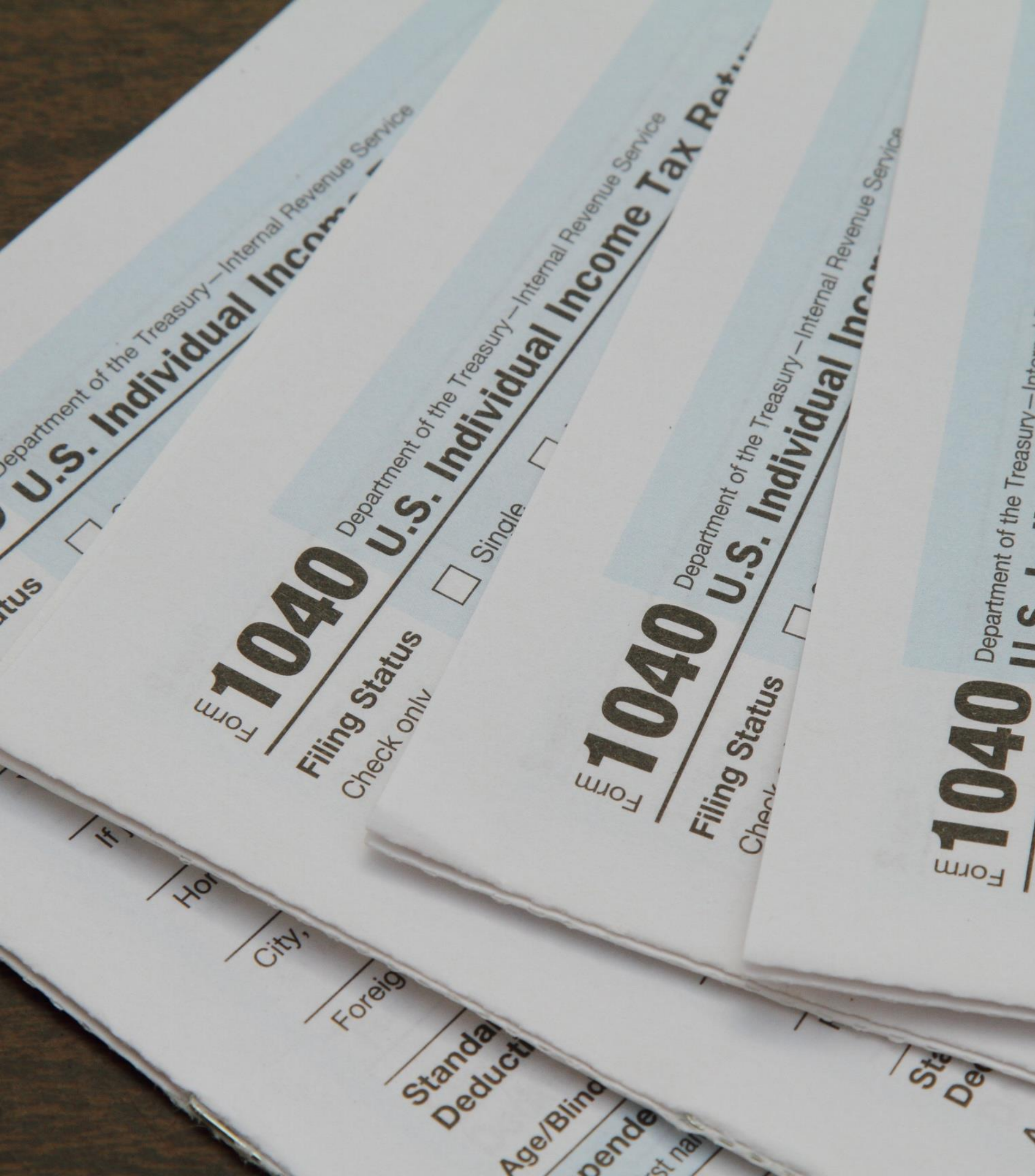


List up to 20 schools student plans to attend



Income Information

Parent(s)
Student



Tax information needed

Tax form for 2023 year

Type of form that was filed?

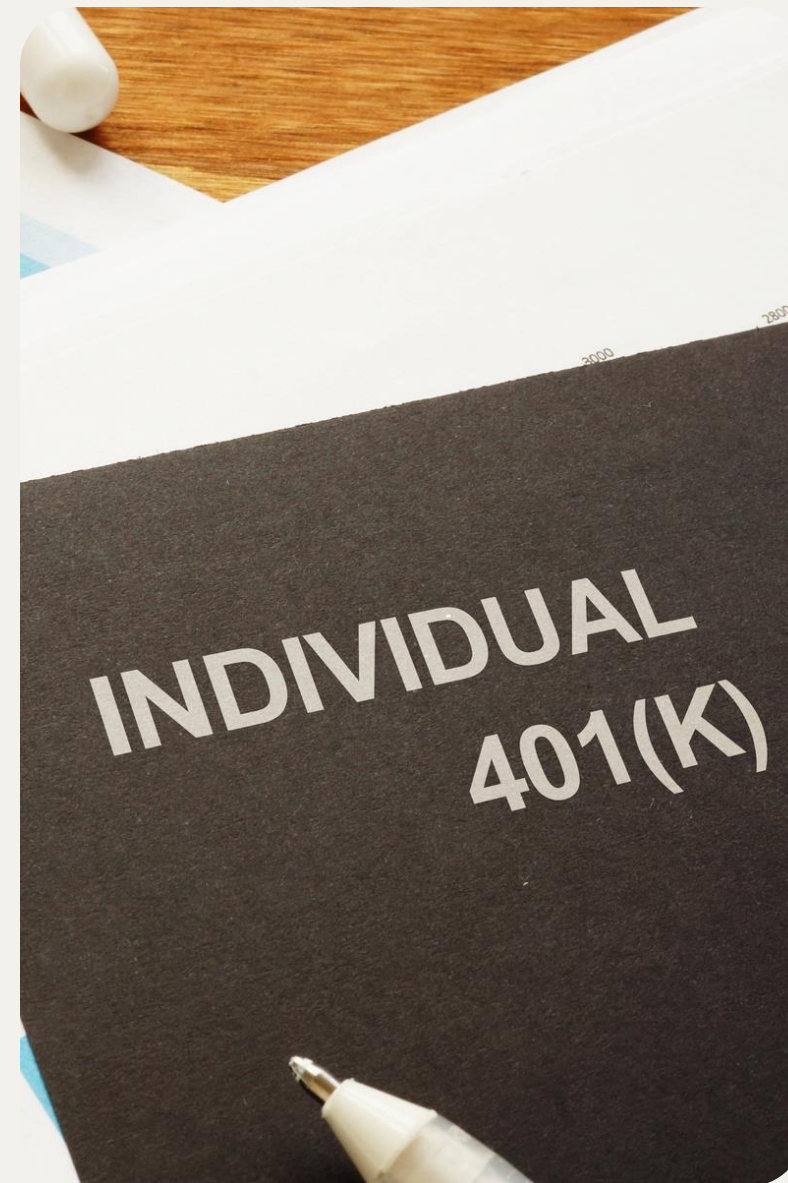
- IRS 1040
- Foreign tax return
- Puerto Rico, another U.S. territory or Freely Associated States

Investments



What is an investment:

- Rental Properties
- Stocks, Bonds
- Mutual Funds, CD, UGMA & UGMA accounts
- Educational Benefits (if under the students name)
- Child Support Received



What is not an investment

- The home you live in (if you own it)
- Retirement plans
- 401k
- Life insurance plan

Scholarship

Institutional & Private Scholarships - Provider decides:

- Criteria
- Deadline
- Type of application & requirements
- If need based
- If merit based
- or combination of both

Tips:

- Create resume
- participate in the community (clubs, community service)
- Have someone read your application/essay/resume



Cost of Attendance (COA)

*Items are direct costs



Tuition*

Direct Costs



Room & Board*



Books and Supplies

Indirect Costs



Transportation



Miscellaneous Fees and Personal Expenses



Cost of Attendance

	W/Parents	Off Campus	On Campus
Comm. Coll.(CC)	\$19,591	\$30,130	n/a
Cal.State Univ.(CS U)	\$26,815	\$34,889	\$38,488
Univ. of Cal. (UC)	\$33,987	\$44,703	\$44,160
Private (SCU,USC)	\$61,293	\$61,293	\$80,112

Cost Per Academic Year (Nine Months)

	UCLA Residence Halls	Off-Campus Apartments	Commuter
University Fees	\$15,154	\$15,154	\$15,154
Food and Housing	\$18,369	\$18,609	\$8,019
Books, Course Materials, Supplies, and Equipment	\$1,641	\$1,641	\$1,641
Transportation	\$778	\$1,458	\$2,451
Personal	\$2,226	\$2,340	\$2,535
Health Insurance*	\$3,774	\$3,774	\$3,774
Loan Fees	\$117	\$117	\$117
Total – California	\$42,059	\$43,093	\$33,691

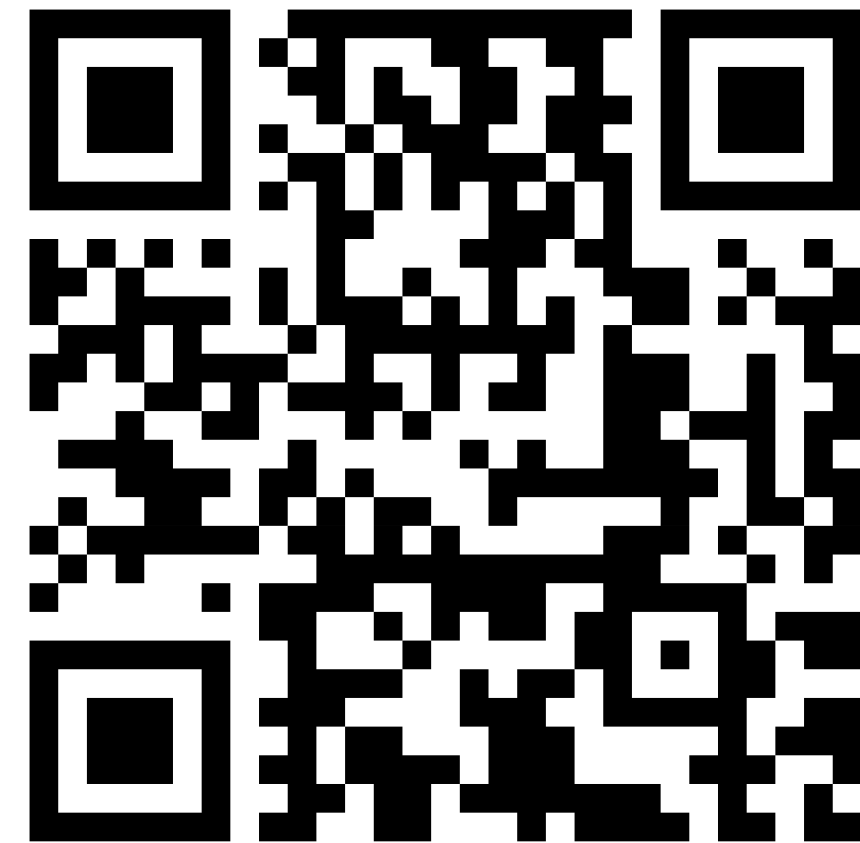
Fees	SJSU residence halls	off campus	with parents
Tuition and Fees	7992	7992	7992
Room and Meals	19866	19430	10124
Books and Supplies	938	938	938
Transportation	1106	1764	1610
Personal expenses	2406	3146	2692
Total - CA residents	32308	33270	23356

Student aid Index

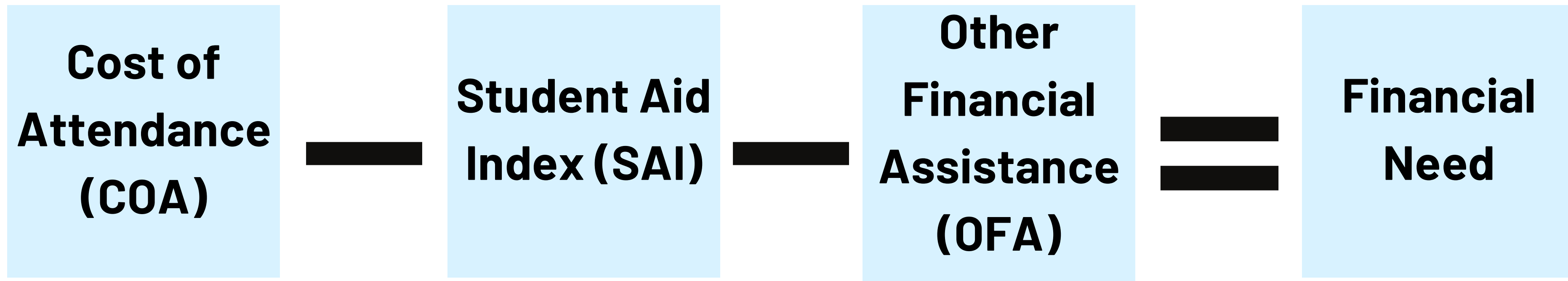
SAI is an eligibility index number that will be used as a factor to determine the financial need of the student. The calculation will be used by colleges, states, and other scholarship providers to determine financial aid packages.

For example: SAI of -1500 to 0 will qualify you for maximum Pell Grant

Financial Aid
Estimator



How Colleges Calculate your Financial Need



\$80,000 (COA) - \$10,000 (SAI) - \$0 (OFA) = \$70,000 (Financial Need)

Colleges will try to cover all or some of your financial need using a combination of loans, grants, scholarships and work-study.

Compare offers



Each college and university will send their college award offers

- This will happen once the student has been accepted
- Each institution will have a different policies and deadlines to accept award offers
- Some will require paperwork in order to distribute funds
- Can only accept one

Searching for Financial Aid Resources



- Start early!
- Look for scholarships that coincide with interest, educational goals, hobbies and/or unique characteristics
- Don't pay for searches or applications
- Be careful with false promises

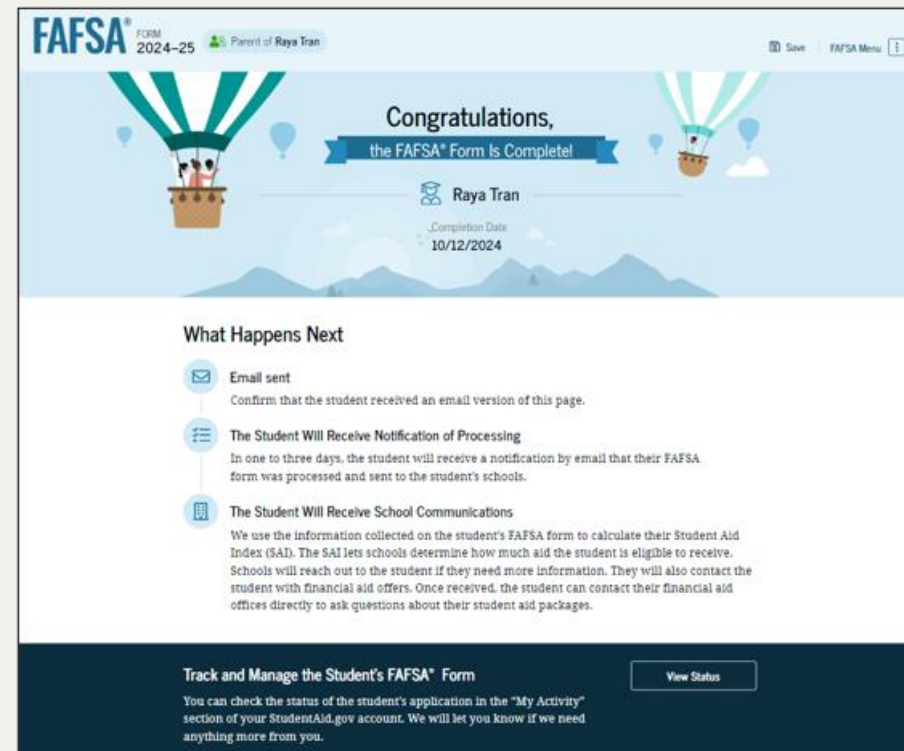
Special Circumstances

Adjustments can be made on a case by case bases:

- Dependency Status
- Loss of income or investments
- Increase of child support paid or decrease of child support received
- Change in number of household size
- Additional expenses for medical or dental (not covered thru insurance)



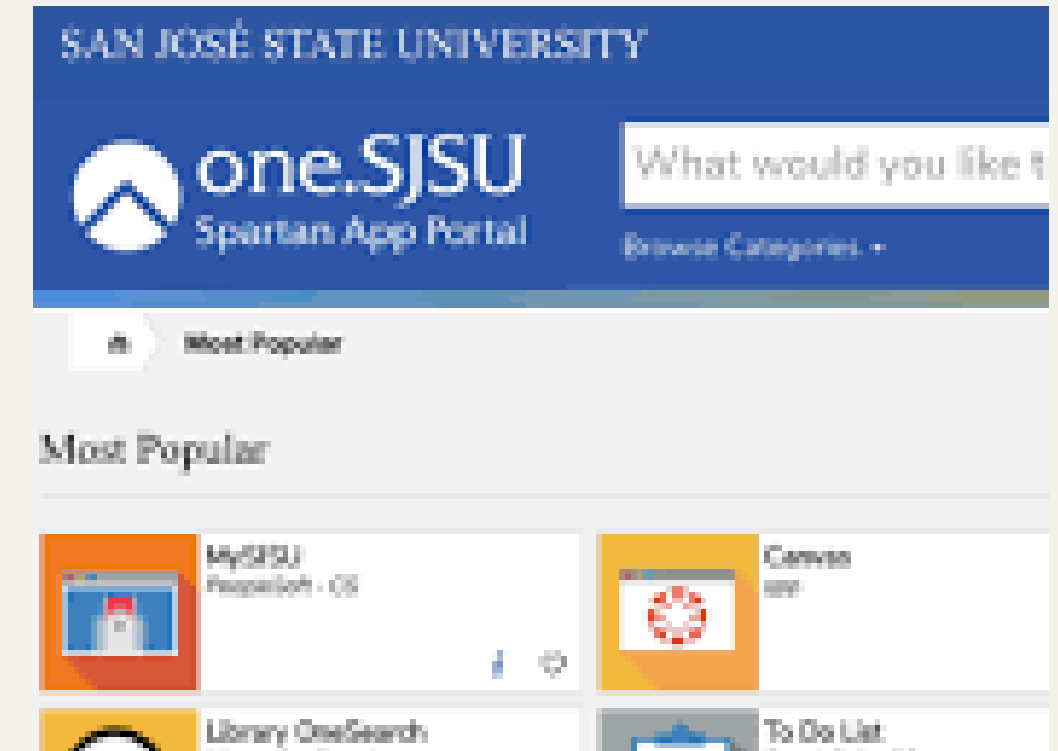
Next Steps



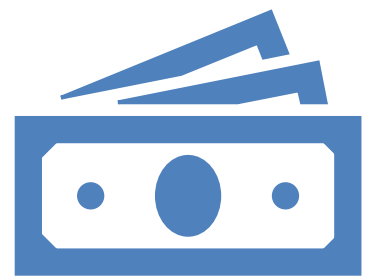
Submission Summary will be emailed to student. Student can make corrections if necessary.



California Student Aid Commission (CSAC) will email regarding Cal Grant and Middle Class Scholarship - After April 2nd



College and Universities will send information (once the student is accepted)



Attend a Cash for College workshop!

- Receive assistance to complete and submit your FAFSA or CADAA!



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<https://www.evc.edu/attend-evc/financial-aid-scholarships>



**EVERGREEN
VALLEY COLLEGE**