Financial Aid Season
Temporada de Ayuda Financiera

December 1-March 2
1 de diciembre - 2 de marzo

Welcome to Financial Aid 101
Bienvenidos a Ayuda financiera 101

Today You Will:

- Understand the different types of Financial Aid
- Learn how to apply for financial aid (FAFSA, CADAA, Chafee Grant, etc)
- Know the deadlines and resources for financial aid.

Hoy aprenderás:

- Entenderás los diferentes tipos de ayuda financiera
- Aprenderás cómo solicitar ayuda financiera (FAFSA, CADAA, Beca Chafee, etc.)
- Conocerás las fechas límite y los recursos para obtener ayuda financier

Pre-Assessment

Find the link in your school email!

How Will You Fund Your Future?

Bottom Line is everyone of you will need $$$ beyond High School

4 Year/Private/Out of State

Pell Grant
Cal Grant A or B
Blue & Gold
WUE
EOP
Work study
Middle Class Scholarship

Community College

California Promise Grant

California Promise Program

BOOKS

EOP

Career Technical

Pell Grant

Cal Grant C

Middle Class Scholarship

Scholarships

Military

FAFSA is good for a year

GI Bill/Troops to College

Scholarships

State Aid/Federal Aid

¿Cómo financiarás tu futuro?

cada uno de ustedes necesitará $$$ más allá de la escuela secundaria.

4 años/Privado/Fuera del estado

Beca Pell
Beca Cal Grant A o B
Beca Blue & Gold
Beca WUE
Beca de fin de estudios
Beca para la clase media

Colegio comunitario

Beca California Promise

Programa California Promise

LIBROS

Carrera técnica

Beca Pell

Beca Cal Grant C

Beca de clase media

Becas

Militar

La FAFSA es válida por un año

ley GI Bill/Troops to College

Becas

Ayuda estatal/Ayuda federa

What is Financial Aid?

Types of Financial Aid

Grants

A grant is given by the federal government, CSU or state as a gift.

Loans

Loan money is given to you now, but must be repaid later.

Scholarships & Fellowships

These are typically given for academic achievement.

Veterans' Aid

These types of aid can help veterans pay for school.

Work-Study

Work-study programs allow you to work to help pay for school.

Financial Aid is a Graduation Requirement in the State of California

¿Qué es la ayuda financiera?

Types of Financial Aid

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La ayuda financiera es un requisito para graduarse en el estado de California

FAFSA or CADAA?

Free Application for Federal Student Aid

FREE

Everyone Citizen, Resident or eligible non-citizens

Seniors in HS

Application Opens December 1st

California Dream Act Application

FREE

Undocumented Students, Dreamers

Seniors in HS

Application Opens December 1st

¿FAFSA o CADAA?

Solicitud gratuita de ayuda federal para estudiantes	Solicitud de la Ley Dream de California
GRATIS	GRATIS
Todos los ciudadanos, residentes o no ciudadanos elegibles	Estudiantes indocumentados, soñadores
Seniors en High School	Seniors en High School
La solicitud abre el 1 de diciembre	La solicitud abre el 1 de diciembre

Do you Qualify?
There is only one way to find out.
File FAFSA/CADAA

¿Califícas?
Solo hay una manera de averiguarlo.
Presentar la solicitud FAFSA/CADAA

4 Basic Types of Financial Aid Programs Available	
Grants Federal or state gift assistance with no obligation for work or repayment	**Loans** Providing funds now, but with a future repayment obligation
Scholarships Gift assistance with no obligation for work or repayment	**Work-Study** Student is offered part-time work while attending the institution

Most Common Grants

- Grants do not have to be repaid
- **Federal Pell Grants (up to $7,395)**
  - **For undergraduates with exceptional financial need** who have not earned a bachelor's or professional degrees.
  - A student can receive a Federal Pell Grant for no more than 12 semesters or the equivalent.
- **Cal Grant A**
  - Awarded to students attending public and private colleges, enrolled in 2 year or 4-year programs.
  - 3.0 high school GPA Minimum
  - CSU students can receive up to $5,742 a year, UC's $12,570 a year, Private colleges $9,220 a year
- **Cal Grant B**
  - 2.0 high school GPA minimum
  - May be used for an academic program that is at least 1 year in length.
  - Provides funds to assist with living expenses, the amount is reduced if you are not enrolled full time.
- **Cal Grant C** (a minimum of $1,094 to cover books, tools & equipment)
  - Awarded for students pursuing vocational and community college degrees and diplomas.

Subvenciones más comunes

Las subvenciones no tienen que devolverse

Becas federales Pell (hasta $7,395)

Para estudiantes de grado con necesidades financieras excepcionales que no hayan obtenido una licenciatura o un título profesional.

Un estudiante puede recibir una Beca Federal Pell por no más de 12 semestres o su equivalente.

Beca Cal A

Se otorga a estudiantes que asisten a universidades públicas y privadas, inscritos en programas de 2 o 4 años.

GPA mínimo de 3.0 en la escuela secundaria

Los estudiantes de CSU pueden recibir hasta $5,742 por año, los de UC $12,570 por año, los de universidades privadas $9,220 por año

Beca Cal B

GPA mínimo de 2.0 en la escuela secundaria

Puede usarse para un programa académico que tenga al menos 1 año de duración.

Proporciona fondos para ayudar con los gastos de manutención, el monto se reduce si no está inscrito a tiempo completo.

Beca Cal Grant C (un mínimo de $1,094 para cubrir libros, herramientas y equipos)

Se otorga a estudiantes que cursan estudios superiores y diplomas en instituciones vocacionales y comunitarias.

California Promise Program/California Promise Grant

California Promise Program and the California Promise Grant are two separate programs

Intended to help make college affordable to all students

At Mt. San Jacinto College - Must file FAFSA or CADAA

Promise Grant - income eligibility

Provides first-time, full-time students with FREE tuition

Promise Program

Colleges can (but do not have to) waive enrollment fees for all first-time, full-time students who do not qualify for the California Promise Grant.

At MSJC - When you register for classes, if you are not eligible for fee waivers such as the California College Promise Grant, you will be responsible to pay tuition and other fees. Students who meet all eligibility requirements of the MSJC Promise will be reimbursed for tuition fees after successfully completing their courses.

California Promise Program/California Promise Grant

El Programa Promise de California y la Beca Promise de California son dos programas separados

Su objetivo es ayudar a que la universidad sea asequible para todos los estudiantes

En Mt. San Jacinto College: debe presentar la FAFSA o la CADAA

Beca Promise: elegibilidad por ingresos

Ofrece matrícula GRATIS a los estudiantes de tiempo completo que ingresan por primera vez

Programa Promise

Las universidades pueden (pero no tienen que) eximir las tarifas de inscripción a todos los estudiantes de tiempo completo que ingresan por primera vez y que no califican para la Beca Promise de California.

En MSJC: cuando se inscribe en clases, si no es elegible para exenciones de tarifas como la Beca Promise de California College, será responsable de pagar la matrícula y otras tarifas. Los estudiantes que cumplan con todos los requisitos de elegibilidad de la Beca Promise de MSJC recibirán un reembolso por las tarifas de matrícula después de completar con éxito sus cursos.

Foster Youth

Chafee Foster Youth Grant Program
Current or Former foster youth up to $5,000 per year for education expenses at an eligible California or out-of-state college.
Awards may be used for postsecondary education including career and technical training.

Cal Grant B for Foster Youth
Current and Former foster youth are eligible to receive increased Cal Grant eligibility

To apply, submit FAFSA or CADAA then submit a Chafee Grant application

Jovenes - Foster Youth

Programa de subvenciones Chafee para jóvenes en hogares temporales

Hasta $5000 por año para gastos de educación en una universidad elegible de California o fuera del estado para jóvenes en hogares de acogida actuales o anteriores.

Las subvenciones se pueden utilizar para educación postsecundaria, incluida la capacitación profesional y técnica.

Beca Cal B para jóvenes en hogares de hogares temporales

Los jóvenes en hogares de acogida actuales y anteriores son elegibles para recibir una mayor elegibilidad para la Beca Cal

Para presentar una solicitud, envíe la FAFSA o CADAA y luego envíe una solicitud de Beca Chafee

The Cost of Attendance CSUSM Example

Undergraduate/Resident/Full-Time**

Fee	Living with Parents or Relatives	Living On-Campus	Living Off-Campus
Tuition Fee	$6,084	$6,084	$6,084
Mandatory Fees	$1,998	$1,998	$1,998
Books, Course Materials, Supplies, and Equipment	$1,060	$1,060	$1,060
Living Expenses (Housing & Food)	$8,752	$14,152	$20,920
Transportation	$2,730	$1,342	$2,882
Personal/Misc.	$2,564	$2,370	$3,694
Federal Loan Origination Fee	$78	$78	$78
Total	$23,266	$27,084	$36,716

The Cost of Attendance UC Riverside Example

2024-2025 Estimated Costs for New Students Enrolling in 2024-2025 as First Year Undergraduates

	University Housing	Off Campus	Living at Home
UC Tuition & Fees	$14,436	$14,436	$14,436
Campus Fees*	$1,169	$1,169	$1,169
UC Student Health Insurance	$2,382	$2,382	$2,382
Housing and Food	$20,691	$14,250	$8,025
Books and Supplies	$1,575	$1,575	$1,575
Transportation Costs	$950	$2,375	$2,450
Personal Expenses	$2,400	$2,500	$2,525
Total	**$43,603**	**$38,687**	**$32,562**

Notes:

* New first year and transfer students are charged a One Time Document fee of $225

THE BLUE+GOLD OPPORTUNITY PLAN

HOW DOES IT WORK?

- For California residents whose families earn less than $80,000 and who qualify for financial aid, the Blue and Gold Opportunity Plan will fully cover UC's systemwide tuition and fees. Qualified students must be in their first four years of attendance (first two for transfer students).
- The Blue and Gold program provides a minimum amount of grant money that students can receive. Students with sufficient financial need can qualify for even more grants to cover other educational expenses, such as room and board, books and transportation. UC currently provides grant and scholarship assistance averaging over $16,000 per student to more than half of undergraduates.

HOW DO STUDENTS APPLY?

- Students should file the Free Application for Federal Student Aid (FAFSA) or the California Dream Act application and Cal Grant GPA Verification Form by March 2 of the year they plan to enter the university in order to qualify for the Blue and Gold Opportunity Plan and to receive the highest possible financial aid award. No separate application is needed for the Blue and Gold plan; students will receive benefits automatically if they qualify.

MIDDLE CLASS SCHOLARSHIP (MCS)

CALIFORNIA STUDENT AID COMMISSION

FOR MIDDLE CLASS SCHOLARSHIP APPLICANTS

2024-25 MIDDLE CLASS SCHOLARSHIP INCOME CEILINGS	
Dependent students and Independent students with dependents other than a spouse	$226,000
Independent students	
Single, no dependents	$131,000
Married, no other dependents	$150,000

- The Middle Class Scholarship (MCS) provides undergraduate students, including students pursuing a teaching credential, with a scholarship to attend a University of California (UC), California State University (CSU) or California Community College Bachelor's degree program.

For more information click on the link below

Middle Class Scholarship (MCS) | California Student Aid Commission

Work-Study

A form of financial aid which provides jobs for undergraduate students who need help to pay their educational expenses.

Students are able to work on campus and earn money while attending school.

Must state interest for work-study on your FAFSA

Awarded to students with demonstrated need.

For more information click on the link below

Jobs & work-study | UC Admissions

Future Teachers?

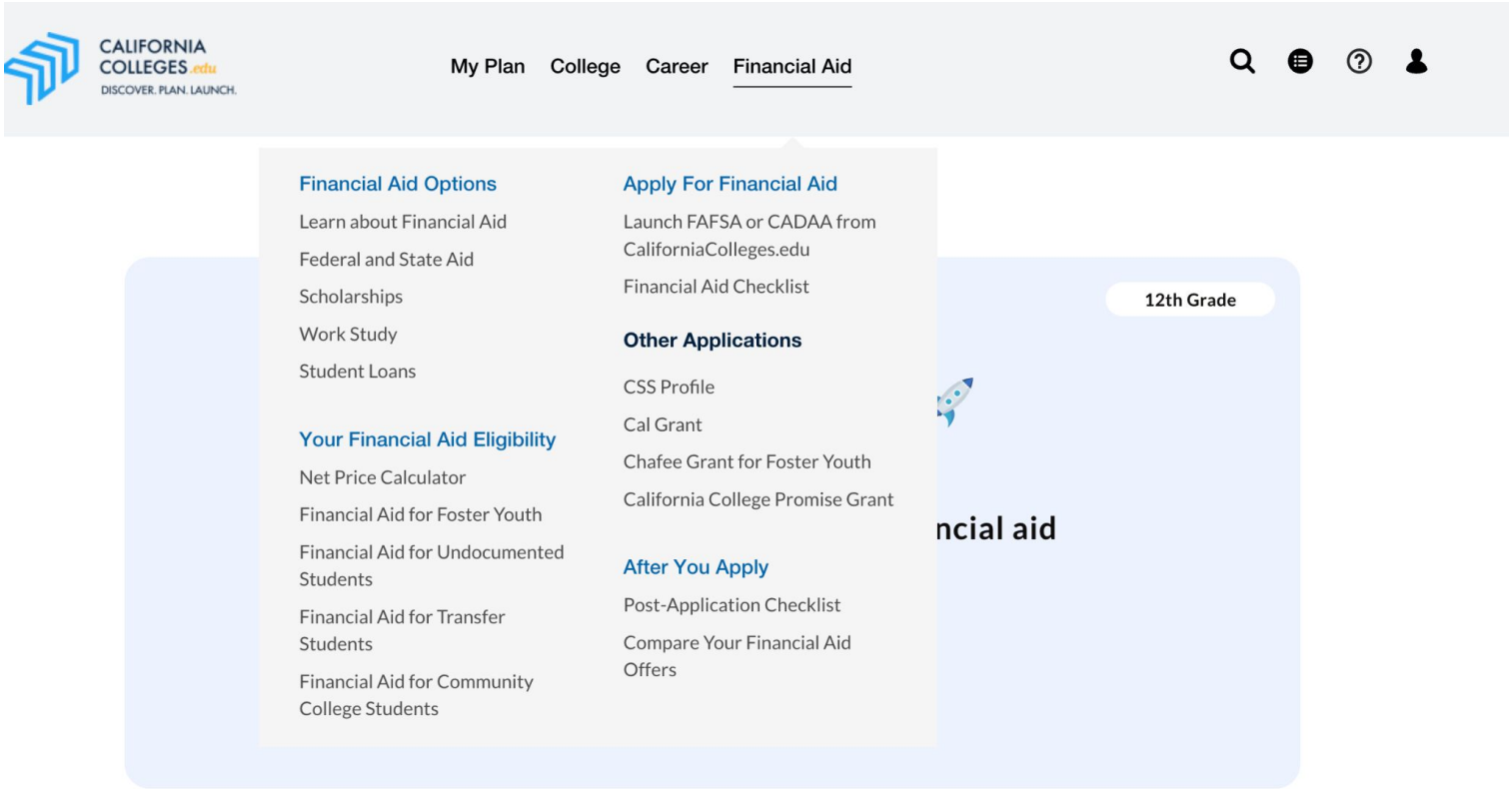
The Golden State Teacher Grant (GSTG) Program awards up to $20,000 to students currently enrolled in a professional preparation program approved by the Commission on Teacher Credentialing (CTC) and working towards earning their preliminary teaching or pupil personnel services credential.

¿Futuros profesores?

El Programa de Becas para Maestros del Estado Dorado (GSTG) otorga hasta $20,000 a estudiantes actualmente inscritos en un programa de preparación profesional aprobado por la Comisión de Acreditación de Maestros (CTC) y que estén trabajando para obtener su credencial preliminar de docencia o de servicios de personal estudiantil.

Scholarships

California Colleges.edu



Scholarships

CALIFORNIA COLLEGES.edu
DISCOVER. PLAN. LAUNCH.

My Plan College Career Financial Aid

- Your high school counselor.
- Your college financial aid office.
- Your local library.
- Non-profit organizations or businesses.
- Religious or community groups.
- Professional associations related to your career path.

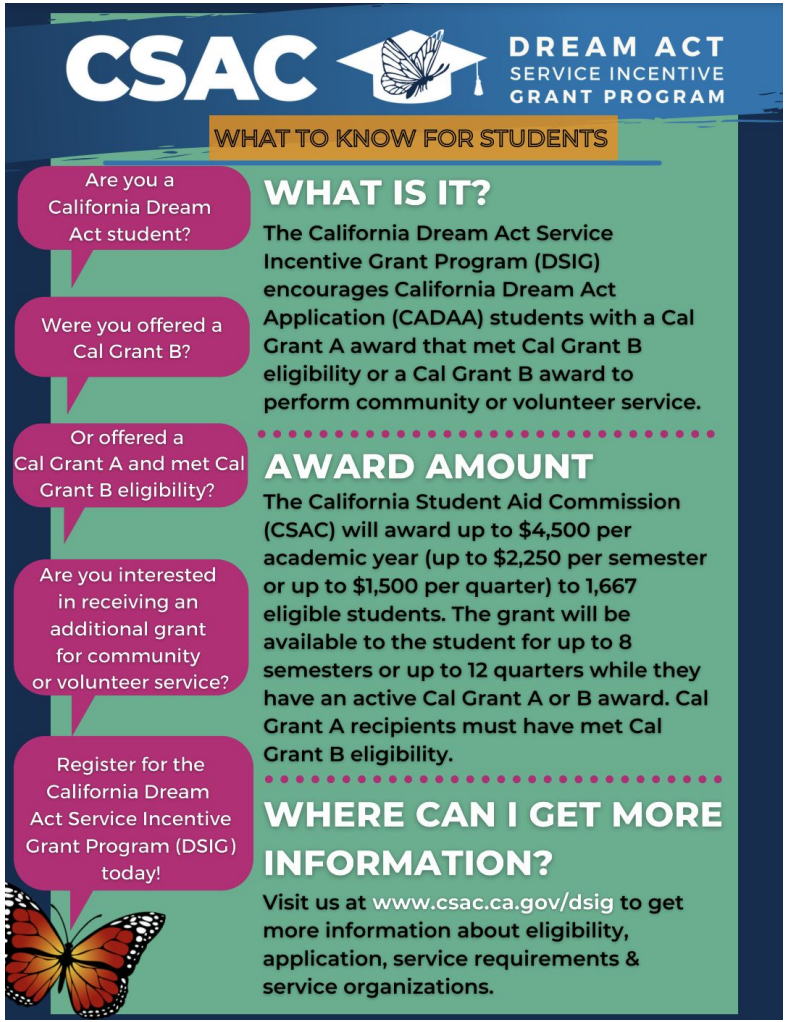
Also check out these trustworthy websites.

- CareerOneStop.
- Big Future Scholarship Search.
- Sallie Mae Scholarship Search.
- Unigo / Scholarship Experts.
- Fastweb.
- Scholarship America.

Learn about financial aid and scholarships for undocumented students, foster youth, homeless youth, or students with disabilities.

Dream Act Service Incentive

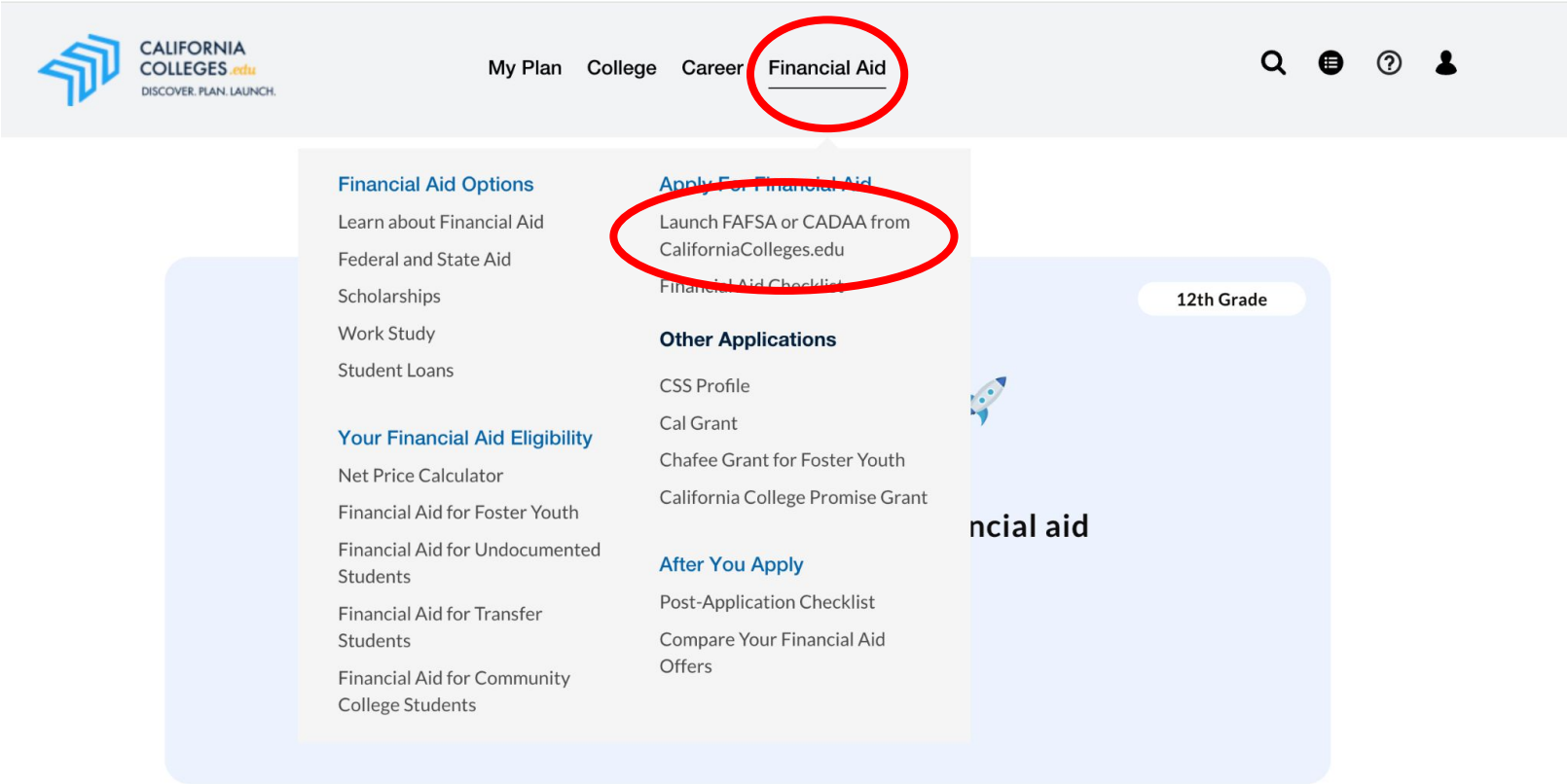
Incentivo de servicio de Dream Act



WUE
Western Undergraduate Exchange Program

Click on the link below for more information
https://www.wiche.edu/wp-content/uploads/2022/01/WUE-onesheet-2024-Sept.pdf

Get Started - Log into CCGI



Seniors!

Next Steps

- Log into CCGI
- Explore the Financial Aid Tab
- Create a FSA ID
- Parents create a FSA ID if you have not already done so
- Prepare to launch the application December 1st
- Explore scholarship opportunities

Próximos pasos

- Inicie sesión en CCGI
- Explore la pestaña de Ayuda financiera
- Cree una FSA ID
- Los padres pueden crear una FSA ID si aún no lo han hecho
- Prepárese para enviar la solicitud el 1 de diciembre
- Explore las oportunidades de becas

Next Steps

9th-11th Grade

- Log into CCGI
- Explore the Financial Aid Tab
- Apply for Scholarships
- Claim your Cal Kids Accounts
- Get the best grades possible
- Take and pass AP Classes, earn AP Credit
- Take and pass College Courses

Próximos Pasos

- Inicie sesión en CCGI
- Explore la pestaña de Ayuda financiera
- Solicite becas
- Reclame sus cuentas de Cal Kids
- Obtenga las mejores calificaciones posibles
- Tome y apruebe las clases AP,
- Tome y apruebe los cursos universitarios

Scholarships

Click on the links to find more scholarships

Scholarship Newsletter

Unigo.com

Scholarship America

Free Scholarship Tools for Students | Fastweb

Scholarship Finder | CareerOneStop

Apprenticeship

Looking for a paid job and education?

Consider an apprenticeship!
Click on the link below to learn more!

Apprenticeship Finder

Examples of an Apprenticeship:

HVAC Technician
Biomedical Equipment Technician
Early Childhood Educator
Software Developer
Automotive

Cal Kids

$500 to visit $1500

CalKIDS is a new program from the State of California that provides eligible families with free money for college. California newborns can receive up to $175 and eligible California public school students can receive up to $1,500.* CalKIDS was created to help families kickstart their college savings plan and increase access to higher education.

To learn more and to find out if your child qualifies, visit CalKIDS.org today!

CalKIDS
The first step toward college

CalKIDS es un nuevo programa del estado de California que brinda fondos gratis para la universidad a las familias elegibles. Los recién nacidos de California pueden recibir hasta $175, y los estudiantes elegibles de escuelas públicas de California, hasta $1,500.* CalKIDS se creó para ayudar a las familias a impulsar su plan de ahorro para la universidad y mejorar el acceso a la educación superior.

Para obtener más información y enterarse si su hijo cumple con los requisitos, visite CalKIDS.org hoy mismo.

CalKIDS
El primer paso hacia la universidad

ScholarShare 529

How Does A 529 Plan Work In California?

Gift options for your ScholarShare 529 account

CALIFORNIA FINANCIAL AID

CSAC CALIFORNIA STUDENT AID COMMISSION

Cal Grant	Provides eligible undergraduate students with assistance toward their tuition and non-tuition costs (Cal Grant B only) at a qualifying California college or university. The Cal Grant is a California-specific financial aid award that does not need to be paid back. Additional Cal Grant aid is available to eligible Foster Youth and Students with Dependent Children to further assist with non-tuition costs.
Middle Class Scholarship	Provides eligible undergraduate students – with family incomes and asset up to $234,000 for the 2025-26 academic year – a scholarship to attend a UC or CSU campus. Middle Class Scholarship awards vary based on the student's total cost of attendance and other forms of aid that they receive.
Golden State Teacher Grant	Provides financial assistance to students working towards their preliminary teaching or pupil personnel services credential and who commit to working at a "priority school" or a State Preschool Program in California for a few years after completing their credential program.
CA Chafee Grant for Foster Youth	Provides eligible foster youth with up to $5,000 a year for college or career education at any eligible California college or university, as well as schools in other states. Chafee grants can be used for tuition and non-tuition costs and do not have to be repaid.
CA Dream Act Service Incentive Grant	Provides grants to eligible California Dream Act applicants who perform a specified number of community or volunteer service hours.
Cal-HBCU Transfer Grant	Awards one-time grant of up to $5000 to students who complete the Associate Degree for Transfer at the California Community Colleges and who transfer to one of the Historically Black Colleges and Universities with the intention of returning to California.

CalKIDS

Provides all newborns and eligible low-income public school children with initial seed deposits to start saving money for college, which can be linked to new or existing ScholarShare 529 accounts. Eligible low-income students may qualify to receive up to $1,500 in college savings for their future.

INSTITUTIONAL FINANCIAL AID

CSAC CALIFORNIA STUDENT AID COMMISSION

CA Community College Promise Grant

For eligible California residents seeking to enroll in a community college, the California Community College Promise Grant (formerly known as the Board of Governors [BOG] Fee Waiver) waives tuition and fees.

State University Grant (CSU)

Provides need-based awards to eligible undergraduate and graduate/post baccalaureate students that covers partial or all tuition costs for students who are not already receiving a Cal Grant.

Blue & Gold Opportunity Plan (UC)

Ensures that eligible California undergraduates at a UC campus with an annual family income of up to $80,000 have their system wide tuition and fees covered. As part of a student's financial aid package, they will be awarded a combination of federal, state, institutional and/or private grants to cover their system wide tuition and fees.

FEDERAL FINANCIAL AID

@castudentaid

Pell Grant

Grants awarded to undergraduate students that demonstrate financial need and do not have to be repaid.

Federal Work-Study

Provides eligible students with financial need at participating campuses with part-time employment to help reduce their educational costs.

Thank you!

Post Assessment