



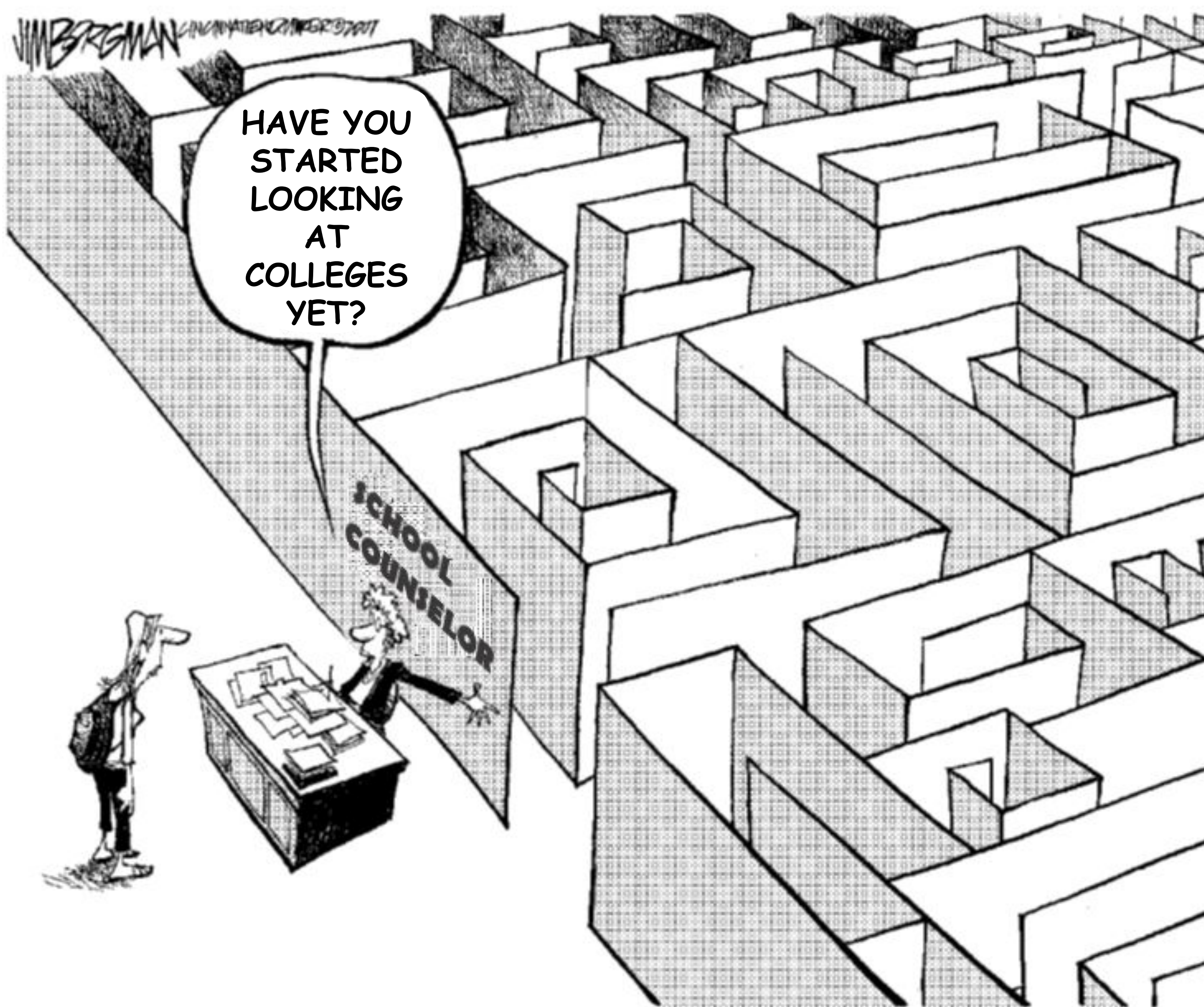
# Financial Aid

2025-2026

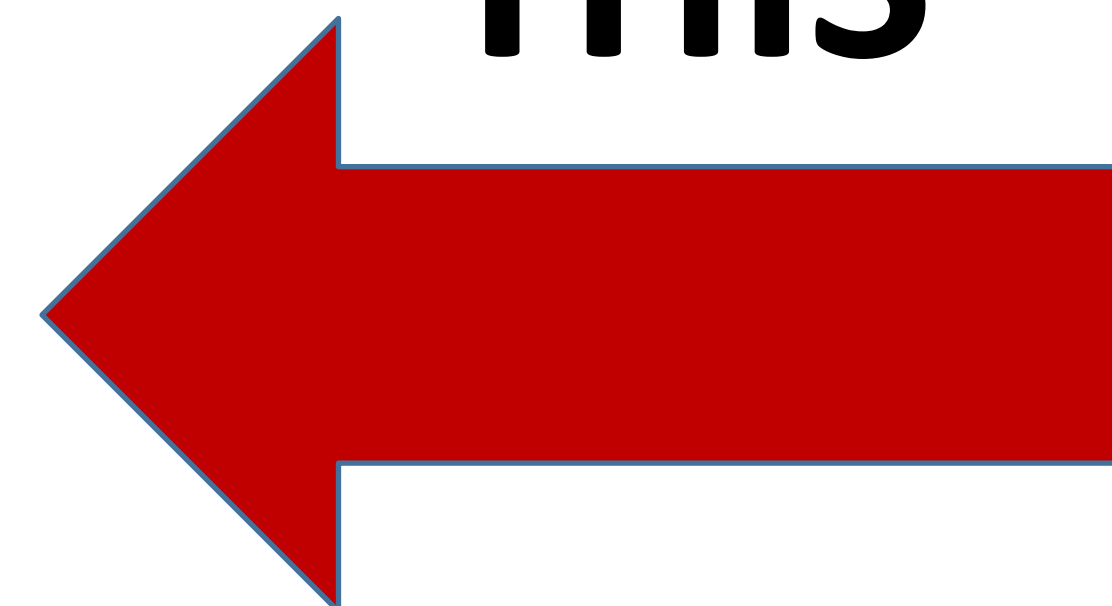
October 23, 2024

Presented by

**Jorge Perez**  
RUSD Instructional Services Specialist, College & Career Readiness



**THE COLLEGE  
APPLICATION  
PROCESS CAN  
FEEL LIKE  
THIS**



# ***4 SYSTEMS OF HIGHER EDUCATION***



□ CA Community College



□ California State University



□ University of California



□ CA independent/private colleges



- Don't Worry!
- There are ways to make college more affordable.





# ***FINANCIAL AID AVAILABLE***

## **□ GRANTS (Federal, State & University)**

- FREE Money based on financial need
- Cal Grant
- Pell Grant

## **□ SCHOLARSHIPS (National, Local & University)**

- FREE Money based on merit and/or financial need

## **□ WORKSTUDY (Federal)**

- EARNED Money working while attending school

## **□ LOANS (Federal & Private)**

- BORROWED Money that must be repaid with Interest.
- Subsidized vs. Unsubsidized





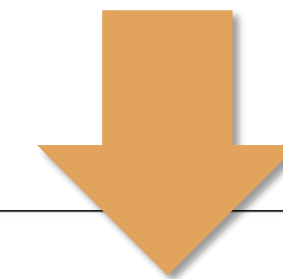
☐ U.S. citizen or eligible non-citizen

A screenshot of the Federal Student Aid (FAFSA) website. The header includes the text "An official website of the United States government." and navigation links for "Help Center", "English", and "Español". The main navigation bar features "FederalStudentAid" and links for "FAFSA", "Loans & Grants", "Repayment", and "Loan Forgiveness". The main content area has a large blue 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". A section for "2024-25 FAFSA Form" is visible. At the bottom, there is a section for "Check FAFSA® Deadlines for the State You Live In" with dropdown menus for "School Year" and "State of Residence", a "Find Deadlines" button, and a link to "View All FAFSA Deadlines".

[studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa)

# ***FINANCIAL AID APPLICATIONS***

- ☐ No SSN or DACA SSN
- ☐ TPS status, U Visa
- ☐ With AB 540 status

A screenshot of the California Dream Act website. The header includes the text "CA GOV | Privacy Policy |". The main navigation bar features "HOME" and "INFORMATION & RESOURCES". The main content area has a large blue banner with the text "CA DREAM ACT" and a yellow bar with the text "Registration". Below this, there is a "Welcome" section with text about the California Dream Act Application and a "Continue" button.

<https://dream.csac.ca.gov/>

# FINANCIAL AID OFFER

## Sample Award Letter

Financial Aid		\$26,015		
GRANTS AND SCHOLARSHIPS		Fall	Spring	Total
University Grant		\$2,500	\$2,500	\$5,000
Federal Pell Grant		\$1,323	\$1,323	\$2,645
Federal Supplemental Educational Opportunity Grant (FSEOG)		\$400	\$400	\$800
Cal Grant		\$6,285	\$6,285	\$12,570
Private Scholarships		\$750	\$750	\$1,500
LOANS				
Federal Direct Subsidized Loan		\$1,250	\$1,250	\$2,500
Federal Direct Unsubsidized Loan		\$500	\$500	\$1,000

Estimated Cost of Attendance		\$42,982		
DIRECT BILLABLE COSTS		Fall	Spring	Total
Tuition		\$7,156	\$7,156	\$14,312
Fees		\$180	\$180	\$360
Room/Housing		\$9,844	\$9,844	\$19,688
Meal Plan		\$1,960	\$1,960	\$3,920
INDIRECT COSTS				
Book/Supplies		\$559	\$559	\$1,118
Transportation		\$310	\$310	\$620
Health Insurance		\$1,332	\$1,332	\$2,664
Other Educational Costs		\$150	\$150	\$300



## Key Steps to Reading Your Financial Aid Offers

1. Start with the **full cost** - including all categories of expenses
2. Then, look for your "**free money**" - money you won't have to earn or pay back
3. Subtract to see your "**net price**" - what you'll have to cover using savings, income, or loans
4. Make sure to **think beyond the first year** of college, as your financial picture can change, and you want to be prepared

**2025 - 2026**

**BETTER  
FAFSA®**

**BETTER FUTURE**

# Summary of Changes

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



# ***SUMMARY OF CHANGES***

- The number of questions on the form will drop from 108 to 46 (transferring data from the IRS)
- The 2025-2026 FAFSA is Scheduled to open in December 2024
  - In California, the priority deadline will be March 2<sup>nd</sup>, 2025
- Will allow students to list up to 20 colleges
- Expected Family Contribution (EFC) ☐ Student Aid Index (SAI)
- **The FSA ID will be required. Parents who are not U.S. Citizens or permanent residents are able to get an FSA ID.**
- The new FAFSA will be available in the 11 most common languages
- Paid FAFSA preparation will no longer be permitted



# ***LESS AID FOR MULTIPLE CHILDREN IN COLLEGE***

- More financial aid for single-parent households
  - Less financial aid for middle- an high-income families
  
- The number of children in college at the same time will no longer affect eligibility for need-based financial aid
  - The parent contribution will no longer be divided by number of children in college at the same time
  
- **The question about the number of children in college at the same time will still be included on the FAFSA, but will no longer have any impact on the student's Student Aid Index (SAI).**



# ***WHICH PARENT MUST COMPLETE THE FAFSA?***

- When parents are divorced, separated or never married, and do not live together, only one parent must complete the FAFSA
  - The parent who provides more financial support to the student, *not the parent that the student lived with the most*
- If this parent has remarried as of the date the FAFSA is filed, the stepparent's income, assets and dependents must be reported on the FAFSA
- Definition of family size has changed
  - Student
  - Student's parents or student's spouse (if any)
  - Dependents from federal income tax returns in the prior-prior tax year



# ***WHICH YEARS INFORMATION IS REPORTED?***

- Assets are reported as of the date the FAFSA is filed
- Income is based on the second previous tax year (the prior-prior year)
  - **Example: The 2025-2026 FAFSA is based on income and tax information from 2023**
  - Do not substitute 2024 income and tax information for 2023 income and tax information
  - If the family income has changes, file an appeal with the college financial aid office



# ***COMMON ERRORS ON THE FAFSA***

- Confuse student and parent information. I/ You/ Your refers to the student, not the parent
- Double-check even basic demographic items, such as name, date of birth, social security number, address and zip code
- Swap child support *paid* with child support *received*
- Head of Household tax filing status is prone to error and may trigger verification
- Reporting qualified retirement plans, the family home and small family business as assets
- 529 plans are reported based on the owner, not the beneficiary

# ***APPEALING FOR MORE AID SPECIAL CIRCUMSTANCES***

Unusual uncovered  
medical/dental  
expenses

Extraordinary  
dependent care

Secondary  
school tuition

Parent or  
spouse  
death

Loss of  
employment

Divorce



# FINANCIAL AID WORKSHOPS



**CASH FOR C//LLEGE**

## Fund Your College Dreams!

Free Financial Aid Workshops



### Topics covered in workshops:

- FAFSA (Free Application for Federal Student Aid)
- Chafee Grant Application
- CA Dream Act Application

Get hands-on help completing your financial aid application at all Cash For College Workshops!

*Hablamos Español*

### NEEDED WORKSHOP ITEMS:

- Your FSA ID (one for student, one for parents)- for FAFSA only or Dream Act Account-for CADAA filers.
- A parent or guardian and their financial documents such as the 2022 Federal Income Tax Return, their W-2 Forms, or any income records, if you have them.
- Social Security Card, Driver's License or Alien Registration Card
- AB 540 students can get help with the **CA Dream Act Application** - no SSN required.

We recommend that you get your FSA ID first. Visit:



Presented by:



**CASH FOR C//LLEGE**

## Fund Your College Dreams!



Free Financial Aid Workshops

Date & Time	Location	Contact
Jan. 18, 2024 Thursday 6:00 PM - 7:30 PM	John W. North High School 1550 Third St., Riverside, 92506 In-Person Room: Library	Inez Dixon 951-788-7311 mdixon@riversideunified.org
Jan. 24, 2024 Wednesday 6:00 PM - 7:30 PM	Arlington High School 2951 Jackson St., Riverside, 92503 In-Person Room: J-4	Nataly Sanchez 951-352-8316 nsanchez@riversideunified.org
Jan. 25, 2024 Thursday 5:30 PM - 7:00 PM	Riverside Poly High School 5450 Victoria Ave., Riverside, 92506 In-Person Room: Conference Room #101	Isiah Emaguna 951-788-7203 iemaguna@riversideunified.org
Jan. 31, 2024 Wednesday 4:00 PM - 6:00 PM	Riverside Virtual High School Virtual: <a href="https://bit.ly/46i8yYe">https://bit.ly/46i8yYe</a>	Cyntia Castro 951-778-5300 ccastronegrete@riversideunified.org
Feb. 1, 2024 Thursday 5:30 PM - 7:00 PM	Riverside Poly High School 5450 Victoria Ave., Riverside, 92506 In-Person Room: Conference Room #101	Isiah Emaguna 951-788-7203 iemaguna@riversideunified.org
Feb. 21, 2024 Wednesday 4:00 PM - 7:00 PM	Abraham Lincoln High School 4341 Victoria Ave., Riverside, 92507 In-Person Room: Library #6	Maria Lopez 951-788-7371 mtlopez@riversideunified.org
Feb. 22, 2024 Thursday 4:00 PM - 6:00 PM	Educational Options Center 6401 Lincoln Ave., Riverside, 92506 In-Person Room: 200	Carolyn Webb 951-276-7670 cwebb@riversideunified.org
Feb. 22, 2024 Thursday 6:00 PM - 7:30 PM	Arlington High School 2951 Jackson St., Riverside, 92503 In-Person Room: J-4	Nataly Sanchez 951-352-8316 nsanchez@riversideunified.org
Feb. 27, 2024 Tuesday 6:00 PM - 7:30 PM	John W. North High School 1550 Third St., Riverside, 92506 In-Person Room: Library	Inez Dixon 951-778-7311 mdixon@riversideunified.org
Feb. 28, 2024 Wednesday 4:00 PM - 6:00 PM	Ramona High School 7675 Magnolia Ave., Riverside, 92504 In-Person Room: Library	Vanessa Rabing 951-352-8429 vrabing@riversideunified.org
Feb. 29, 2024 Thursday 6:00 PM - 8:00 PM	Martin Luther King High School 9301 Wood Rd., Riverside, 92508 In-Person Room: A-310	Bernice Major 951-789-5690 bmajor@riversideunified.org
Mar. 06, 2024 Wednesday 4:00 PM - 6:00 PM	Riverside Virtual High School Virtual: <a href="https://bit.ly/47j6KIS">https://bit.ly/47j6KIS</a>	Cyntia Castro 951-788-5300 ccastronegrete@riversideunified.org
Mar. 12, 2024 Tuesday 6:00 PM - 7:30 PM	Arlington High School 2951 Jackson St., Riverside, 92503 In-Person Room: J-4	Nataly Sanchez 951-352-8316 nsanchez@riversideunified.org
Mar. 20, 2024 Wednesday 4:00 PM - 7:00 PM	Abraham Lincoln High School 4341 Victoria Ave., Riverside, 92507 In-Person Room: Library #6	Maria Lopez 951-788-7371 mtlopez@riversideunified.org



# FINANCIAL AID WORKSHOPS



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Mar. 12, 2024 Tuesday 6:00 PM - 7:30 PM	Arlington High School 2951 Jackson St., Riverside, 92503 In-Person Room: J-4	Nataly Sanchez 951-352-8316 nsanchez@riversideunified.org
Mar. 20, 2024 Wednesday 4:00 PM - 7:00 PM	Abraham Lincoln High School 4341 Victoria Ave., Riverside, 92507 In-Person Room: Library #6	Maria Lopez 951-788-7371 mtlopez@riversideunified.org
		

□ For High School Seniors & their parents/guardians

□ January through March 2025

□ Each RUSD HS will offer 1 or more workshops

□ Any student from any HS can attend any of the workshops- it does not need to be your HS!

□ A college/university financial aid counselor will be present

□ Spanish Translation Provided

# Partnership for Access to College Education (PACE)



**University *of* La Verne**



**Cal Baptist University**



**La Sierra University**



**Azusa Pacific University**



# Partnership for Access to College Education (PACE)



- Application Fee Waiver
- Guaranteed Admission with minimum admission requirements
  - ☐ Continuous enrollment in RUSD for 4 years
  - ☐ **A-G Completion**
  - ☐ 2.5 GPA
  - ☐ SAT or ACT
- Guaranteed minimum \$10,000 - \$15,000 per year scholarship for 4 years
  - \$40,000 - \$60,000 Total !
- **Requires Submission of FAFSA/ CADAA**



# California College Promise Grant



- **For 1,500 eligible students, RCC will offer a tuition-free education!**
- **Requirements:**
  - Attend Promise Workshops/Events
  - Be committed to be a full-time student
  - Maintain a 2.0GPA
  - **Requires Submission of FAFSA/ CADAA**
- **You get:**
  - Priority Registration
  - Tuition and fees paid for 2 years!
  - Your own Educational Advisor
  - Textbook Stipend
- **How to Apply:**
  - Eligible students will be invited to apply via RCC email- Spring Senior Year

# COLLEGE & CAREER READINESS WEBSITE



[Bit.ly/RUSD-CCR](https://bit.ly/RUSD-CCR)

## Events & Workshops



Sept. 16, 2024



Sept. 26, 2024



October 26, 2024



January - March 2025

## Financial Aid & Scholarships



Attention Class of 2025

Atención Generación de 2025

Class of 2025 will need to submit the 2025-2026 FAFSA or CADA



Attention Class of 2025

Atención Generación de 2025

Due to the major changes, the U.S. Department of Education's Office of



Grants/Scholarships

Subvenciones y becas

Cal Grant- California-specific financial aid allocation that does not need to be paid back. Cal Grant



Grants/Scholarships

Subvenciones y becas

Middle Class Scholarship- for students to attend a University of California (UC), Cal State Univeristy

[Bit.ly/RUSD-CCR](https://bit.ly/RUSD-CCR)

Click on Image to Access

- Cash for College Flyer
- Updates on Better FAFSA
- State Grants and Scholarships
- PACE Program
- Greater Riverside Dollars for Scholars

# Pathways to College and Career Family Engagement Summit



## You Are Invited

**Saturday, October 26, 2024**

8:00am - 1:30pm

Ramona High School  
7675 Magnolia Ave  
Riverside, CA 92504



Scan for workshop details

### Free Event

- Registration and Continental Breakfast 7:30 a.m. - 8:30 a.m.
- Welcome and Special Guests 8:20 a.m. - 9:00 a.m.

### Workshop Sessions 9 a.m. - 12 p.m.

- Admissions application processes for Community College, CSU, UC, and Private Colleges and Universities
- Financial aid application information
- Earn college credit while in high school
- Academic success in elementary and middle school
- Social-emotional wellness
- Career Technical Education showcase

### Food and Giveaways 12 p.m. - 1:30 p.m.

- Food Truck (meal tickets will be given at registration while quantities last)
- RUSD Information Tables and Community Resources

### Childcare: Fun activities for children ages 4 - 11.

### Interpretation (ASL interpretation and languages other than Spanish):

Please request by October 4th by contacting the RUSD Family Resource Center at (951) 328-4003.



Time	Topic	Grades	Room
8:20 - 9:00	Welcome Introduction Overview of Workshop Options Proceed to Breakout Sessions		Theater
9:00 - 9:10	Transition		
9:10 - 10:00	RCC Dual Enrollment- Earn College Credit While in High School	8 <sup>th</sup> - 11 <sup>th</sup>	50
	RCC Programs and Admission Process	11 <sup>th</sup> - 12 <sup>th</sup>	52
	RCC Programs and Admission Process <b>Spanish Only</b>	11 <sup>th</sup> - 12 <sup>th</sup>	53
	RCC Community Programs and Services for Adults	Adults	54
	Private Universities- The Common Application Process	10 <sup>th</sup> - 12 <sup>th</sup>	30
	CSU Admissions & CSU San Bernardino	10 <sup>th</sup> - 12 <sup>th</sup>	31
	CSU Admissions & CSU Fullerton	10 <sup>th</sup> - 12 <sup>th</sup>	32
	UC Admissions & UC Merced	10 <sup>th</sup> - 12 <sup>th</sup>	40
	UC Admissions & UC Riverside	10 <sup>th</sup> - 12 <sup>th</sup>	41
	UC Admissions & UC Riverside <b>Spanish Only</b>	10 <sup>th</sup> - 12 <sup>th</sup>	42
	Financial Aid Information- Better FAFSA and CADAA	12 <sup>th</sup>	60
	College Readiness 101	6 <sup>th</sup> - 12 <sup>th</sup>	61
	College for Undocumented Students	7 <sup>th</sup> - 12 <sup>th</sup>	62
	CTE Showcase Information Tables	5 <sup>th</sup> - 12 <sup>th</sup>	Courtyard 3
	Transition to Middle School	4 <sup>th</sup> - 7 <sup>th</sup>	10
	Anti-Bullying- Is It Rude? Is It Mean? Or Is it Bullying?	4 <sup>th</sup> - 12 <sup>th</sup>	11
	Academic Success and Social Emotional Learning	K - 6 <sup>th</sup>	12
	Career Exploration through Pathful	K - 6 <sup>th</sup>	20
	College & Career Exploration through CaliforniaColleges.edu	7 <sup>th</sup> - 12 <sup>th</sup>	22
	Wellness Center Tour	7 <sup>th</sup> - 12 <sup>th</sup>	Wellness Ctr
10:00 - 10:10	Transition		
10:10 - 11:00	Sessions Repeat		
11:00 - 11:10	Transition		
11:10 - 12:00	Sessions Repeat		
12:00 - 1:00	Lunch		Courtyard 1
12:00 - 1:30	Information Fair		Courtyard 2

FIRST DAY OF SCHOOL



FIRST DAY OF COLLEGE



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THE BUFFALO NEWS

QUESTIONS?

THANK YOU