

Ygnacio Valley High

Home of the Wolves



Financial Aid for College



What is financial aid?

- Student financial aid helps pay for **college costs**
- Financial aid will help **bridge the gap** between college costs and what the **student and their family** can afford to pay
- Most students pay **less** than the college's "sticker price", known as cost of attendance.

Example:

$$\begin{array}{ccccc} \text{Cost of Attendance} & & & & \text{Student/Family Cost} \\ \$30,000 & - & \text{Financial Aid} & = & \$5,000 \\ & & \$25,000 & & \end{array}$$

[Net Price Calculator: Check here to see the costs of going to college](#)

Types of Financial Aid

MONEY AWARDED TO A STUDENT.
NEVER NEEDS TO BE PAID BACK.

GIFT AID

Examples: Pell Grant, Cal Grant, SEOG Grant, Middle Class Scholarship,
[Scholarships](#)

MONEY A STUDENT EARNS.

WORK

Examples: Federal Work Study, Institutional Work Study

BORROWED MONEY THAT MUST BE
PAID BACK. USUALLY WITH INTEREST.

LOANS

Examples: Subsidized & Unsubsidized Loans, Parent Plus Loans, DREAM Loan

Gift Aid

Pell Grants

Need-based, provided by the Federal Government
Estimator

Financial aid amount

Up to \$7,395 per year (2026-2027 academic year)

Depending on students SAI

[More information here](#)

Cal Grants

1	CAL GRANT A	- Minimum 3.0 GPA - Available for students attending CSU, UC, CCC, *private
2	CAL GRANT B	- Minimum 2.0 GPA - Available for students attending CSU, UC, CCC, *private
3	CAL GRANT C	- No GPA requirement - Student must enrolled in an occupational or technical program

- No additional application (complete FAFSA or CADAA)
- To receive Cal Grant Award, student must attend a college in California

***Available at select private colleges**

[More information here](#) [Cal Grant Award Amounts](#)

Cal Grant Income Ceilings

CALIFORNIA STUDENT AID COMMISSION
FOR NEW CAL GRANT APPLICANTS
and
RENEWING CAL GRANT RECIPIENTS

2026 27 CAL GRANT PROGRAM INCOME CEILINGS		
	Cal Grant A and C	Cal Grant B
Dependent students and Independent students with dependents other than a spouse		
Family size:		
Six or more	\$167,200	\$91,900
Five	\$155,000	\$85,100
Four	\$144,700	\$76,100
Three	\$133,200	\$68,400
Two	\$130,000	\$60,700
Independent students		
Single, no dependents	\$53,000	\$53,000
Married, no other dependents	\$60,700	\$60,700

2026 27 CAL GRANT PROGRAM ASSET CEILINGS	
Dependent students ¹	\$111,900
Independent students ²	\$53,300

¹ This ceiling also applies to independent students with dependents other than a spouse.

² Independent single student with no dependents, or married with no dependents other than a spouse.

Middle Class Scholarship

- **If income exceeds limits for Cal Grant**, student will automatically be considered for the **Middle-Class Scholarship (MCS)**
- No additional application required
- For 2026-2027 academic year, students with family income and assets **up to \$226, 000** may qualify
- The maximum California Middle Class Scholarship (MCS) award is not a fixed amount but is based on a percentage of a student's remaining financial need after other aid is applied. For the 2025–26 academic year, this percentage is 35%.

Middle Class Scholarship income ceilings

CALIFORNIA STUDENT AID COMMISSION	
FOR MIDDLE CLASS SCHOLARSHIP APPLICANTS	
2026-27 MIDDLE CLASS SCHOLARSHIP INCOME CEILINGS	
Dependent students and Independent students with dependents other than a spouse	\$250,000
Independent students	
Single, no dependents	\$144,000
Married, no other dependents	\$165,000
2026-27 MIDDLE CLASS SCHOLARSHIP ASSET CEILINGS	
Dependent students ¹	\$250,000
Independent students ²	\$119,000
¹ This ceiling also applies to independent students with dependents other than a spouse.	
² Independent single student with no dependents, or married with no dependents other than a spouse.	

Community College First Promise

&

Full Time Free Tuition Program

The **COMMUNITY COLLEGE PROMISE GRANT** will cover the following fees

- Enrollment Fees (\$46 per unit)*
- Students who are enrolled full-time at a CC for Summer 2026 are eligible for the **Promise Grant (waives all fees)**

FULL TIME FREE TUITION PROGRAM

Requirements:

- Submit a 2026-2027 FAFSA or CADAA
- Apply for Admission
- Be a California resident or AB 540 student
 - Residency is determined by Admissions and Records*
- Enroll full-time at for Fall 2026 and Spring 2027

*Fees subject to change. See college website for full description of fees that are covered

*Criteria Subject To Change

[Community College Promise Grant](#) [Full Time Free Tuition Program](#)

Student Success Completion Grant (SSCG)

- Students attending a CA Community College and awarded a Cal Grant B or C could potentially be eligible for an additional grant.
- This grant is designed to encourage students to maintain full-time status (12 units or more).
- Full-time attendance speeds the completion of a degree and saves you money!

[More information here](#)

Student Success Completion Grant (SSCG) Requirements

Awarded a Cal Grant B or C

Enrolled Full-Time

**12-14.99 Units- \$1298 per
semester**

**15 units or more- \$4000 per
semester**



Work-Study

The Department of Education offers Work Study for students to receive income.

- Based on demonstrated need
- Student is provided an on-campus job
- Up to 20 hours per week and paid directly to student
- Generally above minimum wage
- More flexible and understanding about schedule changes due to school

[More information here](#)

Scholarships

Awarded based on various criteria:

- Employers, Non-Profits, Colleges, Sports
- Scholarships for Undocumented Students
- Ygnacio Valley High Exclusive Scholarships (opens in the spring 2026)
- Scholarship Links

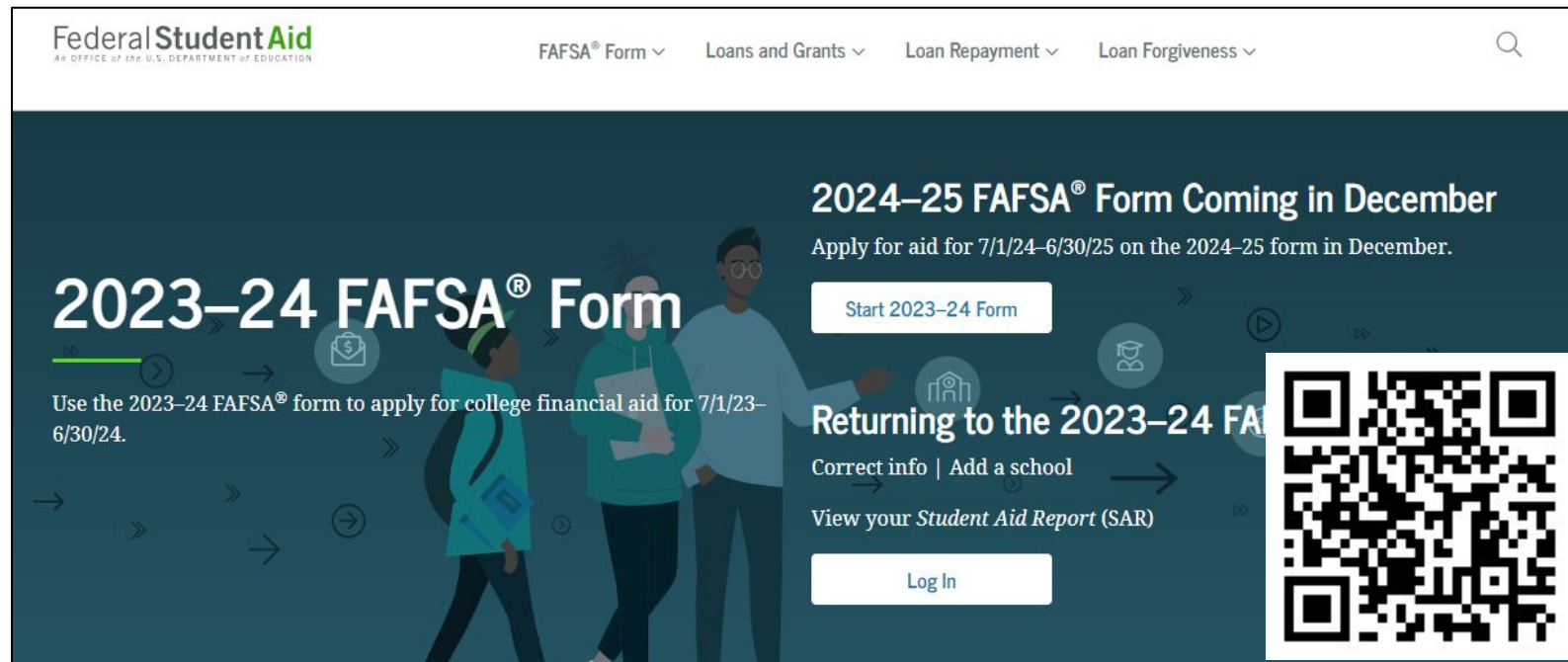
Students have access to many scholarships in the College/Career Google Classroom.

Loans

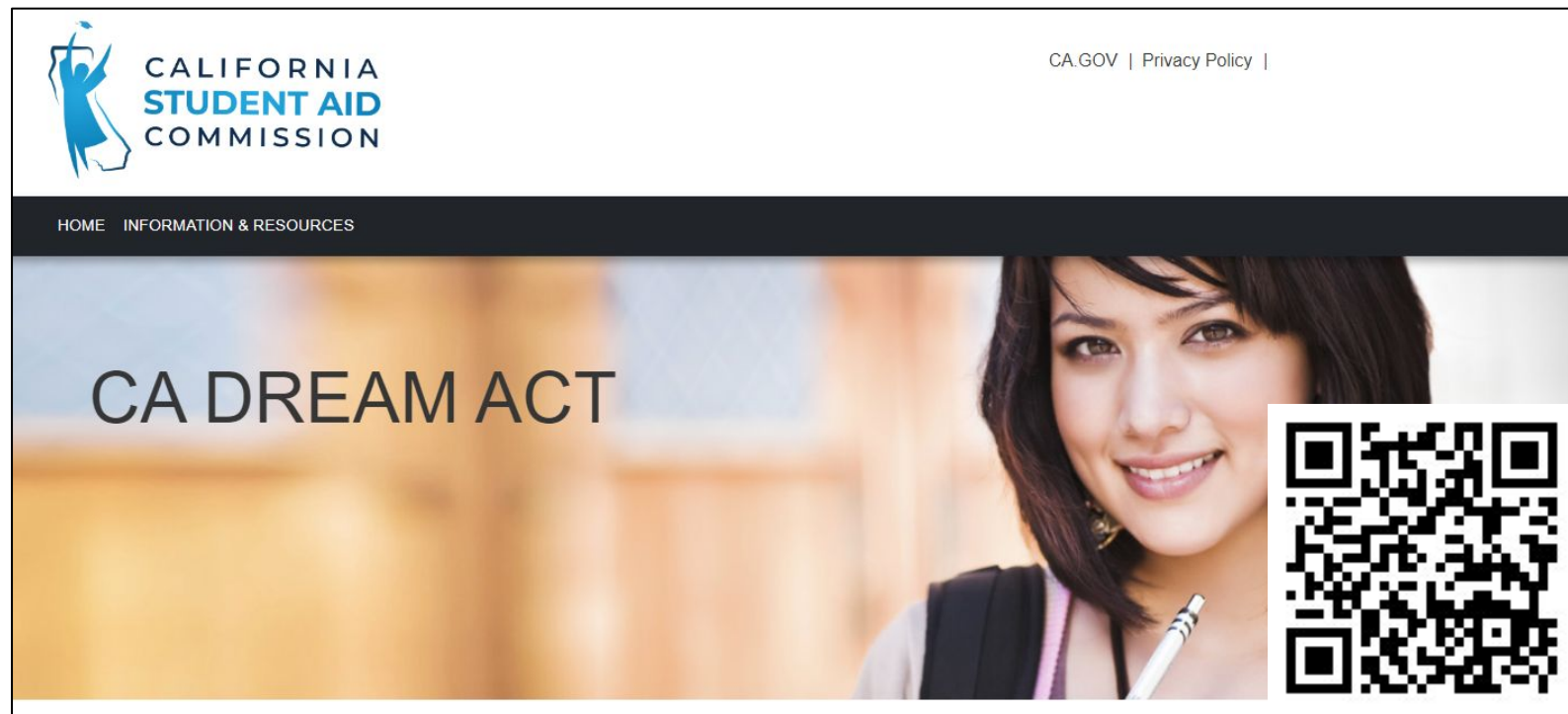
- Student Federal Loans - low fixed interest
 - Subsidized: Interest is paid by the government while you are in school
 - Unsubsidized: Interest starts accruing immediately
- Parent Federal Loans - low fixed interest
- Private Loans from banks or credit unions

FINANCIAL AID APPLICATION

<https://studentaid.gov/h/apply-for-aid/fafsa>



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



FAFSA Free Application for Federal Student Aid

CADAA California Dream Act Application

For state and federal aid

- 01 Two applications – students only need to **complete one** every year they are in college
- 02 2026-27 application period **OCT 1, 2025- March 2, 2026**
- 03 Apply once for many programs – Pell Grant, FSEO Grant, Cal Grant, Middle Class Scholarship
- 04 Financial need is determined by **household income in prior-prior year. Income taxes 2024.**

Completing the FAFSA/CADAA
Makes your eligible for institutional aid!

Which application do I file?

FAFSA

Eligible students include:

- **U.S. Citizens**
- **Eligible Non-Citizens**
 - Permanent Residents, Refugee, Asylum Granted, etc.

*Please note: If unsure which application to file, students can complete CADAA questionnaire that will determine application eligibility.



CADAA

Eligible students include:

- **AB540 Eligible**
 - 3 years (6 semesters) of education in CA by time of graduation*
- **AND (one of the following):**
 - Are undocumented
 - Have DACA (Deferred action childhood arrival)
 - Hold U-Visa
 - Temporary Protected Status (TPS)
 - **Mixed status families

Important Dates

- To apply for aid in the 2026-2027 academic year, students & parents will be using tax information from the “**prior prior**” year **2024**.

- **FAFSA & CADAA are due March 2*(June 30th Community Colleges)**

- *Please note, UC’s are **highly encouraging** students to submit by **March 2nd** to receive financial aid packages in timely manner

DO NOW ***[Create FAFSA ID](#)

IMPORTANT:
One ID for STUDENT &
One ID for 1 parent

[FAFSA Information](#)



YVHS Upcoming Events

Dates	Time	Event
10/1	12:00am	CSU & UC Applications open
10/15	11-12pm	Career Education Fair Field trip to Concord High
11/5	6:00-8pm	Financial Aid Night @ Ygnacio Valley High
11/4 & 11/6	2:45-3:30pm	Workshop on DVC applications @ YV Library
10/23	6-8pm	MDUSD College Fair @ Ygnacio Valley High
10/29	8:30am	PSAT testing for 11th grade @ YV Library
12/1	11:59pm	Application deadline for UC & CSU
12/6	TBD	SAT Testing @ Ygnacio Valley High

Help with completing college applications is available in the career center every Tuesday and Thursday from 2:45-3:30. Students are welcome to attend as often as they like for counseling and assistance. Parents are also welcome to discuss their student's options.

California Colleges.edu

Parents can connect with our new platform to see student progress in college readiness.

Instruction on how to register are here:

[English](#)

[Spanish](#)



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COLLEGES**.edu
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