

A PARENT'S GUIDE TO FINANCIAL AID



RSVP for our
financial aid
webinar series:



UPDATED FOR THE 2026-2027 AWARD YEAR

Dear Champion,

Each year, I am reminded that behind every FAFSA or CADAA form is a family – parents, caregivers, educators, counselors, or friends – working tirelessly to help a student step closer to their future. You are the champions who make college possible.

I have long been a champion – an auntie, sister, teacher, and friend – supporting students as they navigate and submit financial aid and scholarship applications. Now with a new little one of my own, I'm entering aid award season with fresh eyes as I think about all that I hope will be possible for him when he's completing the FAFSA as a member of the class of 2043.

When I think back on my own journey, I remember how close I lived to California State University, Stanislaus – my elementary school, neighborhood park, and home were all just a block away. College felt near, but it also felt full of unanswered questions: *How do you get in? How do you pay for it? What is the FAFSA?* Like many students, my family and I had to figure out and navigate the financial aid process largely on our own.

I want so much more than this for my child and all our children and I know that so many champions do too. At GO we're committed to supporting families as they navigate the complexities of the financial aid process – from signing up for [CalKIDS](#) to completing the FAFSA or CADAA.

I know firsthand that access to financial aid can be the difference between a student seeing college as possible or out of reach. Yet, each year, millions of dollars in aid are left unclaimed by students who are eligible. Together, we can change this.

This year, our guide highlights updates to FAFSA and CADAA and provides step-by-step support. In response to your feedback, we've also developed supplemental resources to support families as they navigate the process. Be sure to follow us on social media ([Facebook](#) | [LinkedIn](#)) for access to these additional tools throughout the application season and for invitations to our fall and spring webinar series. [Follow this link](#) to stay connected to our work and to learn more about how you can get involved now and in the future.

It is my sincerest hope that this year's *A Parent's Guide to Financial Aid* helps your family, or a family you know, take advantage of financial aid. Whether for a high school senior, community college student, or adult learner, these resources open doors to brighter futures.

We invite you – our champions for students – to join us in ensuring that every family has what they need to successfully apply for financial aid. Together, let's help more students lead lives of their choosing, lives filled with joy, purpose, and above all else, opportunity.

In Community,



Darcel Sanders
Chief Executive Officer



TABLE OF CONTENTS

A Parent's Guide to Financial Aid 2026-2027

Glossary of Terms	4
Introduction	6
Workbook Goals and Overview	9
What is Financial Aid?	
Determining the Cost of College	11
Understanding the Student Aid Index (SAI)	13
Paying for College	20
I. Gift Aid	21
II. Work-Study	29
III. Loans	31
Financial Aid Applications	
Accessing Higher Education as an Undocumented Student	35
Who is Considered a Parent for the FAFSA and CADAA?	37
FAFSA	
What Parents Need to Know About the FAFSA	39
Understanding Key FAFSA Concepts	40
Creating a StudentAid.gov Account	44
Starting the FAFSA Form as a Student	46
Completing the FAFSA Form as a Parent	52
Determining Family Size	55
CADAA	
What Is the California Dream Act Application (CADAA)?	59
What Parents Need To Know About the CADAA	61
CADAA Walk-Through	62
Determining Family Size	68
Your student submitted the FAFSA or CADAA, what's next?	73
Resources	74
Acknowledgments	77

GLOSSARY OF TERMS

AB 1780:

A new California law that ensures merit-based admissions at private colleges in California to reduce biases in the practice of giving preference for legacy and/or donor-based students.

AB 313:

A new California law that aims to provide a safety net, extending application deadlines in years when the FAFSA launch is delayed, helping ensure students aren't penalized by circumstances beyond their control.

AB 469:

A California law that requires 12th graders to complete the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA), or formally opt out.

AB 540:

A California law that allows nonresident students, including undocumented students, to pay the same tuition rate as California residents to attend a California college, provided they meet certain eligibility requirements. SB 68 expands AB 540 to enable students to count years spent at a California community college or adult school toward AB 540 eligibility.

California College Promise Grant (formerly known as the BOG Fee Waiver):

Waives the per-unit tuition fees (\$46/unit) for students planning to, or currently attending, a California community college.

California Dream Act Application (CADAA):

The California Dream Act allows both undocumented and nonresident documented students who meet certain criteria to apply for and receive varying types of institutional and state-administered financial aid in California — eligible students complete the California Dream Act Application (CADAA) to access this aid.

Cal Grants (A,B,C):

Grants funded by the state of California for students attending California colleges to cover tuition and education-related expenses. Eligibility for these grants is determined by the information provided on a student's FAFSA or CADAA and the student's verified GPA (with the exception of the Cal Grant C award which has no GPA requirement). There is a maximum of 4 years of eligibility for Cal Grants A and B, and a maximum of 2 years for Cal Grant C.

Cal Grant Reform Act:

A California law that will make significant changes to the Cal Grant, pending adequate funding in the 2024 state Budget. Cal Grant awards will be streamlined into only two types of awards: Cal Grant 2 for community college students, and Cal Grant 4 for students at four-year institutions. New requirements include a 2.0 GPA requirement for 4-year students, and no GPA requirement for California Community College (CCC) students.

Contributor:

A term for the parent or student completing the FAFSA application form.

Cost of Attendance (COA):

The average cost to attend a specific college for one year. This cost is commonly referred to as a college's "sticker price" and generally includes tuition, fees, books, supplies, room and board, transportation, and personal expenses. It does not take into account any gift aid received by a student.

DREAM Loans:

A subsidized loan program specifically developed to assist DREAMers. This loan is borrowed money and must be repaid with interest.

FAFSA:

An acronym for the Free Application for Federal Student Aid.

FAFSA Submission Summary:

Formerly known as the Student Aid Report.

Federal Pell Grant:

A federal grant awarded solely based on a student's financial need. To receive a Pell Grant, a student must meet federal student aid eligibility requirements.

Federal Perkins Loan:

Low-interest federal student loans available for both undergraduate and graduate students with financial need. If you are attending school at least part-time (6 units), you have nine months after you graduate, leave school, or drop below part-time (6 units) before you must repay this loan.

Gift Aid:

A type of financial aid such as a grant, scholarship, or fee waiver that does not need to be repaid.

Loans:

Borrowed funds that must be repaid with interest. See "Self-Help Aid."

Other Financial Assistance:

Formerly known as Estimated Financial Assistance.

Net Price:

The actual cost of attending college. This is not the **sticker price**, which refers to the price to attend college listed on a college's website or brochure. To calculate the net price, subtract the gift aid your student received (fee waivers, grants, and scholarships) from the listed sticker price.

Public Service Loan Forgiveness:

A federal program that forgives the remaining balance of a borrower's Direct loans (see loans definition) after the borrower has made 120 qualifying payments under a qualifying repayment plan while working full-time for a qualifying employer. Use the [PSLF Help Tool](#) to see if your student is eligible.

Scholarship Displacement:

A practice whereby colleges and universities reduce the financial aid offered to a student by the amount the student earned in outside scholarships. Public and private universities in California are prohibited from displacing private scholarships meeting certain criteria.

Self-Help Aid:

A type of financial assistance such as loans and work-study.

Student Aid Index (SAI):

Formerly known as Expected Family Contribution. A number that a college's financial aid office uses to determine how much federal student aid the student would receive if the student attended the school. This number results from the information that the student provides in their FAFSA form. A student's SAI can be as low as negative \$1,500.

University Grants:

Funds awarded to students by a university. These funds do not need to be repaid.

Work-Study:

A federal financial aid program that provides part-time jobs for undergraduate and graduate students with demonstrated financial need. See "Self-Help Aid."

INTRODUCTION

A Parent's Guide to Financial Aid was created in response to the questions and concerns we heard from students and families about financial aid. The frustration and overwhelm caused by the application is apparent, as is the general confusion over what types of aid are available and who is actually eligible to apply. Take all of these factors into account — the cumbersome application process, the lack of accessible information or misinformation — and it's no surprise that students and their families struggle to complete this vital step toward making college affordable or avoid it altogether.

We can do better. We can change these outcomes if we come together as a community to share more accurate information about financial aid and help more students apply.



According to the National College Attainment Network (NCAN), the high school class of 2024 left over [\\$4.4 billion in Pell Grants](#) on the table by not completing the FAFSA. In California alone, it is estimated that [\\$557 million](#) in available dollars were left unclaimed.

DEBUNKING FINANCIAL AID MYTHS

Myth: Undocumented students can't apply for financial aid.

Fact: Undocumented students who meet certain criteria can apply for state financial aid using the California Dream Act Application (CADAA).

Myth: My student has to have straight A's to be eligible to receive financial aid.

Fact: Not necessarily. While some grants and scholarships have a GPA requirement (like some Cal Grants), others (like the Pell Grant) do not.

Myth: Financial aid isn't available to community college students.

Fact: Financial aid is available. In fact, California expanded financial aid access, including [tuition-free access](#), to more community college students. Read more [here](#) and [apply for the California Community Colleges Promise Grant here](#).

Myth: I already completed the FAFSA or CADAA last year. I do not need to complete it again.

Fact: The FAFSA or CADAA needs to be completed each year to continue to access financial aid.

SOURCES

<https://www.ncan.org/news/news.asp?id=662266&hhSearchTerms=%22unclaimed+and+financial+and+aid%22>

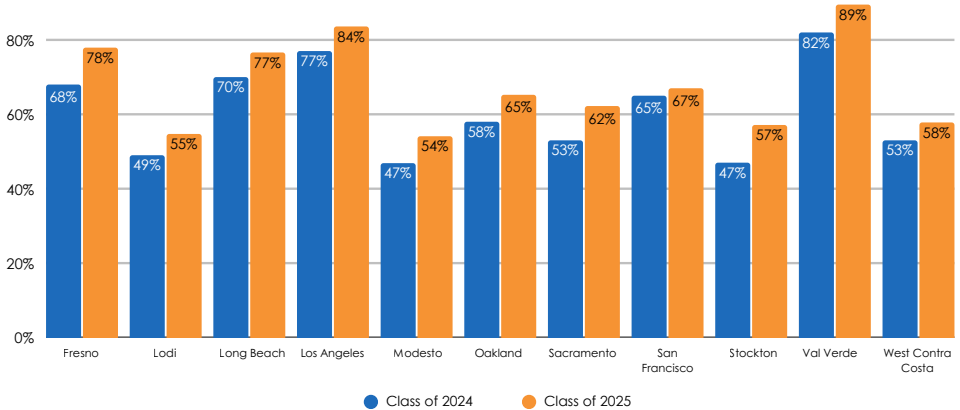
FINANCIAL AID COMPLETION IN CALIFORNIA AT-A-GLANCE



The delayed rollout of the new FAFSA has underscored ongoing challenges in ensuring equitable access to financial aid across California. On average, completion rates for the FAFSA and California Dream Act Application (CADAA) remain uneven, with students in rural areas, low-income communities, and communities of color disproportionately underrepresented. Additional changes in state and federal policy have also influenced these trends.

To improve access, California passed AB 469 in 2021, requiring high school seniors to complete a financial aid application unless they opt out. In 2025, California passed AB 313 which aims to provide a safety net, extending application deadlines in years when the FAFSA launch is delayed, helping ensure students aren't penalized by circumstances beyond their control.

CHANGES IN FAFSA/CADAA COMPLETION FROM 24/25 to 25/26 SELECT UNIFIED SCHOOL DISTRICTS ACROSS CALIFORNIA



Source: [The California Student Aid Commission \(CSAC\), July 1, 2025](#)

Last year's FAFSA and CADAA completions exceeded the 2024-25 application year by 10.9%. However, FAFSA and CADAA completion trends remain uneven, with significant variation by region and student demographics. CSAC's [Race to Submit Dashboard](#) provides the most up-to-date data by district, school, and county, and highlights year-over-year changes to submission patterns.



Technical Challenges Remain a Major Barrier: In CSAC's 2025 [Annual Senior Survey Report](#) found that 75% of students who successfully submitted their FAFSA/CADAA, with the most common being technical glitches, confusion with the application, and having to attempt submission multiple times.

THINGS ON THE HORIZON: WHAT FAMILIES SHOULD KEEP IN MIND

Financial aid is continuously shaped by changes at both the federal and state level. While the 2026-27 FAFSA and CADAA are set, here are some developments that could affect future eligibility and award amounts:

Potential Pell Grant Adjustments



- Congress is considering future updates to Pell Grant eligibility, including changes to how family size and federal poverty guidelines are factored.
- If your student qualifies for a Pell Grant this year, check annually as eligibility could change as formulas evolve.

Tip for families:

Plan to double-check Pell eligibility each year when you fill out the FAFSA or CADAA.

Cal Grant Reform in California



- The Cal Grant Equity Framework, passed in 2022, proposes consolidating Cal Grants into Cal Grant 2 (community college) and Cal Grant 4 (four-year institutions), with simplified GPA and age rules.
- Implementation has been delayed by state budget shortfalls, but could be revived in future years. Families should be aware that GPA requirements and award structures may shift once the reform is funded.

Tip for families:

If funding is restored in the future, GPA requirements and award amounts could change, so watch for updates. These shifts, when implemented, would allow more students to qualify overall.

Grant Eligibility Across Years



- Federal and state programs are not guaranteed year-to-year. Aid that a student qualified for now may be reduced or removed later. For example:
 - Pell Grants could shrink if Congress caps funding.
 - State aid like Cal Grants could change due to state budget reductions.
 - Colleges and universities often adjust their own scholarships and aid criteria each year. This means that what your student receives as a freshman may look different in sophomore or junior year.
 - Many multi-year grants include an annual renewal process. Be sure your child completes all requirements in a timely manner and maintains eligibility (such as GPA or enrollment status).

Tip for families:

Don't assume financial aid will always stay the same. Check eligibility every year and be prepared for possible changes.



WORKBOOK GOALS AND OVERVIEW

No matter how old your child is, it is never too early to start planning for college. A key consideration for your child's college plans is cost. With college costs on the rise, financial aid can provide families with the resources they need to offset these increases. Yet, for many families, navigating the financial aid application process is daunting, and often results in incomplete applications and millions of dollars in unallocated aid.

This workbook aims to provide you with the clarity, confidence, and information needed to successfully complete the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA).

By reading this, you have already taken a critical step in setting up your child for success in the future. In fact, research has shown that there is an association between FAFSA completion and college enrollment: High school seniors who complete the FAFSA are [84% more likely](#) to immediately enroll in college.

If your child is a senior this academic year, we share in your excitement for the opportunities that await after high school. And even if you have children in earlier grade levels, remember, it is never too early to start planning for their future.

SPECIFICALLY, WE HOPE YOU:

- Calendar the important dates and deadlines listed in the Financial Aid Applications section of this workbook.
- Complete the appropriate financial aid application, either the FAFSA or CADAA.
- Share this workbook with other families in your community.
- Remember that the FAFSA and CADAA are free to apply. Avoid scams: Do not pay for services that claim to help contributors, i.e. parents and students, apply for federal financial aid.



WHAT IS FINANCIAL AID?

RSVP for our
financial aid
webinar series:



FINANCIAL AID OVERVIEW

In speaking with families about their knowledge of — and comfort with — the financial aid application process, many parents expressed a need for more clarity and assurance before providing their personal information on an application.

In this overview, we hope to provide the information needed to help you understand the actual cost of college and the options available to assist with covering those costs.

DETERMINING THE COST OF COLLEGE

At the beginning of this workbook, we provided a glossary of terms. For the purpose of this overview, we will focus more specifically on a few terms that are used frequently on financial aid materials and other related documents and advertisements.

The **Cost of Attendance (COA)** refers to the average cost to attend a specific college for one year. This cost is commonly referred to as a college's "sticker price" and generally includes tuition, fees, books, supplies, room and board, transportation, and personal expenses.

The **Student Aid Index (SAI)** is a determination of how much federal student aid a student would receive, based on the information that the student provides in their FAFSA form. A student's SAI can be as low as negative \$1,500 and takes into account taxed and untaxed income, assets, and benefits (such as unemployment and Social Security), and family size.

To determine a student's financial need, we subtract the Student Aid Index from the Cost of Attendance.

Cost of Attendance



Federal law requires colleges to calculate an estimated Cost of Attendance for one academic year. However, it's important to know that the COA is an estimate and may not be the actual price your student will pay, and in many cases, it may underestimate real-world costs.

Recent research from **John Burton Advocates for Youth (JBAY)** found that **more than half (53%)** of California's colleges and universities use COA budgets that **fall below regional cost estimates**.

On page 12, we've listed COA estimates for a range of California colleges, along with links to each school's official cost breakdown. We encourage families to review these estimates alongside local cost-of-living information.

Notes

1. The figures provided in the table are estimates and are subject to change.
2. The estimates provided assume the student is a full-time undergraduate student with California residency or exemption from paying nonresident fees and tuition.

COLLEGE NAME	IN-STATE TUITION & FEES	BOOKS & SUPPLIES	ON-CAMPUS HOUSING*	OFF-CAMPUS HOUSING*
American River College (2-year college)	\$1,288	\$1,090	No on-campus housing	\$29,810
California State University East Bay	\$7,993	\$1,054	\$22,508	\$28,024
California State University Fresno	\$8,224	\$1,090	\$17,290	\$23,006
California State University Los Angeles	\$7,530	\$1,078	\$27,532	\$28,078
California State University Stanislaus	\$8,690	\$1,106	\$17,250	\$25,654
City College of San Francisco (2-year college)	\$1,710	\$1,111	No on-campus housing	\$30,404
Contra Costa College (2-year college)	\$1,104	\$1,220	No on-campus housing	\$31,122
Fresno City College (2-year college)	\$1,332	\$1,980	No on-campus housing	\$26,712
Cal Poly Humboldt	\$8,824	\$890	\$18,812	\$19,524
Loyola Marymount University	\$65,367	\$1,089	\$28,142	\$32,826
Modesto Junior College (2-year college)	\$1,282	\$1062	No on-campus housing	\$29,016
Saint Mary's College of California	\$59,251 (+\$518 in fees)	\$1,089	\$22,734	\$29,808
San Diego State University	\$9,180	\$970	\$27,174	\$23,852
University of California, Berkeley	\$17,478	\$1,442	\$32,984	\$28,632
University of California, Davis	\$17,351	\$1,463	\$27,800 (campus residence hall)	\$23,699
University of California, Merced	\$16,054	\$1,100	\$28,852	\$21,718
University of California, Riverside	\$16,434	\$1,750	\$26,655 (campus residence hall)	\$24,755
University of California, Santa Barbara	\$16,929	\$1,485	\$29,004 (campus residence hall)	\$25,479
University of California, Santa Cruz	\$16,785	\$1,257	\$28,254	\$29,388
University of the Pacific	\$58,844	\$1,089	\$21,866	\$21,866

*Total housing costs may include transportation, meals, personal expenses, health insurance fees, and other institutional charges.

Source: The figures in this table were sourced from the website of each listed college.

UNDERSTANDING THE STUDENT AID INDEX

The **Student Aid Index (SAI)** is a determination of how much federal student aid a student would receive, based on the information that the student provides in their FAFSA form.

- A higher SAI leads to less financial aid.
- A lower SAI increases eligibility for need-based financial aid.
- A negative SAI allows colleges to identify students with greater financial need.

To determine a student's financial need, we subtract the Student Aid Index from the Cost of Attendance:

$$\text{NEED} = \text{COA} - \text{SAI} - \text{OFA}$$

Cost of Attendance Student Aid Index Other Financial Assistance



STUDENT PROFILE: OLIVIA

Olivia will be starting her first year at California State University, East Bay this fall. She has a child, so she is considered an **independent** student on the FAFSA. She works part time as a server at a local restaurant and made \$12,000 in 2024.

Including in-state tuition and fees, books and supplies, on-campus housing, meals, transportation, and personal expenses, Olivia's total **Cost of Attendance (COA)** at CSU East Bay is **\$31,555**.

Based on the information above, Olivia's SAI is **-1,500**. Here is what Olivia needs to know about her SAI:

$$\text{\$33,055} = \text{\$31,555} - \text{\$-1,500}$$

FINANCIAL NEED COST OF ATTENDANCE (COA) STUDENT AID INDEX (SAI)

- Her negative SAI allows her calculated financial need to be higher than the cost of attendance.
- A negative SAI does not mean that Olivia will receive the entire \$33,055 in financial aid. The SAI only measures financial need.
- Colleges may offer multiple types of financial aid to offset financial need, including grants, scholarships, subsidized loans, and unsubsidized loans.
- If a student has a zero or negative SAI, they qualify for the maximum Federal Pell Grant.



STUDENT PROFILE: JAYDEN

Jayden is a senior at Rosemont High School who has been admitted to University of California, Merced this fall. He plans to live at home with his parents and younger brother. Their family income for 2024 was \$75,000.


Including in-state tuition and fees, books and supplies, meals, transportation, and personal expenses, Jayden's total **Cost of Attendance (COA)** at UC Merced is **\$38,872**.

Based on the information above, Jayden's SAI is **\$3,157**. Here is what Jayden needs to know about his SAI:

$$\begin{array}{rcccl}
 \$35,715 & = & \$38,872 & - & \$3,157 \\
 \text{FINANCIAL NEED} & & \text{COST OF ATTENDANCE} & & \text{STUDENT AID INDEX (SAI)} \\
 & & \text{(COA)} & &
 \end{array}$$

- Jayden's federal student aid offer cannot exceed the cost of attendance.
- The [financial aid estimator tool](#) estimates that Jayden will be offered about \$11,721 in Federal Student Aid. This does not include the aid that may be offered through the state (like Cal Grants) or his college (like the UC Blue and Gold Opportunity Plan).
- Because Jayden's SAI is higher than zero, he is not eligible for the maximum Federal Pell Grant, but may still receive a partial grant.

Use the [Federal Student Aid Estimator at: studentaid.gov/aid-estimator](https://studentaid.gov/aid-estimator)



Good news! The student may be eligible for federal student aid.

Estimates

These results are based on the [Student Aid Index \(SAI\)](#)—a number used by a college's financial aid office to determine federal student aid eligibility.

Estimated Federal Student Aid

\$11,721

Federal student aid from the U.S. Department of Education helps cover expenses such as tuition, fees, books, supplies, food, housing, and travel—but it is not the only source of funding for the students' college costs. Scroll down to the "Other Factors To Consider" section to see some additional options that may help students lower their college costs.

Estimated Federal Pell Grant	Maximum Available Direct Loans	Average Work-Study Funds
\$4,240	\$5,500	\$1,981

These estimates are all approximate calculations.

[More information about these numbers](#) ▾

Estimated Student Aid Index (SAI)

SAI is an eligibility index number that the college's financial aid office uses to determine how much federal student aid the student would receive if the student attended their school. Taking into consideration the student's or parent's income and assets, a need-based analysis generates an estimated SAI value. Learn [how the SAI is calculated](#).

Estimated SAI

3157

WANT TO LEARN MORE?

Join us for our financial aid webinars!

Scan the QR code to RSVP:

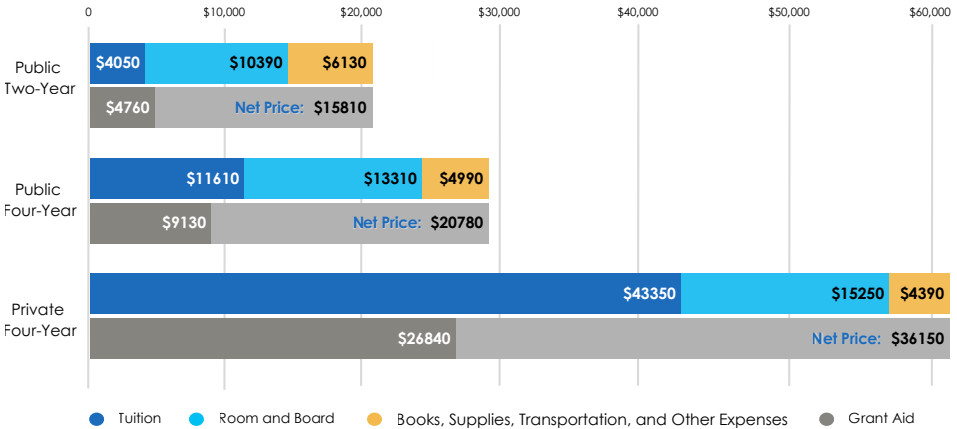




NET PRICE VS. COST OF ATTENDANCE (“STICKER PRICE”)

So, how much does college really cost? The table on the previous page provided an overview of estimates for the **cost of attendance** at a variety of colleges in California, but those figures do not take into account the gift aid (scholarships, fee waivers, grants) your student may receive. Once this aid is factored in, you and your student will have a better sense of what is often referred to as the **net price**, which is an estimate of what will need to be paid every year to cover your student’s college expenses.

 **GRANT AID TYPICALLY REDUCES THE “STICKER PRICE” OF COLLEGE BY 20% TO 40%**



Source: [Trends in College Pricing and Student Aid 2024, College Board](#).

REMINDER ON GIFT AID



- Gift aid is money for college expenses that does not need to be repaid.
- Gift aid comes in the form of scholarships, grants, and fee waivers.



STUDENT PROFILE: LORENA

Lorena, a senior at Hillcrest High School, is planning to attend the University of Oregon. Here's how the University of Oregon breaks down their Cost of Attendance.

HOW MUCH DOES IT COST TO ATTEND?

\$39,152		In State Oregon Resident Sticker Price
Tuition and Fees	\$17,300	
Books and Supplies	\$1,395	
On-Campus Housing and Meals	\$17,400	
Personal Expenses	\$2,601	
Transportation	\$456	

\$69,476		Out of State Resident Sticker Price
Tuition and Fees	\$46,622	
Books and Supplies	\$1,395	
On-Campus Housing and Meals	\$17,400	
Personal Expenses	\$2,601	
Transportation	\$1,458	

Residents of Oregon pay an annual total price of \$39,152 to attend University of Oregon on a full-time basis. This fee includes \$17,300 for tuition and fees, \$17,400 for living expenses, \$1,395 for books and supplies, and \$3,057 for other expenses.

Because Lorena lives in California, her tuition is much higher than it would be if she lived in Oregon. But, Lorena recently received two scholarships: a \$1,500 scholarship from a local business and a \$13,000 scholarship from a local foundation. She also received a grant from the University of Oregon for \$2,000. In total, she has accumulated \$16,500 in gift aid.

UNDERSTANDING NET PRICE VS STICKER PRICE

\$69,476 per year **Sticker Price**
Listed on school's website

- 16,500 per year **Gift Aid**
Scholarships, Grants

\$52,976 per year **Net Price**
Actual cost to attend

If we subtract her total gift aid from the out of state resident sticker price of \$69,476, the net price for Lorena to attend the University of Oregon is \$52,976 per year. And remember, Lorena does not have to pay back the \$16,500 in yearly gift aid she was awarded.

**The University of Oregon costs represented here were pulled directly from the University of [Oregon's official website](#) (2025-26).*

BREAKING DOWN COLLEGE COSTS WITH YOUR STUDENT

There are several factors to consider when your student is deciding which colleges to apply to and where to attend (selection of majors, location, campus environment, etc.), but it is incredibly important to have early and honest conversations about the cost of attending their top choices. Use our Breaking Down College Costs With Your Student tool to dive deeper into college costs and to surface any additional expenses that might otherwise be overlooked.

Tuition



The fee charged by colleges for instruction. Tuition costs vary and depend on the type of institution (2-year or 4-year, public or private) and your residency status (in-state or out-of-state).

Questions to Consider

1. What type of institutional aid or scholarships are available at the colleges your student is considering? College A's tuition may be more expensive than College B, but College B could offer a substantial scholarship that covers most of your student's college costs.

Institutional Fees



These fees vary in amount and are applied to a range of services: from student activities to campus improvement projects. Often a college will list these fees alongside tuition costs on their website.

Questions to Consider

1. Are there waivers for any of the listed institutional fees on the college's website?
2. Are there one-time fees for new students to be aware of? Maybe a new student orientation fee?

Books and Supplies



This can include textbooks, workbooks, lab notebooks, general school supplies, and other course materials.

Questions to Consider

1. Does your student's intended major/program of study require the purchase of any special (or costly) equipment, supplies, or software?
2. Will your student need a laptop?

Housing



Some of the most common housing options for college students include: living at home with friends or relatives, on-campus apartments or residence halls (dorms), off-campus living (renting a room or an apartment).

Questions to Consider

1. What are the average rent prices in the areas where your student is looking to attend college?
2. How close are the student housing options to the college? Do students tend to live close by or further out because of cost and/or availability?
3. If your student chooses to live at home, how much will they spend commuting?
4. What is the average cost of utilities? If your student plans to live in an apartment at some point, the cost of utilities needs to be considered.
5. If your student moves into an apartment, will new furniture need to be purchased?

Transportation



This may include costs for public transportation, parking on-campus or off-campus, tolls, gas, vehicle wear and tear (for commuters), and other expenses associated with daily/weekly travel.

Questions to Consider

1. Is public transportation frequent and reliable around the college? If so, is it free to students (or is the cost included in the institutional fees)?
2. Will your student need a car to get around? If so, how much does a parking permit cost? Are parking permits easy to acquire?
3. How costly is it for your student to travel back home (for holidays, emergencies, etc.) from their college of choice?

Student Health Insurance



Most colleges mandate that all students have health insurance - either through the student's parents, an employer (if applicable), or through the college itself.

Questions to Consider

1. How much is the health insurance plan offered by the college?
2. (Assuming your student opts out of the college's health insurance plan) Is their doctor close by? Is their insurance accepted in the state where they will attend college? Where is the nearest hospital or urgent care clinic?
3. Can your student receive basic health care services from the college's clinic or medical facilities even if they opt out of the college's health insurance plan? Are there fees for these basic services?

Food and Meals



Costs here can include grocery shopping, meal plans, and dining out.

Questions to Consider

1. Are there healthy and budget-friendly places nearby for dining out and grocery shopping?
2. If your student intends to cook a lot of their own meals, what appliances/ kitchenware need to be purchased?
3. How much are the college's meal plans? What plan do most students choose?

Other Personal Costs



Personal costs may include entertainment, clothing, cell phone bills, and any other recurring expenses.

Questions to Consider

1. If your student is considering colleges in locations with warmer or colder temperatures, will they need a new wardrobe?
2. Will your student need to update their cell phone and/or plan to expand coverage?

THE EVERCHANGING COLLEGE COST LANDSCAPE



Now, more than ever, families are asking the question: how can we afford higher education? There is no singular answer for every student, but it is likely that financial aid will play an important role.

College affordability is a deep concern for many families throughout California. Over decades, Californians have watched prices increase all around them — from college tuition to general living expenses. An analysis published by the California Budget & Policy Center shows that between 1979 and 2019, tuition and fees at California State Universities (CSU) rose by \$6,800 (adjusted for inflation), while food- and housing-related expenses have increased by 40%. And in 2023, the CSU system voted to raise tuition by another 34% over five years.

PAYING FOR COLLEGE

Sources of Financial Aid

Financial aid can be granted by both the federal and state government; colleges and universities also have the ability to grant scholarships and awards to help students finance their education. Additionally, scholarships can sometimes be offered through philanthropic foundations, service organizations, corporations, or local government offices.

Types of Financial Aid

There are two types of financial aid, according to CSAC: gift aid and self-help aid. The definitions for each of these terms can be found in the glossary at the beginning of the workbook, but we will review them again on the next page.

TERMS



Self-Help Aid: A type of financial aid that is either earned (through work-study, for example) or that needs to be repaid such as a loan.



Loans: Borrowed funds that must be repaid with interest.

- A **Direct Subsidized loan** is for eligible students who have demonstrated financial need. Interest on these particular loans does not start to accumulate until six months after a student graduates.
- A **Direct Unsubsidized loan** is available to students at all levels (undergraduate, graduate, professional) and does not require a demonstration of financial need. For these loans, interest accrues as soon as the loan is received.
- Parents of a dependent undergraduate student can take out a **Direct Parent PLUS loan**. These loans are offered at a fixed interest rate (generally higher rate than **student loans**). To be eligible for this loan, a parent must be the biological or adoptive parent of the undergraduate student, and must not have an adverse credit history.



Work-Study: A federal financial aid program that provides part-time jobs for undergraduate and graduate students with demonstrated financial need.



GIFT AID

As described previously, gift aid comes in the form of scholarships, grants and fee waivers, and does not require repayment. To help you and your student navigate the various forms of gift aid, we have provided definitions, eligibility requirements, and other important notes.

Federal Pell Grant: A federal grant awarded solely based on a student's financial need. Students who are eligible for a Maximum Pell Grant will have a Student Aid Index (SAI) between negative \$1,500 and \$0. However, students may also qualify if their SAI is less than twice the maximum Pell Grant award for the year (\$14,790 for 2026-27), or based on family size, adjusted gross income (AGI), and federal poverty guidelines. Recipients of a Pell Grant must be a U.S. citizen or eligible non-citizen, and have not already earned a bachelor's, graduate, or professional degree. If granted, a student can receive up to \$7,395 a year to attend college.

The foreign earned income exclusion amount must be added back to AGI when determining Pell Grant eligibility. Applicants with an SAI equal to or greater than twice the maximum Pell Grant award are not eligible for Pell, except for those who qualify under the Special Rule (dependents of certain deceased servicemembers and Public Safety Officers).

New Rule Beginning July 1, 2026

Students will be ineligible for a Pell Grant if they receive other non-Title IV grant aid (such as state grants, institutional aid, or private scholarships) that equals or exceeds their full cost of attendance (tuition, fees, housing, meals, and related expenses).

This provision is most likely to impact student-athletes with full-ride scholarships, though it could apply to any student whose non-federal aid package fully covers their cost of attendance.

REMINDER ON PELL GRANT

- To continue receiving a Pell Grant, your student must reapply every year using the FAFSA.
- In addition to your SAI, your student's Pell Grant amount is dependent on their enrollment status. Students enrolled full-time will receive more aid than students enrolled part-time.
- Direct Loans and Pell Grants cannot be greater than the cost of attendance (COA). However, if a student has a negative SAI, they are eligible to receive other types of aid that exceed COA.

UNDERSTANDING THE NEW WORKFORCE PELL GRANT



Starting in the 2026-27 academic year, the "Workforce Pell Grant" will allow some short-term certificate and workforce training programs to be eligible for federal Pell funding.

This expansion could open new doors for California high school students, adult learners, community college, career technical education (CTE) providers, and private training institutions. However, it will also require strong state oversight to ensure programs are high quality, affordable, and lead to meaningful employment.

Key Requirements and Standards for Programs:

- **Program Length:** Must run at least 8 weeks but less than 15 weeks or have 150-600 clock hours.
- **State Approved:** The program must align with high-skill, high-wage, or in-demand sectors, while also meeting employer hiring requirements and offer a recognized, stackable, or portable credential.
- **Performance Benchmarks:** At least 70% completion rate and 70% job placement rate within 180 days after program completion. The program also must have been offered for at least one year before it's eligible.

What Workforce Pell Could Mean for California Families

- **Increased Access to Training:** Families will have more opportunities to use federal financial aid for short-term programs. This could help students and workers quickly gain new skills to enter in-demand fields.
- **More Program Choices:** Accredited California community colleges and other institutions will be able to offer Pell-eligible short-term programs.
- **Emphasis on Stackability and Transfer:** To gain state approval, providers must show that programs stack into longer credentials or degrees, making it easier for students to keep progressing.
- **Financial Support – With Limits:** Pell Grant amounts will be pro-rated based on program length. For example, an 8-week program could provide about \$1,250, while a 15-week program could be just under \$3,000. Students may still face **out-of-pocket** costs if programs charge more than the Pell amount.

What Students and Families Should Think About

Before enrolling, ask these questions:

- *Is this program approved by California as a Workforce Pell-eligible program?*
- *Does this credential stack toward a degree or is it recognized by employers?*
- *What is the program's completion rate? What percentage of graduates get jobs within 180 days?*
- *Is this a credit or noncredit program, and will credits transfer later?*
- *What will my out-of-pocket cost be after Pell funding is applied?*

REMINDER ON WORKFORCE PELL GRANT

Student Aid Eligibility Still Applies: Students must meet federal Student Aid Index (SAI) criteria. Those with SAI above twice the maximum Pell amount won't qualify.

CAL GRANTS (A, B, C)



Cal Grant Reform Act Update

The Cal Grant Reform Act was passed in 2022, with the hopes of making significant changes to California's largest financial aid program. When implemented the following adjustments will be enacted.

- Grants will be streamlined into only two types of awards: Cal Grant 2 for community college students, and Cal Grant 4 for students at four-year institutions
 - Cal Grant 2 will have no GPA requirement
 - Cal Grant 4 will have a GPA requirement of 2.0
- There will no longer be Cal Grant Competitive Awards, so students will need to make sure they meet eligibility requirements in order to receive grants
- Eligibility barriers like age and time out of high school will no longer be considered under Cal Grant 2

Due to revenue shortfalls, the 2025-2026 CA State Budget did not allow for the implementation of these changes. Until these updates are implemented, students will continue to receive Cal Grants A, B, and C:

Cal Grants (A, B, C): Grants funded by the state of California for students attending California colleges to cover tuition and education-related expenses. Eligibility for these grants is determined by the information provided on a student's FAFSA or CADAA and the student's verified GPA (with the exception of the Cal Grant C award which has no GPA requirement). There is a maximum of 4 years of eligibility for Cal Grants A and B, and a maximum of 2 years for Cal Grant C.

Cal Grant A: The Cal Grant A is specific to students attending a UC, CSU, or a private 4-year university in California. **To be eligible for this particular grant, students must have demonstrated financial need, be a California resident, and have a minimum 3.0 high school GPA.** If awarded, students may receive \$13,752 per year at a UC, \$5,742 per year at a CSU, and \$9,358 per year for a private non-profit university. Students may receive this award for 4 years.

Cal Grant B: The Cal Grant B can be awarded to students attending a 4-year college in California or any eligible 2-year college. **To be considered for a Cal Grant B award, students must have demonstrated financial need, be a California resident, and have a minimum 2.0 high school GPA.** If awarded, a student receives an initial stipend of \$1,648; the subsequent years, the student receives the \$1,648 stipend in addition to the respective tuition and fee awards of the Cal Grant A award. Students may receive this award for 4 years.

Cal Grant C: The Cal Grant C award is specific to any student planning to attend an occupational or technical education program that is at least 4 months in length. Students enrolling in a career and technical education program at a California community college are eligible for this award. **While there is no GPA requirement, students must demonstrate financial need.** If awarded, a student may receive \$2,462 (or \$1,094 if attending a California community college) to pay for tuition and fees at a private nonprofit or for-profit college and \$547 for books, tools, and equipment. The Cal Grant C award is available for 2 years

Source: <https://www.csac.ca.gov/post/what-are-cal-grant-award-amounts>

REMINDER ON CAL GRANT

- Your student may only receive one Cal Grant award at a time. If your student qualifies for multiple Cal Grant awards, your student will be granted the one that pays the highest amount (which will depend on which college they choose to attend).
- If a student was offered a Cal Grant A award but opts to attend a California community college, the Cal Grant A award can be held on reserve for up to two years until the student transfers to a 4-year college.

Cal Grant A

California Community College	\$0 (if awarded, the Cal Grant A award can be held on reserve for up to 2 years until the student transfers to a 4-year college.)
California State University (CSU)	\$5,742 per year (up to 4 years)
University of California (UC)	\$13,752 per year (up to 4 years)
Private non-profit college	\$9,358 per year (up to 4 years)
WASC-accredited for-profit college	\$8,056 per year (up to 4 years)
non-WASC-accredited for-profit college	\$4,000 per year (up to 4 years)

Cal Grant B

California Community College	\$1,648
California State University (CSU)	Year 1: \$1,648 Years 2-4: \$1,648 + \$5,742 (annually)
University of California (UC)	Year 1: \$1,648 Years 2-4: \$1,648 + \$14,218 (annually)
Private non-profit college	Year 1: \$1,648 Years 2-4: \$1,648 + \$9,220 (annually)
WASC-accredited for-profit college	Year 1: \$1,648 Years 2-4: \$1,648 + \$8,056 (annually)
non-WASC-accredited for-profit college	Year 1: \$1,648 Years 2-4: \$1,648 + \$4,000 (annually)

Cal Grant C

California Community College	\$1,094 (up to 2 years; must be enrolled in an occupational or technical education program)
California State University (CSU)	Not Applicable
University of California (UC)	Not Applicable
Private non-profit college	\$2,462 (for tuition and fees) + \$547 (for books and supplies)
WASC-accredited for-profit college	\$2,462 (for tuition and fees) + \$547 (for books and supplies)
non-WASC-accredited for-profit college	\$2,462 (for tuition and fees) + \$547 (for books and supplies)



STUDENT PROFILE: DARRELL



Darrell is planning to attend California State University, Sacramento after graduation. He recently learned that he would receive the Cal Grant B award. Here is a breakdown of the award's distribution:

GRANT TYPE	YEAR ONE	YEAR TWO	YEAR THREE	YEAR FOUR	TOTAL AWARD
Cal Grant B	\$1,648	\$1,648 + \$5,742	\$1,648 + \$5,742	\$1,648 + \$5,742	\$23,818

IMPORTANT NOTE FOR COMMUNITY COLLEGE STUDENTS



If your student receives the Cal Grant B, the \$1,648 access award can be used to help pay for books and other community college costs. If used, however, keep in mind that **this will count toward the 4-year maximum** Cal Grant B eligibility. For this reason, experts recommend that students use their Cal Grant B for no more than **TWO** years max at a community college.

HOW DO I KNOW IF I MAKE TOO MUCH FOR MY STUDENT TO RECEIVE A CAL GRANT?

Use the tables to see if your family's total annual income falls below the income ceiling for your household size. This will help you determine if you make too much for your student to be considered for a Cal Grant award. Don't forget that the Cal Grants A and B also have a GPA requirement (Cal Grant A = at least a 3.0 GPA, Cal Grant B = at least a 2.0 GPA).

2025-26 CAL GRANT PROGRAM INCOME CEILINGS <small>(for dependent students and independent students with dependents other than a spouse)</small>		
HOUSEHOLD SIZE	CAL GRANT A & C	CAL GRANT B
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

CAL GRANT PROGRAM INCOME CEILINGS <small>(for independent students)</small>		
	CAL GRANT A & C	CAL GRANT B
Single independent student, no dependents	\$53,000	\$53,000
Married independent student, no dependents	\$60,700	\$60,700

Source: CSAC Cal Grant Income and Asset Ceilings (<https://www.csac.ca.gov/post/cal-grant-income-and-asset-ceilings>)

ARE UNDOCUMENTED STUDENTS ELIGIBLE TO RECEIVE CAL GRANTS?

Yes! Undocumented students may be considered for Cal Grant awards if they meet certain eligibility requirements and submit the California Dream Act Application (CADAA) by March 2, 2026. Students must also make sure that their GPAs are verified before March 2, 2026, to be considered for Cal Grants.

Generally, GPA verification is handled by high school or community college staff, but your student should follow up with a counselor to make sure this important step is not missed.

PRO TIPS



Check out these helpful [CADAA checklist](#) and [Cal Grant checklist](#) created by Immigrants Rising.

1 <https://immigrantsrising.org/resource/ca-dream-act-application-checklist/>
<https://immigrantsrising.org/resource/cal-grant-checklist/>

UPDATE

CHANGES TO CAL GRANTS DELAYED

California's 2022-23 state education budget included the [Cal Grant Equity Framework](#), which proposed the elimination of a GPA requirement for community college students, removing the one-year limit on time out of high school for students attending a UC or CSU, employing an ongoing cost of living adjustment (COLA) for the Cal Grant access award, and streamlining the Cal Grant into just two kinds of awards: Cal Grant 2, for community college students, and Cal Grant 4, for students at 4-year institutions.

Note: The state budget allocated funds to the California Student Aid Commission to start planning for upcoming changes. However, due to revenue shortfalls, the 2025-2026 CA State Budget did not allow for the implementation of these changes. Until these updates are implemented, students will continue to receive Cal Grants A, B, and C:

ADDITIONAL GIFT AID OPPORTUNITIES



Pell Grants and Cal Grants (A,B,C) are just a few of many gift aid opportunities available. There are additional awards under the Cal Grant program as well as financial support that can be provided by California's colleges directly to eligible students.

The Middle Class Scholarship: This opportunity is available to dependent students and Independent students with dependents other than a spouse with a family income up to \$250,000. For independent students who are single with no dependents the income ceiling is \$144,000 and for those who are married with no other dependents the ceiling is \$165,000.

When it comes to assets, the ceiling is \$250,000 for dependent students and \$119,000 for independent students.

This scholarship is intended for students attending a UC or CSU.

UC Blue and Gold Opportunity Plan: This plan covers full tuition and fees for undergraduate UC students with family incomes under \$80,000 and meet other eligibility requirements.

California Dream Act Service Incentive Grant (CDSIG): 1,667 eligible students can receive up to \$4,500 a year for performing at least 100 hours per quarter or 150 hours per semester of community or volunteer service with an organization selected from the official list of CSAC-approved service organizations.

To be considered for a CDSIG students must:

- Successfully submit the CADAA
- Have financial need
- Be enrolled at an eligible Cal Grant college
- Be an active recipient of a Cal Grant A (Cal Grant A recipients must have met Cal Grant B eligibility) or Cal Grant B Award
- Meet Satisfactory Academic Progress
- Submit a [CDSIG application](#)

COMMUNITY COLLEGE GRANTS & OPPORTUNITIES

California's community colleges continue to be a viable post-secondary pathway for thousands of students. To help cover the cost of tuition and other related costs, students can look into the following opportunities:



California College Promise Grant:

Formerly known as the Board of Governors (BOG) fee waiver, the California College Promise Grant waives enrollment fees (\$46 per unit) for all qualifying students attending a California community college.

To be eligible for the California College Promise Grant, your student must:

1. Be planning to or currently attending a California community college.
2. Be determined a resident OR be exempt from nonresident fees under the California Dream Act.
3. Have financial need (determined by completing the FAFSA or CADAA).

This grant is not automatically awarded. Your student must apply and be accepted. It is also important to note that, once awarded, students must keep up a GPA of 2.0 or higher and complete more than 50% of the coursework they attempt.

Student Success Completion Grant:

The SSCG is designed to provide students with additional financial aid to help offset the total cost of community college attendance, and to encourage full-time attendance and successful on-time completion. The Student Success Completion Grant pays Cal Grant recipients enrolled in at least 12 but fewer than 15 semester units \$2,596 annually (\$1,298 per semester). Cal Grant recipients enrolled in 15 or more semester units receive \$8,000 annually (\$4,000 per semester). Total grant amount is up to the amount of unmet need.

To be eligible for the Student Success Completion Grant, students must:

- Have completed either the FAFSA or CADAA
- Be a Cal Grant B or Cal Grant C recipient
- Have unmet financial need
- Maintain Satisfactory Academic Progress
- Attend a California community college full-time (12 or more units)

All requirements must be met to be considered. The Student Success Completion Grants are available on a first-come, first-served basis.

Federal Supplemental Educational Opportunity Grant (FSEOG):

The FSEOG is awarded to students who maintain enrollment as an undergraduate student and must not have previously earned a bachelor's degree. Students may receive up between \$100 and \$4,000 each year, and Pell-eligible students are given priority. The financial aid office will award FSEOGs to students that have the most financial need. Each school sets its own deadlines for campus-based funds and once the full amount of the school's FSEOG funds has been awarded to students, no more FSEOG awards can be made for that year.



FEDERAL WORK-STUDY

Work-study is a federal financial aid program that gives qualified students the opportunity to earn funds through work. Students can earn funds at approximately 3,400 participating colleges and universities nationwide.

Students previously indicated that they were interested in Federal Work-Study (FWS) employment on their FAFSA form. However, the 2026-27 FAFSA removed questions about FWS in two places:

- Interest in being considered for work-study;
- Taxable earnings from need-based employment programs, such as FWS and need-based employment portions of fellowships and assistantships.

FAFSA FORM 2026-27 **FAFSA Submission Summary**

Student: **Raya Tran** Application Received: **Sept 15, 2025** Application Processed: **Nov 15th, 2025** Data Release Number: **1234**

Eligibility Overview FAFSA Form Answers School Information **Next Steps**

Your Estimated Federal Student Aid

Federal Pell Grant Up to **\$4,556**
A Federal Pell Grant is awarded to undergraduate students who have financial need and who have not earned a degree or are in a teacher certification program. Federal Pell Grants don't need to be repaid.

Federal Direct Loans Up to **\$4,556**
A federal direct loan is money lent to you by the government that you must repay with interest.

Federal Work-Study **You May Be Eligible**
Federal Work-Study is a way for students to earn money to pay for school through part-time jobs on or off campus.

Amounts shown here are only estimates of federal student aid based on full-time enrollment and the average cost of attendance. Your school will determine how much student aid to offer you, which may include additional aid from your school or state.

[Learn more about financial aid](#)

Keep in mind, this is only an estimate
Always refer to your school's financial aid offer for a final determination of financial aid available.

Your Student Aid Index (SAI)

Your SAI is an index number calculated using information provided on your FAFSA form. Your school uses your SAI to determine your federal student aid eligibility and to build your financial aid offer. Your SAI may change if you update or correct your FAFSA information or after verification (if your FAFSA form was selected for review). Once your updated FAFSA form is complete and fully processed, you'll receive a new FAFSA Submission Summary, which may include changes to your SAI and estimated federal student aid.

-355

Work-study awards are limited and highly competitive. It is also important to note that work-study programs vary widely between colleges, so if your student receives a work-study award, be sure to look into the details. To help you and your student navigate work-study, we have compiled a list of frequently asked questions.

The 2026-27 FAFSA form has a "FAFSA Submission Summary" (previously the Student Aid Report), which was introduced last year and includes an Eligibility Overview. Here, you can review estimates for your student's SAI, as well as federal student aid that your student is eligible to receive, including Federal Pell Grant, direct loans, and work-study.

You can also find estimates before starting the FAFSA using the Federal Student Aid Estimator at <https://studentaid.gov/aid-estimator>.

WORK-STUDY FAQS



Q: Are undocumented students eligible for federal work-study?

A: No. However, undocumented students can look into non-federal work-study programs. For example, at UC Berkeley, undocumented students can apply for Director's Work-Study.

Q: What types of federal work-study jobs are available?

A: Eligible work study employers include:

- The college or university
- State or local public agencies (if the work is in the public interest)
- Federal agencies, with the exception of the Department of Education (if the work is in the public interest)
- Private non-profit organization (if the work is in the public interest)
- For-profit organizations

Note: Federal regulations define work in the public interest as work performed for the national or community welfare rather than work performed to benefit a particular interest or group.

Q: Are jobs on-campus or off-campus?

A: Both.

Q: How much do federal work-study jobs pay?

A: Pay for federal work-study jobs does vary, but a federal work-study student must be paid at least the greater of the federal, state or local municipality minimum wage.

Q: How will students be paid?

A: Generally, undergraduate work-study students are paid by the hour. Graduate work-study students can be paid hourly or salary. By law, your student must be paid at least once a month, and must be paid directly unless arranged otherwise.

State minimum wages, in dollars. Feb. 21, 2025

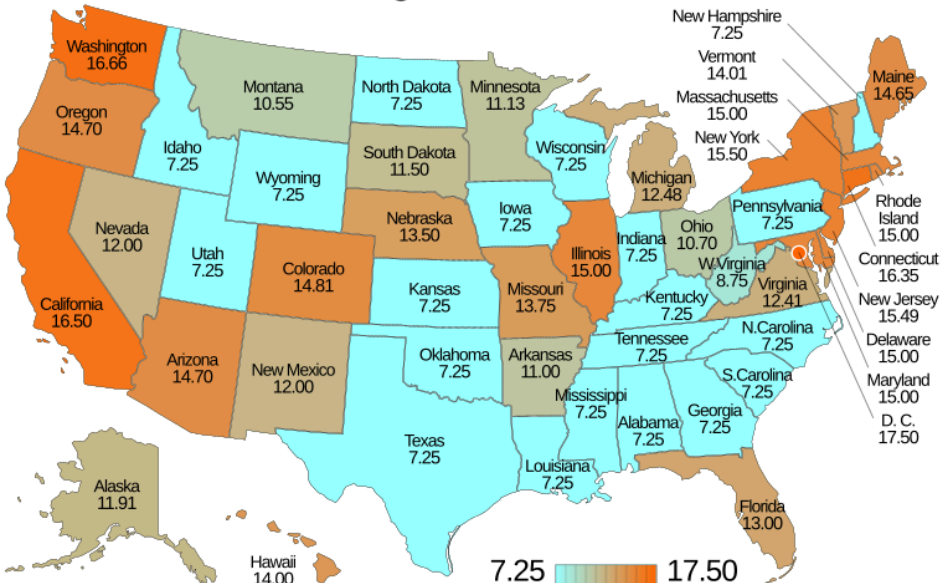


Image Source: https://en.wikipedia.org/wiki/List_of_US_states_by_minimum_wage#/media/File:Map_of_US_minimum_wage_by_state.svg

LOANS



As we mentioned previously, **loans** are borrowed funds that must be repaid with interest. There are a number of loans available to students and families needing financial support to help pay for college. Let's take a closer look at some of the more common options.

Direct Subsidized vs. Direct Unsubsidized

A **Direct Subsidized loan** is for eligible students who have demonstrated financial need. Interest on these particular loans does not start to accumulate until six months after a student graduates.

A Direct Unsubsidized loan

is available to students at all levels (undergraduate, graduate, professional) and does not require a demonstration of financial need. For these loans, interest accrues as soon as the loan is received. To receive either type of loan, students must complete the FAFSA.

Now that you know the difference between a subsidized and unsubsidized loan, let's look at the table below to see the maximum amounts your student may receive from these loans each year, and what factors influence that amount.

YEAR	DEPENDENT STUDENT	INDEPENDENT STUDENT
First Year	<u>\$3,500 in subsidized</u> \$2,000 in unsubsidized	<u>\$3,500 in subsidized</u> \$6,000 in unsubsidized
Second Year	<u>\$4,500 in subsidized</u> \$2,000 in unsubsidized	<u>\$4,500 in subsidized</u> \$6,000 in unsubsidized
Third Year and Beyond	<u>\$5,500 in subsidized</u> \$2,000 in unsubsidized	<u>\$5,500 in subsidized</u> \$7,000 in unsubsidized

The Direct Parent PLUS Loan

Parents of a dependent undergraduate student can take out a **Direct Parent PLUS loan**. These loans are offered at a fixed interest rate (generally higher rate than **student loans**). To be eligible for this loan, a parent must be the biological or adoptive parent of the undergraduate student, and must not have an adverse credit history. If you are a dependent student whose parents are not eligible for a Direct PLUS Loan, you may be able to receive additional Direct Unsubsidized Loan funds.

We recognize and respect that the idea of borrowing money to cover college costs may leave parents feeling anxious, concerned, or even intimidated. To help alleviate some of this anxiety, we put together a list of tips from experts on the topic of paying for college on the next page.

TIPS ON TAKING OUT LOANS TO HELP PAY FOR COLLEGE



1. LOOK INTO FEDERAL STUDENT LOANS FIRST

Many experts agree: before you consider taking out a private loan, look into federal student loans first. This is, of course, after your student has applied and received gift aid and/or been awarded federal work-study.

Unlike private loans, federal student loans don't require a credit history, have repayment plans that are based on your income, have low fixed income rates, and generally have postponement and forgiveness options.

2. BORROW WHAT YOU NEED

Unlike scholarships and grants, loans need to be repaid. With this in mind, families and students are advised to only borrow what is truly needed to cover college costs. As most loans do not require repayment to start until at least 6 months after a student graduates or leaves school, experts recommend borrowing an amount that will keep your payments at around 10% of your projected monthly take-home pay.

3. PAY INTEREST AS IT ACCUMULATES

Remember, for direct unsubsidized loans, interest begins to accrue right away. If possible, start to pay interest off even while you're still in school.

4. REACH OUT TO YOUR LOAN SERVICER EARLY AND OFTEN

According to the Federal Student Aid Office, you should reach out to your loan servicer if you:

- change your address or telephone number
- change your name (for example, maiden name to married name)
- enroll less than half-time for the loan period certified by the school
- fail to enroll at the school that determined you were eligible to receive the loan
- stop attending school or drop below half-time enrollment
- transfer from one school to another school
- graduate

You should also connect with your loan servicer before your first payment is due. Take this opportunity to ask any questions, to confirm the final amount owed, and to solidify your payment schedule.

UPDATE

HAVE YOU HEARD THE LATEST ON STUDENT LOAN FORGIVENESS?

Over the past couple years, student loan forgiveness has been a topic of great political debate. Forward progress on increasing forgiveness opportunities remains in flux. However, there are still ways for qualifying students to apply for forgiveness through [existing student loan forgiveness programs](#). For more information on who qualifies and how to apply for forgiveness, [click here](#).

Note: Existing federal forgiveness programs are still available, but new opportunities may be limited.



FINANCIAL AID APPLICATIONS

RSVP for our
financial aid
webinar series:





Understanding Financial Aid Eligibility

By now you have been introduced to the goals of this workbook, some of the more popular terms you will come across when working with your student's financial aid application, the cost of college, and options to help finance your student's education.

In this section, we will walk you through the information required for the FAFSA and CADAA. We will also take a closer look at both financial aid applications and provide you with insight into sections where students and parents struggle the most.



ACTION ITEMS

Before you continue, we ask that you take out your cell phone, planner, notebook, or whatever you use to keep track of important dates.

PLEASE CALENDAR THESE DATES:

- March 2, 2026: FAFSA or CADAA must be submitted for Cal Grant consideration.**
- September 2, 2026: Last day to submit your FAFSA or CADAA for Cal Grant C consideration.**
- June 30, 2027: Federal FAFSA filing deadline.**
- September 12, 2027: Last day to submit corrections to your FAFSA.**

In California, most state financial aid programs (like Cal Grants) require applications to be submitted during the priority filing period for early consideration. Thanks to AB 313, signed in 2025, CSAC can provide additional flexibility when needed, helping students maximize their eligibility for aid.

ACCESSING FINANCIAL AID AS AN UNDOCUMENTED STUDENT

First, let's clarify who is considered an undocumented student. According to the California Student Aid Commission, an undocumented student is a foreign national for whom **any** of the following is true:

- Someone who entered the country without inspection nor proper documentation/permission
- Someone who entered the country with a legal visa but overstayed the visa's stated limit
- Someone who has, or previously had, Deferred Action for Childhood Arrival (DACA) status
- Someone who still in the process of legalizing their immigration status in the United States

Undocumented students are not eligible to receive federal financial aid. However, undocumented students (who meet AB 540/SB 68 requirements) **are** eligible to receive state financial aid in California and can be considered for institutional aid from varying colleges in California.

Eligible undocumented students seeking state financial aid should apply using the California Dream Act Application (CADAA). If you have questions about whether or not your student is eligible to complete the CADAA, check out [this tool](#) created by [Immigrants Rising](#).

FREQUENTLY ASKED QUESTIONS



To help address any concerns about applying for financial aid as an undocumented student (or as a student with undocumented parents), we have provided answers to some of the most frequently asked questions.

Q. Should my student fill out the FAFSA or CADAA?

A: Students should only complete one of the applications (not both), according to the citizenship requirements below:

You are eligible to complete the FAFSA if you are a:

- U.S Citizen
- Permanent Resident
- Eligible non-citizen
- T Visa holder

You are eligible to complete the CADAA if you:

- Are undocumented
- Have a valid or expired DACA
- Are a U Visa holder
- Have Temporary Protected Status (TPS)
- Meet the nonresident exemption requirements under AB 540/SB 68

REMINDER



- California state financial aid can only be used at public or private institutions in California. For example, Cal Grant awards cannot be applied to tuition or fees at a college outside of California.
- If your student has Temporary Protective Status (TPS) or holds a U Visa, they can apply for state financial aid through the CADAA, even if they do not meet the AB 540/SB 68 requirements.



Q. What are the nonresident exemption requirements under AB 540/SB 68?

A: Students must meet all three requirements to be eligible:

1. Time and Coursework Requirements. Three years of credit from a California high school **and** three years of total attendance at any combination of a California elementary school, California middle school, or California high school **OR** Three years of attendance (or the equivalent) at a California high school, a California adult school, or a California community college.

2. Degree or unit requirements. Any one of the following will satisfy this particular requirement:

- Graduation from a California high school (or the equivalent)
- Attainment of an associate's degree from a California community college
- Fulfillment of minimum transfer requirements from a California community college to a UC or CSU

3. Completed Nonresident Exemption Request (if applicable). The California Nonresident Exemption Request form states that you meet the AB 540 requirements. This form is included in the CADAA.

Q. As an undocumented student am I eligible for federal financial aid?*

A: No. Undocumented students are not eligible for federal student aid. If you attend an eligible California public or private college, **you will be considered for state financial aid.**

Q. Is DACA required to apply for financial aid in California?

A: No, DACA is not required to apply for financial aid in California.

Q. I am an undocumented student who applied for in-state tuition through AB 540. Could immigration enforcement authorities learn of my undocumented status through my AB 540 application?*

A: **Possibly, but it is unlikely.** The CSU, UC, and California community college systems publicly stated that they will refuse to share immigration-related information and do whatever they can to protect AB 540 applicant information from immigration enforcement authorities.

See the joint-statement released by the California Student Aid Commission (CSAC) with the California Department of Education:

"The information provided via the California Dream Act Application is used solely to determine eligibility for state financial aid and isn't shared with the federal government or used for immigration enforcement purposes. The CSAC will protect this information to the fullest extent of the law."*

Q. In my application for federal student aid through FAFSA, I revealed that my parents are undocumented by checking the box for no social security number where asked on the FAFSA form and entering their address. Could immigration enforcement authorities access this information from my FAFSA record?

A: **Yes.** There is some risk involved in submitting a FAFSA form that reveals an undocumented parent because the U.S. Department of Education can share FAFSA application information with law enforcement agencies. Immigration enforcement authorities have never requested student FAFSA information in the past, but that could change in the future. Students should make the decision that is best for them in light of this risk and the important decision to attend college.

*Taken from the California Student Aid Commission's website.

WHO IS CONSIDERED A PARENT FOR THE FAFSA AND CADAA?

Who is considered a parent?

For the purpose of the FAFSA and CADAA, a parent is defined as biological or legally adoptive (this includes same-sex parents and unmarried parents living together).

In the case of divorced or separated parents who do not live together, use the chart below to determine whose information to provide on your application based on your parents' marital status.

Who is not a parent?

While there may be adults and parent-like figures in a student's life, for the purpose of the FAFSA and CADAA only biological parents or legally adoptive parents should provide their information. Widowed stepparents, grandparents, foster parents, legal guardians, siblings, aunts and uncles are not considered a student's parent unless they have legally adopted the student.

It is important to note that if a student is in foster care or has a legal guardian, the student will be considered an independent and will not need to provide any parental information. Check page 46 (FAFSA) or page 62 (CADAA) for more information on whether a student would be considered independent.

The following are not considered parents for the FAFSA/CADAA unless they have legally adopted you:



widowed stepparent



grand-parents



foster parents



legal guardians

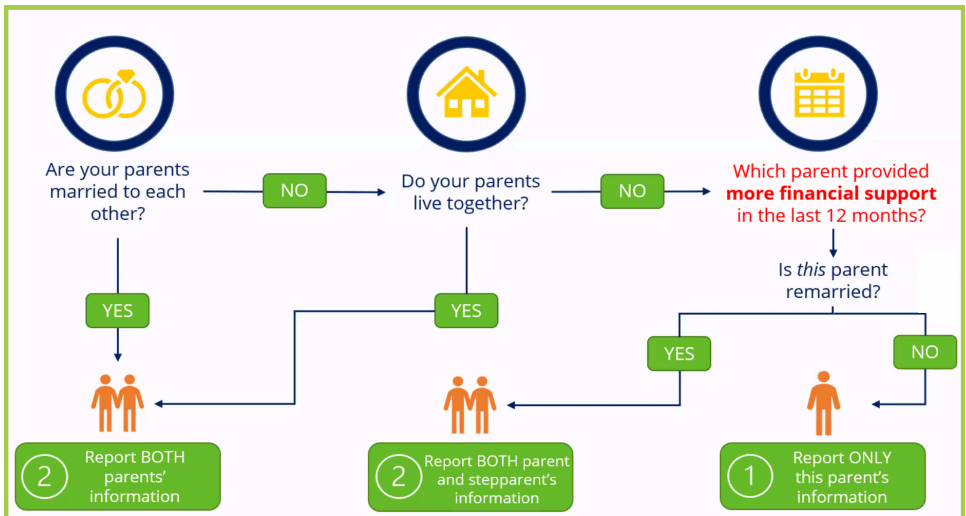


older siblings



aunts or uncles

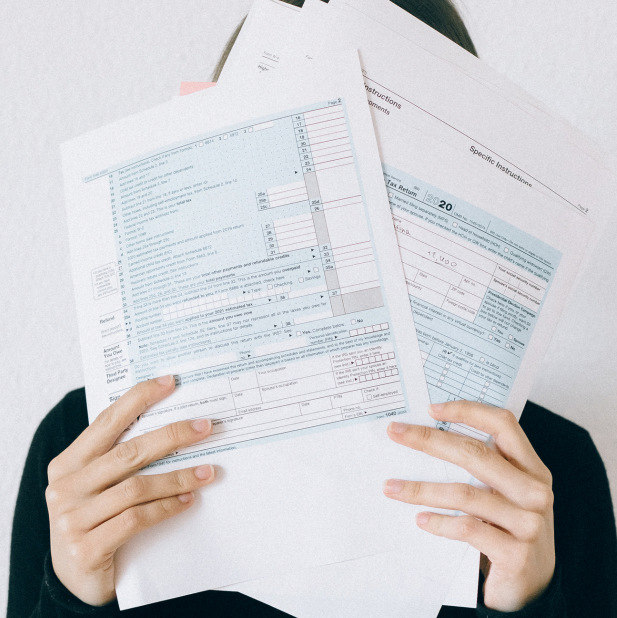
COURTESY OF UASPIRE





**FREE APPLICATION FOR
FEDERAL STUDENT AID (FAFSA)**

IMPORTANT DATES:
Four-year Colleges: March 2, 2026
Community Colleges: September 2, 2026



WHAT PARENTS NEED TO KNOW ABOUT THE FAFSA

Here we are, the Free Application for Federal Student Aid (FAFSA). Before we walk through the FAFSA step-by-step, have you confirmed which of the two applications — FAFSA or California Dream Act Application (CADAA) — is appropriate for your student? As a reminder, please review the citizenship requirements:

You are eligible to complete the FAFSA if you are a:

- U.S Citizen
- Permanent Resident
- Eligible non-citizen
- T Visa holder

You are eligible to complete the CADAA if you:

- Are undocumented
- Have a valid or expired DACA
- Are a U Visa holder
- Have Temporary Protected Status (TPS)
- Meet the nonresident exemption requirements under AB 540/SB 68

You can only fill out one application per year.

REMINDER



If your student has Temporary Protective Status (TPS) or holds a U Visa, they can apply for state financial aid through the CADAA, even if they do not meet the AB 540/SB 68 requirements.

CORE COMPONENTS OF THE FAFSA

COMPONENT	DETAILS
Number of Questions	46 questions, but depending on responses, some applicants may answer as few as 18 questions.
StudentAid.Gov Accounts	All contributors need a StudentAid.gov account, unless they are completing a paper application. This is the case, even if a parent does not have a Social Security number.
Multi-Factor Authentication	Each contributor will also need to set up multi-factor authentication (using email, phone, or an app), which is unique to each StudentAid.gov account.
No Social Security Number?	The form includes a checkbox for parents to select “I don't have a Social Security number” when creating a StudentAid.gov account.
Inviting Contributors	Students will be asked to invite other contributors (parent, spouse) to complete their portion of the application. A second parent may be invited by the first parent, if needed.
Contributor Invitations Simplified	For 2026-27, students only need to enter a contributor's email address to send an invitation. The system generates a secure code for the contributor to log in. Legal name, DOB, or SSN are no longer required at the invitation stage, though accuracy still matters when completing the form.
Submitting the FAFSA	Dependent students can sign their portion, but cannot submit their application until all contributors have completed their section(s).
Tracking Progress	Students can see the status of the contributor's completion, and invitations will automatically be resent after 7 and 14 days.
Removed Questions	Questions on Selective Service Registration, applicable drug convictions, housing choices, gender identity, and interest in federal work-study have been removed.
Demographic Questions	An option to “prefer not to answer” has been added to all gender, race, and ethnicity questions. Responses will not be shared with colleges and do not affect financial aid eligibility.
College List Limit	Students may list up to 20 colleges.
Language Support	The online FAFSA application is available in the 11 most commonly spoken languages in the United States.
Siblings in College	The number of students in college is no longer be considered when calculating students' financial aid awards.
Application Expiration	Incomplete applications will stay in the system for only 45 days, at which point they will be deleted. This means the student will be required to start a new application if they do not complete the process in time.

INCOME AND ASSET REPORTING

All contributors on the form must consent to the Financial Aid Direct Data Exchange (FADDX) in order for the student to be eligible for federal student aid.

WHAT TAX FILERS STILL SEE

Even with consenting to the FADDX, tax filers will still see a few tax questions on the form, including questions about:

- Earned Income Tax Credit (EITC)
- Taxable grants and scholarships
- Foreign earned income exclusion.

ASSET REPORTING EXEMPTIONS

Families who earn less than \$60,000 annually, or if someone in the household received certain federal benefits in the last two years are exempt from reporting assets.

Dependent applicants will not qualify for an exemption from asset reporting if their parents do not reside in and do not file taxes in the U.S. or a U.S. territory unless they are not required to file due to having income below the filing threshold.

ASSET CLARIFICATION CHANGES

- The application considers child support received as an asset, not income.
- Reporting Updates for 2026-27: Family-owned farms that also serve as the family's primary residence, and small businesses with 100 or fewer employees, are no longer counted as reportable assets on the FAFSA. This change is intended to simplify the process for family-run businesses.

PARENT-SPECIFIC INCOME REPORTING

If a student's parents are divorced or separated:

- Reporting of parent income and assets in the application is determined based on which parent provided the greater portion of the student's financial support;
- Not based on which parent the student lived with more during the past 12 months.

COLLEGE SAVINGS (529 PLANS)

529 plans (college savings accounts) only need to be reported for the student completing the application. This means accounts for their siblings, or those of a noncustodial parent, do not need to be reported.

INCOME NO LONGER REPORTED

- Untaxed income
- Veteran's education benefits
- Workers' compensation
- Monetary gifts from noncustodial parents

MANUAL ENTRY ALLOWED

There is an option to manually enter information for:

- Separated and divorced parents whose tax filing status is not an accurate reflection of marital status
- Individuals who have experienced identity theft
- Undocumented individuals who do not file taxes

PELL GRANT ELIGIBILITY



Who is eligible for a federal Pell Grant?

- Undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree.
- In some cases, a student enrolled in a post-baccalaureate teacher certification program.
- Students who are incarcerated and enrolled in an approved Prison Education Program



Pell Grant eligibility restored in some cases

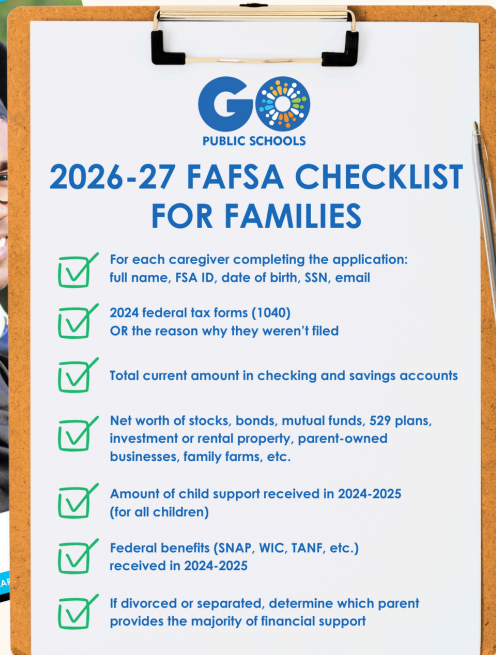
The FAFSA Simplification Act restored lifetime Pell Grant eligibility for students who:

- Were unable to complete their program of study due to their institution closing,
- Were falsely certified as eligible to receive federal financial aid
- Had their loans discharged through borrower defense due to illegal conduct by their colleges.

This means that students can restart their Pell eligibility clock if it was used under the above circumstances.



WHAT YOU'LL NEED TO COMPLETE THE FAFSA



STEP ONE

CREATE A STUDENTAID.GOV ACCOUNT



This is the most important step to start the FAFSA!

In order to successfully complete the FAFSA, **every contributor** needs to create their own StudentAid.gov account (previously called the “FSA ID”). Your StudentAid.gov account will serve as your legal, electronic signature. The application includes a checkbox to indicate that a parent does not have a Social Security Number, and checking this box will not have an impact on how much financial aid your student will receive.

Before you create an account, see note below from the Federal Student Aid Office:

Because financial aid agreements are legally binding, you can't create an account for someone else, even another family member. Parents and students must create their own accounts.

1. Go to <https://studentaid.gov/fsa-id/create-account/account-info>

REMINDER



Do not use nicknames on the FAFSA. Provide your legal name as it appears on your Social Security card. Before your student submits their FAFSA, double and triple check that birthdates and Social Security Numbers were input correctly.

2. When filling out your personal information, you will be asked to enter your Social Security Number or check the “I don't have a Social Security number” box.

IMPORTANT



“I don't have a Social Security number” checkbox*

In order to verify StudentAid.gov accounts if a student's parent does not have a Social Security number, the parent will be asked up to four knowledge-based questions, which may include a previous address, phone number, former employers, or loan amount.

- o Once the questions are answered correctly, the StudentAid.gov account will be verified immediately.
- o If questions are not answered correctly on the first attempt, contributors will be required to provide additional information via email, and will need to provide identification (driver's license, passport, or state or city ID card) or a combination of an accepted form of identification and a utility bill.

NOTE: You can't create another new [StudentAid.gov](https://studentaid.gov) account to bypass a failed verification.

**For the 26-27 award year, some elements above may be waived.*

STEP ONE

CREATE A STUDENTAID.GOV ACCOUNT

3. Next, you will need to create a username and password. You will also need to enter an email address — make sure you enter an email address that you check frequently and will continue to have access to in the future.
4. You will be asked to enter your permanent address, and optionally, add a mobile phone number. FSA recommends setting up a mobile phone account in order to establish two-step verification.
5. You will be asked to select a preference for communication: email or postal mail for required communications, and email or text message for optional communications. This screen is also where you can choose your language preference among the 11 most commonly spoken languages in the United States.
6. You will also be asked to answer self-selected security questions. These questions will be used to confirm your identity in the event that you forget your password or username.
7. Once you provide all of your information and agree to Federal Student Aid's Terms and Conditions, you will need to set up two-step verification using your email, phone number, or an authenticator app. A verification code will be sent to the validation method you chose. You will need to complete two-step verification every time you log into your StudentAid.gov account.
8. Once you have validated your account, you will be assigned a backup code. Write down this code, take a screenshot, or take a picture of it with your cell phone.
9. Once you verify that you have stored your backup code somewhere safe, your StudentAid.gov account is created. Beginning in August 2025, full account access is available immediately if you provide a SSN during setup. Your information is matched in real time with the Social Security Administration (SSA), and you will receive an email confirmation that your account is ready to use.

STEP TWO

START THE FAFSA

There are two options to start a new FAFSA form:

- SCENARIO 1:** Start the FAFSA form as a **student**. The student will then invite parents, and any other contributors, to enter their information. Contributors will only have access to their portion of the application, not the student's responses.
- SCENARIO 2:** Start the FAFSA form as a **parent**. The parent will then invite the student, and any other contributors, to enter their information. In this instance, parents will be able to view responses to all questions on the application.

SCENARIO 1: START THE FAFSA FORM AS A STUDENT



1. Go to <https://studentaid.gov/h/apply-for-aid/fafsa>.
2. Select "Start New Form" under "Start a 2026–27 FAFSA".
3. Login using your StudentAid.gov account. Complete the two-step verification and confirm your contact information.
4. Indicate that you are starting the FAFSA form as a **Student**.
5. Review the informational pages, including an overview of the FAFSA form, how to add contributors, and information or documents you will need to complete the application. The application indicates that it will take about an hour to complete the form.
6. Once you select "Start FAFSA form," review and verify that all your personal information is correct. Make any necessary corrections in your account settings.
7. Enter the date you (the student) became a legal resident. If you were born in the United States, enter your date of birth.
8. In order to be eligible for Federal Student Aid, all contributors must consent to share your federal tax information. Read through the information, then select "Approve" at the bottom of the page. **If you select "Decline," you will not be eligible to receive federal student aid.**

USING THE FINANCIAL AID DIRECT DATA EXCHANGE (FADDX)

The Financial Aid Direct Data Exchange (FADDX) helps parents and students complete the FAFSA in a more timely and accurate manner by automatically populating the FAFSA with the majority of your required tax information.

The FADDX may not work for every user. The main reason that an information transfer may be unsuccessful is if the applicant(s) information does not match the information on the tax return. This could be your name or possibly your address if you have recently moved.

You may be able to enter your information manually if:

- **You filed taxes outside of the United States**
- **Your StudentAid.gov account is not yet verified**
- **There was a recent change in marital status**

Summary

Your consent and approval are needed to retrieve and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete the FAFSA® form. If you don't provide consent and approval, you will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return.

→ Get your 2024 tax return information for the 2026–27 FAFSA form.

→ Tax return information is required to complete the FAFSA form.

→ Federal tax information is used to determine your eligibility for federal student aid.

WANT TO LEARN MORE?

Join us for our financial aid webinars!

Scan the QR code to RSVP:





STEP THREE

COMPLETE THE FAFSA (STARTED BY THE STUDENT)

1 PERSONAL CIRCUMSTANCES

1. Select your current marital status and indicate your college grade level:

You will be asked to indicate what your **college grade level** will be at the beginning of the 2026-27 school year. If you have completed the FAFSA before and are applying for a renewal, the **college grade level** refers to your grade level in regards to completing your intended certificate or degree. It does **not** refer to the number of years you have attended college.

If you are currently a senior in high school and will be a first-time college student, be sure you select **First Year (freshman)**.



WHAT IF...?

What if I am a high school student and I'm currently enrolled in college courses at a California community college, or have already completed community college courses? Should I still select **First Year (freshman)** for the purpose of the FAFSA?

Yes, you should still select **First Year (freshman)**.

2. You will also be asked if you will already have a bachelor's degree at the beginning of the 2026-27 school year. A "Yes" response will affect your dependency status and eligibility for aid, including the Federal Pell Grant.

DEPENDENCY STATUS

The next four pages of the application will ask questions to determine if you are a dependent or an independent. For dependent students, the government assumes that some financial support will come from the student's parents, which is why your parent or guardian's income information will be collected and used to calculate how much you receive in financial aid. Independent students are assumed to have no financial support from parents, so only the student's income information is needed.

ARE YOU CONSIDERED INDEPENDENT? HERE'S HOW TO TELL



You are considered **independent** on the FAFSA if any of the following statements apply to you, as a **student**:

- You are currently serving on active duty in the U.S. armed forces for purposes other than training.
- You are a veteran of the U.S. armed forces.
- You have children or other people (excluding your spouse) who live with you and receive more than half of their support from you now and between July 1, 2026 and June 30, 2027.
- At any time since you turned 13, you were an orphan (no living biological or adoptive parent).
- At any time since you turned 13, you were in foster care.
- You are or were a legally emancipated minor, as determined by a court in your state of residence.
- You are or were in a legal guardianship with someone other than your parent or stepparent, as determined by a court in your state of residence.
- You were born before January 1, 2003.
- You are married. (Answer "No" if you are separated but not divorced.)
- You are working toward a master's or doctorate degree (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.).
- At any time on or after July 1, 2025, you were unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless.

Again, if you are considered an independent, then you do not need to provide any parental information on the FAFSA. If you are considered a dependent, then parental information will be required.

IMPORTANT



Students who are otherwise dependent are able to submit the FAFSA as a "provisional" independent student if they believe they may be eligible for independent status because of exceptional circumstances that prevent the student from contacting their parents.

Students may be experiencing "unusual circumstances" if they:

- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents;
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;
- are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents.

If a **dependent student's** parent is unwilling to provide their information, but the student does not meet the criteria above, there is an option to apply for a Direct Unsubsidized Loan only. If this is the case, the student should choose "Yes," and a financial aid administrator at the student's school will determine their eligibility.

INVITING CONTRIBUTORS TO COMPLETE THE APPLICATION



Depending on your dependency status, as well as your answers to the questions about your (and your parents') marital status, the next step will be to invite contributors to complete their portion of the FAFSA.

Beginning with the 2026-27 FAFSA, **you invite collaborators by entering their email address only**. You are no longer required to provide a parent or guardian's Social Security Number, date of birth, or mailing address when sending the invitation.

Invite Your Parent to This FAFSA® Form

To determine your federal student aid eligibility, we need more information on your household financial situation. You'll need to invite a contributor to provide this information.

As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.

[Who counts as a parent on the FAFSA form?](#)

Parent

Invite a Parent Contributor

Email

Send Invite

Your contributors' email address does not need to match the one they used to create their StudentAid.gov account

Contributors will receive an email with a secure code and instruction inviting them to your FAFSA form. Invitations will automatically be resent after 7 and 14 days.

Note: In this scenario, a parent/contributor will join the IN-PROGRESS application that was started by the student.

Alcina,

Raya T. started their Free Application for Federal Student Aid (FAFSA) and added you as a contributor. Raya won't be eligible for federal student aid without your input.

Login or create an account on StudentAid.gov:

Accept Invitation

Provide this code when prompted:
7BR4U7T

Once your parent/guardian accepts the invitation, enters the code sent to them when prompted, and agrees to share their information by clicking "Continue," they will begin their portion of the application. The "Completing the FAFSA Form as a Parent" section will walk them through the steps of completing their FAFSA portion of the form.

← FAFSA Homepage

Accept 2026-27 FAFSA® Invitation

Enter the Invitation Code: 7BR4U7T

Submit

By Accepting This Invitation You Agree To Share Your Information

We will need to use some personal information we already have on file about you in order to fill out the necessary steps in this FAFSA® form. Select "Continue" to accept this invitation.

Go Back Accept

Need to... different year...

Go to "My Activity" to find any existing

Speak with the person who invited you to the form and ensure they have sent i

2 STUDENT DEMOGRAPHICS

This portion of the application will ask questions about your gender, race, and ethnicity. These questions are for research purposes only; responses will not be shared with colleges and will not affect your financial aid eligibility. An option to “prefer not to answer” has been added to all demographic questions.

There are also questions on the following topics:



Student

- Citizenship status
- High school completion status



Parent(s)

- Education status
- Whether the student's parent or guardian had been killed in the line of duty

3 STUDENT FINANCIALS

If you filed your 2024 taxes, you will be asked to add the following information in this section of the application. Your parent or guardian will also provide information about their taxes in their portion of the application.

- IRA rollover into another IRA or qualified plan (*if none, enter “0”*)
- Pension rollover into an IRA or other qualified plan (*if none, enter “0”*)
- Foreign Earned Income Exclusion (*if none, enter “0”*)
- Optional: Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (these usually apply to those renewing their FAFSA form, not to first-time applicants)


You will also be asked to enter information about your assets. Your parent or guardian will also provide information about their assets in their portion of the application.

- Current total of cash, savings, and checking accounts (not including student aid) (*if none, enter “0”*)
- Current net worth of investments, including real estate. Net worth is the value of the investments minus any debts owed against them (*if none, enter “0”*)
- Current net worth of business and investment farms. Net worth is the value of the businesses or farms minus any debts owed against them (*if none, enter “0”*)




4 COLLEGES

In the School Selection section of the FAFSA, you will indicate which colleges and universities should receive this application. If you are currently a senior in high school, the completed FAFSA should be sent to the colleges where you are seeking admission.



PRO TIPS

- Make sure you list more than one college in the School Selection section so you can compare costs and financial aid packages. Students may now add up to 20 colleges and universities to their FAFSA.
- Even if you are not planning to attend a university in California, it is important to list at least one California college or university for Cal Grant consideration.

 0 out of 20 schools selected [View Selected Schools](#)

[Search by School Name](#) [Search by School Code](#)

State

City - optional

School Name - optional

School List Guidelines for California Residents

To be eligible for state grant aid in California, you must list an eligible in-state college. The order of schools in your college list will not impact your eligibility for state aid programs.

5 SIGNATURE


Congratulations! You did it! In order to submit the FAFSA, all contributors must sign the application. You can do this electronically by using your StudentAid.gov account. Once the application has been electronically signed and submitted, a confirmation number will appear. We recommend that you print the confirmation page, or take a picture of the screen with your cell phone.

FAFSA® Form 2026-27 Student: **Raya Tran**

Student Section Parent Section


Pending Submission

Check with your contributor

 Parent Contributor

Requirements for Dependent Students

Your FAFSA® form can't be submitted until your contributor(s) fill out their section of the form and sign it. The last contributor to sign will be able to submit the form for processing.

Contributor	Role	Invite Code	Status
 fafsatestemail@gmail.com	Parent	76R4UJT	<input type="button" value="Invite Sent"/>

STEP THREE

SCENARIO 2: START AND COMPLETE THE FAFSA FORM AS A PARENT



Go to <https://studentaid.gov/h/apply-for-aid/fafsa>. Login using your StudentAid.gov account.

If your student has already started an application, accept the invitation and agree to share your information by clicking “**Continue.**” You can skip to the “*Consent to Share Federal Tax Information*” section on page 53 of this guide.

If you are starting a new application, and plan to invite your student to complete their portion, select “**Start New Form**” under “Start a 2026–27 FAFSA”.

- Indicate that you are starting the FAFSA form as a **Parent**.
- Enter your student's information to start a FAFSA form on their behalf. Do not use nicknames on the FAFSA. Provide their legal name and Social Security Number, or if they don't have one, check the proper box and enter their permanent address. The student will receive an email inviting them to join the form. Invitations will automatically be resent after 7 and 14 days.
- Review the informational pages, including an overview of the FAFSA form, how to add contributors, and information or documents you will need to complete the application. The application indicates that it will take about an hour to complete the form.
- Once you select “Start FAFSA form,” review and verify that all your personal information is correct. Make any necessary corrections in your account settings.
- Enter the date the student became a legal resident. If your student was born in the United States, enter their date of birth.

1 PERSONAL CIRCUMSTANCES



1. Select your current marital status and indicate your college grade level:

You will be asked to indicate what your **college grade level** will be at the beginning of the 2026-27 school year. If you have completed the FAFSA before and are applying for a renewal, the **college grade level** refers to your grade level in regards to completing your intended certificate or degree. It does **not** refer to the number of years you have attended college.

If you are currently a senior in high school and will be a first-time college student, be sure you select **First Year (freshman)**.



WHAT IF...?

What if my high school student is currently enrolled in college courses at a California community college, or has already completed community college courses? Should my student still select **First Year (freshman)** for the purpose of the FAFSA?

Yes! Your student should still select **First Year (freshman)**.

2. You will also be asked if your student will already have a bachelor's degree at the beginning of the 2026-27 school year. A “Yes” response will affect the dependency status and eligibility for aid, including the Federal Pell Grant.

WHAT IS CONSIDERED INDEPENDENT? HERE'S HOW TO TELL



The next four pages of the application will ask questions to determine if your student is a dependent or an independent. For dependent students, the government assumes that some financial support will come from the student's parents, which is why your income information will be collected and used to calculate how much your student receives in financial aid. Independent students are assumed to have no financial support from parents, so only the student's income information is needed.

Your student is considered an **independent** on the FAFSA if any of the following statements apply to **your student**:

- The student is currently serving on active duty in the U.S. armed forces for purposes other than training.
- The student is a veteran of the U.S. armed forces.
- The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2026 and June 30, 2027.
- At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).
- At any time since the student turned 13, they were in foster care.
- The student is or was a legally emancipated minor, as determined by a court in their state of residence.
- The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.
- The student was born before January 1, 2003.
- The student is married. (Answer "No" if you they separated but not divorced.)
- The student is working toward a master's or doctorate degree (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.).
- At any time on or after July 1, 2025, the student was unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless.

Again, if your student is considered an independent, then they do not need to provide any parental information on the FAFSA. If your student is considered a dependent, then parental information will be required.

IMPORTANT



Consent to Share Federal Tax Information

In order for your student to be eligible for Federal Student Aid, all contributors must consent to share your federal tax information. Read through the information, then select "Approve" at the bottom of the page.

If you select "Decline," your student will NOT be eligible to receive federal student aid.



2 DEMOGRAPHICS

When the application was started by the **Parent**, the demographics section begins with questions about the parent's marital status, which will determine whether their spouse or partner will need to be invited as a contributor.

If your spouse needs to be invited as a contributor:

- Enter your spouse's email address to invite them to the application. Contributors no longer need to be invited using their Social Security Number or date of birth, an email address is all that is required. Once invites, contributors will receive a secure code by email to access the FAFSA. Invitations are automatically resent after 7 and 14 days if they have not yet accepted.
- Enter your state of residence, along with the date you became a legal resident. If you were born in the United States, enter your date of birth.

3 FINANCIALS

While most questions about your finances have been removed, and will automatically be filled in through the Financial Aid Direct Data Exchange (FADDX), this section will ask some questions about certain federal benefits. Your answers to these questions will not have a negative impact on your student's eligibility for federal student aid or other federal benefits. You will be asked for information on the following:

- Earned Income Tax Credit (EITC)
- Federal Housing Assistance
- Free or Reduced Price School Lunch
- Medicaid
- Refundable Credit for Coverage Under a Qualified Health Plan (QHP)
- Supplemental Nutrition Assistance Program (SNAP)
- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF)
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

REMINDER ON FREE OR REDUCED PRICE MEALS

California is the first state in the nation to pass universal free meals. Updated Federal guidance says that families should **only** check the box indicating free or reduced price meals if they meet the US Department of Agriculture (USDA) income eligibility [guidelines](#). **By meeting these criteria and checking the box, families do not need to report assets on the FAFSA.**

FAMILY SIZE

Unlike previous years, your family size will automatically be calculated from your tax returns. If you did not file taxes, or if your family size is different from the number of individuals claimed on your 2024 tax return, you may enter the information manually.

You will be asked to indicate how many people in your family will be in college between July 1, 2026, and June 30, 2027. The number of students in college is no longer considered when calculating students' financial aid awards.

PRO TIPS



Have a copy of your tax return on hand, so you can see who is claimed. You will not be able to see the number that is pulled from your tax return; it will only ask if the number is different. Please note that if you enter a number that differs from your tax return, your student's application may be chosen for verification.



DETERMINING FAMILY SIZE

STUDENT PROFILE: HARLEEN

Harleen is a high school senior and is completing the FAFSA for the first time. Harleen's parents are married, and she has two siblings: an older brother currently in his second year at California State University, Long Beach and a younger sister in 10th grade. Harleen's grandmother and grandfather recently moved in and will now be fully supported financially by her parents. Harleen's older brother just moved out of their family home to be closer to California State University, Long Beach.

Harleen's family size for the purpose of the FAFSA is 7, and the number of family members attending college during her award year (2026-27 in this case) is 2.

Here's why the family size is 7 and why the number of family members attending college is 2:

HARLEEN'S FAMILY SIZE

$$1 \text{ (Harleen)} + 2 \text{ (parents)} + 1 \text{ (brother)} + 1 \text{ (sister)} + 2 \text{ (grandparents)} = 7$$

Family size includes: The parent (and their spouse), the student, and other people, if they now live with the parent and the parent will provide more than half of their support between July 1, 2026, and June 30, 2027. This includes dependent children who meet these criteria, even if they live apart because of college enrollment.

- Harleen, as the student applying for financial aid, counts as **1**
- Harleen's parents each count as 1 for a total of **2**
- Harleen's older brother counts as **1** in the family even though he lives outside of the house because he still receives more than half of his financial support from his parents, and will continue to receive financial support from his parents next school year
- Harleen's younger sister counts as **1**
- Harleen's grandparents each count as 1, for a total of **2**, because they will now be fully supported financially by her parents

Of the seven members in Harleen's family, 2 will be in college during the 2026-27 school year: Harleen and her older brother. Applicants still indicate the number of family members in college because students may receive financial aid from their college or university that is influenced by this number. However, this number will no longer factor into the amount a student can receive through Federal Student Aid.

WHAT IF...

Harleen's parents filed their tax return before her grandparents moved in. By consenting to the Financial Aid Direct Data Exchange (FADDX), their family size would automatically be imported, and would indicate a total of 5: Harleen's parents, her two siblings, and herself. When reporting family size in the FAFSA, Harleen's parents are asked if their family size is different from the number of individuals claimed on their 2024 tax return.

Because they have their tax return on hand, they know that the number reported on their 2024 taxes was 5, but should now be 7 to account for Harleen's grandparents. They should select "Yes," and manually enter the number of dependents.

Family Size

Is the parent's family size different from the number of individuals claimed on their 2024 tax return?

Family size includes the parent, their spouse, children, and other dependents in the home. Dependents are people who live with the parent and will receive more than half of their support from them between July 1, 2026, and June 30, 2027. This includes dependent children even if they live apart because of enrollment at a college or career school. Examples of family size changing include the birth of a child and a child independently supporting themselves such that they are no longer a dependent.

Yes

No

Based on answers to previous questions, we've made some assumptions about the parent's family. The student and the student's parent (and parent's spouse, if married) are always included in the family size. The box below shows the parent's family size based on our assumptions and the number of children or other dependents you report.



The parent's family size is 7.

Parent: 1 Parent Spouse or Partner: 1 Student: 1 Parent's Children and Other Dependents: 4

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, 2026 and June 30, 2027.

Do not include the student applicant.

4



DETERMINING FAMILY SIZE

STUDENT PROFILE: MALCOLM

Malcolm is a high school senior and is applying for financial aid for the first time. His parents are divorced and he has two younger sisters. Malcolm's parents have joint custody of all three children, but Malcolm and his two sisters lived with their mother more than their father and the mother provided more financial support in the past 12 months. Malcolm's mother is now remarried.

In this case, **Malcolm's family size is 5**. Here's why:

- Malcolm, as the student applying for financial aid, counts as **1**
- Malcolm's mother counts as **1** because she provided more financial support than his father over the past 12 months (for the purposes of calculating "family size," she is considered the custodial parent)
- Malcolm's stepfather counts as **1**, because he is legally married to Malcolm's mother (the custodial parent)
- Malcolm's younger sisters count as **2**

MALCOLM'S FAMILY SIZE

$$1 \text{ (Malcolm)} + 1 \text{ (mother)} + 1 \text{ (stepfather)} + 2 \text{ (sisters)} = 5$$



The parent's family size is **5**.

Parent: 1 Parent Spouse or Partner: 1 Student: 1 Parent's Children and Other Dependents: 2

Two things are important to note about Malcolm's household:

1. When filling out his FAFSA, Malcolm should provide financial information about his mother (Parent 1) and stepfather (Parent 2). Malcolm should not provide his father's financial information because his mother (the custodial parent for the purpose of the FAFSA) is remarried. (Reminder: there is a flowchart on page 37 of this guide that will help you determine who is considered a parent for the FAFSA.)
2. If Malcolm's mother is planning to file taxes and she does not plan to claim Malcolm, she is still considered his custodial parent for the FAFSA. She will need to indicate on next year's FAFSA form that her family size is different from the number of individuals claimed on her 2024 tax return.

WANT TO LEARN MORE?

Join us for our financial aid webinars!

Scan the QR code to RSVP:





TAX RETURN INFORMATION

While most tax return information is automatically imported, you will be asked to add the following information in this section of the application:

- IRA rollover into another IRA or qualified plan (if none, enter "0").
- Pension rollover into an IRA or other qualified plan (if none, enter "0").
- Foreign Earned Income Exclusion (if none, enter "0").
- Optional: Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (these usually apply to those renewing their FAFSA form, not to first-time applicants).

ASSETS

You will be asked to enter the following information to report **your** assets:

- Annual child support received for the last complete calendar year.
- Current total of cash, savings, and checking accounts (not including student aid).
- Current net worth of investments, including real estate. Net worth is the value of the investments minus any debts owed against them.
- Current net worth of business and investment farms. Net worth is the value of the businesses or farms minus any debts owed against them.

REMINDER ON ASSETS



- Child support received is considered an asset, not income.
- Family farms and small businesses are considered assets that are available to help pay for college, unless the family uses a farm as their primary residence.

5 SIGNATURE

Congratulations! You did it! In order to submit the FAFSA, you and your student must sign the application. You can do this electronically by using your StudentAid.gov account. Once the application has been electronically signed and submitted, a confirmation number will appear. We recommend that you print the confirmation page, or take a picture of the screen with your cell phone.

You're Almost There!
The parent section is complete!

Requirements for FAFSA® Submission
This FAFSA® form is not complete until all required contributors fill in their sections of the form and sign it. Once completed, the FAFSA form will be submitted for processing.

If you are completing the **paper FAFSA form** rather than completing it online, mail your application to:

Federal Student Aid Programs
P.O. Box 7564
London, KY 40742-7654

IMPORTANT



In previous years, if the parent does not possess a valid Social Security Number, the application required parents to print the signature page and mail it in. Now, paper signature pages have been eliminated.

All contributors, regardless of their citizen status, are required to sign the FAFSA **electronically** with their StudentAid.gov account. Remember, all contributors need their own StudentAid.gov account, and will be able to create one, even if they do not have a Social Security Number.



**CALIFORNIA DREAM ACT
APPLICATION (CADAA)**

IMPORTANT DATES:

Four-year Colleges: March 2, 2026

Community Colleges: September 2, 2026



WHAT IS THE CALIFORNIA DREAM ACT APPLICATION (CADAA)?

The California Dream Act allows both undocumented and nonresident documented students who meet certain criteria to apply for and receive varying types of institutional and state-administered financial aid in California — eligible students complete the California Dream Act Application (CADAA) to access this aid.

If your student has been granted a Social Security Number and permanent residency they should be completing the Free Application for Federal Student Aid (FAFSA). If your student has been granted a Social Security Number for work-related purposes and is still awaiting the completion of their asylum/ residency case they should complete the CADAA.

THE CADAA IS...

- used for applying for state financial aid in California. This includes University of California grants, California State University grants, Cal Grants, the California College Promise Grant, and other college-specific awards.
- a safe application that does not impact an applicant's future immigration status.
- processed, at no cost, by the California Student Aid Commission.

THE CADAA IS NOT...

- an application for federal financial aid.
- related to the Deferred Action for Childhood Arrivals (DACA) program.
- a pathway to U.S. citizenship.
- used to apply for financial aid outside of California. It is specific to California. If your student is not eligible for federal financial aid and is interested in attending a college outside of California, then you will need to look into additional programs and services specific to the college and state of interest.

THE CALIFORNIA DREAM ACT APPLICATION (CADAA)

Before we walk through the California Dream Act Application (CADAA) step-by-step, have you confirmed which of the two applications — Free Application for Federal Student Aid (FAFSA) or CADAA — is appropriate for your student? As a reminder, please review the eligibility requirements:

You are eligible to complete the FAFSA if you are a:

- U.S. Citizen
- Permanent Resident
- Eligible non-citizen
- T Visa holder

You are eligible to complete the CADAA if you:

- Are undocumented
- Have a valid or expired DACA
- Are a U Visa holder
- Have Temporary Protected Status (TPS)
- Meet the nonresident exemption requirements under AB 540/SB 68

If you have questions about whether or not your student meets in-state tuition requirements, check out [this tool](#) created by [Immigrants Rising](#).

You can only fill out one application per year.

REMINDER



If your student has Temporary Protective Status (TPS) or holds a U Visa, they can apply for state financial aid through the CADAA, even if they do not meet the AB 540/ SB 68 requirements.

WHAT IS AB 540/SB 68?

If your student is a California resident, they will pay significantly lower tuition than an out-of-state student looking to attend a California 2- or 4-year college. AB 540 is a California law that ensures qualified students pay in-state resident tuition and fees to attend a 2- or 4-year college in California instead of the more expensive nonresident fees. SB 68 expanded AB 540 by allowing students to count years spent at a California community college or adult school toward eligibility. Students — including undocumented students — must meet the following three AB 540/SB 68 requirements (time and coursework, degree/unit, and completed nonresident exemption request) to be eligible for in-state rates:

Time and Coursework Requirements: Three years of credit from a California high school **and** three years of total attendance at any combination of a California elementary school, California middle school, or California high school.

OR

Three years of attendance (or the equivalent) at a California high school, a California adult school, or a California community college.*

Degree or Unit Requirements: Any one of the following will satisfy this particular requirement:

- Graduation from a California high school (or the equivalent).
- Attainment of an associate's degree from a California community college.
- Fulfillment of minimum transfer requirements from a California community college to a UC or CSU.

Completed Nonresident Exemption Request (if applicable): The California Nonresident Exemption Request form states that you meet the AB 540 requirements.

WHAT PARENTS NEED TO KNOW ABOUT THE CADAA

TERMINOLOGY



- **Student Aid Index (SAI):** The CADAA now uses the Student Aid Index (SAI) (previously called Expected Family Contribution (EFC)). Whereas students with the greatest need previously had an EFC of 0, the SAI can go as low as negative \$1,500, so more students will qualify for aid. The new terminology clarifies that this number is meant to be used by colleges to determine how much aid to provide each applicant, NOT to suggest how much a family must pay or how much aid a student will actually receive. The State Higher Education Executive Officers Association (SHEEO) estimates that this change will benefit 78% of applicants. 13% of applicants will see no change, and about 8% of applicants will see a higher SAI than their previous EFC calculation.



- **Other Financial Assistance (OFA)** is a term used instead of Estimated Financial Assistance (EFA) and can include non-federal scholarships, and institutional grants or loans. A student's need is determined by the following formula:

$$\text{NEED} = \text{COST OF ATTENDANCE (COA)} - \text{STUDENT AID INDEX (SAI)} - \text{OTHER FINANCIAL ASSISTANCE (OFA)}$$

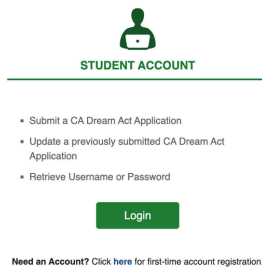
KEY APPLICATION ELEMENTS

- Students may list up to 20 colleges.
- The CADAA has embedded the AB 540 affidavit within the application, eliminating the need for students to separately fill out the affidavit at each college they apply to.
- The AB 540 affidavit section has been enhanced to include questions about the number of credits or hours the student has obtained and the unit type.
- The application requires students to manually enter the names of all the schools they have attended (including high school, adult school, and community college), as well as the corresponding credits or hours they earned at each school.
- The last name field has been expanded from 15 characters to 35 characters.
- The pre-registration process requires students to go back and forth between the application and their email to set up their login credentials.
- "Help & Hints" buttons (**i**) are more visible, or will be displayed automatically.
- Questions about tax returns include "Help & Hints" information and visual aids.
- Parental signatures are built into the application, which eliminates the need to create a separate PIN.

STEP ONE

ACCESS THE CADAA

If you are planning to submit the California Dream Act Application electronically, you can access the application by visiting <https://dream.csac.ca.gov>. This is the official California Student Aid Commission website. It is important to note that the electronic application is only available in English.

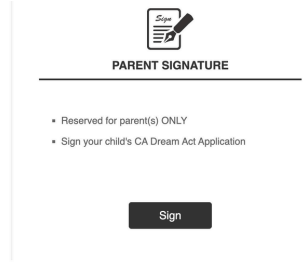


STUDENT ACCOUNT

- Submit a CA Dream Act Application
- Update a previously submitted CA Dream Act Application
- Retrieve Username or Password

Login

Need an Account? Click [here](#) for first-time account registration.



PARENT SIGNATURE

- Reserved for parent(s) ONLY
- Sign your child's CA Dream Act Application

Sign

If you would like a paper application, you can access the appropriate PDF here: <https://www.csac.ca.gov/post/resources-california-dream-act-application>. The paper application is available in both Spanish and English.

REMINDER



Selective Service registration is no longer a requirement for male students aged 18-25 to receive state financial aid. Failure to register, however, may impact future opportunities.

If you are completing the CADAA for the first time, you will need to create a CSAC account:

1. Select “Click here for first time account registration”
2. Indicate whether you have a Social Security Number, and verify that you meet the listed AB 540 criteria
3. Complete the form to create an account. Once created, you will receive an email with instructions to create a password

STEP TWO

START THE CADAA

1. Visit <https://dream.csac.ca.gov/> and login using your CSAC account.
2. Check your email for a verification code. Enter the code to access your application.
3. Start a new application by selecting the “2026-2027 School Year” button.
4. Review the tips for completing the California Dream Act Application.



1 PERSONAL IDENTIFIERS

For this first section, your student will be asked to provide general information such as: legal name (as it appears on school records), birth date, mailing address, and citizenship status.

This portion of the application will ask questions about your student's gender, race, and primary language spoken in your home. These questions are for research purposes only; responses will not be shared with colleges and will not affect financial aid eligibility. An option to "prefer not to answer" is available for all demographic questions.

2 PERSONAL CIRCUMSTANCES

1. Select your student's current marital status and indicate their college grade level:

Indicate what the student's **college grade level** will be at the beginning of the 2026-27 school year. If you have completed the CADAA before and are applying for a renewal, the **college grade level** refers to your student's grade level in regards to completing their intended certificate or degree. It does **not** refer to the number of years your student has attended college.

If your student is currently a senior in high school and will be a first-time college student, be sure they select **First Year (freshman)**.



WHAT IF...?

What if my high school student is currently enrolled in college courses at a California community college, or has already completed community college courses? Should my student still select **First Year (freshman)** for the purpose of the CADAA?

Yes! Your student should still select **First Year (freshman)**.

2. You will also be asked if your student will already have a bachelor's degree at the beginning of the 2026-27 school year.



ARE YOU CONSIDERED INDEPENDENT? HERE'S HOW TO TELL



This **"Student Dependency Status"** section of the application will ask questions to determine if your student is a **dependent** or an **independent**. For dependent students, the government assumes that some financial support will come from the student's parents, which is why your income information will be collected and used to calculate how much your student receives in financial aid. Independent students are assumed to have no financial support from parents, so only the student's income information is needed.

Your student is considered an **independent** on the CADAA if any of the following statements apply to **your student**:

- The student is currently serving on active duty in the U.S. armed forces for purposes other than training.
- The student is a veteran of the U.S. armed forces.
- The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2026 and June 30, 2027.
- At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).
- At any time since the student turned 13, they were in foster care.
- The student is or was a legally emancipated minor, as determined by a court in their state of residence.
- The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.
- The student was born before January 1, 2003.
- The student is married.
- The student is working toward a master's or doctorate degree (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.).
- At any time on or after July 1, 2025, the student was unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless.

IMPORTANT



If your student is considered an independent, then they do not need to provide any parental information on the CADAA. If your student is considered a dependent, then parental information will be required.

3 DEMOGRAPHICS

Students will be asked to provide the highest level of schooling completed by their parents. For the purpose of this application, a parent is defined as biological or legally adoptive (this includes same-sex parents and unmarried parents living together). A stepparent can also be considered a parent if the individual is currently legally married to the student's primary custodial parent. **(For more information on how a parent is defined, please review Who is "Considered a Parent for the FAFSA and CADAA?")**

HIGH SCHOOL INFORMATION

1. Indicate the student's high school completion status at the beginning of the 2026-27 school year.
2. If necessary, select the type of certificate or exam the student will have completed by the beginning of the 2026-27 school year. Click the information (i) icon for details on the GED, HiSET, TASC, and CHSPE.
3. There is an optional question about the student's 10-digit Statewide Student ID (SSID) number. CSAC will use this information to match your application with educational records, such as their GPA. You can find this number on their high school transcript. Students attending private schools in California may leave this question blank.
4. Fill out the information about the student's high school. Click "Search" and select the correct high school from the list.

4 FINANCIALS

This section of the application will ask questions about your **student's** tax filing status.

1. Indicate whether the student has, or will, file a 2024 tax return with the IRS.
2. Indicate whether the student earned income in a foreign country or was otherwise exempt from filing a tax return.
3. Select the student's filing status for their 2024 tax return. If the student lives with their parents and is not married, select "Single".
4. Fill out the information from the student's 2024 tax return. Clicking the information (i) icon will give you information about where to find each piece of information.
5. Indicate whether a Schedule A, B, D, E, F, or H was/will be filed with the student's 2024 IRS Form 1040. This question will also be asked in the parent section. To learn more, visit <https://www.irs.gov/forms-pubs/schedules-for-form-1040>.
6. Provide information about the student's current total of Cash, Savings, and Checking Accounts, as well as the student's Net Worth of Investments, including Real Estate. This does not include financial aid awarded, or the home that the student lives in.

5 COLLEGES

The school choices section of the CADAA is used to inform processors which universities should receive the completed application. As a reminder, the CADAA is an application for state aid in California only — **this application cannot be used for colleges outside of California, or to access federal student aid funds.**

1. Your student will indicate whether they are interested in the California Dream Act Service Incentive Grant (CDSIG) Program. You can find information on this program on page 27 of this guide.
2. Fill out the information about the colleges that your student is applying to, or is interested in attending. Click “Search” and select the correct schools from the list.

PRO TIPS



Make sure your student lists more than one college in the School Selection section so they can compare costs and financial aid packages. Students may now add up to 20 colleges and universities to their CADAA.

4 NONRESIDENT TUITION EXEMPTION

The 2026-27 CADAA includes the AB 540 Affidavit, which eligible students complete in order to qualify for in-state tuition. This integration eliminates the need for students to separately fill out the affidavit at each college they apply to.

Answer all the questions carefully, and click the information (i) icon when you need clarification. This section of the application is the only way for students to qualify for in-state tuition rates, which will save your family money. (See page 16 of this guide for a look at how tuition costs differ for resident and non-resident students.)

STEP FOUR

COMPLETE THE PARENT PORTION(S)



Once the student has completed their portion of the application, it is now time for you, the parent, to fill out the remaining information.

Note: If the student is married, their spouse will complete this portion of the application instead of their parent(s).

1. Determine whose information to include in the application. (Reminder: there is a flowchart on page 37 of this guide that will help you determine who is considered a parent for the CADAA.)



1 PERSONAL IDENTIFIERS

1. Provide the parent's legal name and birth date. Double check that all the information you included is correct.
2. While it is optional to include the parent's phone number and email address, provide these to allow for more ease of communication about your student's application.
3. Provide the parent's mailing address, regardless of whether the address is in California, Canada, Mexico, a U.S. territory, or a military installation. A valid mailing address is required.

2 NON-FINANCIAL INFORMATION

1. Select the appropriate response that describes the parents' marital status. Answer this question with the status that is correct as of the day you are filling out the application.
2. Provide the state where the parent lives, and when they began living in that state. If the parent was born in that state, enter their date of birth.
3. Provide the size of the parents' household. To report this number accurately, include:
 - the student applying for financial aid.
 - the student's parents (If the parents are divorced, count only the custodial parent. If the custodial parent is remarried, count the stepparent).
 - the parents' other children (even if they do not live with the parents) if (a) the parents will provide more than half of their support between July 1, 2026 and June 30, 2027, or (b) the children are considered dependent based on the questions in the dependency status section of the CADAA.
 - other people who now live with the student's parents and receive more than half of their support and will continue to receive more than half of their support from the student's parents between July 1, 2026 and June 30, 2027.
4. Indicate how many people in the parents' household will be college students between July 1, 2026 and June 30, 2027.
 - Do not include parents as college students.
 - To be counted in the answer for this question, members of the household must be enrolled (at least part-time) in a program that leads to a college degree or certificate.

WANT TO LEARN MORE?

Join us for our financial aid webinars!

Scan the QR code to RSVP:





DETERMINING FAMILY SIZE

STUDENT PROFILE: HARLEEN

Harleen is a high school senior and is completing the CADAA for the first time. Harleen's parents are married, and she has two siblings: an older brother currently in his second year at Cal State Long Beach and a younger sister in 10th grade. Harleen's grandmother and grandfather recently moved in and will now be fully supported financially by her parents. Harleen's older brother just moved out of their family home to be closer to Cal State Long Beach.

Harleen's family size for the purpose of the CADAA is 7, and the number of family members attending college during her award year is 2.

Here's why the family size is 7 and why the number of family members attending college is 2:

Family size includes: The parent (and their spouse), the student, and other people, if they now live with the parent and the parent will provide more than half of their support between July 1, 2026, and June 30, 2027. This includes dependent children who meet these criteria, even if they live apart because of college enrollment.

- Harleen, as the student applying for financial aid, counts as **1**
- Harleen's parents each count as **1** for a total of **2**
- Harleen's older brother counts as **1** in the family even though he lives outside of the house because he still receives more than half of his financial support from his parents, and will continue to receive financial support from his parents next school year
- Harleen's younger sister counts as **1**
- Harleen's grandparents each count as **1**, for a total of **2**, because they will now be fully supported financially by her parents

HARLEEN'S HOUSEHOLD SIZE

$$1 \text{ (Harleen)} + 2 \text{ (parents)} + 1 \text{ (brother)} + 1 \text{ (sister)} + 2 \text{ (grandparents)} = 7$$

Of the seven members in Harleen's family, 2 will be in college during the 2026-27 school year: Harleen and her older brother. Applicants still indicate the number of family members in college because students may receive financial aid from their college or university.

? WHAT IF...

What if Harleen's younger sister decides to enroll in college courses when she is an 11th grader? Does she then count as another dependent from the household enrolled in college?

No. Only students who will attend an eligible college or university on **at least a half-time basis for the purpose of obtaining a certificate or degree** may be counted in the number of college students on the CADAA. Additionally, Harleen's younger sister does not yet have a high school diploma (or its equivalent) so she should not be included in the "Number in College" count.



DETERMINING FAMILY SIZE

STUDENT PROFILE: MALCOLM

Malcolm is a high school senior and is applying for financial aid for the first time. His parents are divorced and he has two younger sisters. Malcolm's parents have joint custody of all three children, but Malcolm and his two sisters lived with their mother more than their father and the mother provided more financial support in the past 12 months. Malcolm's mother is now remarried.

In this case, **Malcolm's household size is 5**. Here's why:

- Malcolm, as the student applying for financial aid, counts as **1**
- Malcolm's mother counts as **1** because she provided more financial support than his father over the past 12 months (for the purposes of the calculating "family size," she is considered the custodial parent), she is considered the custodial parent)
- Malcolm's stepfather counts as **1**, because he is legally married to Malcolm's mother (the custodial parent)
- Malcolm's younger sisters count as **2**

MALCOLM'S HOUSEHOLD SIZE

$$1 \text{ (Malcolm)} + 1 \text{ (mother)} + 1 \text{ (stepfather)} + 2 \text{ (sisters)} = 5$$

Two things are important to note about Malcolm's family:

1. When filling out his CADAA, Malcolm should provide financial information about his mother (Parent 1) and stepfather (Parent 2). Malcolm should not provide his father's financial information because his mother (the custodial parent for the purpose of the CADAA) is remarried.
2. If Malcolm's mother is planning to file taxes and she does not plan to claim Malcolm, she is still considered his custodial parent for the CADAA.

WANT TO LEARN MORE?

Join us for our financial aid webinars!

Scan the QR code to RSVP:



3 FINANCIALS



In order to better understand your family's financial need, this section will ask some questions about certain federal benefits. You will be asked for information on the following:

- Earned Income Tax Credit (EITC)
- Federal Housing Assistance
- Free or Reduced Price School Lunch
- Medicaid
- Refundable Credit for Coverage Under a Qualified Health Plan (QHP)
- Supplemental Nutrition Assistance Program (SNAP)
- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF)
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

2024 TAX RETURN INFORMATION

1. You will be asked if the parent(s) filed, or will file, a 2024 IRS Form 1040 or 1040-NR. Indicate whether the parent filed/will file jointly with a current spouse.
2. Fill out the information from the parent's 2024 tax return. Clicking the information (i) icon will give you information about where to find each piece of information.
3. Complete information about the parent's finances, including:
 - Taxable earnings from need-based employment programs (if none, enter "0").
 - IRA rollover into another IRA or qualified plan (if none, enter "0").
 - Pension rollover into an IRA or other qualified plan (if none, enter "0").
 - If a Schedule A, B, D, E, F, or H was/will be filed with the parent's 2024 IRS Form 1040. To learn more, visit <https://www.irs.gov/forms-pubs/schedules-for-form-1040>.
 - Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (these usually apply to those renewing their FAFSA form, not to first-time applicants).
 - Foreign Earned Income Exclusion (if none, enter "0").
 - Child support received in the last calendar year (if none, enter "0").
 - Current total of Cash, Savings, and Checking Accounts.
 - Current Net Worth of Investments, Including Real Estate, but not including the home you live in (if none, enter "0").
 - Net Worth of Businesses and Investment Farms (if none, enter "0").
4. If necessary, include information about your spouse or partner. They will also provide personal and financial information in this portion of the application.

STEP FIVE

FINISH THE CADAA

Congratulations! You did it! In order to submit the CADAA, you and your student must sign the application:

1. Read the information carefully and check the boxes to agree to the terms and agreements.
2. Once all the boxes are checked, the student's electronic signature will appear in the box.
3. In order to provide the parent signature, select "My parent/legal guardian can provide their signature now."
4. Read the information carefully and check the boxes to agree to the terms and agreements.
5. Once all the boxes are checked, the parent's electronic signature will appear in the box.
6. Click "Submit."

Once the application has been electronically signed and submitted, a confirmation number will appear. We recommend that you print the confirmation page, or take a picture of the screen with your cell phone.

IF YOU ARE COMPLETING THE PAPER CADAA FORM:

All completed and signed paper applications should be mailed to:

California Student Aid Commission, Cal Grant Operations
P.O. Box 419027
Rancho Cordova, CA 95741-9027





WHAT'S NEXT?

IMPORTANT DATES:
Four-year Colleges: March 2, 2026
Community Colleges: September 2, 2026

YOUR STUDENT SUBMITTED THE FAFSA OR CADAA, WHAT'S NEXT?

As college decisions loom and the financial landscape continues to evolve, we're excited to offer [a comprehensive collection of Financial Aid Resources](#), including our complete webinar series and essential parent guides, to empower you and your community to navigate college affordability at every stage.



GO FINANCIAL AID WEBINARS

Explore our webinar series below:

- [Financial Aid Fundamentals – FAFSA and CADAA Made Clear](#): This session is purposefully split into two tracks so you get exactly what you need:
 - [Families and Students Session](#): A clear, supportive walkthrough of FAFSA and CADAA basics, designed to answer questions from families in real time.
 - [Practitioners Session in Partnership with Southern California College Access Network \(SoCal CAN\)](#): Strategies, resources, and inspired tips for those who support students in completing financial aid applications.
- [Critical College Financial Aid Info for Undocumented or Mixed-status Families](#): This session provides essential, up-to-date guidance tailored to the unique needs of undocumented and mixed-status families.



A PARENT'S GUIDE TO COLLEGE CONVERSATIONS

Deciding what path to choose after high school is a huge step for students and families and there are so many questions and factors to consider. [A Parent's Guide to College Conversations](#) is another resource in GO's parent guide franchise that explores financial aid award letters and college cost-saving opportunities, and offers tips for families on how to have healthy, productive conversations with their children about their futures. **This resource is also available [in Spanish](#).**



JOIN OUR NETWORK FOR UP-TO-DATE NEWS

Join our mailing list to subscribe to our monthly newsletter, which includes upcoming events, a school board corner reviewing key developments from board meetings, and interviews with community leaders.

SIGN UP NOW!

RESOURCES

Calculating college costs

How much does college actually cost? College cost calculators are meant to help you better understand how much your student's college education will really cost, and give you an opportunity to analyze and compare financial aid award offers.

- [College Cost Calculator](#) (uAspire)
 - [Public Benefit Finder for California Students](#) (California Competes)
-

Resources for foster youth

There are a wide range of supports and programs available to current and former foster youth to help cover higher education costs. The resources below provide important information on how to complete the FAFSA or CADAA as a foster youth student and financial aid award opportunities available in California.

- [Financial Aid Guide for California Foster Youth](#) (John Burton Advocates for Youth)
 - [Foster Youth Students](#) (California Student Aid Commission)
 - [Navigating FAFSA: A Guide for Foster Care Students](#) (Speak Up for Kids)
-

Resources for mixed-status families

If a member of your family is undocumented, many questions can arise when applying for financial aid and getting ready to pay for college. The resources below from [Immigrants Rising](#) can clear up some confusion and point you in the right direction for further support.

- [Better FAFSA for Mixed-Status Families: Top 10 Things to Know So You Can Prepare](#) (Immigrants Rising)
 - [CADAA checklist and Cal Grant checklist](#) (Immigrants Rising)
 - [California In-State Tuition Tool](#) (Immigrants Rising)
 - [FAFSA vs. CA Dream Act: Apply to the Correct Financial Aid in CA](#) (Immigrants Rising)
-

Scholarships: Where to find them and what to be aware of if your student receives one

Scholarships can really help families reduce the cost of college. Find out more about scholarship programs and opportunities (including college savings plans and Promise programs) and learn about what you can do if your student's selected college illegally reduces or cancels financial aid awards as a result of outside scholarships (scholarship displacement).

- [Applying for scholarships and fellowships that do not require proof of citizenship](#) (Immigrants Rising)
 - [California Kids Investment and Development Savings Program](#) (CaKIDS)
 - [MyPromise](#) (College Promise)
 - [Navigating Scholarship Displacement with Your Students](#) (Northern California College Promise Coalition)
 - [Scholarship search database](#) (Fastweb)
-

Student loan forgiveness

Explore current loan forgiveness programs, which means you are no longer required to repay some or all of your student loans.

- [One-Time Student Loan Forgiveness](#) (Federal Student Aid Office)
- [Public Service Loan Forgiveness: What It Is, How It Works](#) (NerdWallet)

ACKNOWLEDGMENTS

A Parent's Guide to Financial Aid would not have been possible without the contributions of so many individuals and organizations. We are grateful to the GO staff members who helped bring this resource to life for California families by providing hours and hours of research, writing, edits, design, and translation support.

We are so thankful to the partners and champions whose financial support help to fuel this work:

- GO Public Schools Board of Directors
- Carnegie Corporation of New York*
- Stockton Scholars a Program of the Reinvent Stockton Foundation
- Tipping Point Community

If you would like to provide [sponsorship](#) for future guides or upcoming financial aid webinars from GO Public Schools, please reach out to our development team at:

developmentteam@gopublicschools.org





WANT TO LEARN MORE?

Join us for our financial aid webinars!

Scan the QR code to RSVP:

