



# HOW TO FINANCE YOUR HIGHER EDUCATION

**CSAC | CALSOAP**

**CSAC**  
**CALSOAP**  
SOUTH COUNTY  
CONSORTIUM





# SIGN IN FORM

---



# GOALS AND OBJECTIVES

HIGHER EDUCATION CAN BE VERY EXPENSIVE; MAKING COLLEGE FEEL HARDER TO GRASP. IN THIS PRESENTATION, WE' LL GO OVER HOW TODAY' S COLLEGE STUDENT FINANCES THEIR EDUCATION AND EXPERIENCE WHILE IN SCHOOL.

**01**

WHAT TO EXPECT  
THIS YEAR

SENIOR YEAR TIMELINE,  
WHAT TERMS TO KNOW,  
AND WHY THIS IS  
IMPORTANT.

**02**

THE DIFFERENT  
TYPES OF AID

WHAT TYPE OF AID CAN  
I APPLY FOR? WHAT IS  
THE DIFFERENCE? WHAT  
DO I NEED BEFORE  
APPLYING?

**03**

HOW TO PREPARE

WHAT DO I NEED TO  
COMPLETE THESE  
APPLICATIONS? WHAT  
SHOULD I EXPECT?

**04**

Q&A AND FAFSA  
WALK-THROUGH

GET YOUR QUESTIONS  
ANSWERED BY  
TODAY' S COLLEGE  
STUDENTS!

# COLLEGE TIMELINE FOR HS SENIORS 25-26

WHAT TO EXPECT AND WHEN TO EXPECT IT

APPLY FOR COLLEGE/UNIVERSITY

OCT. 1 - JAN 31

APPLY FOR COMMUNITY COLLEGE

FEB - MAY

SUBMIT FAFSA/CADAA

OCT 1 - MARCH 2ND

RECEIVE STUDENT AID INDEX (SAI)

DEC 1 - MARCH 1ST

RECEIVE ACCEPTANCES

MARCH-APRIL

SUBMIT SIR

APRIL - JUNE

SEPT

OCT

NOV

DEC

JAN

FEB

MAR

APR

MAY

# WHAT IS FINANCIAL AID?

MONEY THAT THE FEDERAL OR STATE GOVERNMENT GIVES OR LOANS TO STUDENTS

The financial information provided on applications is used to calculate a family's Student Aid Index (SAI). The SAI, in combination with the student's Cost of Attendance (COA), is used to determine financial aid eligibility/need.

**COA** Cost of Attendance

**SAI** Student Aid Index

**STUDENT NEED**



# FAFSA VS CADAA

## FREE APPLICATION FOR FEDERAL STUDENT AID

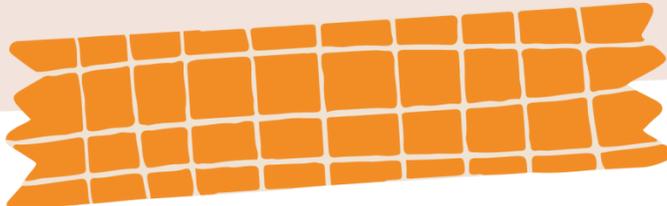
- Financial Aid from the federal government
- For students with SSN or eligible non-citizens
- Access to Cal Grant, Pell Grant and direct loans

## CALIFORNIA DREAM ACT APPLICATION

- Financial Aid from the state government
- For students without SSN, or with Temporary Protected Status (TPS), or U-Visa holder [with AB540 status]
- Access to Cal Grant and some institutional scholarships

# CSS PROFILE

COLLEGE SCHOLARSHIP SERVICE

- 
- Additional application required by Private or Out-of-State colleges to determine a student's eligibility for non-federal institutional aid
  - Asks for additional information
    - Home equity, income and assets from non-custodial parents
    - Retirement plans
  - [cssprofile.collegeboard.org](https://cssprofile.collegeboard.org)

[CSSPROFILE.COLLEGEBOARD.ORG](https://cssprofile.collegeboard.org)

Fee  
Waivers  
Available!

\$25 for the initial registration and sending it to a school

+ \$16 for each additional school

Ex: I apply to USC, Yale and Stanford so I pay \$57  
(\$25 + \$16 + \$16)

# TYPES OF AID & THEIR DIFFERENCES



# WHAT ARE THE TYPES OF FINANCIAL AID?

## SCHOLARSHIPS

- based on need or merit
- does not need to be paid back
- usually an application process

## GRANTS

- does not need to be paid back
- each grant has different requirements
- some are granted without an application process

## WORKSTUDY

- students work part-time and use their income to pay tuition, fees, etc.
- allows students to gain experience while in school

## LOANS

- borrowed money, needs to be paid back
- can be private or federal; subsidized or unsubsidized

# SUBSIDIZED & UNSUBSIDIZED LOANS

## SUBSIDIZED

Given to undergraduate students who demonstrate financial need

Federal Government pays for the interest while student is in school



## UNSUBSIDIZED

Offered to all students (undergraduate, graduate, etc.)

Interest is paid by the student/borrower while in school



# CAL-GRANT A

DISCLAIMER: These numbers are not guaranteed for all students. These are the ABSOLUTE MAXIMUM a student MAY receive under this grant.

## CAL-GRANT A

- GPA Minimum: 3.0
- Degree Requirement
  - B.A. Degree Program
- Pays tuition & fees for UP TO 4 YEARS at eligible schools in CA
  - 48 semester units
- Students attending Community College can reserve \$ until they transfer

## Maximum Yearly for Cal Grant A

Community College: Reserve to \$6,000

CSU: \$6,084

UC: \$12,570\* and up

Private/non-profit: \$9,358

(Non-WASC) For Profit: \$4,000

(WASC) For Profit: \$8,056

# CAL-GRANT B

DISCLAIMER: These numbers are not guaranteed for all students. These are the ABSOLUTE MAXIMUM a student MAY receive under this grant.

## CAL-GRANT B

- GPA Minimum: 2.0
- Degree Requirement
  - 24 Semester Units (1 Yr. Program)
  - Certificate, Associate, or Baccalaureate Degree
- Pays tuition & fees in years 2, 3, and 4 at eligible schools in CA
  - Can be renewed up to 8 yrs with current or former Foster Youth

## Maximum Yearly for Cal Grant B

Community College: \$1,648 up to 2 years

CSU: \$6,084 + \$1,648

UC: \$12,570\* + \$1,648

Private/non-profit: \$9,358 + \$1,648

(Non-WASC) For Profit: \$4,000 + \$1,648

(WASC) For Profit: \$8,056 + \$1,648

# CAL-GRANT C

DISCLAIMER: These numbers are not guaranteed for all students. These are the ABSOLUTE MAXIMUM a student MAY receive under this grant.

## CAL-GRANT C

- GPA Minimum: none!
- Degree Requirement
  - At least 4 months in length up to 24 months
  - Occupational or technical program
- Award covers up to:
  - CA CC: \$1,656 (books/supplies)
  - CTE: \$2,462 (tuition/fees) + \$547 (books/supplies)
- Must be used at eligible school in California

## Maximum Yearly for Cal Grant C

Community College: \$1,094

CSU: N/A

UC: N/A

Private/non-profit: B/S \$547, T/F: \$2,462

Private For profit: B/S \$547, T/F: \$2,462

# STUDENT SUCCESS COMPLETION GRANT

If you are a FULL TIME STUDENT (12 units or more) at a community college, you may be eligible for up to \$8,000/year in aid!

How to get this grant:

- Complete the FAFSA or CADAA and receive Cal-Grant B or C
- Have a minimum 2.0 GPA and maintain Satisfactory Academic Progress
- Have sufficient unmet financial need
- Maintain Full Time Attendance (12+ Units)

12-14.99 units/semester  
= \$1,298/semester  
(\$2,596 per year)

15+ units/semester =  
\$4,000/semester  
(\$8,000 per year)

# CALIFORNIA PROMISE GRANT

Want to have two, free years of higher education? If you're attending a CA Community College, remember to fill out your CCPG Application!

How to get this grant:

- Ensure your CC is CCPG Eligible
- Complete the FAFSA or CADAA
- Apply for the Promise Grant at your Community College
- Must be a California Resident

# CALIFORNIA PROMISE GRANT

★ CCC WITHIN 50 MILES

## ELIGIBLE SCHOOLS

- ALLAN HANCOCK COLLEGE
- AMERICAN RIVER COLLEGE
- ANTELOPE VALLEY COLLEGE
- ★ BERKELEY CITY COLLEGE
- ★ CANADA COLLEGE
- ★ CHABOT COLLEGE
- CITRUS COLLEGE
- COASTLINE COLLEGE
- ★ COLLEGE OF ALAMEDA
- COLLEGE OF THE CANYONS
- COLLEGE OF MARIN
- ★ COLLEGE OF SAN MATEO
- CONTRA COSTA COLLEGE
- COSUMNES RIVER COLLEGE
- CYPRESS COLLEGE
- ★ DIABLO VALLEY COLLEGE
- ★ DE ANZA COLLEGE
- ★ EVERGREEN VALLEY COLLEGE
- FOLSOM LAKE COLLEGE
- ★ FOOTHILL COLLEGE
- FULLERTON COLLEGE
- GOLDEN WEST COLLEGE
- IMPERIAL VALLEY COLLEGE
- LAKE TAHOE COMMUNITY COLLEGE
- ★ LANEY COLLEGE
- ★ LAS POSITAS COLLEGE
- LASSEN COMMUNITY COLLEGE
- ★ LOS MEDANOS COLLEGE
- ★ MERRITT COLLEGE
- ★ MISSION COLLEGE
- MOORPARK COLLEGE
- ★ OHLONE COLLEGE
- ORANGE COAST COLLEGE
- OXNARD COLLEGE
- SACRAMENTO CITY COLLEGE
- SAN DIEGO CITY COLLEGE
- SAN DIEGO MESA COLLEGE
- SAN DIEGO MIRAMAR COLLEGE
- SAN JOAQUIN DELTA COLLEGE
- ★ SAN JOSE CITY COLLEGE
- SANTA ANA COLLEGE
- SANTA BARBARA CITY COLLEGE
- SANTIAGO CANYON COLLEGE
- SHASTA COLLEGE
- ★ SKYLINE COLLEGE
- SOLANO COMMUNITY COLLEGE
- SOUTHWESTERN COLLEGE
- VENTURA COLLEGE
- ★ WEST VALLEY COLLEGE
- WOODLAND COMMUNITY COLLEGE
- YUBA COLLEGE

# SPECIFIC GRANT ELIGIBLE SCHOOLS



## GAVILAN PROMISE

### Gavilan College Eligibility

- Graduate HS or Adult School
- 1st time college student
- CA resident or AB540 eligible
- 12+ units, FAFSA/CADAA completion

### What you get

- 2 free years
- Academic support, Textbook grant, Priority Registration



## SALINAS VALLEY PROMISE

### Hartnell College Eligibility

- Graduate HS or Adult School
- 1st time college student
- CA resident or AB540 eligible
- 12+ units, FAFSA/CADAA completion

### What you get

- 2 free years
- Professional development, Mentoring, Free laptop or book vouchers

# FEDERAL PELL GRANT

Undergraduate students who display exceptional need can be awarded up to \$7,395! This grant is on a first come, first served basis - so be sure to fill out your application ASAP!

## How to get this grant:

- Be an incoming undergraduate student
- Complete FAFSA

# OTHER GRANTS TO BE AWARE OF!

## CHAFEE GRANT FOR FOSTER YOUTH STUDENTS

### Eligibility/Requirements:

- Be a verified Foster Youth by CA Dept of Social Services
- Complete the FAFSA/CADAA
- Fill out one-time Chafee Grant App

### Note:

The Chafee Grant Pays \$5000 annually to students who were in foster care during ages 16-18.

Maximum Participation: 5 Years

## MIDDLE CLASS SCHOLARSHIP

### Eligibility/Requirements:

- Be a CA resident attending a UC, CSU, or CCC Bachelor's degree program
- US Citizen, permanent resident, or meet AB540
- Must meet certain income/asset and other Financial Aid standards

### Note:

Students may receive this award for up to 4 years, depending on their education level when grant is awarded.

# CADAA SERVICE INCENTIVE GRANT

CADAA students are encouraged to complete community service and one of 1,667 students to be awarded up to \$4,500 per academic year

How to get this grant:

- Apply to CADAA
- Be awarded Cal-Grant A and/or eligible for Cal-Grant B
- Be enrolled in a qualifying institution
- Volunteer for an eligible organization

Find more details  
on CSAC website



# SCHOLARSHIPS FOR UNDOCUMENTED STUDENTS

Several organizations provide scholarships for undocumented students. Here is where you can find more information:



Immigrants Rising  
List of Scholarships



# HOW TO PREPARE FOR THESE APPLICATIONS





# WHAT YOU'LL NEED TO COMPLETE YOUR APPLICATION:

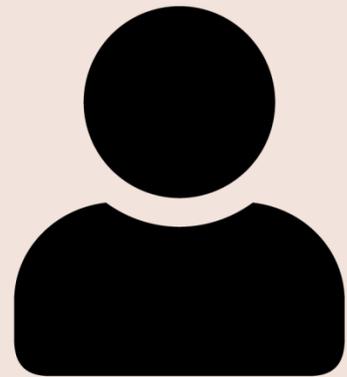
## FAFSA:

- your Social Security Number
- your parent or guardian's Social Security Number (if applicable)
- your non-school email address
- your parent or guardian's Tax Documents from 2024, 1040 (if filed) or W2s
- student transcripts

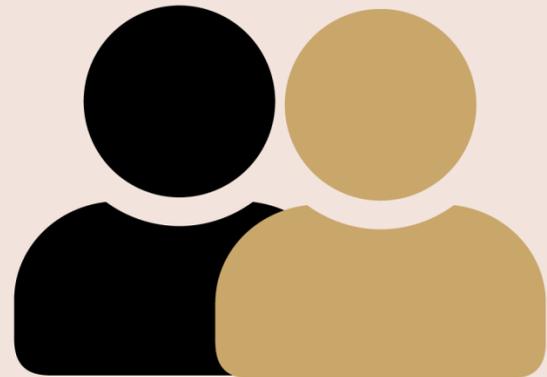
## CADAA:

- enrollment in a CA High School for 3+ years (AB 540 Status)
- your parent or guardian's Social Security Number (If applicable)
- your parent or guardian's Tax Documents, if applicable

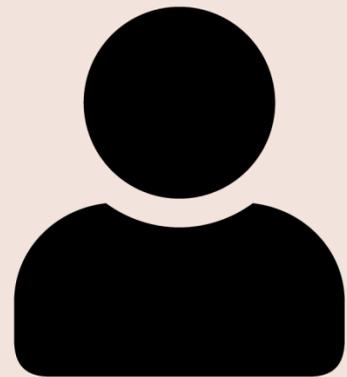
# CONTRIBUTORS WITHIN FINANCIAL AID APPLICATIONS



Student  
Portion



Parent and Parent  
Spouse Portion



Student  
Spouse Portion

There are three portions you will need to fill out in order to receive Financial Aid.

NOTE: Being a contributor does NOT make you financially responsible for the student's educational fees.

HOWEVER, if a parent/guardian refuses to give their information, the student will be ineligible for any financial assistance.

# AM I A CONTRIBUTOR?

If parents are Married

+ File taxes together

=

only one parent  
needs an account

OR

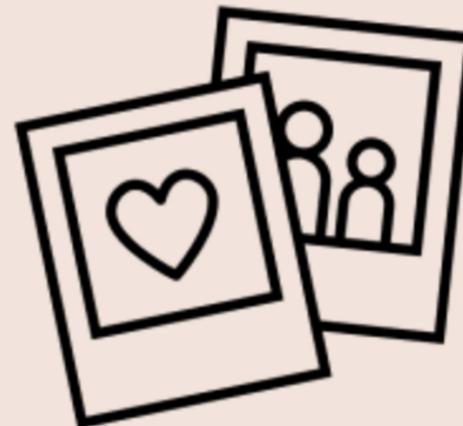
+ DIDN' t File taxes together

=

Both parents  
need accounts

If parents are unmarried +  
living together

Both Parents need accounts



If parents are divorced/separated  
+ not living together.

The parent who provided more financial support in  
the last 12 months needs an account.

OR

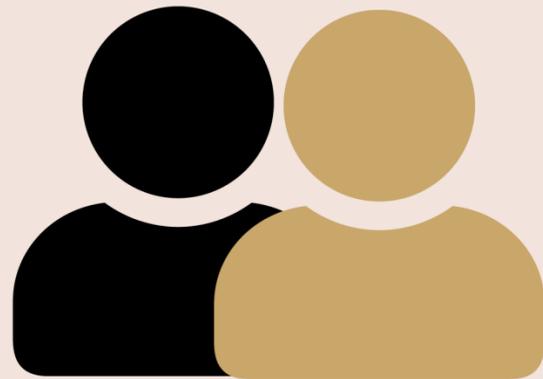
If that parent remarried  
+ DIDN' t file taxes together

=

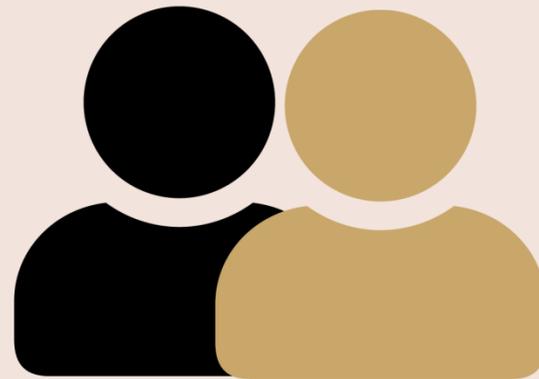
both parents and step parent need  
accounts.

# WHO IS **NOT** CONSIDERED A PARENT?

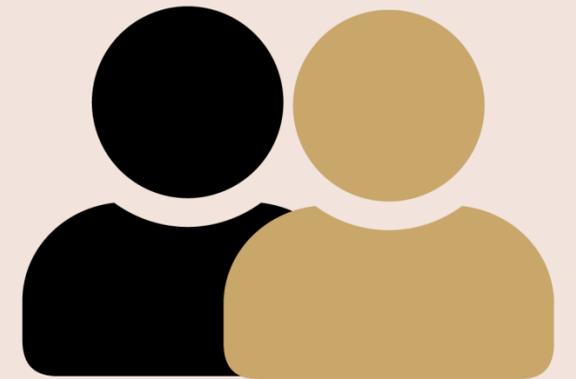
The following people are NOT considered parents unless they have legally adopted the student:



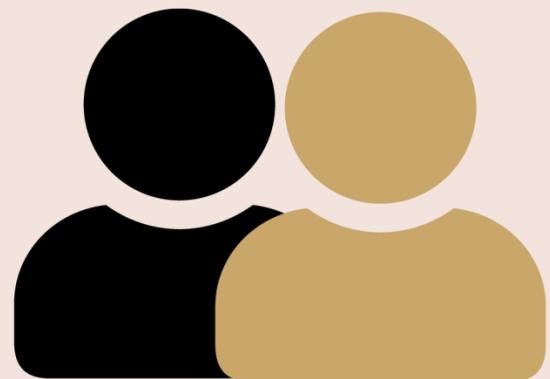
Widowed  
Stepparent



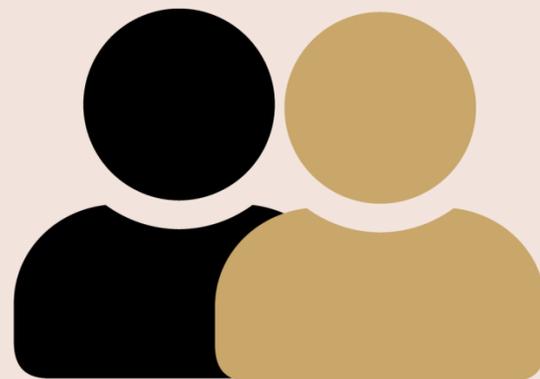
Aunts or Uncles



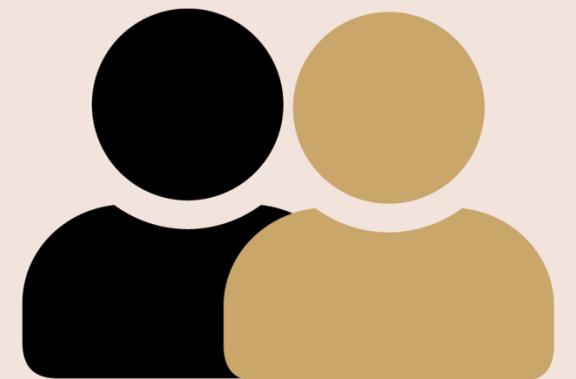
Foster Parents



Grandparents

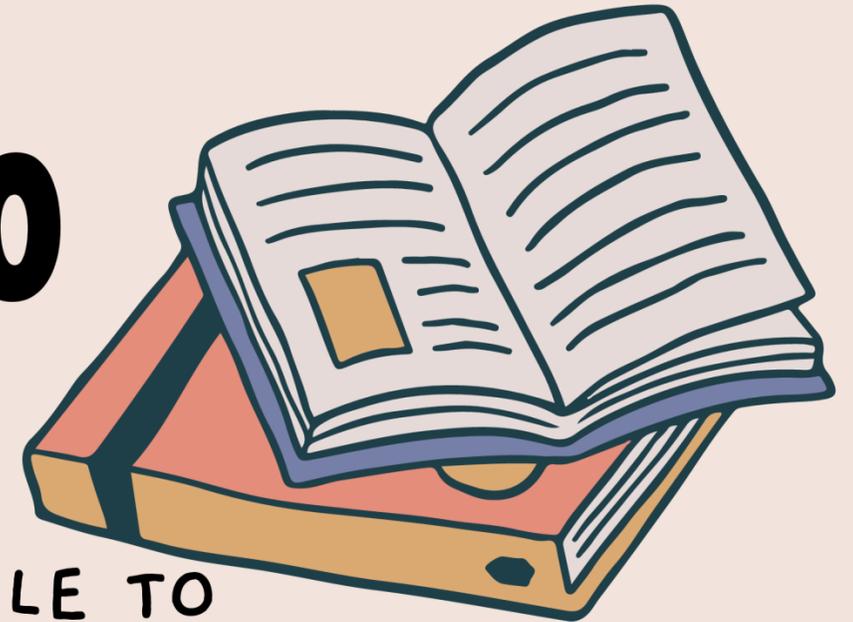


Older Brothers or  
Sisters



Legal Guardians

# HOW DOES CADAA DIFFER TO FAFSA?



IF YOU ARE A CADAA RECEPIENT, YOU ARE **ONLY** ELIGIBLE TO RECEIVE STATE AID. THIS MEANS YOU ARE ELIGIBLE FOR THESE FINANCIAL AID PROGRAMS:



- UC/STATE UNIVERSITY GRANTS
- CA COLLEGE PROMISE GRANT
- STUDENT SUCCESS COMPLETION GRANT
- CHAFEE GRANT
- EOP/EOPS
- CAL-GRANT
- MIDDLE CLASS SCHOLARSHIP
- PRIVATE SCHOLARSHIPS ADMINISTERED BY CAMPUSES

DACAA recipients might be eligible for some work-study programs, check with your school!

# AB 540 – CA STATE REQUIREMENTS

## OPTION A

---

3 YEARS OF HIGH SCHOOL COURSEWORK **AND** 3 YEARS OF TOTAL ATTENDANCE AT ANY OF THESE SCHOOLS IN CALIFORNIA:

- ELEMENTARY SCHOOL
- MIDDLE SCHOOL
- HIGH SCHOOL

## OPTION B

---

3 YEARS ATTENDANCE (OR EQUIVALENT) AT ANY OF THESE SCHOOLS IN CALIFORNIA:

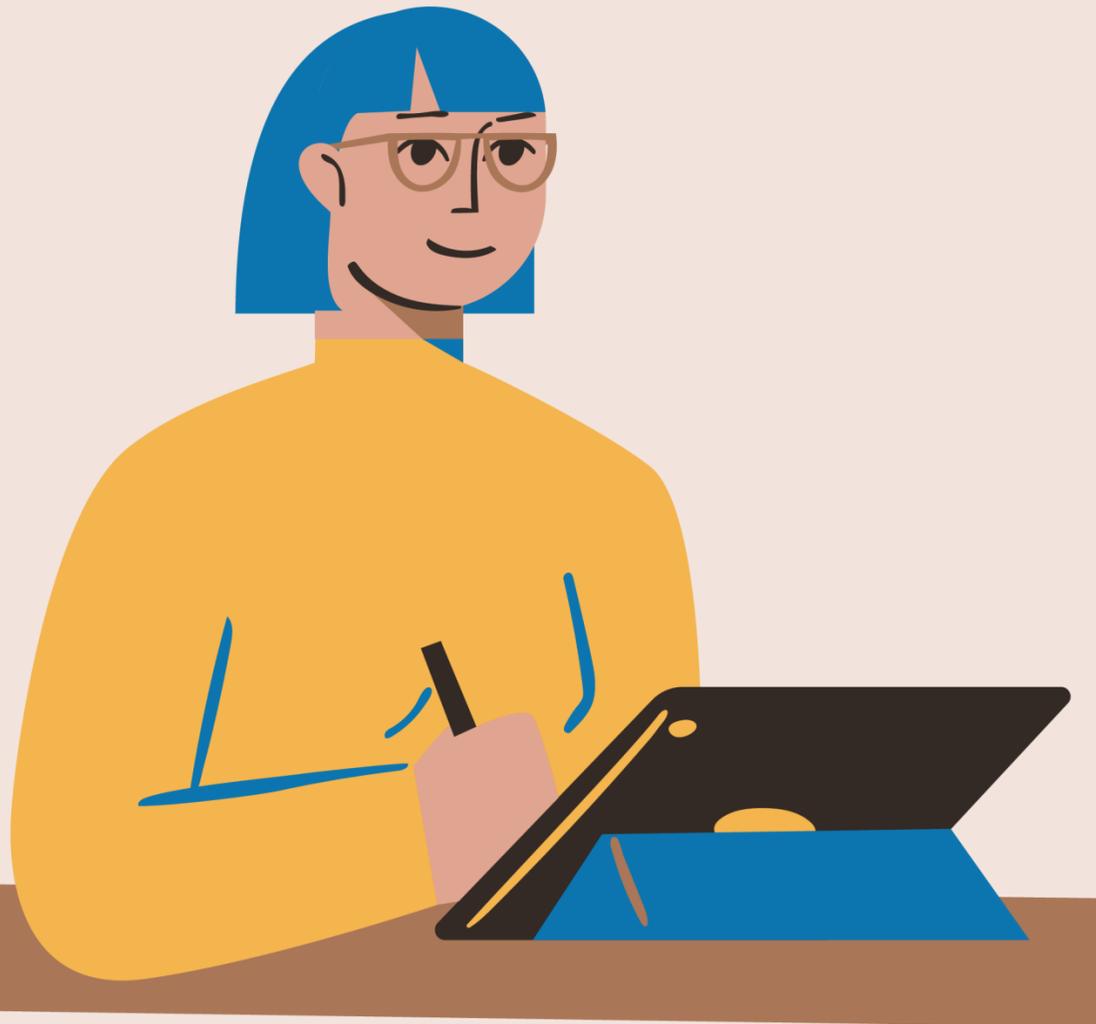
- HIGH SCHOOL
- ADULT SCHOOL
- COMMUNITY COLLEGE

## FULFILL ONE OF THE FOLLOWING:

- GRADUATE FROM A CALIFORNIA HIGH SCHOOL
- OBTAIN A CERTIFICATE OF COMPLETION, GED, HISET OR TASC IN CALIFORNIA
- ATTAIN AN ASSOCIATE DEGREE FROM A CALIFORNIA COMMUNITY COLLEGE
- FULFILL MINIMUM TRANSFER REQUIREMENTS FOR A UC OR CSU

# WHERE TO FIND HELP

WHERE DO I GO WHEN I HAVE QUESTIONS?



- **On-Site Cal-SOAP Offices**

College Success Coaches are on site within your local high school! Check with them for their availability.

- **Cash4College Workshops**

Cal-SOAP event at our local high schools, where you can find one on one help with financial aid apps

- **College Access Center**

Our main office located within Rebekah Children's Services

- (290 I.O.O.F. Ave, Gilroy, CA)

- **Counselors**

- **[CaliforniaColleges.edu](http://CaliforniaColleges.edu)**

# HELPFUL TIPS



REMEMBER TO FILL  
OUT YOUR FIN. AID  
APPS EVERY YEAR!

- **APPLY TO AT LEAST ONE CALIFORNIA COLLEGE**
  - EVEN IF YOU' RE ABSOLUTELY SURE YOU' LL BE GOING OUT OF STATE!
- **APPLY REGARDLESS OF INCOME**
  - DON' T ASSUME YOU CAN' T OR WON' T GET ANY AID
- **CREATE ONE PROFESSIONAL EMAIL FOR ALL APPLICATIONS**
  - KEEPING ALL IMPORTANT INFORMATION IN ONE AREA MAKES IT EASY TO FIND WHEN NECESSARY
- **APPLY EARLY!**
  - AS OF NOW, STUDENTS CAN APPLY FOR FIN. AID STARTING OCT. FIRST!



# Q&A TIME!

---

Please don't hesitate to ask!

Please fill out the sign in form  
before you leave

**CSAC | CALSOAP**

SOUTH COUNTY CAL-SOAP

# STAY CONNECTED WITH US!



OUR WEBSITE



INTAKE FORM

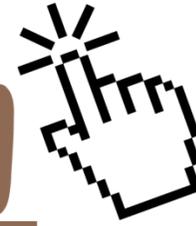


SC\_CALSOAP

INSTAGRAM



# LIVE FAFSA WALKTHROUGH



**OR TRY YOURSELF!**

