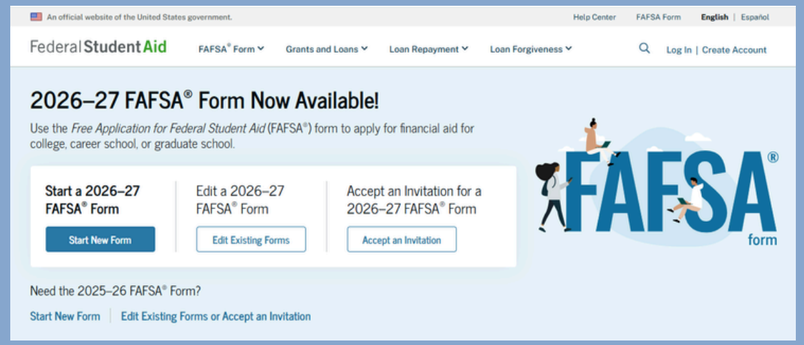
# FINANCIAL AID

# Next Steps



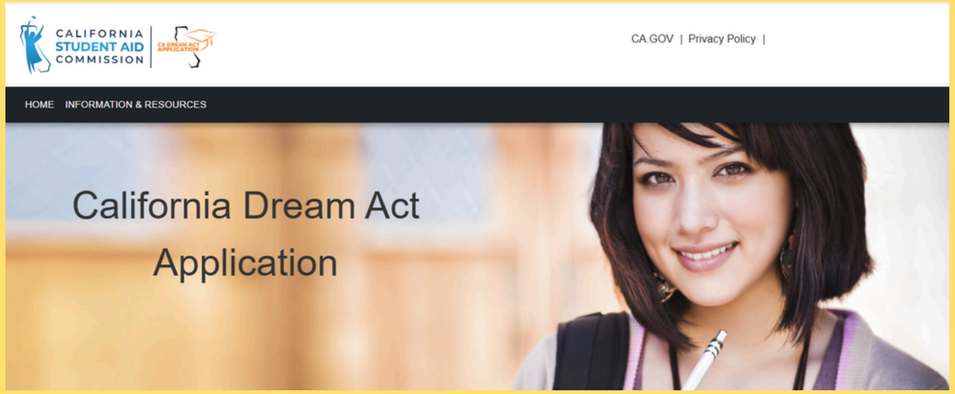



# FAFSA

## fafsa.gov

**Federal, State and Institutional Aid**

- U.S. Citizen
- Legal Permanent Resident
- any other Eligible Non-Citizen




# CADAA

## dream.csac.ca.gov

**State and Institutional Aid**

Students that meet the **AB 540 Requirements**

* CA H.S. Diplóma or Equivalent
**&**
3 years of study in the schools of CA or its Equivalent

U.S. citizens or “green card holders” whose parent(s) or spouse are undocumented (**mixed-status families**) can also apply for the CADAA if they do not want to submit a FAFSA.

# CSAC - Reassuring Californian Students in the 2026-27 Financial Aid Cycle

**YOUR SAFETY AND PRIVACY IS CSAC’S PRIORITY**
We understand that you may be concerned about sharing personal information and applying for government aid. Please know that any information you provide on a CA Dream Act Application (CADAA) is only used to determine eligibility for state financial aid. **Your information is never shared with the federal government or used for immigration enforcement.** Read more about how CSAC protects undocumented student data.

- **California Student Aid Commission remains steadfast in our commitment to providing aid to all students and learners across California. CSAC will continue to provide all students in California, regardless of documentation status, with access to the state’s investments in financial aid and the life-changing opportunities that postsecondary institutions provide.**

- **“California’s financial aid programs remain fully available and accessible to you. Your information remains protected with us.”**




CALIFORNIA STUDENT AID COMMISSION

CSAC | CALSOAP SAN JOSÉ CONSORTIUM

# Important Dates

REAPPLY every year




Application Opens

**October 1st**

Priority Deadline

***March 2nd**

**Priority Deadline (Community College Students)**

***September 2nd**




Application Opens

**October 1st**

Priority Deadline

***March 2nd**

**Priority Deadline (Community College Students)**

***September 2nd**

# NONRESIDENT TUITION WAIVER

*Six or Fewer Units

"I am not eligible for the AB540 Non-Resident Tuition Exemption Request, but I am working towards eligibility for AB540 status. Once I meet eligibility, I will submit a Change of Residency Form and AB540 Affidavit."

--Charged In-State fees instead of Out-of-State fees--

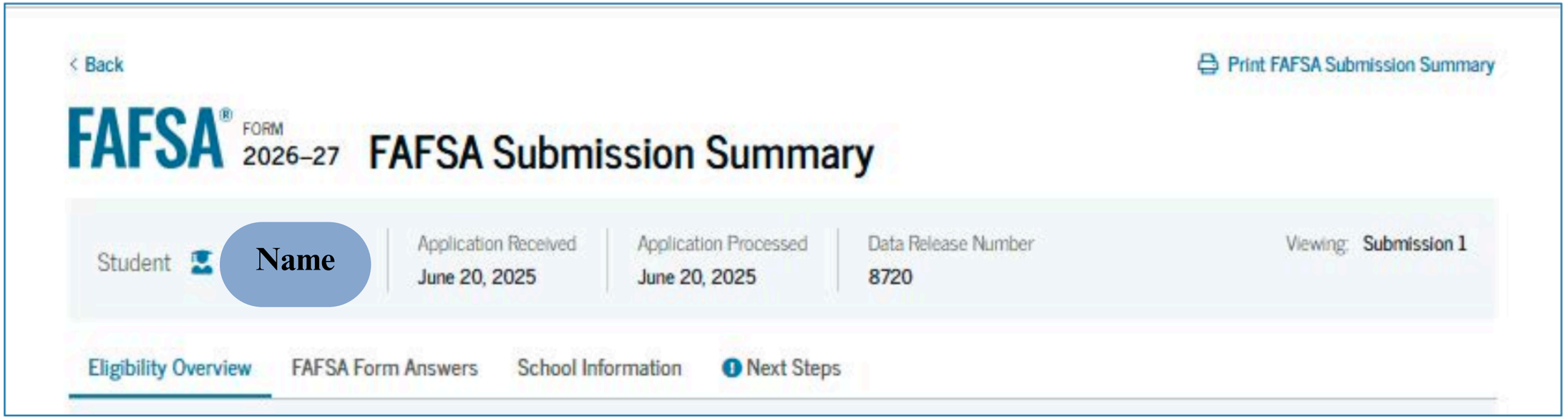


# I have completed my Financial Aid application what is next?

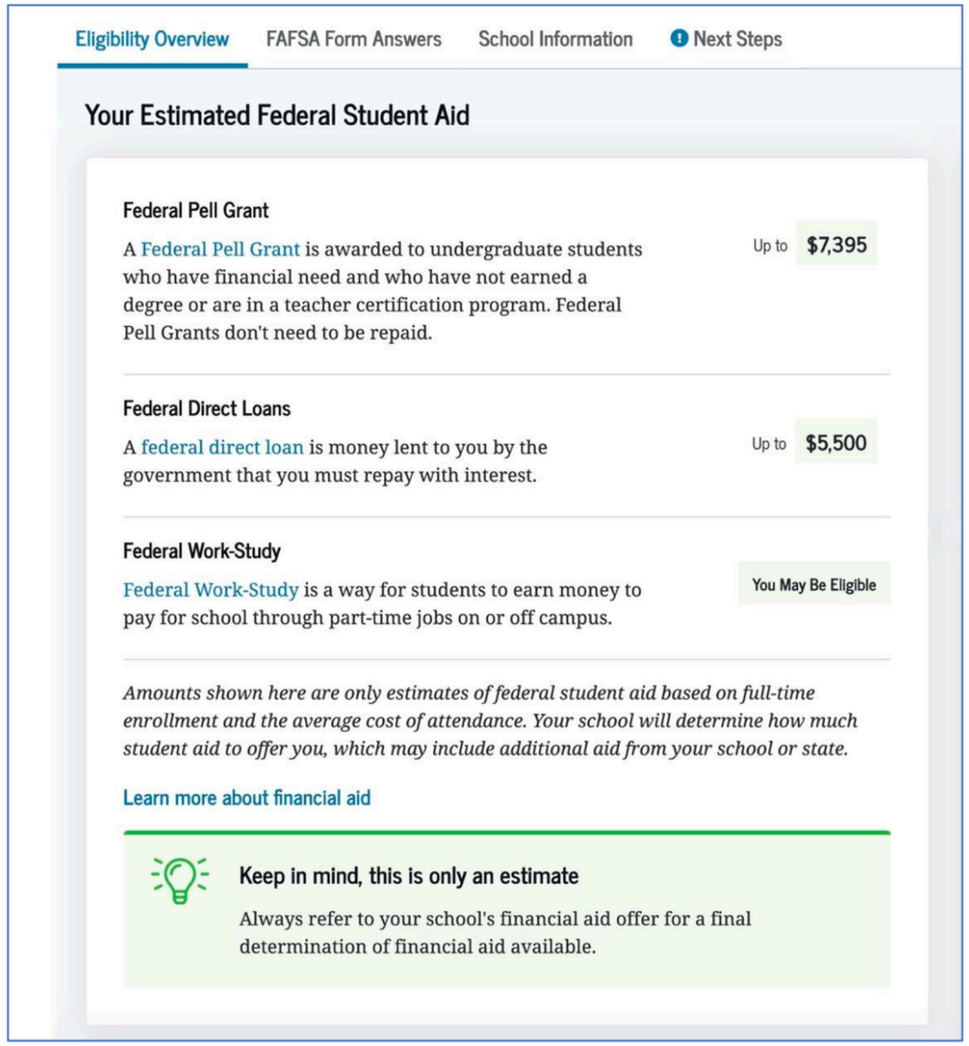


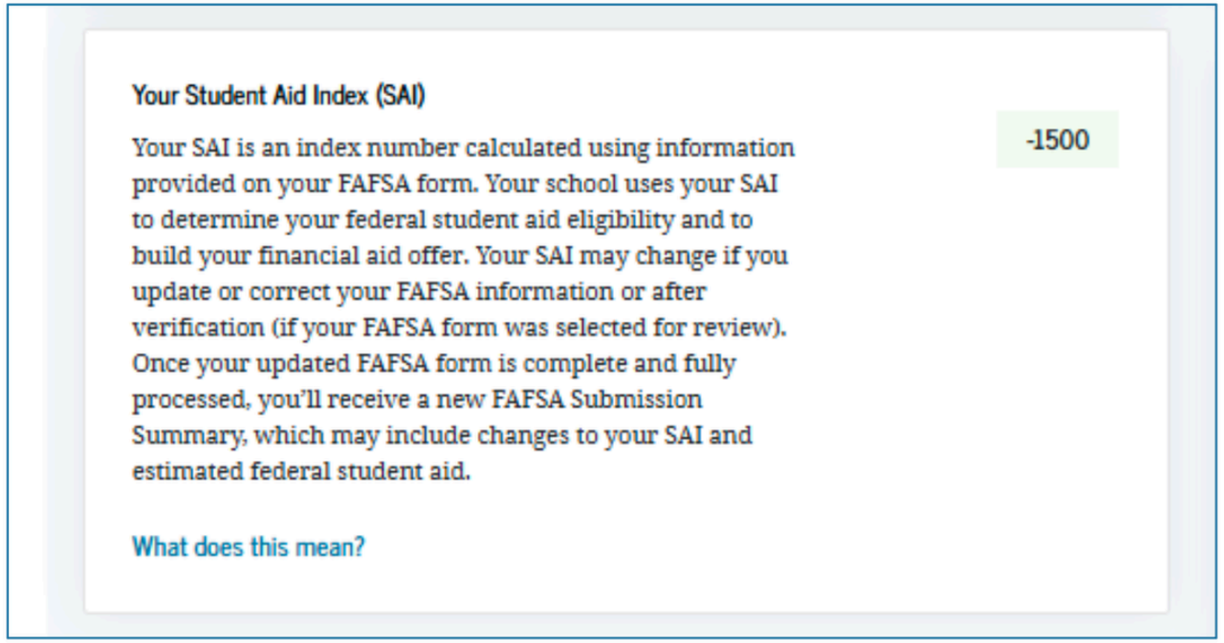
- Review FAFSA Submission Summary
- All colleges listed on your Financial Aid application will email you a missing documents email
- You ONLY need to submit the missing documents to the school you plan on attending

# FAFSA Submission Summary

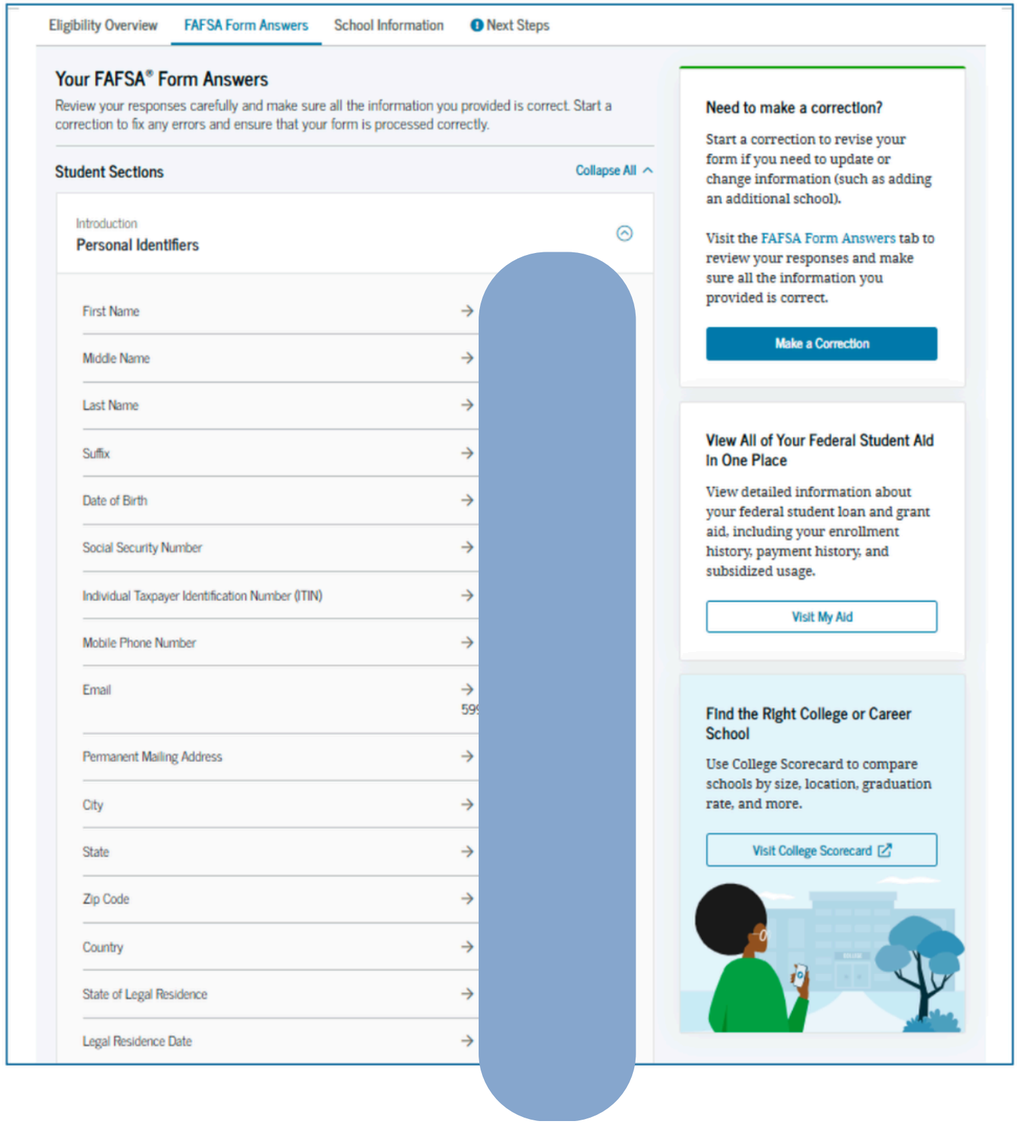


# Eligibility Overview

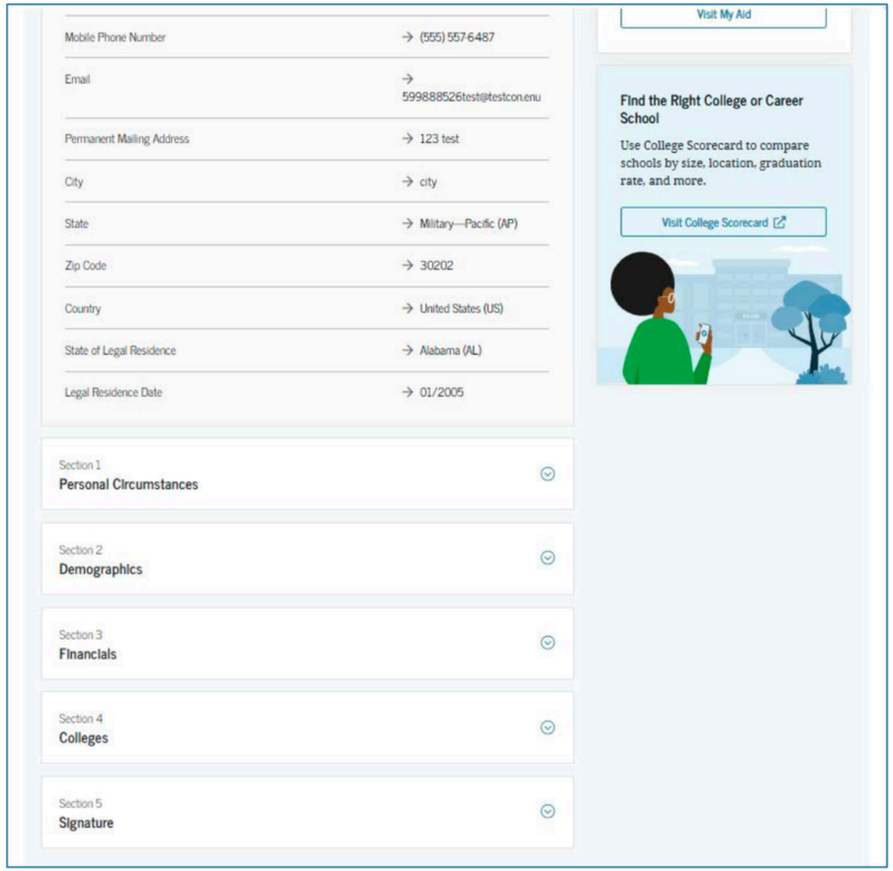


# FAFSA Form Answers

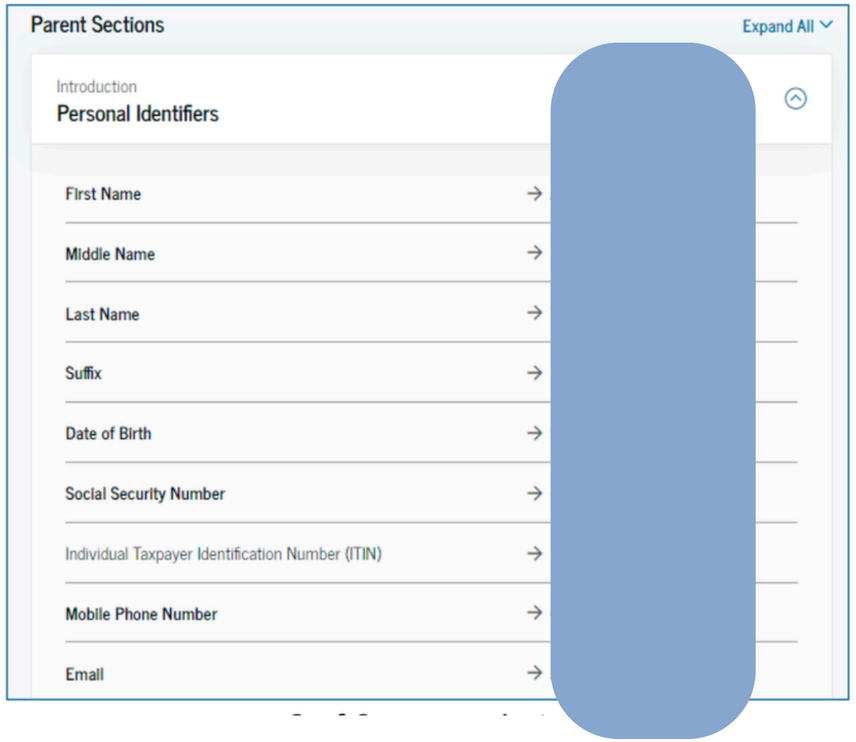


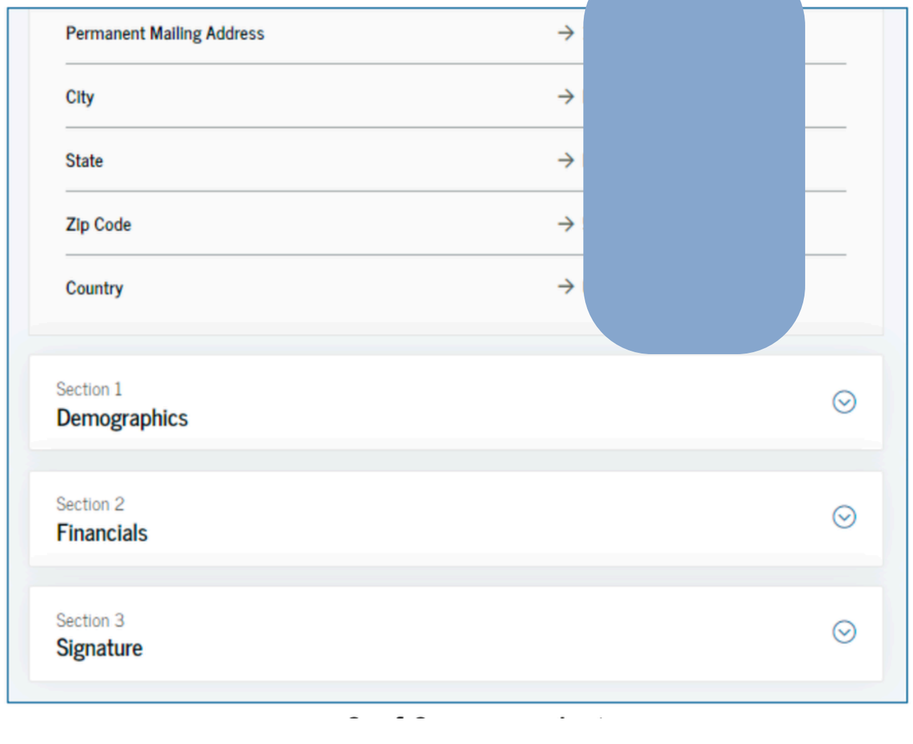

* Student's Answers



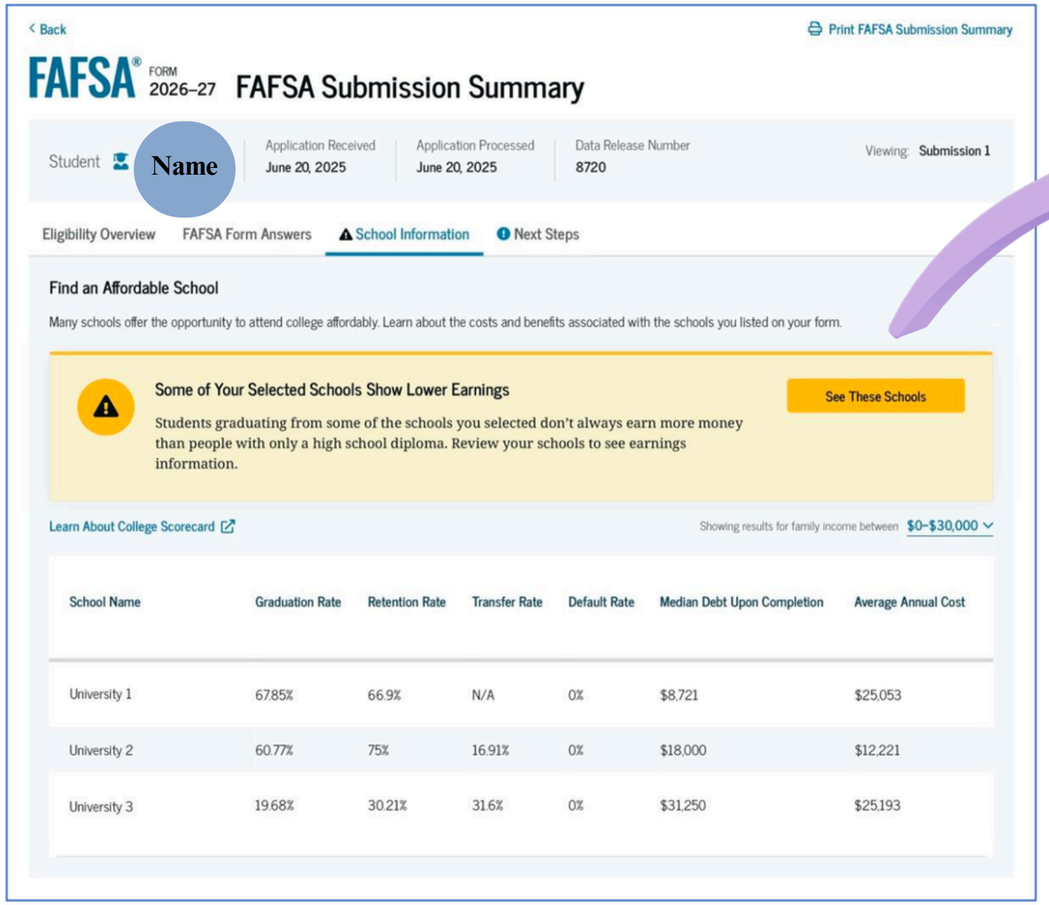
# FAFSA Form Answers

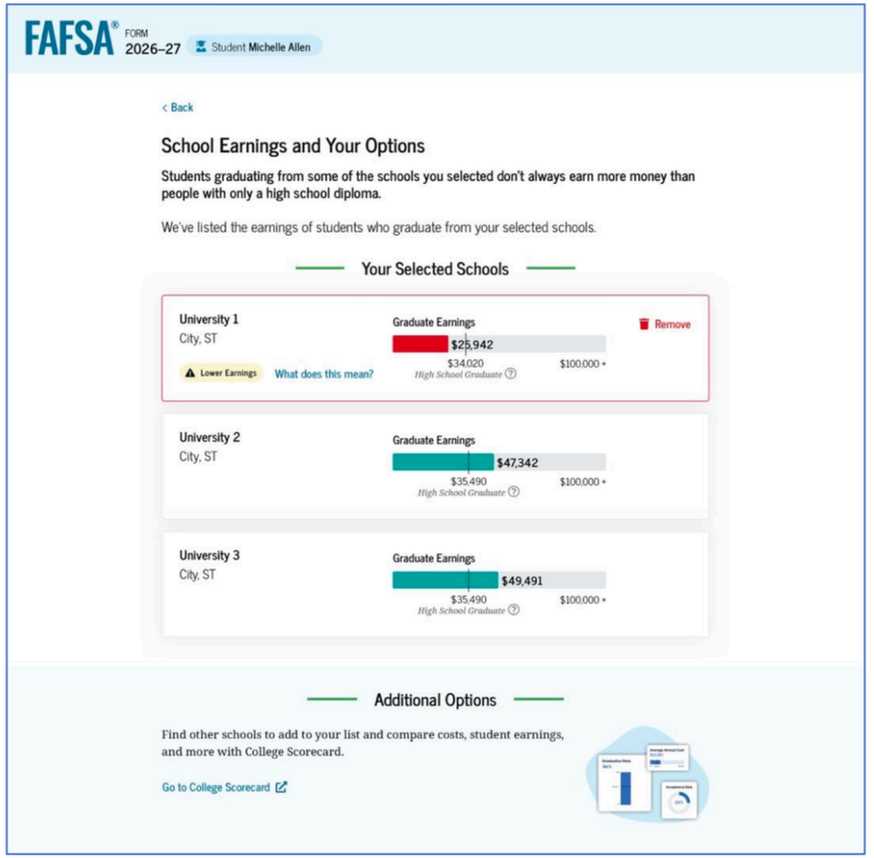
* Contributor's Answers



# School Information



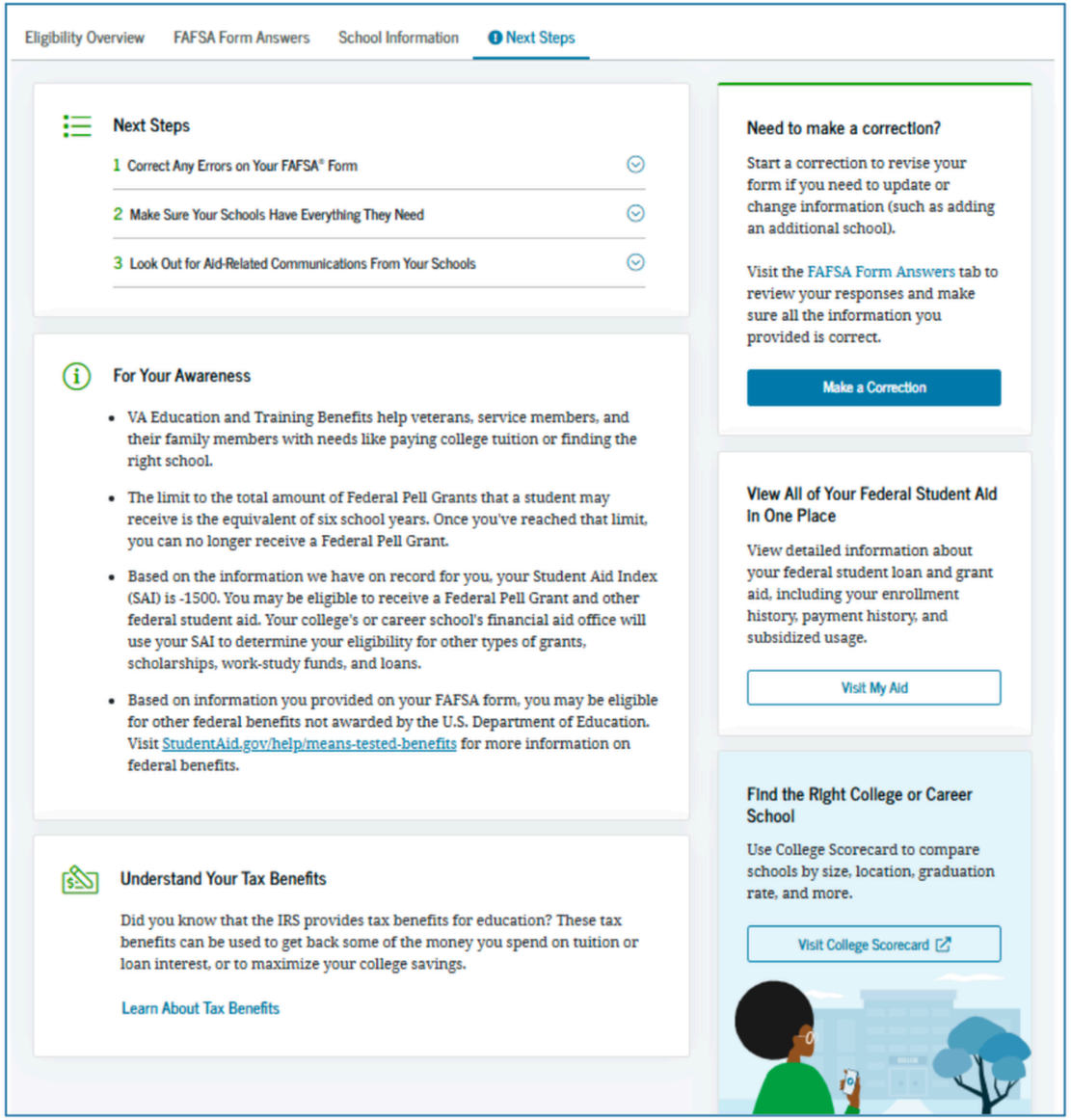

✳ **for some first-year undergraduate students there will be displayed a message that "Some of Your Selected Schools Show Lower Earnings" for:**

- in the same state

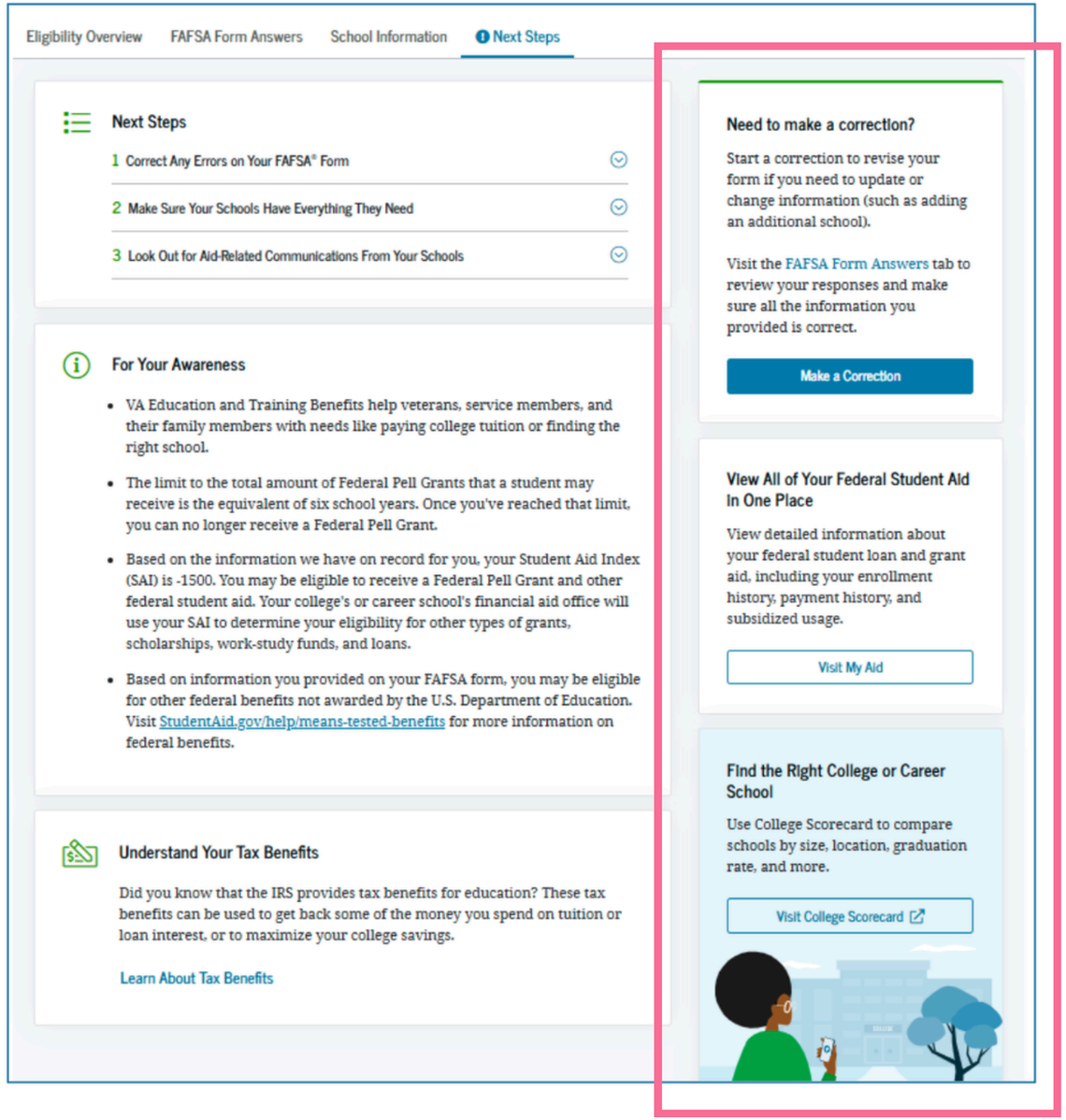
**or**

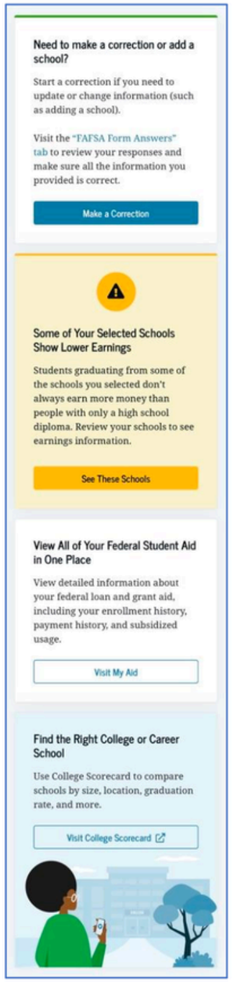
- nationally (if the school serves mostly out-of-state students)

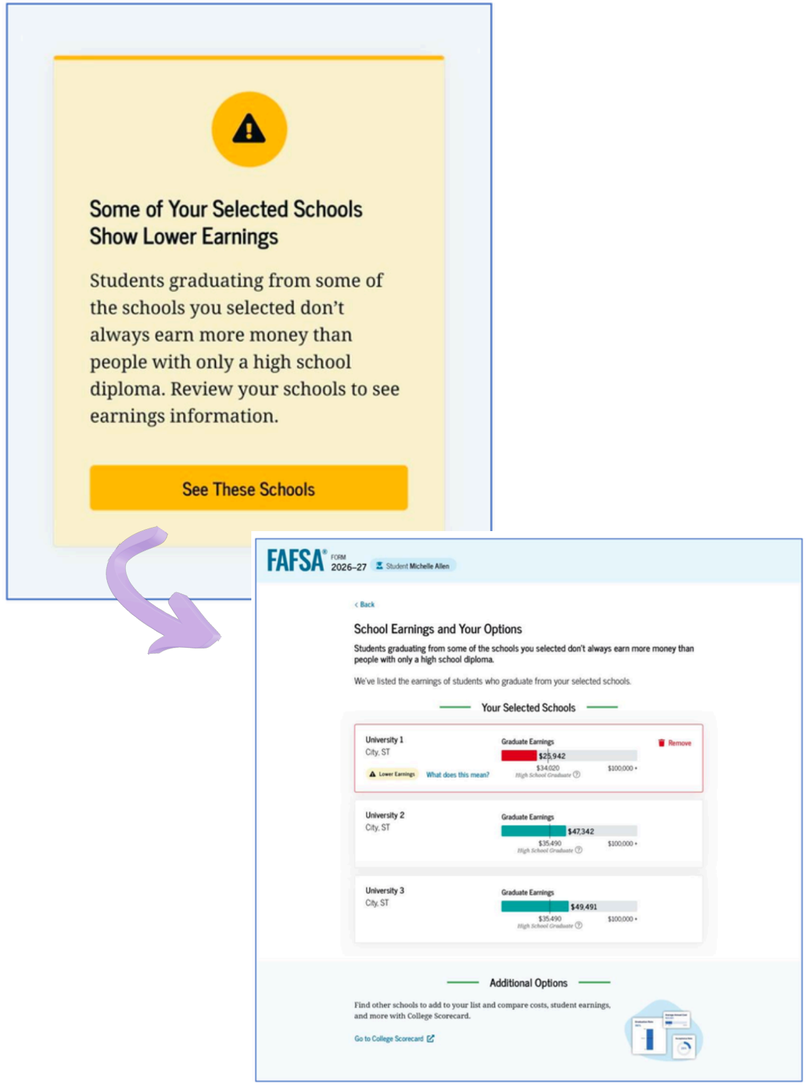
# Next Steps


Eligibility Overview
FAFSA Form Answers
School Information
Next Steps
Next Steps
1 Correct Any Errors on Your FAFSA® Form
2 Make Sure Your Schools Have Everything They Need
3 Look Out for Aid-Related Communications From Your Schools
For Your Awareness
VA Education and Training Benefits help veterans, service members, and their family members with needs like paying college tuition or finding the right school.
The limit to the total amount of Federal Pell Grants that a student may receive is the equivalent of six school years. Once you've reached that limit, you can no longer receive a Federal Pell Grant.
Based on the information we have on record for you, your Student Aid Index (SAI) is -1500. You may be eligible to receive a Federal Pell Grant and other federal student aid. Your college's or career school's financial aid office will use your SAI to determine your eligibility for other types of grants, scholarships, work-study funds, and loans.
Based on information you provided on your FAFSA form, you may be eligible for other federal benefits not awarded by the U.S. Department of Education. Visit StudentAid.gov/help/means-tested-benefits for more information on federal benefits.
Understand Your Tax Benefits
Did you know that the IRS provides tax benefits for education? These tax benefits can be used to get back some of the money you spend on tuition or loan interest, or to maximize your college savings.
Learn About Tax Benefits
Need to make a correction?
Start a correction to revise your form if you need to update or change information (such as adding an additional school).
Visit the FAFSA Form Answers tab to review your responses and make sure all the information you provided is correct.
Make a Correction
View All of Your Federal Student Aid In One Place
View detailed information about your federal student loan and grant aid, including your enrollment history, payment history, and subsidized usage.
Visit My Aid
Find the Right College or Career School
Use College Scorecard to compare schools by size, location, graduation rate, and more.
Visit College Scorecard

# More Resources



# Is there something I can do ahead to be prepared?



## Taxes Filed

- Parents Tax Return

**or**

- Tax Return Transcript from the IRS

## Taxes **NOT** Filed

non-filing letter from the IRS

***2024 tax return**

# IRS.GOV

An official website of the United States government Here's how you know

IRS

Help | News | English | Tax Pros | Sign in

File Pay Refunds Credits & Deductions Forms Report Fraud Search

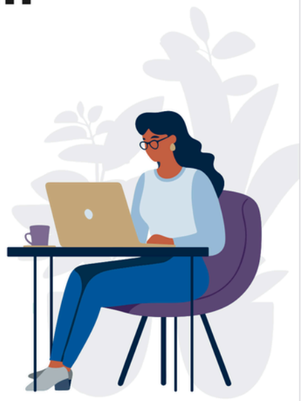
**IRS Free File** is open for tax season. Explore your free filing options. E-file your taxes for free.

## Do more with an IRS account

Access your tax information with an Individual, Business or Tax Pro Account

- Refund status
- Payments
- Tax records
- Notifications

Create account



### Where's my refund?

Check two ways

**IRS account**
Check your refund and opt in for refund status email notifications.

Sign in

**Refund tracker**
Enter your SSN, filing status and refund amount on your return. No sign in.

Use refund tracker

Refund help

IRS File Pay Refunds Credits & Deductions Forms Report Fraud Search

**Get refund status updates by email**

notifications through your online account.

Sign in or create account

## How can we help you?

- Get your tax records and transcripts
- Make a payment
- Explore free filing options
- Find forms & instructions
- Get an identity protection PIN
- Check Your Federal Tax Withholding
- Apply for an Employer ID Number (EIN)
- Check your amended return status
- Use our tax help tools

## Tools & applications

### IRS Free File

Prepare and file your federal income taxes online for free.

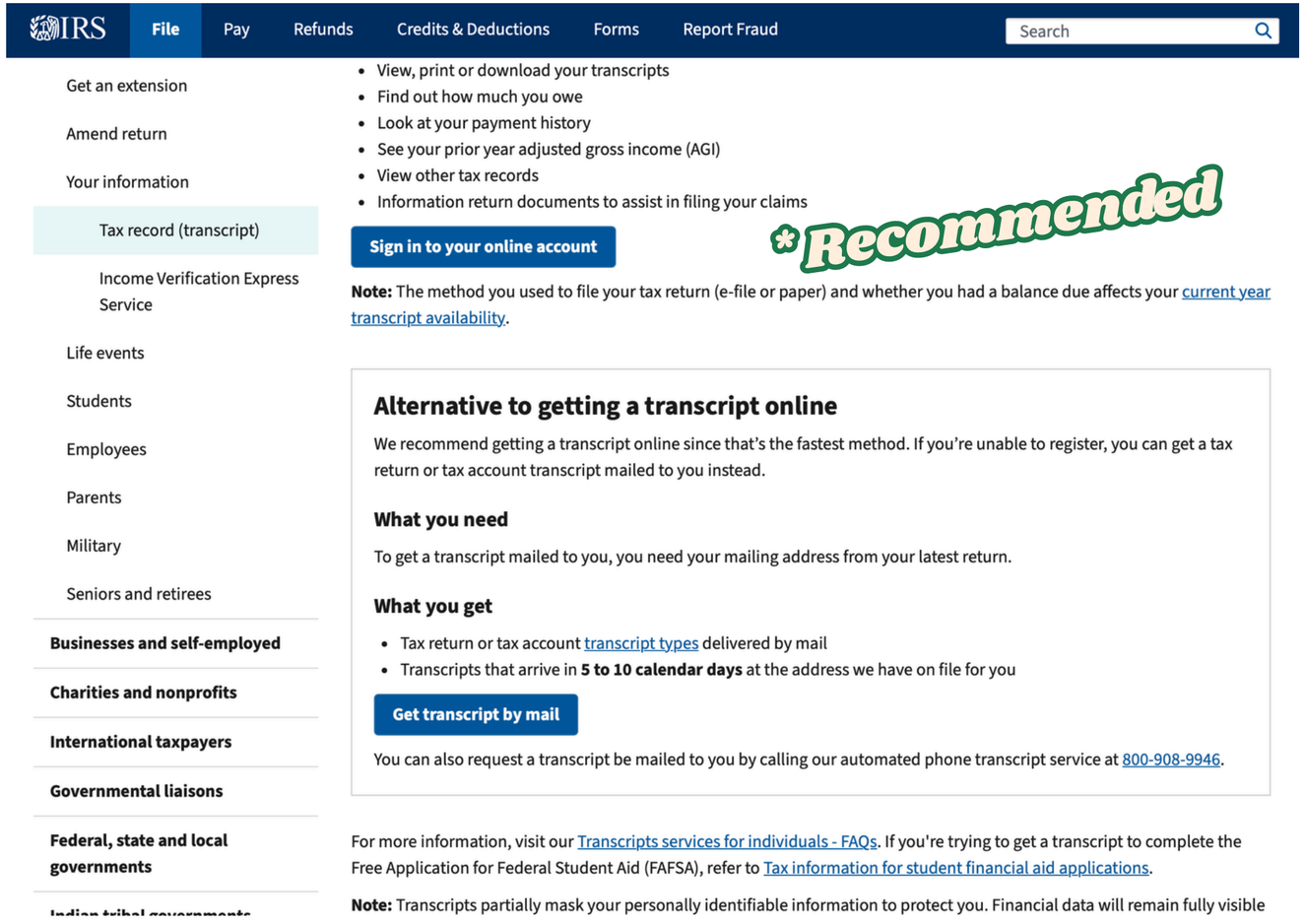


### Your Account

Access your individual, business or tax pro account.



# IRS.GOV


IRS
File
Pay
Refunds
Credits & Deductions
Forms
Report Fraud
Search
Get an extension
Amend return
Your information
Tax record (transcript)
Income Verification Express Service
Life events
Students
Employees
Parents
Military
Seniors and retirees
Businesses and self-employed
Charities and nonprofits
International taxpayers
Governmental liaisons
Federal, state and local governments
View, print or download your transcripts
Find out how much you owe
Look at your payment history
See your prior year adjusted gross income (AGI)
View other tax records
Information return documents to assist in filing your claims
Sign in to your online account
*Recommended
Note: The method you used to file your tax return (e-file or paper) and whether you had a balance due affects your current year transcript availability.
Alternative to getting a transcript online
We recommend getting a transcript online since that's the fastest method. If you're unable to register, you can get a tax return or tax account transcript mailed to you instead.
What you need
To get a transcript mailed to you, you need your mailing address from your latest return.
What you get
Tax return or tax account transcript types delivered by mail
Transcripts that arrive in 5 to 10 calendar days at the address we have on file for you
Get transcript by mail
You can also request a transcript be mailed to you by calling our automated phone transcript service at 800-908-9946.
For more information, visit our Transcripts services for individuals - FAQs. If you're trying to get a transcript to complete the Free Application for Federal Student Aid (FAFSA), refer to Tax information for student financial aid applications.
Note: Transcripts partially mask your personally identifiable information to protect you. Financial data will remain fully visible

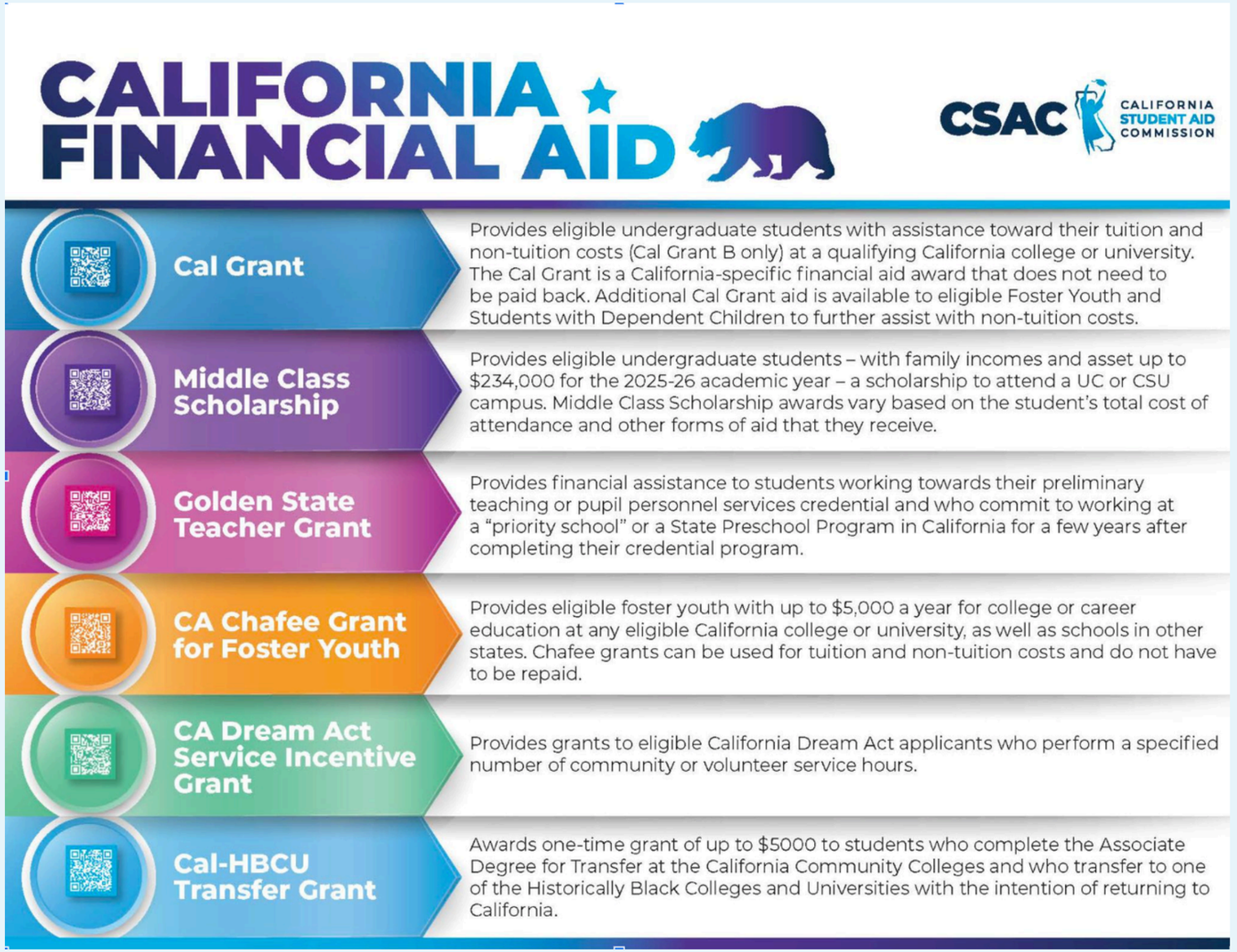
# Financial Aid Offer Letter

All the colleges that you listed on your Financial Aid application will send you an Offer Letter

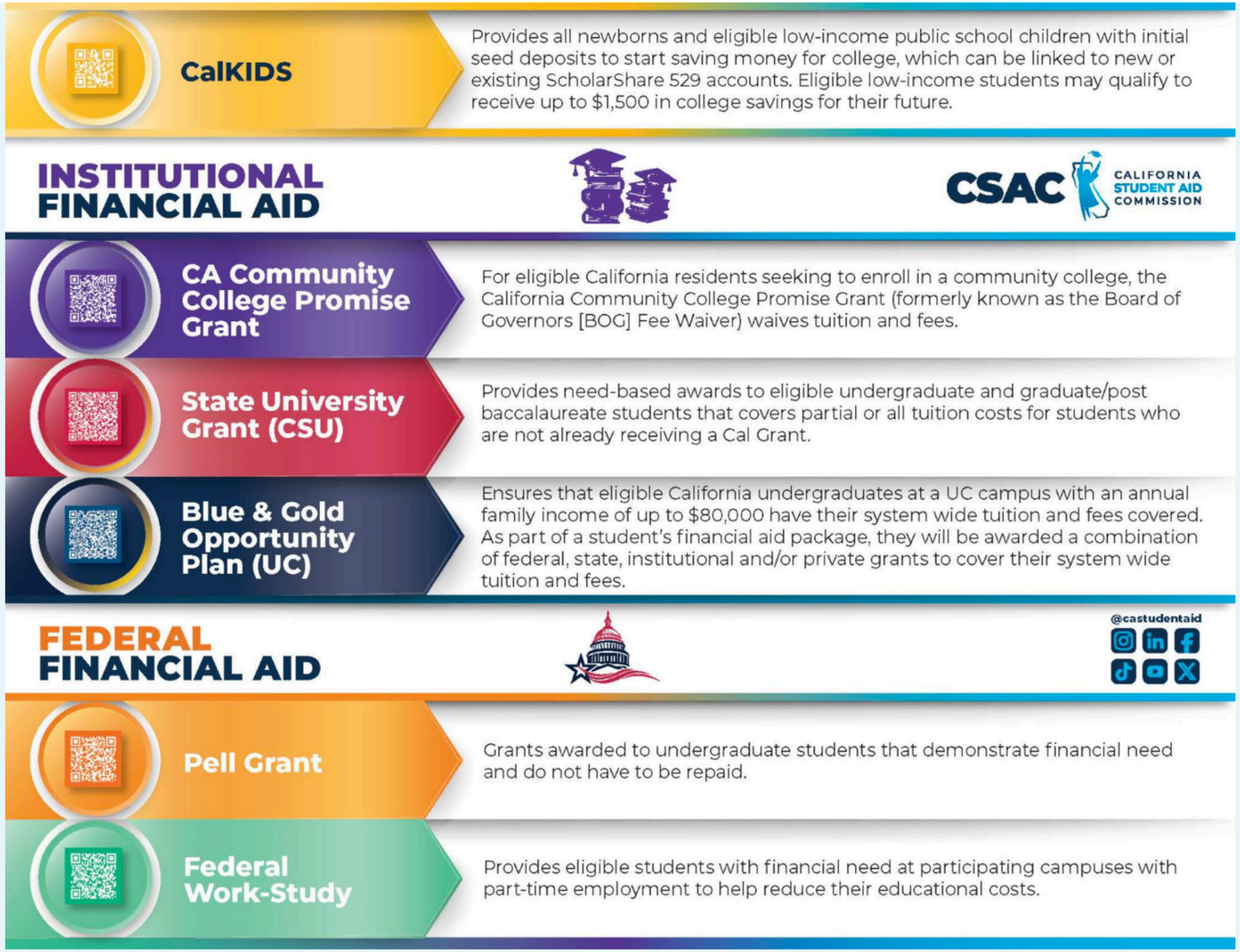
**Purpose:**
contains all the aid that the school will be able to assist you with

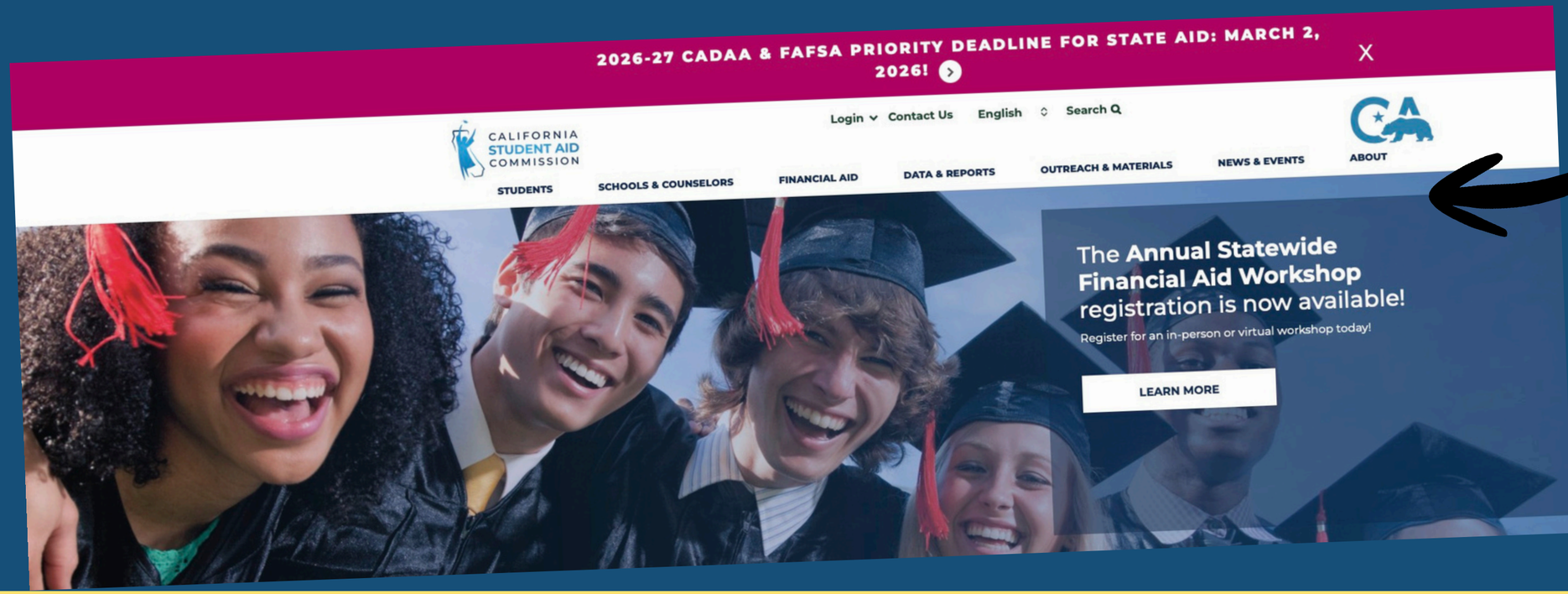
* Usually you can also see this in your student portal or request a copy from your school's financial aid office

# Financial Aid Programs



# Financial Aid Programs






https://www.csac.ca.gov

https://mygrantinfo.csac.ca.gov

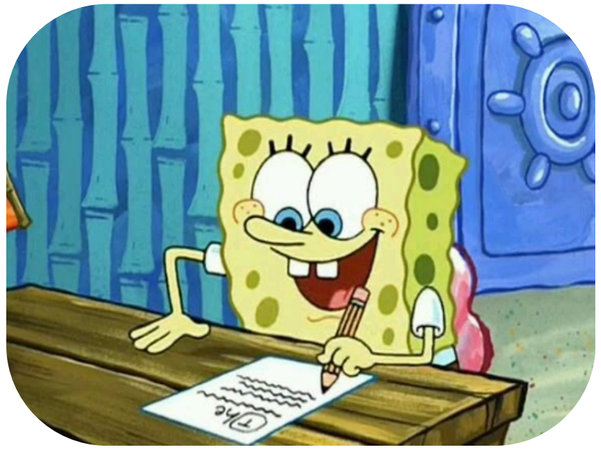


# CSS Profile

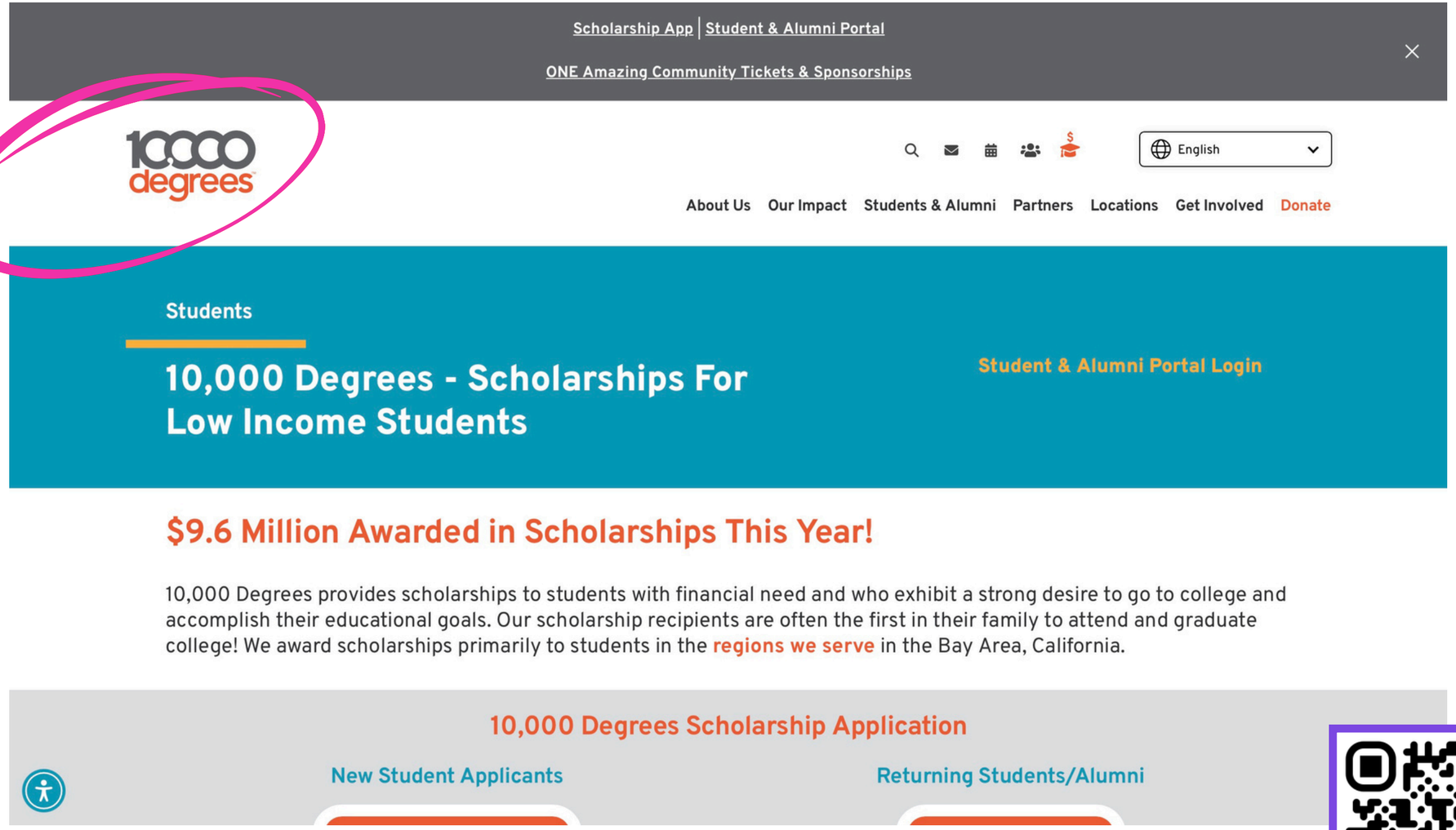
The College Board administers the CSS Profile,
a detailed financial aid application used by many private colleges and universities (mostly in the U.S.) to assess eligibility for institutional financial aid.
This form collects more comprehensive financial information than the federal FAFSA.

# SCHOLARSHIPS

## Campus Scholarships & Outside Scholarships



Scholarship Resources page:




NO GPA Requirement!

# Scholarships

**Institutional and Private Scholarships (The provider decides):**

- Criteria
- Deadline
- Type of application and requirements
- Whether it is need-based
- Whether it is merit-based or
- a combination of both

**Tips:**

- Create a resume
- get involved in the community (clubs, community service)
- Have someone revise your application/resume/essay



# Search for Scholarships




- Start early!
- Look for scholarships that match your interests, educational goals, hobbies, and/or unique characteristics

⚠️

- **Don't pay** for searches or applications

  - Beware of false promises

# Federal Work-Study (FWS)

Federal student aid program that provides part-time employment while the student is enrolled in school to help pay his or her education expenses



Experience

Networking

FWS

# Dream Act Service Incentive Grant (DSIG)

CA state program that provides financial assistance to eligible California Dream Act Application (CADAA) students (who meet the AB540/CA Dream criteria) who complete community or volunteer service



**DSIG**

**Experience**

**Networking**





# RESOURCES @ EVC

Academic Resources:

Support Programs:

Basic Needs:



## CalKIDS can make a difference

## Get Free Money for College!

CalKIDS is a new program from California that

**provides up to $1,500 in Free Money**

**to eligible low-income, public-school students**

for college and career training

**Learn more and find out if you qualify**

Visit **CalKIDS.org** today!

***SSN or ITIN**



## calfresh Save Money. Eat Fresh.

BETTER FOOD FOR BETTER LIVING

## Get CalFresh to help pay for Groceries!

You may be eligible to receive monthly benefits to help pay for groceries and focus on school! If approved, you will get an EBT card for groceries. EBT Cards work in most food stores and farmers markets.

**Learn more and find out if you qualify**

Visit **getcalfresh.org** to see if you qualify!

**Apply within 10 minutes!**

***SSN**

# SPECIAL CIRCUMSTANCE

Home » Financial Aid & Scholarships » Special Circumstances




SAI Appeal

## Income Adjustments

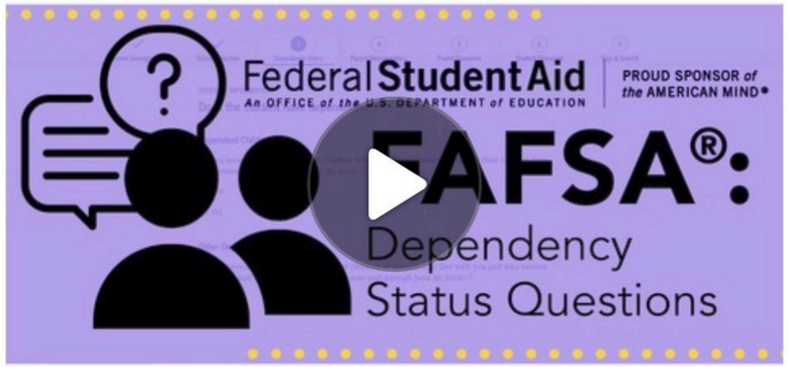
The income information provided on the FAFSA is for a previous calendar year (e.g., 2023 income for the 2025-26 FAFSA). What if your family's income changes because of a loss of employment, an accident or an illness? Or, there may be a loss of benefits such as child support, a divorce or a disability that changes the family's ability to pay for college.

If your family's financial circumstances has or will change for the coming year, you may request a **Student Aid Index Appeal**.

**To request a Student Aid Index Appeal:**
After you have filed your FAFSA and submit all requested documentation, you can request a SAI Appeal. The Financial Aid staff will use documented income changes to determine eligibility. Income can be reduced due to unusual medical expenses, a bankruptcy, adoption, divorce, etc., you may request a **Student Aid Index Appeal**.

# UNUSUAL CIRCUMSTANCE

## Dependency Override




**Dependency Appeal**

**Federal Guidelines on Schools Overriding Dependency:**
Federal guidelines allow schools to exercise "professional judgment" in overriding a student's dependency status. The student would need to verify "unusual' family circumstances before a school can change a dependent student's status to that of independent.

**To request a Dependency Appeal:**
To request a dependency status review by the Financial Aid Office, you must submit a **Dependency Appeal**. Be sure to provide documentation.

# LOAN PROCESS

## Student Loans

It is important to be informed on a loan before pulling out a loan.

***Loans from a school have lower interest rates than outside banks.**

DecidED.

Students Advisors Partners About Help Sign Up Log in



# Compare colleges. Confirm your costs. Choose confidently.

DecidED provides students and advisors with resources, tools and guidance to compare college costs, financial aid benefits, and other fit factors.

Student Advisor Partner

# STUDENT LOAN RESOURCES

## Bankrate – Student Loan Calculator:

You do not want student loans to exceed 10% of your monthly income that you can take home/spend.

Also, depends on the pay of your career
(If your income will substantially increase over 10-15 years then you may be able to take on more when it comes to student loans)

Studentaid.gov

## Federal Student Loans:

## Preparing for Student Loans:

## Compare Repayment Plans with Student Loan Calculator:

(Loan Forgiveness & Loan Consolidation)

# CALIFORNIA DREAM LOAN

students who file the California Dream Act Application (CADAA)

**&**

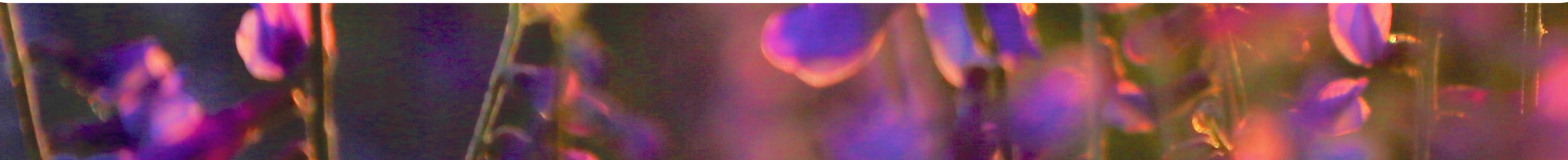
meet AB 540/Dream Act criteria

state-funded, subsidized student loans

- **Interest usually does not accrue while you're enrolled at least half-time**

offered at several CSU **and** UC campuses

***You must be enrolled at least half-time and demonstrate financial need**



# Satisfactory Academic Progress (SAP)

**Good SAP:**

- minimum 2.0 GPA after attempting 12 or more units
- overall completion rate of 67% of the units attempted
- complete program before the 150% of the program's unit requirement

*If you are disqualified for Financial Aid, you may submit a **SAP Appeal for reinstatement***

***If approved**, student will be **placed on an Academic plan (probation)***

***While on probation, students must pass <u>ALL</u> classes** that they are enrolled*

***F, NP, NC, W*** *and* ***I*** *grades will be counted as classes not passed*

*If a student drops a class on* ***Cenus Day*** *and forward, student receives a* ***W*** *grade for that class*

***If you drop any classes after you have received Financial Aid, you may owe money***

***You will be notified if you owe***

**late starting classes will have a different date for when these classes are considered to have been dropped with a* ***W***

*EVC uses Bank Mobile to disburse Financial Aid money

**Students are sent a Refund Selection Kit**

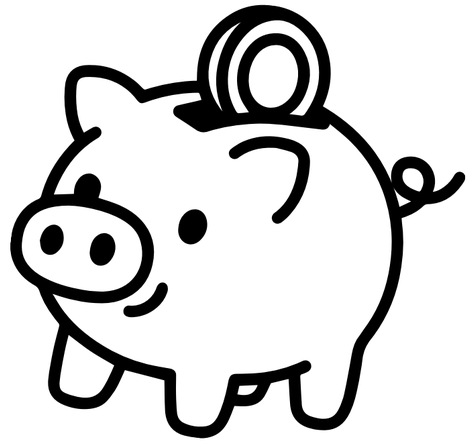
Deposit to an existing account (Direct Deposit)

* **No fees attached**

**OR**

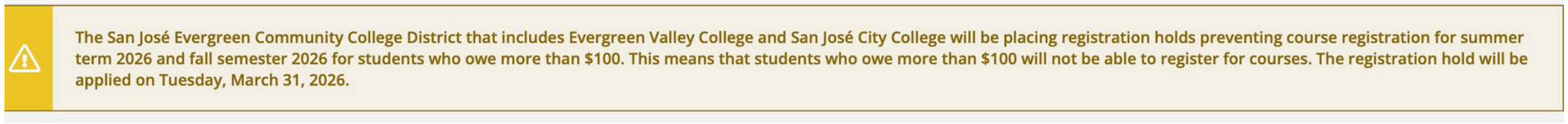
Checking Account with Bank Mobile

**About a $3 monthly  fee if you do not keep the account active according to their terms**



# HOLD ON RECORD

**If you owe $100 or more in prior/current classes you will not be able to register for next semester's classes.**




# DROP FOR NON-PAYMENT

**If you owe $100 or more in your upcoming classes you will be dropped from all of your classes.**




# CA VIRTUAL CAMPUS (CVC)



# Q&A

# Julissa Guadalupe Lopez-Garcia


408-223-6791

Julissa.LopezGarcia@evc.edu

https://www.evc.edu/financial-aid


EVERGREEN FINANCIAL AID