Applying for Financial Aid



What is Financial Aid?

Money that helps you pay for college or career school.

Types of Financial Aid:

- **Grants**
- **Scholarships**
- **Work-Study**
- **Loans**

Types/Terms of Financial Aid

Need Based / Gift Aid

Grants
Free money based on financial need.

Scholarships
Free money based on merit, talent, or need.



Non Need Based / Self-help Aid

Work Study
Money earned through on campus jobs

Loans
Borrowed money that does have to be repaid

Financial Aid Resources

Where does the money come from?



Federal Government



State Government



Colleges or Universities



Private Agencies, Community Centers, Jobs

Higher Education Systems

Each system offers its own programs and they each have their own Cost of Attendance











Federal Aid Programs

Pell Grant	FSEOG	Federal Workstudy	Loans
Up to $7,395 a year	Up to $4,000 a year	Quantity Varies	Amount varies depending on the level of education

State Aid Programs (California)

Cal Grant

A - Up to $15,588

B - $1,648+

C- $1,094

EOP/EOPS

Up to $900 a year

Middle Class Scholarship

Quantity Varies

CCPG

Quantity Varies

Chafee Grant (Foster Youth)

Up to $5,000 a year

DSIG

Up to $4,500

First Step:



Determining which Application to Submit

FAFSA

U.S. Citizens

Permanent Residents

Eligible Non-Citizens

CA Dream Act (CADAA)

Undocumented

AB 540 Eligible Students

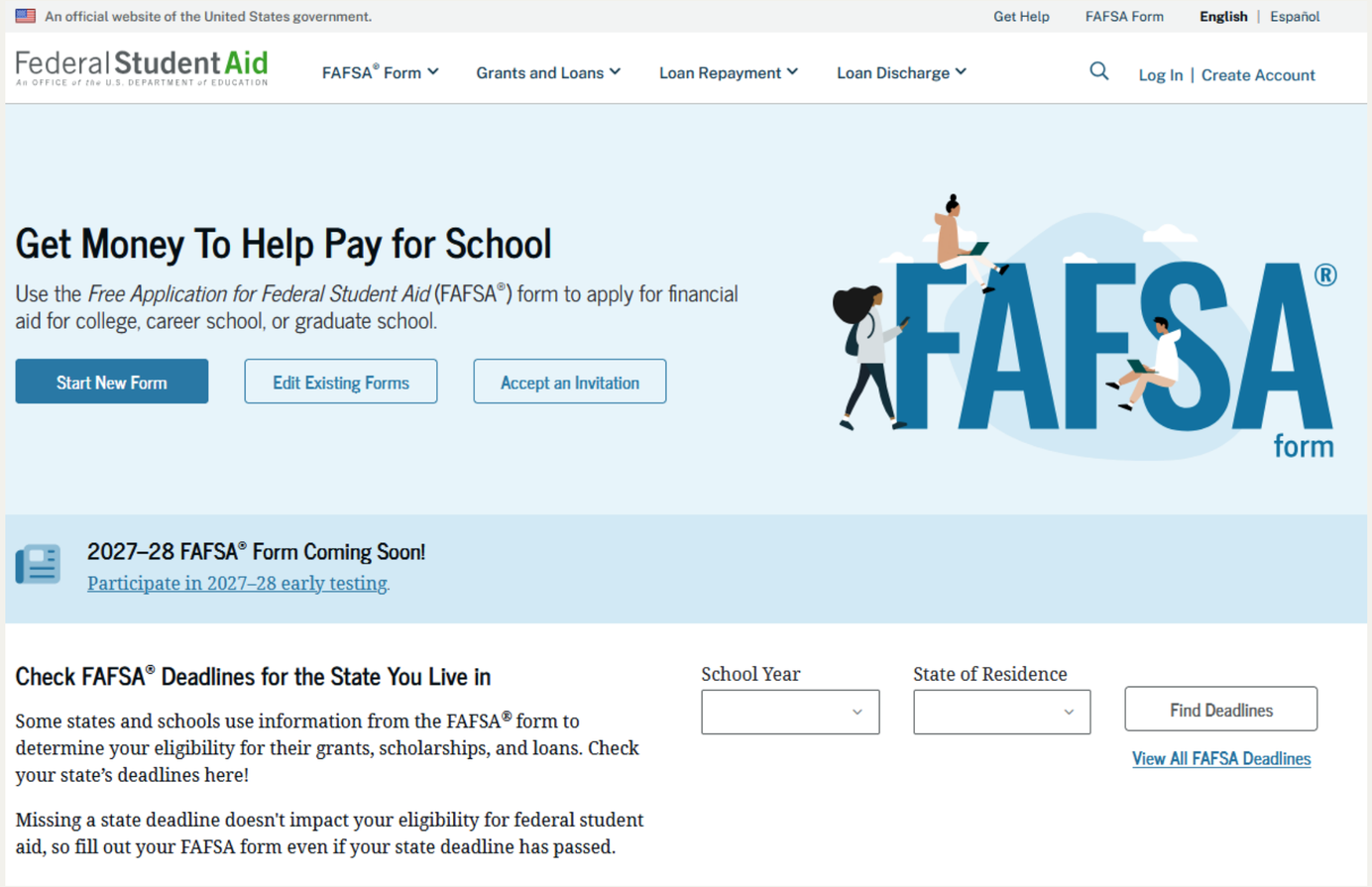
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Applicants who select Private & Independent Colleges

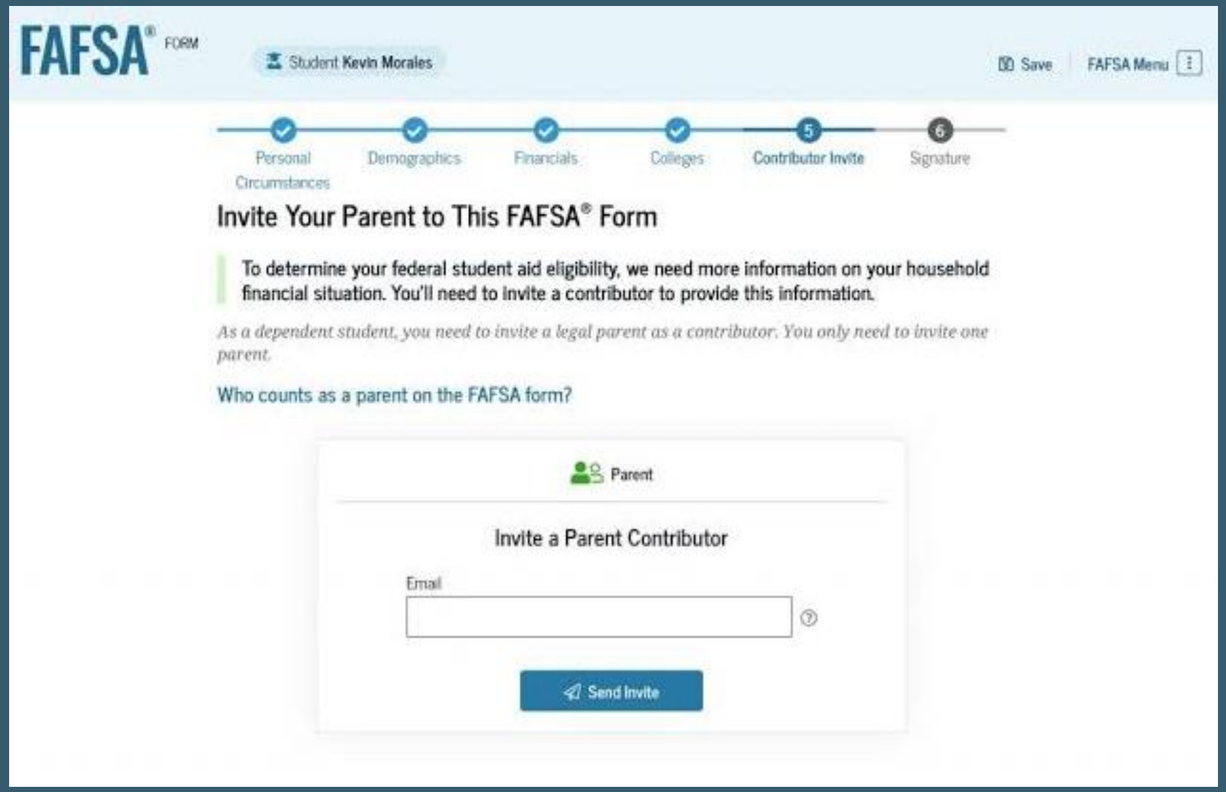
FAFSA

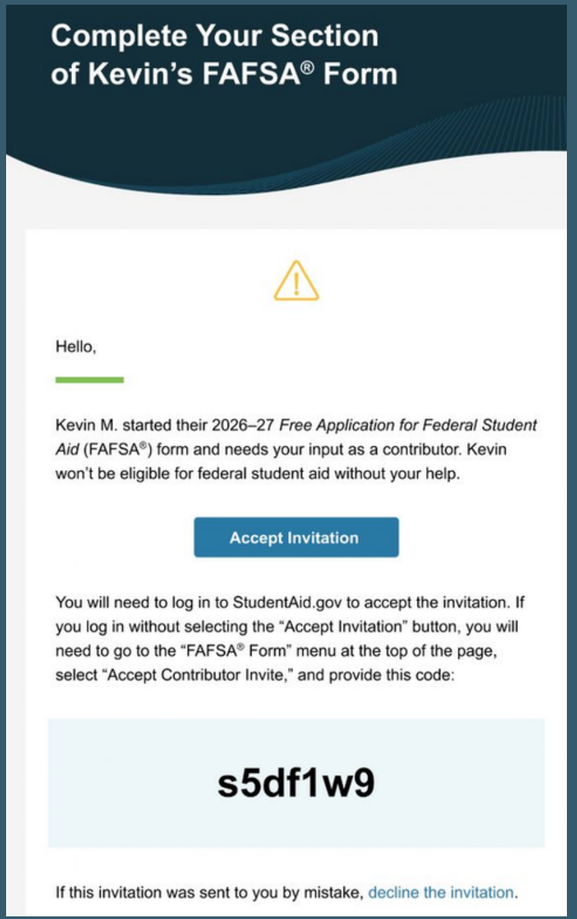
FAFSA Requirements:

- Valid Social Security Number (Student)
- Citizen, Permanent Resident or any other Eligible Non-Citizen
- Obtain a High School Diploma, GED or Equivalent
- Professional Email
- Create a FSA ID

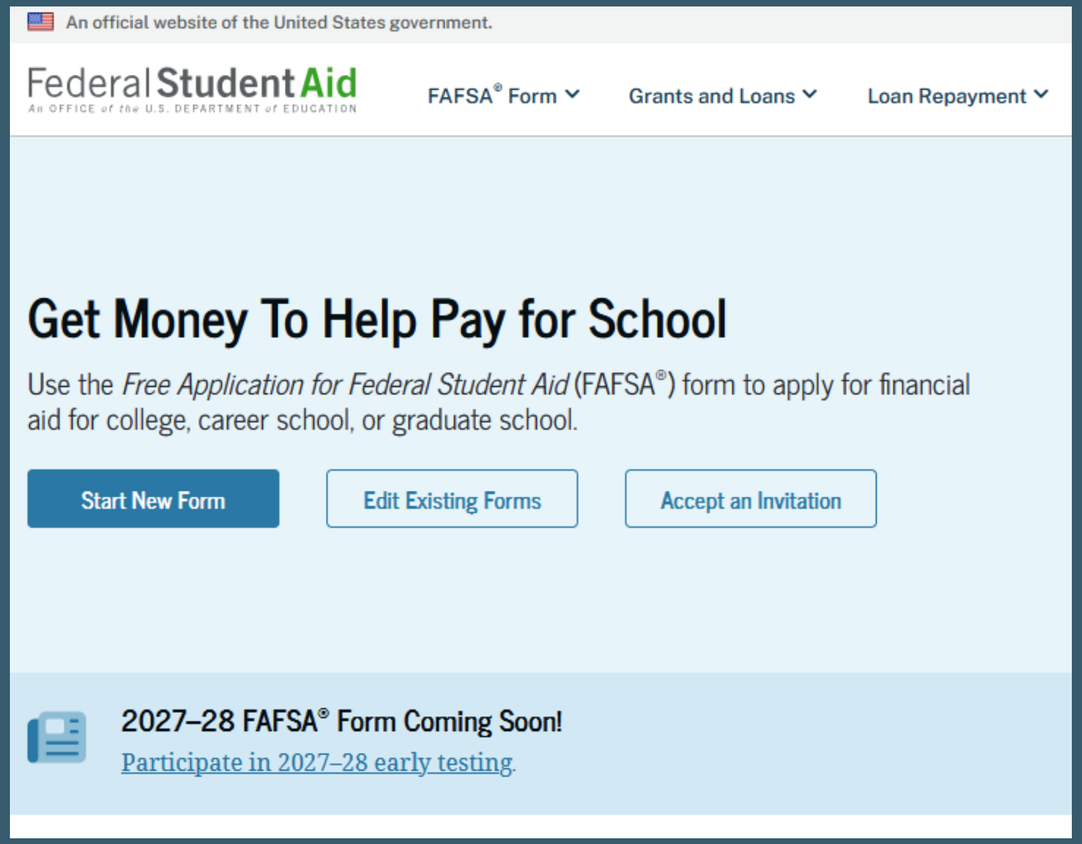


Dependent students invite their parents to submit their information on the FAFSA



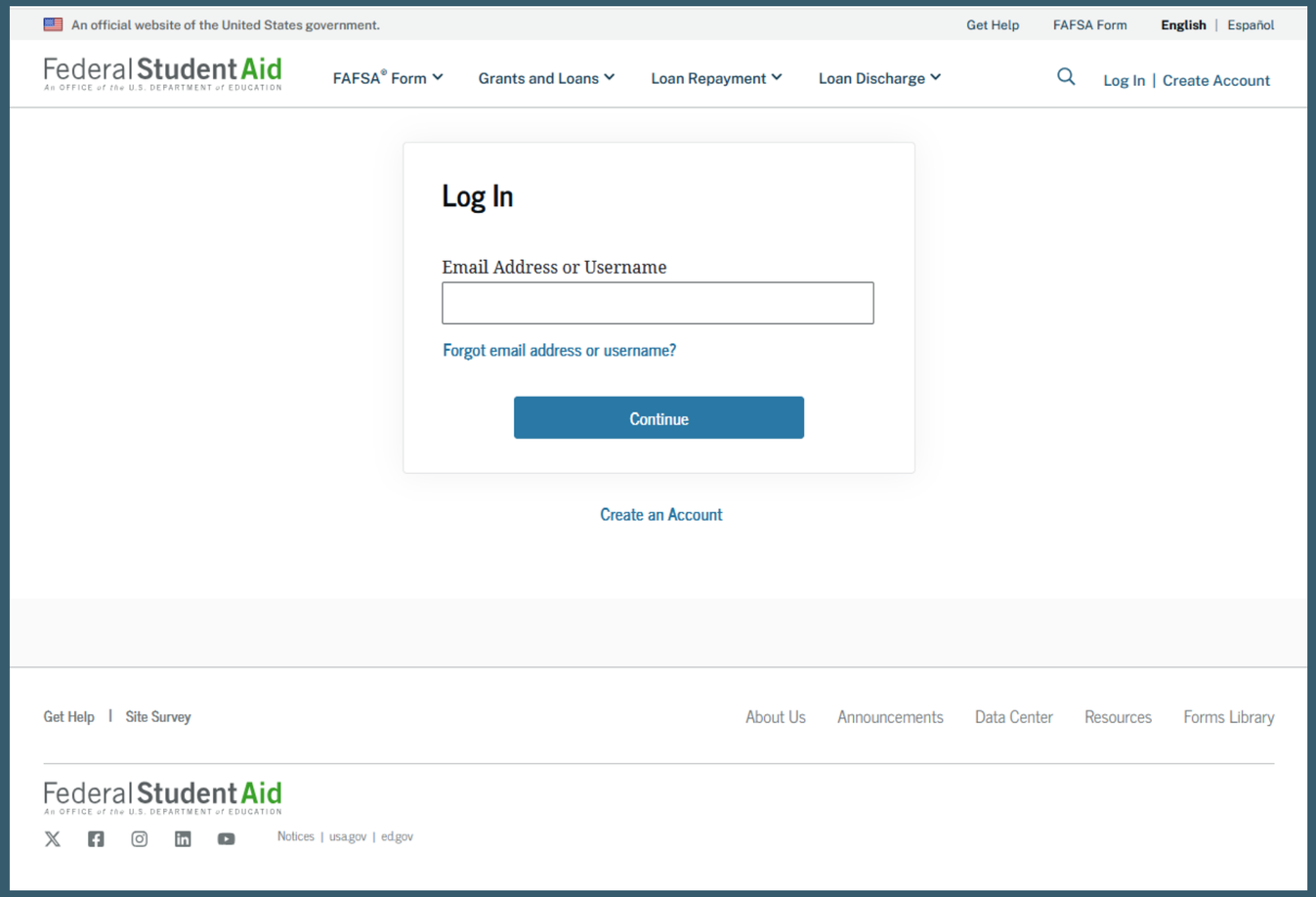


Dependent students invite their parents to submit their information on the FAFSA





FSA ID can be created without a SSN



2027-2028 FAFSA

All contributors must consent to having their federal tax information transferred to the FAFSA application.

If your contributors do not consent, you cannot receive financial aid.

<u>Make sure your contrubutors know what they will need to do:</u>

1) Create a FSA ID to fill out the FAFSA form
2) Give consent to the IRS to have their tax information transferred

CA Dream Act (CADAA)

CADAA Requirements

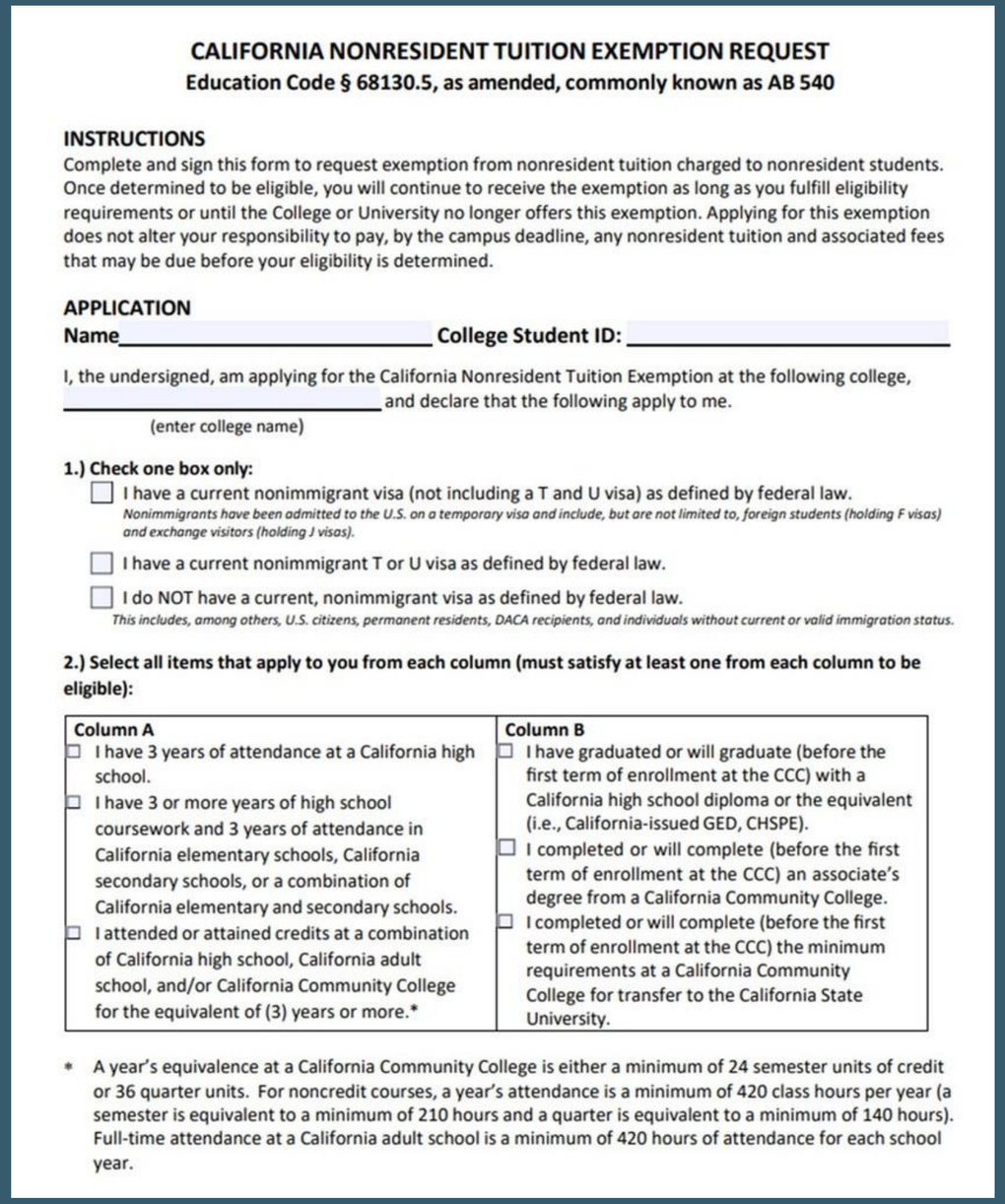
- Not having a SSN or having a SSN through DACA or having an ITIN
- Have a High School Diploma, GED or Equivalent
- **Qualify for AB540/AB200**
- Professional Email
- Create a CADAA account



AB540/AB200

Students must meet all requirements:

- Attend a K-12 school, High School, Adult school or community college in California for 3 years
- **And** graduated with a high school diploma of California, or GED (issued in CA) or equivalent



CALIFORNIA NONRESIDENT TUITION EXEMPTION REQUEST
Education Code § 68130.5, as amended, commonly known as AB 540

INSTRUCTIONS
Complete and sign this form to request exemption from nonresident tuition charged to nonresident students. Once determined to be eligible, you will continue to receive the exemption as long as you fulfill eligibility requirements or until the College or University no longer offers this exemption. Applying for this exemption does not alter your responsibility to pay, by the campus deadline, any nonresident tuition and associated fees that may be due before your eligibility is determined.

APPLICATION
Name_____ **College Student ID:** _____

I, the undersigned, am applying for the California Nonresident Tuition Exemption at the following college, _____ and declare that the following apply to me.
(enter college name)

1.) Check one box only:
☐ I have a current nonimmigrant visa (not including a T and U visa) as defined by federal law.
Nonimmigrants have been admitted to the U.S. on a temporary visa and include, but are not limited to, foreign students (holding F visas) and exchange visitors (holding J visas).
☐ I have a current nonimmigrant T or U visa as defined by federal law.
☐ I do NOT have a current, nonimmigrant visa as defined by federal law.
This includes, among others, U.S. citizens, permanent residents, DACA recipients, and individuals without current or valid immigration status.

2.) Select all items that apply to you from each column (must satisfy at least one from each column to be eligible):

Column A	Column B
☐ I have 3 years of attendance at a California high school. ☐ I have 3 or more years of high school coursework and 3 years of attendance in California elementary schools, California secondary schools, or a combination of California elementary and secondary schools. ☐ I attended or attained credits at a combination of California high school, California adult school, and/or California Community College for the equivalent of (3) years or more.*	☐ I have graduated or will graduate (before the first term of enrollment at the CCC) with a California high school diploma or the equivalent (i.e., California-issued GED, CHSPE). ☐ I completed or will complete (before the first term of enrollment at the CCC) an associate's degree from a California Community College. ☐ I completed or will complete (before the first term of enrollment at the CCC) the minimum requirements at a California Community College for transfer to the California State University.

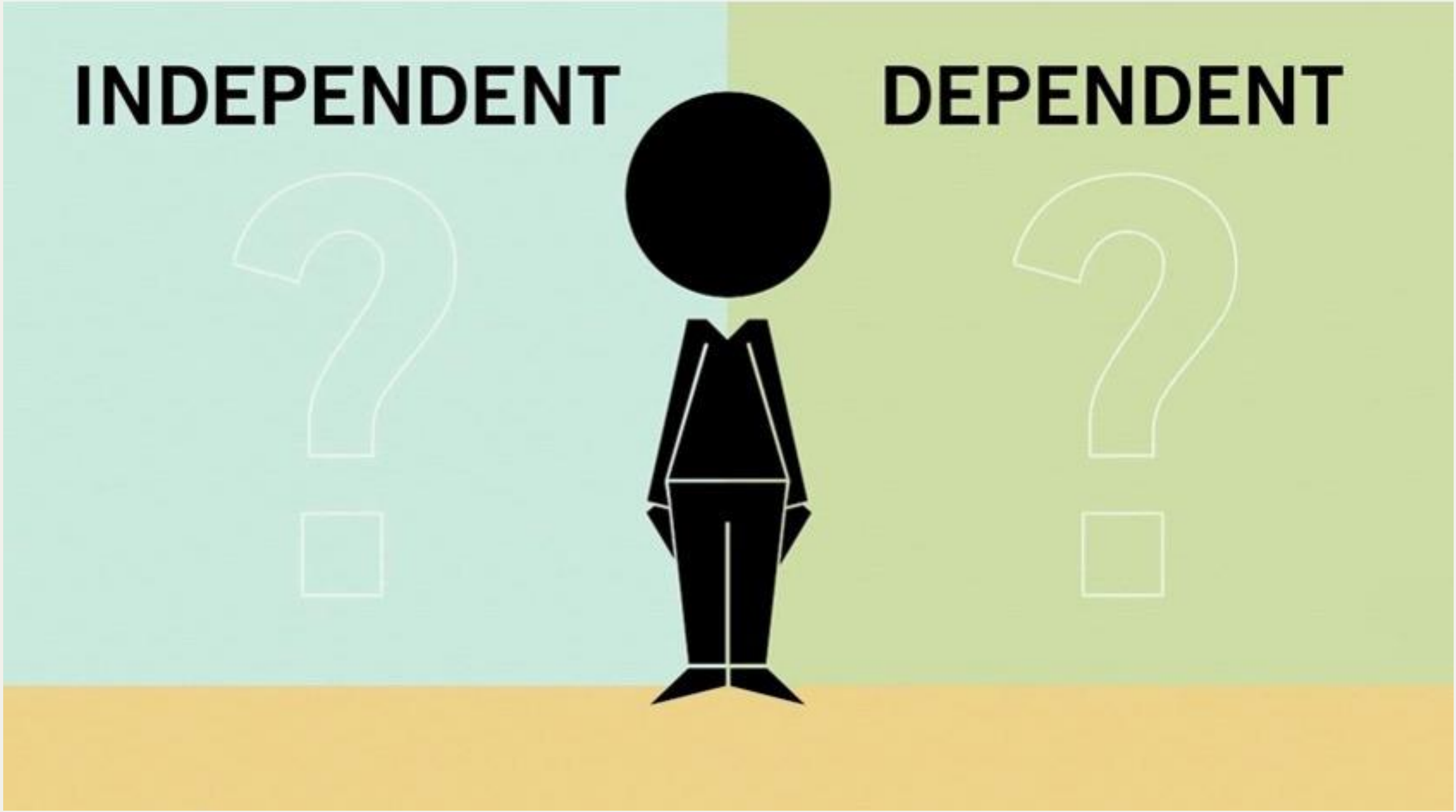
* A year's equivalence at a California Community College is either a minimum of 24 semester units of credit or 36 quarter units. For noncredit courses, a year's attendance is a minimum of 420 class hours per year (a semester is equivalent to a minimum of 210 hours and a quarter is equivalent to a minimum of 140 hours). Full-time attendance at a California adult school is a minimum of 420 hours of attendance for each school year.

2027-2028 Financial Aid Application

Applications open October 2026

State Aid (CA) priority deadline is March 2, 2027




INDEPENDENT
DEPENDENT

Who is considered a parent?



Parents are:

- Biological parents
  - This may also include the stepfather, if applicable.
- Adoptive parents

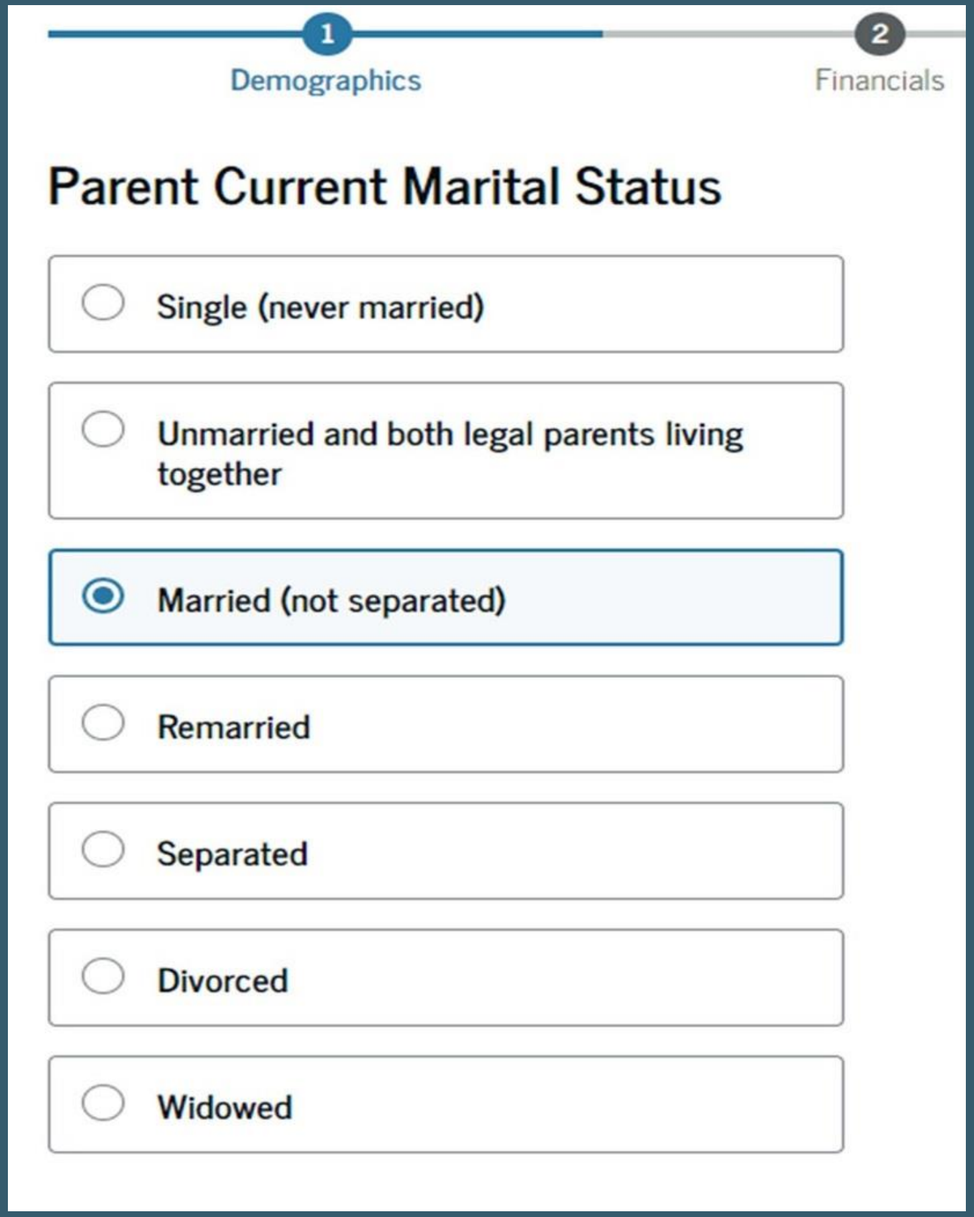


Not considered parents:

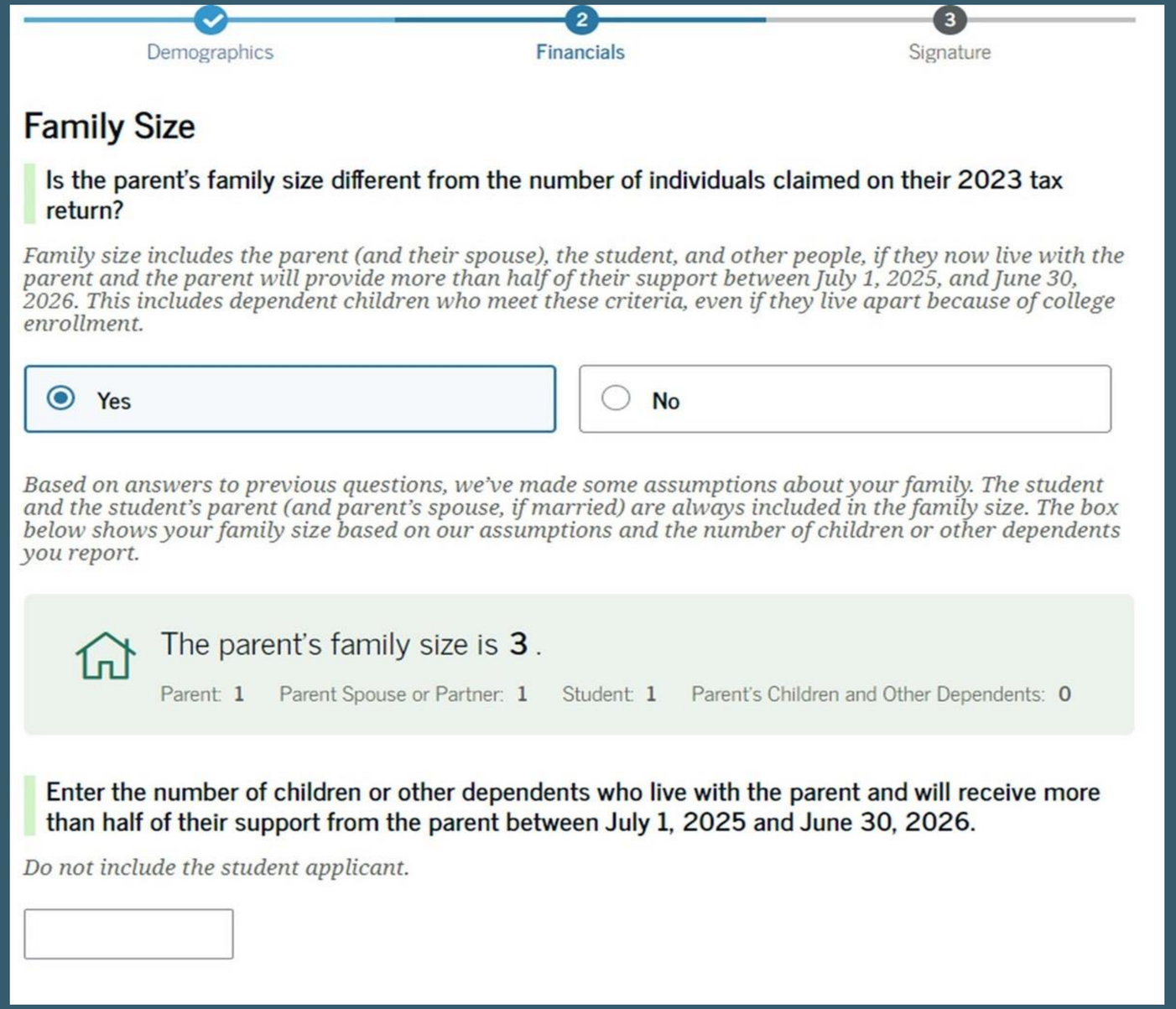
- Grandparent(s)
- Aunt/Uncle
- Legal Guardian
- Foster Parents
- other members of the family

Information about Parent(s)

The parent who was asked to provide their information must indicate his or her current marital status.



Family Size


Demographics
2
Financials
3
Signature
Family Size
Is the parent's family size different from the number of individuals claimed on their 2023 tax return?
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, 2025, and June 30, 2026. This includes dependent children who meet these criteria, even if they live apart because of college enrollment.
Yes
No
Based on answers to previous questions, we've made some assumptions about your 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 your family size based on our assumptions and the number of children or other dependents you report.
The parent's family size is 3 .
Parent: 1
Parent Spouse or Partner: 1
Student: 1
Parent's Children and Other Dependents: 0
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, 2025 and June 30, 2026.
Do not include the student applicant.

Information needed to complete the application

General Information

Full Legal Name,
Email Address and
Mailing Address

Parent(s) and Student

Income Information

Parent(s)
Student (if worked)

List of schools the student plans to attend

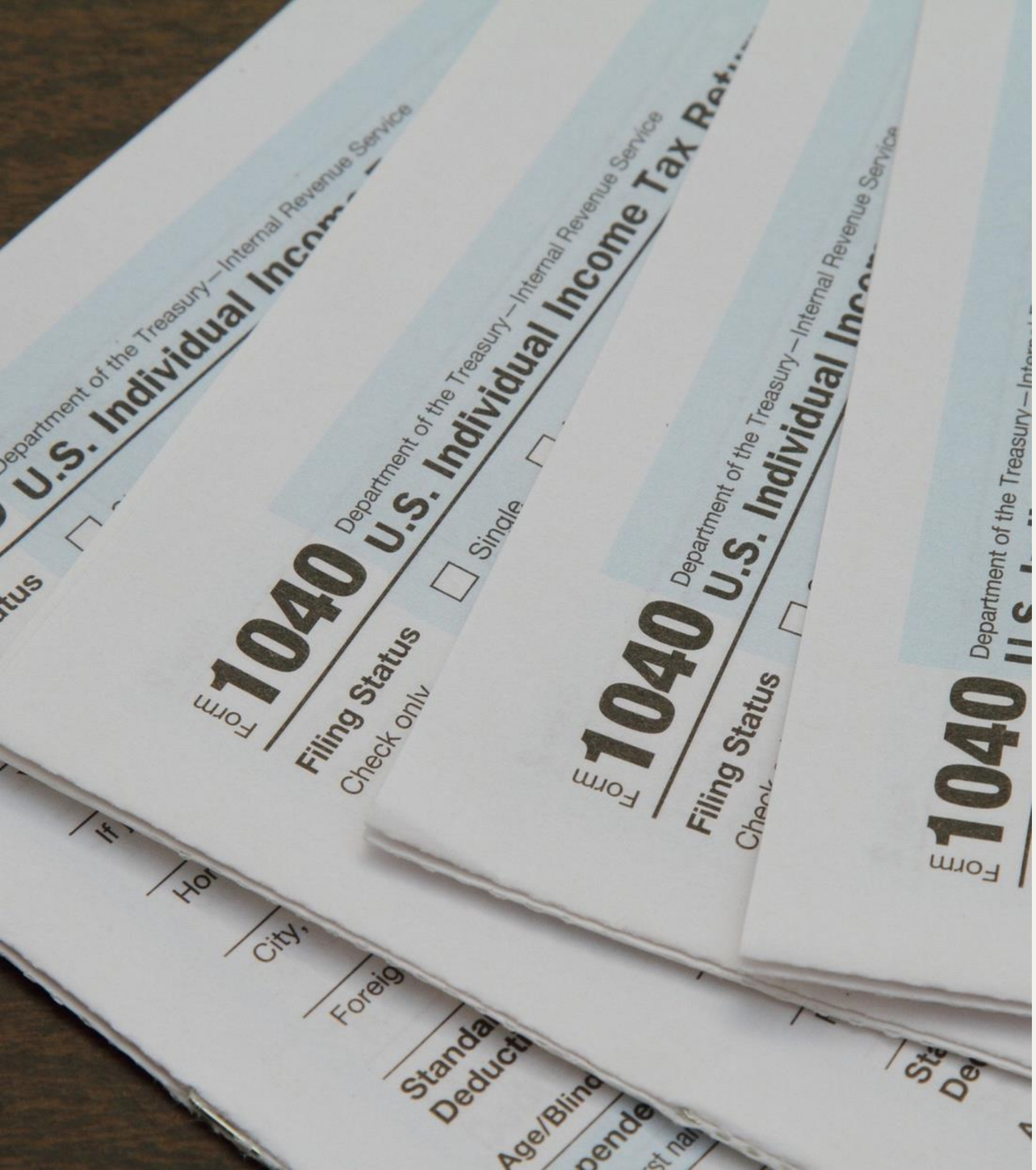
You can choose up to 20 schools at a time (you can add more later)

Compare Offers



Each college and university will send their college award offers.

- This will happen once the student has been accepted.
- Each institution will have different policies and deadlines for accepting prize offers.
- Some will require paperwork to distribute the funds.
- You can only accept **one**



Tax Information

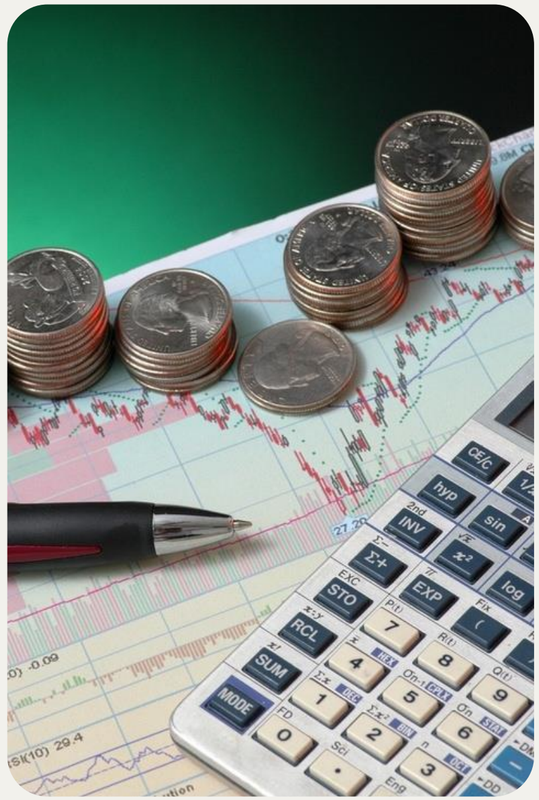
Have you filed your 2025 tax return?

- I have filed my tax return
- I have not yet filed my return - it will be filed
- I am not going to file a tax return

Type of form submitted?

- IRS 1040
- Foreign Tax Return
- Puerto Rico, Other U.S. Territory or Freely Associated States

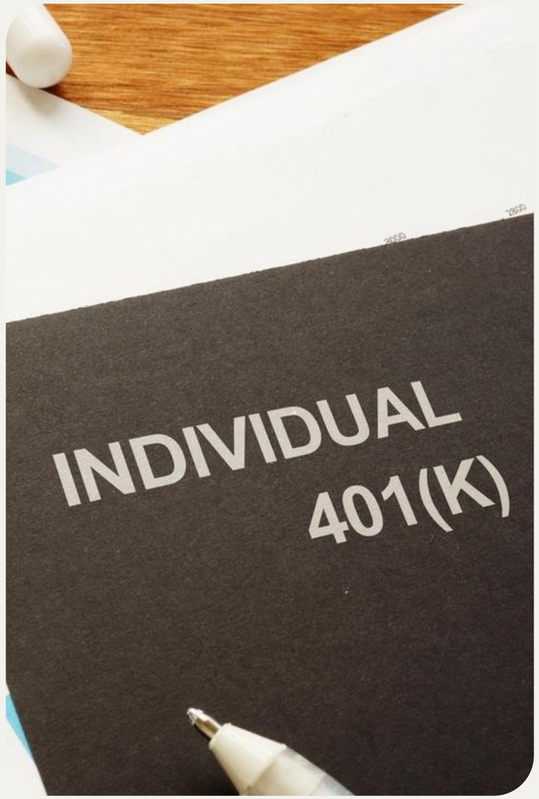
Investments



Considered investment:

- Properties for Rent
- Stocks, Bonds, CD, Mutual Funds, Trust Fund, UGMA account, UGMT account, etc.
- Educational Benefits

(if it is under the name of the student)



It is not an Investment:

- The house you live in (if it's yours/you bought it)
- Retirement plans
- 401k
- Life insurance plan

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



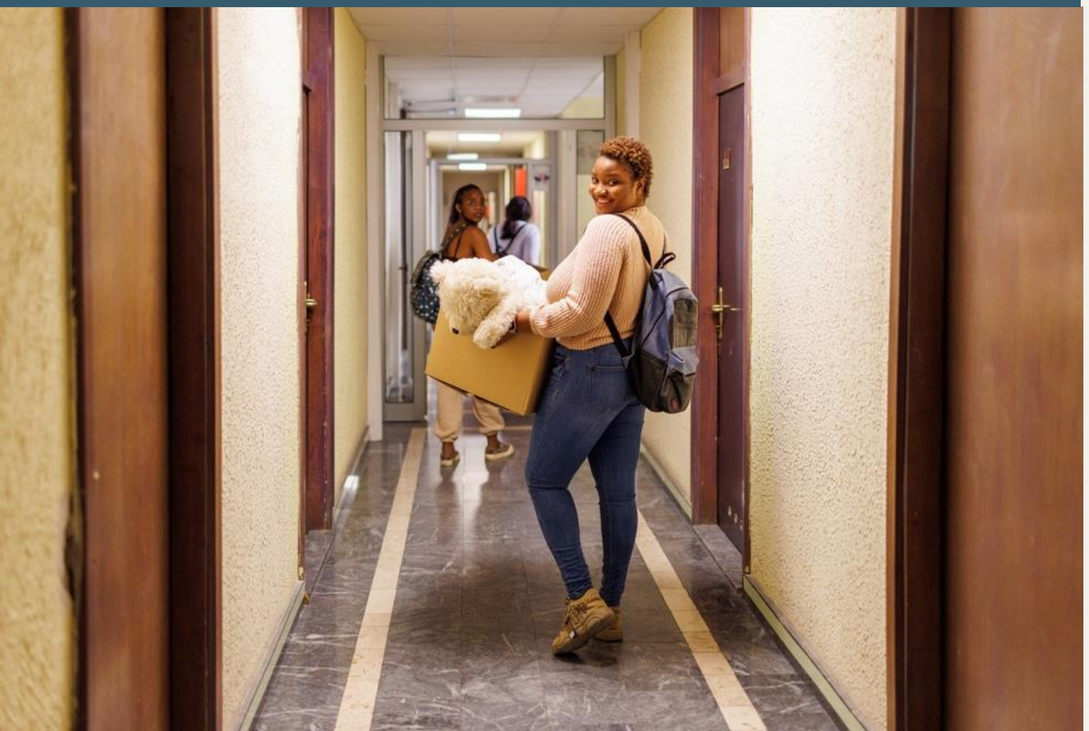
Search for Financial Aid Resources



- 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

Cost of Attendance (COA)



Direct Costs

Tuition*

Room & Board*

Indirect Costs

Books and Supplies

Transportation

Miscellaneous Fees and Personal Expenses

Cost of Attendance

	With Parents	Off Campus	On Campus
Comm. Coll. (CC)	$19,591	$30,130	n/a
Cal.State Univ. (CSU)	$26,815	$34,889	$38,488
Univ. of Cal. (UC)	$33,987	$44,703	$46,168
Private (SCU,USC)	$61,293	$61,293	$80,112

Student Aid Index

(SAI)

SAI is the eligibility index number that will be used as a factor in determining a student's financial need.

The calculation will be used by colleges/universities, states, and other grant providers to determine financial aid packages.



How Colleges Calculate Your Financial Need

Cost of Attendance (COA) − **Student Aid Index (SAI)** − **Other Financial Assistance (OFA)** = **Financial Need**



$80,000 (COA) - $10,000 (SAI)- $0 (OFA) = $70,000 (Financial Need)

Schools will try to cover all or part of your financial need with a combination of loans, grants, scholarships, and work study.

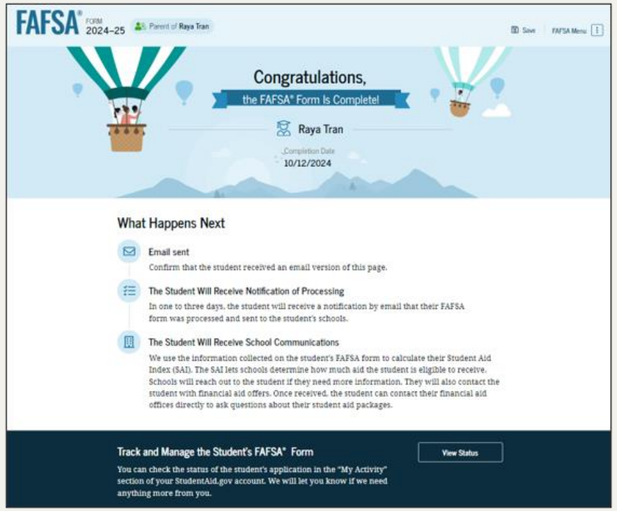


Special Circumstances

Adjustments can be made on a case-by-case basis:

- State of dependency
- Loss of income or investments
- Increase in Child Support Paid **or**
  Decrease in Child Support Received
- Change in family size
- Additional medical or dental expenses
  (not covered by insurance)

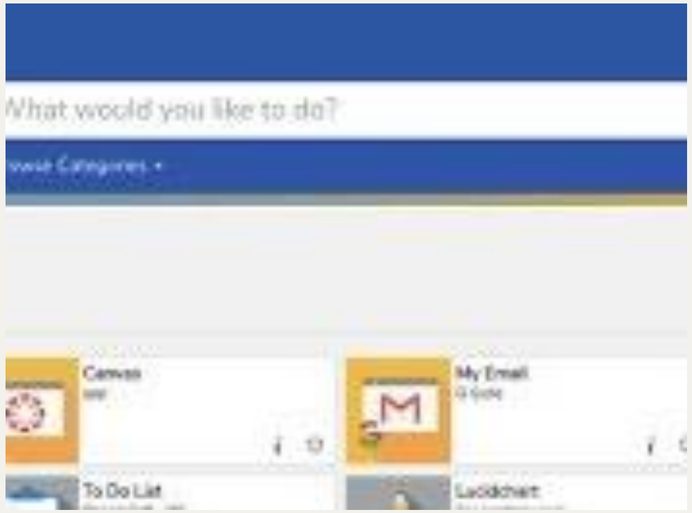
Next Steps



The submission summary will be emailed to the student.
The student can make corrections if necessary.



California Student Aid Commission (CSAC) will send an email about the Cal Grant and Middle Class Scholarship after April 2.



Colleges and universities will send information once the student is accepted

Coming Fall 2026...

CA$H for College Drop in Workshop (FAFSA/CADAA App)

10/8/26 @ 5:30 - 7:30 p.m.



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

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