

ANTELOPE HIGH SCHOOL

Home of the Titans

Financial Aid 101: Unlocking College Affordability

Understanding College Costs, Cal Grants, Pell Grants, Loans &
Income Ceilings

PRESENTED by
Sandeep Pannu

APPLICATION CYCLE
2027–2028 Academic Year

Sticker Price vs. Net Price



The Myth

"University is too expensive. UC and CSU tuition prices make 4-year college impossible without massive loans."



The Reality

Financial aid covers **100% of tuition** for most eligible California students across CCC, CSU, and UC.

STEP 1: THE PUBLISHED STICKER PRICE

Annual Tuition Before Financial Aid

COMMUNITY COLLEGE

\$1,380

Average Annual Tuition

CAL STATE (CSU)

\$6838

Average Annual Tuition

UNIV. OF CALIFORNIA (UC)

\$16,278

Average Annual Tuition



Looks intimidating? This is NOT what most California families actually pay.

Out-of-Pocket Tuition for Cal Grant Recipients

ACTUAL TUITION COST WITH CAL GRANT

\$0

Community College | Cal State (CSU) | Univ. of California (UC)

Cal Grants and state financial aid scale up directly to match university tuition rates.

ELIGIBILITY THRESHOLDS

Cal Grant & MCS Income Ceilings

CAL GRANT A & C

~\$151,800

Max Income (Family of 4)

CAL GRANT B

~\$79,800

Max Income (Family of 4)

MIDDLE CLASS SCHOLARSHIP

\$262,000

Max Income & Asset Ceiling

The Four Main Types of Aid



Grants

FREE MONEY

State & federal aid based on financial need. Never repaid.



Scholarships

FREE MONEY

Merit, athletic, or community awards. Never repaid.



Work-Study

EARNED MONEY

On-campus part-time jobs to earn living expenses.



Loans

BORROWED MONEY

Federal low-interest options. Must be repaid with interest.

Understanding Cal Grant Types

GPA 3.0+

Cal Grant A

Tuition Coverage

GPA 2.0+

Cal Grant B

Stipend + Tuition

Vocational / Tech

Cal Grant C

Books & Supplies

Provides up to \$1,094 for occupational, technical, and trade school supplies and tuition.

Federal Pell Grant & Eligibility

MAX ANNUAL AWARD

\$7,395

100% Free Federal Money

Does NOT need to be repaid. Stacks on top of state Cal Grants.

Student Aid Index (SAI)

Calculated automatically via FAFSA based on family size, income, and tax data.

Income Rules

Maximum Pell awarded to single parents under 225% FPL or married parents under 175% FPL.

Non-Tuition Living Aid

Can be used directly for campus housing, meal plans, textbooks, and personal expenses.

Federal Loans & Parent PLUS Info

NEED-BASED

Subsidized Direct

Interest Paid by Gov

U.S. Government pays interest while student is enrolled at least half-time. Max \$3,500 freshman year.

NON-NEED BASED

Unsubsidized Direct

Interest Accrues

Available to all students regardless of financial need. Interest begins accumulating immediately.

PARENT BORROWER

Parent PLUS Loan

Up to Full Cost of Attendance

Federal loan borrowed by parents of dependent undergrads. Credit check required; covers remaining gap.

Which Application Do You File?

FAFSA

Federal + State Aid

Free Application for Federal Student Aid

Eligible: U.S. Citizens, Permanent Residents, Eligible Non-Citizens

Unlocks: Pell Grants, Cal Grants, Work-Study, Federal Loans

Apply at: studentaid.gov

CADAA

State Aid Only

California Dream Act Application

Eligible: Undocumented, AB 540, DACA, Mixed-Status Students

Unlocks: Cal Grants, State University Grants, UC Grants

Apply at: dream.csac.ca.gov

Key Financial Aid Dates

OCTOBER 1

Applications Open

FAFSA & CADAA forms open for 2027-28.



MARCH 2

Cal Grant Deadline

State priority deadline for maximum funding.



MAY 2

College Decision

Review aid packages & confirm intent to enroll.

ACTION CHECKLIST

4 Steps for Antelope High Seniors

01

Create FSA ID

Student + one parent create FSA ID logins early.

02

Submit App

Complete FAFSA or CADAA by March 2.

03

Create WebGrants

Track Cal Grant at mygrantinfo.csac.ca.gov

04

Compare Offers

Review award letters from all accepted colleges.

Antelope High Senior Resources



Cash for College Workshops

Hands-on help with FAFSA & CADAA in the computer lab.

College & Career Center

Local scholarship application list updated weekly.

GO TITANS!

Your College Future is Within Reach

Don't let sticker prices hold you back. File your financial aid application before
March 2!

FAFSA PORTAL
studentaid.gov

CADAA PORTAL
dream.csac.ca.gov