FUND YOUR FUTURE®

EXPLORE!

THE CALIFORNIA DREAM ACT

MIDDLE CLASS SCHOLARSHIP
FOR ELIGIBLE
CSU & UC STUDENTS

CHAFEE GRANT
FOR FOSTER YOUTH

GO TO COLLEGE WITH A **CALGRANT**

APPLY FOR STUDENT FINANCIAL AID BEGINNING ON OCTOBER 1ST

CALIFORNIA STUDENT AID COMMISSION

A Publication of the California Student Aid Commission: Making Education Beyond High School Financially Accessible for All Californians.

FUND YOUR FUTURE®

Table of Contents

Message from the California Student Aid Commission 3

Commission Members 3

Begin Planning for College 4

Free Application for Federal Student Aid (FAFSA) 5

California Community College Promise Grant 6

Cal Grants 7

California Dream Act Application (CADAA) 8

Chafee Grant for Foster Youth 11

Middle Class Scholarship (MCS) 11

Your Verified Grade Point Average is a Must for Cal Grants 12

Choose a California College 13

Types of Student Financial Aid 14

Cal Grant Appeals 15

Tax Incentives 15

High School Senior's Financial Aid Timeline & Checklists 17

Get FREE Help 18

Financial Aid Basics 18

Cal Grants at a Glance 19

More FREE Money 20

Financial Aid for Specific Populations 21

Student Loans Are Not All Created Equally: Private vs. Federal Direct Loans 22

Financial Literacy 23

Ways to Reduce College Costs 23

Evaluate Your Financial Aid Offers 24

Spending Plan Worksheet 25

Check Out These Websites 27

A MESSAGE FROM THE EXECUTIVE DIRECTOR

Since 1955, the mission of the California Student Aid Commission has been "making education beyond high school financially accessible to all Californians."

This year, the California Student Aid Commission will offer over $2.2 billion in grant aid to over 400,000 eligible students attending public and private colleges and universities in California. Grant aid is FREE money to help a student afford a higher education, and never has to be paid back.

To be eligible for state financial aid for the 2018-19 academic year, all students MUST complete a Free Application for Federal Student Aid (FAFSA) or a California Dream Act Application (CADAA) between October 1, 2017 and March 2, 2018, and provide the Commission with a school verified Grade Point Average (GPA).*

The pathway to financial aid for higher education begins with a plan. There are steps students can take in elementary school, middle school, and high school to get financial aid to pursue a higher education – whether at a four-year university, or pursuing a degree or certificate in technical or vocational education.

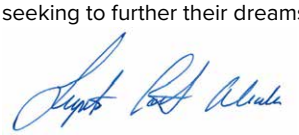
There is also student financial aid available for transfer and returning students. There is a place for every student in higher education. The Fund Your Future Magazine is an informational resource containing facts about applying for student financial aid in California and the basic steps to affording a higher education. We have included commonly used terms, definitions, websites, links, and financial education tools in this magazine.

Most college financial aid is based on demonstrated financial need and there is an Expected Family Contribution. However, there are federal, state, and campus-based student aid options: in addition to grants, you may be eligible for work-study, scholarships, or student loans. To be considered for ANY financial aid, remember to submit a completed FAFSA or CADAA by the March 2nd deadline, and fully complete all of the necessary forms, applications, and supporting documents, including GPA submission.

We recognize that the process of applying for, and understanding, financial aid can be complex and time-consuming. The California Student Aid Commission is here to help. If you or your family members have questions, you may call us toll free at 1-888-CA-GRANT (224-7268) – our call center is available from 8:00 a.m. to 5:00 p.m. (Pacific Time) Monday through Friday to address your questions.

The Commission also oversees 14 regional California Student Opportunity and Access Program (CalSOAP) offices and sponsors more than 850 free "Cash for College" workshops during the financial aid application season. We encourage you to seek out and visit a workshop near you by visiting https://www.cash4college.csac.ca.gov. The Commission also offers free online professional training in financial aid education for high school and college level counselors, teachers, and administrators.

Do not hesitate to take advantage of the Commission's free resources designed to help you understand and apply for financial aid. We are proud to serve you and all California students seeking to further their dreams of a higher education.



Lupita Cortez Alcalá, Executive Director
CALIFORNIA STUDENT AID COMMISSION

**Students can submit a SAT, ACT, or General Education Development test (GED), High School Equivalency test (HiSET), Test Assessing Secondary Completion (TASC) or the California High School Proficiency Exam (CHSPE) if a valid GPA is not available.*

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THE BEST TIME TO BEGIN PLANNING FOR COLLEGE IS NOW!

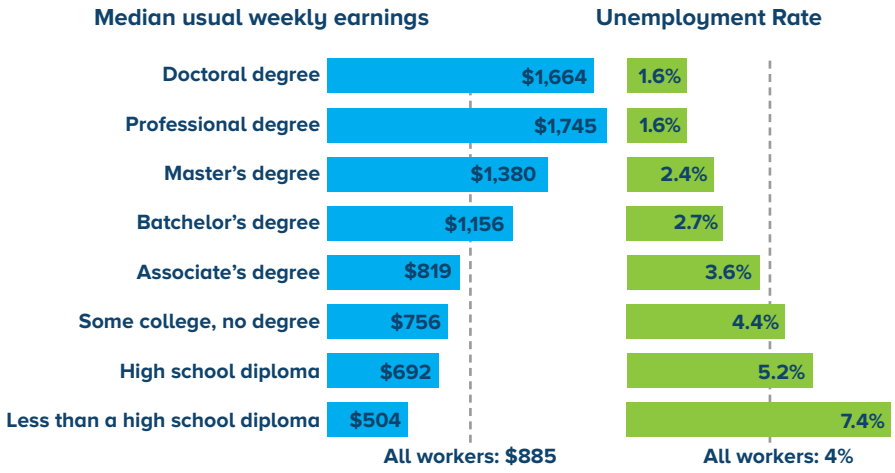
Most colleges use grades from a high school student's junior year to make determinations about admissions.

However, there are various eligibility requirements that must be met prior to college acceptance. Some of those requirements are based on the classes taken, and the credits earned during high school or community college.

LEARN MORE, EARN MORE

Not only can college graduates earn more during their lifetime than high school graduates, they'll also have a better chance of earning it in a career they enjoy.

Earnings and unemployment rates by educational attainment, 2016



Note: Data for persons age 25 and over. Earnings are for full-time wage and salary workers.
Source: Current Population Survey, U.S. Bureau of Labor Statistics, U. S. Department of Labor

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

OCTOBER 1 – MARCH 2 FAFSA DEADLINE
CAL GRANT ELIGIBILITY

Complete the FAFSA to Qualify for Federal, State, Campus, and Private Financial Aid

If you are a high school senior and you want to enroll in college for the summer or fall of your graduating year, you must complete the FAFSA between October 1 and March 2 of your senior year. You have one year after you graduate or complete your General Education Development test (GED), High School Equivalency test (HiSET), Test Assessing Secondary Completion (TASC) or the California High School Proficiency Exam (CHSPE) to apply for a Cal Grant High School Entitlement award. Community college students transferring to a four year college should also complete the FAFSA by the March 2 deadline for Cal Grant consideration.

The first word in FAFSA is "Free," so there should never be a fee or charge associated with completing the Free Application for Federal Student Aid. The FAFSA is an online application located at **www.fafsa.gov**. In California, the FAFSA is due March 2, if you want to participate in some of the state financial aid programs such as the Cal Grant and Middle Class Scholarship.

The FAFSA is available annually starting on **October 1st.** You can use your federal and state **prior year** tax information. You will be able to transfer your tax data directly from the Internal Revenue Service (IRS) using the IRS Data Retrieval Tool (IRS DRT). You may be able to use the IRS DRT whether you filed your taxes electronically or on paper.

In some particular cases, the FAFSA also accepts ESTIMATED IRS income tax information. In this case, you will need to return to the FAFSA website within 45 days to update your IRS tax information. As long as the FAFSA is submitted by the March 2 deadline, the application is considered "on time."

DO I NEED TO PROVIDE PARENT FINANCIAL INFORMATION?

Learn more at **www.studentaid.ed.gov**.

- If you are an independent student, you will report your own information.
- If you're married, your spouse's information will be reported as well.
- If you are a dependent student, you will report you and your parent's information.
- If you or your parents did not earn enough in the prior year to file taxes, simply select "will not file" on the tax filing question in the application.
- If you are unable to get your parent information, complete the application as much as you can and see your campus financial aid office as soon as possible. They will evaluate your situation and tell you if they can override the need for parent information. The California

Student Aid Commission does not have the authority to override dependency or financial information.

Families with incomes of $54,000 or below may qualify for FREE federal tax preparation under the Internal Revenue Service (IRS) Volunteer Income Tax Assistance (VITA) program. For more information, go to **https://www.ftb.ca.gov/individuals/vita/.**

FEDERAL STUDENT AID IDENTIFICATION NUMBER (FSA ID)

The FSA ID is a username and password that you must use to log in to certain U.S. Department of Education (ED) websites. Your FSA ID identifies you as someone who has the right to access your own personal information on ED websites such as the Free Application for Federal Student Aid (FAFSA®) at **www.fafsa.gov**.

If you are a parent of a dependent student, you will need your own FSA ID if you want to sign your child's FAFSA electronically. If you have more than one child attending college, you can use the same FSA ID to sign all applications. Please note: Each FSA ID user must have a unique email address.

Your FSA ID is used to sign legally binding documents electronically. It has the same legal status as a written signature. Don't give your FSA ID to anyone—not even to someone helping you fill out the FAFSA. Sharing your FSA ID could put you at risk of identity theft!

The FSA ID replaces the FAFSA PIN which was launched in 1998, and while it served students and their families well for 17 years, a lot has changed in that time. The new FSA ID includes features such as resetting forgotten passwords with email, using an email address instead of a username to log in, and compatibility with more browsers and devices.

To complete the Free Application for Federal Student Aid (FAFSA), students will need:

- Your Social Security number (it's important to enter it correctly on the FAFSA!) You'll need it to apply for most federal and state aid (not needed for California Dream Act Application). If you don't have one, go to **www.ssa.gov** or call the Social Security office at 1-800-772-1213.
- California students who have applied for or received approval for Deferred Action should complete the California Dream Act Application.
- Your parents' Social Security numbers if you are a dependent student
- Your driver's license number if you have one
- Your Alien Registration Number if you are not a U.S. citizen
- Federal tax information or tax returns including IRS W-2 information, for you (and your spouse, if you are married), and for your parents if you are a dependent student:
  - IRS 1040, 1040A, 1040EZ
  - Foreign tax return and/or
  - Tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federal States of Micronesia, or Palau
- Records of your untaxed income, such as child support received, interest income, and veterans' non-education benefits, for you, and for your parents if you are a dependent student
- Information on cash; savings and checking account balances; investments, including stocks and bonds and real estate but not including the home in which you live; and business and farm assets for you, and for your parents if you are a dependent student

The FAFSA is an online form that takes approximately 30 minutes to complete. It has approximately 103 questions and it requires parent/guardian level IRS tax information for dependent students. The FAFSA can be started, saved in-progress, submitted, and completed within 45 days. However, the FAFSA must be SUBMITTED prior to the March 2 deadline to maximize opportunities for California state aid programs.

WHAT DOES EXPECTED FAMILY CONTRIBUTION (EFC) MEAN?

The Expected Family Contribution (EFC) is a measure of a family's financial strength and is calculated according to a formula established by federal law. A family's taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) are all considered in the formula. Also considered are family size and the number of family members who will attend college during the year. Filing a complete FAFSA determines the EFC. Colleges use the EFC to determine students' federal financial aid eligibility and total financial aid award package.

The information you report on your Free Application for Federal Student Aid (FAFSA) or your FAFSA4caster is used to calculate your EFC. When a FAFSA is e-signed using a FSA ID, and an email address is provided, an EFC is generated instantly.

Join the conversation: #FAFSA

Note: Your EFC is not the amount of money your family will have to pay for college nor is it the amount of federal student aid you will receive. It is a number used by your school to calculate the amount of federal student aid you are eligible to receive. Go to FAFSA on the Web at* www.fafsa.gov *and select the "Help" icon at the top of any page of the application. The "Help" page lists all of the available options for getting additional assistance, including a live help option that is available through a secure online chat session with one of our customer service representatives. You can call 1-800-4-FED-AID (1-800-433-3243). TTY users can call 1-800-730-8913. Lastly, you also can email with any technical issues you may have while you are completing the application. The address is FederalStudentAidCustomerService@ed.gov.

CALIFORNIA COMMUNITY COLLEGES PROMISE GRANT

For eligible California residents, the California Community College Promise Grant permits enrollment fees to California community

"The Cal Grant eased the financial burden. I feel like my parents had to work extra hard to help me go to college– this allows them to relax a little bit. I'm getting more than just a piece of paper; I'm growing in character."

— Richard Ortiz, Simpson University

colleges to be waived. Assistance for the purchase of books and supplies must be applied for separately.

Most California community colleges offer online Community College Promise Grant applications through **http://home.cccapply.org/money/california-college-promise-grant** or **icanaffordcollege.com**. When you use these online applications, the data entered in CCCApply will be transferred automatically, making the application process easier and faster.

Full-time or part-time community college students who qualify for the Community College Promise Grant and meet other eligibility requirements may qualify for federal, state, campus, and private financial aid awards. These students should complete the FAFSA so eligibility for these programs can be determined.

CAL GRANTS

OCTOBER 1 – MARCH 2 CAL GRANT DEADLINE

Earn a 2.0 GPA - Meet the Eligibility Standards - Receive a Cal Grant - Guaranteed!

Cal Grants are FREE cash for college in California - up to $12,630* annually for up to four years of assistance with tuition and system-wide fees. Cal Grants can be used at the California Community Colleges, California State University and University of California, Private Non-Profit Independent Colleges and Universities, and eligible Private For-Profit Colleges. You may also use your Cal Grant for eligible California-based online college tuition.

Visit **www.csac.ca.gov** to determine if the campus you want to attend is eligible for Cal Grants.

*The amount of Cal Grant awarded varies depending on the eligible college you attend and is subject to California State Budget authorization.

THE CAL GRANT GUARANTEE

In California, a Cal Grant is reserved for every high school graduate who meets the income and asset eligibility standards, gets at least a 2.0 GPA, and submits a FAFSA or California Dream Act Application (CADAA) by the March 2 deadline. A Cal Grant is guaranteed cash for college!

On Sept. 11, 2000, California modified the Cal Grant Program into a two-tiered approach that a) guarantees an Entitlement Cal Grant award to graduating high school seniors and specified transfer students who meet the program eligibility requirements; and b) provides 25,750 Competitive Cal Grant awards to students who do not qualify for an Entitlement grant. The Commission conducts two award competitions each year. The March Competition provides 12,875 awards to students, regardless of school campus. The September Competition, which also provides 12,875 awards, is reserved for students attending a California community college.

WHO IS ELIGIBLE FOR A CAL GRANT?

Students who are California residents, graduate from a California high school or pass the General Education Development test (GED), High School Equivalency test (HiSET), Test Assessing Secondary Completion (TASC) or the California High School Proficiency Exam (CHSPE).* Students have one year after high school to apply for a guaranteed Cal Grant. Once an eligible student receives a Cal Grant award, the Cal Grant can be received for up to four years,

but students must apply and enroll in an accredited and qualified California community college, university, career, technical, or vocational education program.

Students who apply for a Cal Grant may also qualify for other state aid such as CalWorks, the Chafee Grant for Foster Youth, the California Community College Promise Grant (formerly the Board of Governors Fee Waiver or BOG), University of California (UC), and California State University (CSU) campus-based public scholarships, and private scholarships.

Go online and complete the FAFSA or CADAA between October 1 and March 2 of your senior year in high school or within one year after graduation or completion of your General Education Development test (GED), High School Equivalency test (HiSET), Test Assessing Secondary Completion (TASC) or the California High School Proficiency Exam (CHSPE).* A school verified Grade Point Average (GPA) form completes a Cal Grant application.

In-person help is available for FAFSA or CADAA applicants at local Cash for College Workshops throughout California beginning October 1st through the March 2nd Cal Grant deadline. For dates and locations, visit **www.cash4college.org**

Join the conversation: #CalGrants

Students can submit an SAT, ACT, or General Education Development test (GED), High School Equivalency test (HiSET), Test Assessing Secondary Completion (TASC) or the California High School Proficiency Exam (CHSPE) score instead of their GPA. The FAFSA or CADAA and GPA (or equivalent) must be submitted by the March 2 deadline to be considered for a Cal Grant. Students applying for a Competitive Cal Grant, there is a September 2 deadline for attending a California community college.

To be eligible for and receive payment for any Cal Grant award, a student must meet the following requirements:

- Be a U.S. citizen, or an eligible noncitizen or AB 540 eligible
- Be a California resident or AB 540 eligible
- Attend a Cal Grant participating California college or university
- Demonstrate financial need at his or her college
- Have family income and assets below the ceilings
- Have met U.S. Selective Service requirements
- Be in a program leading to an undergraduate degree, certificate, or first professional degree
- Not have a bachelor's or professional degree before receiving a Cal Grant (except for extended Cal Grant A or B awards, or teaching credential programs)
- Maintain satisfactory academic progress
- Not owe a refund on any state or federal educational grant
- Not be in default on any student loan
- Not be incarcerated

CALIFORNIA DREAM ACT APPLICATION (CADAA)

OCTOBER 1 – MARCH 2 CADAA DEADLINE*

CADAA is a gateway to state, campus and private financial aid for certain documented and eligible undocumented students

Certain documented and eligible undocumented students should complete the California Dream Act Application (CADAA). The CADAA mirrors the FAFSA, only it's for students who don't have a permanent Social Security number. CADAA application information is confidential – it is NEVER shared with the federal government, homeland security, or immigration and customs enforcement. CADAA students and their parents are protected by the same privacy and information security laws and safeguards as all other Cal Grant applicants.

In 2011, California began allowing undocumented and documented students who meet certain requirements to apply for and receive state financial aid and private scholarships administered by California public colleges and universities.

WHO IS ELIGIBLE FOR CADAA?

Students who have attended a California high school for a minimum of three years; graduate from a California high school or General Education Development test (GED), High School Equivalency Test (HiSET), Test Assessing Secondary Completion (TASC) or the California High School Proficiency Exam (CHSPE).* And, students that have attended a California high school or have graduated early from a California high school with the equivalent of three or more years of credits; If the student graduates early, they must have attended a California elementary or secondary school for a cumulative total of 3 or more years.

Students have one year after high school to apply for a guaranteed Cal Grant through the California Dream Act. Once an eligible student receives a Cal Grant award, the Cal Grant may be received for up to four years, but students must apply and enroll in an accredited and qualified California community college, university, career, technical, or vocational education program. Students who apply for a Cal Grant may qualify for other state aid such as CalWorks, the Chafee Grant for Foster Youth, the California Community College Promise Grant, University of California (UC), and California State University (CSU) campus-based public scholarships, and private scholarships.

Go online and complete the CADAA between October 1 and March 2 of your senior year in high school or within one year after graduation or receipt of your General Education Development test (GED), High School Equivalency test (HiSET), Test Assessing Secondary Completion (TASC) or the California High School Proficiency Exam (CHSPE) score.* A school verified Grade Point Average (GPA) form completes a Cal Grant application. In-person help is available for FAFSA or CADAA applicants at local Cash for College workshops throughout California beginning October 1st through the March 2nd Cal Grant deadline. For dates and locations, visit **www.cash4college.org**.

Students can submit an SAT, ACT or General Education Development test (GED), High School Equivalency test (HiSET), Test Assessing Secondary Completion (TASC) or the California High School Proficiency Exam (CHSPE) test score instead of their GPA.

CADAA applicants may also apply for other state aid such as CalWorks, the Chafee Grant for Foster Youth, the California Community College Promise Grant, University of California (UC) and California State University (CSU) campus-based public scholarships, and private scholarships. Other aid can be found through community groups and organizations including the Mexican American Legal Defense and Education Fund (MALDEF) at **www.maldef.org**, and Educators for Fair Consideration (E4FC) at **www.e4fc.org**. The CADAA is online at **www.caldreamact.org**.

DEFERRED ACTION FOR CHILDHOOD ARRIVALS (DACA)

Completing the DACA process does not prevent students from applying for California Dream Act financial aid. California students who have applied for or received approval for Deferred Action should complete the California Dream Act Application, not the Free Application for Federal Student Aid (FAFSA). Learn more at **www.uscis.gov**, **www.e4fc.org** or **https://unitedwedream.org**.

Persons who receive a "Valid for Work Only" Social Security card as a result of completing the DACA process do not meet the federal financial aid requirements. If the student meets the AB 540 requirements, complete the California Dream Act Application and contact the financial aid office at the colleges to ask if any other applications are required.

California Dream Act Application information is not shared with federal databases. California Dream Act student and parent information is protected by the same privacy and information security laws and safeguards as all other Cal Grant applicants.

The California Dream Act is a combination of four assembly bills: AB 540, AB 130, AB 131, and AB 2000. Together, these measures allow undocumented and nonresident documented students who meet certain provisions to be treated the same as resident students.

AB 540, passed in 2001, allows students meeting all of the following criteria to pay the same tuition and fees as resident students at California public colleges and universities. The California Dream Act extended Cal Grant A & B Entitlement awards, Cal Grant C awards, institutional grants, and community college fee waivers to students who meet these same criteria. AB 540 provides for in-state tuition assistance. AB 130 (2011) makes provisions for private scholarships (see your intended college or university for applications and deadlines). AB 131 (2011) makes available Institutional grants like the UC "University Grant" or the CSU "State University Grant" (see your intended college or university for applications and deadlines), California Community College Promise Grant (see your local community college for application), and Cal Grant (apply every year between October 1 and March 2).

To receive California Dream Act (CADAA) aid students must:

- Not have filled out a FAFSA
- Have attended a California high school for a minimum of three years or attended a California elementary or secondary school for an accumulation of three or more years
- Graduate from a California high school or get a General Education Development test (GED), High School Equivalency Test (HiSET), Test Assessing Secondary Completion (TASC) or the California High School Proficiency Exam (CHSPE)
- Enroll in an accredited California institution of higher education
- In the case of students without legal immigration status, fill out an AB 540 affidavit stating that they have filed or will file an application to legalize their immigration status as soon as they are eligible to do so
- Meet all other Cal Grant eligibility criteria

CALIFORNIA DREAM ACT ELIGIBILITY

AB 540 students may be:

- Students who are undocumented
- U.S. citizens who are not California residents, including dependent students living in the state whose parents are not California residents.

Use the California Nonresident Tuition Exemption Request Form or "Affidavit" to become classified as an AB 540 student. Visit **www.caldreamact.org** for more information.

Also, students with non-immigrants U Visas can file the Dream Act Application. Holders of T Visas must file the FAFSA.

Important Information for AB 540 Students:

Males ages 18-25 must register with Selective Service for Cal Grant and other state aid:

- An SSN is not needed to register
- Selective Service does not share data
- You can register online if you have a SSN, or
- Download the form at **www.sss.gov** and take it to the U.S. Post Office or register on-site, sign, and mail

Students and parents residing in the United States who file U.S. tax returns:

- Students may be required to provide a copy of the U.S. tax return by their college/university if selected for verification
- The IRS does not share data

AB 2000 Students:

- AB 2000, passed in 2014, expands the scope of eligible California Dream Act students
- Student must have attended a California high school or graduated early from a California high school with the equivalent of three or more years of credits; If the student graduates early, they must have attended a California elementary or secondary school for a cumulative total of 3 or more years

California Dream Act Application information is not shared with federal databases. California Dream Act student and parent information is protected by the same privacy and information security laws and safeguards as all other Cal Grant applicants.

Join the conversation: #CADreamAct

MEDI-CAL HAS EXPANDED TO INCLUDE UNDOCUMENTED YOUTH UP TO THE AGE OF 19

Talk to your family about this new opportunity to make sure you get health care coverage, along with your younger brothers and sisters. If you enroll in Medi-Cal, you will have access to important preventive services like tests, screenings, counseling, prescriptions and more, all for no- or low-cost.

Work with your parents or guardian to pull together the documents you may need to enroll:

a. Parent's Proof of Identity (photo ID or driver's license)

b. Proof of Household Income (current pay stub or bank statement)

c. Medi-Cal Renewal Form (if applicable)

Locate and visit your local health center to get in-person enrollment assistance. Visit **www.localclinic.net** or call 855-899-PLUS. The information you share to enroll is strictly confidential. Make sure to use your new health benefits!

NOTE: The June 23, 2016 US Supreme Court split decision on United States v. Texas DOES NOT impact California's Medi-Cal expansion to undocumented children. Families can continue to enroll children all year round.

Deferred Action for Childhood Arrivals (DACA) and Medi-Cal

DACA gives protection from deportation and work permits to some undocumented immigrant youth who came to the U.S. before their 16th birthday, have lived in the U.S. since June 15, 2007, and meet other requirements. You must be at least 15 years old to apply, unless you are in Immigration Court or have a deportation order.

If you are a DACA recipient, you may be eligible for Medi-Cal health coverage. Based on your income, you may qualify for preventive and other essential health care services at low- or no-cost.

DACA recipients can enroll at a county human services office or at a local clinic. Visit **www.localclinic.net** (**www.clinicalocal.net** for Spanish) or call 855-899-PLUS.

It is safe to apply for Medi-Cal even if your family members do not have legal status. Medi-Cal keeps your information private and secure. For more information visit: **www.allinforhealth.org/immigrantfamilies**

NOTE: The June 23, 2016 US Supreme Court split decision on United States v. Texas DOES NOT impact current DACA recipients who may be eligible for Medi-Cal.

CHAFEE GRANT FOR FOSTER YOUTH

CHAFEE APPLICATIONS ARE DEADLINE FREE

Students that are or were in foster care and have financial need may qualify for up to $5,000 a year for college, career and technical training.

Chafee Grant students may use the grant to help pay for child care, transportation, and rent while enrolled in school. The Chafee Grant may be used at any eligible California college or university, career or technical school, as well as eligible schools in other states.

To qualify for a Chafee Grant, a student must be a current or former foster youth and not have reached his or her 22nd birthday as of July 1 of the award year. The court must have established dependency status between the ages of 16 and 18. (KinGap youth, adopted youth, guardian placement, and voluntary placement may not be eligible for the Chafee Grant, unless court dependence was established, at any time, between the ages of 16 and 18). The California Department of Social Services verifies foster youth eligibility status.

The Chafee Grant is federal and state funded with a current Chafee Grant amount of up to $5,000 per academic year, not to exceed cost of attendance. The final award amount will be determined based on the college of attendance and enrollment status. The Chafee Grant may be used with other financial aid awards such as a Cal Grant, California Dream Act Application, or Middle Class Scholarship. Visit **www.chafee.csac.ca.gov**.

MIDDLE CLASS SCHOLARSHIP (MCS)

OCTOBER 1 – MARCH 2 MCS DEADLINE
FAFSA OR CADAA ARE REQUIRED TO QUALIFY

The Middle Class Scholarship will provide up to 40% of statewide fees and tuition for undergraduate students and those pursuing an undergraduate teaching credential at the University of California (UC) and California State University (CSU) campuses for families with assets and income up to $171,000, in accordance with the 2018-19 State Budget (adjusted annually with the Consumer Price Index (CPI) that do not qualify for other financial aid programs).

All students must complete a Free Application for Federal Student Aid (FAFSA) at **www.fafsa.gov** or California Dream Act Application (CADAA) at **www.caldreamact.org** no later than the March 2 deadline.

The Middle Class Scholarship will supplement students' current financial aid packages and students must maintain Satisfactory Academic Progress (SAP). The Middle Class Scholarship was fully implemented in 2017-18. Student participation in the Middle Class Scholarship is limited to four (4) years.

Visit **www.middleclassscholarships.org**.

Join the conversation: #MiddleClassScholarship

YOUR VERIFIED GRADE POINT AVERAGE IS A MUST FOR CAL GRANTS

OCTOBER 1 – MARCH 2 GPA VERIFICATION DEADLINE

Good grades are like money in the bank - the better your grades, the more financial aid you may receive.

The Cal Grant is administered by the California Student Aid Commission. To be considered for the Cal Grant A, Cal Grant B, or Cal Grant C, you must complete a FAFSA or CADAA, we must also receive your school verified GPA, and you must verify using **www.webgrants4students.org** that you have graduated from high school or earned your General Education Development (GED) certificate; High School Equivalency Test (HiSET); Test Assessing Secondary Completion (TASC) or the California High School Proficiency Exam (CHSPE) on or after July 1, 2000.

State law requires that all California public high school districts and charters electronically submit student GPAs to the Commission directly. However, you can submit a school verified "paper" GPA to the Commission by downloading the form from our website at* www.csac.ca.gov/GPA*. The form must be completed and signed by a representative from your high school campus and submitted to the Commission by the March 2 deadline.

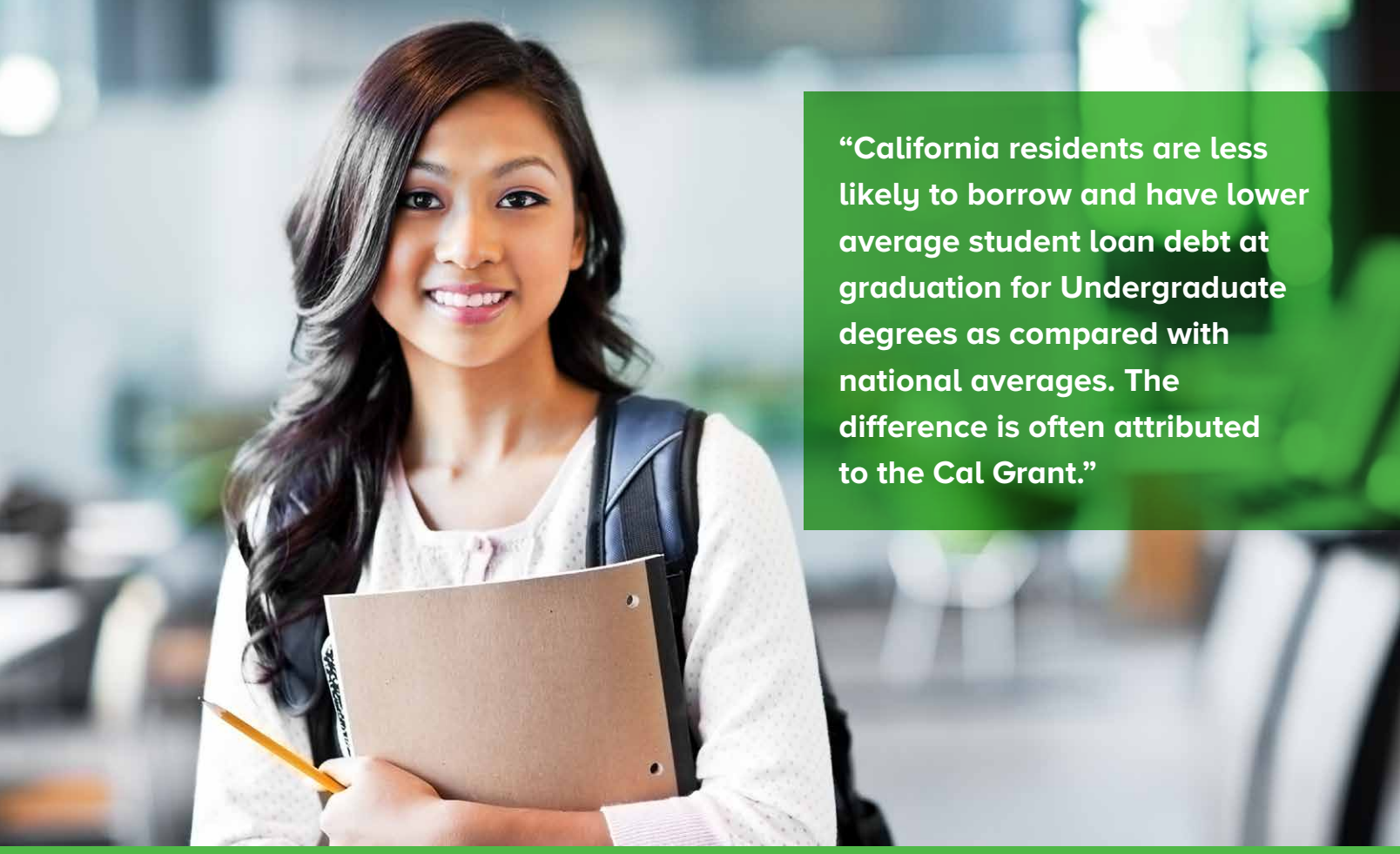
COMMUNITY COLLEGE STUDENTS

If you are enrolled at a community college, most community college campuses send student GPAs electronically. It's a good idea to ask the financial aid office at your community college to confirm if your GPA has been sent to the California Student Aid Commission.

The Full Time Student Success Grant (FTSSG) is a new grant program for California Community College students. The program provides funding to the California Community College Chancellor's Office (CCCCO) to provide for supplemental grants for community college Cal Grant B and Cal Grant C recipients who are enrolled as full-time students. All 115 California Community Colleges participate in the FTSSG program.

"I believe every eligible Californian should be able to attend college and that a person's socioeconomic background should not be a barrier to access. I'm passionate about financial literacy and I want to promote the California Student Aid Commission's programs and information to ensure that students have all the tools they need to understand the cost of college, take advantage of all financial aid opportunities, and select the college that best suits them."

— Devon Graves,
Former California Student Aid Commission
Student Commissioner



"California residents are less likely to borrow and have lower average student loan debt at graduation for Undergraduate degrees as compared with national averages. The difference is often attributed to the Cal Grant."

COMMUNITY COLLEGE TRANSFER STUDENTS

Community College students who have completed at least 24 semester or 36 quarter units and are planning to transfer to a four-year college will be considered for a Cal Grant Transfer Entitlement Award. Completion of the FAFSA or CADAA and a verified community college GPA must be submitted to California Student Aid Commission by the March 2 deadline.

CHOOSE A CALIFORNIA COLLEGE

IT TAKES DETERMINATION TO GET A HIGHER EDUCATION

This year, the California Student Aid Commission will make financial aid award offers totaling $2.2 billion to eligible California high school seniors. Note that the higher a student's grades, the greater the financial aid award opportunities may become.

Financial aid can help graduating high school students, community college transfer students, returning students and others access college, career, occupational, or technical education schools and graduate.

Financial aid may pay for the cost of tuition and statewide campus fees. It may also include books, rent, food, transportation, and other living expenses – even for part-time students. Apply for financial aid in your senior year of high school. You should apply for financial aid even before you have been accepted into a college. Have a valid email address: Financial aid results and award information is shared using email communications. Check your email regularly or establish an email account especially to manage your financial aid award information. If you change email addresses, please notify us immediately.

With college acceptance may come certain required fees or charges that are due prior to the time of enrollment and financial aid disbursement. If these costs are unanticipated, the charges can be burdensome. These charges may be associated with travel and lodging, "mandatory orientation fees," "registration deposit fees," and "housing deposit fees." These mandatory fees may total as much as $1,000 or more and may be due as early as May or June – directly after students graduate from high school. It is important to have money set aside to pay for these costs. Establish a "college savings" at a bank or credit union or use an established 529 college savings plan such as California's ScholarShare College Savings Plan to pay for these costs.

CALIFORNIA COMMUNITY COLLEGES

There are 115 California Community College Campuses and 72 Centers. Learn more about Community College Admission Requirements at **www.icanaffordcollege.com**. California community colleges are required to admit any

California resident possessing a high school diploma or equivalent. California community colleges may admit any nonresident possessing a high school diploma or equivalent or any person over the age of 18 who, in the judgment of the board, is capable of profiting from the instruction offered. Community colleges may admit minors who do not hold high school diplomas, or equivalent, to its credit courses as special part-time or special full-time students. Most community colleges have established requirements for K–12 grade concurrently enrolled students. For information on Community College Transfer Requirements visit **http://adegreewithaguarantee.com**.

CALIFORNIA STATE UNIVERSITY

There are 23 California State University Campuses, for information on California Public College Admission Requirements visit **http://www2.calstate.edu/apply**. Explore majors at **https://www2.calstate.edu/apply/choosing-a-degree**.

UNIVERSITY OF CALIFORNIA

There are 10 University of California Campuses. To learn admission requirements visit **http://admission.universityofcalifornia.edu**.

PRIVATE INDEPENDENT, NON-PROFIT COLLEGES AND UNIVERSITIES

There are over 75 Private Independent, Non-Profit Colleges and Universities in California. Learn more about Private College Admission Requirements at **http://www.aiccu.edu/member-colleges**.

PROPRIETARY COLLEGES

Find Cal Grant eligible California Proprietary Colleges at **www.csac.ca.gov**.

TYPES OF STUDENT FINANCIAL AID

FINANCIAL AID HELPS REDUCE THE OVERALL COST OF HIGHER EDUCATION

Grants: FREE cash for college! Grants are money you don't have to repay and are typically based on financial need. When you complete your FAFSA or CADAA you are applying for the federal Pell Grant (FAFSA applicants only) (**www.studentaid.ed.gov**) and the Cal Grant (**www.calgrants.org**).

Work-Study or Student Employment Programs: There are federal work-study programs and campus student employment opportunities. You can earn money through certain jobs both on- or off-campus to help you pay for your education. When you complete your FAFSA or CADAA you can indicate your interest in work-study or campus-based student employment programs.

Scholarships: FREE cash for college! Scholarships are national or local money for your education that you don't have to repay. Scholarships are typically based on academic merit, your area of study, grade point average, test scores, hometown, ethnicity, athletic ability, musical talent, special abilities, community service, or financial need. Scholarships often require separate applications or personal statements and may have strict application deadline dates. Scholarships may be offered by public entities, businesses, private groups, non-profit organizations, foundations, or even families. Visit **www.studentaid.ed.gov** or **www.finaid.org** to begin your scholarship search.

Loans: This borrowed money requires repayment with interest. There are federal student loans and private student loans. Only borrow what you need to fill the gap between grants or scholarships and the cost to attend school. Visit **www.studentloans.gov** for more.

Debit Cards: Your grant or scholarship may be disbursed on a debit card. You can ask the debit card company to transfer your full financial aid award directly to your personal checking account or to mail you a check. By federal law, the debit card company has 14 days after the date of your request to transfer the funds from your financial aid award.

Males ages 18-25 must register with Selective Service for Cal Grant and other state aid:

- An SSN is not needed to register
- Selective Service does not share data
- You can register online if you have a SSN, or
- Download the form at **www.sss.gov** and take it to the U.S. Post Office or register on-site, sign and mail

ONLINE ACCOUNTS FOR STUDENT FINANCIAL AID APPLICATIONS AND AWARDS

Student financial aid award accounts must be monitored and managed independently and include federal, state, and campus accounts. Keep the online account information and passwords together and confidential.

U.S. DEPARTMENT OF EDUCATION FEDERAL STUDENT AID: FAFSA

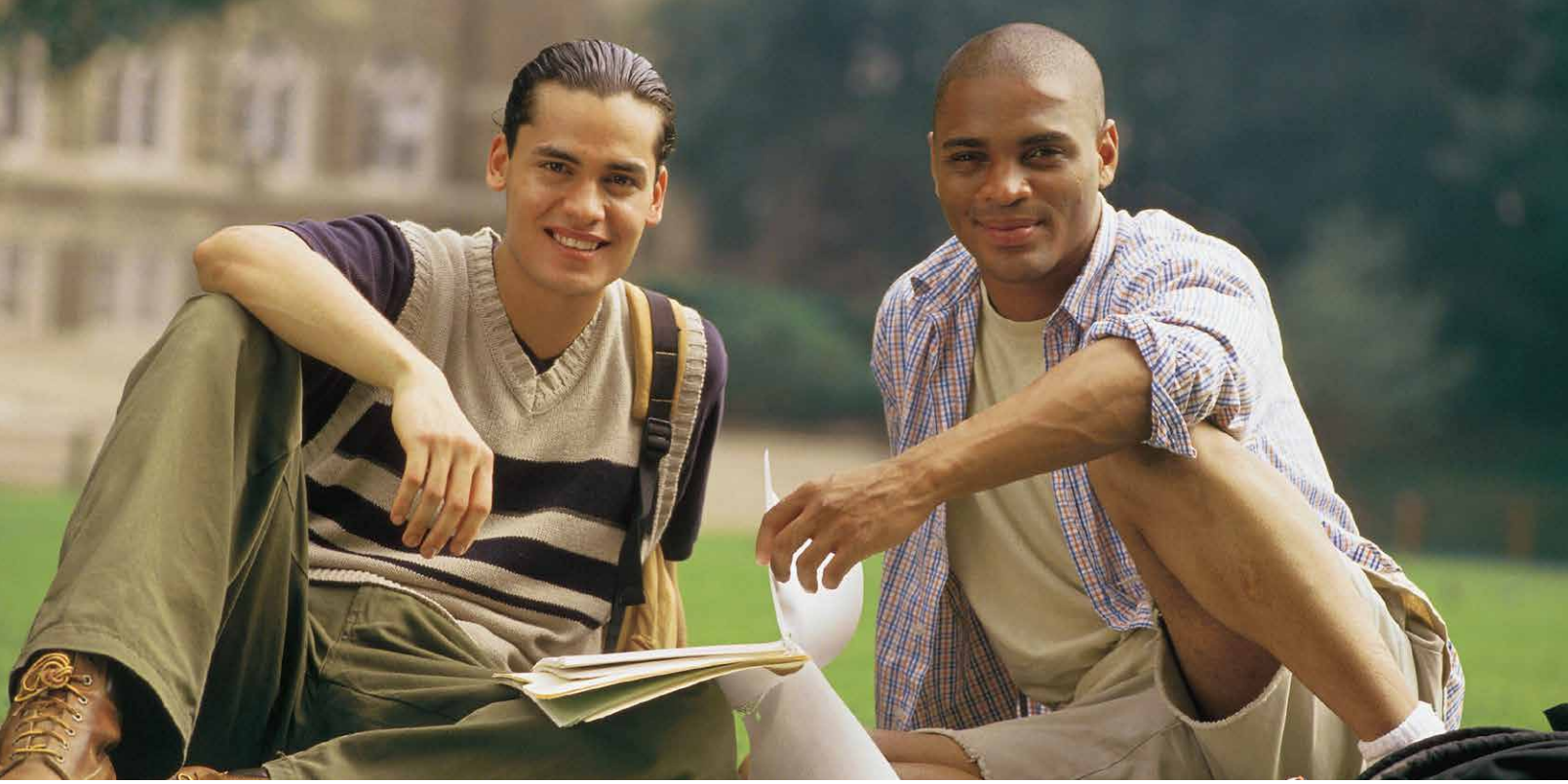
Establish a FSA ID for Students and a FSA ID for a Parent. When a FAFSA is submitted an email confirmation is sent. When a federal student aid award is offered an official "Student Aid Report (SAR)" is issued and sent using the email account designated on the FAFSA. Save and print out all correspondence you receive concerning your FAFSA.

CALIFORNIA STUDENT AID COMMISSION: WEBGRANTS4STUDENTS

Establish a **webgrants4students.org** account to connect with your state Cal Grant, Chafee Grant or Middle Class Scholarship financial aid award results.*

When the Commission determines Cal Grant, Chafee, California Dream Act, or Middle Class Scholarship financial aid award amounts an email is sent to the email address provided on the student FAFSA or CADAA. The amount of the financial aid is detailed in a "California Aid Report (CAR)" and posted to WebGrants4Students where information, updates and important student news is located.

WebGrants4Students is also where students manage high school graduation verification and college selection changes. It is very important to keep your **webgrants4students.org** information up-to-date.



COLLEGE CAMPUS FINANCIAL AID AND SCHOLARSHIP OFFICE: STUDENT ACCOUNTS

A college campus may establish an on-campus business office, financial aid office, or debit card account for tracking your student financial aid information.

**Middle Class Scholarship award information is currently also available through UC or CSU.*

CAL GRANT APPEALS

The most common reason a student submits a Cal Grant Appeal is due to a late filing – missing the March 2 deadline.

If you believe you qualify for a Cal Grant, have a valid reason to appeal and would like your application reviewed again, you may submit the Cal Grant Appeals Form to the Commission requesting a review of your Cal Grant status. Your appeal should state the reason you are requesting a review of your Cal Grant status and include any relevant supporting documentation.

The Commission may not be able to overturn the denial. You will need to work with your college or high school because you will need certification from your school verifying your request to correct any errors.

If you are applying for a Competitive Cal Grant award (you're not a current high school senior or a recent graduate) and you received a disqualification letter, you'll need to reapply next year unless you're planning to attend a California community college in the fall. If you'll be attending a community college in the fall, correct your Student Aid Report before the Cal Grant September 2 deadline.

If you don't qualify for a Cal Grant this year, you are encouraged to apply again next year.

The Commission will not make professional judgments on financial information or decisions regarding your dependency status. If you feel that your financial information or dependency status should be re-evaluated, please see your school financial aid office to discuss professional judgment. The Commission will only accept financial corrections or changes to dependency status directly from your school.

In addition, the Commission does not review any problems with federal or school-based aid or loans. You should contact your school's financial aid office for questions or problems regarding other financial aid. Questions regarding your student loans should be directed to your lender.

TAX INCENTIVES

FEDERAL TAX INCENTIVES

The American Opportunity Tax Credit (AOTC) allows you to claim up to $2,500 per student per year for qualified educational expenses in the first four years of college. Up to $1,000 of the credit can be refunded if your credit is more than you owe in taxes. For more information, visit: **www.irs.gov/publications/p970/ch02.html**.

The Lifetime Learning Credit allows you to claim up to $2,000 per tax return for tuition, fees, and other qualified educational expenses. Unlike the AOTC, this credit is limited to the amount of tax you owe, so it is not refundable. Also unlike the AOTC, there is no limit of years this credit can be claimed. For more information about these and other tax benefits for education, please visit **www.irs.gov/publications/p970/ch03.html**.

CALIFORNIA'S COLLEGE ACCESS TAX CREDIT FUND

California's College Access Tax Credit Fund is intended to increase the Cal Grant B Access Award amount for California's lowest-income students to improve higher education graduation rates. Today, there are currently $500 million available in 2017 College Access Tax Credits to benefit individual and corporate taxpayers; and, simultaneously award grants to our state's lowest income college students. College Access Tax Credits will go directly to increase the Cal Grant B Access Awards for over 200,000 low-income California college students and help pay for books, housing, transportation, childcare and additional costs associated with higher education.

The College Access Tax Credit Fund will provide both individual and corporate taxpayers with a tax credit worth 50% in the 2017 taxable year. The College Access Tax Credit Fund program sunsets on January 1, 2024. To learn more, visit **www.treasurer.ca.gov/cefa/catc/index.asp** or visit the California Mobile Gallery at **www.mobilegallery.ca.gov**.

"As a sociology major attending UCLA I have dedicated my two years here fighting for the affordability and the accessibility of higher education...I firmly believe that as long as a college education remains out of reach for all Americans our nation will suffer politically, socially, and economically...There is such an obvious correlation between tuition increases and the accumulation of student loan debt...I believe the Middle Class Scholarship is a half-way point for our university system (a system which according to the (state) master plan which should be free) and I look forward to its full implementation."

— Clinton O'Grady, UCLA

HIGH SCHOOL SENIOR'S FINANCIAL AID TIMELINE & CHECKLISTS

BEGINNING IN SEPTEMBER SENIOR YEAR

- ☐ Focus on your grades and credits to graduate. Take the required California high school graduation exams.
- ☐ Write your personal statement and scholarship essays.
- ☐ Visit colleges, take college tours in person, or take virtual college tours online.
- ☐ Learn college application deadlines. Apply to the colleges of your choice. Consider the Universal College Application.
- ☐ Search online for scholarship opportunities, scholarship deadlines, and college and career planning tips. Begin applying for scholarships.
- ☐ Attend your school's fall financial aid workshops and college and career fairs.
- ☐ Sign up for the SAT at www.collegeboard.com and/or the ACT at www.actstudent.org.
- ☐ Ask if your school will submit your verified Cal Grant GPA electronically, or if you'll need to submit it using the paper Cal Grant GPA Verification form, located at www.calgrants.org.
- ☐ Use cost calculators to help you determine the overall college cost of attendance (COA). Colleges are required to have these calculators available to you online.
- ☐ Visit www.fafsa.gov to complete the FAFSA4caster, the federal financial aid estimator. Visit www.caldreamact.org to complete the California Dream Act Application worksheet. The FAFSA4caster provides estimated financial aid award amounts and is great practice for completing the FAFSA in October.

**When a state deadline falls on a Saturday, Sunday or holiday, applications will be accepted through the next working day.*

BEGINNING IN OCTOBER SENIOR YEAR

- ☐ Submit your Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA) and School Verified Cal Grant GPA after October 1 and before March 2.* If your parents (or you) haven't yet completed a federal tax return, use estimates. Make updates or corrections later.
- ☐ Check with each college you're considering about other financial aid deadlines, and mark your calendar.
- ☐ Free help completing financial aid applications is available; never pay for the FAFSA or to have it completed for you. Attend a Free Cash for College workshop between October 1 and March 2 for help completing the FAFSA or California Dream Act Application and other forms. For dates and locations, go to www.cash4college.org.
- ☐ Keep all of your FAFSA or CADAA and Cal Grant online account information, ID numbers, and passwords in one place for easy access.
- ☐ After you've completed your FAFSA or CADAA wait 3-5 days, visit www.webgrants4students.org and open an online account.
- ☐ Use webgrants4students.org to review your California Aid Report (CAR), which you'll receive in an email notification after you apply and are approved for a Cal Grant. Use webgrants4students.org to make email and postal mail, phone number or other corrections, updates on final school choice, and to confirm your high school graduation.
- ☐ College acceptance letters and financial aid offers are sent out in the spring. Review each offer and compare offers and ask questions. Use the "Compare Your Aid Awards" tool at www.bigfuture.collegeboard.org.
- ☐ Consider grants, scholarships, work-study, and other aid you don't have to repay before accepting a student loan. If needed, borrow only what you must, and check out low interest federal student loans at www.studentloans.gov.

GET FREE HELP

CALIFORNIA STUDENT OPPORTUNITY AND ACCESS PROGRAM

Cal-SOAP is a vital component in California's effort to build an educated workforce by providing college, career, and financial aid assistance to traditionally non-college going students. Cal-SOAP is administered by the California Student Aid Commission. There are 15 Cal-SOAP offices in California. Cal-SOAP works with K-12, college, and university partners to increase the value and reach of other important federal and state college preparation programs such as GEAR-UP and TRIO.

CASH FOR COLLEGE PROGRAM

Every October 1 to March 2, students and parents are invited to attend FREE Cash for College programs across California for help filling out the Free Application for Federal Student Aid (FAFSA), California Dream Act Application (CADAA) and the Chafee Grant for Foster Youth Application. Cash for College workshops offer help in other languages. For dates, locations and a list of what to bring, go to **www.cash4college.org** or visit the California Mobile Gallery at **www.mobilegallery.ca.gov**.

FINANCIAL AID BASICS

Financial aid is available to manage the cost of attending college or training after high school.

Think of it this way: First, take the cost to attend, then subtract the free money – grants and scholarships–and that will give you the "Net Cost" to attend college.

Then, look for options to pay the net cost. Look for grant and scholarship money first – that money doesn't need to be repaid. If needed, consider loans; however, loans must be repaid with interest.

COST FOR FIRST YEAR OF COLLEGE MINUS GRANTS & SCHOLARSHIPS EQUALS NET COST

Options to pay net costs:

- Work-study
- Federal student loans
- Other options:
  - Family contributions
  - Payment plan offered by college
  - Parent PLUS loan
  - Military or other service benefits
  - Private education loans

Complete the FAFSA or CADAA to apply for aid for the school year. (For schools with year-round admissions and rolling starts, contact the financial aid office to find the correct application to submit.)

Schedule an hour; the FAFSA should take less than an hour if you have your completed "FAFSA on the Web" Worksheet in front of you.

Read all the instructions, work through each step and review your answers carefully. Careless errors can delay processing, which could mean missed deadlines and dollars.

For the FAFSA, be sure your name matches your name as it appears on your Social Security card. Using a nickname will delay processing. If you've changed your name, update your records with the Social Security Administration at **www.ssa.gov**. (Also notify Social Security if you've become a U.S. citizen.)

Don't mail or date your paper FAFSA before October 1. It will be returned to you unprocessed and you'll need to submit it again. Photocopies or faxes of the FAFSA are not accepted.

Don't send any tax forms, letters of explanation, or other materials with your FAFSA – they'll be shredded. If you or your family have unusual circumstances you feel should be considered, complete the FAFSA as best you can. Then contact the financial aid office of each college you're considering.

If you provide an email address, you'll get an instant confirmation that your FAFSA was received. Save the confirmation.

If you don't already have a FSA ID the FSA ID process consists of three main steps:

1. Enter your log-in information.
   - Provide your email address, a unique username, and password, and verify that you are at least 13 years old.

2. Enter your personal information.
   - Provide your Social Security number, name, and date of birth.
   - Include your mailing address, email address, telephone number, and language preference.
   - For security purposes, provide answers to five challenge questions.

3. Submit your FSA ID information.
   - Agree to the terms and conditions.
   - Verify your email address. (This is optional, but helpful. By verifying your email address, you can use your email address as your username when logging into certain ED websites. This verification also allows you to retrieve your username or reset your password without answering challenge questions.)

Don't have a computer?

Look into using one at your school or library. You can save your FAFSA for up to 45 days at a time, so you don't have to complete it in one sitting, but be sure you submit your application by the March 2 deadline. If you'd like additional colleges to receive your FAFSA information, go to **www.fafsa.gov** (or call 1-800-433-3243). If you have to delete a college before adding a new one, be sure the first college has already received your information.

CAL GRANTS AT A GLANCE

Cal Grant: You can receive up to:**

CAL GRANT A

3.0 high school GPA required

- $12,630 at University of California
- $5,742 at California State University
- $9,084 at qualifying private California colleges
- $4,000 at qualifying non-WASC accredited for-profit institutions
- If you attend a California community college, your grant is held in reserve until transfer

CAL GRANT B

2.0 high school GPA required

- $1,672 living allowance for your first year, plus tuition and fee award beyond first year in the same amounts as Cal Grant A

CAL GRANT C

- $1,094 for books, tools, and equipment for a technical or career education
- $2,462 for tuition (if not attending a California community college)

CAL GRANT TRANSFER ENTITLEMENT AWARD

2.4 community college GPA required

- Same as Cal Grant A or Cal Grant B

*** Cal Grants are only available for students pursuing a first undergraduate degree. Cal Grant offers are subject to state budget requirements, check out* **www.csac.ca.gov** *for current award amounts.*

COMMUNITY COLLEGE TRANSFER STUDENT

Transferring from a community college to a four-year school

- As a California community college transfer student, as long as you are under the age of 28
- Apply by March 2 in the year you plan to transfer

CAREER TECHNICAL STUDENT

Cal Grant C

- Complete FAFSA or CADAA by March 2
- List Career Technical School or a California community college on FAFSA
- Visit **www.csac.ca.gov** to see California's Top 30 Priority Careers and Hot 131 Approved Careers
- Certain students may be eligible for Cal Grant C priority award consideration

OTHER STUDENTS

All other students can apply for Competitive Cal Grants. There is no age limit.

- If you are a California community college student, apply for a Competitive Cal Grant by completing the FAFSA or CADAA by September 2 of each year. Your college will submit your GPA for you.
- Students of any age can apply for competitive Cal Grants by the March 2* Cal Grant deadline. You must not have already earned a four-year degree.

Every year you attend college, submit your FAFSA or CADAA.

TRACK YOUR CAL GRANT 24/7

Create a **webgrants4students.org** account to track your Cal Grant or California Chafee Grant. Visit **www.webgrants4students.org** after you have submitted your Free Application for Federal Student Aid @FAFSA, California Dream Act Application @CADAA or California Chafee Grant Application @Chafee.

MORE FREE MONEY

FILE A FAFSA OR CADAA TO BE CONSIDERED FOR THESE GRANTS*

Type of Grants - Conditions for Eligibility

FEDERAL PELL GRANT

Up to $5,920 for 2017-18, amounts can change yearly – Visit **www.studentaid.ed.gov** for current award amounts.

- Your cost of attendance and expected family contribution
- Whether attending full- or part-time
- Must not already have a bachelor's degree†

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

From $100 to $4,000 a year (funds are limited) – Visit **www.studentaid.ed.gov**.

- Your cost of attendance and expected family contribution
- Priority given to Pell Grant recipients with the lowest expected family contributions
- Whether attending full- or part-time

FEDERAL TEACH GRANTS

Up to $4,000 a year – Visit **www.studentaid.ed.gov** or contact the financial aid office at the college or university you plan to attend.

- Be enrolled in, or plan to complete, coursework to begin a teaching career
- Maintain a cumulative GPA of at least 3.25
- Sign an agreement to serve as a paid full-time teacher in a high-need field serving low-income students
- Agree to teach at least four academic years within eight years of completing your program of study
- If you fail to complete your obligation, the grant converts to an unsubsidized Stafford loan you must repay with interest

IRAQ AND AFGHANISTAN SERVICE GRANTS

Like other federal grants, Iraq and Afghanistan Service Grants provide money to college or career school students to help pay their education expenses. However, Iraq and Afghanistan Service Grants have special eligibility criteria.

You may be eligible to receive the Iraq and Afghanistan Service Grant if:

- You are not eligible for a Federal Pell Grant on the basis of your Expected Family Contribution but meet the remaining Federal Pell Grant eligibility requirements, and;
- Your parent or guardian was a member of the U.S. armed forces and died as a result of military service performed in Iraq or Afghanistan after the events of 9/11, and;
- You were under 24 years old or enrolled in college at least part-time at the time of your parent's or guardian's death.

CALIFORNIA CHAFEE GRANT

Up to $5,000 a year for job training or college in addition to any other state or federal aid you receive – Visit **www.chafee.csac.ca.gov**; or contact your school, caseworker or Independent Living Coordinator.

- You are or were in foster care between ages 16-18
- Stay in school and maintain good grades
- Be enrolled at least half-time
- Requires a Chafee Grant application (doesn't require a Social Security number)

CALFRESH

Up to $194 per month for food. If you need money for groceries CalFresh can help. To see if you are eligible and to apply – Visit **https://students.getcalfresh.org/** or **www.cdss.ca.gov**.

- Do you have a Cal Grant?
- Are you working part-time?
- Are you participating in EOP or DSPS?
- Are you approved for work-study?

MIDDLE CLASS SCHOLARSHIP

Award amounts will vary. The maximum award amount level was reached in 2017-2018.
Visit **www.middleclassscholarships.org**.

- Be an undergraduate student
- Meet other eligibility requirements
- Attend a UC or CSU
- Family income and asset ceiling of $165,000 adjusted annually with the Consumer Price Index (CPI)
- Participation limited to four (4) years

LAW ENFORCEMENT PERSONNEL DEPENDENTS GRANT

LEPD Grant Program awards match the amount of a Cal Grant for up to four years - Visit **www.csac.ca.gov** and choose "Financial Aid Programs."

- Dependent or spouse of a California peace officer, investigator, highway patrol, marshals, sheriffs, police officers, firefighters, or certain other law enforcement employees who died or became 100 percent disabled in the line of duty. Eligible peace officers are defined in Sections 830.1-830.6 of the Penal Code.
- Requires a Law Enforcement Personnel Dependents Grant application

*CALIFORNIA COMMUNITY COLLEGE PROMISE GRANT

Visit **www.icanaffordcollege.com**

- If you qualify for a Cal Grant or have financial need, you may receive a fee waiver
- Completing the FAFSA is recommended, to qualify for federal and more state aid

†Except for students working toward teacher certification.
**Indicates California Dream Act Students are eligible.*

*CALIFORNIA STATE UNIVERSITY (CSU)

Visit **www2.calstate.edu/apply**

The CSU grant assists California residents with financial need.

- The CSU provides financial assistance in the form of grants, scholarships, fellowships, loans, and part-time employment for students who meet financial aid program eligibility requirements.*

CSU financial aid awards are contingent upon continued funding from federal and state government programs. International students who are in the United States on F-1 or F-2 student visas are not eligible to receive federal- or state-funded financial aid and should not apply.

*UNIVERSITY OF CALIFORNIA (UC)

Visit **www.universityofcalifornia.edu**

- Nearly two-thirds of all undergraduate students receive UC grant and scholarship aid, with an average award of about $14,000*

†Except for students working toward teacher certification.
**Indicates California Dream Act Students are eligible.*

FINANCIAL AID FOR SPECIFIC POPULATIONS

Even if you hope for scholarships, submit the FAFSA and verified GPA to make the most of your financial aid options.

ATHLETES

Plan to play sports in college? Register with the National Collegiate Athletic Association. Visit **www.ncaa.org** or call 1-877-262-1492.

FOSTER YOUTH

Check into scholarships and fee waivers. Chafee Grant for Foster Youth, which provides up to $5,000 in grant aid for college, **www.chafee.csac.ca.gov** and **www.csac.ca.gov**. Some colleges offer tuition waiver and scholarships; learn more at **www.calyouthconn.org** and **www.orphan.org**.

CALIFORNIA CONSERVATION CORPS

Earn up to $2,000 for college or vocational training while working outdoors serving your state and taking community college classes, adult education classes or pursuing your high school diploma. Successfully complete classes and 48 hours of volunteer service; learn more at **www.ccc.ca.gov**.

STUDENTS WITH DEPENDENTS

If you're both a parent and a student, you may be eligible for financial support and help with child care, transportation and job or training expenses through the CalWORKs program. Contact your county social services office for more information.

STUDENTS WITH DISABILITIES

All public and many independent colleges provide services to disabled students, including (but not limited to) counseling, tutoring, readers, interpreters, note takers, special parking zones or the loan of special equipment. Your cost of attendance should include all expenses necessary to accommodate your disability that aren't already covered by insurance or other sources. Contact your college's disabled student's office or the national or local organizations serving your particular disability. Or go to **www.dor.ca.gov** to learn more about the services offered through the California Department of Rehabilitation. Learn about additional services from the HEATH Resource Center at **www.heath.gwu.edu**.

MILITARY AND THEIR DEPENDENTS

Through the Montgomery GI Bill, active-duty service members and veterans can receive a monthly tax-free benefit to be used for tuition, books, fees, and living expenses while earning a degree or certification (including undergraduate and graduate degrees), or attending trade school. For more information on GI Bills, and other education benefits for the military, veterans, and their dependents, contact your college's veterans' affairs office, call the local office of the U.S. Department of Veterans Affairs at 1-888-442-4551, or go to **www.gibill.va.gov**.

CALIFORNIA NATIONAL GUARD

The California National Guard Education Award Assistance Program (CNG EAAP) is a state-funded program designed to provide an education incentive to improve skills, competencies, and abilities for active members of the California National Guard, State Military Reserve, or Naval Militia who have completed at least two years of service. The Adjutant General will select up to 1,000 participants for the CNG EAAP. For more information, click on "Money for College" at **https://nationalguard.csac.ca.gov**.

CALIFORNIA VETERANS

As a veteran, there are education programs available which you may use for a wide variety of approved education and training programs including: apprenticeship and on-the-job training, college degree and certificate programs, flight training, and correspondence courses. Each program provides different benefits to different groups of individuals and offers a specified number of "months" of benefits. Typically, most education benefits can be collected for 36 months; however, the maximum amount that can be collected under any combination of VA education program is 48 months. Please note that veterans can only use one VA education benefit for training at a time. To learn more to go **www.calvet.ca.gov/veteran-services-benefits/education**.

†Except for students working toward teacher certification.
**Indicates California Dream Act Students are eligible.*

STUDENT LOANS ARE NOT ALL CREATED EQUALLY: PRIVATE VS. FEDERAL DIRECT LOANS

STUDENT LOANS

Remember, student loans must be repaid like loans for a car or house – and with interest. Only borrow what you need to fill the gap between grants or scholarships and the cost to attend school. Learn more at **www.studentloans.gov** and **www.studentaid.gov**.

FEDERAL LOANS

Federal student and parent loans are issued through the Federal Direct Loan program from the U.S. Department of Education. Direct Loans are low-interest loans for students and parents. Loans help pay for the cost of higher education after high school. You'll have a single point of contact and online access to your Direct Loan account information. There are several repayment options to choose from. Complete the Free Application for Federal Student Aid, or FAFSA.

Subsidized

For dependent and independent students with demonstrated financial need, no interest is charged while in school at least half-time. Amounts vary in first year of college, and annually through senior year.
Visit: **https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized**.

Unsubsidized

For dependent and independent students. Not based on financial need; interest is charged during all periods, amounts vary in first year of college, up through senior year.
Visit: **https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized**.

PLUS

Unsubsidized loans for parents of dependent students and for graduate/professional students. Interest is charged during all periods.

CONSOLIDATION

Eligible federal student loans can be combined into one loan resulting in a single monthly payment and may provide alternative repayment plans.

REPAYING STUDENT LOANS

You can work with your loan servicer and select a federal student loan repayment plan that works for you; standard, graduated, extended repayment, income-based, pay as you earn, income contingent, and income sensitive. Learn about loan repayment options, management tools, and calculators at **www.studentloans.gov**.

FEDERAL LOAN REPAYMENTS

Standard: You fully repay the loan and all interest accrued with fixed monthly payments for up to 10 years.

Graduated: You fully repay the loan and all interest accrued for up to 10 years with payments that start out lower, but increase over time.

Extended: Up to 25 years (for borrowers with balances of $30,000 or more) in which you fully repay the loan and all interest accrued with fixed or graduated payments.

Income-Based: Your monthly payment is based on your discretionary income. Payments will be less than the Standard plan; however, you'll end up paying more over time, but any amount not repaid after the equivalent of 25 years of payments will be forgiven. Financial hardship conditions apply.

Pay As You Earn: Your monthly payment is based on your discretionary income. Payments will be less than the Standard plan; however, you'll end up paying more over time, but any amount not repaid after the equivalent of 20 years of payments will be forgiven. Financial hardship conditions apply.

Income-Contingent: Your monthly payment will be recalculated each year depending on your income and other factors. Like the Income-based repayment plan, any amount not repaid after the equivalent of 25 years of payments will be forgiven.

Learn more about federal student loan repayment and federal loan forgiveness programs (that's where you work in a certain occupation, pay on your loans for a fixed period, and any remaining balance is forgiven!) at **http://studentaid.ed.gov/repay-loans**.

If you don't repay your loan, you'll damage your credit rating, making it harder and more expensive to borrow money in the future

Go to **StudentLoans.gov**:

- Find out about Direct Loans
- Receive loan entrance counseling
- Manage your federal loan

PRIVATE LOANS

If you still need money and have exhausted options for grants and scholarships, you may want to look into private loans. These loans often carry a higher interest rate and fees. Compare lenders to make the best choice for you.

FINANCIAL LITERACY

READ THE FINE PRINT BEFORE YOU SIGN

WHAT DOES IT COST TO ATTEND COLLEGE? (COA)

Each college has its own cost of attendance, or COA, which includes tuition, fees, books, supplies, housing, food, transportation, and personal expenses for the school year. Your COA will vary depending on your college and where you live (with your parents, or on or off campus). If you have children or other dependents who require care while you go to class, your COA may also include these expenses. If you have a disability, let your college know about any related expenses that aren't already covered.

YOUR EXPECTED FAMILY CONTRIBUTION (EFC)

Your expected family contribution, or EFC, is the amount of money the government calculates you and your family could reasonably contribute toward your education for the year, based on your and your parents' FAFSA or CADAA responses. Your EFC determines the types and amounts of federal and state aid you qualify to receive.

COMPARING FINANCIAL AID OFFERS

If you receive offers of financial aid from more than one college, you need to find out what your "net cost" is at each school. The net cost is the cost the student must pay after subtracting all the financial aid he or she will receive from the cost of attendance at the school. Each school will have a special calculator on its website to assist students in comparing the net cost with other schools.

You can compare your offers online by using this calculator:

https://bigfuture.collegeboard.org/pay-for-college/financialaid-awards/compare-aid-calculator

WAYS TO REDUCE COLLEGE COSTS

APPLY FOR SCHOLARSHIPS

NATIONAL MERIT SCHOLARSHIPS

More than 9,000 scholarships are available each year. Take the Preliminary SSAT/National Merit Scholarship Qualifying Test in the fall of your junior year in high school. Learn more at **www.nationalmerit.org**.

PRIVATE SCHOLARSHIP

Discuss with your counselor ways to find scholarships through community organizations, foundations, religious organizations, neighborhood banks, and business and professional and trade organizations.

MIDDLE CLASS SCHOLARSHIP

State funded program that offers assistance to students not receiving Cal Grants or Pell Grant assistance who file the FAFSA or CADAA and attend a CSU or UC campus.

COMMUNITY SERVICE BE A VOLUNTEER

AmeriCorps

By becoming a volunteer with one of the AmeriCorps programs, you may earn up to $5,550 a year for college. Learn more at **www.americorps.gov**.

Teach for America

An AmeriCorps program (**www.teachforamerica.org**) that pays recent college graduates to teach for two years at disadvantaged schools.

Peace Corps

Incorporate your Peace Corps service into a master's degree program and you may receive financial assistance. Benefits are offered for loan deferment payments or loan debt forgiveness. Get information at **www.peacecorps.gov**, or contact your college.

THE MILITARY

The U.S. Armed Forces offer education benefits to enlistees for college assistance and tuitions. Scholarships are available through the Reserve Officers' Training Corps, too. Consider one of the five U.S. service academies. For detailed information, go to **www.todaysmilitary.com**.

CREDIT FOR EXPERIENCE

Perhaps you are a nontraditional student and you may have received academic credit for your job, volunteer or travel experience through the College-Level Examination Program? See **www.collegeboard.org/clep** for more information.

EVALUATE YOUR FINANCIAL AID OFFERS

A quick way to compare offers and determine your net costs is to subtract all your grant, scholarship and other free aid from your cost of attendance. Keep in mind that colleges have different ways of awarding financial aid as well as different costs of attendance.[1]

	1	2	3
COLLEGE:			
COST OF ATTENDANCE			
Tuition and fees			
Room and board[2]			
Books and supplies			
Computer allowance			
Other fees			
Other costs			
Total college costs (A)			
GRANT/SCHOLARSHIP AID			
Federal Pell Grant			
Federal Supplemental Educational Opportunity Grant (FSEOG)			
TEACH Grant			
Cal Grant			
Other grants			
Scholarships			
Institution-based aid			
Middle Class Scholarship			
Total grant/scholarship aid (B)			
Your net costs (A – B)			
LOANS			
Federal subsidized Stafford loan			
Federal unsubsidized Stafford loan			
Federal Perkins loan			
Federal PLUS loan			
Private loan			
Total loan aid (C)			
Total financial aid (B + C = D)			
Your out-of-pocket costs (A – D)			
Work-study or student employment (E)			

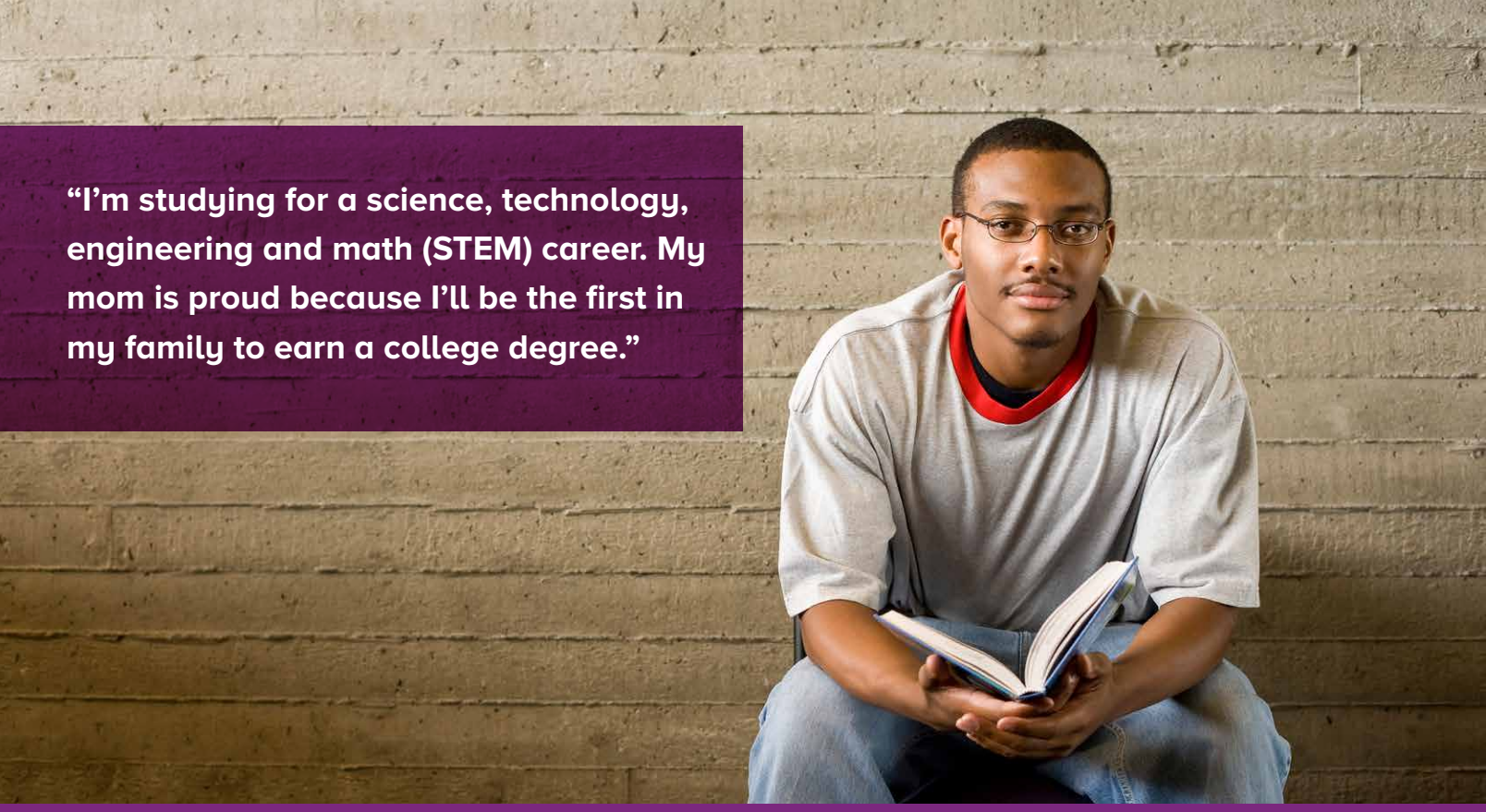
[1] *Not all colleges participate in all of the financial aid programs listed above.*

[2] *If room and board aren't part of your housing contract, check with the college's housing office or check the local paper or online for rental costs.*

SPENDING PLAN WORKSHEET

Use this worksheet to help get a clear picture of your income and expenses. If your expenses are more than your income, you'll need to look for ways to reduce expenses and/or supplement your income.

INCOME SOURCE	Estimated monthly total	Estimated yearly total
Earnings		
Money from savings		
Money from parents		
Work-study / student employment		
Scholarships		
Grants		
Loans		
Spouse's wages		
Other		
Total income	**$**	**$**
EXPENSES	**Estimated monthly total**	**Estimated yearly total**
Tuition		
Fees		
Loan payments		
Books / supplies		
Rent / housing		
Gas / electricity		
Cell phone service		
Internet service / TV service		
Other		
Child care		
Transportation: Car gas and maintenance		
Car insurance and registration		
Car payment		
Public transportation		
Parking		
Food: Groceries		
Restaurants		
Coffee, snacks		
Clothing: Clothes		
Laundry / dry cleaning		
Entertainment		
Credit card payments		
Medical / dental insurance and expenses		
Miscellaneous		
Total expenses	**$**	**$**
Total income minus total expenses =	**$** (available funds)	**$** (available funds)



DUAL ENROLLMENT

California College and Career Access Pathways (CCAP) Partnership and Dual Enrollment high schools, may enter into an agreement with a local community college for high school students to attend community college courses and earn college credits on their high school campus. Visit **www.cccco.edu** for more information.

EARN AP CREDIT AT HIGH SCHOOL

Look into taking Advanced Placement (AP) or International Baccalaureate (IB) courses in high school and then take the exams to earn college credit. For details, check with your high school counselor and go to **www.ibo.org** or **www.collegeboard.org**.

COOPERATIVE EDUCATION

Work-learn programs incorporate paid work experience with classroom studies. Alternate your work and school options, full-time/part-time. Although there’s no direct financial aid, you may be able to earn enough to pay for college. Look into **www.workcolleges.org**.

START AT A CALIFORNIA COMMUNITY COLLEGE

You’ll save thousands of dollars in tuition and have your general education requirements behind you. Go to **www.icanaffordcollege.com**.

PART-TIME WORK

A part-time, summer, or holiday season job can also help.

TAX INCENTIVES

Look into tax benefits that will help you get back some of the money you spend on tuition or loan interest or help with college savings to maximize benefits. Learn more about the American Opportunity Tax Credit, Lifetime Learning Credit, qualified tuition programs, and interest deductions at **studentaid.ed.gov/types/tax-benefits**.

COMPANY-PAID EDUCATION

Some employers may pay or reimburse you for some or all of your education and training. Many companies and labor unions offer scholarships for children and even grandchildren of employees. Ask your family about scholarships available through their work.

AID FOR FOSTER YOUTH

Money is set aside for foster youth. If you are or were in foster care, you may be eligible for financial assistance for college or job training. Check out Chafee Grants for up to $5,000 a year in free aid, **www.chafee.csac.ca.gov**. Check on college waivers and scholarships at **www.calyouthconn.org**. Another scholarship source for former foster youth is **www.orphan.org**.

JOBS THAT HELP YOU REPAY YOUR LOANS

Some jobs actually give you both a paycheck and help you pay down your student loans. Learn about the many programs at **www.studentaid.ed.gov**. Programs include: health care; child care providers through Head Start; volunteer service in VISTA or Peace Corps; U.S. federal/public service for employees; law and teaching.

CHECK OUT THESE WEBSITES

COLLEGE FUNDING

www.calgrants.org
www.caldreamact.org
www.csac.ca.gov
www.fafsa.gov
www.ca.gov/education

California Cash for College
www.cash4college.org

California Dream Act Student Resources
www.caldreamact.org
www.e4fc.org
www.maldef.org

Federal Financial Aid
www.fafsa.gov
www.studentaid.ed.gov
www.studentloans.gov

Net Price Calculator
http://nces.ed.gov/collegenavigator/
www.collegeabacus.org

ScholarShare: California College Savings Plan
www.scholarshare.com

Scholarship Information
www.finaid.org
www.fastweb.com
http://bigfuture.collegeboard.org/
www.scholarships.com
www.zinch.com
www.myscholly.com

The Get Schooled Foundation
www.getschooled.com

African American scholarships
www.uncf.org
www.thecollegeexpo.org

Asian American scholarships
www.apiasf.org

Foster youth grants and information
www.chafee.csac.ca.gov
www.fosteryouthhelp.ca.gov
www.calyouthconn.org
www.ifoster.org

Gates Millennium Scholarships
www.gmsp.org

Latino Scholarships
www.hsf.net
www.maldef.org

Middle Class Scholarship
www.middleclassscholarships.org

Native American Scholarship
www.californiatribalcollege.com
www.bie.edu
www.collegefund.org
www.aises.org/scholarships

Sports & Athletic Scholarships
www.ncaa.org

Scholarship Fraud
http://www.consumer.ftc.gov

COLLEGE COSTS AND CAREER EXPLORATION

www.californiacolleges.edu
http://nces.ed.gov/collegenavigator
www.whodouwant2b.com
www.green360careers.net

COLLEGES

California colleges
www.californiacolleges.edu

California Community Colleges
www.icanaffordcollege.com

California State University
www2.calstate.edu/apply

University of California
www.universityofcalifornia.edu

Independent California Colleges
www.aiccu.edu

THINGS TO KNOW

Identity theft
www.ftc.gov/idtheft
www.idtheftcenter.org

Financial Education and Budgeting Money Smart for Young Adults
www.fdic.gov
www.jumpstart.org

Smart borrowing
www.studentloans.gov

Tax benefits
www.irs.gov/uac/Tax-Benefitsfor-Education:-Information-Center
www.irs.gov/pub/irs-pdf/p970.pdf
www.treasurer.ca.gov
www.ftb.ca.gov

OTHER RESOURCES

ACT or SAT
www.actstudent.org
www.collegeboard.org

AmeriCorps/volunteers
www.americorps.gov
www.californiavolunteers.org

Citizenship/Deferred Action for Childhood Arrivals
www.uscis.gov

Health Careers
www.oshpd.ca.gov
www.healthjobsstarthere.com

Job Trends
www.bls.gov/emp

Military and Veterans Benefits
www.calvet.ca.gov
www.todaysmilitary.com
www.gibill.va.gov

Students with Disabilities
www.heath.gwu.edu
www.dor.ca.gov

Look for additional language options on websites.

CALIFORNIA STUDENT AID COMMISSION

Cal Grants @castudentaid
CSAC.StudentAidCommission
@castudentaid

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#STAYLOUD

health for all
THE CALIFORNIA ENDOWMENT

KNOW YOUR HEALTH RIGHTS:

- There have been no changes made to any of the public benefit programs, including Medi-Cal, CalFresh, and CalWORKs.
- California applicant information is NOT used for immigration action.
- California does not share any information about household members who are NOT applying for benefits.
- Families should not dis-enroll from programs that keep us all healthier. Choosing to stop your benefits could mean losing critical health care, and fewer resources for your family.

Note: Information is based on valid guidelines as of 5/1/2017. Please seek guidance from a trusted immigration attorney if assistance is needed.

KNOW YOUR RIGHTS:

- BE QUIET – You have the right to remain silent
- DO NOT OPEN the door
- YOU HAVE THE RIGHT to speak to a lawyer
- DO NOT SIGN ANYTHING without speaking to a lawyer
- ALWAYS CARRY WITH YOU VALID IMMIGRATION DOCUMENTS
- IF YOU ARE CONCERNED THAT YOU ARE STOPPED, inform the officer if you have children
- MAKE A PLAN for your family
- FILM & RECORD – Take photos and videos

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