

FUND YOUR FUTURE®

A young man with short dark hair, wearing a blue hoodie, is smiling and looking upwards and to the right. He is carrying several books under his arm. In the top right corner, there is a blue graduation cap icon with a white tassel.

GO TO COLLEGE WITH A
CALGRANT



**CALIFORNIA STUDENT
FINANCIAL AID
DEADLINE:**

JANUARY 1 - MARCH 2

EXPLORE!
THE CALIFORNIA DREAM ACT

NEW!
**MIDDLE CLASS
SCHOLARSHIP**
FOR ELIGIBLE
CSU & UC STUDENTS



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®



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



Photo Courtesy: Loyola Marymount University, Los Angeles.

Photo by: Kyle Christy Photography

This year, the Commission will offer \$1.8 billion in Cal Grants to eligible students and \$107 million in Middle Class Scholarships for students attending California State University (CSU) and University of California (UC) campuses. To become eligible for student financial aid, all students MUST complete a Free Application for Federal Student Aid (FAFSA) or a California Dream Act Application (CADA) between January 1 and March 2 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 for college, vocational, technical, and career 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 accessing 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 (EFC). However, there are federal, state, and campus-based student aid options: grants, work-study, scholarships, and student loans. To be considered for any financial aid students must apply on-time and fully complete all of the necessary forms, applications, and supporting documents. The California Student Aid Commission is here to help. We have 14 regional California Student Opportunity and Access Program (CalSOAP) offices and offer more than 800 local California Cash for College workshops during the financial aid application season. The Commission also offers free online professional training in financial aid education for high school and college level counselors, teachers, and administrators.

As a college student, I needed financial aid to help me pay for the cost of my education. The Cal Grant B award enabled me to be the first in my family to attend college. Let the California Student Aid Commission help you Fund Your Future.

Sincerely,

Diana Fuentes-Michel
EXECUTIVE DIRECTOR
CALIFORNIA STUDENT AID COMMISSION

**Students can submit a SAT, ACT, or GED test score instead of their GPA*

CSAC.CA.GOV

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THE BEST TIME TO BEGIN PLANNING FOR COLLEGE IS NOW!

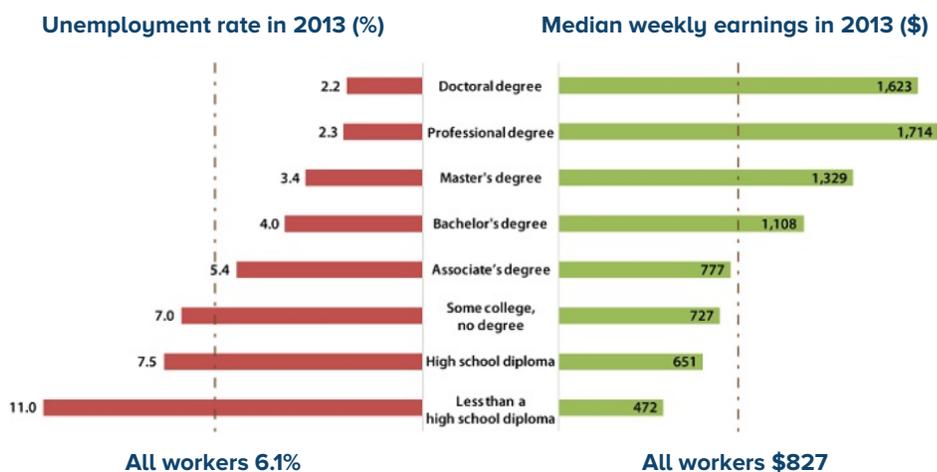
Most colleges use grades from a high school student's junior year to make determinations about admissions.

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



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



“(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 a paper. I’m learning things that will help me in my future. I know I’m growing in character.”

Richard Ortiz, Simpson University



FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

JANUARY 1 – MARCH 2 FAFSA DEADLINE

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 January 1 and March 2 of your senior year. You have one year after you graduate or receive your GED to apply for a Cal Grant 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, which is before the April 15 due date to file state and federal taxes. This means some people may not have their tax information ready by March 2. No worries, FAFSA accepts ESTIMATED IRS income tax information. Simply return to the FAFSA website within 45 days to update

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 your and your parent's information.

Families with incomes of \$50,000 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/>.

FAFSA PERSONAL IDENTIFICATION NUMBER (PIN)

A FAFSA Personal Identification Number (PIN) is required to complete the federal student financial aid application process. A Federal Student Aid PIN is a four-digit numeric code or six-digit alphabetic code that is uniquely assigned to an individual to access Federal Student Aid websites.

The application process is faster with a PIN to electronically sign federal financial aid applications. Students and a parent or guardian (if you are a dependent student) need individual Visit www.pin.ed.gov.

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 60 minutes to complete. It has at least 130 questions that require 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 ensure processing 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 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 the FAFSA determines the Expected Family Contribution (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 FAFSA PIN, 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. Visit www.fafsa.gov to find answers to questions or click on the "Live Help" button located inside each page or call the Federal Student Aid Information Center at 1-800-433-3243 (TTY 1-800-730-8913) Monday through Friday 5:00 a.m. to 7:00 p.m., Pacific Coast Time.

CALIFORNIA COMMUNITY COLLEGES BOARD OF GOVERNORS (BOG) FEE WAIVER

For eligible California residents, the Board of Governors (BOG) Fee Waiver permits enrollment fees to California community colleges to be waived. Assistance for the purchase of books and supplies must be applied for separately.

Most California community colleges offer online BOG Fee Waiver applications through www.CCCApply.gov/fee_waiver 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 BOG Fee Waiver and meet other eligibility requirements will likely 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

JANUARY 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 \$12,192* 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/ eligible 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.*

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 CADA application by the March 2 deadline. A Cal Grant is guaranteed cash for college!

On Sept. 11, 2000, the Legislature and the Administration took an enormous step toward improving the opportunities available to California students by removing financial barriers to postsecondary education. With the enactment of the Ortiz-Pacheco-Poohigian-Vasconcellos Cal Grant Act (SB 1644, Chapter 403, Statutes of 2000), California modified the existing Cal Grant Program into a two-tiered approach that a) guarantees an Entitlement grant to graduating high school seniors and specified transfer students who meet the program eligibility requirements; and b) provides 22,500 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 11,250 awards to students, regardless of school campus. The September Competition, which also provides 11,250 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 California High School Proficiency Exam (CHSPE) or get a General Equivalency Diploma (GED).^{*} 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 four years, but students must reapply each year to qualify.

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 Colleges Board of Governors (BOG) Fee Waiver, University of California (UC), and California State University (CSU) campus-based public scholarships, and private scholarships.

Go online and complete the FAFSA or California Dream Application (CADA) between January 1 and March 2 of your senior year in high school or within one year after graduation or receipt of your GED.* A school verified Grade Point Average (GPA) form completes a Cal Grant application. In-person help is available for FAFSA or CADA applicants at local Cash for College Workshops throughout California in January and February. For dates and locations, visit www.californiacashforcollege.org.

Join the conversation: #CalGrants

**Students can submit an SAT, ACT, or GED test score instead of their GPA. The FAFSA or CADA and GPA 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
- Be a California resident
- 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, teaching credential programs or Cal Grant T)
- Have a valid Social Security number
- 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 (CADA)

JANUARY 1 – MARCH 2 CADA DEADLINE

CADA 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 (CADA). The CADA mirrors the FAFSA, only it's for students who don't have a Social Security number. CADA application information is confidential – it is NEVER shared with the federal government, homeland security, or immigration and customs enforcement. CADA 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 CADA?

Students who have attended a California high school for a minimum of three years; graduate from a California high school or pass the California High School Proficiency Exam

(CHSPE) or get a General Equivalency Diploma (GED).^{*} 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 can be received for four years, but students must reapply each year to qualify.

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 Colleges Board of Governors (BOG) Fee Waiver, University of California (UC), and California State University (CSU) campus-based public scholarships, and private scholarships.

Go online and complete the FAFSA or CADA between January 1 and March 2 of your senior year in high school or within one year after graduation or receipt of your GED.^{*} A school verified Grade Point Average (GPA) form completes a Cal Grant application. In-person help is available for FAFSA or CADA applicants at local Cash for College workshops throughout California in January and February. For dates and locations, visit www.californiacashforcollege.org.

****Students can submit an SAT, ACT or GED test score instead of their GPA***

CADA applicants may also apply for other state aid such as CalWorks, the Chafee Grant for Foster Youth, the California Community Colleges Board of Governors (BOG) Fee Waiver, 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 (MALDF) at www.maldf.org, and Educators for Fair Consideration (EF4C) at www.e4fc.org. The CADA 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 www.weownthedream.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 three assembly bills: AB 540, AB 130, and AB 131. 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 makes provisions for private scholarships (see your intended college or university for applications and deadlines). AB 131 makes 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 Colleges Board of Governors Fee Waiver (BOG fee waiver) (see your local community college for application), and Cal Grant (apply every year between January 1 and March 2) available.

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

- Must not have filled out a FAFSA
- Have attended a California high school for a minimum of three years
- Graduate from a California high school or pass the California High School Proficiency Exam (CHSPE) or get a General Equivalency Diploma (GED) (also called General Educational Development test)
- Enroll in an accredited California institution of higher education
- In the case of students without legal immigration status, fill out an 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
- To get a Cal Grant, they must also 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 and sometimes former 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:

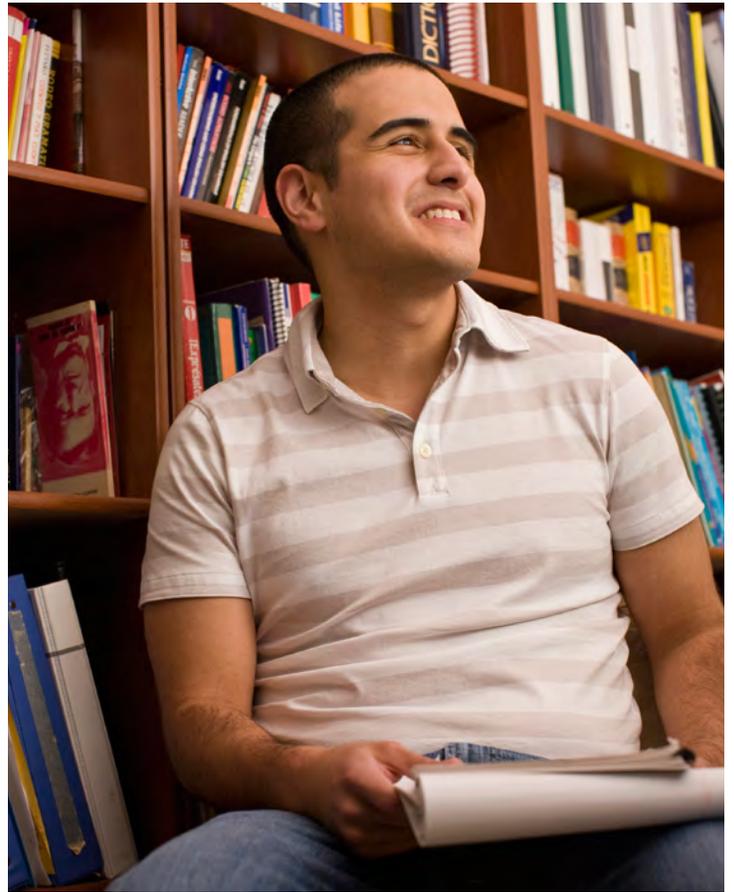
- An SSN is not needed to register.
- Selective Service does not share data.
- Download the form at www.sss.gov.
- Take form to U.S. Post Office or register on-site, sign, and mail.

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.

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](https://twitter.com/CADreamAct)



“I never imagined all of the opportunities that were available to me. I am a first generation college student and, when I graduated from high school, I always thought that college was not for me. I would never have thought that after my first semester in college I would have a 4.0 GPA.”

Leitu Takapu,
Skyline College



CHAFEE GRANT FOR FOSTER CHILDREN

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 career and technical training or college.

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 or career or technical school, as well as 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 minimum Chafee Grant amount of \$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)

**JANUARY 1 – MARCH 2 MCS DEADLINE
FAFSA OR CADA ARE REQUIRED TO QUALIFY**

The **NEW Middle Class Scholarship** will provide up to **40% off of statewide fees (tuition) at the University of California (UC) and California State University (CSU) campuses for families making under \$150,000 that do not qualify for other financial aid programs.**

The Middle Class Scholarship tuition coverage is based on a sliding scale. All students must complete a Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov or California Dream Act Application (CADA) 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 state will increase spending on the Middle Class Scholarship each year until it is fully implemented in 2017-18 as follows: A \$107 million General Fund appropriation beginning in 2014-15 with increases to \$152 million in 2015-16, \$228 million in 2016-17, and up to \$305 million (cap) annually thereafter.

Join the conversation: #MiddleClassScholarship

YOUR VERIFIED GRADE POINT AVERAGE IS A MUST FOR CAL GRANTS

**JANUARY 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.

HIGH SCHOOL GRADUATES AND GED

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 CADA, we must also receive your school verified GPA, and you must confirm using www.webgrants4students.org that you have graduated from high school or earned your General Education Development (GED) certificate. Many California high school districts or school campuses electronically submit student GPAs to the Commission directly. Some don't. 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.

“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,
California Polytechnic
State University, Pomona



COMMUNITY COLLEGE STUDENTS

If you are enrolled at a community college, most community college campuses send us 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.

COMMUNITY COLLEGE TRANSFER STUDENTS

If you are a community college student planning to transfer to a four-year college, Cal Grant GPAs will be accepted only if certified by a school electronically or submitted on the paper GPA Verification Form for the September 2 deadline. No transcripts are accepted. The fastest and most secure way for students to submit their Cal Grant GPAs is to have the school campus electronically upload the GPAs directly to the California Student Aid Commission.

If the school cannot electronically submit GPAs, the paper Cal Grant GPA Verification Form must be downloaded from www.csac.ca.gov/GPA, printed, completed, certified by the school, and sent to the Commission by the September 2 deadline.

CHOOSE A CALIFORNIA COLLEGE

IT TAKES DETERMINATION TO GET A HIGHER EDUCATION

Every year, the California Student Aid Commission makes financial aid awards totaling \$1.8 billion to over 390,000 eligible California high school seniors. Note that the higher a student's grades, the greater the financial aid award opportunities 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 pays for the cost of tuition and statewide campus fees for full-time students. 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 can 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 112 California Community College Campuses and 69 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.assist.org/browseUCs.do>. Explore majors at <https://secure.csumentor.edu/Planning/>.

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 76 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 CADA 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 CADA 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.
- Download the form at www.sss.gov.
- Take the form to 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 FAFSA PIN for Students and a FAFSA PIN 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 or California Dream Act financial aid award results.*

When the Commission determines Cal Grant, Chafee, and California Dream Act financial aid award amounts an email is sent to the email address provided on the student FAFSA. 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. This is very important.

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 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 or a written letter 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're 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're 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.

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 <https://studentaid.ed.gov/types/tax-benefits>.

CALIFORNIA'S NEW COLLEGE ACCESS TAX CREDIT FUND

California's New 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 through \$500 million in available tax credits. The College Access Tax Credit Fund will provide both individual and corporate taxpayers with a tax credit worth 60% of the amount donated in 2014-15, 55% in 2015-16 and 50% in 2016-17. The College Access Tax Credit Fund program sunsets in 2017. To learn more, go to www.studentaid.ed.gov and www.calgrants.org.

“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 California High School Exit Exam (CAHSEE).
- Write your personal statement, 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 January.

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

BEGINNING IN JANUARY SENIOR YEAR

- Submit your Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADA) and School Verified Cal Grant GPA after January 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 program in January or February for help completing the FAFSA or California Dream Act Application and other forms. For dates and locations, go to www.californiacashforcollege.org.
- Keep all of your FAFSA or CADA and Cal Grant online account information, PINs, and passwords in one place for easy access.
- After you've completed your FAFSA or CADA Application, visit www.webgrants4students.org to 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 address 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

CalSOAP 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. CalSOAP is administered by the California Student Aid Commission. There are 14 CalSOAP offices in California. CalSOAP 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 January and February, students and parents are invited to attend FREE Cash for College programs across California to help fill out the Free Application for Federal Student Aid (FAFSA), California Dream Act Application (CADA) and the Chafee Application. Cash for College workshops offer help in other languages. For dates, locations and a list of what to bring, go to www.californiacashforcollege.org.

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

TIPS: The FAFSA and California Dream Act Applications ask for information about you, your family, your finances, and your college plans.

Complete the FAFSA to apply for aid for the school year. (For schools with year-round admissions and rolling starts, contact the financial aid office to find out which FAFSA 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.

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 January 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 Federal Student Aid PIN (personal identification number), you'll receive one when you're completing the FAFSA. (If you're a dependent student, your parent will need to get a PIN.) To get a PIN before starting the FAFSA, go to www.pin.ed.gov. You can even select your own PIN. It can be used to e-sign your FAFSA or master promissory note.

E-sign your FAFSA using your Federal Student Aid PIN and provide an email address to receive an estimate of your EFC instantly. Your application will be processed faster, usually within three to five business days.

Keep a copy of your FAFSA for your records. Also keep copies of the financial records you used to complete the FAFSA. Your college may ask to see them.

Use your PIN to check on the status of your FAFSA, correct or print your Student Aid Report, or view your federal financial aid records at www.nslds.ed.gov. Don't give your PIN to anyone – not even to someone who works in a financial aid office, or who is helping you fill out the FAFSA.

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. 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

- \$12,192 at University of California
- \$5,472 at California State University
- \$9,048 at qualifying private California colleges
- \$4,000 at 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

- \$1,648 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

- \$547 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 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 by March 2
- List Career Technical School or a California community college on FAFSA
- Course of study must be occupation or career technical

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 and Cal Grant GPA by September 2 of each year. Your college will submit your GPA for you. You must submit a FAFSA; and
- 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 CADA.

TRACK YOUR CAL GRANT 24/7

Open 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 @CADA or California Chafee Grant Application @Chafee.

***Cal Grant offers are subject to state budget requirements, check out www.csac.ca.gov for current award amounts.*

MORE FREE MONEY

FILE A FAFSA OR CALIFORNIA DREAM ACT APPLICATION TO BE CONSIDERED FOR THESE GRANTS*

Type of Grants - Conditions for Eligibility

FEDERAL PELL GRANT

Up to \$5,645 for 2014-15, 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 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

*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)

CHILD DEVELOPMENT GRANT

\$1,000 a year (at a California community college) or \$2,000 a year (at a four-year college); up to

\$6,000 total- Visit www.csac.ca.gov; choose "Financial Aid Programs"

- Be pursuing a child development permit and plan to work at a licensed children's center in California
- Must sign a Service Commitment Agreement to teach or supervise in a California Licensed child care facility
- Requires a Child Development Grant application

MIDDLE CLASS SCHOLARSHIP

Award amounts will vary and will be increased yearly until maximum award amount is reached in 2017- Visit www.csac.ca.gov.

- Be an undergraduate student
- Meet Cal Grant eligibility requirements
- Attend a UC or CSU
- Family income up to \$150,000

LAW ENFORCEMENT PERSONNEL DEPENDENTS GRANT

Up to \$13,665 a year- Visit www.csac.ca.gov and choose "Financial Aid Programs"

- Dependent or spouse of a California peace officer, firefighter, or certain other law enforcement employee who died or became 100 percent disabled in the line of duty
- Requires a Law Enforcement Personnel Dependents Grant application

*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 *California State University (CSU)- Visit www.calstate.edu or www.csumentor.edu
- The CSU grant assists California residents with financial need

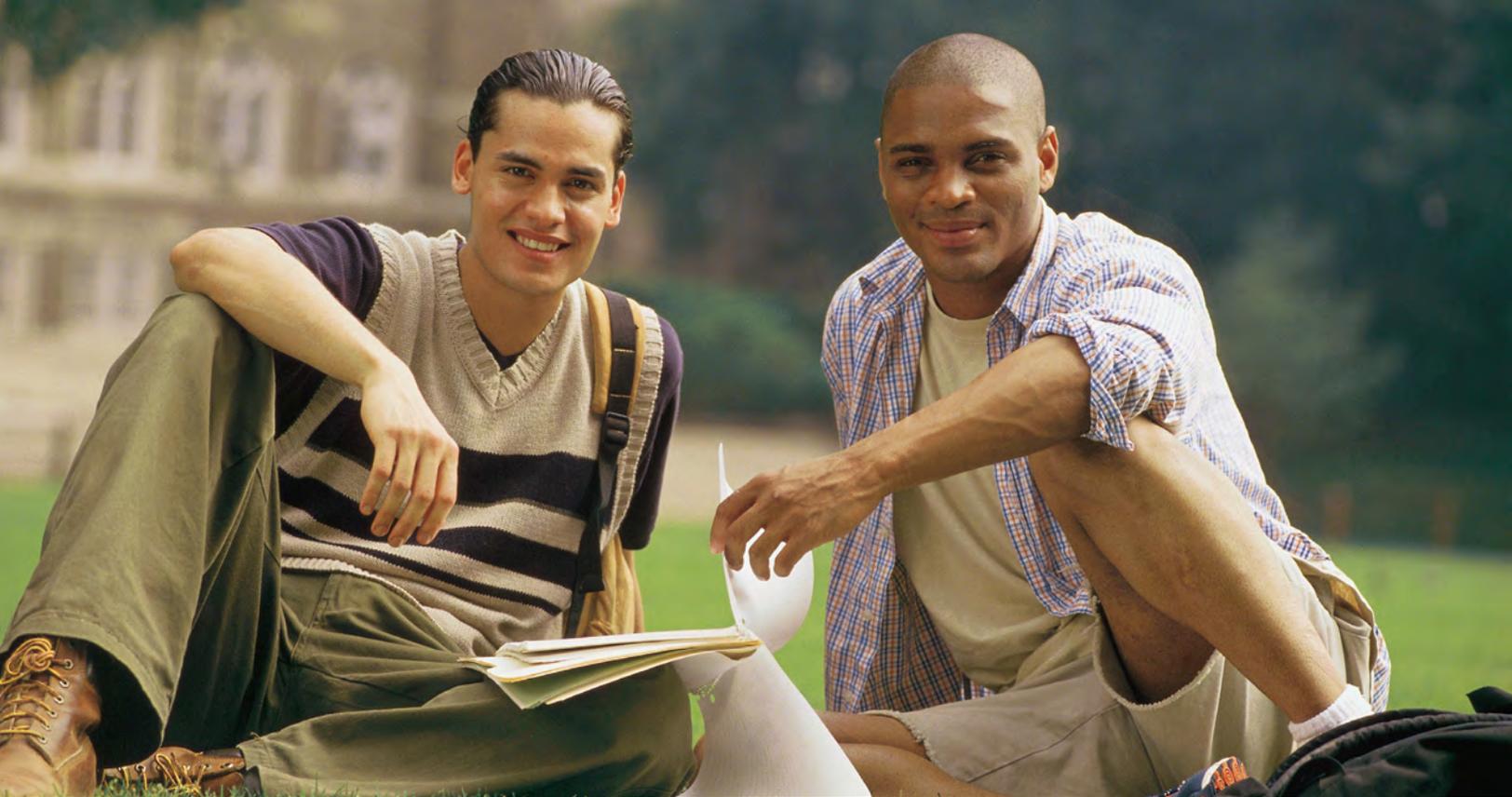
*CALIFORNIA COMMUNITY COLLEGES (CCC) BOARD OF GOVERNORS (BOG) FEE WAIVER

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, regardless of the type of CCC Fee Waiver, to qualify for federal and more state aid.

[†]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 www.calguard.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 <https://www.calvet.ca.gov/veteran-services-benefits/education>



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 FreeApplication for Federal Student Aid, or FAFSA.

Subsidized

For students with demonstrated financial need, no interest is charged while in school at least half-time. Up to \$3,500 in first year of college, and up to \$5,500 annually in senior year.

Unsubsidized

Not based on financial need; interest is charged during all periods, from \$5,500 in first year of college, up to \$7,500 a year in senior year.

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.

MORE ABOUT FINANCIAL AID

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 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/financial-aid-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 California Dream Act Application.

COMMUNITY SERVICE BE A VOLUNTEER

AmeriCorps

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

CSAC.CA.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.

EARN CREDIT AT HIGH SCHOOL

Look into taking Advanced Placement (AP) or International Baccalaureate (IB) courses in high school and then take

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



the exams to earn college credit. For details, check with your high school counselor and go to www.ibo.org or <http://apcentral.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

Cal Grants

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

California Cash for College

www.californiacashforcollege.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

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.calgrants.org

Gates Millennium Scholarships

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

Middle Class Scholarship

www.csac.ca.gov/mcs.asp

Native American Scholarship

www.californiatribalcollege.com
www.bie.edu
www.collegefund.org
www.aises.org/what/programs/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.finaid.org

COLLEGES

California colleges

www.californiacolleges.edu

California Community Colleges

www.icanaffordcollege.com

California State University

www.csumentor.edu

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

<http://www.irs.gov/uac/Tax-Benefits-for-Education:-Information-Center>
www.irs.gov/pub/irs-pdf/p970.pdf

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.calvets.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.



Cal Grants @CAstudentaid



CSAC.StudentAidCommission



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