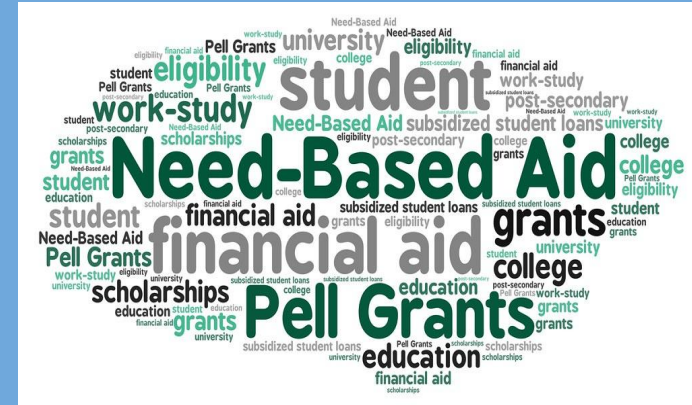




# Financial Aid for College or Career/Trade School

Presented by the Irvine High School  
Counseling Department

# What is Financial Aid?



- Financial aid is any college funding that does not come from family, personal savings or earnings.
- Grants, Scholarships, Work-Study, Federal and Private Loans
- Can be used to pay for tuition, fees, room and board, books, supplies, transportation, etc.

# Types of Financial Aid

- Federal Student Aid - [studentaid.gov](http://studentaid.gov)
  - 1) Free Application Federal Student Aid (FAFSA)
  - 2) Grants, Loans, Work Study
- CA Dream Act Application - [dream.csac.ca.gov](http://dream.csac.ca.gov)
- Cal Grant - [csac.ca.gov](http://csac.ca.gov)
- Individual School Aid: Contact financial aid office at schools you are considering.
- Scholarships: Naviance, IHS Counseling Website, etc.

# Create a FSA ID

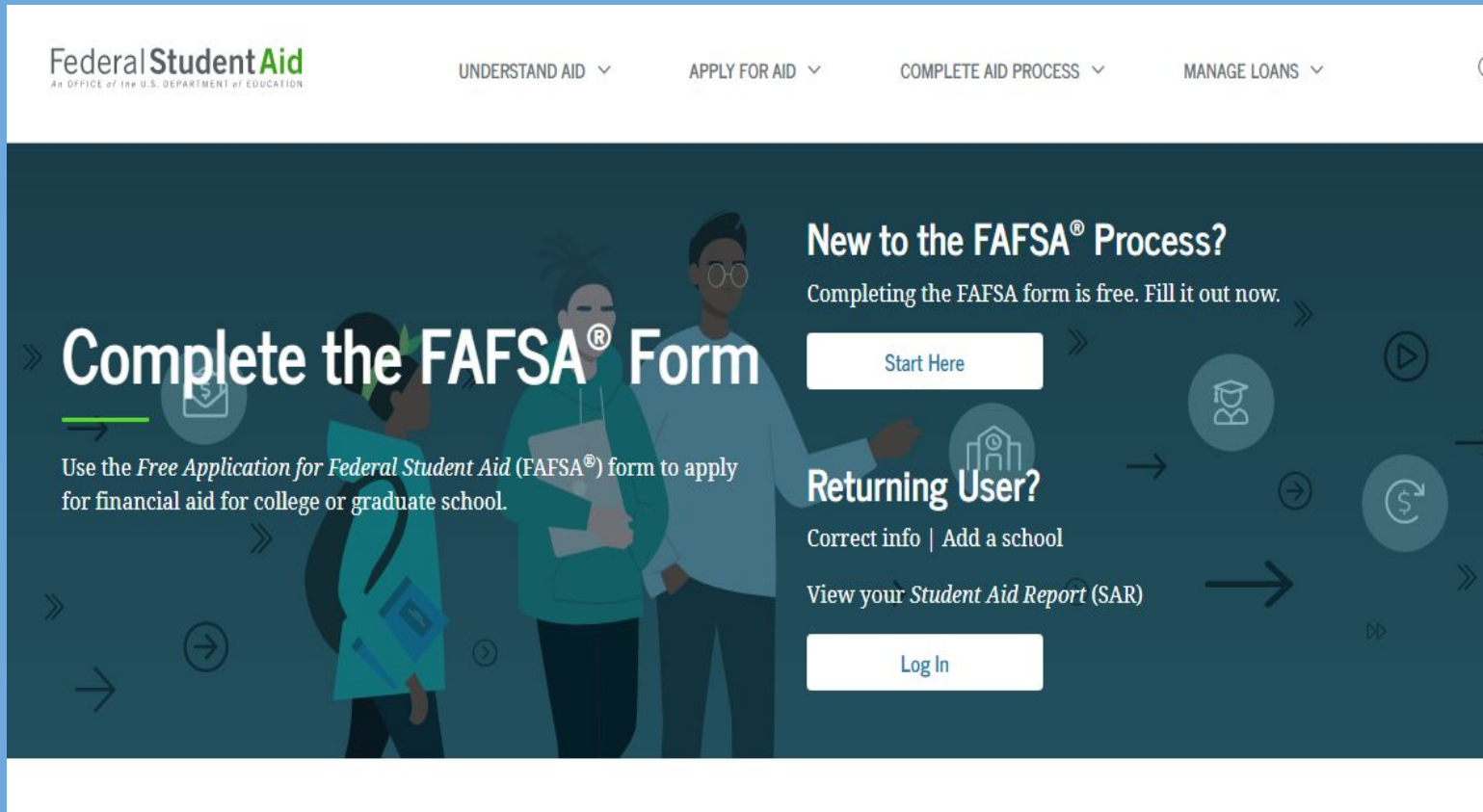
## HOW TO CREATE AN FSA ID:

1. Enter your email address
2. Create a username
3. Create a password
4. Enter your name, date of birth, and Social Security number
5. Enter your mobile phone number
6. Set up 4 challenge questions
7. Read and accept the terms
8. Verify your mobile phone number
9. Verify your email address

Create an FSA ID:

**[StudentAid.gov/fsaid](https://StudentAid.gov/fsaid)**

# How to apply to FAFSA

The image is a screenshot of the FAFSA website's main banner. It features a dark teal background with an illustration of three diverse students (two women and one man) standing together. The man is pointing towards the 'Returning User?' section. The banner includes a navigation bar at the top with links like 'UNDERSTAND AID', 'APPLY FOR AID', 'COMPLETE AID PROCESS', and 'MANAGE LOANS'. The main content area is divided into two primary sections: 'Complete the FAFSA® Form' for new users and 'Returning User?' for existing users. The 'Complete the FAFSA® Form' section includes a sub-header 'New to the FAFSA® Process?' and a 'Start Here' button. The 'Returning User?' section includes options to 'Correct info | Add a school' and 'View your Student Aid Report (SAR)', with a 'Log In' button. The background is decorated with various icons related to education and finance, such as a graduation cap, a dollar sign, and a document with a checkmark.

Federal Student Aid  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾

## Complete the FAFSA® Form

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college or graduate school.

### New to the FAFSA® Process?

Completing the FAFSA form is free. Fill it out now.

Start Here

### Returning User?

Correct info | Add a school

View your *Student Aid Report* (SAR)

Log In

# 3 FAFSA<sup>®</sup> DEADLINES YOU MUST KNOW

Federal Student Aid  
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School



State



Federal

- 1) College Deadline
  - Look up each school's FAFSA deadline
- 2) State Deadline
  - California: March 2, 2023
- 3) Federal Deadline
  - June 30, 2023

APPLY WITH CSS PROFILE

# CSS Profile

Sign In to Fall 2022/Spring 2023



Check Participating Schools and Scholarships

Learn More



Learn How to Apply

Learn More



Completing the CSS Profile for the Noncustodial Parent

Learn More



- Used by many private colleges, universities, and scholarship programs in addition to the FAFSA, to determine financial need
  - <https://cssprofile.collegeboard.org/>
- Check the list of schools to see if any of the colleges to which you are applying require completion
  - <https://profile.collegeboard.org/profile/ppi/participatinginstitutions.aspx>
- Begin submission online on October 1st
- Check with each individual campus for deadlines





- <https://dream.csac.ca.gov/>
- The California Dream Act allows undocumented and nonresident students to receive certain types of financial aid.
- The California Dream Act, allows eligible students to pay in-state tuition at any public college in California.

# CALIFORNIA DREAM ACT MAP 2022-23: STEPS TO SUCCESSFULLY APPLY

## PHASE 1 October 1 - March 2

**Student** enters or creates a user name and password at [caldreamact.org](http://caldreamact.org). Write down and save this information!

**Student** completes 2022-23 California Dream Application (CADAA) online at [caldreamact.org](http://caldreamact.org). Make sure to select the correct aid year.

Student must include:

- » School code for all schools they are considering
- » Parental information
- » Income (taxed & untaxed)
- » Assets & Investments
- » Household size

Social Security Number is not required.

**Parent** information is required unless:

- » student is 24 years old or
- » was born before 1/1/99
- » is married, has children, dependents other than children, is an orphan, ward of the court, veteran or on active duty or in graduate school

**Student** submits their CADAA application by **3/2/22** and immediately checks the app status on the confirmation page tab.

**Parent** obtains a personal identification number (P.I.N.) and signs the application (the P.I.N. is unique for each student).

### California Student Aid Commission (CSAC):

1. Calculates the Estimated Family Contribution (EFC)
2. Sends CADAA to all schools listed.
3. Randomly selects students for income verification.
4. Identifies any errors or missing information on the CADAA.

**CSAC** informs students who need to resolve missing or erroneous info through:

1. CADAA confirmation page;
2. Emails; or
3. Webgrants4students portal

**Student** must:

1. Correct CADAA & provide necessary information
2. Re-sign & resubmit CADAA including the parent signature, if required.

## PHASE 3 March - May

**School** will receive all CADAA that are complete, with a valid EFC.

**Warning: Incomplete CADAA**  
**School** contacts students under 24 who did not include parent information. Documentation is required before financial aid can be awarded.

**School** informs students who are required to submit income verification documents.

**Student & Family, if chosen,** must complete and submit:

- a) an income verification form and
- b) 2020 Tax Return TRANSCRIPT(s), if required to file taxes per the IRS tax code.

**School** sends a financial aid offer to students who met the income guidelines, priority deadline, AB 540/SB 68 status, and all other eligibility the CA College Promise Grant, State University Grant (CSU), the University Grant (UC), Cal Grants, and/or other institutional aid (if available).

### CA College Promise Grant

**Students** at California Community Colleges may be eligible for the Promise Grant without filing the CA Dream Application (CADAA).

You're ready to start Phase 4!

## PHASE 2 October 1 - March 2

After **student** applies at [caldreamact.org](http://caldreamact.org):

1. Verify your high school or community college sent your GPA (electronically)
2. If school did not send GPA, student prints out Non-SSN GPA verification form, has school fill it out, then student mails form to CSAC by **3/2/22** and requests proof of mailing from US Postal Service

**Student** creates account on [webgrants4students on mygrantinfo.csac.ca.gov](http://webgrants4students.mygrantinfo.csac.ca.gov). You can use the same login info that you used for CA Dream application (CADAA).

**Student** checks status of GPA submission, Cal Grant, Middle Class Scholarship (MCS) & Chafee Grant.  
*Note: Chafee requires additional app.*

**Student** ensures the proper school is listed and all holds are cleared, including confirmation of CA High School graduation or GED

**School** verifies student meets all Cal Grant eligibility: income, assets, financial need, AB 540/SB 68 status, entitlement, & class level. MCS eligibility is also verified.

## PHASE 4 May - September

**Student** logs onto student portal at each school to review and accept each financial aid offer. Follows up with CSAC, if necessary.

**Student** calculates each college's costs and develops a per semester/quarter and per year budget, including any scholarships.

**Student** accepts financial aid, informs school of any pending scholarships, and confirms tuition is deferred, so classes will not be dropped.

**Student** submits AB 540/SB 68 affidavit and necessary documents.  
**School** confirms student meets AB 540/SB 68 eligibility.

Starting in 2021, per SB 169, male students are no longer required to provide proof of registration for the selective service.

**School** will send the student:

- a) Available funds after tuition and fees are paid (via direct deposit, check or credit); or
- b) A bill for the balance that is still outstanding.

**Student** ensures they are enrolled in proper number of units and there are no holds on their financial aid record.

**Student** checks if there are any scholarship restrictions regarding tuition; financial need; unit requirement; or others, per the organization

**School** disburses grants and/or scholarships to pay tuition and other outstanding balances.

## OPTIMAL TIMELINE

PHASE 1	Apply for CA State Aid October 1 - March 2
PHASE 2	GPA received by CSAC October 1 - March 2
PHASE 3	Claim your financial aid March - May
PHASE 4	Use your financial aid May - September

★ Click on the star to access its related resource

# FAFSA/CA Dream Act Completion Day

- AB 469 - new California state law that requires every high school ensure that each senior complete the FAFSA or California Dream Act form for financial aid.
- Students may request to opt out of completing the form.
- Irvine High School FAFSA Completion Day
  - Wednesday, October 12th (During 9th-11th Grade Testing)
  - Irvine High School Counselors in conjunction with the California Student Aid Commission will assist seniors with completing and submitting their FAFSA applications.



# California Student Aid Commission

- Cal Grants are for students who are pursuing an undergraduate degree, vocational, or career training and do not have to be repaid. You have to meet the financial criteria.
- Must apply for FAFSA and CADAA by deadline
- GPA verification is required for Cal Grant consideration. Submission of your GPA is done automatically for you by IUSD unless you “opt out.”
- For students attending UC, CSU, community colleges, or qualifying independent and career colleges or technical schools

# Scholarships

The screenshot displays the Naviance Scholarships and Financial Aid interface. At the top, the Naviance logo and navigation tabs (Home, Self-Discovery, Careers, Colleges, Planner) are visible. The main heading is "Scholarships and Financial Aid", with a sub-section for "College-Specific Scholarships". A disclaimer states: "You may be eligible for these college-specific merit scholarships based on the academic data below. Please note that entering incorrect academic data will result in inaccurate scholarship estimates. Some amounts also reflect residency in California." Below this, filters for GPA (4.0 scale), Composite SAT, Composite ACT, and Class Rank are shown, with a "Show" button set to "Total Annual Cost". The results are presented in a grid of six cards, each for a different college, showing the total annual cost, potential merit-based scholarship, and the percentage of the total cost covered.

College	Total Annual Cost	Potential Merit-Based Scholarship	% of Total Annual Cost
Northern Illinois University Dekalb, Illinois Public, 4-year	\$26,911	\$3,000 per year	11%
Elgin Community College Elgin, Illinois Public, 2-year	\$9,516	\$500 - \$2,500 one-time	5% - 26%
Saint Martin's University Lacey, Washington Private, 4-year	\$49,386	\$22,000 per year	45%
North Park University Chicago, Illinois Private, 4-year	\$40,580	\$17,000 per year	42%
Roger Williams University Bristol, Rhode Island Private, 4-year	\$48,800	\$13,000 - \$16,000 per year	27% - 33%
Milwaukee School of Engineering Milwaukee, Wisconsin Private, 4-year	\$51,166	\$12,000 - \$24,000 per year	23% - 47%

- Search for scholarships on Naviance
- Click “Colleges” and choose “Scholarships & Money”
- Go to “National Scholarship Search” and complete the profile

# Scholarships

<https://irvinehigh.iusd.org>

- > Counseling
- > Financial Aid & Scholarships
- > Scholarship List

The screenshot shows the Irvine High School website's Financial Aid & Scholarships page. The header includes the Irvine High School logo and navigation links: ABOUT, OUR STAFF, STUDENTS, PARENTS, ACADEMICS, THE ARTS, ATHLETICS, and COUNSELING. A search bar is located in the top right corner. The main content area is titled "FINANCIAL AID & SCHOLARSHIPS" and includes a sub-header "Scholarships for SENIORS". Below this, there is a paragraph about the links provided, followed by a link to the "IUSD Financial Aid Night Presentation". The page also lists "Resources" such as "Creating and Using FSA ID", "CSS Profile Student Guide", and "Creating a CSS Profile Account- Parent Information". On the right side, there are two sections: "FINANCIAL AID WEBSITES" and "SCHOLARSHIP WEBSITES", each containing a list of links to various financial aid and scholarship resources.

**IRVINE**  
HIGH SCHOOL

TRANSLATE TEXT SIZE A 15PX A STAFF INTRANET PARENT PORTAL What can we help you find?

ABOUT OUR STAFF STUDENTS PARENTS ACADEMICS THE ARTS ATHLETICS COUNSELING

HOME > COUNSELING > COLLEGE & CAREER > COLLEGE PREPAREDNESS > FINANCIAL AID & SCHOLARSHIPS PRINT

## FINANCIAL AID & SCHOLARSHIPS

The links to the right will provide you access to several resources you can utilize to learn about and apply for financial aid and scholarships.

### Scholarships for SENIORS

Please click the link [HERE](#) to view a list of Scholarships that you may apply to.

### IUSD Financial Aid Night Presentation

All Seniors and their families were invited to attend the IUSD Financial Aid Night on September 20th. Please see the information below from the presentation.

Slides - [Click Here for Slide Presentation](#)

Video - [Click Here to View the Video](#)

### Resources

- [Creating and Using FSA ID](#)
- [CSS Profile Student Guide](#)
- [Creating a CSS Profile Account- Parent Information](#)

#### FINANCIAL AID WEBSITES

- [FAFSA](#)
- [California Student Aid Commission](#)
- [Scholarship Search \(FinAid\)](#)
- [FinAid \(Guide to Financial Aid\)](#)
- [Cal Grants and Specialized Programs](#)
- [Collegeboard \(CSS Profile and Scholarship Search\)](#)

#### SCHOLARSHIP WEBSITES

- [Scholarship Search \(Fastweb\)](#)
- [Peterson's \(Free Scholarship Service\)](#)
- [LendEDU \(Scholarship Information\)](#)
- [Sallie Mae Scholarship Search](#)
- [StudentScholarships.org](#)
- [FinAid \(Free Scholarship Service\)](#)

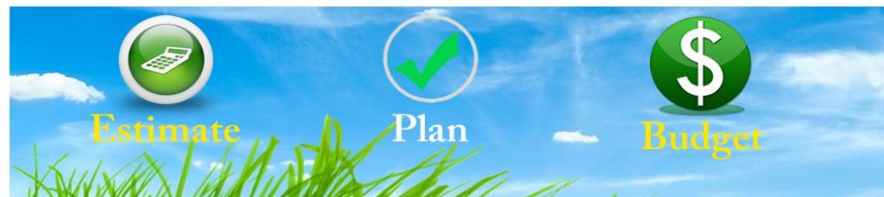


# Net Price Calculator



Visit schools website and search for Net Price Calculator.

## UCLA Financial Aid and Scholarships



### NET PRICE CALCULATOR

#### Welcome to the Financial Aid Net Price Calculator!

We are glad that you are considering becoming a UCLA Bruin. We understand that you and your family may have a lot of concerns about how you'll cover your costs of tuition, housing and other necessities. Through a variety of programs available, Financial Aid and Scholarships office can help you to cover your educational costs.

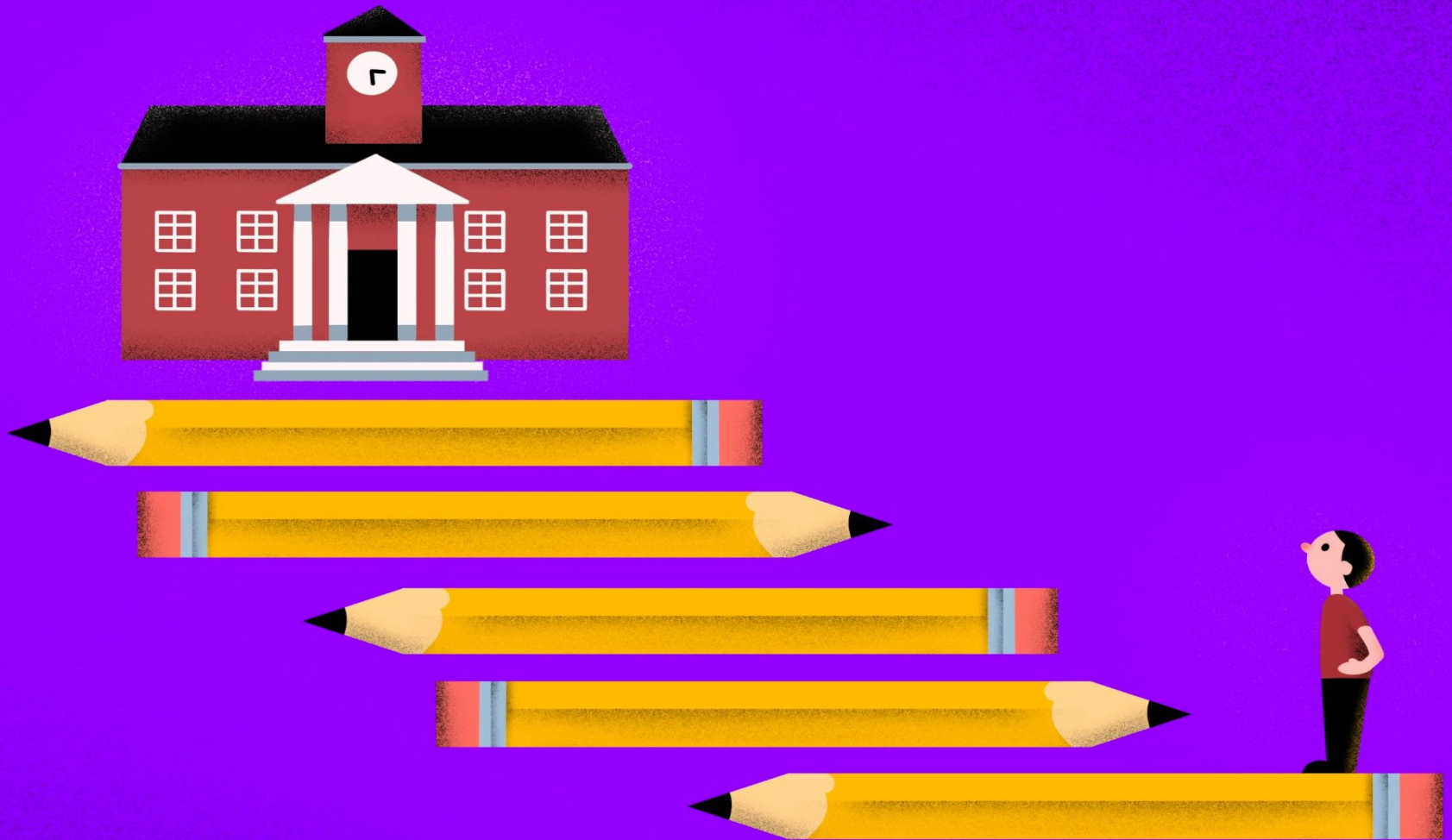
To apply for financial aid, please make sure that you complete a [FAFSA](#) after October 1 and **before March 2** priority filing deadline. This will ensure that you are considered for the maximum of funding that may be available. In the meantime, our Net Price Calculator will allow you to generate an estimate of your financial aid eligibility. In order to make sure that this estimate is correct, it is very important that you provide as accurate information as possible.

This calculator is intended only for full-time, undergraduate students who are California Residents and eligible to file a FAFSA. A calculator for out of state residents will be available soon! Dream Act applicants and graduate students should contact Financial Aid and Scholarships office for more information.

Please choose either the **Dependent** or **Independent** Calculator to continue:



# Next Steps



- Log into your Naviance account and check the National Scholarship Service frequently to see updated scholarship information
- Search & Apply for Scholarships! Meet deadlines
- Talk with your family about college costs
- Complete your FAFSA and CSS Profile if necessary
- Remember the deadlines will vary with each college
- March 2<sup>nd</sup> FAFSA Deadline – Make sure you check with individual campuses to see if they have an earlier deadline!
- Be organized, don't panic and ask questions

# 3 Signs of a Student Aid **Scam**

- 1 You have to pay an upfront cost or monthly fees.
- 2 They promise guaranteed financial aid.
- 3 You have to provide your username and password (FSA ID).



- No person or organization can guarantee you admission to college or financial aid
- There are no secrets on how to get more financial aid
- When in doubt, please ask your counselor