

California

Student Aid Commission

**Financial  
Aid  
Workshop**





## **October 1st**

is when the FAFSA and California Dream Act open each year. Students should complete and successfully submit their financial aid applications then.



**KEEP CALM**  
because

**OCTOBER 1st**  
**IS ALMOST**  
**HERE!**



# Types of Financial Aid



# How much Federal Student Aid can I receive?



Maximum amounts for the major programs for a dependent freshman in 2020-21:

- Federal Pell Grant: **\$6,195**
- Federal Work-Study: **depends on funds available at school** (Apply early! Average amount nationwide is approximately \$2,353/year)
- Direct Subsidize Loans: **\$5,500** total per year/first year for dependent student
- Direct PLUS Loan (for parents): COA minus other aid received



# How much state aid can I receive?



Our maximum state aid (Cal Grants) include:

- Up to **\$12,570** at a **UC** for tuition & fees
- Up to **\$5,742** at a **CSU** for tuition & fees
- Up to **\$1,672** at a **Community College** for books and supplies
- Up to **\$9,084** at a **Private Schools** for tuition & fees
- Up to **\$4,000-\$8,056** at a Private, for-profit School (non WASC accredited/WASC accredited)

\* **2019-20 amounts**

# Financial Aid Applications

Submit *either* the FAFSA or Dream Act Application (not both) for the correct academic year



Home Help Welcome, Logout

## My FAFSA

Welcome, Student

2018-2019 2017-2018

**Current Application Status: Processed**

Congratulations, your FAFSA was successfully processed.

**What Happens Next**

- Your FAFSA information was made available to the school(s) you listed on your FAFSA.
- Your school(s) will use your FAFSA information to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or to discuss your financial aid award.

STUDENT



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 California Student Aid Commission

## CALIFORNIA DREAM ACT Apply by March 2

The California Dream Act Application allows students enrolled in eligible California Colleges, Universities and Career Education Programs to apply for state financial aid. This application is unrelated to the federal Deferred Action for Childhood Arrivals (DACA) program.

[Check out our California Dream Act information & resources.](#)

**Announcements:**

- To apply for a Cal Grant submit a California Dream Act Application by **March 2**
- Due to scheduled site maintenance, the on-line California Dream Act Application will be unavailable every Thursday and Sunday from 11:30 p.m. to 2:30 a.m. (PST). We apologize for any inconvenience this may cause.

<p><b>New to The California Dream Act?</b></p> <p>Select this option if you:</p> <ul style="list-style-type: none"> <li>Have never filed a CA Dream Act Application</li> <li>Want to start a new CA Dream Act Application</li> <li>Are ready to get started</li> </ul> <p><a href="#">Start A New Application</a></p>	<p><b>Provide a Parent Signature</b></p> <p>Select this option if you:</p> <ul style="list-style-type: none"> <li>Need to request Parent PIN</li> <li>Forgot your Parent PIN</li> <li>Need to sign your Student's application</li> </ul> <p><a href="#">Sign Student Application</a></p>	<p><b>Returning User?</b></p> <p>Select this option if you want to:</p> <ul style="list-style-type: none"> <li>Continue or renew your CA Dream Act Application</li> <li>Update or correct current CA Dream Act Application</li> <li>View your Student Aid Report (SAR) and more...</li> </ul> <p><a href="#">Login</a></p>
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# Which application should I complete?

Questions	FAFSA	CA DREAM Application
<b>Who is Eligible?</b>	<ul style="list-style-type: none"> <li>• Citizens</li> <li>• Legal Permanent Residents</li> <li>• Eligible Non- Citizens (per FAFSA)</li> <li>• T visa holders</li> </ul>	<b>AB 540/ SB 68 Eligible Students Who Are:</b> <ul style="list-style-type: none"> <li>• Undocumented individuals;</li> <li>• DACAdmented individuals; and</li> <li>• U visa holders</li> <li>• TPS Protected Status</li> </ul>
<b>Who is NOT Eligible?</b>	<ul style="list-style-type: none"> <li>• Any other immigration status that is not listed above including:</li> <li>• DACAdmented students</li> <li>• Undocumented individuals</li> </ul>	<ul style="list-style-type: none"> <li>• Any visa holder (except U)</li> <li>• Citizens</li> <li>• Legal Permanent Residents</li> <li>• Eligible Non-Citizens (per FAFSA)</li> </ul>



# What determines how much money I can get?



**Cost of Attendance (COA)** – projected yearly costs to attend institution full-time

**Expected Family Contribution (EFC)**, calculation of how much the student / family are expected to contribute towards their educational costs. EFC is determined by income, asset, household size, etc., as reported on the financial aid application.

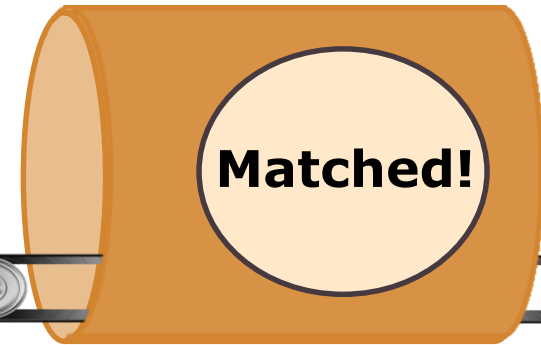


# Financial Aid Application Process

- Students must fill out a FAFSA or California Dream Act Application beginning October 1<sup>st</sup>, but no later than March 2<sup>nd</sup>
- Schools need to submit student GPAs by the October 1<sup>st</sup> deadline



Letter	Grade	GPA
A+	97-100	4.00
A+	93-96	4.00
A-	90-92	3.70
B+	87-89	3.30
B	83-86	3.00
B-	80-82	2.70
C+	77-79	2.30
C	73-76	2.00
C-	70-72	1.70
F	0-70	1.00



*Making education beyond high school financially accessible to all Californians.*



# Cal Grant: Qualifying Factors



# FAFSA Specific Updates



# Rebranding of FAFSA / myStudentAid / StudentAid.gov



*Making education beyond high school financially accessible to all Californians.*



# Impact of new IRS tax return forms

- No question regarding 1040A, 1040EZ
- New question regarding **Schedule 1**

## myStudentAid mobile app

- Manage FSA ID
- myFAFSA
- myFederalLoans
- myCollegeScorecard
- FSA contact information



# Year-Round Federal Pell Grant

- Students can receive more than 2 full-time semesters of Pell Grant within an academic year
- Summer School/Early Grad
- Which FAFSA to file? File them all!
  - 2019-2020
  - 2020-2021

# State Financial Aid Programs





# Commission Programs



Cal Grants A, B & C provide free money to help pay for college for students attending eligible schools in California

For students (families) with higher incomes, up to \$177,000 per year, attending a UC or a California State University



## California Chafee Grant

*Free Money for Foster Youth  
For College or Technical and Career Training*



For current or former foster youth. Up to \$5,000 per year



**Law Enforcement  
Personnel Dependents  
Grant (LEPD)**

**California National Guard  
Educational Award  
Assistance Program**







# Middle Class Scholarship

## Enrollment Requirements

- Must be enrolled at a UC or CSU
- Can receive between 10% and 40% of tuition and fees
- Receive up to 4 years, depending on education level when awarded
- Must be enrolled at least ½ time
- 1<sup>st</sup> Undergraduate program
- Income  $\leq$  \$177,000
- Assets  $\leq$  \$177,000

UC Maximum  
award amount for  
2019-20: **\$5,028**

CSU Maximum  
award amount for  
2019-20: **\$2,298**

**A completed, on time, FAFSA or CADAA application is all that is needed to be considered for the Middle Class Scholarship**



# California Chafee Grant

*Free Money for Foster Youth  
For College or Technical and Career Training*



- Assists current and former foster youth to help pay for college or career/technical training
- Administered by the Commission through an interagency agreement with the California Department of Social Services (CDSS)
- **\$17,623,700** federally and state-funded grant, subject to annual availability of funds
- Maximum annual award amount is \$5,000 per academic year, based on unmet need
- Portable award (eligible schools outside of California)

California

Student Aid Commission

**Cal Grant  
Basics**





**New for the 2019-2020 Academic Year**

# Competitive Cal Grant Awards Increased



- Beginning with the 2019-20 academic year, competitive Cal Grants will increase from 25,750 to 41,000
- For the first time, AB 540 eligible students will be able to receive a competitive award
- Students who do not receive an entitlement award for any reason are considered for a competitive award
- The competitive scoring matrix takes these things into consideration:

EXPECTED FAMILY CONTRIBUTION (EFC)  
FAMILY INCOME & HOUSEHOLD SIZE  
GRADE POINT AVERAGE (GPA)  
HOUSEHOLD STATUS (SINGLE INDEPENDENT APPLICANTS ONLY)  
STUDENT EDUCATION / ACCESS EQUALIZER  
PARENT EDUCATIONAL LEVEL (Parent 1 OR Parent 2)  
FAMILY / ENVIRONMENT INDICATORS



# Cal Grant Eligible Schools

## Eligible Cal Grant Schools for 2019-20

(333 Total Eligible Schools and 4 Total Potential Eligible Schools)

Cal Grant participating colleges, universities, and career technical schools must meet various eligibility requirements in law\* to be able to receive Cal Grants. The schools on this Eligible Cal Grant Schools list meet those requirements for the 2019-20 academic year.

School Code (CSAC)	School Name (CSAC)	Control (USED) <sup>1</sup>	2016-17 % of Federal Student Loan Borrowers <sup>2</sup>	2015 3-Year Cohort Default Rate <sup>3</sup>	2017 Graduation Rate <sup>4</sup>
<b>333 Eligible Schools</b>					
00753100	ACADEMY OF ART UNIVERSITY	Proprietary	47%	5.3	40
03786300	ADVANCED COLLEGE <sup>5</sup>	Proprietary	57%	9.0	59
00111100	ALLAN HANCOCK COLLEGE	Public	1%	22.6	31
01111700	ALLIANT INTERNATIONAL UNIV	Proprietary	6%	3.3	NR
02241801	AMERICAN CAREER COLL - ANAHEIM	Proprietary	51%	5.9	65
02241800	AMERICAN CAREER COLL - LOS ANGELES <sup>6</sup>	Proprietary	53%	5.9	70
03359300	AMERICAN CAREER COLL - LYNWOOD	Proprietary	60%	2.5	81
03971300	AMERICAN CAREER COLL - ONTARIO	Proprietary	56%	4.7	71
02099200	AMERICAN CONSERVATORY THEATRE	Private	5%	3.4	NR
00274100	AMERICAN JEWISH UNIVERSITY	Private	34%	4.3	29
00757201	AMERICAN MUSICAL DRAMATIC ACAD	Private	78%	3.6	64
00123200	AMERICAN RIVER COLLEGE	Public	4%	18.2	28
00111300	ANTELOPE VALLEY COLLEGE	Public	11%	26.9	24
00301002	ANTIOCH UNIVERSITY - LOS ANGELES	Private	26%	4.7	NR
00301003	ANTIOCH UNIVERSITY - SANTA BARBA	Private	47%	4.7	NR
00111600	ART CENTER COLLEGE OF DESIGN	Private	43%	5.0	68
04057300	ASHER COLLEGE	Proprietary	45%	8.1	63
00111700	AZUSA PACIFIC UNIVERSITY	Private	60%	3.4	67
00111800	BAKERSFIELD COLLEGE	Public	2%	22.5	23



# Cal Grant A

- GPA Minimum: 3.0
- Degree Requirements:
  - Minimum 2 year program
  - Associate or Baccalaureate Degree
- Award Coverage:
  - Up to 4 years of Tuition & Fees at eligible California schools
  - CC Reserve for students attending a Community College \*



\* Students with dependent children may be eligible for up to \$6,000 Access Award

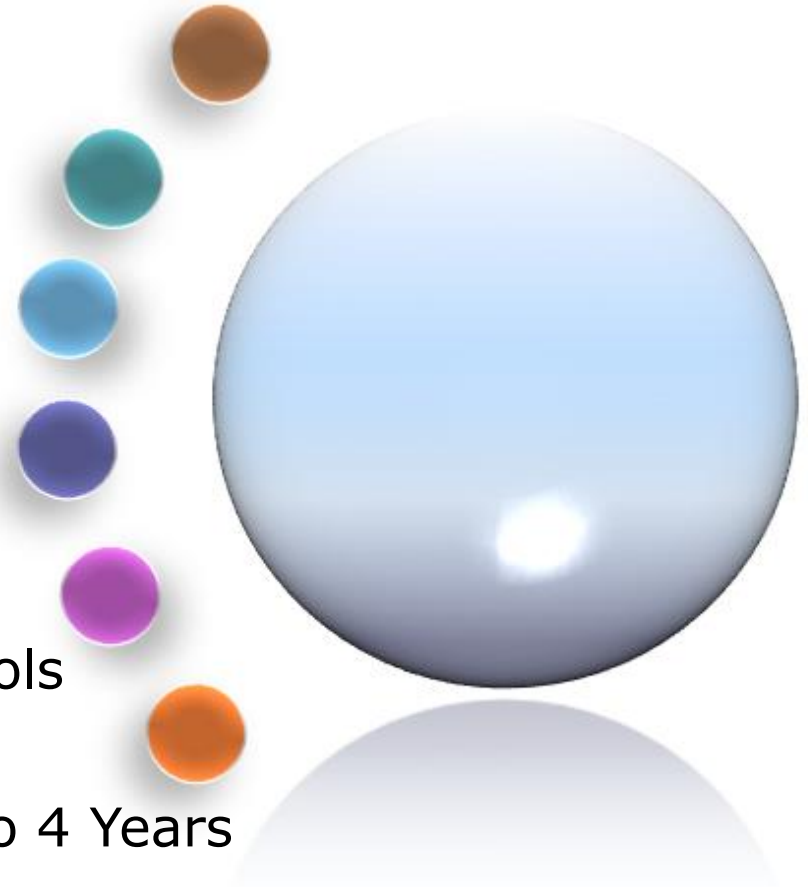


# Cal Grant B

- GPA Minimum: 2.0
- Degree Requirements:
  - Minimum 1 year program
  - Certificate, Associate or Baccalaureate Degree
- Award Coverage:
  - Tuition & Fees at eligible schools for years 2-4
  - \$1,672 Access Award for up to 4 Years



Students with dependent children may be eligible for up to a \$6,000 Access Award





# Cal Grant C

- Program Requirements:
  - Vocational/technical/occupational programs
  - At least 4 months in length
- No GPA requirement
- Special consideration for priority occupations & long-term dislocated workers

## 2019-20 Maximum Award:

Award	CCC	Independent/ Vocational
B/S	\$1,094	\$547
T/F	N/A	\$2,462



Students with dependent children may be eligible for up to a \$4,000 Access Award at a community college





# Which Cal Grant is the Best?

*All Cal Grants are free money for college that does not have to be repaid*

- Completing **the FAFSA or the California Dream Act Application** on time means that students have applied for all Cal Grants and the Middle Class Scholarship
- The system will award **the most beneficial Cal Grant** based on the student's need, qualifying factors and type of institution
- The FAFSA application and the California Dream Act Application is **one stop shopping** for most financial aid





Formerly the Full Time Student Success Grant  
and the California Community College Completion Grant

# The Student Success Completion Grant

up to  
**\$4,000**/year  
in financial aid



A maximum of **\$1,298 annually** for  
12-14 units per term

A maximum of **\$4,000 annually** for 15+  
units per term



- ❖ Attend a California Community College - Receive a Cal Grant B or C award
- ❖ Maintain a minimum of 2.00 cumulative GPA - Have sufficient unmet financial need
- ❖ Maintain federal Satisfactory Academic Progress (SAP) standards while enrolled
- ❖ Be exempt from nonresident tuition - Maintain full time attendance



Formerly known as the BOG Fee Waiver

# California College Promise Grant



The California College Promise Grant (formerly Board of Governors or BOG Fee Waiver) is available to students who are California residents attending California community colleges. Per-unit enrollment fees (currently \$46 per unit) are waived for eligible students

## There are three types of CA College Promise Grant fee waivers:

- **CCPG A**-- For students and/or a student's parent who are currently receiving some form of public assistance (AFDC, TANF, CalWORKs, SSI, and General Assistance).
- **CCPG B** -- Based upon current household size and total **2017** income for the student and/or student's parent(s). Income standards are provided by the state Chancellor's Office. A CCPG B may be awarded based upon the income and household size information provided on the FAFSA or California Dream Act application.
- **CCPG C** -- Must demonstrate at least **\$1,104.00** worth of financial need in order to qualify.



New for the 2019-2020 Academic Year

# Cal Grant Award for Students with Dependent Children



Students with *dependent children* under 18 years of age for whom they provide more than 50% support can qualify for an increased Access Award

- For students attending *public* institutions
- Cal Grant A students (**including CCC reserve students**) will receive a new Access Award of up to \$6,000
- The current Cal Grant B Access award will increase to a maximum of \$6,000
- The current Cal Grant C Books/Supplies award will increase to a maximum of \$4,000

As with current Cal Grant programs, students can receive this award for a maximum of four full-time years (400% lifetime eligibility).

**Grant B for foster youth may receive up to 800% maximum eligibility.**





The grand prize winner for the best tux and the best prom dress each gets \$10,000.





# Students Need to Understand Their Financial Aid Package

**Beginning 2020/21:** AB 2015 (Reyes) requires public high schools & charters to provide instruction on how to complete the FAFSA/CADAA before students begin 12th grade

**Cal Grant**

**Student Loans**

**Pell Grant**

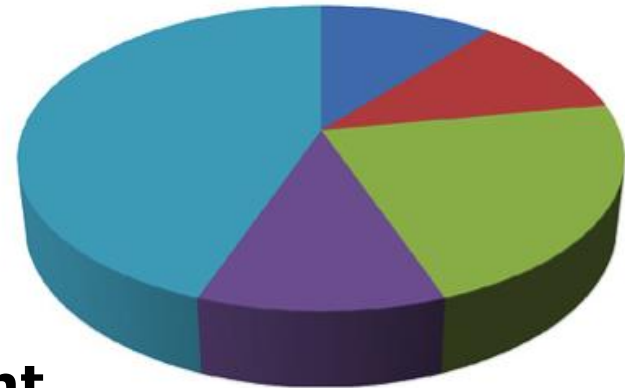
**Institutional Aid**

**Work Study**

**California College Promise Grant**

**Student Success Completion Grant**

**Private Scholarships**



It is important that college-going students have

**FINANCIAL AID LITERACY**





Eligibility for these loans may be based on your financial situation and your ability to repay. For more information, visit [www.fafsa.gov](http://www.fafsa.gov) or call 1-800-4FED-AID. For more information on the California Dream Act, visit [www.cadreamact.org](http://www.cadreamact.org) or call 1-888-224-7268. For more information on the California Student Aid Commission, visit [www.csac.ca.gov](http://www.csac.ca.gov) or call 1-888-294-0153. (not to just saved)



**FAFSA Help**  
1-800-4FED-AID  
(1-800-433-3243)



**California Dream Act Help**  
(888) 224-7268 (students)  
[studentsupport@csac.ca.gov](mailto:studentsupport@csac.ca.gov)  
(888) 294-0153 (schools)



# What about Special Circumstances?

**In some situations a college may review and modify the student's eligibility for aid:**

- Income adjustments/loss of income
- Circumstances affecting EFC
- Separation or divorce (parents marital status)
- Dependency status
- Unaccompanied homeless youths
- Death of a parent
- Adverse home situations
- High unreimbursed medical and/or dental expenses





# Questions?





# Thank You for Attending!

[www.csac.ca.gov](http://www.csac.ca.gov)

Student Support  
1-888-224-7268  
[studentsupport@csac.ca.gov](mailto:studentsupport@csac.ca.gov)