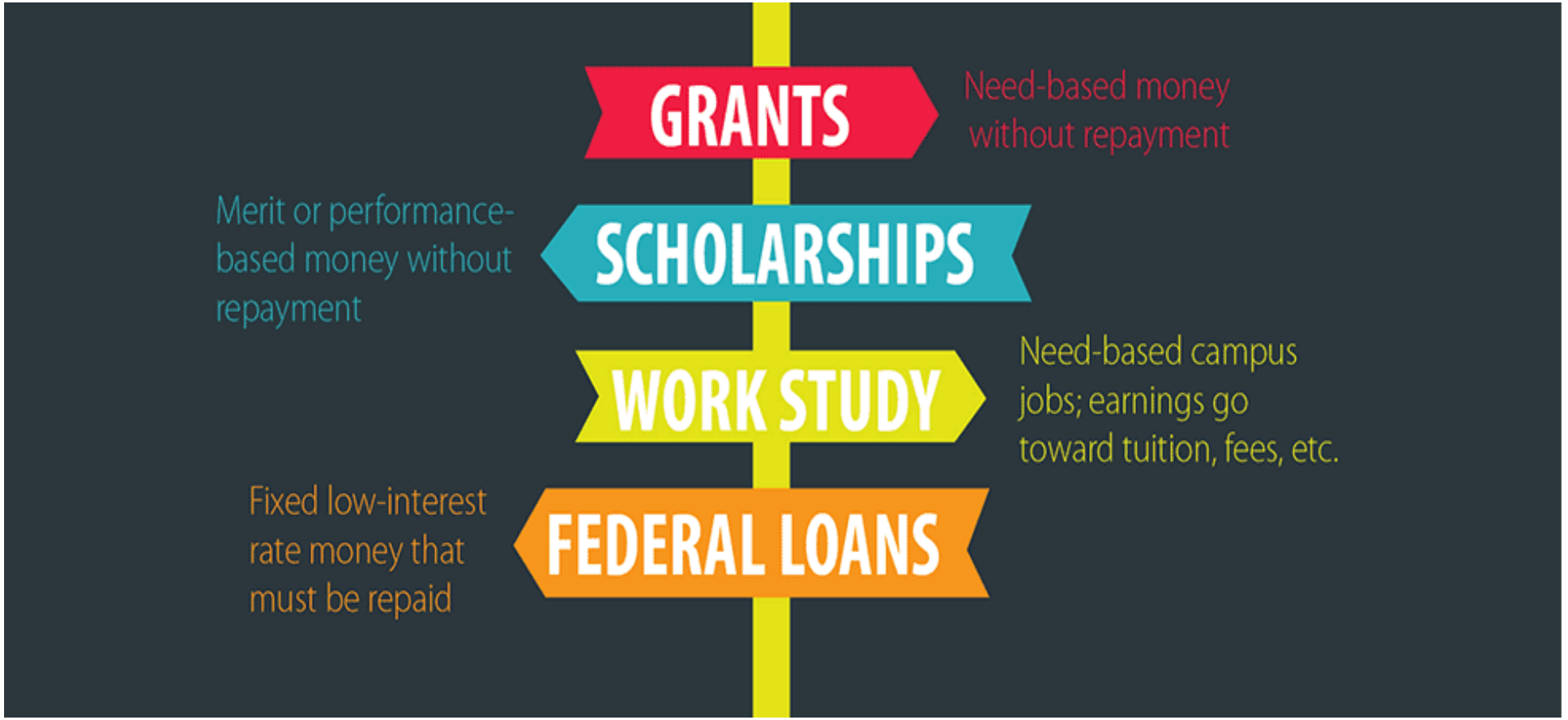
CALIFORNIA STUDENT AID COMMISSION

IRVINE UNIFIED SCHOOL DISTRICT

Presented in collaboration with the
California Student Aid Commission

CALIFORNIA STUDENT AID COMMISSION

Types of Financial Aid



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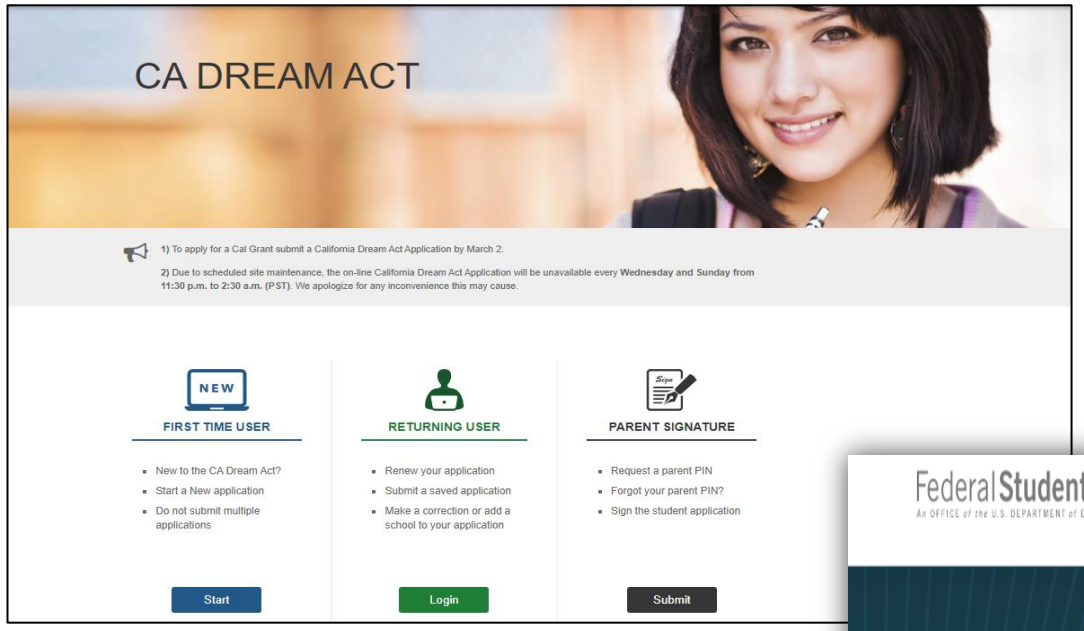
Applications



CA Dream Act Application (CADAA)

www.caldreamact.org

FAFSA

(Free Appli*cation for Federal Student* Aid)

www.fafsa.ed.gov

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FAFSA
U.S. DEPARTMENT OF EDUCATION
FEDERAL STUDENT AID

OR

California DreamAct

+

GPA

= Cal Grant Consideration

October 1st

is when the **FAFSA** and **California Dream Act Application** become available each year.

Students should complete their financial aid application early. There are significant advantages to completing your application in October.

Keep Calm but Apply Early!

How much money can I get?

Cost of Attendance (COA) – projected costs to attend institution

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. reported on the financial aid application

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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 $2,400/year)
- Direct Subsidize Loans: **$5,500** total per year/first year for dependent student
- Direct PLUS Loan (for parents): COA minus other aid received

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How much state aid can I receive?

Our maximum, yearly 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 **$1,656** 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
- **$4,000-$6,000** maximum access award for Students with Dependent Children attending a California State School

*** 2020-21 amounts**

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Helpful Hints

Apply to at least one California College
Even if you are ‘sure’ you are going out-of-state

Apply regardless of income
Don’t assume you can’t get any aid

Create one e-mail for all applications
For college and financial aid applications, etc.

Apply early!
Students can apply beginning October 1st with either the FAFSA or CA Dream Act Application

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Commission Programs

- Cal Grants A, B & C
- Middle Class Scholarship
- California Chafee Grant

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MCS

- Must be enrolled at a UC or CSU
- Must be enrolled at least ½ time
- 1st Undergraduate program
- Income ≤ $184,000
- Assets ≤ $184,000
- Maximum UC award $5,028
- Maximum CSU award $2,298
- Last processed award each academic year

Only for students who have less than 40% of their UC or CSU fees covered by grants and scholarships

CSAC
CALIFORNIA
CHAFEE GRANT

Assists current and former foster youth

- FAFSA/California Dream Act Application every year
- Chafee Grant Application (one-time)
- Up to $5,000 per academic year
- Chafee Grant can be renewed until the age of 26
- Portable award (Eligible schools outside of CA)

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Application Deadline

- **PRIORITY DEADLINE** for high school seniors and previous year high school graduates
- Students attending any Cal Grant Eligible School should apply by this date
- Cal Grant A, B, and C awards granted Entitlement & Competitive awards

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A

B

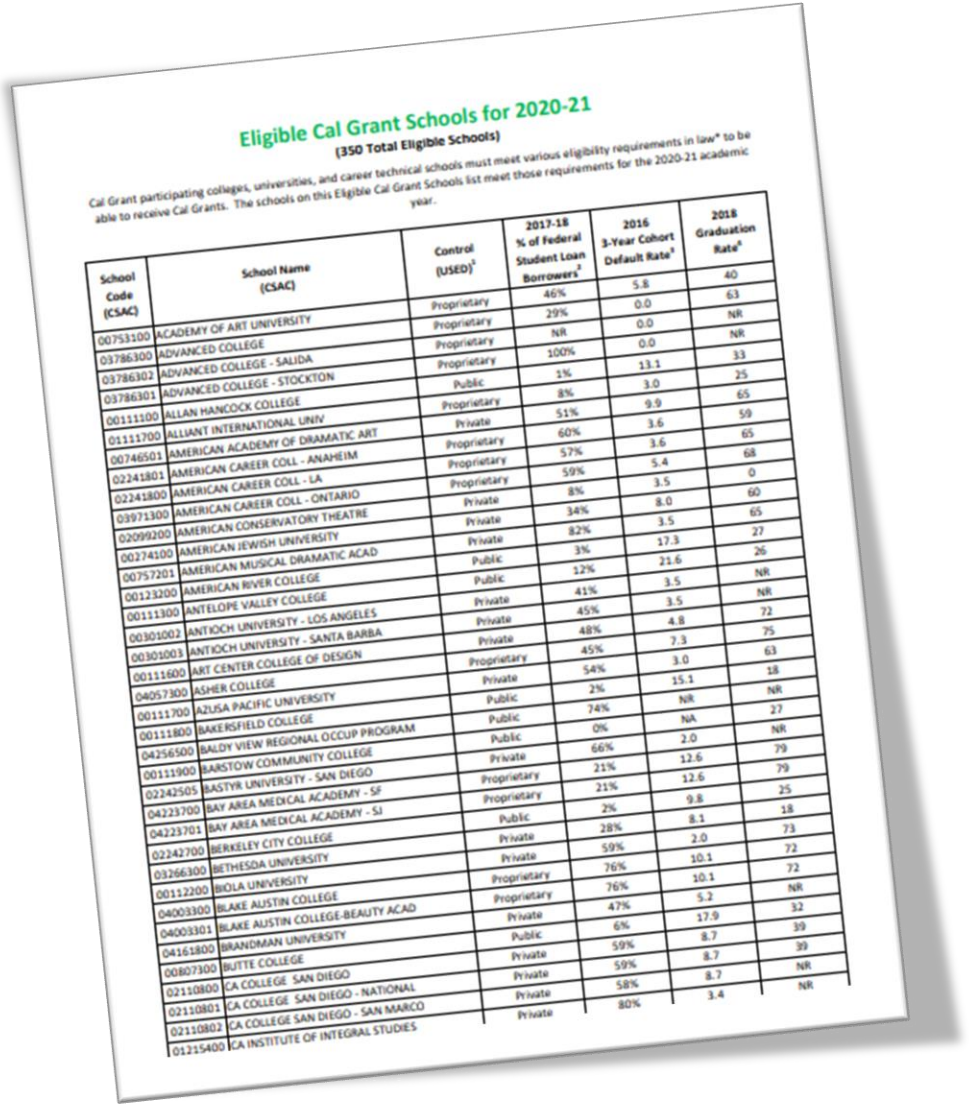
C

CSAC

CALGRANT

CALIFORNIA STUDENT AID COMMISSION

Cal Grant Eligible Schools



Eligible Cal Grant Schools for 2020-21

(350 Total 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 2020-21 academic year.

School Code (CSAC)	School Name (CSAC)	Control (USED)[1]	2017-18 % of Federal Student Loan Borrowers[2]	2016 3-Year Cohort Default Rate[3]	2018 Graduation Rate[4]
00753100	ACADEMY OF ART UNIVERSITY	Proprietary	46%	5.8	40
03786300	ADVANCED COLLEGE	Proprietary	29%	0.0	63
03786302	ADVANCED COLLEGE - SALIDA	Proprietary	NR	0.0	NR
03786301	ADVANCED COLLEGE - STOCKTON	Proprietary	100%	0.0	NR
00111100	ALLAN HANCOCK COLLEGE	Public	1%	13.1	33
01111700	ALLIANT INTERNATIONAL UNIV	Proprietary	8%	3.0	25
00746501	AMERICAN ACADEMY OF DRAMATIC ART	Private	51%	9.9	65
02241801	AMERICAN CAREER COLL - ANAHEIM	Proprietary	60%	3.6	59
02241800	AMERICAN CAREER COLL - LA	Proprietary	57%	3.6	65
03971300	AMERICAN CAREER COLL - ONTARIO	Proprietary	59%	5.4	68
02099200	AMERICAN CONSERVATORY THEATRE	Private	8%	3.5	0
00274100	AMERICAN JEWISH UNIVERSITY	Private	34%	8.0	60
00757201	AMERICAN MUSICAL DRAMATIC ACAD	Private	82%	3.5	65
00123200	AMERICAN RIVER COLLEGE	Public	3%	17.3	27
00111300	ANTELOPE VALLEY COLLEGE	Public	12%	21.6	26
00301002	ANTIOCH UNIVERSITY - LOS ANGELES	Private	41%	3.5	NR
00301003	ANTIOCH UNIVERSITY - SANTA BARBA	Private	45%	3.5	NR
00111600	ART CENTER COLLEGE OF DESIGN	Private	48%	4.8	72
04057300	ASHER COLLEGE	Proprietary	45%	7.3	75
00111700	AZUSA PACIFIC UNIVERSITY	Private	54%	3.0	63
00111800	BAKERSFIELD COLLEGE	Public	2%	15.1	18
04256500	BALDY VIEW REGIONAL OCCUP PROGRAM	Public	74%	NR	NR
00111900	BARSTOW COMMUNITY COLLEGE	Public	0%	NA	27
02242505	BASTYR UNIVERSITY - SAN DIEGO	Private	66%	2.0	NR
04223700	BAY AREA MEDICAL ACADEMY - SF	Proprietary	21%	12.6	79
04223701	BAY AREA MEDICAL ACADEMY - SJ	Proprietary	21%	12.6	79
02242700	BERKELEY CITY COLLEGE	Public	2%	9.8	25
03266300	BETHESDA UNIVERSITY	Private	28%	8.1	18
00112200	BIOLA UNIVERSITY	Private	59%	2.0	73
04003300	BLAKE AUSTIN COLLEGE	Proprietary	76%	10.1	72
04003301	BLAKE AUSTIN COLLEGE-BEAUTY ACAD	Proprietary	76%	10.1	72
04161800	BRANDMAN UNIVERSITY	Private	47%	5.2	NR
00807300	BUTTE COLLEGE	Public	6%	17.9	32
02110800	CA COLLEGE SAN DIEGO	Private	59%	8.7	39
02110801	CA COLLEGE SAN DIEGO - NATIONAL	Private	59%	8.7	39
02110802	CA COLLEGE SAN DIEGO - SAN MARCO	Private	58%	8.7	NR
01215400	CA INSTITUTE OF INTEGRAL STUDIES	Private	80%	3.4	NR

- California community colleges, CSUs and UCs are always Cal Grant eligible
- Not all private schools meet the criteria to be Cal Grant eligible
- Schools must keep their federal student loan Cohort Default Rate (CDR) below 15.5 percent
- Schools must keep their graduation rate above 30 percent

https://www.csac.ca.gov/

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Cal Grant A

- **Minimum GPA**: 3.0
- **Degree Requirements**: Baccalaureate Degree
- **Award Coverage**: Up to 4 years of tuition & fees at eligible California schools (no access award)
- **Community College**: Cal Grant A automatically goes on reserve for students attending a Community College

Maximum Yearly Award Amount

Community College	CSU	UC	Private Non-profit	For Profit
CC Reserve	$5,742	$12,570	$9,084	$4,000

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Cal Grant B

- **GPA Minimum**: 2.0
- **Degree Requirements**: Minimum 1-year certificate, Associate or Baccalaureate degree
- **Award Coverage**: $1,656 Access Award for up to 4 Years (from year one). Tuition & Fees at eligible schools for years 2, 3 & 4

Maximum Yearly Award Amount

Community College	CSU	UC	Private Non-profit	For Profit
$1,656 up to 4 years	**$5,742* + $1,656**	**$12,570* + $1,656**	**$9,084* + $1,656**	**$4,000* + $1,656**

*** Tuition & Fees for years 2, 3 and 4 at eligible 4-year institutions**

CALIFORNIA STUDENT AID COMMISSION

Cal Grant C

- **Program requirements**: vocational, technical or occupational programs that are at least 4 months in length and up to 24 months
- **No GPA requirement**
- **Special consideration:** Priority occupations & long-term dislocated workers

Maximum Yearly Award Amount

Community College	CSU	UC	Private Non-profit	For Profit
$1,094	N/A	N/A	B/S $547 T/F $2,462	B/S $547 T/F $2,462

Students With Dependent Children

- For students attending *public* institutions
- The Cal Grant ‘A’ Access award (including CCC reserve students) will increase to a maximum of **$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**

Which Cal Grant is the Best?

- **ALL** Cal Grants are beneficial

- The system will award the most beneficial Cal Grant based on the student's need, qualifying factors, type of institution and program studies

- You help students the most when you ensure GPAs are uploaded early and students are successfully completing either a **FAFSA or California Dream Act Application** in early October

CALIFORNIA STUDENT AID COMMISSION

The Student Success Completion Grant

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

A maximum of **$4,000 annually** for 15 units or more per term

* Available at California Community Colleges only

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California College Promise Grant

(Formerly Board of Governors or BOG Fee Waiver)

- Apply online for financial aid with the FAFSA or the California Dream Act Application
- Apply online at the community college for the Promise Grant
- Note: Must be a California resident to apply
- Per-unit enrollment fees (currently $46 per unit) are waived for eligible students

* Available at California Community Colleges only

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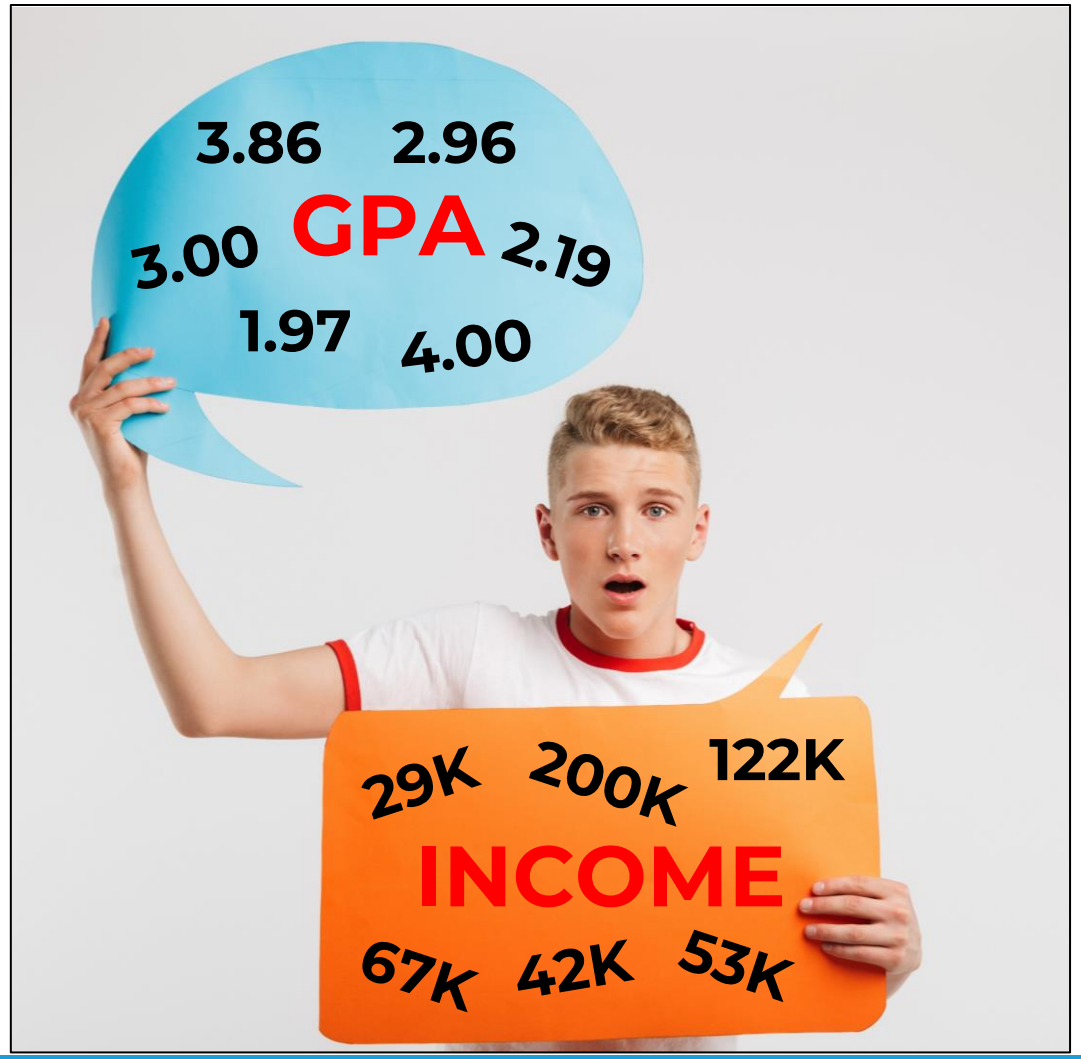
The "No Cal Grant Zone"



- Students must meet certain **income** and **GPA** requirements to be considered for a Cal Grant
- A student may be over the income ceiling for Cal Grant B, but not have the **minimum GPA of 3.0** for a Cal Grant A
- **THOUSANDS of students** don't receive a Cal Grant because they don't meet the 3.0 GPA requirement for Cal Grant A

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Income Ceilings

2021-22 CAL GRANT PROGRAM INCOME CEILINGS		
	Cal Grant A and C	Cal Grant B
Dependent students and Independent students with dependents other than a spouse		
Family size:		
Six or more	$127,700	$70,100
Five	$118,400	$65,000
Four	$110,400	$58,100
Three	$101,700	$52,200
Two	$99,200	$46,300
Independent students		
Single, no dependents	$40,500	$40,500
Married, no other dependents	$46,300	$46,300

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Test Your Knowledge!

Who is eligible for a Cal Grant?

Kayla
GPA: 3.1
Family Size: 4
Income: 67K

Robert
GPA: 2.87
Family Size: 6
Income: 99K

Fatima
GPA: 3.7
Family Size: 4
Income: 49K

2021-22 CAL GRANT PROGRAM INCOME CEILINGS		
	Cal Grant A and C	Cal Grant B
Dependent students and Independent students with dependents other than a spouse		
Family size:		
Six or more	$127,700	$70,100
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Independent students		
Single, no dependents	$40,500	$40,500
Married, no other dependents	$46,300	$46,300

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Dual enrollment

- Dual enrollment is generally not impactful on high school GPAs
- College classes should not be counted in high school GPA calculations unless it is high school level coursework required for high school graduation
- College units earned can only impact Cal Grant eligibility if the number of units completed at the time of application submission is high

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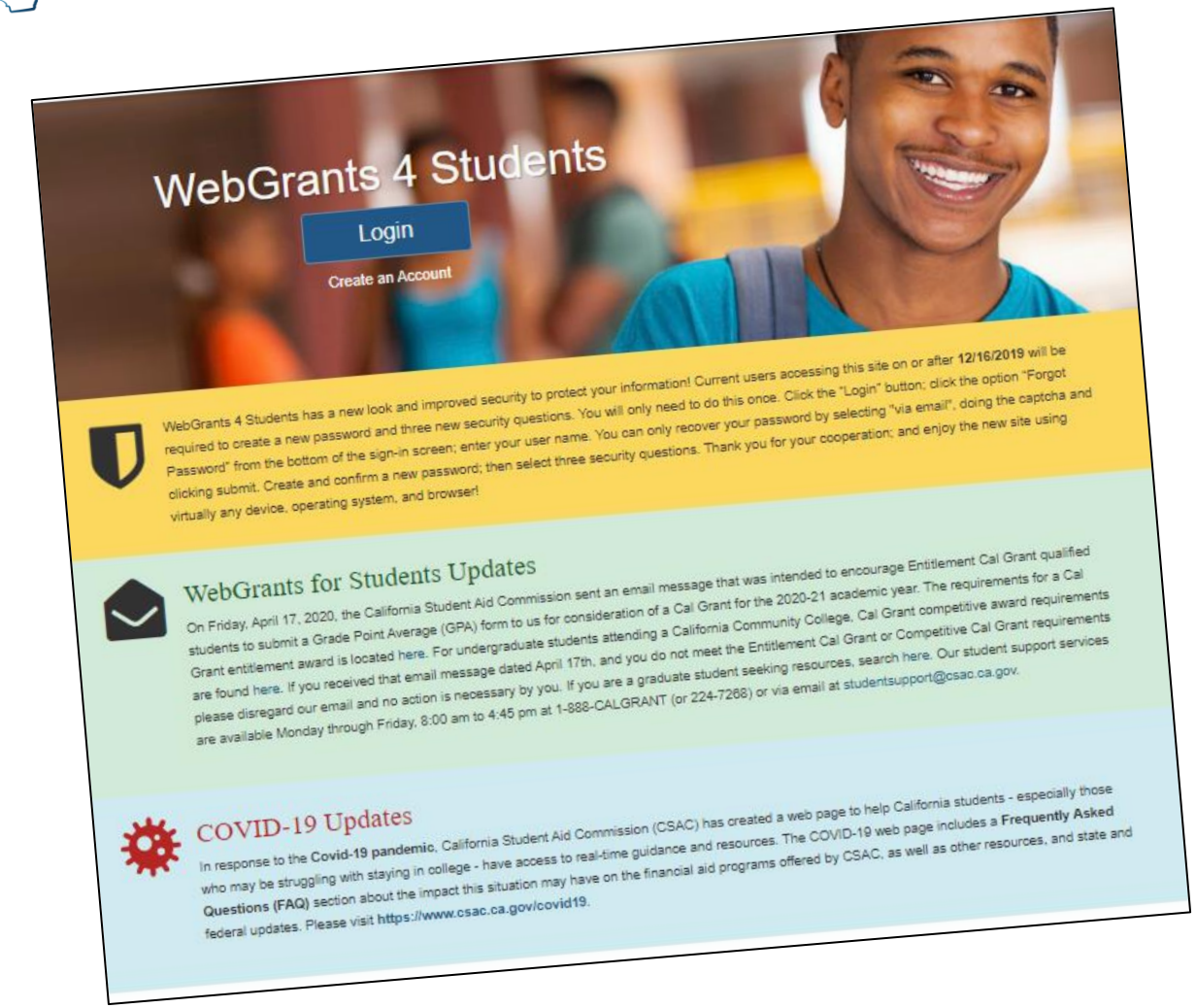
WebGrants4Students.org



1. Create an account 7-10 days after you complete your application
2. Check for any pending requirements
3. Confirm your college of attendance
4. Self-certify high school graduation

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Cal Grant B Access Award

"I'm a first-year college student at a community college and I have a Cal Grant B. I know I can put it on hold for two years, or even three if I need to, but I don't know if I should. What do you advise?"

Year 1	Year 2	Year 3	Year 4
4 Years Remain	3 Years Remain	2 Years Remain	1 Year Remains
Community College Access Only		Four Year University Access + Tuition/Fees	

Test Your Knowledge!

Which one of these is correct?

A) Students with a Cal Grant B award at a community college should always put it on hold until they transfer to a 4-year school

B) Students with a Cal Grant B award at a community college should take the money only if they really need it

C) Students with a Cal Grant B award at a community college should almost always take the money the first year at the community college and always take the money if needed

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Most Common Reason for not Matching?

Name mismatches!

Note: Remind students to double check how their names appear on their official IDs and school records before completing a financial aid application

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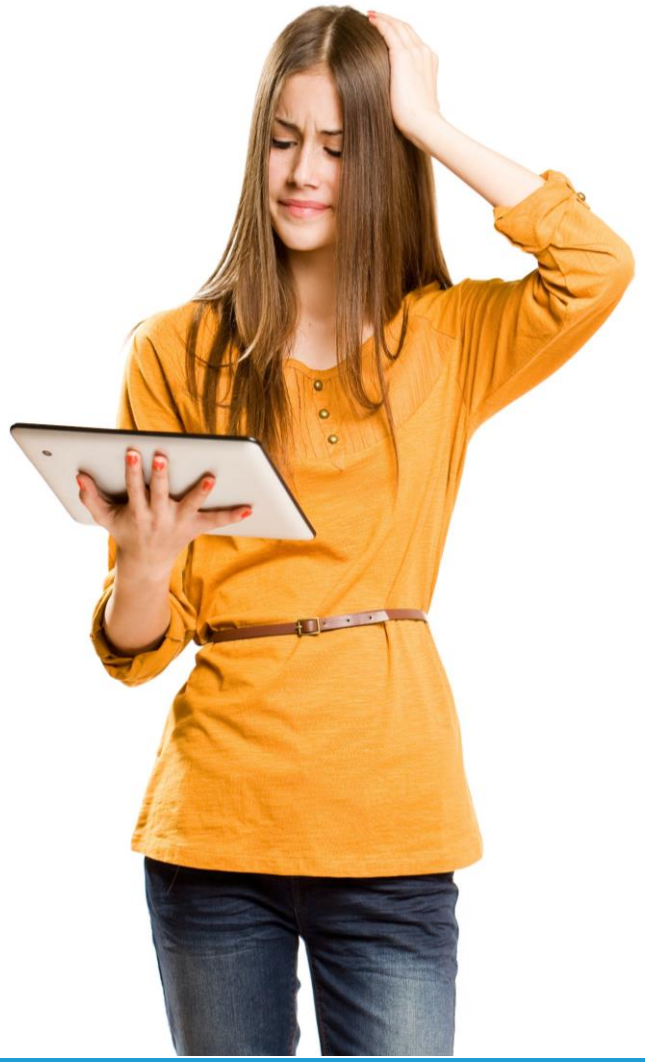
Common Reasons for Application Issues



- Was an **on-time GPA** received? Did it match?
- Was the application submitted for the **correct academic year?**
- Was the **correct application** (FAFSA vs. CADAA) completed?
- Was the application submitted **on time**?
- Was the application **signed by a parent**?
- Was a paper parent **signature page** required?
- Is the student a **twin**?
- Are there **unresolved errors** on the application?
- Was an **'EFC'** generated?

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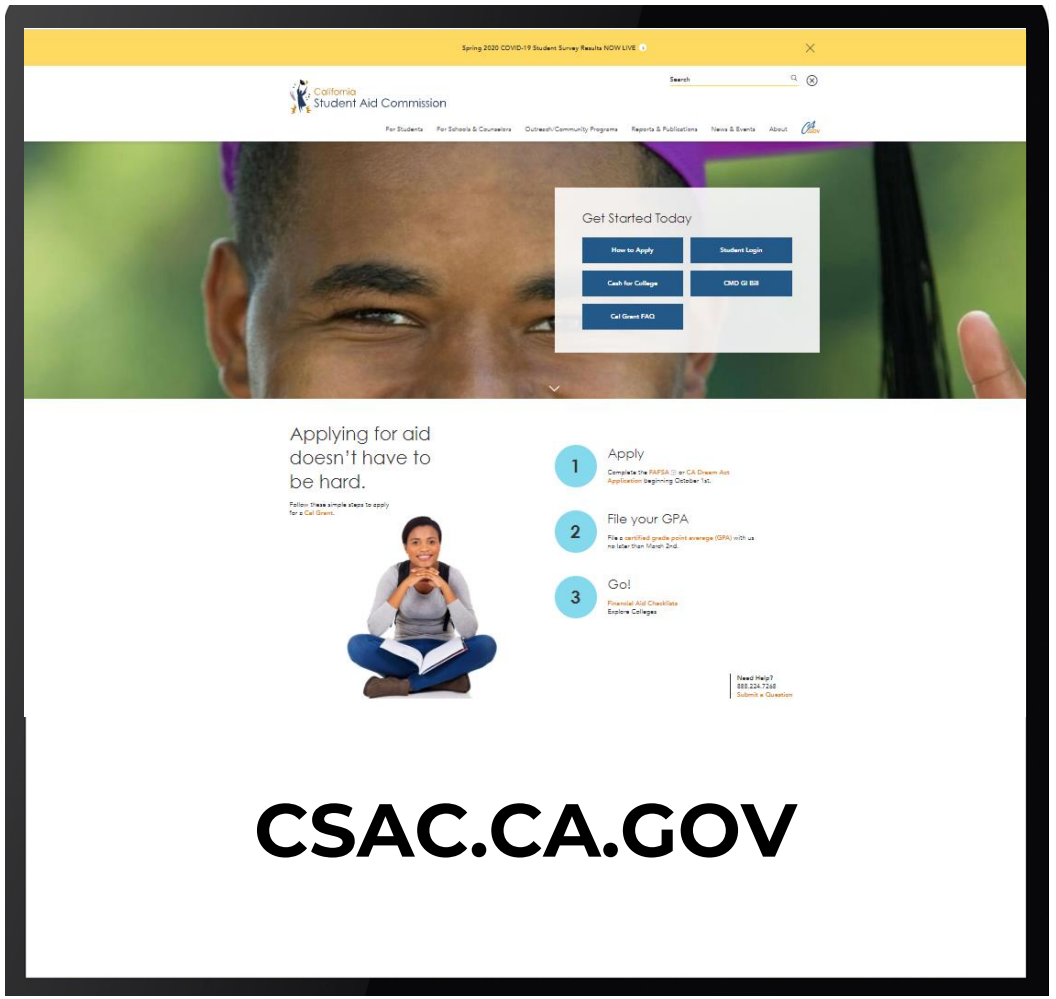
Resources



Check the California Student Aid Commission Website for more resources and important program updates

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 / Coronavirus
- 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

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CSS Profile (for institutional aid)

- Some private colleges ask for additional information such as home equity, income and assets from non-custodial parents, retirement plans, etc.
- Not used for awarding federal financial aid, only institutional aid from the colleges/universities
- Not all schools require. Participating institutions include USC, Stanford University, the Claremont Colleges, UC San Francisco. About 200 colleges nationally.
- Cost - $25 for app & one college, $16 for additional colleges
- Online Registration only/File as early as October 1st

https://profileonline.collegeboard.org

California Community Colleges Chancellor's Office

Direct links to financial aid and college applications

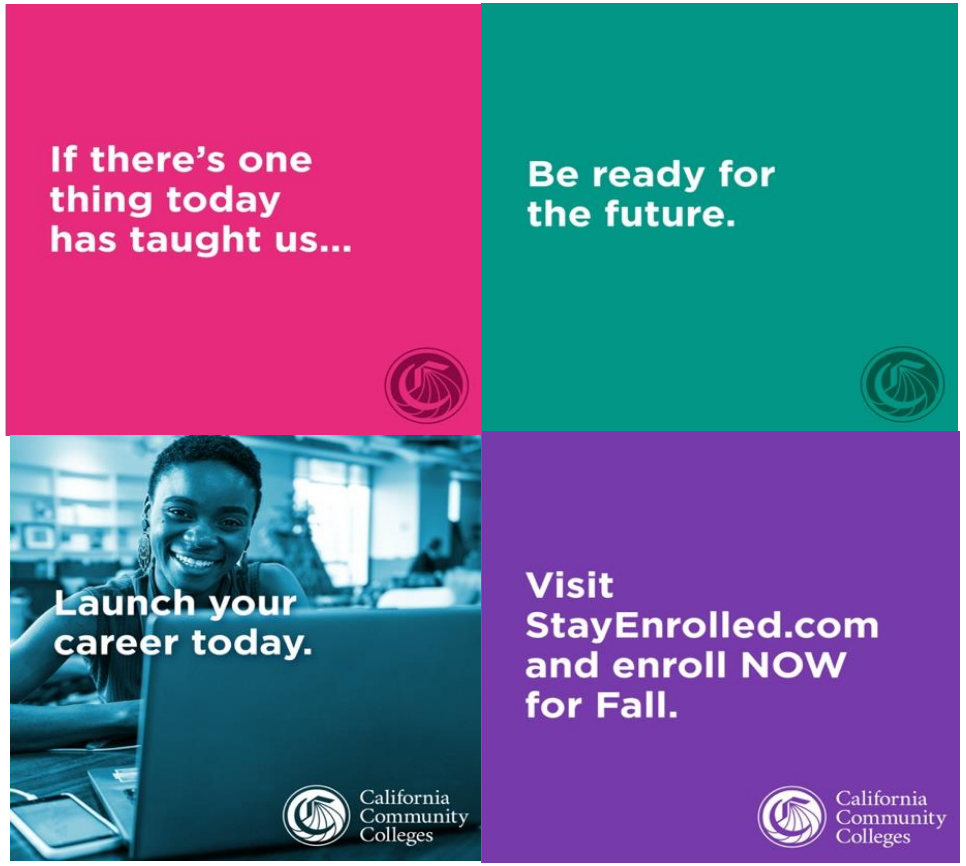
FAQs and information

- Financial aid
- Career education programs
- Transfer degree information

Tips for successful online learning

Updated daily

Contact the California Community Colleges Chancellor's Office for more information



StayEnrolled.com

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Free Financial Aid

Scholarships

The majority will require one or more of the following:

- Application
- Essay
- Letter(s) of recommendation
- Transcript
- Interview
- Presentation
- Engage in volunteer activities

fastweb! A MONSTER COMPANY

SCHOLARSHIPS.COM

bigfuture by The College Board

College Board

Cappex Your College Decision Headquarters

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Can Private Scholarships Hurt Students?

Most financial aid offices will do their best to allow the student to keep all financial aid and scholarships that have been offered, so that a scholarship doesn't negatively affect the financial aid package.

- Need based aid (based on EFC) vs. Merit based aid
- Is the aid ‘earmarked’ for tuition only?
- Best advice? Talk to the college!

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AB 2015 (Reyes) requires public high schools to provide instruction on how to complete the FAFSA/CADAA before students begin the 12th grade

- Cal Grant
- Student Loans
- Pell Grant
- Institutional Aid
- Work Study
- California College Promise Grant
- Student Success Completion Grant
- Private Scholarships

CALIFORNIA STUDENT AID COMMISSION

Thank You for Attending!

Websites

www.csac.ca.gov

https://dream.csac.ca.gov/

https://mygrantinfo.csac.ca.gov/

Student Support: 1-888-224-7268
studentsupport@csac.ca.gov