SC SOUTH COUNTY Cal-SOAP

Financial Aid Information Night

2019-2020

2020 - 2021 FAFSA & Dream Act Applications

Opening Date

- **October 1st, 2019**

PPY

- **Stands for "Prior prior year"**

School Year a student is attending college	Timeframe students can submit a FAFSA	Which year's income information is required?
July 1, 2020 - June 30, 2021	October 1, 2019 - June 30, 2021	2018

What is Financial Aid?

- Money that the federal or state government gives or loans students.

- FAFSA = Free Application for Federal Student Aid
  - Website: www.fafsa.ed.gov → Soon to be: StudentAid.gov

- Ca Dream Act = Free Application for California State Aid for AB 540 eligible Students
  - Website: dream.csac.ca.gov

Updated Look to FAFSA!!

Parents can now start an application for their student!

Login

Log in to the FAFSA

Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the **Save Key** that the student made. Help for parents.

⭘ I am the student

OR

⭘ I am a parent, preparer, or student from a **Freely Associated State**

NEXT ➔

Site Last Updated: Sunday, June 30, 2019

Download Adobe Reader

Seven Sections to Complete FAFSA

1- Student Demographics

2- School Selection

3- Dependency Status

4- Parent Demographics

5- Financial Information

6- Sign and Submit

7- Confirmation

Financial Aid- can help families pay.

- **Financial information reported on the Free Application for Federal Student Aid (FAFSA) or Ca DREAM Act application is used to calculate a family's Expected Family Contribution (EFC).**

- **The EFC, in combination with the student's Cost of Attendance (COA), is used to determine financial aid eligibility (need).**

COA

EFC

Need

Student Eligibility for Federal Student Aid

- **U.S. citizen or Permanent Resident**
- **Have a Social Security Number**
- **High school diploma, GED, or equivalent.**
- **Demonstrate financial need**
- **Register with Selective Service (males only).**
- **Enroll in an eligible degree or certificate program.**
- **Good academic progress.**

Types of Financial Aid

- **Grants = Free Money**
  - Cal Grant A
  - Cal Grant B
  - Cal Grant C

- **Loans = Borrowed Money**
  - Subsidized Loan
  - Unsubsidized Loans

- **Work Study = Work for your money**
- **Scholarships = Free Money**

Cal-Grant   A

2019-2020
UC:$12,570
CSU:$5,742

- **GPA Minimum: 3.0**
- **Degree Requirements:**
  - Minimum 2 year program
  - Associate or Baccalaureate Degree
- **Pays tuition & fees for up to 4 years at eligible <u>schools in California</u>**
  - 48 semester units
- **Community College Transfers Eligible**

- **CC Reserve for students attending Community College**

- ***Students w/ dependent children (under the age of 18) can qualify for an increased access award.***

Cal Grant   B

2019-2020
1st year: $1,672 Access Award
2nd-4th year: $1,672 + tuition and fees same amounts as Cal-Grant A

- **GPA Minimum: 2.0**
- **Lower income and asset requirements than the Cal Grant A.**
- **Degree Requirement:**
  - Minimum 1 year program (At least 24 semester units)
  - Certificate, Associate or Baccalaureate Degree
- **Award Coverage:**
  - Pays tuition and fees in years 2, 3 & 4 at eligible <u>schools in California</u>
  - <u>Access Award for 4 years</u>
  - Can be renewed up to 8 years with current or former Foster Youth
- ***Students w/ dependent children (under the age of 18) can qualify for an increased access award.***

Cal-Grant C

- **Minimum GPA : None**
- **Degree Requirements:**
  - At least 4 months in length
  - Occupational or technical program
- **Award Coverage:**
- **CCC Up to $1,094**
  - Books/Supplies
- **Eligible private/vocational schools up to $2,462 in tuition/fees + $547 for books/supplies**
- **Must be used at eligible schools in California**
- ***Students w/ dependent children (under the age of 18) can qualify for an increased access award.***

The Student Success Completion Grant

A maximum of $1298 per year for students enrolled in 12-14 units/term.

A maximum of $4000 per year for students enrolled in 15+ units/term.

- **Attend a California Community College**
- **Minimum GPA : 2.0**
- **Receive the Cal-Grant B or C**
- **Have sufficient unmet financial need**
- **Maintain satisfactory academic progress (SAP)**
- **Maintain full time attendance**

How to Apply for Cal-GRANT

FAFSA
FederalStudentAid
An office of the U.S. Department of Education

OR

California
DreamAct

+   **GPA**   **=**   Cal Grant

Cal Grant Income and Asset Ceilings

2020-21 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	$123,100	$67,600
Five	$114,100	$62,600
Four	$106,500	$56,000
Three	$98,000	$50,300
Two	$95,700	$44,700
Independent students		
Single, no dependents	$39,000	$39,000
Married, no other dependents	$44,700	$44,700

2020-21 CAL GRANT PROGRAM ASSET CEILINGS	
Dependent students [1]	$82,400
Independent students	$39,200

Federal Work Study

- **Part-time employment while you are enrolled in school**

- **Available to**
  - Undergraduate,
  - Graduate, and professional students with financial need

- **For full-time or part-time students**
  - Average 15-20 hrs
  - On and off Campus opportunities

- **It's administered by schools participating in the Federal Work-Study Program**

Subsidized Stafford loans

- **Undergraduate Students**
- **Must have financial need**
- **8.25% fixed interest rate (for 2019) for undergraduate students.**
- **Awards are up to $5,500**
  - Depending grade level and dependency status
- **The federal government pays the interest while student is in school:**
  - Must be enrolled half time or more
  - Grace period of 6 six months after graduation, withdrawal, or enrolled in less than half time.

Unsubsidized Stafford loans

- **Undergraduate students**
- **Graduate and professional degree students**
- **For eligible students, regardless of their financial resources.**
- **8.25% Interest rate for Undergraduates (For 2019)**
  - The student is responsible for paying the 8.25% (fixed) interest that accrues at the time loan is processed.
  - It's to student's advantage to pay the interest while attending school in order to avoid loan debt increase.

Federal Parent PLUS Loans

- **For parents who are borrowing money to pay for their undergraduate students college costs.**
- **Interest rate is fixed at 10.5% depending on the loan program and college/university student attends.**
- **Amount borrowed depends on credit eligibility and college costs.**
- **Can borrow the total amount of undergrad study minus any aid received.**

Private Loans

- **Loan to be considered if grants and Federal student loans do not cover all college costs.**

- **Loan amount and interest rate are based on credit eligibility of student and/or parents.**

- **Interest rate is higher than federal student loans.**

Middle Class Scholarship

UC Max award: $5,028
CSU Max award: $2,298

Enrollment Requirements

- **Must be enrolled at a UC or CSU**
- **Must be enrolled at least ½ time**
- **1st Undergraduate Program**
- **Income less than $177,000**
- **Assets less than $177,000**

Chafee Grant

Up to $5,000 per academic year
*Portable award (Eligible Schools outside of CA)

Assist current and former Foster Youth that were dependent or wards of the court, living in foster care, for at least **1 day between the ages of 16 and 18.**

Must Complete:

- **FAFSA or DREAM act**
- **Chafee Grant Application** (one-time)
- **Beginning in 2018-19 the Chafee Grant can be renewed until the age 26 (previously 23 years age)**

When Completing the FAFSA...

Important things to know:

- **Student Demographics:** Name MUST match the Social Security Card.
- **School Selection:** Students who applied to CSU's, UC's and Private schools should include top school for each system.
- **Emancipated Minors:** select yes **ONLY** if the student can provide a copy of a court's decision that as of today, she/he is an emancipated minor.
- <u>**2020-2021**</u> **School year:** Your student will be filling out the 2020-2021 FAFSA, because that is the year they will start COLLEGE, not their senior school year.
  - Make sure you don't submit 2019-2020 unless students are attending college during summer and need financial aid assistance.

Foster Care

- **Foster Care:** Select **YES** if at any time since the student turned 13, he/she was in foster care even if the student is no longer in foster care today due to:
  1. Adoption (even for a day)
  2. Reunification
  3. Reached the age of majority (18yrs)

  * Note: Documentation will be required

Homeless, Unaccompanied Youth:

Select YES if any time after July 1, 2019, the student meets all three criteria:

1. **"Homeless"**

   Lacking fixed, regular and adequate housing. Includes living in shelters, motels, cars, or temporarily living with other people because you had nowhere else to go.

1. **"Unaccompanied"** Not in the physical custody of a parent or guardian.
2. **"Youth"** Under 24 years of age

FAFSA and Dream Act Application

FAFSA & CA Dream Act applications: Language will be gender neutral-Parent 1, Parent 2 as designated by filers, not processors

FAFSA & CA Dream Act applications now will collect the information of unmarried parents living together and parents or parent/step-parent in legally recognized same-sex marriage.

Whose Information Goes on the FAFSA/ Dream Act Application??

The FAFSA & Dream Act applications now use relationship of parent to student, VS. Legal relationship between parents for basis of collecting info.

Relationship of student to parent	Includes both parents' incomes on the app?	Only Includes one parents' income on their app??
Parents married living together	Yes	No
Parents not married, living together	Yes	No
Parent is widowed, not married	No	Yes
Parents are divorced or separated, not living together	No	Yes (Include the parent the student lived with most during the last 12 months. If equal time, include the income for the parent who provided most of the students' financial support during the last 12 months)
Parent and stepparent living together	Yes	No

Foster Parents *	No	No
Grandparents, brothers, sisters, uncles, or aunts *	No	No

"Parent" means biological/adoptive parent- *gender of biological or adoptive parents is not relevant*

★ Students living with legal guardians, foster parents, or relatives are usually considered to be *independent* students

Signing and Submitting the FAFSA

- **FSAID (www.fsaid.ed.gov)**
- **The FSA ID is a username and password used by students, parents, and borrowers**
  - Log in to U.S. Department of Education websites
  - Electronically sign documents
  - Only 1 email can be used per account. Use your OWN email to create your account!
  - **You will use the same FSAID every year! Don't lose it.**
- **Parents and students will need one to sign the FAFSA**
- **Can be complicated to set up, get it done early!**
  IMPORTANT: Parents who are not legal residents must mail in the signature page when FAFSA is submitted and when corrections are made!

www.fsaid.ed.gov

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

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Create a New FSA ID

An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

To create your own personal FSA ID, enter answers for the questions below and select CONTINUE.

Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people from using this computer from seeing your information until the session expires.

* *Required*

| Create An FSA ID | Edit My FSA ID |

E-mail   [_____] ❓   • Edit My FSA ID

Confirm E-mail   [_____] ❓   • Frequently Asked Questions

Username •   [_____] ❓

Password •   [_____] ❓

✔ Numbers   ✔ Uppercase Letters   ✔ Lowercase Letters   ✔ Special Characters   ✔ 8-30 Characters   ☐ Show Text

Confirm Password •   [_____] ❓

Confirmation page includes:

- **Confirmation**
- **Database Release Number (DRN)**
  - Number used to facilitate communication with CSAC and FSA
  - Easy way to locate your FAFSA application
- **Eligibility Information**
- **University information**
- **The next steps**

Federal Student Aid **FAFSA**

Confirmation Page

Congratulations, Student   Your FAFSA was successfully submitted to Federal Student Aid.
You should print this page for your records.

Optional Feature - Transfer your parent's data into another FAFSA - Does your parent need to complete a FAFSA for your brother or sister? Click here and all the information your parents provided in this application will be transferred to a new FAFSA. Your parents will have to provide their signature again, but that's all.

Optional Feature - Start your state application - Click here if you want to apply for New York state-based financial aid (e.g. TAP).

Scholarships

- **Scholarships = FREE MONEY!!**
- **Merit based scholarships (academic performance)**
- **Need based scholarships (financial need).**
- **Scholarship funds come from:**
  - Colleges/Universities
  - Foundations, Companies
  - Individuals
  - Community-Based Organizations
  - Deadlines will vary depending on the scholarship.

Scholarships

- **Involve a separate application process.**
  - (ADD YOUR DISTRICTS SCHOLARSHIP INFORMATION)
- **Scholarships are usually released in Fall.**
- **Deadlines vary (from late fall to early spring).**
- **Personal Statement may be required.**
- **Letter of Recommendation (from teacher, academic counselor, mentor, supervisor, etc.) may be required.**
- **Transcripts may be requested.**
- **Finalists may be interviewed by panel.**

AB 540 –California State Law Benefits and Limitations

- **Allows specific non resident student to pay in state fees at UCs, CSUs. and CCCs**

- **Saves students thousands of dollars in college cost each year**

- **AB540 does not make a student:**
  - Eligible for federal financial aid or
  - A legal California resident

AB 540-California State Law Eligibility/Requirements

1. Time and Coursework

Option A:
- 3 years HS credit **and** 3 years total attendance at any of these schools in California

➡️

- **Elementary School**
- **Middle School**
- **High School**

Option B (SB 68):
- 3 years attendance (or equivalent) at any of these schools in California

➡️

- **High School**
- **Adult School**
- **Community College**
  - Max 2 years may be applied towards the 3-year

AB 540-California State Law Eligibility/Requirements cont'

2. Degree or Transfer Eligibility

- Graduation requirements from a California High School (or equivalent, GED, HiSET, TASC, CHSPE) **or**
- Earned an associate's degree from California Community College **or**
- Met the minimum requirements to transfer to a CSU or UC

2. Non-resident Tuition Exemption

- Student files waiver (affidavit) with the college or university

AB 131 Dream Act

- **Allows undocumented students who meet AB 540 requirements to apply for and receive state aid and private scholarships.**
- **Signed into law September 2011**
  Aid under CA Dream Act:
  1. UC Grants, State University Grants, CA College Promise Grant, Chafee Grant, EOP/EOPS
  2. Cal- Grants
  3. Middle Class Scholarship
  4. Private scholarships administered by campuses

California Dream Act
https://dream.csac.ca.gov/

Who can apply:
- Undocumented Students
- With or without DACA
- TPS Status
- U visa holders

Additional Requirements:
- Must be eligible to submit the non-resident tuition exemption
- Males 18-25 yrs. Old must register for selective service *(can register w/o providing SSN)*

Available Aid for Dreamers in California

- **Cal Grant**
- **Middle Class Scholarship**
- **Chafee Grant**
- **UC University Grant**
- **CSU State University Grant**
- **California College Promise Grant (formerly BOG waiver)**
- **Student Success Completion Grant**
- **Educational Opportunity Program Services (EOPS)**
- **Some work-study programs** (check with the school)
- **Private Scholarships**
- **Cal-Grant B Service Incentive Program (coming 2020-2021)**

CA Dream Act is NOT the same as DACA

- **DACA does not prevent students from applying to CA Dream Act Financial Aid**

- **DACA does not confer a new legal status for students**

- **California Students who have applied for or received approval for DACA should complete CA Dream Act Application and NOT the FAFSA**

Important Reminders

★ Students and parents must reapply for financial aid <u>every year!</u>

★ Please organize and save all of your documents/information to make this process easy for yourself.

Fixed Cost of Attendance

- Tuition and fees
- Room and board
- Books and supplies
- Transportation
- Personal Expenses
- **Every College has a "Net Price Calculator" on their website**

Variable Costs

- Choice of residence and meal plans (if on campus)
- Books
- Supplies
- Transportation
  - Commuting or visits home
- Personal Items
- Social expenses

California College Promise Grant

Formerly known as the "BOG"

- Waives enrollment fees for California residents:
    - Eligibility varies per college
    - Must be a first-time to college student
    - Must be enrolled full time (at least 12 units)
- Students must fill out the FAFSA or CDAA and a supplemental form at their community college to apply

- Schools may implement the promise grant differently, check in with the college's financial aid office

CASH FOR COLLEGE

What are Cash for College events?

- **FREE financial aid application workshops**
- **Financial aid experts are available to assist students and their families complete their financial aid application.**
- **Open to students and parents**
- **Over 1000 held throughout California last year!!**

Cal- SOAP Cash For College Events Fall 2019

10/02/2019	10/08/2019	10/09/2019	10/17/2019	10/17/2019	10/22/2019	11/16/2019
Anzar High School	San Benito High School	Gilroy High School	Live Oak High School	Christopher High School	Ann Sobrato High School	Gavilan College
6:00 pm to 8:00 pm	6:00 pm to 8:00 pm	6:00 pm to 8:00 pm	6:00 pm to 8:00 pm	6:00 pm to 8:00 pm	6:00 pm to 8:00 pm	9:00 am - 1:00 pm
Room # 402	English Room# 260 ,261 Spanish room# 263, 264	Library	Library	Library	Library	Business Building

Important Dates

- **September 28, 2019:** South County Cal-SOAP's Annual Orientation

- **October 1, 2019**: Begin applying for FAFSA/ CA Dream Act

- **October 23, 2019:** College Fair - Live Oak High School

- **October 24, 2019:** College Fair - San Benito High School

- **November 7, 2019:** College Fair - Gilroy High School

- **March 2, 2020**: Priority filing period deadline to apply for Cal Grants.

Helpful websites

- FAFSA: www.fafsa.gov
- FSAID: www.fsaid.ed.gov
- Cal Grants: http://www.csac.ca.gov
- Ca Dream Act: dream.csac.ca.gov
- www.FAFSA4caster.ed.gov
- https://bigfuture.collegeboard.org/
- Scholarships:
    - www.fastweb.com
    - https://www.raise.me/
    - www.maldef.org,
    - http://www.chegg.com/
    - https://www.collegegreenlight.com/
    - http://www.e4fc.org/
    - https://studentsrisingabove.force.com/students/s/
- Every College has a "Net Price Calculator" on their website

Questions?

Thank you!