Cash for College
Applying for Financial Aid

CASH FOR C//LLEGE

California
Student Aid Commission

★ Edvisors®

What Will You Learn At This Workshop?

- Required financial aid application and deadlines
- Types and sources of financial aid
- Overview of Free Application for Federal Student Aid (FAFSA) and California Dream Act Application
- Answers to your individual questions

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FOTW- FAFSA on the Web - www.fafsa.gov

FAFSA®: Apply for Aid

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

NEW TO THE FAFSA® PROCESS?
Completing the FAFSA form is free. Fill it out now.

RETURNING USER?
Correct info • Add a school
View your *Student Aid Report* (SAR)

START HERE ❯

LOG IN ❯

FAFSA® Announcements

- The 2019–20 FAFSA form is here! Some states and schools have limited funds, so submit your application today. Also, check out the new **myStudentAid** app for iOS and Android.

The FAFSA form will be unavailable due to scheduled maintenance every Sunday from 3–11 a.m. Eastern time.

Basic Eligibility Requirements:

➢ Apply and qualify for financial aid every academic year

➢ Be a United States Citizen or Green Card Holder (permanent legal resident)

➢ Have a High School Diploma, GED or pass the CHSPE (CA HS Proficiency Exam)

➢ Male students age 18-25, must register with Selective Services (www.sss.gov)

➢ To keep your financial aid, you must **maintain good academic standing**

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myStudentAid mobile app

You will find:

- **myFAFSA**
- **Manage FSA ID profile**
- **myFederalLoans**
- **Information for FSA contact centers**

California Dream Act Application- www.caldreamact.org

Basic Eligibility Requirements

- Meet the requirements of AB540

- Attend California schools for 3 years

- Graduate from a CA high school or the equivalent (GED or CHSPE)

- Attend a qualifying CA college or university, and

- If applicable, complete an affidavit to legalize immigration status as soon as student is eligible

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CSS Profile (For institutional aid)

- Individual private colleges ask for information including <u>home equity</u>, income and assets from non-custodial parents, etc.

- Not used for awarding federal financial aid- only aid from the colleges/universities

- Not all schools require

- Cost - $25 for app & one college, $16 for additional colleges

- Online Registration only-

    https://profileonline.collegeboard.org

Getting Started on the FOTW

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The FOTW
A Seven-Section Online Form

Section 1 – **Student Demographics**

Section 2 – **School Selection**

Section 3 – **Dependency Status**

Section 4 – **Parent Demographics**

Section 5 – **Financial Information**

Section 6 – **Sign and Submit**

Section 7 – **Confirmation**

Please Note:
The CA Dream Act has very similar sections! However, the log-in process and submission process are slightly different.

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Section 2- School Selection

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Dependency Determination

NO to all questions:

- **makes the student dependent**
- **Must submit parent information**

Note: Child must be supported financially — *more than 50%*

Dependency Determination

☑ ▪ Application was successfully saved.

Were you born before January 1, 1996?
○ Yes ◉ No

As of today, are you married?
○ Yes ◉ No

At the beginning of the 2019-2020 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?
○ Yes ◉ No

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2019 and June 30, 2020?
○ Yes ◉ No

Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2020?
○ Yes ◉ No

Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
○ Yes ◉ No

Are you a veteran of the U.S. Armed Forces?
○ Yes ◉ No

At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?
○ Yes ◉ No

As determined by a court in your state of legal residence, are you or were you an emancipated minor?
○ Yes ◉ No

Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?
○ Yes ◉ No

On or after July 1, 2018, were you homeless or were you self-supporting and at risk of being homeless?
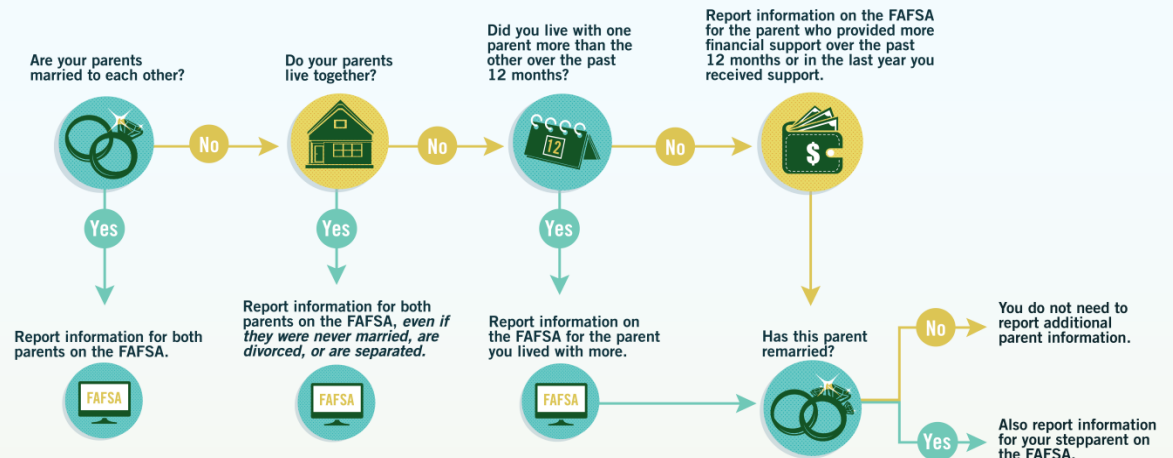○ Yes ◉ No

‹ PREVIOUS NEXT ›

NEED HELP? SAVE CLEAR ALL DATA VIEW FAFSA SUMMARY EXIT

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Whose info goes on a FAFSA?

WHO'S MY PARENT WHEN I FILL OUT MY FAFSA®?

Dependent students are required to report parent information on the *Free Application for Federal Student Aid* (FAFSA).[1] For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).

Are your parents married to each other? → No → Do your parents live together? → No → Did you live with one parent more than the other over the past 12 months? → No → Report information on the FAFSA for the parent who provided more financial support over the past 12 months or in the last year you received support.

Yes → Report information for both parents on the FAFSA.

Yes → Report information for both parents on the FAFSA, *even if they were never married, are divorced, or are separated.*

Yes → Report information on the FAFSA for the parent you lived with more.

Has this parent remarried? → No → You do not need to report additional parent information.

→ Yes → Also report information for your stepparent on the FAFSA.

The following people are not your parents unless they have legally adopted you: Widowed Stepparent, Grandparents, Foster Parents, Legal Guardians, Older Brothers or Sisters, Aunts or Uncles.

If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/fafsa/filling-out/parent-info or call 800-4-FED-AID (800-433-3243).

[1] If you're not sure whether you are a dependent student, go to StudentAid.gov/fafsa/filling-out/dependency

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Section 6 – Signature Page

Student
- ✓ Sign electronically with FSA ID
- ✓ Read/mark "Agree" to Terms of Agreement
- ✓ Student will click "Sign"

What is your (the parent's) FSA ID?
Do not enter the FSA ID if you are not the parent.

FSA ID Username or Verified E-mail Address

FSA ID Password

Create an FSA ID
Forgot Username
Forgot Password

Other options to sign and submit

SIGN

One Parent
- ✓ Sign electronically with FSA ID
- ✓ If no SSN – Click "Other Options…"

Sign & Submit

☑ ▪ Application was successfully saved.

VIEW OR PRINT YOUR FAFSA INFORMATION

Are you a preparer?
○ Yes ● No

Student Signature

Student's Social Security Number   XXX-XX-9811
Student's last name   Mark
Student's date of birth   06/11/1994

READ BEFORE PROCEEDING

By signing this application electronically using your Federal Student Aid PIN, username and password, and/or any other credential or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you:

1. will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,
2. are not in default on a federal student loan or have made satisfactory arrangements to repay it,
3. do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
4. will notify your school if you default on a federal student loan, and
5. will not receive a Federal Pell Grant from more than one school for the same

I, the student, agree to the terms outlined above.
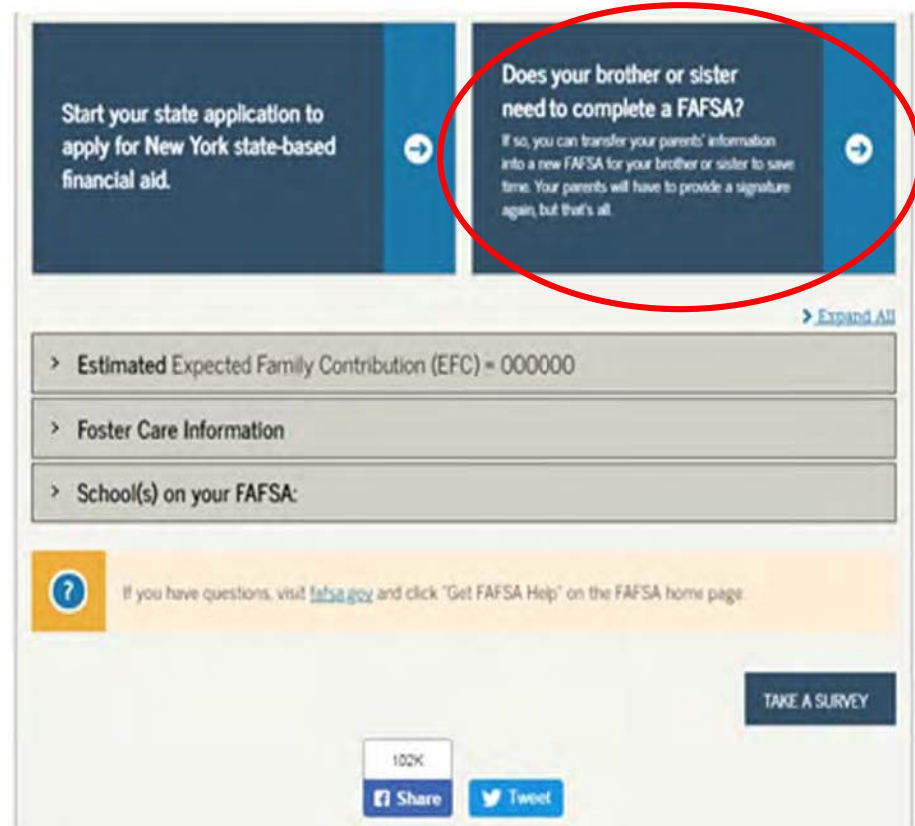● Agree ○ Disagree

SIGN

Section 7 – Confirmation Page

Review and KEEP!

- A copy will be sent via email – don't delete it!
- Confirms date/time of submission
- Initial submission satisfies March 2nd Deadline
- Make sure **ALL** colleges are listed
- Expected Family Contribution (EFC)
- Federal Pell Grant Estimate
- Can transfer parent's info to another FAFSA

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Sources & Types of Aid

Where $ Comes From

State (California)	Federal Government
College Universities	Organizations & Private Companies

Free – Earn – Pay Back

Gift Aid (Free) →
Fee Waiver = FREE Classes!
Grants = FREE Money!
Scholarships = FREE Money!

Work (Earn) →
Work-Study = EARN a paycheck

Loans (Pay Back) →
Loans = PAY BACK with interest

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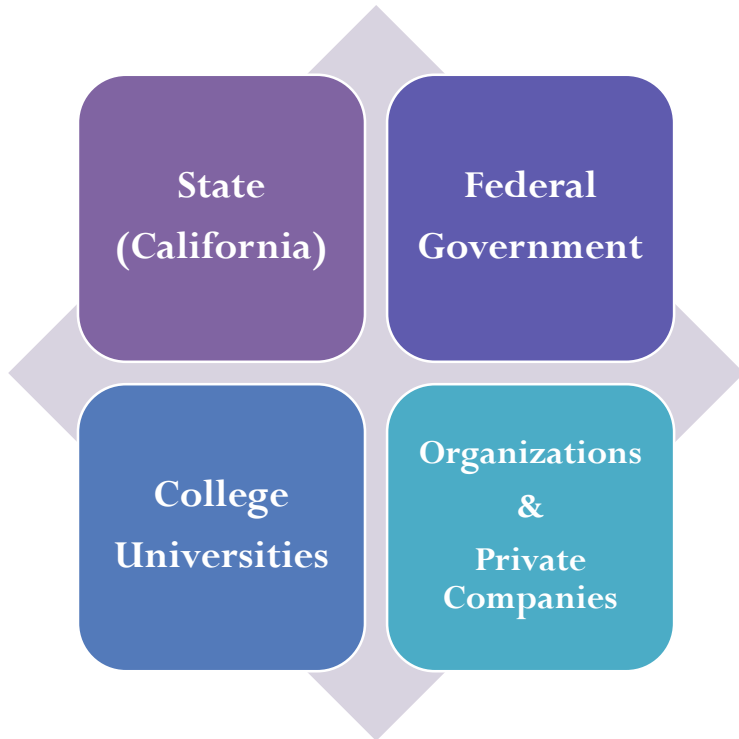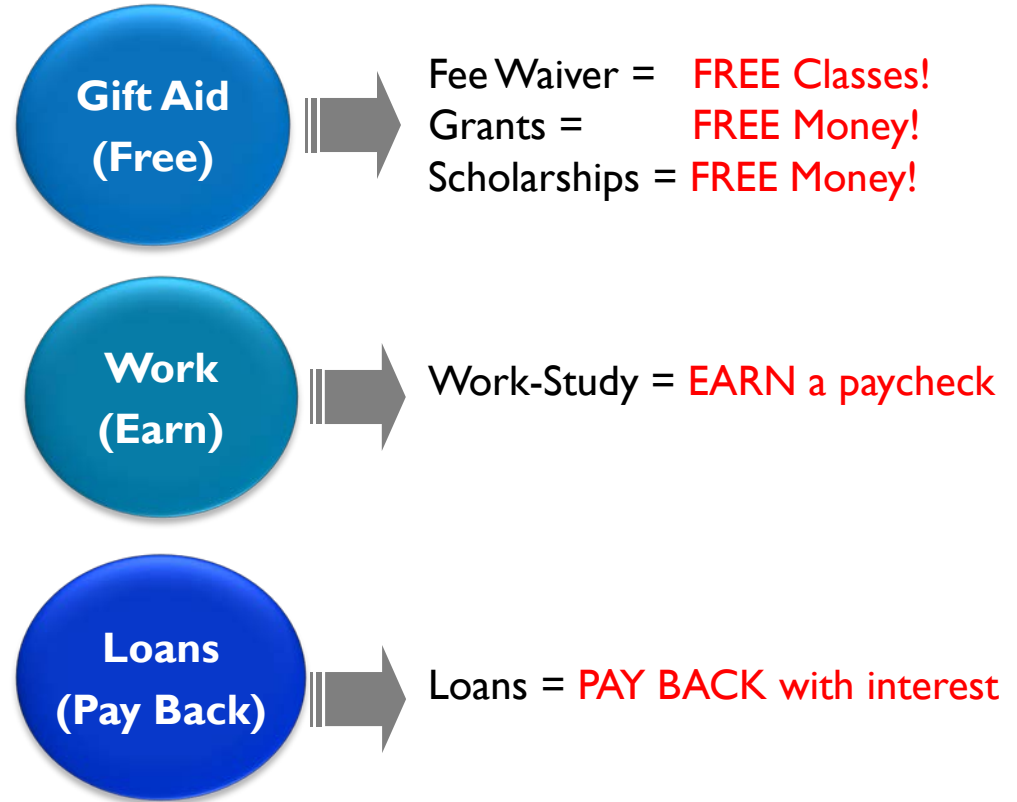
Need-Based Aid—2018-2019 Federal Programs

Program	Award Amount	Notes
Pell Grant	Up to $6095*	Lifetime Eligibility 600% (max)
FSEOG (grant)	Up to $4,000	Priority to Pell eligible students
TEACH Grant	Up to $3728*	Requires service contract otherwise converts to unsubsidized loan
Iraq & Afghanistan Service Grant	Up to $5717.11*	equal to Pell Grant – 6.8%
Work Study	Varies by school	On and off-campus employment
Subsidized Direct Loan	$3500- $5500 (undergrad level)	Interest subsidy during periods of enrollment of at least ½ time (150% max eligibility)

Need-Based Aid -2018-2019 California Programs

California Programs	Award Amount
Cal Grant A and B (new student tuition/fees)	Up to $12,630 (UC) & $5,732 (CSU); $9084 (Independents); $4,000 (For Profit)
Cal Grant B Access Award	$1,672 (at all schools) CC - additional grants for FT (12-15 units)
Cal Grant C	Up to $2,462 at non CC $1,094 at CC + additional grants for FT
Chafee Grant (Former Foster Youth)	Up to $5000
UC Student Aid	$100 or more
California State University Grant	Covers full system-wide fees
California College Promise Grant	Covers all Enrollment Fees
Law Enforcement & Personnel Dependents Grant	$100 to $12,630 (for up to four years)

Cal Grant A

At Least 3.0 GPA

Cal Grant B

At Least 2.0 GPA

Cal Grant C

No Minimum GPA Required

H.S. Seniors – Recent Grads:
- Meet *all* Requirements
- Submit by ***March 2:*** FAFSA or Dream Act + GPA Verification
- Cal Grant High School ***Entitlement Award*** Means…

GUARANTEED

Income/Asset Ceiling Limits:
- www.csac.ca.gov

WebGrants for Students:
- https://mygrantinfo.csac.ca.gov/logon.asp

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CALIFORNIA STUDENT AID COMMISSION ®

Middle Class Scholarship

Who is Eligible?

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

- ✓ Income $171,000 or Less
- ✓ Asset $171,000 or Less
- ✓ U.S. Citizen, eligible Non-Citizen or AB 540
- ✓ Must be enrolled at least ½ time
- ✓ Meets Selective Service requirement
- ✓ Meet Satisfactory Academic Progress standards

UC Max award - $5,051
CSU Max award - $2,298

Key Deadlines

Do _Not_ Miss – March 2nd Deadline!

- ❑ Cal Grants A/B
- ❑ State University Grants (CSU)
- ❑ UC Grants (UC)
- ❑ Middle Class Scholarship (CSU/UC)
- ❑ Submit/Re-new _every_ academic year – until you graduate!

CSS/Financial Aid Profile:

- ❑ https://cssprofile.collegeboard.org
- ❑ Cost: $25 for application and one college
- ❑ $16 for additional colleges

Western Undergraduate Exchange:

- ❑ http://wiche.edu/wue
- ❑ Stay in the West – Reduced Tuition

Private & Out-of-State
- ✓ May have _Earlier_ **Deadlines**
- ✓ Check directly with _each_ college

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Next Steps

- Student Aid Report (SAR) – Federal Aid/FAFSA
  - ✓ Review and Make Corrections – if necessary

- WebGrants for Students: State Aid
  - ✓ Create an account: www.webgrants4students.org
  - ✓ Check the status of Cal Grant, CA Dream Act or Chafee Grant Application
  - ✓ Review California Aid Report (CAR)

- Be PROACTIVE – Check Student Portal, To Do List & Email weekly!
  - Don't miss deadlines!
  - Verification Documents – Submit on-time!

- Male Students: Selective Service www.sss.gov

  > Visit the Financial Aid Office at your new college!!

- Scholarships – if you meet eligibility requirements, apply to _ALL_!

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SMCCCD Institutional Scholarship

◦ **Online application Academic Works**
        ➡️ **OPENS November 2018**

https://smccd.academicworks.com/users/sign_in

- Online General Application
- Personal Statement
- Reference
- Unofficial Transcript

DEADLINE: March 2, 2019 at 11:59pm

Promise Scholars Program Components

Financial Support

- Fee waivers for the first full year (Fall, Spring and Summer terms)
- Textbook vouchers
- Other course related material vouchers

Academic Support

- Summer Transition Program
- Priority registration
- Tutoring
- Peer mentoring
- Clear, guided pathways to graduation or transfer
- Career and professional development support

Student Services

- Financial Aid
- Exposure to other on-campus support programs and resources
- Counseling sessions
- Specialized Workshops, events, and incentives

Messaging and Expectations

- Student are eligible for the program if they have graduated recently from a high school, GED, or adult continuation program.
- Must commit to enrolling full-time
- Must consistently participate in all program requirements

Silicon Valley Community Foundation
Scholarships Program

SVCF Scholarships Program

Program Types

- Community Foundation Managed
- Donor Involved (Externally Managed)
- Bright Futures (Last Dollar Scholarship)

Award Types

- One-time
- Renewable
- Major-specific
- Population-specific
- School-specific
- County-specific
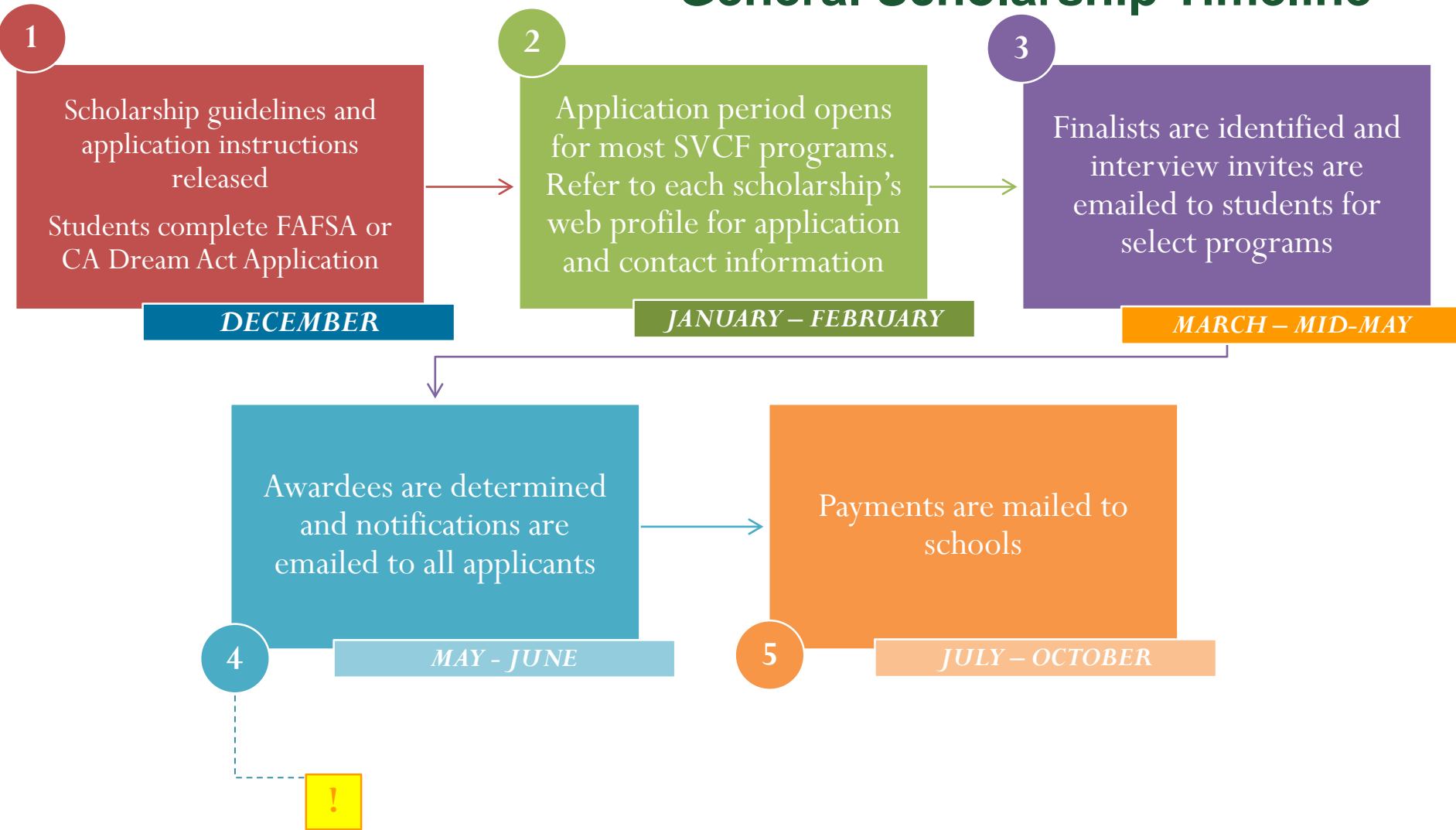
Scholarships by the Numbers

45+ scholarship programs

400 annual awards, on average

$4,500 average award amount

$1.4M total annual awards, on average

$15.2M total awarded since 2007

SILICON VALLEY community foundation®

General Scholarship Timeline

1

Scholarship guidelines and application instructions released

Students complete FAFSA or CA Dream Act Application

DECEMBER

2

Application period opens for most SVCF programs. Refer to each scholarship's web profile for application and contact information

JANUARY – FEBRUARY

3

Finalists are identified and interview invites are emailed to students for select programs

MARCH – MID-MAY

4

Awardees are determined and notifications are emailed to all applicants

MAY - JUNE

5

Payments are mailed to schools

JULY – OCTOBER

!

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community foundation®

General Application Requirements

- Online Application

- Personal Statement

- Reference Letters (two for most programs)

- Academic Transcripts

  - High School

  - College

- Financial Information

  - US Citizens and Permanent Residents: Free Application for Federal Student Aid (FAFSA) / Student Aid Report SAR

  - Eligible non-residents: Dream Act App. / Parents' or Students' 1040 / Most Recent Pay Stub

For more full scholarship application details, visit siliconvalleycf.org/scholarships

Questions?

Contact SVCF at scholarships@siliconvalleycf.org
or at 650.450.5487

Questions