We will talk about:

- Federal student aid
  - Pell Grant, Federal Work Study, Federal Loans
- State student aid
  - Cal Grant, Chafee Grant, Middle Class Scholarship
- Student aid from colleges
  - UCR Grant
- Scholarships from other sources
  - Gates Millennium Scholarship
We will answer:

- What is financial aid?
- Who can get it?
- How much can I get?
- How do I apply?
- What happens next?
- Where can I get more info?
What is financial aid?

- Money to pay for college or career school
  - Grants
  - Work-study
  - Loans
  - Scholarships
Who can get financial aid?

- U.S. citizen or permanent resident
  - Eligible non-documentated California residents
- High school graduate/GED holder
- Eligible degree/certificate program
- Males registered for Selective Service
- Satisfactory academic progress in college/career school
Who can give other kinds of financial aid?

• States, colleges, and private scholarships have their own eligibility criteria.
• Be sure you know what you need to do to qualify.
How much student aid can I get?

In general, depends on your financial need.
- Financial need determined by Expected Family Contribution (EFC) and cost of attendance (COA)
- EFC comes from what you report on FAFSA® (Free Application for Federal Student Aid) or on the Dream Act Application
- COA is tuition, fees, room and board, transportation, etc.

COA – EFC = financial need
How much student aid can I get?

Maximum amounts for the major programs for a dependent freshman in 2016-17:

- Federal Pell Grant: $5,815
- Federal Work-Study: depends on funds available at school
- Direct Subsidized and Unsubsidized Loans: $5,500 total
- Direct PLUS Loan (for parents): COA minus other aid received

Funds from other programs are available; see StudentAid.gov or csac.ca.gov for details.
How much student aid can I get?

For early estimate, use FAFSA4caster:

• Go to fafsa.gov and find link in “Thinking About College?” section (lower right of home page)
• Enter some financial information
• Get an estimate
How much state, school, and private scholarship money can I get?

Depends on the program; do your research!

- Our state aid: California Student Aid Commission
  - Cal Grants
  - Middle Class Scholarship
  - Chafee Grants
- Ask college financial aid offices for info about aid available at their schools
- Free scholarship search at StudentAid.gov/scholarships
How do I apply for aid?

• Federal student aid: fill out *Free Application for Federal Student Aid* (FAFSA®) at [fafsa.gov](http://fafsa.gov)

• State aid: Dream Act Application at [caldreamact.org](http://caldreamact.org)

• School aid: contact financial aid offices at schools you are considering

• Scholarships: visit scholarship website or call contact number for information
How do I apply for student aid?

Get a FSA ID at [fsa.ed.gov](http://fsa.ed.gov) for the FAFSA

- Your parent might need a FSA ID too.
- Don’t tell anyone your login information!
2. Gather the documents you need to apply.
   • W2’s
   • SSN Cards (if applicable)
   • Alien Registration Number (if applicable)
   • Bank statements and records of investments
   • Records of untaxed income
How do I apply for student aid?

3. Fill out your FAFSA or Dream Act Application
   • Apply on or after October 1 but as early as possible to meet all deadlines.
     • State deadlines are at fafsa.gov.
     • School deadlines are listed on schools’ websites.
   • Need help? Use the help functions within the applications
   • Don’t forget: watch for the confirmation page that says your FAFSA/DREAM App has been submitted. THEN log out.
How do I apply for student aid?

4. Watch for response by e-mail or by mail, confirming that your FAFSA/DREAM Act Application was processed.
   - Double-check that your info is correct by logging on at the FAFSA/Dream App site and correct any mistakes
   - Use the IRS Data Retrieval Tool to import info from your federal return into your FAFSA. More: StudentAid.gov/irsdrt
5. Watch for e-mails from the schools you are considering.
   • Give the schools any additional paperwork they ask for.
   • Meet all deadlines or you could miss out on aid!
What happens next?

• Each school will tell you how much aid you can get at that school.
• Once you decide which school to attend, keep in touch with the financial aid office to find out when and how you will get your aid.
Where can I get more info?

- **StudentAid.gov**
  - Info about aid programs
  - Links to free scholarship and college searches
- **csac.ca.gov**
  - State and Dreamer aid resources
Questions?