Financial Aid 101

SENIOR TIMELINE

OCTOBER

•Register for SAT/ACT/SAT subject tests (if required)
•Finalize college list (Reach, Good Match, & Safety)
•Visit prospective colleges and go to District College Fair, October 19th, 6-8 PM (Over 60 college reps & FREE workshops for parents and students)
•Work on any college application writing prompts

NOVEMBER

•UC & CSU applications DUE November 30th!
•CSU EOP Application DUE November 30th!
•Attend afterschool college application workshops with the counselors
•Start Financial Aid applications (FAFSA/DREAM Act). Get checked by counselors before submitting.

DECEMBER-FEBRUARY

•Complete FAFSA/DREAM Act application.
•Apply for scholarships (Career Center maintains a monthly printed SCHOLARSHIP BULLETIN & online bulletin on their website www.tinyurl.com/SGHS-CC)
•Check e-mail/college student portals to make sure that all requirements and college requests are met

MARCH-MAY

•CalGrant/ FAFSA/Dream Act DUE March 2nd!
•Once you've received all of your responses from colleges, make your final decision! But, don't forget to verify your financial aid before you make any college budget decisions.
•Statement of Intent to Register (SIR) May 1st.
•Prepare for your AP exams and complete your AP tests before summer.
•Send your final transcripts to your college and meet housing deadlines.
•GRADUATION!!! May 31st!

Average Tuition Costs in California 2017-2018 Academic Year

Type of School	Average Tuition per Year
Community College	$3,347
CSU	$7,225
UC	$13,900
Independent College	$59,500

How Much Aid Will you Need for the School You Choose?

Your chosen school's cost of attendance (COA)
– Your Expected Family Contribution (EFC)

= Your financial need

COA = tuition, fees, living costs, transportation, books, and personal expenses. Once you determine your need, respond to the aid offers. Submit all required documents & deposits by the deadlines!

Types of Financial Aid

FREE

You do NOT pay it back!

- Grants
- Scholarships
- Work-Study

NOT FREE

You MUST pay it back when no longer a student….

- Loans

Cal Grants = Free Money!

Cal Grant Application = FAFSA or Dream Act application

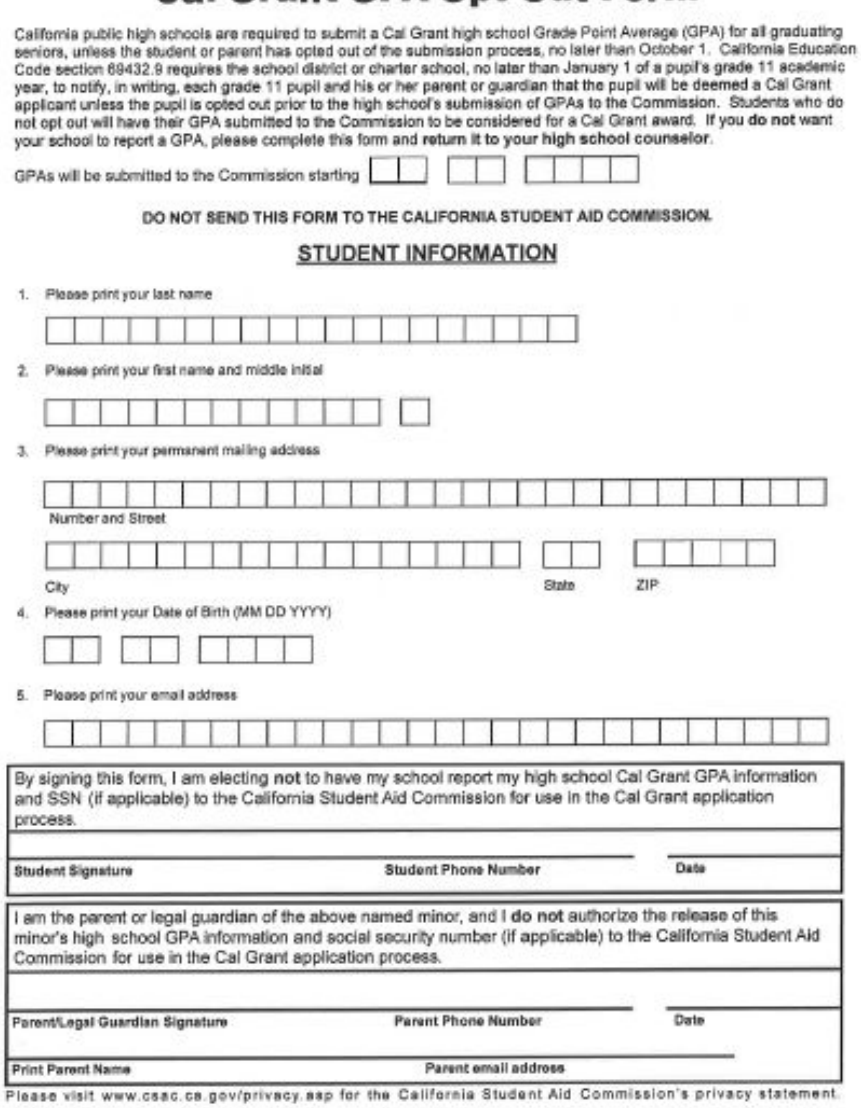
- FAFSA
  - Application window: **October 1st – March 2nd**
- Cal Grant GPA Verification submit by school
- Must renew every year!!
- Senior grades <u>count</u> !

TYPES OF LOANS

- **Unsubsidized Loans**: You pay all interest from the moment you start borrowing. You can defer payments until you graduate.

- **Subsidized_Direct Loan**: Federal government pays the interest while you are in college.

GPA Verification Opt-out Form



Cal Grant GPA Opt-Out Form

California public high schools are required to submit a Cal Grant high school Grade Point Average (GPA) for all graduating seniors, unless the student or parent has opted out of the submission process, no later than October 1. California Education Code section 69432.9 requires the school district or charter school, no later than January 1 of a pupil's grade 11 academic year, to notify, in writing, each grade 11 pupil and his or her parent or guardian that the pupil will be deemed a Cal Grant applicant unless the pupil is opted out prior to the high school's submission of GPAs to the Commission. Students who do not opt out will have their GPA submitted to the Commission to be considered for a Cal Grant award. If you **do not** want your school to report a GPA, please complete this form and **return it to your high school counselor**.

GPAs will be submitted to the Commission starting ☐☐ ☐☐ ☐☐☐☐

DO NOT SEND THIS FORM TO THE CALIFORNIA STUDENT AID COMMISSION.

STUDENT INFORMATION

1. Please print your last name

2. Please print your first name and middle initial

3. Please print your permanent mailing address

Number and Street

City State ZIP

4. Please print your Date of Birth (MM DD YYYY)

5. Please print your email address

By signing this form, I am electing **not** to have my school report my high school Cal Grant GPA information and SSN (if applicable) to the California Student Aid Commission for use in the Cal Grant application process.

Student Signature **Student Phone Number** **Date**

I am the parent or legal guardian of the above named minor, and I **do not** authorize the release of this minor's high school GPA information and social security number (if applicable) to the California Student Aid Commission for use in the Cal Grant application process.

Parent/Legal Guardian Signature **Parent Phone Number** **Date**

Print Parent Name **Parent email address**

Please visit www.csac.ca.gov/privacy.asp for the California Student Aid Commission's privacy statement.

FAFSA or Dream Act?

US citizen or Eligible Non-resident=FAFSA

www.fafsa.gov

Undocumented or AB540= Dream Act

http://www.csac.ca.gov/dream_act.asp

10 Items You Need

1. A computer with internet access and a printer
2. FSA ID for student and parent (FAFSA only)
3. YOUR SS# (If you have one)
4. Current bank statements
5. Driver's license (if applicable)
6. Assets, investment records
7. Alien Registration Card (If not US citizen)
8. 2016 tax records
9. 2016 W2 forms and other record(s) of money earned (both student and parents)
10. At least an hour of to sit down and complete the form

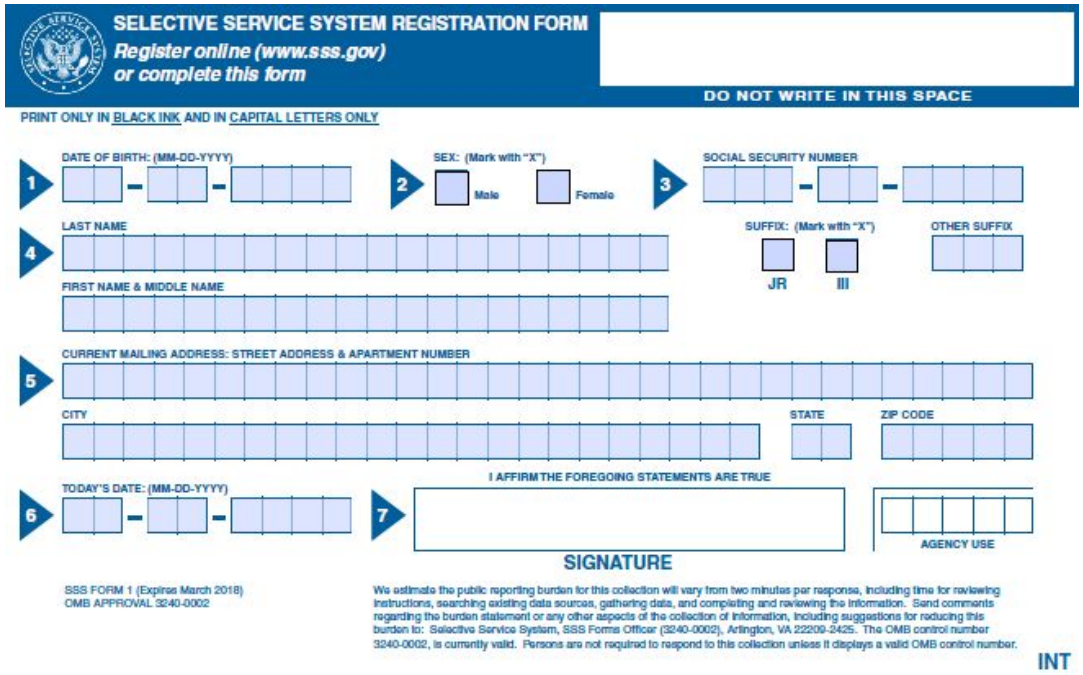
http://www.csac.ca.gov/dream_act.asp

AB 540

AB540: Undocumented students (not a U.S. citizen) can qualify for in-state tuition rates at public colleges

1. Attend a California High School for three (3) or more years
2. Graduate from a California high school or earn an GED
3. Register at an accredited public institution of higher education in California.
4. Sign a statement (affidavit) with the college or university (NOT with INS) stating that you will apply for legal residency with the INS as soon as he/she is able to do so.
5. Special presentation at Cash for College (December 2nd at MKHS)

Dream Act:
Selective Service Registration (Males)



SELECTIVE SERVICE SYSTEM REGISTRATION FORM

Register online (www.sss.gov) or complete this form

DO NOT WRITE IN THIS SPACE

PRINT ONLY IN BLACK INK AND IN CAPITAL LETTERS ONLY

1 DATE OF BIRTH: (MM-DD-YYYY) – –

2 SEX: (Mark with "X") Male Female

3 SOCIAL SECURITY NUMBER – –

4 LAST NAME

SUFFIX: (Mark with "X") JR III

OTHER SUFFIX

FIRST NAME & MIDDLE NAME

5 CURRENT MAILING ADDRESS: STREET ADDRESS & APARTMENT NUMBER

CITY

STATE

ZIP CODE

6 TODAY'S DATE: (MM-DD-YYYY) – –

I AFFIRM THE FOREGOING STATEMENTS ARE TRUE

7 SIGNATURE

AGENCY USE

SSS FORM 1 (Expires March 2018)
OMB APPROVAL 3240-0002

We estimate the public reporting burden for this collection will vary from two minutes per response, including time for reviewing instructions, searching existing data sources, gathering data, and completing and reviewing the information. Send comments regarding the burden statement or any other aspects of the collection of information, including suggestions for reducing this burden to: Selective Service System, SSS Forms Officer (3240-0002), Arlington, VA 22209-2425. The OMB control number 3240-0002, is currently valid. Persons are not required to respond to this collection unless it displays a valid OMB control number.

INT

1. Applications available at local post office
2. Processing time 4-6 weeks
3. A confirmation card will be sent once approved
4. No Verification No Aid

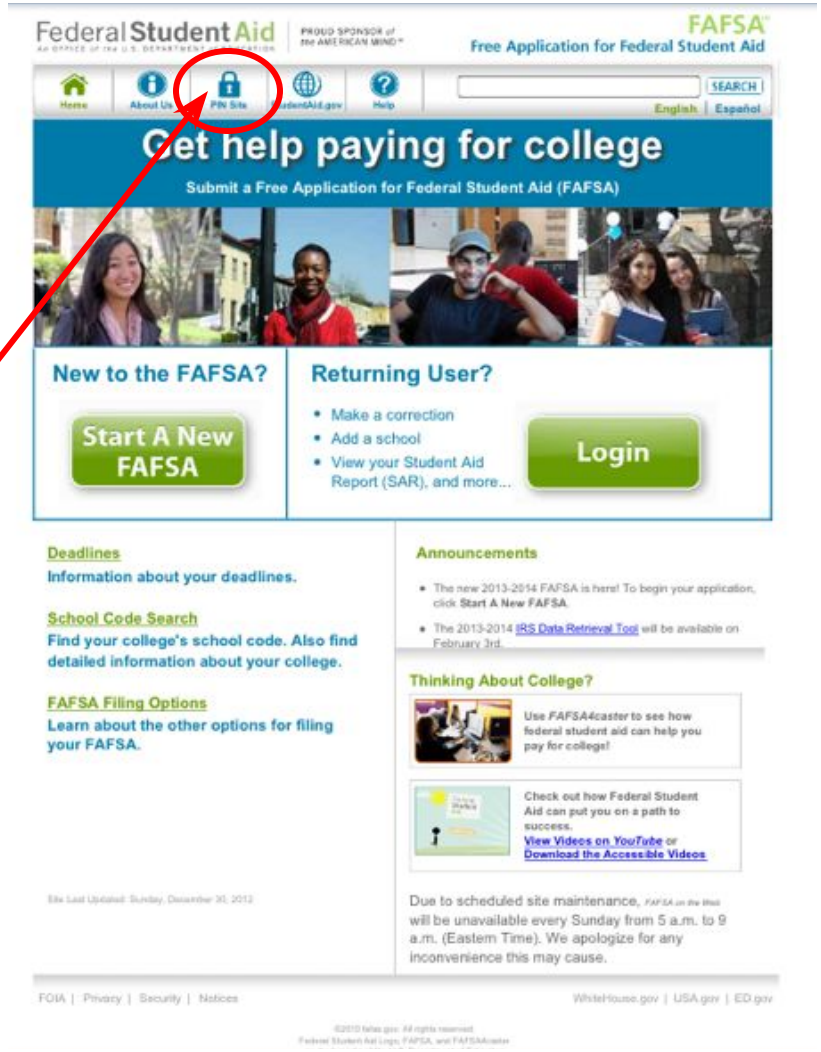
How Do I Qualify for FAFSA (Free Application For Student Aid)

1. Must be enrolled or accepted for enrollment in eligible school
2. Must be pursuing degree, certificate or other recognized credential
3. Must be U.S. citizen or legal resident
4. Must be registered with selective service (required if male and 18 years old)

First Thing … Obtain a FSA ID

To apply for FAFSA both you and your parents must apply for a FSA ID

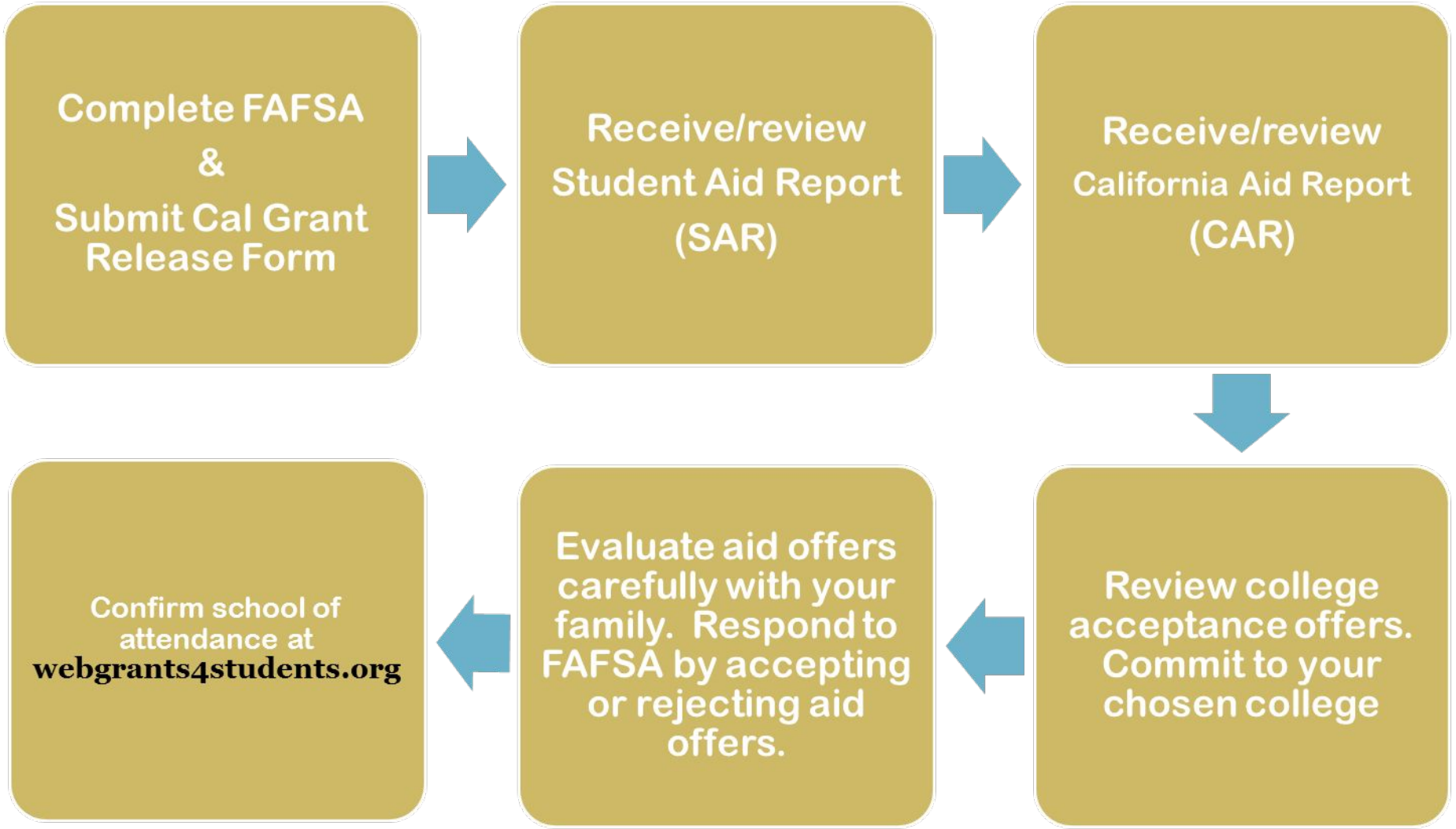
- Log on to: http://www.fafsa.ed.gov/
  click on the PIN Site icon to register
- Your FSA ID serves as an electronic signature
- Keep it in a safe place & DO NOT share this number with anyone



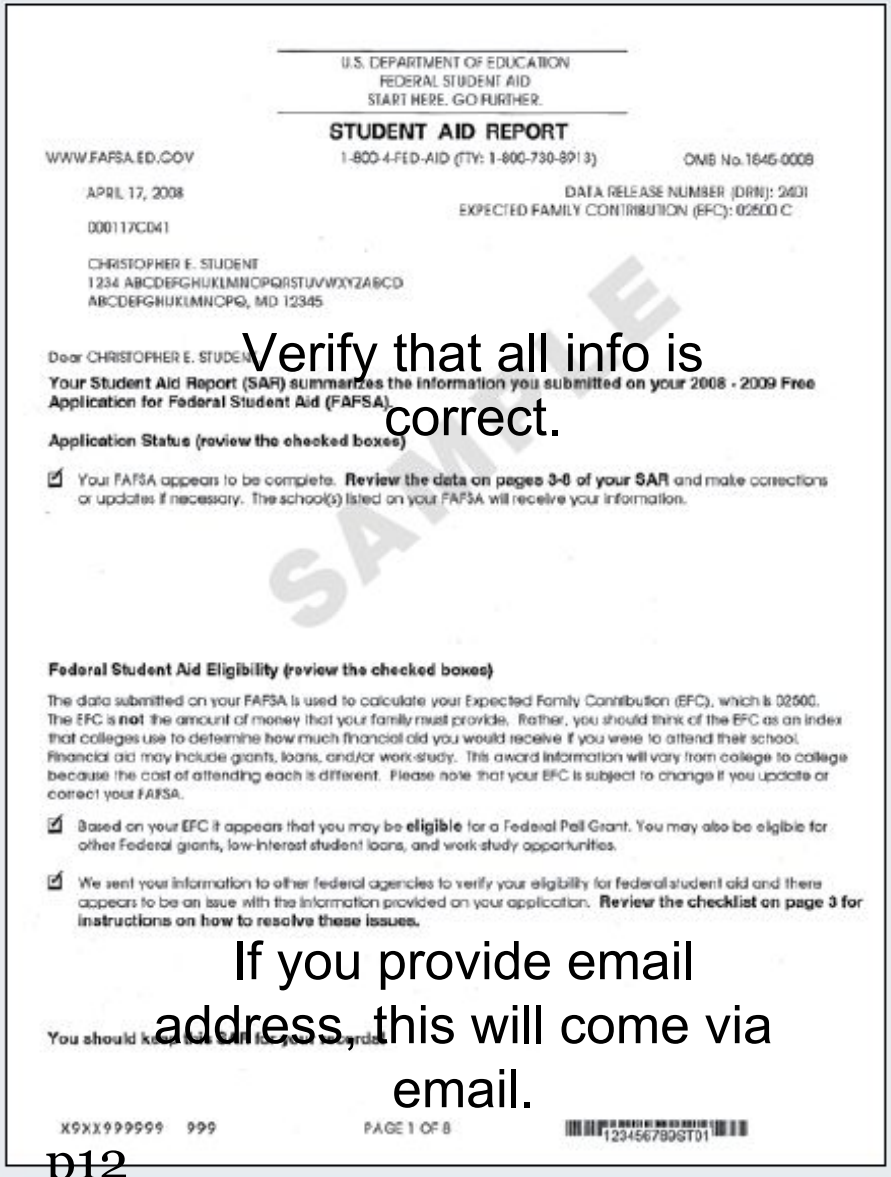
Apply for FAFSA

- www.fafsa.ed.gov
- FAFSA collects family's financial information used to calculate student's Expected Family Contribution (EFC)
- List the **MOST COSTLY** school in California FIRST on FAFSA (you can list up to 10 schools).
- List those with the earliest financial aid deadlines first.
- FAFSA should be started on **October 1, 2017**!
- **March 2, 2018** is the DEADLINE!

Financial Aid Process



S.A.R.



U.S. DEPARTMENT OF EDUCATION
FEDERAL STUDENT AID
START HERE. GO FURTHER.

STUDENT AID REPORT

WWW.FAFSA.ED.GOV 1-800-4-FED-AID (TTY: 1-800-730-8913) OMB No. 1845-0008

APRIL 17, 2008 DATA RELEASE NUMBER (DRN): 2401
EXPECTED FAMILY CONTRIBUTION (EFC): 02500 C

000117CD41

CHRISTOPHER E. STUDENT
1234 ABCDEFGHIJKLMNOPQRSTUVWXYZABCD
ABCDEFGHIJKLMNOPQ, MD 12345

Dear CHRISTOPHER E. STUDENT:

Your Student Aid Report (SAR) summarizes the information you submitted on your 2008 - 2009 Free Application for Federal Student Aid (FAFSA).

Application Status (review the checked boxes)

☑ Your FAFSA appears to be complete. **Review the data on pages 3-6 of your SAR** and make corrections or updates if necessary. The school(s) listed on your FAFSA will receive your information.

Federal Student Aid Eligibility (review the checked boxes)

The data submitted on your FAFSA is used to calculate your Expected Family Contribution (EFC), which is 02500. The EFC is **not** the amount of money that your family must provide. Rather, you should think of the EFC as an index that colleges use to determine how much financial aid you would receive if you were to attend their school. Financial aid may include grants, loans, and/or work-study. This award information will vary from college to college because the cost of attending each is different. Please note that your EFC is subject to change if you update or correct your FAFSA.

☑ Based on your EFC it appears that you may be **eligible** for a Federal Pell Grant. You may also be eligible for other Federal grants, low-interest student loans, and work-study opportunities.

☑ We sent your information to other federal agencies to verify your eligibility for federal student aid and there appears to be an issue with the information provided on your application. **Review the checklist on page 3 for instructions on how to resolve these issues.**

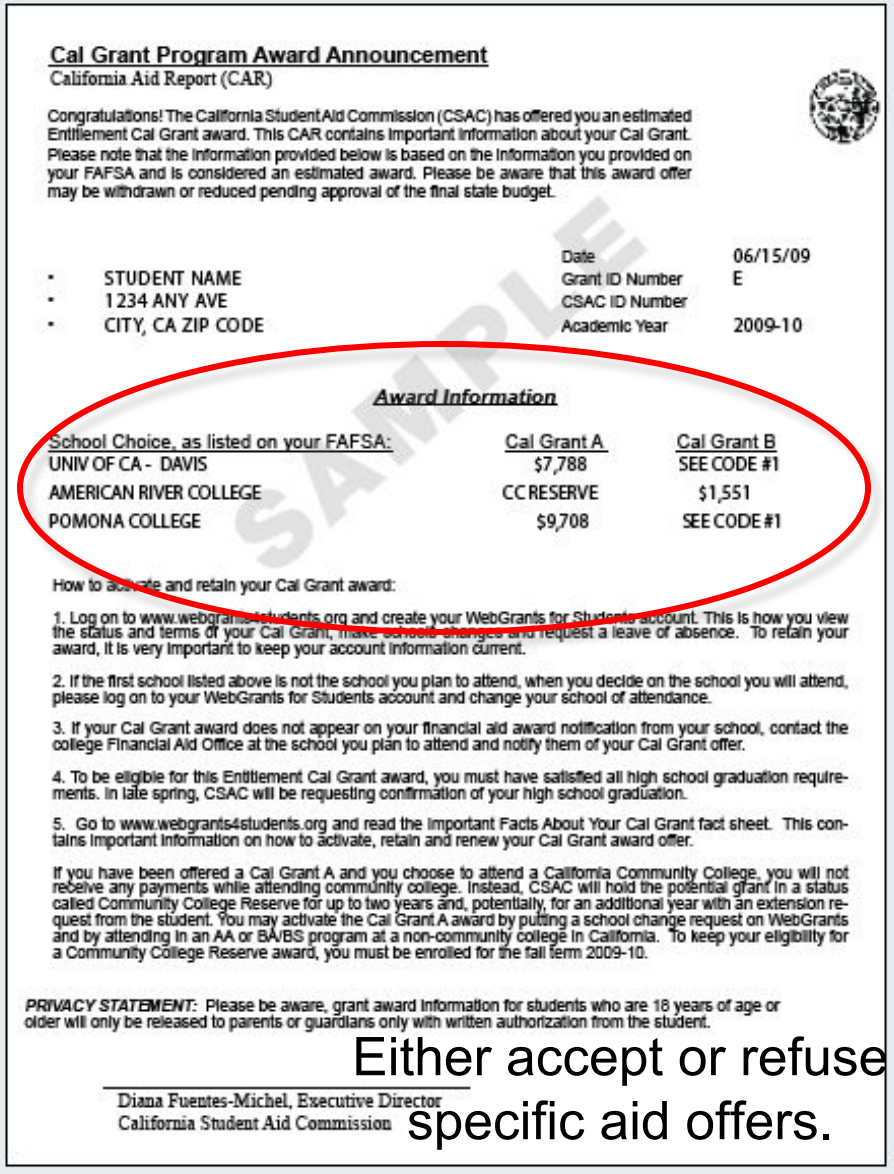
You should keep this SAR for your records.

X9XX999999 999 PAGE 1 OF 8 123456789ST01

Verify that all info is correct.

If you provide email address, this will come via email.

C.A.R.



Cal Grant Program Award Announcement
California Aid Report (CAR)

Congratulations! The California Student Aid Commission (CSAC) has offered you an estimated Entitlement Cal Grant award. This CAR contains important information about your Cal Grant. Please note that the information provided below is based on the information you provided on your FAFSA and is considered an estimated award. Please be aware that this award offer may be withdrawn or reduced pending approval of the final state budget.

- STUDENT NAME
- 1234 ANY AVE
- CITY, CA ZIP CODE

Date 06/15/09
Grant ID Number E
CSAC ID Number
Academic Year 2009-10

Award Information

School Choice, as listed on your FAFSA:	Cal Grant A	Cal Grant B
UNIV OF CA - DAVIS	$7,788	SEE CODE #1
AMERICAN RIVER COLLEGE	CC RESERVE	$1,551
POMONA COLLEGE	$9,708	SEE CODE #1

How to activate and retain your Cal Grant award:

1. Log on to www.webgrants4students.org and create your WebGrants for Students account. This is how you view the status and terms of your Cal Grant, make school changes and request a leave of absence. To retain your award, it is very important to keep your account information current.

2. If the first school listed above is not the school you plan to attend, when you decide on the school you will attend, please log on to your WebGrants for Students account and change your school of attendance.

3. If your Cal Grant award does not appear on your financial aid award notification from your school, contact the college Financial Aid Office at the school you plan to attend and notify them of your Cal Grant offer.

4. To be eligible for this Entitlement Cal Grant award, you must have satisfied all high school graduation requirements. In late spring, CSAC will be requesting confirmation of your high school graduation.

5. Go to www.webgrants4students.org and read the Important Facts About Your Cal Grant fact sheet. This contains important information on how to activate, retain and renew your Cal Grant award offer.

If you have been offered a Cal Grant A and you choose to attend a California Community College, you will not receive any payments while attending community college. Instead, CSAC will hold the potential grant in a status called Community College Reserve for up to two years and, potentially, for an additional year with an extension request from the student. You may activate the Cal Grant A award by putting a school change request on WebGrants and by attending in an AA or BA/BS program at a non-community college in California. To keep your eligibility for a Community College Reserve award, you must be enrolled for the fall term 2009-10.

PRIVACY STATEMENT: Please be aware, grant award information for students who are 18 years of age or older will only be released to parents or guardians only with written authorization from the student.

Diana Fuentes-Michel, Executive Director
California Student Aid Commission

Either accept or refuse specific aid offers.

Application Timeline

CollegeBoard **CSS Profile**

2018-19 CSS Profile Student Guide

This guide provides the basic information you need to complete your CSS Profile application at cssprofile.org starting Oct. 1, 2017.

WHAT is the CSS Profile?

The **CSS Profile** is an online application that collects information used by nearly 400 colleges and scholarship programs to award non-federal aid. (For **federal** aid you must complete the **FAFSA**, available Oct. 1 at **fafsa.ed.gov**.) Some colleges may require the CSS Profile from both biological/adoptive parents in cases of divorce or separation.

WHEN do I complete the CSS Profile?

You may complete the CSS Profile as early as **Oct. 1, 2017**. You should submit no later than two weeks before the EARLIEST priority filing date specified by your colleges.

WHO must complete the CSS Profile?

Check your colleges' information to determine whether they require the CSS Profile. A **list of participating colleges** is also found on the CSS Profile Homepage.

HOW do I complete the CSS Profile?

You submit the CSS Profile at **cssprofile.org**. Once you sign-in, you will find a list of useful documents, such as your federal tax returns and other financial information that you'll need to have at hand to complete the application. Help is provided within the application and additional help is available by chat, phone, or email by clicking "Contact Us" in the application.

WHAT does the CSS Profile cost?

The fee for the initial application is **$26**. Additional reports are **$16**. Payment may be made via credit or debit card. Fee waivers may be granted to domestic students who are first-time college applicants and who have used a SAT fee waiver, have an income of $45,000 or less, or are an orphan or ward of the court under the age of 24. This waiver covers the application fee and the reporting fees for up to eight colleges.

The Process:

1. **Sign-In** – Use your College Board username and password or sign up for a new account. If you created an account for the SAT or to view your PSAT or AP scores, you should use the same user name and password for your CSS Profile application.
2. **Complete the Application** – As you answer questions, the system builds an application tailored to your family's situation. The application provides online help and edits to guide you. You do not need to complete the application in one sitting; save your application and return to complete it at any time.
3. **Submit the Application** – The date and time you submit your completed application will be recorded based on **Eastern Time** and your reports will be sent to the colleges you selected.
4. **Review Your Dashboard** – Once you submit your application, your dashboard will include your payment receipt and any next steps, such as submitting documents to the Institutional Documentation Service (IDOC).

You may add a college at any time. Sign in to the CSS Profile and click **Add a College or Program** on your Dashboard. You will be charged $16 for each college you add. Any unused fee waivers will be automatically applied to your charges.

Questions? Customer Service Representatives are available via email, online chat, and phone. Visit **collegeboard.org/contact-us#css** for more details.

Visit **cssprofile.org.**

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Cost:

$26 initial application and one college/program

$16 each additional report thereafter

Scholarship Scams

Scam-Spotting Rules:

- Don’t pay money to get money.
- Too good to be true? It probably is.
- Spend time applying, not money.
- Legitimate scholarships are never guaranteed.
- Feel suspicious? Trust your instinct.

The College & Career Center (CCC) provides you with the following services:

- ★ College and Career Speakers
- ★ College Readiness Workshops
- ★ Career Technical Education (CTE) Classes
- ★ Dual Enrollment Classes (College Classes)
- ★ Scholarship Bulletin
- ★ Work Permits, Job Prep Workshops & 1-on-1 assistance
- ★ College Application assistance, PIQ review, FAFSA

Elizabeth An, MA, PPS
CTE Advisor (Counselor)

Some of our CTE classes are:

- ★ Wood Tech
- ★ Auto Tech
- ★ Digital Media
- ★ Web Page Design
- ★ Video Game Design
- ★ Medical Terminology
- ★ Culinary Arts

FREE

Some of our Dual Enrollment classes are:

- ★ Psychology (SGHS)
- ★ Chicanas & Chicanos in Film
- ★ Child Development
- ★ Intro to Comp Info Systems
- ★ Engineering Technology
- ★ Communication Studies
- ★ Administrative Justice

SGHS College & Career Center (CCC)

Upcoming Presentations & Events:

- Tues, 9/12 - FIDM - Period 3
- Wed, 9/13 - UC San Diego - Period 4
- Thurs, 9/14 - UC Santa Barbara - Period 3
- Fri, 9/15 - CSUDH Field Trip
- Tues, 9/19 - Massachusetts College of Pharmacy & Health Sciences Per 4
- Wed, 9/20 - Fresno Pacific University - Period 3
- Thurs, 9/21 - UC Santa Cruz - Period 3
- Wed, 9/27 - Occidental College Field Trip
- Fri, 9/29 - UC Riverside - Period 3
- OCTOBER 19 - District COLLEGE FAIR
- Sign ups available at the CCC

Sign up for Remind

Get instant notifications from the Career Center! Be first to know about FIELD TRIPS, PRESENTATIONS, WORKSHOPS, AND MORE. If you don't have a smartphone, get text notifications. Text the message @sghsccc to the number 81010. If you're having trouble with 81010, try texting @sghsccc to (626) 802-4220.

Visit our website at:

www.tinyurl.com/SGHS-CC

College Advising Corps

Located in the College & Career Center

Hours: M-F
7:30am-3:30pm

Contact info:
valencia_edwin@ausd.us

edwinval@usc.edu

Edwin Valencia

College Advising Corps

Questions???