

Cash for College



**APPLICATION
PERIOD BEGINS
OCTOBER 1**



Apply for financial aid to help pay for college or career training in California.

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The California Legislature continues to expand access to higher education, making college more affordable. For students seeking to attend school in the Community College, California State University, University of California, private colleges, and career technical schools in the state, there are several options to help pay for college and career training, including:

- ▶ The Cal Grant award;
- ▶ The Middle Class Scholarship (MCS);
- ▶ The California Dream Act (CADAA); and
- ▶ California Community College Board of Governors (BOG) Fee Waiver.

In this brochure you will find more information on each of these financial aid programs.

The financial aid application period begins on October 1, instead of January 1, allowing students to apply earlier and have more time to gather information. The application deadline is still March 2 for the Cal Grant and Middle Class Scholarship.

Get a Head Start on Your Aid

The financial aid application period for the 2018-19 academic year begins on October 1, so **file early!**

By submitting applications earlier, students can maximize the amount of aid earned from these programs. Also, an early start will leave time to collect and correct information, ask questions, and consider school choices.

More Benefits to Filing Early

- ▶ **The new 2018-19 Free Application for Federal Student Aid (FAFSA) allows applicants to use income tax data from the IRS for the FAFSA using the Data Retrieval Tool (DRT).**
- ▶ Applicants may also use estimated federal income tax information to complete the application.
- ▶ Estimates can be based on information from the prior year's W-2 form and 1099 statement.
- ▶ Inaccuracies can be corrected later after federal income tax returns have been filed but applicants should try to have estimates as accurate as possible.



Cal Grants

California guarantees that qualifying students will receive a grant to help pay for costs at a qualifying California college or university, public or private.

A Cal Grant is not a loan, and does not have to be paid back. Requirements for each Cal Grant option are listed below.

OPTION 1 is for high school seniors & recent graduates.

You will be guaranteed a Cal Grant if you:

- ▶ **Apply by March 2 no more than one year after high school graduation or receipt of your GED. Testing options are also available;**
- ▶ Meet financial-need requirements;
- ▶ Have a grade point average (GPA) of at least 2.0 for a Cal Grant B or 3.0 for a Cal Grant A on a 4.0 scale; and
- ▶ Attend a qualifying institution.

OPTION 2 is for community college students transferring to 4-year institutions.

You will be guaranteed a Cal Grant if you:

- ▶ Graduated from a California high school after 2001 and are transferring from a California Community College to a four-year institution this year;
- ▶ Have a GPA of at least 2.4 in approved college coursework;
- ▶ Are under 28 years old;
- ▶ Meet financial-need requirements;
- ▶ Apply between October 1 and March 2 prior to the academic year in which you plan to transfer; and
- ▶ Attend a qualifying institution.

OPTION 3 is for students who don't qualify for a guaranteed grant.

Students with financial need who don't meet the requirements of Options 1 or 2 can still compete for one of 25,750 additional Cal Grants. The deadline to apply is **March 2***. You must attend a qualifying institution. If you're not sure whether you qualify, **apply anyway!**

** THERE IS ONE EXCEPTION: Students enrolled in community colleges can also apply for competitive Cal Grants by **September 2** of each year.*

Visit the California Student Aid Commission (CSAC) website at www.csac.ca.gov for more detailed information.



Cal Grants A and B

Cal Grant awards are generally based on the costs of attending a particular college or university.

Cal Grant A provides full tuition and statewide fee coverage of \$5,742 for students in the California State University (CSU) system and \$12,630 at the University of California (UC) system. Furthermore, Cal Grant A currently offers a maximum of \$9,084 per year for private non-profit and certain regionally accredited for-profit colleges and universities, and \$4,000 per year at all other qualifying career colleges*.

Cal Grant B students, the students with the greatest financial need, receive \$1,672 in their first year. In subsequent years, they receive that amount plus an amount equal to Cal Grant A for tuition.

If you are not sure whether you meet financial-need requirements, apply anyway. The California Student Aid Commission annually adjusts the income ceilings, and changes can occur that alter a family's financial situation, so **apply anyway**. For information on income qualifications,** visit the CSAC website.

* *Award amounts dependent on the final State Budget.*

** *The California Student Aid Commission provides guidelines to determine whether you are eligible for financial aid, but it is not the final determination of your financial need.*

Cal Grant Checklist

- Complete a Free Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov; or,
- Complete a California Dream Act (CADAA) application online at www.caldreamact.org.

NOTE: *To be considered for a Cal Grant, applications must be submitted by March 2. Look for a Cash for College workshop near you at www.cash4college.org.*

- Make sure your high school or college submits your GPA electronically to CSAC. You can also download the Cal Grant GPA Verification Form at www.csac.ca.gov. A high school or college counselor must certify your GPA on this form.

All GPA Verification Forms must be received electronically or postmarked by the March 2 deadline.

If you file a FAFSA, the federal processor will immediately send you a Student Aid Report (SAR), letting you know what federal aid you may be eligible for. As soon as you receive your SAR, review it carefully and make any necessary corrections.

- ▶ If you receive your SAR electronically, make and submit your corrections on the [my fafsa](#) page by clicking on [make fafsa corrections](#).
- ▶ If you receive a paper SAR in the mail, write in your corrections and mail it to the address provided on the SAR.
- ▶ If you do not receive a SAR, call the Federal Student Aid Information Center at (800) 433-3243.
- ▶ If you file a CADAA, CSAC will send you a notification letting you know if you qualify for a Cal Grant award.

CSAC will use your FAFSA or CADAA and your Cal Grant GPA to consider you for a Cal Grant award. Once you have completed your application, visit www.webgrants4students.org and set up an account to track your Cal Grant application 24/7.

Middle Class Scholarship

The Middle Class Scholarship (MCS) provides undergraduate students with family incomes and assets up to \$165,000 a scholarship to attend UC or CSU campuses. Apply by filling out the FAFSA or CADAA.

Students must meet the following requirements:

- ▶ Must be a California resident;
- ▶ Must be a US citizen, permanent resident or have AB 540 student status;
- ▶ Must attend a UC or CSU school;
- ▶ Must meet certain income and asset criteria;
- ▶ Must maintain satisfactory academic progress;
- ▶ Must not be in default on a student loan; and
- ▶ Must not be incarcerated.

All CADAA information stays with CSAC and is not shared with the U.S. Government.

Students without a Social Security number (SSN) or with a Deferred Action for Childhood Arrivals (DACA) number must complete the CADAA, not the FAFSA. Make sure your personal email address is included on the application.

In 2018-19, if your family earns up to \$165,000, you may be eligible for a reduced tuition scholarship of 40% of the mandatory statewide tuition and fees.

Middle Class Scholarship awards vary by student and institution. The award is determined after you are awarded any federal, state and institutional aid for which you are eligible. The final award amount will also be based on the number of students eligible for the MCS statewide and the funding allocated by the State Budget.

If you are selected to receive an MCS, you will be notified by CSAC.



California Dream Act

The California Dream Act allows students who meet the requirements of AB 540 to apply for and receive state financial aid at California public and private colleges, and private scholarships administered by California public colleges. The CADAA mirrors the FAFSA, but it is only for students who do not have a Social Security number.

PLEASE NOTE: *Deferred Action for Childhood Arrivals (DACA) SSN is not considered an SSN for financial aid application purposes.*

Students must meet the following AB 540 requirements:

- ▶ Attend a California high school for a minimum of three years; or attain credits equivalent to 3 or more years of high school coursework and a combination of 3 or more years at a California elementary or secondary school;
- ▶ Graduate from a California high school or pass the California High School Proficiency Exam (CHSPE) or get a General Education Development (GED) credential;
- ▶ Enroll in an accredited and qualified California college or university; and,
- ▶ If applicable, fill out the AB 540 Affidavit to legalize immigration status as soon as eligible.

Apply for the following at the CSAC website:

- ▶ Cal Grant
- ▶ Middle Class Scholarship at a UC or CSU campus
- ▶ Other state financial aid awarded by colleges and universities
- ▶ Chafee Grants for foster youth

Apply for the California Community College Board of Governors Fee Waiver (BOG) at www.cccapply.org.

AB 540 students can apply for private scholarship aid administered by public and private colleges and universities. The CADAA may also be used by the UC or CSU to administer college loans.

Depending on your school choice, you could qualify for up to \$12,630 annually for up to 4 years of college.

After completing the CADAA, check with your campus financial aid and scholarship office for further details or requirements.

California students who have applied or received approval for DACA should **complete the CADAA, not the FAFSA**. Visit the US Citizenship and Immigration Services website at www.uscis.gov for more information.



Find the Information You Need

California Student Aid Commission

Provides information on Cal Grants, the California Dream Act, Middle Class Scholarship, Chafee Program, GPA requirements and much more.

www.csac.ca.gov

www.cash4college.org – locate Cash for College workshops

www.caldreamact.org – complete CADAA application online

www.webgrants4students.org – set up an account to track your financial aid application

(888) 224-7268

California Colleges

Offers information on college and career planning in California, including Community Colleges, California State Universities, the University of California, and California Independent Colleges.

www.californiacolleges.edu

California Community Colleges

Resources for students interested in attending a California Community College, including financial aid and financial literacy information.

www.icanaffordcollege.com

(800) 987-4226 – financial helpline

US Department of Education, Federal Student Aid

Provides information on grants, loans, and work-study funds for college or career education. You will find links to FAFSA forms and answers to your questions.

www.fafsa.ed.gov

www.studentaid.ed.gov – information on various programs

(800) 433-3243 – Federal Student Aid Information Center

US Citizenship & Immigration Services (USCIS)

Information on Deferred Action for Childhood Arrivals (DACA). Type “DACA” in the search bar.

www.uscis.gov

(800) 375-5283

For information about applying for financial aid at a California State University

<https://www2.calstate.edu/attend/paying-for-college/financial-aid>

For information about applying for financial aid at a University of California

<http://admission.universityofcalifornia.edu/paying-for-uc/apply-for-aid/index.html>



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