



# Financial Aid 101



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Student Support Services



# Where Does Financial Aid Come From?

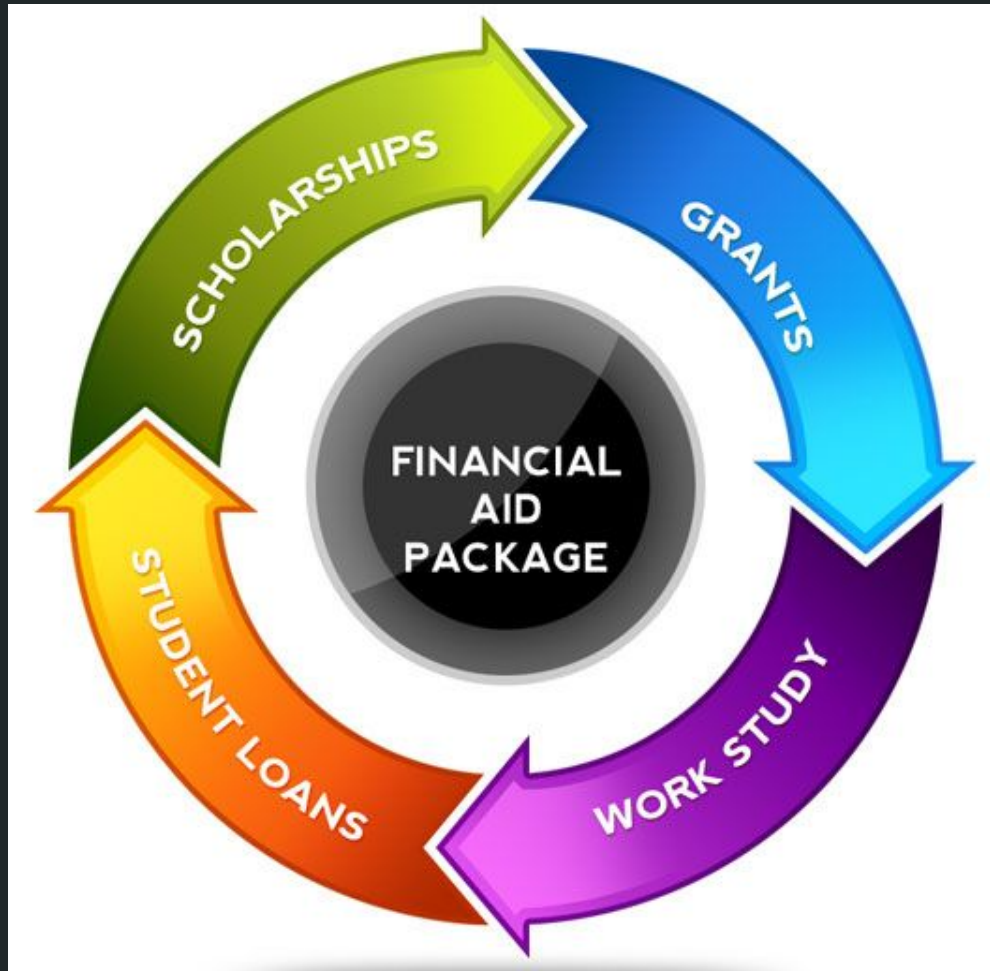
Federal Government (No AB-540)

State Government

Colleges and Universities

Private Agencies, companies, foundations, and  
your parents employers





# Grants

## **Federal (No AB-540):**

- Pell
- Supplemental Educational Opportunity Grant (SEOG)

## **State:**

- Cal Grant
- Middle Class Scholarships (CSU/UC)
- Chafee Grant (Foster Youth)

## **Institutional:**

- Promise Grants
- State University Grant
- UC Grant
- (EOP) Educational Opportunity Program Grant



## Federal

### FAFSA

March 2<sup>nd</sup> Priority  
Deadline  
US Citizens &  
Eligible Non-  
Citizens

- **Pell Grant: Up to \$6,195**
- **FSEOG: Up to \$1,000**
- **Work Study: Up to \$5,000**
- **Direct Loans: Up to \$10,500**

### CA Dream Act

March 2<sup>nd</sup> Deadline  
Undocumented  
AB-540 Students



## State

- **Cal Grant B or C: \$1,672 or \$1,094**
- **SSCG (Student Success Completion Grant): Up to \$4,000**
- **CA College Promise Grant: Waives all tuition fees**
- **Chafee (Foster Youth): \$5,000**

## Delta College Grants

- **AB19-Grant: Pays for all tuition fees (cannot be eligible for the CA College Promise Grant)**

# Type of Aid at CSU



## Federal

- **Pell Grant: \$6,195**
- **FSEOG: Up to \$500**
- **Work Study: Depends on Unmet need**
- **Direct Loans: Up to \$12,500**

### FAFSA

March 2<sup>nd</sup> Priority  
Deadline

US Citizens &  
Eligible Non-Citizens



## State

- **Cal Grant A or B: \$5,742 or up to \$1,672 + \$5,742**
- **Chafee (Foster Youth): \$5,000**
- **Educational Opportunity Program: Up to \$800**

### CA Dream Act

March 2<sup>nd</sup> Deadline  
Undocumented  
AB-540 Students

## CSU Grants

- **Middle Class Scholarship: Up to 40% reduction for family incomes of up to \$177,000**
- **State University Grant Program: Up to \$5,742 for students with EFC less than 5500 and not receiving a Cal Grant.**

# Type of Aid at UC



## Federal

- **Pell Grant: \$6,195**
- **FSEOG: Up to \$4,000**
- **Work Study: Depends on Unmet need**
- **Direct Loans: Up to \$12,500**

### FAFSA

March 2<sup>nd</sup> Priority  
Deadline

US Citizens &  
Eligible Non-Citizens



## State

- **Cal Grant A or B: \$12,570 or up to \$1,672 + \$12,570**
- **Chafee (Foster Youth): \$5,000**
- **Educational Opportunity Program: Up to \$400**

### CA Dream Act

March 2<sup>nd</sup> Deadline  
Undocumented  
AB-540 Students

## UC Grants

- **Middle Class Scholarship: Up to 40% reduction for family income of up to \$177,000**
- **Blue and Gold Opportunity Plan: \$12,570 for annual family incomes less than \$80,000**
- **Aggie Grant Plan: up to \$3,771 for family incomes between \$80,000 and \$120,000**

# How to Apply for Aid: FAFSA/CADAA

## Complete the FAFSA® Form

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

### New to the FAFSA® Process?

Completing the FAFSA form is free. Fill it out now.

Start Here

### Returning User?

Correct info | Add a school

View your *Student Aid Report* (SAR)

Log In

<https://fafsa.ed.gov/>

The screenshot shows the California Student Aid Commission website. At the top, it says "CA .GOV" and "California Student Aid Commission". Below that, there's a banner for "CALIFORNIA DREAM ACT Apply by March 2" with a photo of a young woman. A text box explains that the California Dream Act application offers students covered by regular California Community Colleges and Career Education Programs to apply for 2020 federal aid. The application is available at the Federal Student Aid website (fafsa.ed.gov). Below the banner, there's a section titled "Check out our California Dream Act information & resources." with three columns of information: "NEW! Under 32 Dream Act? Read Your Story!", "Already Under 32 Dream Act?", and "Need Parent Signature?". Each column has a "Start" or "Log In" button. At the bottom, there's a disclaimer: "The California Student Aid Commission has strict security and confidentiality policies and procedures in place to protect the integrity and confidentiality of student accounts. The California Student Aid Commission has not reviewed or approved any third-party services or products that claim to be able to help students apply for federal aid. The California Student Aid Commission does not endorse any third-party services or products that claim to be able to help students apply for federal aid. For more information, visit www.cacsac.ca.gov." and "Financial aid is not a loan. It is a gift. The U.S. Dept. of Education does not guarantee the availability of federal financial aid or the amount of the award.".

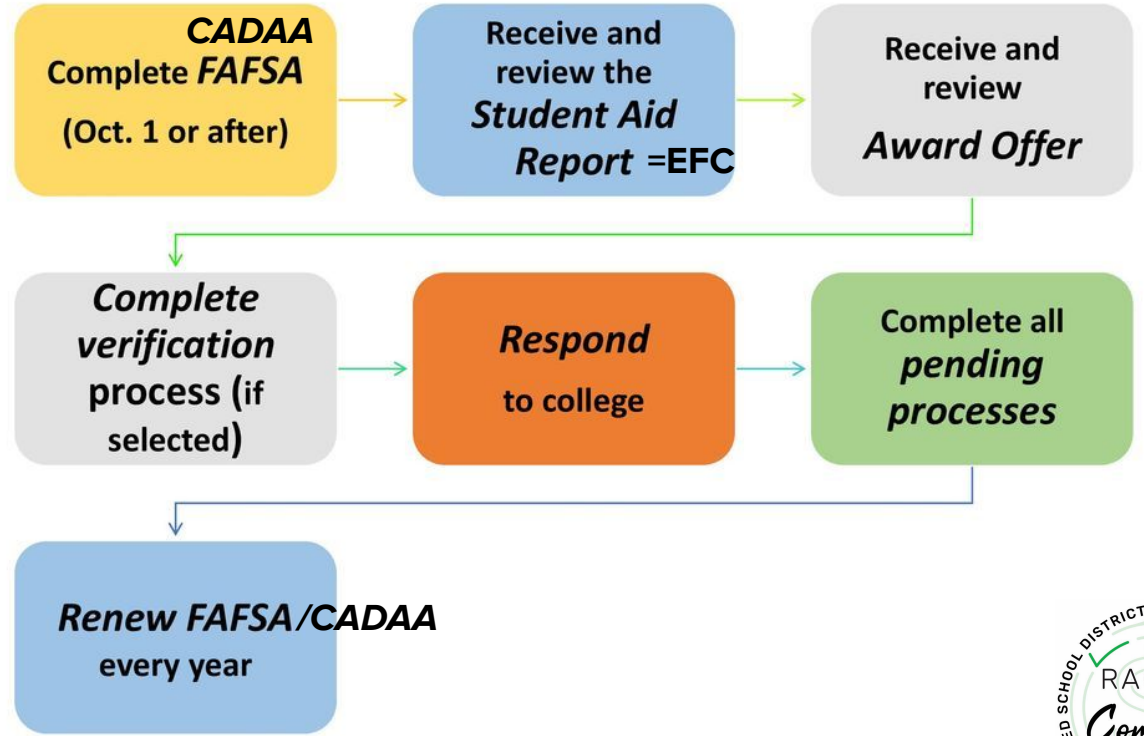
<https://dream.csac.ca.gov/>





# Financial Aid Process:

## The Financial Aid Process



# Cal Grant Application Requirements

## By March 2, 2020 complete and submit:

**Free Application for  
Federal Student Aid  
(FAFSA) or CA Dream  
Act Application:**

**\*Eligibility for Cal Grants:**

- **CA Resident**
- **Attend a CA College**

**CA Cal grant GPA  
verification form:**

**\*All school districts in CA  
are required to submit a  
GPA to the CA Student  
Aid Commission.**



**Cal Grant A**

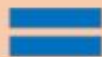


Up to \$12,570 @ UC

**OR**

Up to \$5,742 @ CSU

**Cal Grant B**



\$1,672 your **1<sup>st</sup>** year and then:

\$1,672 + Up to \$12,570 @ UC

**OR**

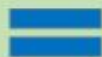
\$1,672 + Up to \$5,742 @ CSU

**OR**

\$1,672 every year at  
a 2-year College

**Please Note:** If you use your Cal Grant eligibility beyond 2 years at a community college, you'll be using up Cal Grant eligibility that you may instead want to save if you're planning to transfer to a four-year college.

**Cal Grant C**



\$1,094 for up to 2 years if pursuing a career or technical  
educational

# Type of Loans:

Unsubsidized Direct Loan:

- Responsible for the interest.

Subsidized Direct Loan:

- Government pays for the interest.

Parent Direct Plus Loan:

- Federal loan available for parents of undergraduate students. Borrowed exclusively in the parents name (debt is not shared with the student) The parents must pass a credit check.



# Work Study

## BENEFITS OF STUDENT EMPLOYMENT



# Dependent or Independent

- Were you born before Jan. 1, 1998?
  - As of today, are you married?
  - Will you be working towards a masters, or doctorate degree (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.?)
  - Do you have children who receive more than half of their support from you?
  - Do you have dependents-other than you children or spouse-who live with you and receive more than half of their support from you?
  - Are you currently serving on active duty in the U.S. Armed forces for purposes other than training?
- 
- Are you a veteran of the U.S. armed forces?
  - At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you an orphan or ward of the court?
  - Are you an emancipated minor or are you in a legal guardianship as determined by a court?
  - Are you an unaccompanied youth who is homeless or self supporting and at risk of being homeless?

# Special Circumstances and Income

- Dependency Override
- Death or serious illness
- Loss/reduction of income
- Loss/reduction of benefits

\*Contact and work with the financial aid office at the university of attendance.



# Scholarships

## Scholarships & Grants



[2019-2020 SUSD Scholarship Catalog](#) | [SUSD Scholarship Application](#)

## Outside Scholarships

- •Local (SUSD) or national scholarships.
- CSS Profile: College Scholarship Service
- •Use reputable search engines to avoid scams (ex. [FastWeb.com](#), [ScholarMe](#), [Goingmerry](#), [CollegeBoard](#) ).
- You should never have to pay for a scholarship.

## College Resources

- [Stockton Scholars](#)
- [College Planning Guide for Parents](#)
- [A-G / College Entrance Requirements](#)

[Financial Center Credit Union](#): Financial Center is accepting applications through April 26 for college grants. Click the link to read more.

[Gates Millenium Scholars Program](#): The Gates Millenium Scholars Program provides an opportunity for thousands of outstanding Pell Grant eligible students of color to reach their fullest potential.

[I Can Afford College.com](#): The "I Can Afford College" campaign is a statewide, financial aid awareness initiative sponsored by the California Community Colleges. The site will connect you with financial aid for community colleges in California.

[Job Redi Grant \(previously the Cortopassi Family Foundation Vocational Scholarship Program\)](#): Receive \$2,500 per semester, up to a maximum of \$10,000. Scholarships may be used for all personal expenses while a full-time student in a two-year certificate program at a qualifying school. [Spanish Poster](#)

Rotary Club of Stockton Scholarships:

- [The Twenty-Five Rotarian Community Service Scholarship](#)
- [Frank Thornton Smith Music Scholarship](#)
- [La Rue Vocational and Technical Scholarship](#)

[San Joaquin Area Apprenticeship Coordinators Association](#): Find a union apprenticeship here! A union apprenticeship is an excellent career choice if you like to work with your hands and are willing to serve an apprenticeship for up to five years (depending on selected trade).

[NEW Utility Telecom Scholarship](#): Scholarship for students interested in pursuing a higher education in the field of Engineering.

[University of the Pacific Community Involvement Program](#): The Community Involvement Program (CIP) is a comprehensive, need-based scholarship program for first-generation college students from the Stockton community who have demonstrated the potential for





# Thank you for attending!



For more information:  
College and Career website:

<https://www.stocktonusd.net/FinancialAid>

