

A PARENT'S GUIDE TO FINANCIAL AID



**RICHMOND
PROMISE**

UPDATED FOR THE 2022-23 AWARD YEAR

TABLE OF CONTENTS

Glossary of Terms	3
.....	
Introduction	5
.....	
Workbook Overview	7
.....	
What is Financial Aid?	8
.....	
Determining the Cost of College	
I. Net Price vs. Cost of Attendance “Sticker Price”	
Paying for College	16
.....	
I. Gift Aid	
i. Cal Grants	
ii. Additional Gift Aid Opportunities	
iii. Community College Grants and Opportunities	
II. Work-Study	
i. Work-Study FAQ	
III. Loans	
i. Direct Subsidized Loans vs. Direct Unsubsidized Loans	
ii. Direct Parent PLUS Loan	
Financial Aid Applications	28
.....	
Accessing Financial Aid as an Undocumented Student	30
.....	
Who is Considered a Parent for the FAFSA and CADAA?	32
.....	
FAFSA	33
.....	
What is the California Dream Act Application (CADAA)?	49
.....	
CADAA	50
.....	

GLOSSARY OF TERMS

AB 540

A California law that allows nonresident students, including undocumented students, to pay the same tuition rate as California residents to attend a California college, provided they meet certain eligibility requirements.

California College Promise Grant (formerly known as the BOG Fee Waiver)

Waives the per-unit tuition fees (\$46/unit) for students planning to, or currently attending, a California community college.

California Dream Act Application (CADAA)

The California Dream Act allows both undocumented and nonresident documented students who meet certain criteria to apply for and receive varying types of institutional and state-administered financial aid in California — eligible students complete the California Dream Act Application (CADAA) to access this aid.

Cal Grants (A,B,C)

Grants funded by the state of California for students attending California colleges to cover tuition and education-related expenses. Eligibility for these grants is determined by the information provided on a student's FAFSA or CADAA and the student's verified GPA (with the exception of the Cal Grant C award which has no GPA requirement). There is a maximum of 4 years of eligibility for Cal Grants A and B, and a maximum of 2 years for Cal Grant C.

Cost of Attendance (COA)

The average cost to attend a specific college for one year. This cost is commonly referred to as a college's "sticker price" and generally includes tuition, fees, books, supplies, room and board, transportation, and personal expenses. It does not take into account any gift aid received by a student.

DREAM loans

A subsidized loan program specifically developed to assist DREAMers (AB 540 students). This loan is borrowed money and must be repaid with interest.

Expected Family Contribution (EFC)

A measure of a family's ability to contribute financially to a student's college education, as calculated by a formula established by law. A family's taxed and untaxed income, assets, and benefits (such as unemployment and Social Security) are all considered in the formula. A family's size and the number of family members attending college during the year are also considered.

FAFSA

Free Application for Federal Student Aid

Federal Pell Grant

A federal grant awarded solely based on a student's financial need. To receive a Pell Grant, a student must meet federal student aid eligibility requirements.

Federal Perkins loan

Low-interest federal student loans available for both undergraduate and graduate students with financial need. If you are attending school at least part-time, you have nine months after you graduate, leave school, or drop below part-time (6 units) before you must repay this loan.

FT3 (Free tuition for first-time, full-time students)

The Contra Costa Community College District (District) has announced free tuition for first-time, full-time Contra Costa College (CCC), Diablo Valley College (DVC) and Los Medanos College (LMC) students.

The District will provide free tuition for a full year to eligible students under the California College Promise, a statewide initiative to fund free tuition at community colleges. In order to receive free tuition for up to one year, CCC, DVC and LMC students must meet the following requirements:

- Be a first-time college student
- Complete the District's Pledge Application
- Complete the FAFSA or California Dream Act Application (CADAA)
- Complete an educational plan
- Enroll in and complete a minimum of 12 units
- Maintain a 2.0 GPA

Students are not required to demonstrate financial need or meet any income requirements.

Gift aid

A type of financial aid, such as a grant, scholarship, or fee waiver, that does not need to be repaid.

Loans

Borrowed funds that must be repaid with interest. A **Direct Subsidized loan** is for eligible students who have demonstrated financial need. Interest on these particular loans does not start to accumulate until six months after a student graduates. A **Direct Unsubsidized loan** is available to students at all levels (undergraduate, graduate, professional) and does not require a demonstration of financial need. For these loans, interest accrues as soon as the loan is received. Parents of a dependent undergraduate student can take out a **Direct Parent PLUS loan**. These loans are offered at a fixed interest rate (generally higher rate than **student loans**). To be eligible for this loan, a parent must be the biological or adoptive parent of the undergraduate student, and must not have an adverse credit history.

Note from the Federal Student Aid website: Grandparents (unless they have legally adopted the dependent student) and legal guardians are not eligible to receive Parent PLUS loans, even if they have had primary responsibility for raising the student.

Net price

The actual cost of attending college. This is not the sticker price, which refers to the price to attend college listed on a college's website or brochure. To calculate the net price, subtract the gift aid your student received (fee waivers, grants, and scholarships) from the listed sticker price.

University grants

Funds awarded to students by a university. These funds do not need to be repaid.

Work-study

A federal financial aid program that provides part-time jobs for undergraduate and graduate students with demonstrated financial need.



INTRODUCTION

GO Public Schools West Contra Costa is proud to partner with The Richmond Promise to create a toolkit to support families as they navigate the college financial aid process. Each year, during this rite of passage, students and parents alike struggle to complete this vital step toward making college affordable. As two local organizations committed to serving the students and families of West Contra Costa, we decided to team up and bring our collective expertise to heed our community's calls for help.

Financial aid applications can easily feel overwhelming which often prevents families from completing. Adding the stress of the pandemic to an already-complicated process

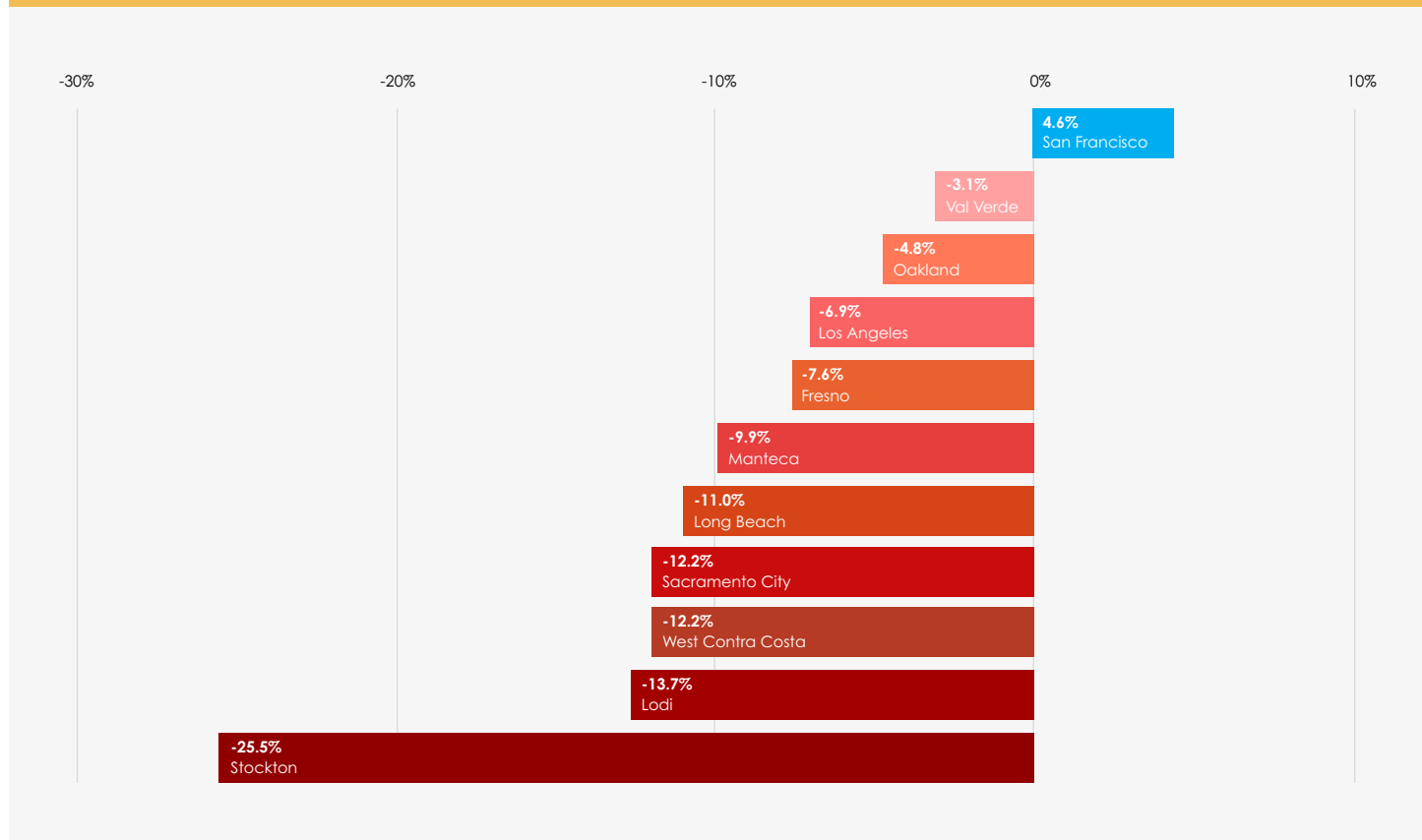
isn't helping either — [across the high school classes of 2020 and 2021, more than 250,000 fewer seniors completed a Free Application for Federal Student Aid \(FAFSA\).](#) To see how California's students fared, check out *FAFSA Completion in California At-A-Glance* on the next page.

We want this year to be different. We want to see more students and families in our community access financial aid for college and it is our sincerest hope that this workbook helps make that possible. We're here for you — and remember — completing this process brings you one step closer to making your child's college dreams a reality.

FAFSA COMPLETION IN CALIFORNIA AT-A-GLANCE

MOST UNIFIED SCHOOL DISTRICTS IN CALIFORNIA SAW DROPS IN FAFSA COMPLETION DURING COVID

Change in FAFSA Completion, 2020-21 to 2021-22



Source: Form Your Future FAFSA Tracker (Sept. 14, 2021)



[Less than 60% of California's high school seniors](#) completed a Free Application for Federal Student Aid (FAFSA) last year representing a 6 percent decline in completion rates from the 2019-20 school year. Even more alarming were the drops in FAFSA completion rates among students of color: in high schools serving a majority of students of color (equal to or greater than 40 percent), FAFSA completion rates were down by 9 percent, compared to the 2 percent drop seen in high schools with lower numbers of Black and brown students.



FAFSA Completion Rates in High Minority High Schools
Decreased by 9% from the 2019-20 school year



FAFSA Completion Rates in Low Minority High Schools
Decreased by 2% from the 2019-20 school year

Source: Form Your Future FAFSA Tracker (Oct. 9, 2021)



WORKBOOK GOALS AND OVERVIEW

No matter how old your child is, it is never too early to start planning for college. As such, a key consideration for your child's college plans is cost. With college costs on the rise, financial aid can provide families with the resources they need to offset these increases. Yet, for many families, navigating the financial aid application process is daunting, and often results in incomplete applications and millions of dollars in unallocated aid.¹

This workbook aims to provide you with the clarity, confidence, and information needed to successfully complete the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA).

By reading this, you have already taken a critical step in setting up your child for success in the future. In fact, research has shown that there is an association between FAFSA completion and college enrollment: 90 percent of high school seniors who complete FAFSA matriculate to college, compared to the 55 percent who do not complete FAFSA.²

If your child is a senior this academic year, we share in your excitement for the opportunities that await after high school. And even if you have children in earlier grade levels, remember, it is never too early to start planning for their future.

SPECIFICALLY, WE HOPE YOU

- ☐ Calendar the important dates and deadlines in the Financial Aid Applications section of this workbook
- ☐ Complete the appropriate financial aid application - FAFSA or CADAA
- ☐ Share this workbook with other families in your community

SOURCES

¹ <https://www.nerdwallet.com/blog/loans/student-loans/missed-free-financial-aid/>

² <http://staging.brownwoodfish.com/CollegeAccess/WhyInvestFAFSA>



WHAT IS FINANCIAL AID?

FINANCIAL AID OVERVIEW

In speaking with families about their knowledge of — and comfort with — the financial aid application process, many parents expressed a need for more clarity and assurance before providing their personal information on an application. Parents also admitted that the terminology used, and the legality of the financial aid process as a whole, was intimidating.

In this overview, we hope to provide the information needed to help parents understand the actual cost of college and the options available to assist with covering those costs.

DETERMINING THE COST OF COLLEGE

At the beginning of this workbook, we provided a glossary of terms. For the purpose of this overview, we will focus more specifically on a few terms that are used frequently on financial aid materials and other related documents and advertisements.

The **Cost of Attendance (COA)** refers to the average cost to attend a specific college for one year. This cost is commonly referred to as a college's "sticker price" and generally includes tuition, fees, books, supplies, room and board, transportation, and personal expenses.

The **Expected Family Contribution (EFC)** is a measure of a family's ability to contribute financially to a student's college education, as calculated by a formula established by law. A family's taxed and untaxed income, assets, and benefits (such as unemployment and Social Security) are all considered in the formula. A family's size and the number of family members attending college during the year are also considered.

To determine a student's financial need, we subtract the Expected Family Contribution from the Cost of Attendance.

Cost of Attendance



Federal law requires colleges to calculate an estimated Cost of Attendance for one academic year. The Cost of Attendance is not the actual price your student will pay — it is an estimate of what the college might cost. The table on page 10 lists the 2021-22 Cost of Attendance estimates for a variety of California colleges.

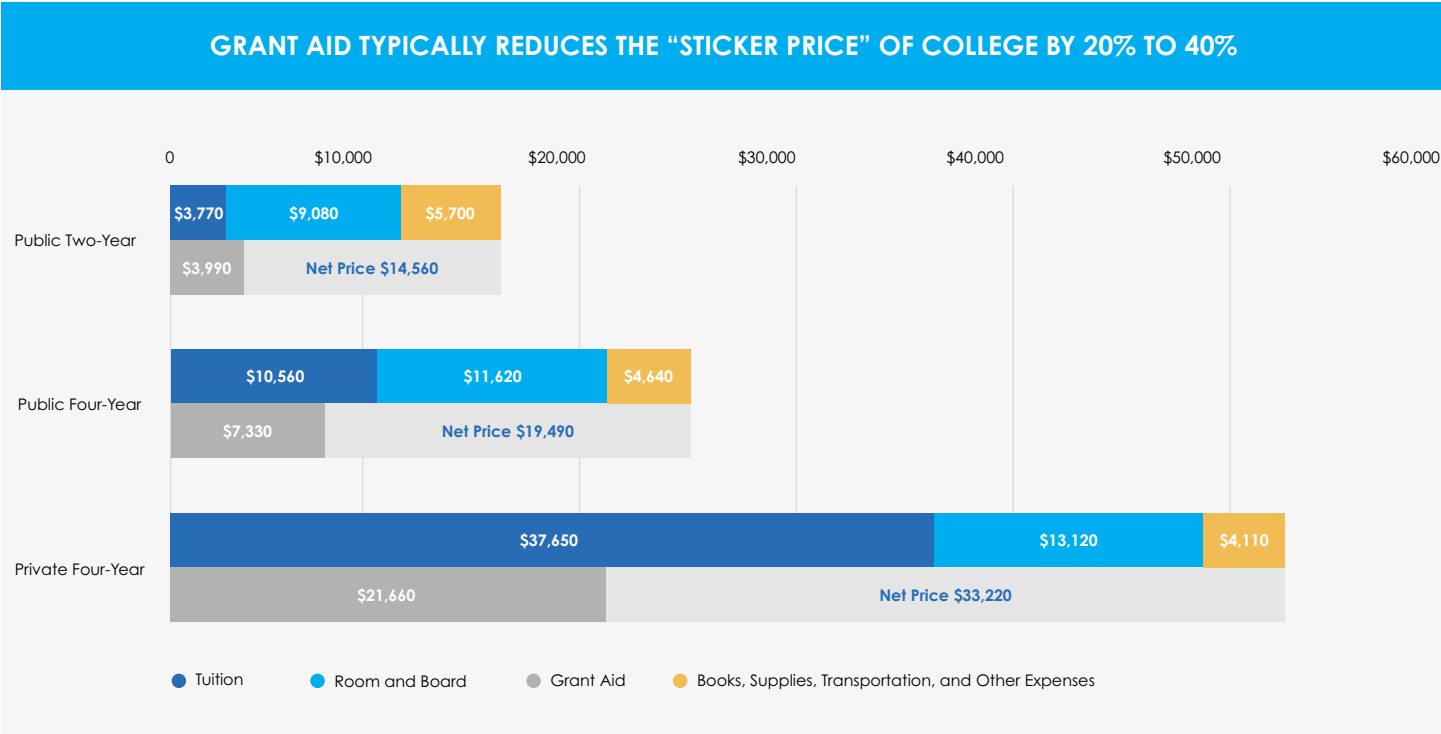
Notes

1. The figures provided for Contra Costa College reflect the 2020-21 Cost of Attendance.
2. The figures provided in the table are estimates and are subject to change.
3. The estimates provided assume the student is a full-time undergraduate student with California residency or exemption from paying nonresident fees and tuition.

COLLEGE NAME	IN-STATE TUITION & FEES	BOOKS & SUPPLIES	ON-CAMPUS HOUSING *	OFF-CAMPUS HOUSING *
American River College (2-year college)	\$1,288	\$1,124	No on-campus housing	\$22,096
California State University - East Bay	\$6,995	\$1,034	\$18,631	\$21,349
California State University - Fresno	\$6,650	\$1,080	\$14,550	\$20,308
California State University - Los Angeles	\$6,782	\$1,226	\$19,993	\$24,608
California State University - Stanislaus	\$7,644	\$1,226	\$14,710	\$19,288
City College of San Francisco (2-year college)	\$1,696	\$1,971	No on-campus housing	\$22,014
Contra Costa College (2-year college)	\$1,288	\$1,972	No on-campus housing	\$24,398
Fresno City College (2-year college)	\$1,330	\$1,971	No on-campus housing	\$19,499
Humboldt State University	\$7,585	\$1,070	\$15,884	\$16,734
Loyola Marymount University	\$53,067	\$1,125	\$19,453	\$22,014
Modesto Junior College (2-year college)	\$1,274	\$1,126	No on-campus housing	\$22,098
Saint Mary's College of California	\$50,660 (+\$330 in fees for new students)	\$1,080	\$18,640	\$21,204
San Diego State University	\$8,136	\$1,091	\$22,257	\$19,029
University of California - Berkeley	\$14,226	\$1,118	\$22,546 (campus residence hall)	\$18,790
University of California - Davis	\$14,646	\$1,197	\$19,004 (campus residence hall)	\$13,985
University of California - Merced	\$13,538	\$1,073	\$21,369	\$12,020
University of California - Riverside	\$15,510	\$1,550	\$20,650 (campus residence hall)	\$15,250
University of California - Santa Barbara	\$14,442	\$1,317	\$18,531 (campus residence hall)	\$15,333
University of California - Santa Cruz	\$14,070	\$1,143	\$19,797	\$18,015
University of the Pacific	\$52,352	\$1,125	\$17,049	\$18,652

NET PRICE VS. COST OF ATTENDANCE (“STICKER PRICE”)

So, how much does college really cost? The table on the previous page provided an overview of estimates for the **Cost of Attendance** at a variety of colleges in California, but those figures do not take into account the gift aid (scholarships, fee waivers, grants) your student may receive. Once this aid is factored in, you and your student will have a better sense of what is often referred to as the **net price**, which is an estimate of what will need to be paid every year to cover your student's college expenses.



Source: Trends in College Pricing and Student Aid 2020, College Board.



REMINDER

Gift aid is money for college expenses that does not need to be repaid. Gift aid comes in the form of scholarships (like The Richmond Promise scholarship!), grants, and fee waivers.



STUDENT PROFILE : LORENA

Lorena, a senior at De Anza High School, is planning to attend the University of Oregon. Here's how the University of Oregon breaks down their Cost of Attendance:

HOW MUCH DOES IT COST TO ATTEND?

\$26,862

**In State Oregon
Resident Sticker Price**

Tuition	\$9,885
Books and Supplies	\$1,125
Other Fees	\$2,076
Room and Board	\$11,450
Other Expenses Budget	\$2,356

\$49,542

**Out of State
Resident Sticker Price**

Tuition	\$32,535
Books and Supplies	\$1,125
Other Fees	\$2,076
Room and Board	\$11,450
Other Expenses Budget	\$2,356

Residents of Oregon pay an annual total price of \$26,862 to attend University of Oregon on a full time basis. This fee is comprised of \$9,855 for tuition, \$11,450 room and board, \$1,125 for books and supplies and \$2,076 for other fees.

Because Lorena lives in California, her tuition is much higher than it would be if she lived in Oregon. But, Lorena recently received two scholarships: a \$1,500 scholarship from The Richmond Promise and a \$13,000 scholarship from a local foundation. She also received a grant from the University of Oregon for \$2,000. In total, she has accumulated \$16,500 in gift aid.

UNDERSTANDING NET PRICE VS STICKER PRICE

\$49,542 per year

Sticker Price

Listed on school's website

– \$16,500 per year

Gift Aid

Scholarships, Grants

\$33,042 per year

Net Price

Actual cost to attend

If we subtracted her total gift aid from the out of state resident sticker price of \$49,542, the net price for Lorena to attend the University of Oregon is \$33,042 per year. And remember, Lorena does not have to pay back the \$16,500 in yearly gift aid she was awarded.

**The University of Oregon costs represented here were pulled directly from the University of Oregon's official website (2018-2019).*

BREAKING DOWN COLLEGE COSTS WITH YOUR STUDENT

A 2019 poll published by USA TODAY asked the question: "What matters most when you're choosing a college?" Forty-five percent of the nearly 42,000 participants replied that cost is their number one consideration when choosing where to go to college.

There are several factors to consider when your student is deciding which colleges to apply to and where to attend (selection of majors, location, campus environment, etc.), but it is incredibly important to have early and honest conversations about the cost of attending their top choices. Use our *Breaking Down College Costs With Your Student* tool to dive deeper into college costs and to surface any additional expenses that might otherwise be overlooked.

Tuition



The fee charged by colleges for instruction. Tuition costs vary and depend on the type of institution (2-year or 4-year, public or private) and your residency status (in-state or out-of-state).

Questions to Consider

1. What type of institutional aid or scholarships are available at the colleges your student is considering? College A's tuition may be more expensive than College B, but College B could offer a substantial scholarship that covers most of your student's college costs.

Institutional Fees



These fees vary in amount and are applied to a range of services: from student activities to campus improvement projects. Often a college will list these fees alongside tuition costs on their website.

Questions to Consider

1. Are there waivers for any of the listed institutional fees on the college's website?
2. Are there one-time fees for new students to be aware of? Maybe a new student orientation fee?

Books and Supplies



This can include textbooks, workbooks, lab notebooks, general school supplies, and other course materials.

Questions to Consider

1. Does your student's intended major/program of study require the purchase of any special (or costly) equipment, supplies, or software?
2. Will your student need a laptop?

Student Health Insurance



Most colleges mandate that all students have health insurance - either through the student's parents, an employer (if applicable), or through the college itself.

Questions to Consider

1. How much is the health insurance plan offered by the college?
2. (Assuming your student opts out of the college's health insurance plan) Is their doctor close by? Is their insurance accepted in the state where they will attend college? Where is the nearest hospital or urgent care clinic?
3. Can your student receive basic health care services from the college's clinic or medical facilities even if they opt out of the college's health insurance plan? Are there fees for these basic services?

Housing



Some of the most common housing options for college students include: living at home with friends or relatives, on-campus apartments or residence halls (dorms), off-campus living (renting a room or an apartment).

Questions to Consider

1. What are the average rent prices in the areas where your student is looking to attend college?
2. How close are the student housing options to the college? Do students tend to live close by or further out because of cost and/or availability?
3. If your student chooses to live at home, how much will they spend commuting?
4. What is the average cost of utilities? If your student plans to live in an apartment at some point, the cost of utilities needs to be considered.
5. If your student moves into an apartment, will new furniture need to be purchased?

Transportation



This may include costs for public transportation, parking on-campus or off-campus, tolls, gas, vehicle wear and tear (for commuters), and other expenses associated with daily/weekly travel.

Questions to Consider

1. Is public transportation frequent and reliable around the college? If so, is it free to students (or is the cost included in the institutional fees)?
2. Will your student need a car to get around? If so, how much does a parking permit cost? Are parking permits easy to acquire?
3. How costly is it for your student to travel back home (for holidays, emergencies, etc.) from their college of choice?

Costs here can include grocery shopping, meal plans, and dining out.



Questions to Consider

1. Are there healthy and budget-friendly places nearby for dining out and grocery shopping?
2. If your student intends to cook a lot of their own meals, what appliances/kitchenware need to be purchased?
3. How much are the college's meal plans? What plan do most students choose?

Other Personal Costs

Personal costs may include entertainment, clothing, cell phone bills, and any other recurring expenses.



Questions to Consider

1. If your student is considering colleges in locations with warmer or colder temperatures, will they need a new wardrobe?
2. Will your student need to update their cell phone and/or plan to expand coverage?





PAYING FOR COLLEGE

College affordability is a deep concern for many families throughout California. Over decades, Californians have watched prices increase all around them — from college tuition to general living expenses. An analysis published by the California Budget & Policy Center shows that between 1979 and 2019, tuition and fees at California State Universities rose by \$6,800 (adjusted for inflation), while food- and housing-related expenses have increased by 40%.

So the question remains: how can families afford higher education? There is no singular answer for every student, but it is likely that financial aid will play an important role.

Sources of Financial Aid

Financial aid can be granted by both the federal and state government; colleges and universities also have the ability to grant scholarships and awards to help students finance their education. Additionally, scholarships can sometimes be offered through philanthropic foundations (like The Richmond Promise!), corporations, or local government offices.

Types of Financial Aid

There are three types of financial aid: **gift aid**, **work-study**, and **loans**. The definitions for each of these terms can be found in the glossary at the beginning of the workbook, but we will review them again on the next page.



TERMS

Gift aid: A type of financial aid, such as a grant, scholarship, or fee waiver, that does not need to be repaid.

Loans: Borrowed funds that must be repaid with interest. A **Direct Subsidized loan** is for eligible students who have demonstrated financial need. Interest on these particular loans does not start to accumulate until six months after a student graduates. A **Direct Unsubsidized** loan is available to students at all levels (undergraduate, graduate, professional) and does not require a demonstration of financial need. For these loans, interest accrues as soon as the loan is received. Parents of a dependent undergraduate student can take out a **Direct Parent PLUS loan**. These loans are offered at a fixed interest rate (generally higher rate than **student loans**). To be eligible for this loan, a parent must be the biological or adoptive parent of the undergraduate student, and must not have an adverse credit history.

Work-study: A federal financial aid program that provides part-time jobs for undergraduate and graduate students with demonstrated financial need.



GIFT AID

GIFT AID

As described previously, gift aid comes in the form of scholarships, grants, and fee waivers, and does not require repayment. To help you and your student navigate the various forms of gift aid, we have provided definitions, eligibility requirements, and other important notes.

Federal Pell Grant: A federal grant awarded solely based on a student's financial need. To be eligible to receive a Pell Grant, a student must have an Expected Family Contribution (EFC) between \$0 and \$5,846, be a U.S. citizen or eligible non-citizen, and have not already earned a bachelor's, graduate, or professional degree. If granted, a student can receive up to \$6,495 a year to attend college.



IMPORTANT NOTES

- To continue receiving a Pell Grant, your student must reapply every year using the FAFSA.
- In addition to your EFC, your student's Pell Grant amount is dependent on their enrollment status. Students enrolled full-time will receive more aid than students enrolled part-time.

CAL GRANTS (A,B,C)



Cal Grants (A,B,C): Grants funded by the state of California for students attending California colleges to cover tuition and education-related expenses. Eligibility for these grants is determined by the information provided on a student's FAFSA or CADAA and the student's verified GPA (with the exception of the Cal Grant C award which has no GPA requirement). There is a maximum of 4 years of eligibility for Cal Grants A and B, and a maximum of 2 years for Cal Grant C.

Cal Grant A: The Cal Grant A is specific to students attending a UC, CSU, or a private 4-year university in California. **To be eligible for this particular grant, students must have demonstrated financial need, be a California resident, and have a minimum 3.0 high school GPA.** If awarded, students may receive \$12,570 per year at a UC, \$5,742 per year at a CSU, and \$9,220 per year for a private non-profit university. Students may receive this award for 4 years.

Cal Grant B: The Cal Grant B can be awarded to students attending a 4-year college in California or any eligible 2-year college. **To be considered for a Cal Grant B award, students must have demonstrated financial need, be a California resident, and have a minimum 2.0 high school GPA.** If awarded, a student receives an initial stipend of \$1,648; the subsequent years, the student receives the \$1,648 stipend in addition to the respective tuition and fee awards of the Cal Grant A award. Students may receive this award for 4 years.

Cal Grant C: The Cal Grant C award is specific to any student planning to attend an occupational or technical education program that is at least 4 months in length. Students enrolling in a career and technical education program at a California community college are eligible for this award. **While there is no GPA requirement, students must demonstrate financial need.** If awarded, a student may receive \$2,462 (or \$1,094 if attending a California community college) to pay for tuition and fees at a private non-profit or for-profit college and \$547 for books, tools, and equipment. The Cal Grant C award is available for 2 years.



IMPORTANT NOTES

- Your student may only receive one Cal Grant award at a time. If your student qualifies for multiple Cal Grant awards, your student will be granted the one that pays the highest amount (which will depend on which college they choose to attend).
- If a student was offered a Cal Grant A award but opts to attend a California community college, the Cal Grant A award can be held on reserve for up to two years until the student transfers to a 4-year college.

Cal Grant A

California Community College	\$0 (if awarded, the Cal Grant A award can be held on reserve for up to 2 years until the student transfers to a 4-year college)
California State University (CSU)	\$5,742 per year (up to 4 years)
University of California (UC)	\$12,570 per year (up to 4 years)
Private non-profit college	\$9,220 per year (up to 4 years)
WASC-accredited for-profit college	\$8,056 per year (up to 4 years)
non-WASC-accredited for-profit college	\$4,000 per year (up to 4 years)

Cal Grant B

California Community College	\$1,648 (can be used for up to 2 years; if intending to transfer, consider reserving the Cal Grant B award)
California State University (CSU)	\$1,648 (year 1) \$1,648 + \$5,742 (beginning year 2, up to year 4)
University of California (UC)	\$1,648 (year 1) \$1,648 + \$12,570 (beginning year 2, up to year 4)
Private non-profit college	\$1,648 (year 1) \$1,648 + \$9,220 (beginning year 2, up to year 4)
WASC-accredited for-profit college	\$1,648 (year 1) \$1,648 + \$8,056 (beginning year 2, up to year 4)
non-WASC-accredited for-profit college	\$1,648 (year 1) \$1,648 + \$4,000 (beginning year 2, up to year 4)

Cal Grant C

California Community College	\$1,094 (up to 2 years; must be enrolled in an occupational or technical education program)
California State University (CSU)	Not Applicable
University of California (UC)	Not Applicable
Private non-profit college	\$2,462 (for tuition and fees) + \$547 (for books and supplies)
WASC-accredited for-profit college	\$2,462 (for tuition and fees) + \$547 (for books and supplies)
non-WASC-accredited for-profit college	\$2,462 (for tuition and fees) + \$547 (for books and supplies)



STUDENT PROFILE : DARRELL

Darrell is planning to attend Cal State Sacramento after graduation. He recently learned that he would receive the Cal Grant B award. Here is a breakdown of the award's distribution:



GIFT AID



GRANT TYPE	YEAR ONE	YEAR TWO	YEAR THREE	YEAR FOUR	TOTAL AWARD
Cal Grant B + Stipend Tuition	\$1,648 + \$0	\$1,648 +\$5,742	\$1,648 +\$5,742	\$1,648 +\$5,742	\$23,818



IMPORTANT NOTE FOR COMMUNITY COLLEGE STUDENTS

If your student receives a Cal Grant B award, the \$1,648 stipend can be used to help pay for books and other community college costs. If used, however, keep in mind that **this will count toward the 4-year maximum** Cal Grant B eligibility. Your student may instead want to save the full award if they are planning to transfer to a 4-year college.

CAL GRANTS (A,B,C)

HOW DO I KNOW IF I MAKE TOO MUCH FOR MY STUDENT TO RECEIVE A CAL GRANT?

Use the tables to see if your family's total annual income falls below the income ceiling for your household size. This will help you determine if you make too much for your student to be considered for a Cal Grant award. Don't forget that the Cal Grants A and B also have a GPA requirement (Cal Grant A = at least a 3.0 GPA, Cal Grant B = at least a 2.0 GPA).

CAL GRANT PROGRAM INCOME CEILINGS (for dependent students and independent students with dependents other than a spouse)		
HOUSEHOLD SIZE	CAL GRANT A & C	CAL GRANT B
Six or more	\$135,000	\$74,100
Five	\$125,100	\$68,700
Four	\$116,800	\$61,400
Three	\$107,500	\$55,200
Two	\$104,900	\$49,000

CAL GRANT PROGRAM INCOME CEILINGS (for independent students)		
	CAL GRANT A & C	CAL GRANT B
Single independent student, no dependents	\$42,800	\$42,800
Married independent student, no dependents	\$49,000	\$49,000

CAN UNDOCUMENTED STUDENTS APPLY FOR CAL GRANTS?

Yes! Undocumented students may be considered for Cal Grant awards. Here are the following requirements:

- Submit the California Dream Act Application and verified Cal Grant GPA by March 2nd
- Meet the financial criteria (demonstrated financial need and have family income and assets below the income limits)
- Meet the Cal Grant GPA requirements (minimum 2.0 for Cal Grant B, minimum 3.0 for Cal Grant A)
- Meet the AB 540 eligibility criteria
- Have at least 1 year of California residency
- Attend a qualifying California college
- Do not have a bachelor's or professional degree
- Are enrolled or plan to enroll in a program leading to an undergraduate degree or certificate
- Are enrolled or plan to enroll at least half time
- Do not owe a refund on any state or federal grant or be in default on a student loan
- Are not incarcerated
- Maintain the Satisfactory Academic Progress standards as established by the school.
- Recipients who do not meet the standards are ineligible for Cal Grant payment and will not use eligibility during the terms they are ineligible for payment.

ADDITIONAL GIFT AID OPPORTUNITIES



Pell Grants and Cal Grants (A,B,C) are just a few of many gift aid opportunities available. There are additional awards under the Cal Grant program as well as financial support that can be provided by California's colleges directly to eligible students:

The Middle Class Scholarship: This opportunity is available to students with family incomes and assets up to \$201,000. This scholarship is intended for students attending a UC or CSU.

UC Blue and Gold Opportunity Plan: This plan covers full tuition and fees for undergraduate UC students with family incomes under \$80,000.

California Dream Act Service Incentive Grant (CDSIG): 2,500 eligible students can receive up to \$3,000 a year for performing at least 100 hours per quarter or 150 hours per semester of community or volunteer service.

To be considered for a CDSIG students must:

- Successfully submit the CADAA
- Have financial need
- Be enrolled at an eligible Cal Grant college
- Be awarded a Cal Grant B award
- Submit a [CDSIG application](#)

COMMUNITY COLLEGE GRANTS & OPPORTUNITIES

California's community colleges continue to be a viable post-secondary pathway for thousands of students. To help cover the cost of tuition and other related costs, students can look into the following opportunities:

California College Promise Grant: Formerly known as the Board of Governors (BOG) fee waiver, the California College Promise Grant waives per-unit tuition fees for all qualifying students planning to attend, or currently attending, a California community college.

icanaffordcollege.com, an easy-to-navigate website with financial aid resources for students, states that there are 3 eligibility requirements to qualify for the California College Promise Grant:

1. You must be a student planning to or currently attending a California community college.
2. You must be determined a resident OR be exempt from non-resident fees under the California Dream Act.
3. You must have financial need.

ADDITIONAL GIFT AID OPPORTUNITIES



Student Success Completion Grant: The Student Success Completion Grant pays Cal Grant recipients enrolled in at least 12 but fewer than 15 semester units \$649 per semester (\$1,298 annually). Cal Grant recipients enrolled in 15 or more semester units receive \$2,000 per semester (\$4,000 annually).

To be eligible for the Student Success Completion Grant, students must:

- Have completed either the FAFSA or CADAA
- Be a Cal Grant B or Cal Grant C recipient
- Have unmet financial need
- Maintain Satisfactory Academic Progress
- Attend a California community college full-time

All requirements must be met to be considered. The Student Success Completion Grants are available on a first-come, first-served basis.

FT3 (Free tuition for first-time, full-time students): The Contra Costa Community College District (District) has announced free tuition for first-time, full-time Contra Costa College (CCC), Diablo Valley College (DVC) and Los Medanos College (LMC) students.

The District will provide free tuition for a full year to eligible students under the California College Promise, a statewide initiative to fund free tuition at community colleges. In order to receive free tuition for up to one year, CCC, DVC and LMC students must meet the following requirements:

- Be a first-time college student
- Complete the District's Pledge Application
- Complete the FAFSA or CADAA
- Complete an education plan
- Enroll in and complete a minimum of 12 units
- Maintain a 2.0 GPA



NEW!

The Cal Grant program is expanding to create more opportunities for California's community college students to receive Cal Grant awards. With age and time-out-of-high school requirements now eliminated, at least 133,000 more community college students are guaranteed to be eligible to receive funds. Read more about the Cal Grant's Community College Entitlement award [here](#).



WORK-STUDY

WORK-STUDY

Work-study is a federal financial aid program that gives qualified students the opportunity to earn funds through work. To be considered for federal work-study, students must meet eligibility requirements and indicate their interest on the FAFSA.

Work-study awards are limited and highly competitive. It is also important to note that work-study programs vary widely between colleges, so if your student receives a work-study award, be sure to look into the details. To help you and your student navigate work-study, we have compiled a list of frequently asked questions.

What college degree or certificate will you be working on when you begin the 2022-23 school year?

Select

Will you have your first bachelor's degree before you begin the 2022-23 school year?

☐ Yes

☐ No

What will your college grade level be when you begin the 2022-23 school year?

Select

Are you interested in being considered for work-study?

☒ Yes

☐ No

☐ Don't know

Previous

Continue

WORK-STUDY FAQ

Q. Are undocumented students eligible for federal work-study?

A. No. However, undocumented students can look into non-federal work-study programs. For example, at UC Berkeley, undocumented students can apply for Director's Work-Study.

Q. What types of federal work-study jobs are available?

A. Eligible work study employers include:

- The college or university
- State or local public agencies (if the work is in the public interest)
- Federal agencies, with the exception of the Department of Education (if the work is in the public interest)
- Private non-profit organization (if the work is in the public interest)
- For-profit organizations

Note: Federal regulations define work in the public interest as work performed for the national or community welfare rather than work performed to benefit a particular interest or group.

Q. Are jobs on campus or off campus?

A. Both.

Q. How much do federal work-study jobs pay?

A. Pay for federal work-study jobs does vary, but a federal work-study student must be paid at least the greater of the federal, state or local municipality minimum wage.

Q. How will students be paid?

A. Generally, undergraduate work-study students are paid by the hour. Graduate work-study students can be paid hourly or salary. By law, your student must be paid at least once a month, and must be paid directly unless arranged otherwise.

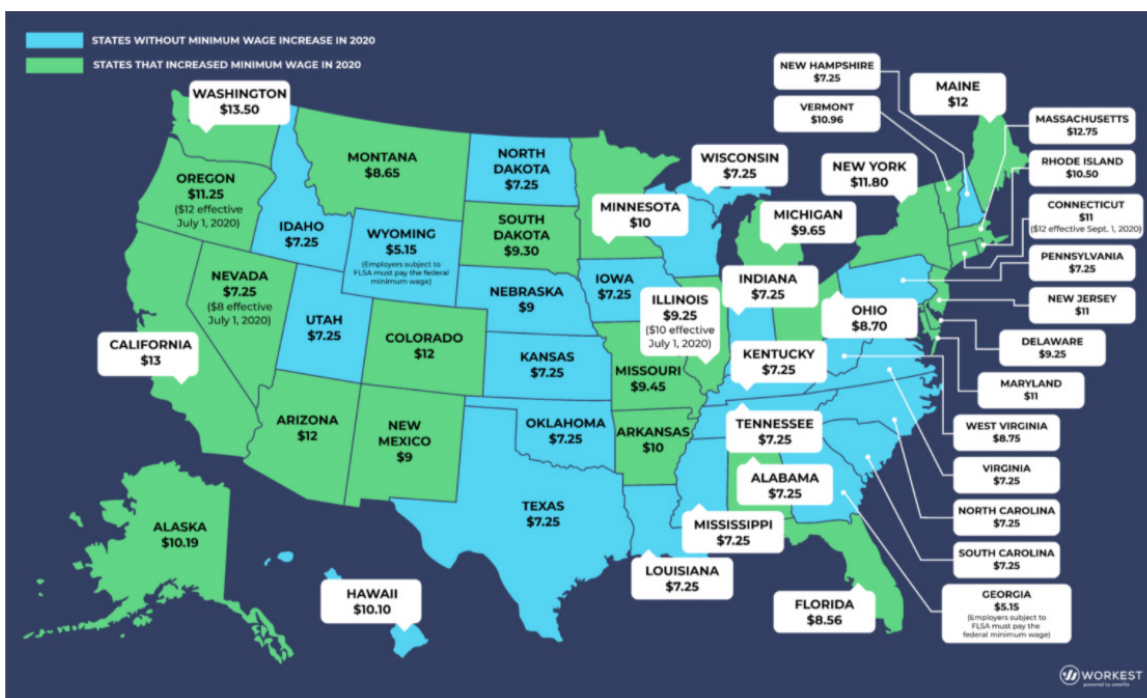


Image Source:
<https://www.zenefits.com/workst/minimum-wage-in-every-state-updated-for-2020/>

LOANS

As we mentioned previously, **loans** are borrowed funds that must be repaid with interest. There are a number of loans available to students and families needing financial support to help pay for college. Let's take a closer look at some of the more common options.

A Direct Subsidized Loan vs. A Direct Unsubsidized Loan

A **Direct Subsidized loan** is for eligible students who have demonstrated financial need.

Interest on these particular loans does not start to accumulate until six months after a student graduates. A **Direct Unsubsidized loan** is available to students at all levels (undergraduate, graduate, professional) and does not require a demonstration of financial need. For these loans, interest accrues as soon as the loan is received. To receive either type of loan, students must complete the FAFSA.

Now that you know the difference between a subsidized and unsubsidized loan, let's look at the table below to see the maximum amounts your student may receive from these loans each year, and what factors influence that amount.

YEAR	DEPENDENT STUDENT	INDEPENDENT STUDENT
First year	<u>\$3,500 in subsidized</u> \$2,000 in unsubsidized	<u>\$3,500 in subsidized</u> \$6,000 in unsubsidized
Second year	<u>\$4,500 in subsidized</u> \$2,000 in unsubsidized	<u>\$4,500 in subsidized</u> \$6,000 in unsubsidized
Third year and beyond	<u>\$5,500 in subsidized</u> \$2,000 in unsubsidized	<u>\$5,500 in subsidized</u> \$7,000 in unsubsidized

The Direct Parent PLUS Loan

Parents of a dependent undergraduate student can take out a **Direct Parent PLUS loan**. These loans are offered at a fixed interest rate (generally higher rate than **student loans**). To be eligible for this loan, a parent must be the biological or adoptive parent of the undergraduate student, and must not have an adverse credit history.

We recognize and respect that the idea of borrowing money to cover college costs may leave parents feeling anxious, concerned, or even intimidated. To help alleviate some of this anxiety, we put together a list of tips from experts on the topic of paying for college on the next page.



TIPS ON TAKING OUT LOANS TO HELP PAY FOR COLLEGE

1. LOOK INTO FEDERAL STUDENT LOANS FIRST

Many experts agree, before you consider taking out a private loan, look into federal student loans first.

Unlike private loans, federal student loans don't require a credit history, have repayment plans that are based on your income, have low fixed income rates, and generally have postponement and forgiveness options.

2. BORROW WHAT YOU NEED

Unlike scholarships and grants, loans need to be repaid. With this in mind, families and students are advised to only borrow what is truly needed to cover college costs. As most loans do not require repayment to start until at least 6 months after a student graduates or leaves school, experts recommend borrowing an amount that will keep your payments at around 10% of your projected monthly take-home pay.

3. PAY INTEREST AS IT ACCUMULATES

Remember, for direct unsubsidized loans interest begins to accrue right away. If possible, start to pay interest off even while you're still in school.

4. REACH OUT TO YOUR LOAN SERVICER EARLY AND OFTEN

According to the Federal Student Aid Office, you should reach out to your loan servicer if you:

- change your address or telephone number
- change your name (for example, maiden name to married name)
- enroll less than half-time for the loan period certified by the school
- fail to enroll at the school that determined you were eligible to receive the loan
- stop attending school or drop below half-time enrollment
- transfer from one school to another school
- graduate

You should also connect with your loan servicer before your first payment is due. Take this opportunity to ask any questions, to confirm the final amount owed, and to solidify your payment schedule.



FINANCIAL AID APPLICATIONS



FINANCIAL AID APPLICATIONS

By now you have been introduced to the goals of this workbook, some of the more popular terms you will come across when working with your student's financial aid application, the cost of college, and options to help finance your student's education.

In this section, we will walk you through the information required for the FAFSA and CADAA. We will also take a closer look at both financial aid applications and provide you with insight into sections where students and parents struggle the most.

ACTION ITEM

Before you continue, we ask that you take out your cell phone, planner, notebook, or whatever you use to keep track of important dates.

PLEASE CALENDAR THESE DATES:

- ☐ **March 2nd – FAFSA or CADAA must be submitted for Cal Grant consideration**
- ☐ **September 10th – Last day to make any FAFSA corrections or updates**

If you are reading about financial aid on the internet or speaking with other parents, you may hear that March 2nd is actually not the correct deadline. To be clear, in California, most state financial aid programs (like Cal Grants) require applications to be submitted by March 2nd for consideration. This is also referred to as a priority filing period, meaning that students are likely to receive more aid if they file before the June 30th federal deadline.

ACCESSING FINANCIAL AID AS AN UNDOCUMENTED STUDENT

First, let's clarify who is considered an undocumented student.

According to the California Student Aid Commission, an undocumented student is a foreign national for whom **any** of the following is true:

- Someone who entered the country without inspection nor proper documentation/permission
- Someone who entered the country with a legal visa but overstayed the visa's stated limit
- Someone who has, or previously had, Deferred Action for Childhood Arrival (DACA) status
- Someone who is still in the process of legalizing their immigration status in the United States

Undocumented students are not eligible to receive federal financial aid. However, undocumented students (who meet AB 540 requirements) **are** eligible to receive state financial aid in California and can be considered for institutional aid from colleges in California.

Eligible undocumented students seeking state financial aid should apply using the California Dream Act Application (CADAA). If you have questions about whether or not your student meets in-state tuition requirements, check out [this tool](#) created by [Immigrants Rising](#).

Reminder: California state financial aid can only be used at public or private institutions in California. For example, Cal Grant awards cannot be applied to tuition or fees at a college outside of California.

FREQUENTLY ASKED QUESTIONS

To help address any concerns about applying for financial aid as an undocumented student (or as a student with undocumented parents), we have provided answers to some of most frequently asked questions.

Q. What is the difference between the FAFSA and the CADAA?*

A. Students should only complete one of the applications (not both), according to the citizenship requirements below:

You are eligible to complete the FAFSA if you are a:

- U.S Citizen
- Permanent Resident
- Eligible non-citizen
- T Visa holder

You are eligible to complete the CADAA if you:

- Are undocumented
- Have a valid or expired DACA
- Are a U Visa holder
- Have Temporary Protected Status (TPS)
- Meet the non-resident exemption requirements under AB 540

Reminder: If your student has Temporary Protective Status (TPS) or holds a U Visa, they can apply for state financial aid through the CADAA, even if they do not meet the AB 540 requirements.

Q. What are the nonresident exemption requirements under AB 540?

A. Students must meet all three requirements to be eligible:

1. Time and Coursework Requirements: Three years of credit from a California high school and three years of total attendance at any combination of a California elementary school, California middle school, or California high school.

OR

Three years of attendance (or the equivalent) at a California high school, a California adult school, or a California community college*.

**Note: Only a maximum of two years at a California community college counts toward meeting this requirement. An additional year at another approved California institution is needed to meet the requirement in full.*

2. Degree or unit requirements. Any one of the following will satisfy this particular requirement:

- Graduation from a California high school (or the equivalent)
- Attainment of an associate's degree from a California community college
- Fulfillment of minimum transfer requirements from a California community college to a UC or CSU

3. Completed Nonresident Exemption Request. The California Nonresident Exemption Request form states that you meet the AB 540 requirements.

Q. As an undocumented student am I eligible for federal financial aid?*

A. No. Undocumented students are not eligible for federal student aid. If you attend an eligible California public or private college, **you will be considered for state financial aid.**

Q. Is DACA required to apply for financial aid in California?

A. No, DACA is not required to apply for financial aid in California.

Q. I am an undocumented student who applied for in-state tuition through AB 540. Could immigration enforcement authorities learn of my undocumented status through my AB 540 application?*

A. Possibly, but it is unlikely. The CSU, UC, and California community college systems publicly stated that they will refuse to share immigration-related information and do whatever they can to protect AB 540 applicant information from immigration enforcement authorities.

See the joint-statement released by the California Student Aid Commission (CSAC) with the California Department of Education:

*"The information provided via the California Dream Act Application is used solely to determine eligibility for state financial aid and isn't shared with the federal government or used for immigration enforcement purposes. The CSAC will protect this information to the fullest extent of the law."**

Q. In my application for federal student aid through FAFSA, I revealed that my parents are undocumented by filling in "0s" for their social security number where asked on the FAFSA form. Could immigration enforcement authorities access this information from my FAFSA record?*

A. Yes. There is some risk involved in submitting a FAFSA form that reveals an undocumented parent because the U.S. Department of Education can share FAFSA application information with law enforcement agencies. Immigration enforcement authorities have never requested student FAFSA information in the past, but that could change in the future. Students should make the decision that is best for them in light of this risk and the important decision to attend college.

* This content was pulled directly from the California Student Aid Commission's website.

** This content was pulled directly from the ACLU of Northern California's website.

WHO IS CONSIDERED A PARENT FOR THE FAFSA AND CADAA?

WHO IS CONSIDERED A PARENT?

For the purpose of the FAFSA and CADAA, a parent is defined as biological or legally adoptive (this includes same-sex parents and unmarried parents living together).

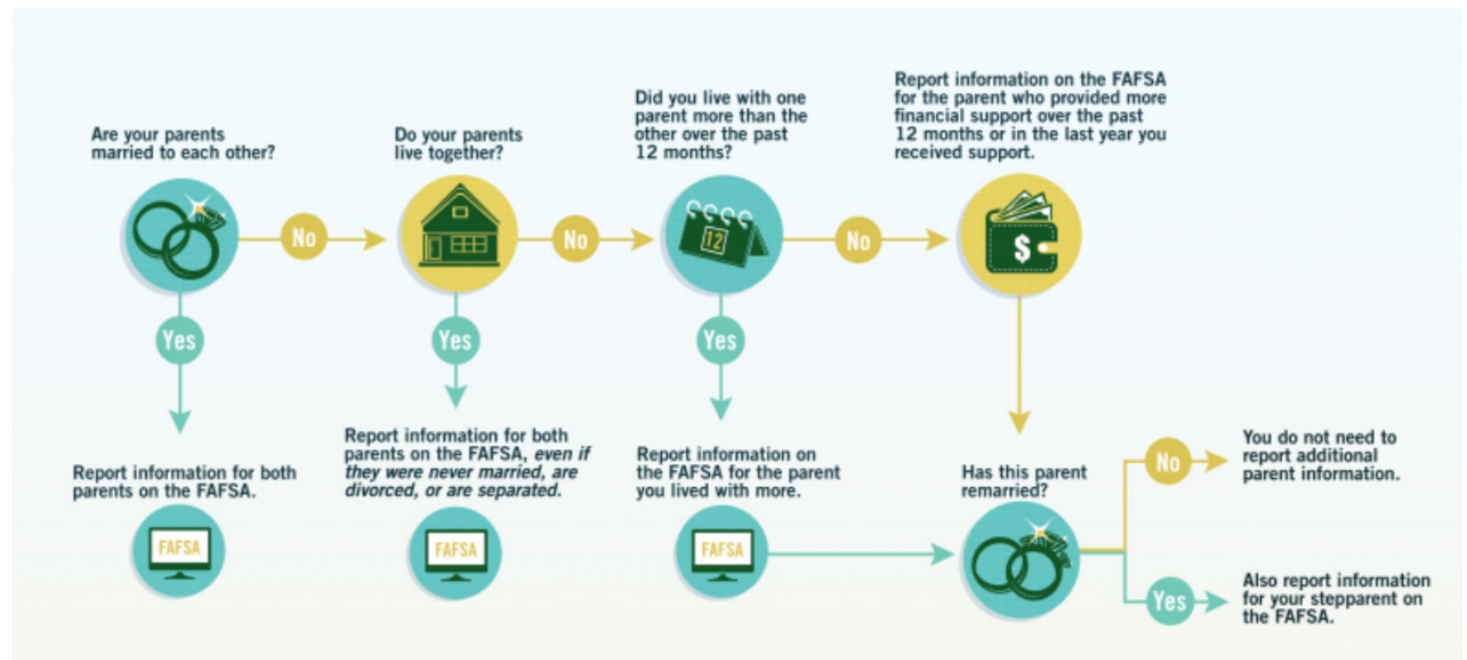
In the case of divorced or separated parents who do not live together, the parent is defined as the adult with whom the student **has lived with more in the last 12 months**. A stepparent can also be considered a parent if the individual is currently legally married to the student's primary custodial parent.

The Federal Student Aid Office has created a graphic to help your student determine which parent's information to provide when filling out the FAFSA. The same graphic can be applied to the CADAA.

WHO IS NOT A PARENT?

While there may be adults and parent-like figures in a student's life, for the purpose of the FAFSA and CADAA only biological parents or legally adoptive parents should provide their information. Widowed stepparents, grandparents, foster parents, legal guardians, siblings, aunts and uncles are not considered a student's parent unless they have legally adopted the student.

It is important to note that if a student is in foster care or has a legal guardian, he/she will be considered an independent and will not need to provide any parental information.



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

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)





FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

Here we are, the Free Application for Federal Student Aid (FAFSA). Before we walk through the FAFSA step-by-step, have you confirmed which of the two applications — FAFSA or California Dream Act Application (CADAA) — is appropriate for your student? As a reminder, please review the citizenship requirements:

You are eligible to complete the FAFSA if you are a:

- U.S Citizen
- Permanent Resident
- Eligible non-citizen
- T Visa holder

You are eligible to complete the CADAA if you:

- Are undocumented
- Have a valid or expired DACA
- Are a U Visa holder
- Have Temporary Protected Status (TPS)
- Meet the non-resident exemption requirements under AB 540

Reminder: If your student has Temporary Protective Status (TPS) or holds a U Visa, they can apply for state financial aid through the CADAA, even if they do not meet the AB 540 requirements.

You can only fill out one application per year.



WHAT IS AB 540?

If your student is a California resident, they will pay significantly lower tuition than an out-of-state student looking to attend a California 2- or 4-year college. AB 540 is a California law that ensures qualified students pay in-state resident tuition and fees to attend a 2- or 4-year college in California instead of the more expensive nonresident fees. Students — including undocumented students — must meet the following three AB 540 requirements (time and coursework, degree/unit, and completed nonresident exemption request) to be eligible for in-state rates:

1. TIME AND COURSEWORK REQUIREMENTS

Three years of credit from a California high school and three years of total attendance at any combination of a California elementary school, California middle school, or California high school

OR

Three years of attendance (or the equivalent) at a California high school, a California adult school, or a California community college*.

**Note: Only a maximum of two years at a California community college counts toward meeting this requirement. An additional year at another approved California institution is needed to meet the requirement in full.*

2. DEGREE OR UNIT REQUIREMENTS

Any one of the following will satisfy this particular requirement:

- Graduation from a California high school (or the equivalent)
- Attainment of an associate's degree from a California community college
- Fulfillment of minimum transfer requirements from a California community college to a UC or CSU

3. COMPLETED NONRESIDENT EXEMPTION REQUEST

The California Nonresident Exemption Request form states that you meet the AB 540 requirements.

In order to successfully complete the FAFSA, you and your student will both need to create an FSA ID. Your FSA ID will serve as your legal, electronic signature. Please note, a valid social security number is required for this process. A work-only social security number cannot be used. If a parent does not have a valid social security number, the signature page will have to be printed and mailed.

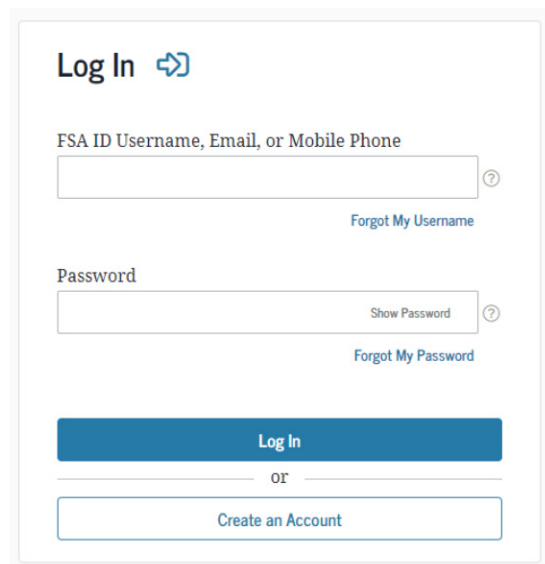
Before you create an account, review the note below from the Federal Student Aid Office:

Because financial aid agreements are legally binding, you can't create an account for someone else, even another family member. Parents and students must create their own accounts.

1. Go to <https://studentaid.gov/fsa-id/create-account/account-info>
2. You will need to create a username and password. You will also need to enter an email address — make sure you enter an email address that you check frequently.
3. You will be asked to enter your social security number.
4. You will also be asked to answer self-selected security questions. These questions will be used to confirm your identity in the event that you forget your password or username.
5. Once you provide all of your information, a verification code will be sent to the email address you provided. Once you enter the verification code, your FSA ID will be ready for use.

Note: If you decided to provide a mobile phone number, a verification code will also be sent via text message.

New! You can now use your verified mobile phone number as your FSA ID.



The screenshot shows the FSA ID login and account creation interface. At the top, it says "Log In" with a right-pointing arrow icon. Below this is a text input field labeled "FSA ID Username, Email, or Mobile Phone" with a question mark icon to its right. Underneath the field is a link that says "Forgot My Username". Below that is another text input field labeled "Password" with a "Show Password" link and a question mark icon to its right. Underneath the password field is a link that says "Forgot My Password". At the bottom of the login section is a blue button labeled "Log In". Below the button is the word "OR" centered. At the very bottom is a white button with a blue border labeled "Create an Account".

1. Go to <https://studentaid.gov/fsa-id/create-account/account-info>. Login using your FSA ID.

1 STUDENT DEMOGRAPHICS

In the Student Demographics section of the FAFSA, your student will be asked to provide general information: name, birthdate, social security number, permanent legal address, citizenship status, etc. Please note, this is also the section of the application where your student must select if they would like to be considered for **work-study***.

Your student will also be asked to indicate what their college grade level will be at the beginning of the 2022-2023 school year. If you have completed the FAFSA before and are applying for a renewal, the college grade level refers to your student's grade level in regards to completing their intended certificate or degree. It does not refer to the number of years your student has attended college.

If your student is currently a senior in high school and will be a first-time college student, be sure they select **Never attended college/1st yr**.

Reminder: Do not use nicknames on the FAFSA. Provide your legal name as it appears on your social security card. Before your student submits their FAFSA, double and triple check that birthdates and social security numbers were input correctly.

**For more information on work-study, refer to the What is Financial Aid? section.*



WHAT IF...?

What if my high school student is currently enrolled in college courses at a California community college, or has already completed community college courses? Should my student still select **Never attended college/1st yr** for the purpose of the FAFSA?

Yes! Your student should still select **Never attended college/1st yr**.

STUDENT INFORMATION

* Rectangular

Student Selective Service

Are you male or female? ?

☒ Male☐ Female

Most male citizens and immigrants must register with the Selective Service System to receive federal student aid.

Are you registered with the Selective Service System? ?

☐ Yes☒ No

Do you want us to register you with the Selective Service System? ?

☒ Yes☐ No

Previous

Continue

Reminder: Selective Service (males only) and drug conviction questions will still show up on the FAFSA for the 2022-23 award year. The answers no longer impact federal financial aid eligibility.

2 SCHOOL SELECTION

Reminder: The School Selection section appears on Step 6 of the FAFSA paper application.

Now, in the School Selection section of the FAFSA, your student will indicate which colleges and universities should receive this application. If your student is currently a senior in high school, the completed FAFSA should be sent to the colleges where your student is seeking admission.

Pro tip! Make sure your student lists more than one college in the School Selection section. Also, be sure to include a California university in order to be considered for state financial aid.

When listing colleges and universities in the School Selection section, here are some helpful tips:

1. Even if your student is not planning to attend a university in California, it is important to list at least one California college or university for Cal Grant consideration.

California

You must list an eligible in-state college to be considered for state grant aid. The order in which you list the colleges will not impact your eligibility for state aid programs.

2. As we discussed previously in this workbook, there are varying deadlines for financial aid applications. After listing a California college, list those colleges and universities with the earliest financial aid deadlines (in-state or out-of-state).
3. Try to keep the number of colleges and universities listed to ten. If your student is applying to more than ten colleges and universities, wait until your student receives the processed Student Aid Report (SAR). Once received, add and delete schools as necessary.

The screenshot shows the FAFSA School Selection search interface. At the top, there are two tabs: "Search by School Name, City, State" (which is active) and "Search by Federal School Code". Below the tabs, there is a "State" dropdown menu with "Select" as the current selection and a help icon. Below the state dropdown is a "City - optional" text input field with a help icon. Below the city field is a "School Name - optional" text input field with a help icon. At the bottom of the form is a blue "Search" button.

3 DEPENDENCY STATUS

The Dependency Status section will be used to determine if your student is a dependent or an independent. Your student is considered an independent on the FAFSA if your student's answer is "yes" to any of the following questions:

1. Will you be 24 or older by Jan. 1 of the school year for which you are applying for financial aid? For example, if you plan to start school in August 2022 for the 2022–2023 school year, will you be 24 by Jan. 1, 2022 (i.e., were you born before Jan. 1, 1999)?
2. Are you married or separated but not divorced?
3. Will you be working toward a master's or doctorate degree (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.)?
4. Do you have children who receive more than half of their support from you?
5. Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?
6. Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
7. Are you a veteran of the U.S. armed forces?
8. At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?
9. Are you an emancipated minor or are you in a legal guardianship as determined by a court?
10. Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?

If your student is considered an independent, then they do not need to provide any parental information on the FAFSA. If your student is considered a dependent, then parental information will be required.

4 PARENT DEMOGRAPHICS

If your student is completing the Parent Demographics section of the FAFSA, it is for one of three reasons: 1) your student is considered a dependent (for financial aid purposes), 2) your student is considered an independent but has opted to provide parental information on a completely voluntary basis or 3) your student is considered an independent, but is working toward a graduate degree that requires parental information, regardless of dependency status.

What information will you (the parent) be asked to provide in this section?

- Your social security number*
- Your legal first and last name
- Your date of birth
- Email address
- If you've lived in your current state of residence for at least 5 years

**Note: If you do not have a social security number, enter 000-00-0000.*

You will also be asked to explain the size of your household, and whether or not you have any other dependents in your household who will attend or are currently enrolled in college at least part-time. **Pay attention to the dates provided for this question.** For example, if the student completing the FAFSA for the 2022-2023 school year has a younger sibling currently in 11th grade, the younger sibling will not be a college student between July 1, 2022 - June 30, 2023.

Because questions about the household size and the number of dependents in college are often answered incorrectly, an attempt has been made to simplify how these figures are reported. It is important to note that when answering this initial question about the size of the parents' household, students do not count themselves (they will be added automatically in the final answer on the electronic FAFSA application).



Harleen is a high school senior and is completing the FAFSA for the first time. Harleen's parents are married, and she has two siblings: an older brother currently in his second year at Cal State Long Beach and a younger sister in 10th grade. Harleen's grandmother and grandfather recently moved in and will now be fully supported financially by her parents. Harleen's older brother just moved out of their family home to be closer to Cal State Long Beach.

Harleen's household size for the purpose of the FAFSA is 7, and the number of dependents in her parents' household attending college during her award year (2022-23 in this case) is 2.

Here's why the household size is 7 and why the number of dependents in the household attending college is 2:

- Harleen, as the student applying for financial aid, counts as **1**
- Harleen's parents each count as 1 for a total of **2**
- Harleen's older brother counts as **1** in the household even though he lives outside of the house because he still receives more than half of his financial support from his parents, and will continue to receive financial support from his parents next school year
- Harleen's younger sister counts as **1**
- Harleen's grandparents each count as 1, for a total of **2**, because they will now be fully supported financially by her parents

HARLEEN'S HOUSEHOLD SIZE

$$1 \text{ (Harleen)} + 2 \text{ (parents)} + 1 \text{ (brother)} + 1 \text{ (sister)} + 2 \text{ (grandparents)} = 7$$

PARENT INFORMATION

Parent Household Information

Your household size is 7.			
	You:	Your Parents:	Other Dependent Children of Your Parent(s):
	1	2	2

Number in College

Out of the 5 dependents in your parents' household (as shown above), how many will be college students between July 1, 2021 and June 30, 2022? **DO NOT include your parents, but DO include yourself** and other members of the household.

Of the seven members in Harleen's parents' household, 2 will be in college during the 2022-23 school year: Harleen and her older brother.



WHAT IF...

What if Harleen's younger sister decides to enroll in college courses when she is an 11th grader? Does she then count as another dependent from the household enrolled in college?

No. Only students who will attend an eligible college or university on at least a half-time basis for the purpose of obtaining a certificate or degree may be counted in the number of college students on the FAFSA. Additionally, Harleen's younger sister does not yet have a high school diploma (or its equivalent) so she should not be included in the "Number in College" count.



Malcolm is a high school senior and is applying for financial aid for the first time. His parents are divorced and he has two younger sisters. Malcolm's parents have joint custody of all three children, but Malcolm and his two sisters lived with their mother more than their father in the past 12 months. Malcolm's mother is now remarried.

In this case, **Malcolm's household size is 5**. Here's why:

- Malcolm, as the student applying for financial aid, counts as **1**
- Malcolm's mother counts as **1** because Malcolm has lived with her more than his father over the past 12 months (for the purposes of the FAFSA, she is considered the custodial parent)
- Malcolm's stepfather counts as **1**, because he is legally married to Malcolm's mother (the custodial parent)
- Malcolm's younger sisters count as **2**

MALCOLM'S HOUSEHOLD SIZE

1 (Malcolm) + 1 (mother) + 1 (stepfather) + 2 (sisters) = 5

PARENT INFORMATION

Parent Household Information

Your household size is 5.

You:	Your Parents:	Other Dependent Children of Your Parent(s):
1	2	2

Two things are important to note about Malcolm's household:

1. When filling out his FAFSA, Malcolm should provide financial information about his mother (Parent 1) and stepfather (Parent 2). Malcolm should not provide his father's financial information because his mother (the custodial parent for the purpose of the FAFSA) is remarried.
2. Whether or not Malcolm's mother claimed Malcolm as a dependent when filing her taxes, she is still considered his custodial parent for the FAFSA.

STUDENT INFORMATION

Dependent Student Status

Based on your answers to the dependency status questions, you are considered a **"dependent"** student. This means you must provide **parental** information. Select the "I will provide information about my parent(s)" option and "Continue" to continue filling out your FAFSA® form.

If you have a special circumstance and are unable to provide parental information under very limited circumstances, you may be able to submit your FAFSA® form without parental information. Select the "I am unable to provide information about my parent(s)" option and "Continue" for additional information. ?

- ☐ I will provide information about my parent(s).
- ☒ I am unable to provide information about my parent(s).



WHAT IF...?

What if a student can't provide any information about their parents? Can this section be skipped? There are a number of special circumstances that would allow a student to skip this section: 1) If the student has left home because the environment is unsafe, or 2) if the student does not know the whereabouts of their parents and is unable to contact them, or 3) if the student's parents are incarcerated.

The following scenarios do not qualify as special circumstances: 1) the student does not live with the parents, 2) the student does not receive financial support from the parents, 3) the student's parents refuse to help pay for college, 4) the student is not claimed as a dependent by the parents on their tax return, or 5) the parents do not want to provide information for the FAFSA.

Students with a special circumstance are advised to follow up with their selected college's financial aid office as soon as possible.

5 & 6 FINANCIAL INFORMATION

This is the section of the FAFSA where parents are asked to provide both personal and tax-related information. Not surprisingly, this is also the section of the application that parents and students alike struggle to complete.

To minimize frustration and any confusion, let's look at what questions your student will need to answer about you (assuming you are the parent):

- **Tax return completion status.** There is a menu that will allow your student to answer if you (the parent) "already completed", "will file", or are "not going to file" taxes for the previous year. If your student is completing the FAFSA for the 2022-2023 school year, you should provide information from your 2020 tax return.
- **Tax Filing Status.** Answer this according to how you filed your 2020 taxes. As a reminder, the most common tax filing statuses are:
Single, Married Filing Jointly, Married Filing Separately, Head of Household, Qualifying Widow(er) with Dependent Child
- **Puerto Rican or foreign tax return.** The FAFSA will ask specifically if you filed a Puerto Rican or foreign tax return for the previous tax year. Indicate yes or no.

WHAT IS THE IRS DATA RETRIEVAL TOOL?

The IRS Data Retrieval Tool was created to help parents and students complete the FAFSA in a more timely and accurate manner. If you (the parent) answered that you have “already completed” the previous year’s tax return, the IRS Data Retrieval Tool will automatically populate the FAFSA with the majority of your required tax information. If your tax information is successfully transferred, the respective fields will say “Transferred from the IRS” and will not show your actual information.

Unfortunately, the IRS Data Retrieval Tool may not work for every user. Here are some more common reasons why information transfers are unsuccessful:

- **The applicant(s) information does not match the information on the tax return.** This could be your name or possibly your address if you have recently moved.
- **It takes time for all the tax information to upload.** It may take up to three weeks for the tax return information to become available through the IRS Data Retrieval Tool if you filed electronically, and up to eleven weeks if you have submitted your tax return information by mail.
- **You do not have a social security number, or the social security card you hold is restricted.** A valid, unrestricted social security number is required to use the IRS Data Retrieval Tool.

WHAT SHOULD I DO IF THE IRS DATA RETRIEVAL TOOL DID NOT WORK FOR ME?

Don’t worry! You can still manually enter all of the relevant information, and we hope you do because you are so close to successfully submitting the FAFSA! If you could not, or preferred not to, use the IRS Data Retrieval Tool be prepared to answer questions about the following:

- **Adjusted Gross Income (AGI).** This can be found on line 11 (1040). If you (the parent) are married, but you and your spouse file separate returns, you will need to combine both AGIs.
- **Income taxes.** This can be found by subtracting Schedule 2-line 2 from line 22 (1040). If the total is negative, enter 0.
- **Earnings from work.** This information must be provided whether or not a 2020 tax return was filed.
 - This information may be on your W-2 forms or on the tax return you selected previously on the FAFSA.
 - (1040) Line 1 + Schedule 1—lines 3 + 6 + Schedule K-1 (IRS Form 1065)—Box 14 (Code A).
 - If any individual earning item is negative, do not include that item in your calculation.

- **Benefits from federal assistance programs.** The FAFSA will show you a list of federally funded benefits programs. If you received benefits from any of the programs shown, check the box accordingly. It is important to note that answering truthfully will not affect your student's financial aid eligibility, nor will it impact your status in any of the mentioned programs.
- **Assets.** Asset-related questions are all self-reported. You will need to report the figure that best represents how much cash you have, and the balances in any open checking and savings accounts. You will also be asked to report the net worth of additional investments that you may own. This may include stocks or real estate.

This does not represent every question you may be asked to answer when completing the FAFSA, but it does cover the more common tax-related questions. **Your student will have to answer similar questions before the application can be submitted.**

7 SIGN & SUBMIT

Congratulations! You did it! In order to submit the FAFSA, you and your student must sign the application. You can do this electronically by using your FSA IDs.

Once the application has been electronically signed and submitted, a confirmation number will appear. We recommend that you print the confirmation page, or take a picture of the screen with your cell phone.

Reminder: If the parent does not possess a valid social security number, the student should electronically sign their part of the application, and then print the signature page for the parent to sign. The signed signature page can be mailed to:

Federal Student Aid Programs
P.O. Box 7652
London, KY 40742-7652

The FAFSA requires both the parent and student signature for processing, so if you know that a signature page needs to be mailed, start and complete the FAFSA as soon as possible.



CALIFORNIA DREAM ACT APPLICATION (CADA)



WHAT IS THE CALIFORNIA DREAM ACT APPLICATION (CADAA)?

The California Dream Act allows both undocumented and nonresident documented students who meet certain criteria to apply for and receive varying types of institutional and state-administered financial aid in California — eligible students complete the California Dream Act Application (CADAA) to access this aid.

If your student has been granted a social security number and permanent residency they should be completing the Free Application for Federal Student Aid (FAFSA). If your student has been granted a social security number for work-related purposes and is still awaiting the completion of their asylum/residency case they should complete the CADAA.

THE CADAA IS...

- used for applying for state financial aid in California. This includes University of California grants, California State University grants, Cal Grants, the California College Promise Grant, and other college-specific awards.
- a safe application that does not impact an applicant's future immigration status.
- processed, at no cost, by the California Student Aid Commission.

THE CADAA IS NOT...

- an application for federal financial aid.
- related to the Deferred Action for Childhood Arrivals (DACA) program.
- a pathway to U.S. citizenship.
- used to apply for financial aid outside of California. It is specific to California. If your student is not eligible for federal financial aid and is interested in attending a college outside of California, then you will need to look into additional programs and services specific to the college and state of interest.

CALIFORNIA DREAM ACT APPLICATION (CADAA)

Here we are, the California Dream Act Application (CADAA). Before we walk through the CADAA step-by-step, have you confirmed which of the two applications — Free Application for Federal Student Aid (FAFSA) or CADAA — is appropriate for your student? As a reminder, please review the eligibility requirements:

You are eligible to complete the FAFSA if you are a:

- U.S Citizen
- Permanent Resident
- Eligible non-citizen
- T Visa holder

You are eligible to complete the CADAA if you:

- Are undocumented
- Have a valid or expired DACA
- Are a U Visa holder
- Have Temporary Protected Status (TPS)
- Meet the non-resident exemption requirements under AB 540

If you have questions about whether or not your student meets in-state tuition requirements, check out [this tool](#) created by [Immigrants Rising](#).

Reminder: If your student has Temporary Protective Status (TPS) or holds a U Visa, they can apply for state financial aid through the CADAA, even if they do not meet the AB 540 requirements.

You can only fill out one application per year.

WHAT IS AB 540?

If your student is a California resident, they will pay significantly lower tuition than an out-of-state student looking to attend a California 2- or 4-year college. AB 540 is a California law that ensures qualified students pay in-state resident tuition and fees to attend a 2- or 4-year college in California instead of the more expensive nonresident fees. Students — including undocumented students — must meet the following three AB 540 requirements (time and coursework, degree/unit, and completed nonresident exemption request) to be eligible for in-state rates:




1. **Time and Coursework Requirements:** Three years of credit from a California high school and three years of total attendance at any combination of a California elementary school, California middle school, or California high school.

OR

Three years of attendance (or the equivalent) at a California high school, a California adult school, or a California community college*.

**Note: Only a maximum of two years at a California community college counts toward meeting this requirement. An additional year at another approved California institution is needed to meet the requirement in full.*

2. **Degree or unit requirements.** Any one of the following will satisfy this particular requirement:
 - Graduation from a California high school (or the equivalent)
 - Attainment of an associate's degree from a California community college
 - Fulfillment of minimum transfer requirements from a California community college to a UC or CSU
3. **Completed Nonresident Exemption Request.** The California Nonresident Exemption Request form states that you meet the AB 540 requirements.

 FIRST TIME USER	 RETURNING USER	 PARENT SIGNATURE
<ul style="list-style-type: none">▪ New to the CA Dream Act?▪ Start a New application▪ Do not submit multiple applications	<ul style="list-style-type: none">▪ Renew your application▪ Submit a saved application▪ Make a correction or add a school to your application	<ul style="list-style-type: none">▪ Request a parent PIN▪ Forgot your parent PIN?▪ Sign the student application
Start	Login	Submit

If you are planning to submit the California Dream Act Application electronically, you can access the application by visiting <https://dream.csac.ca.gov/>. This is the official California Student Aid Commission website. It is important to note that the electronic application is only available in English.

If you would like a paper application, you can access the appropriate PDF here: <https://www.csac.ca.gov/post/resources-california-dream-act-application>. The paper application is available in both Spanish and English.

Reminder: As a result of Senate Bill 169, Selective Service registration is no longer a requirement for male students aged 18-25 to receive state financial aid.

*The breakdown on the following pages follows the order of questions based on the CADAA paper application. The electronic version asks the same questions, but the sections may appear in a different order.

SECTION A: STUDENT QUESTIONS

For this first section, your student will be asked to provide general information such as: legal name (as it appears on school records), birth date, mailing address, citizenship status, and driver's license (if applicable). Additionally, students attending public schools in California will be asked to input their 10-digit Statewide Student ID (SSID) numbers.

SECTION A FYI

Students will also be asked to provide the highest level of schooling completed by their parents. For the purpose of this application, a parent is defined as biological or legally adoptive (this includes same-sex parents and unmarried parents living together). A stepparent can also be considered a parent if the individual is currently legally married to the student's primary custodial parent. (For more information on how a parent is defined, please review *Who is Considered a Parent for the FAFSA and CADAA?*)

Your student will also be asked to provide a social security number. If your student does not have a social security number, leave the answer blank.

SECTION B (STUDENT)

This section of the CADAA will inquire about **your student's finances**, specifically tax filing status and/or intentions. If your student did not complete an IRS income tax return in 2020 (or any other tax return) and does not intend to file, indicate this on Question 30 and skip ahead to Question 36 of this section. If your student did file an income tax return, or intends to, they will be asked to fill out general filing status questions (Question 32 - 37).

SECTION B FYI

If your student filed (or will file) an income tax return, the CADAA asks if a Schedule 1 was (or will be) filed with your tax return (Question 33). This question will also be asked in the Parent section. Schedule 1's are attached when there is additional income, or an adjustment to income, that needs to be reported. This can include unemployment compensation, alimony received or paid, or student loan interest deductions. If more information on the Schedule 1 form is needed, visit <https://support.taxslayer.com/hc/en-us/articles/360019488592-What-is-Schedule-1-Form-1040->.

Question 36 asks how much the student earned from working in 2020. If your student worked in 2020, report their earnings regardless of if they intend to file taxes.

SECTION C (STUDENT)

This section of the CADAA is used to determine if your student is considered a dependent or an independent. If your student answers "yes" to any questions in this section (43 - 55), then your student will skip Section D (parent information) and move on to Section E. If your student answers "no" to each question in this section (43 - 55), you will next move to Section D.

UNDER WHAT CIRCUMSTANCES IS MY STUDENT CONSIDERED AN INDEPENDENT?

Factors that influence a student's dependency status can include:

- Marital status
- Age
- Military service
- Homelessness
- Additional dependents
- Pursuit of a master's degree or enrollment in a doctorate program
- Court-approved emancipation

SECTION D (PARENT)

This section of the CADAA asks parents to provide general information (legal name, mailing address, etc.), as well as answers to more in-depth questions about finances. Before you (the parent) dive into this section, make sure you have established whose information is appropriate to include by reviewing *Who is Considered a Parent for the FAFSA and CADAA?* included in this workbook. If the application will include information for two parents (Parent #1 and Parent #2), be sure to keep them consistent when filling out the application (for example, Parent #1 = Mother, Parent #2 = Stepfather).

What information will I (the parent) need to provide to complete this section of the CADAA?

- 2020 tax return information*
- Income earned in 2020*
- Knowledge of benefits received through federal or state assistance programs
- Social Security number — use 000-00-0000 if you do not have one

**This assumes you are completing the CADAA for the 2022-23 school year.*

SECTION D FYI

- Question 60 asks for the parents' marital status. Answer this question with the status that is correct **as of the day** you are filling out the application.
- Question 74 asks about the size of the parents' household. To report this number accurately, include:
 - the student applying for financial aid
 - the student's parents (If the parents are divorced, count only the custodial parent. If the custodial parent is remarried, count the stepparent)
 - the parents' other children (even if they do not live with the parents) if (a) the parents will provide more than half of their support between July 1, 2022 and June 30, 2023, or (b) the children are considered dependent based on the questions in the dependency status section of the CADAA
 - other people who now live with the student's parents and receive more than half of their support and will continue to receive more than half of their support from the student's parents between July 1, 2022 and June 30, 2023
- Question 75 asks how many people in the parents' household will be college students between July 1, 2022 - June 30, 2023. This question is asked to better understand additional financial obligations you might have, and to determine the appropriate amount of aid for your student.
 - Do not include parents as college students.
 - To be counted in the answer for this question, members of the household must be enrolled (at least part-time) in a program that leads to a college degree or certificate.
- For Questions 86 - 94 of the CADAA, enter "0" even if the answer does not apply. Do not leave the questions blank.
- There are a number of questions that are specific to income tax return filings. Even if you do not intend to file, parents (Parent #1 and Parent #2) will still be asked to report wages earned, and to report cash balances and the net worth of any investments (excluding the house in which the parents currently live).

SECTION E (STUDENT)

This section of the CADAA is only to be answered by students who are determined to be independents according to their answers in Section C. If your student replied "yes" to any question in Section C, then Section E must be completed.



Harleen is a high school senior and is completing the CADAA for the first time. Harleen's parents are married, and she has two siblings: an older brother currently in his second year at Cal State Long Beach and a younger sister in 10th grade. Harleen's grandmother and grandfather recently moved in and will now be fully supported financially by her parents. Harleen's older brother just moved out of their family home to be closer to Cal State Long Beach.

Harleen's **household size for the purpose of the CADAA is 7**, and **the number of dependents in her parents' household attending college during her award year (2022-23 in this case) is 2**.

Here's why the household size is 7 and why the number of dependents in the household attending college is 2:

- Harleen, as the student applying for financial aid, counts as **1**
- Harleen's parents each count as 1 for a total of **2**
- Harleen's older brother counts as **1** in the household even though he lives outside of the house because he still receives more than half of his financial support from his parents, and will continue to receive financial support from his parents next school year
- Harleen's younger sister counts as **1**
- Harleen's grandparents each count as 1, for a total of **2**, because they will now be fully supported financially by her parents

HARLEEN'S HOUSEHOLD SIZE

$$1 \text{ (Harleen)} + 2 \text{ (parents)} + 1 \text{ (brother)} + 1 \text{ (sister)} + 2 \text{ (grandparents)} = 7$$

Of the seven members in Harleen's parents' household, 2 will be in college during the 2022-23 school year: Harleen and her older brother.

? WHAT IF...

What if Harleen's younger sister decides to enroll in college courses when she is an 11th grader? Does she then count as another dependent from the household enrolled in college?

No. Only students who will attend an eligible college or university on **at least a half-time basis for the purpose of obtaining a certificate or degree** may be counted in the number of college students on the CADAA. Additionally, Harleen's younger sister does not yet have a high school diploma (or its equivalent) so she should not be included in the "Number in College" count.



Malcolm is a high school senior and is applying for financial aid for the first time. His parents are divorced and he has two younger sisters. Malcolm's parents have joint custody of all three children, but Malcolm and his two sisters lived with their mother more than their father in the past 12 months. Malcolm's mother is now remarried.

In this case, **Malcolm's household size is 5**. Here's why:

- Malcolm, as the student applying for financial aid, counts as **1**
- Malcolm's mother counts as **1** because Malcolm has lived with her more than his father over the past 12 months (for the purposes of the CADAA, she is considered the custodial parent)
- Malcolm's stepfather counts as **1**, because he is legally married to Malcolm's mother (the custodial parent)
- Malcolm's younger sisters count as **2**

MALCOLM'S HOUSEHOLD SIZE

$$1 \text{ (Malcolm)} + 1 \text{ (mother)} + 1 \text{ (stepfather)} + 2 \text{ (sisters)} = 5$$

Two things are important to note about Malcolm's household:

1. When filling out his CADAA, Malcolm should provide financial information about his mother (Parent 1) and stepfather (Parent 2). Malcolm should not provide his father's financial information because his mother (the custodial parent for the purpose of the CADAA) is remarried.
2. Whether or not Malcolm's mother claimed Malcolm as a dependent when filing her taxes, she is still considered his custodial parent for the CADAA.

SECTION F (STUDENT)

This section of the CADAA is used to inform processors which universities should receive the completed application. Students will be asked to enter unique codes for the colleges where they are seeking admission. To find the appropriate college codes, visit www.fafsa.gov.

The college codes are the same for both the CADAA and the FAFSA.

As a reminder, the CADAA is an application for state aid in California only — this application cannot be used for universities outside of California, or to access federal student aid funds.

Pro tip! Make sure your student lists more than one college in this section!

SECTION G (STUDENT AND PARENT)

Congratulations! You did it! In order to submit the CADAA, you and your student must sign the application.

If you and your student are completing the CADAA electronically, the parent will be asked to enter their name, date of birth, and address at the end of the application to generate a Parent Pin. Be sure the information provided at this point exactly matches the information provided in Section D. Once entered, the application system will automatically create a Parent Pin that will serve as the parent's electronic signature. Write this number down in a notebook, and take a picture of the screen with your cell phone.

Once the application has been electronically signed and submitted, a confirmation number will appear. We recommend that you print the confirmation page, or take a picture of the screen with your cell phone.

All completed and signed paper applications should be mailed to:

California Student Aid Commission, Cal Grant Operations
P.O. Box 419027
Rancho Cordova, CA 95741-9027

**SIGN****SUBMIT**

