EAST SIDE Silicon Valley HIGH SCHOOL DISTRICT

CSAC | CALSOAP SAN JOSÉ CONSORTIUM

Financial Aid: Paying for College and Careers

CALIFORNIA STUDENT AID COMMISSION

UC SANTA CRUZ Educational Partnership Center
Creating college-bound communities

California College Guidance Initiative

WHAT IS FINANCIAL AID?

- Money that helps students pay for college or career school.
- Provided by the Federal Government, State, Colleges or career schools, nonprofit or private organizations, community organizations, foundations or corporations.
- Available for ALL types of school.
- Students must submit a financial aid application (FAFSA, CSS Profile, or CA Dream Act).

AB 469

California Law (AB 469) now requires **all** high school seniors, including undocumented students, to apply for the FAFSA or CA Dream Act (CADAA) or complete an **opt-out waiver**.

Effort to increase awareness of and access to financial aid.

AB 540

Undocumented students who attend a CA school for 3 years AND receive a GED or Diploma qualify for AB 540.

SYSTEMS OF HIGHER EDUCATION

Each system offers its own programs but also each system have their own cost of attendance.

Types of Financial Aid

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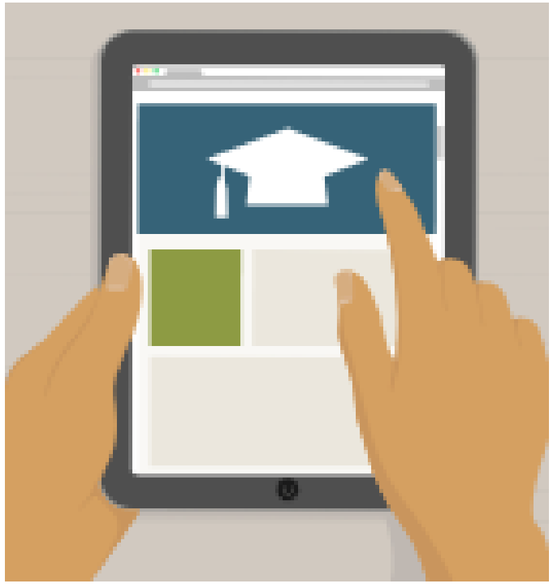
Need Based/ Gift Aid

Need Based Aid = Free

Grants and Scholarships are need based.



Non Need Based/ Self-help Aid

Non Need Based Aid = Earned/Loaned

This is money that has to be paid back or earned through employment.

Ex) Work-Study, Loans

GRANTS

- Needs Based
- Money does not have to be paid back
- Awarded from federal, state & university funds

WORK-STUDY

- Needs Based
- 10-20 hour week
- Fixed amount
- Paid to student

SCHOLARSHIPS

- Money that doesn’t have to be paid back
- Merit/Talent/Need Based
- Private agencies, community centers, employers

LOANS

- Borrowed money that has to be paid back with interest.
- Don’t have to accept
- Can accept partial amounts
- Private Loans or “Alternative Loans” = money comes from lending instituions

Where does this money come from?

Federal Government

State Government

Colleges or Universities

Private Agencies, Community Centers, Employers

SOURCES OF FINANCIAL AID

Federal and State Student Aid Programs

California State Aid

Cal Grant

A- Up to $12,570

B - $1,672+

C - $1,094

EOP / EOPS

Up to $4,000 a year

Middle Class Scholarship

Amount Varies

Fee Waivers

Amount Varies. by Educational Level

Federal Aid

Pell Grant

Up to $7,395 a year

FSEOG

Up to $4,000 a year

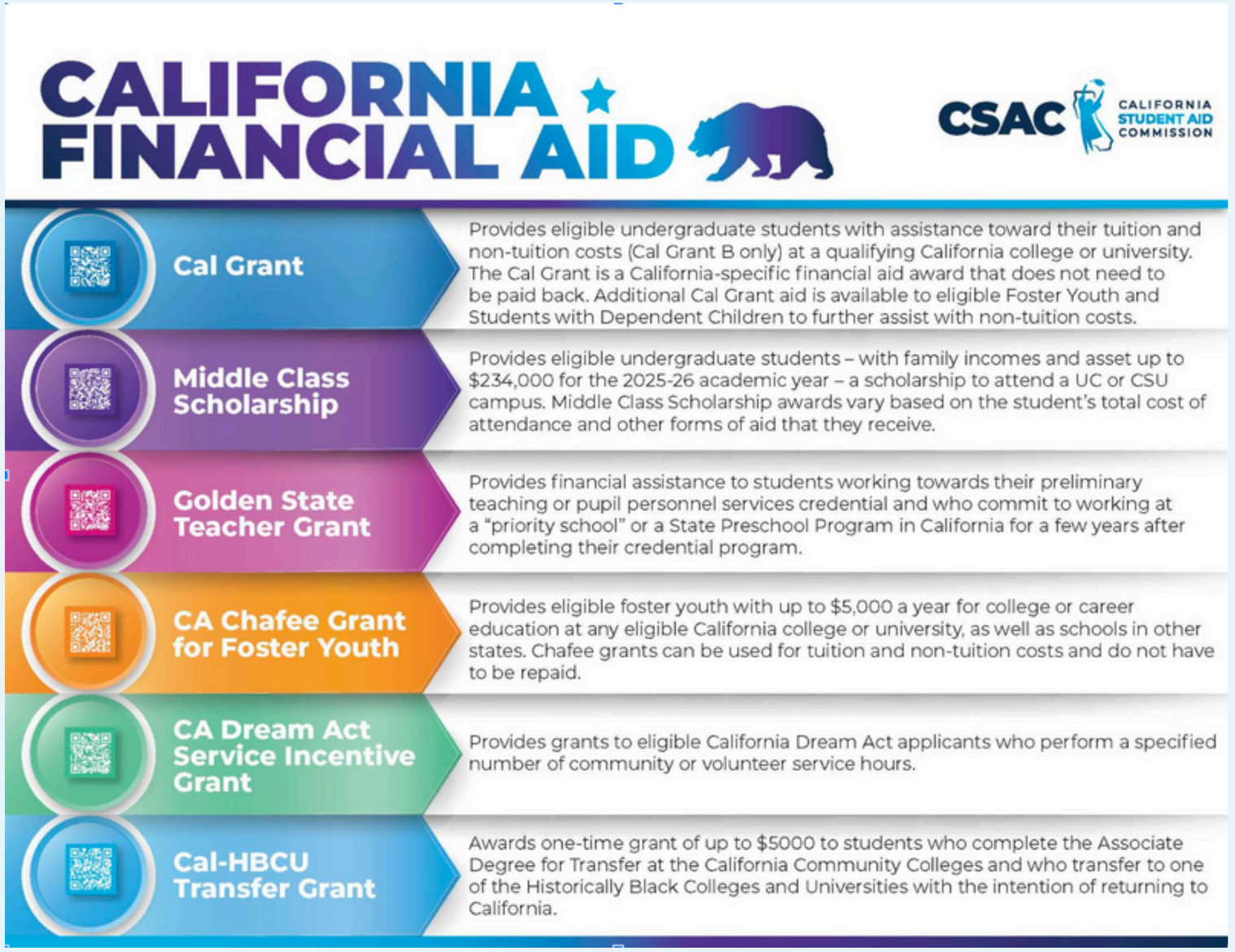
Federal Work Study

Amount Varies

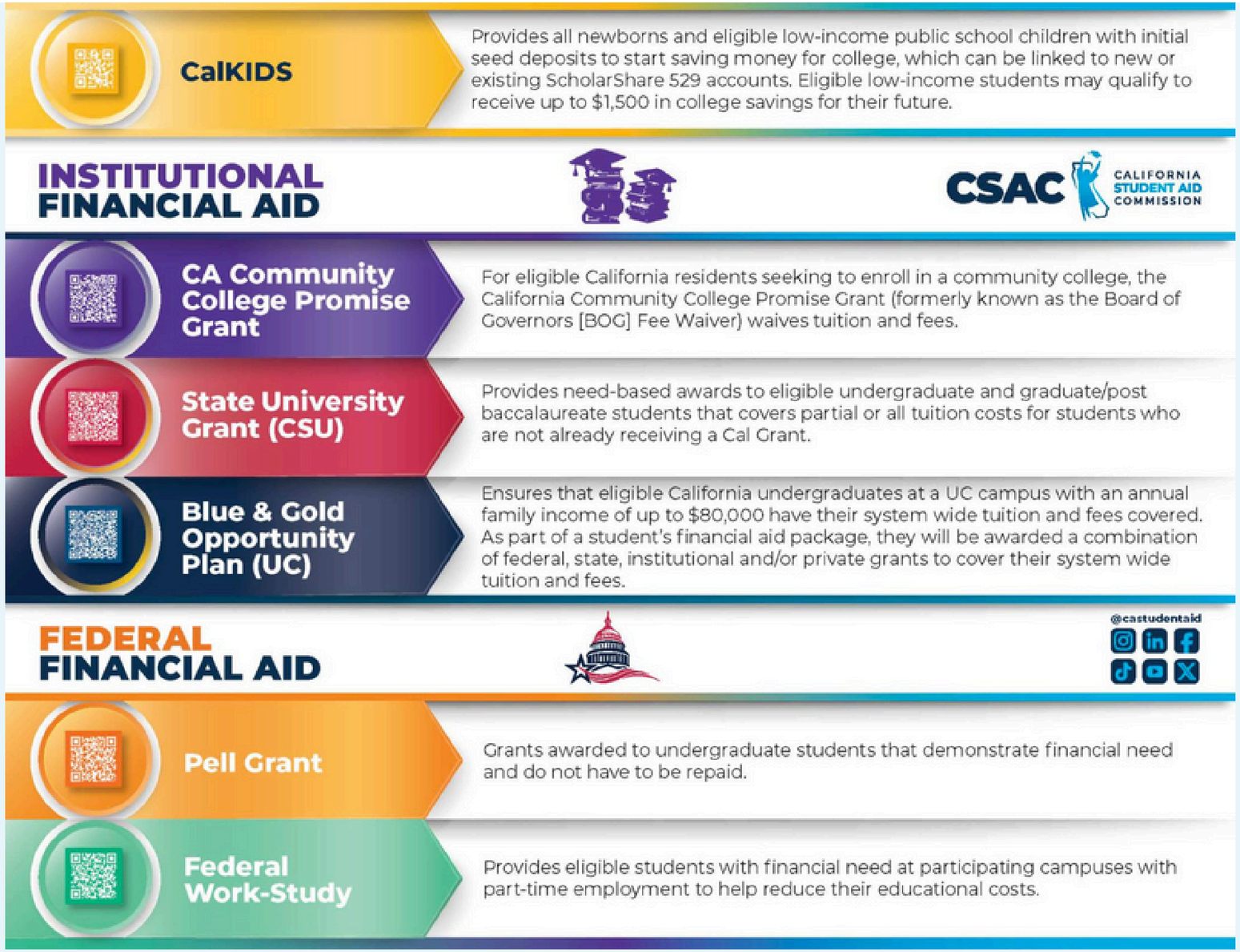
Loans

Amount Varies by Educational Level

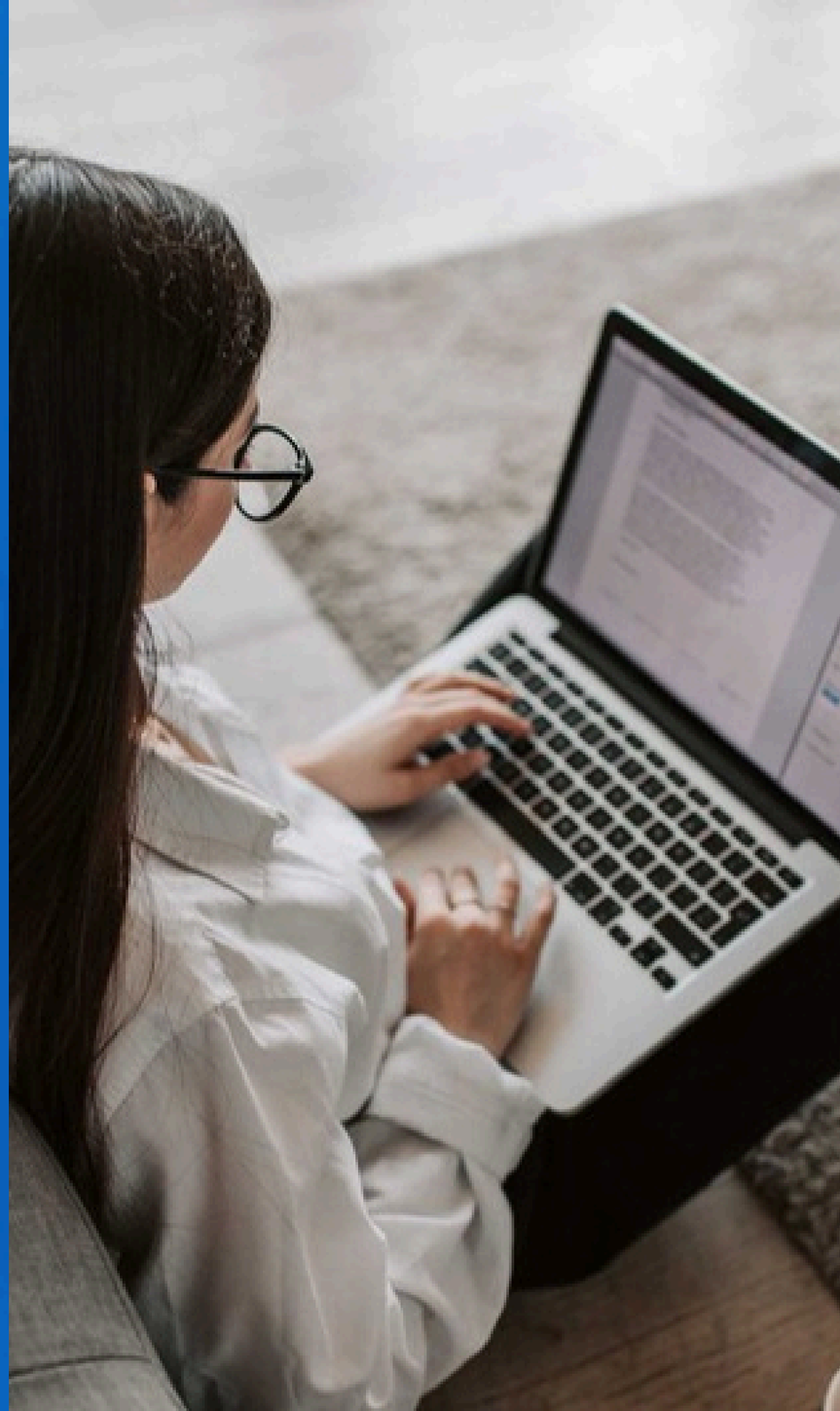
Financial Aid Programs



Financial Aid Programs



Cost of Attendance (COA)



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Direct Costs vs. Indirect Costs

Sticker Price =
Price that is listed on the schools website

Net Price =
Price after financial aid deduction

Direct Costs

Paid directly to the college

Examples:

- Tuition and Fees
- Housing / Room & Board
- Health Insurance

Indirect Costs

Expenses that are not paid directly to the college

Examples:

- Books and supplies
- Personal Expenses
- Miscellaneous Fees
- Transportation

Cost of Attendance (COA)

	W/Parents	Off Campus	On Campus
Comm. Coll. (CC)	$19,591	$30,130	N/A
Cal.State Univ. (CSU)	$23,356	$33,270	$32,308
Univ. of Cal. (UC)	$33,010	$41,592	$46,168
Private (SCU,USC)	$59,241	$59,241	$77,208

Estimated Cost of Attendance at UCLA

Fees	UCLA residence halls	Off campus	with parents
Tuition and Fees	14478	14478	14478
Room and Meals	17148	17436	7714
Books and Supplies	1574	1574	1574
Transportation	704	1196	2276
Personal expenses	1655	1921	2049
Health insurance	2958	2958	2958
Total - CA residents	**38517**	**39563**	**31049**

Estimated Cost of Attendance at SJSU

Fees	SJSU residence halls	off campus	with parents
Tuition and Fees	7992	7992	7992
Room and Meals	19866	19430	10124
Books and Supplies	938	938	938
Transportation	1106	1764	1610
Personal expenses	2406	3146	2692
Total - CA residents	32308	33270	23356

Applying
for Financial Aid

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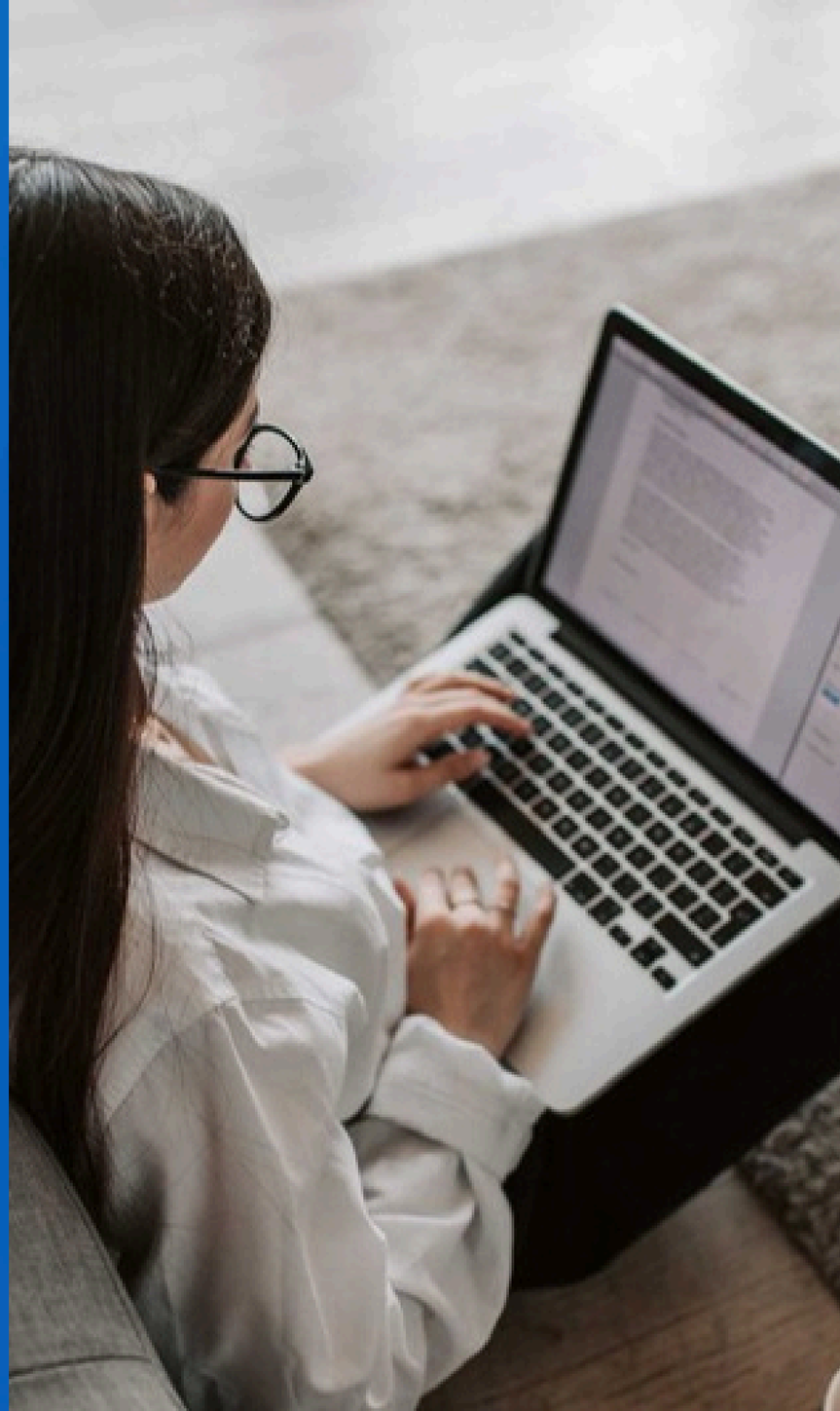
CALIFORNIA COLLEGES .edu

DISCOVER. PLAN. LAUNCH

Students! **Always Launch your Financial Aid Applications using your CCGI portal!**



CALIFORNIA STUDENT AID COMMISSION

FAFSA & CADAA

for state and federal aid

01 Two applications – students only need to **complete one** every year they are in college

02 26-27 application period **October 2025 - March 2026**
UC/CSU recommended deadline is March 2
California Community College deadline is Sept 3

03 Apply once for many programs – Pell Grant, FSEO Grant, Cal Grant, Middle Class Scholarship

04 Financial need is determined by **household income in prior-prior year**

05 Parents must provide information for children until they reach **24 or meet independent requirements**

First Step: Determine what application to complete

FAFSA

FAFSA Requirements:

- Valid Social Security number
- U.S. Citizen or Permanent Resident
- Have a High School Diploma, GED or Equivalent
- Professional email address
- Create FSA ID

Time Frame:

October 1, 2025 - March 2, 2026

Info Needed to Complete FAFSA:

General Info
Complete legal name, email, street address

Income Information
Student, Parent(s)

List up to 20 schools student plans to attend

IMPORTANT STEP

Provide Consent

- All contributors must provide consent & approval to have their federal tax information transferred into the FAFSA form - even if you didn't file any tax return at all.

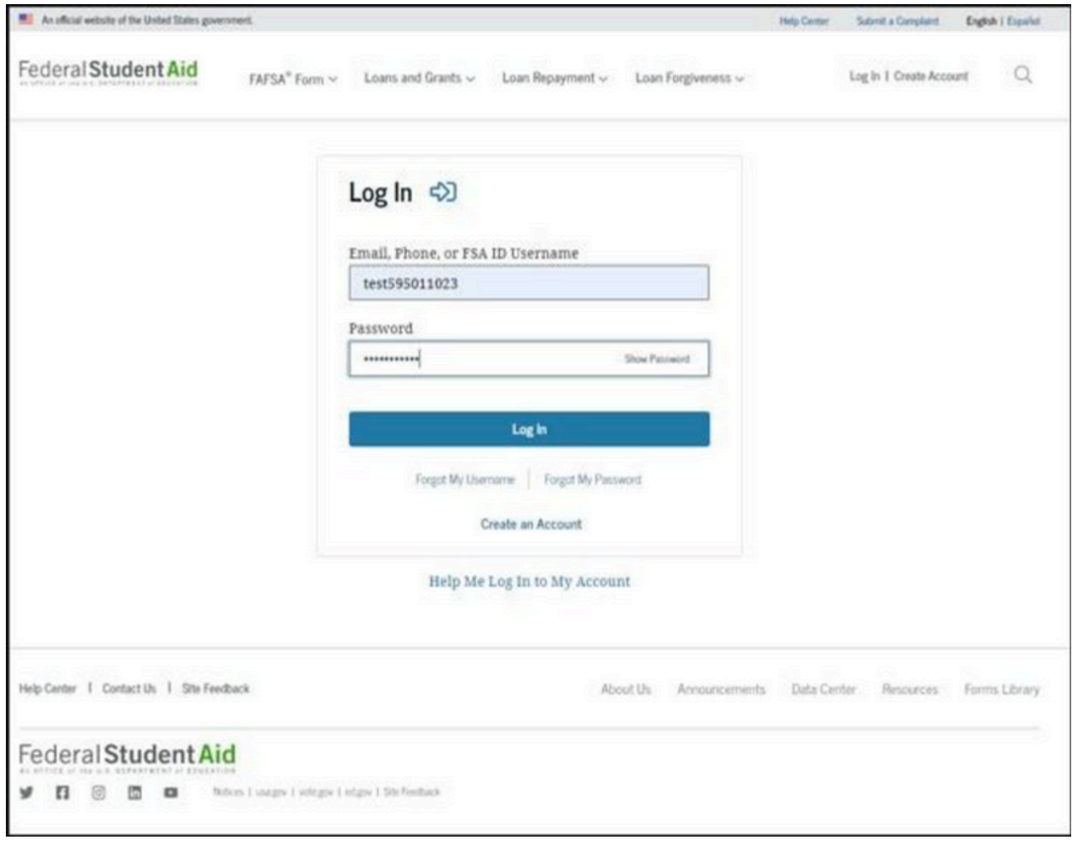
- If you don't provide consent & approval, **you will NOT be eligible for federal student aid.**

Make sure your parents are aware that they will need to

1) Create their FSA ID to enter your application

2) Consent to having their tax info transferred from IRS

NEW for FAFSA: FSA ID Login without SSN is available



Parents without SSNs still need to create a StudentAid.gov account to sign the FAFSA form electronically.

Starting your FAFSA

1. Determine which parent(s) will need to contribute to your FAFSA. (https://studentaid.gov/fafsa-apply/parents)

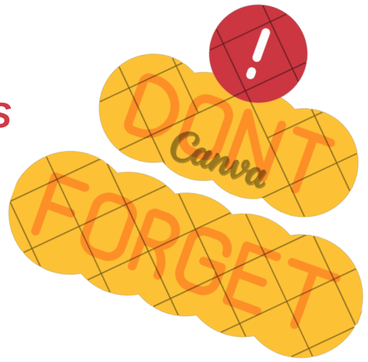
2. Student and parent(s) will need to create an FSA ID (studentaid.gov).

3. Dependent students will invite the parent account to contribute their financial information.

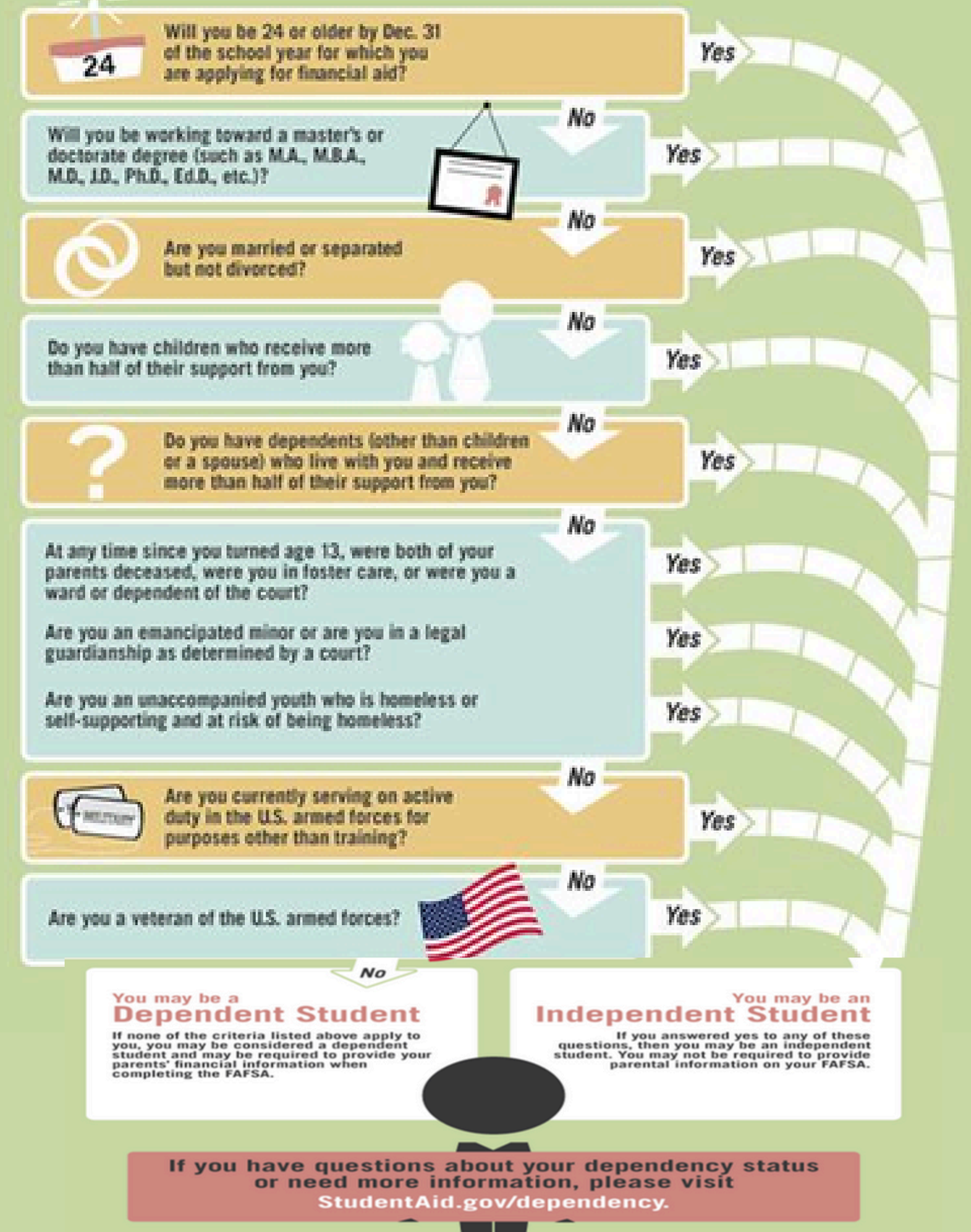
4. Dependent Student provides consent and approval.

5. Review Student Aid Index (SAI) for eligibility.

ESUHSD students should ALWAYS launch/start their FAFSA/CADAA application using their CCGI portal. This includes UC, CSU and CCC applications.



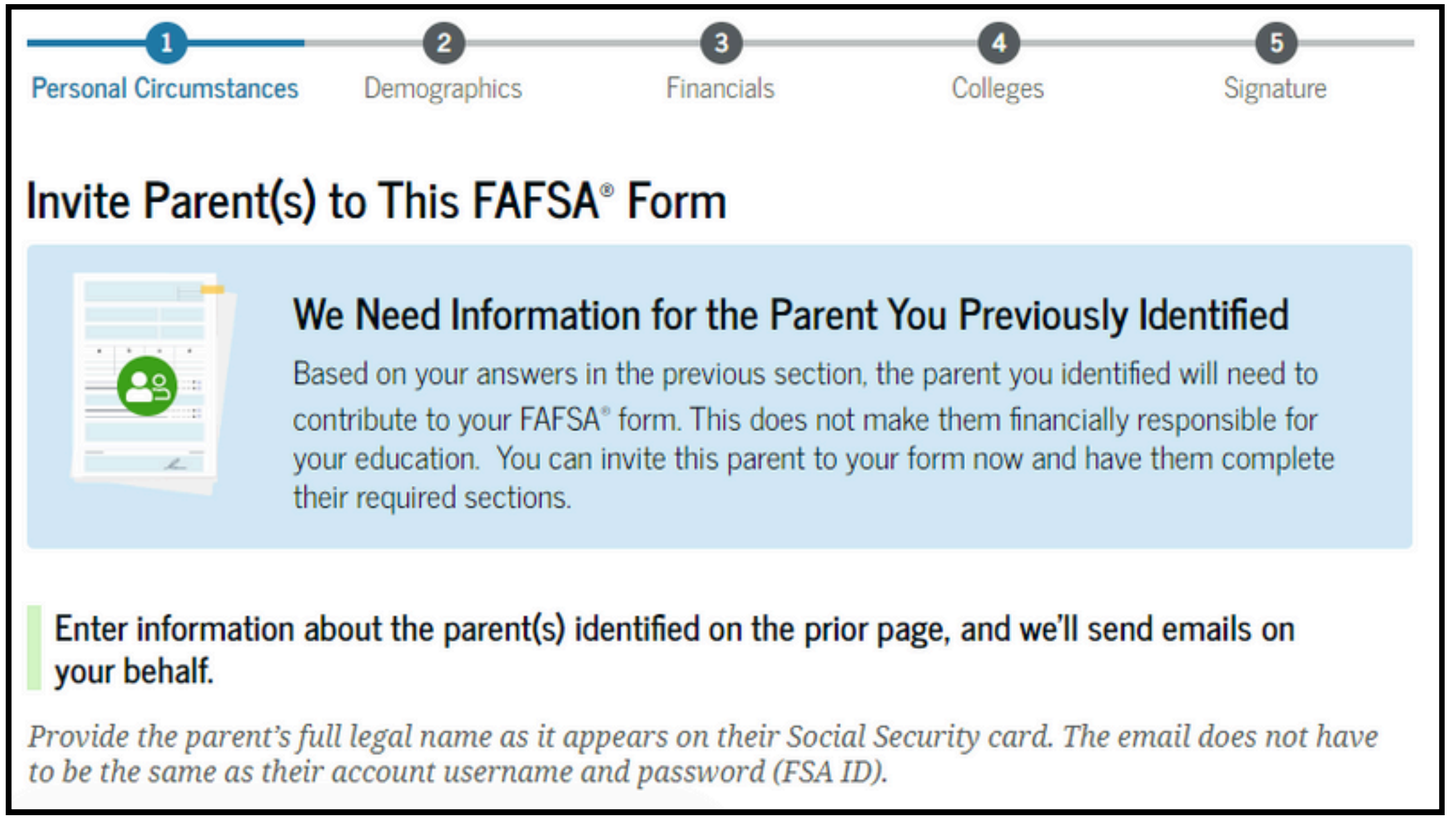
ARE YOU A DEPENDENT OR AN INDEPENDENT STUDENT?

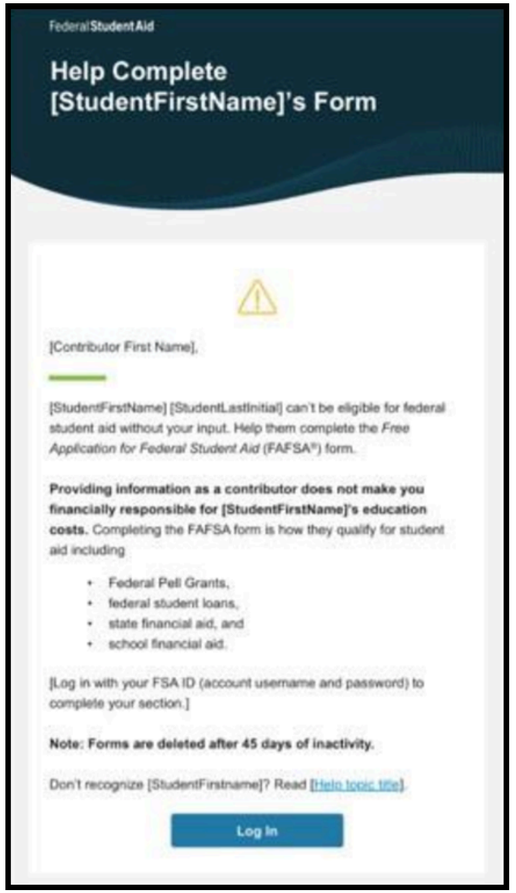


FAFSA®
Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

NEW for FAFSA:

Dependent student invites parents to FAFSA form





Who is considered a parent?

The following people are NOT your parents
unless they have legally adopted you:

Widowed Stepparent

Aunts or Uncles

Foster Parents

Grandparents

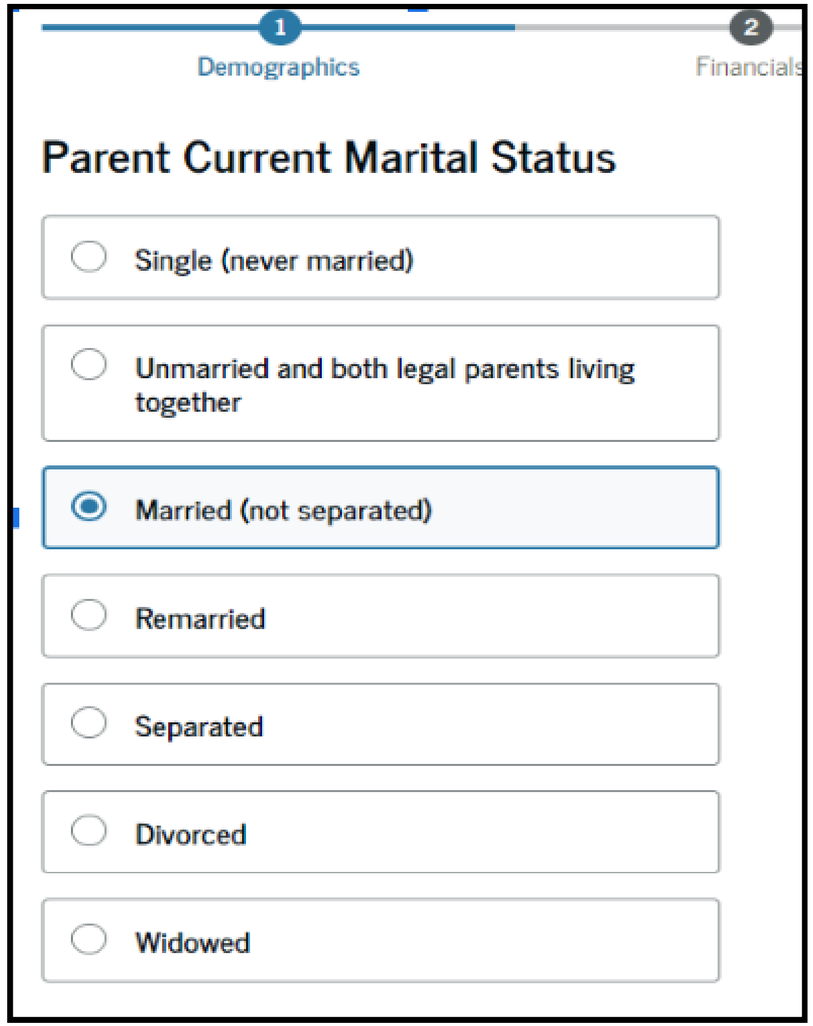
Older Brothers or Sisters

Legal Guardians

Parents are:

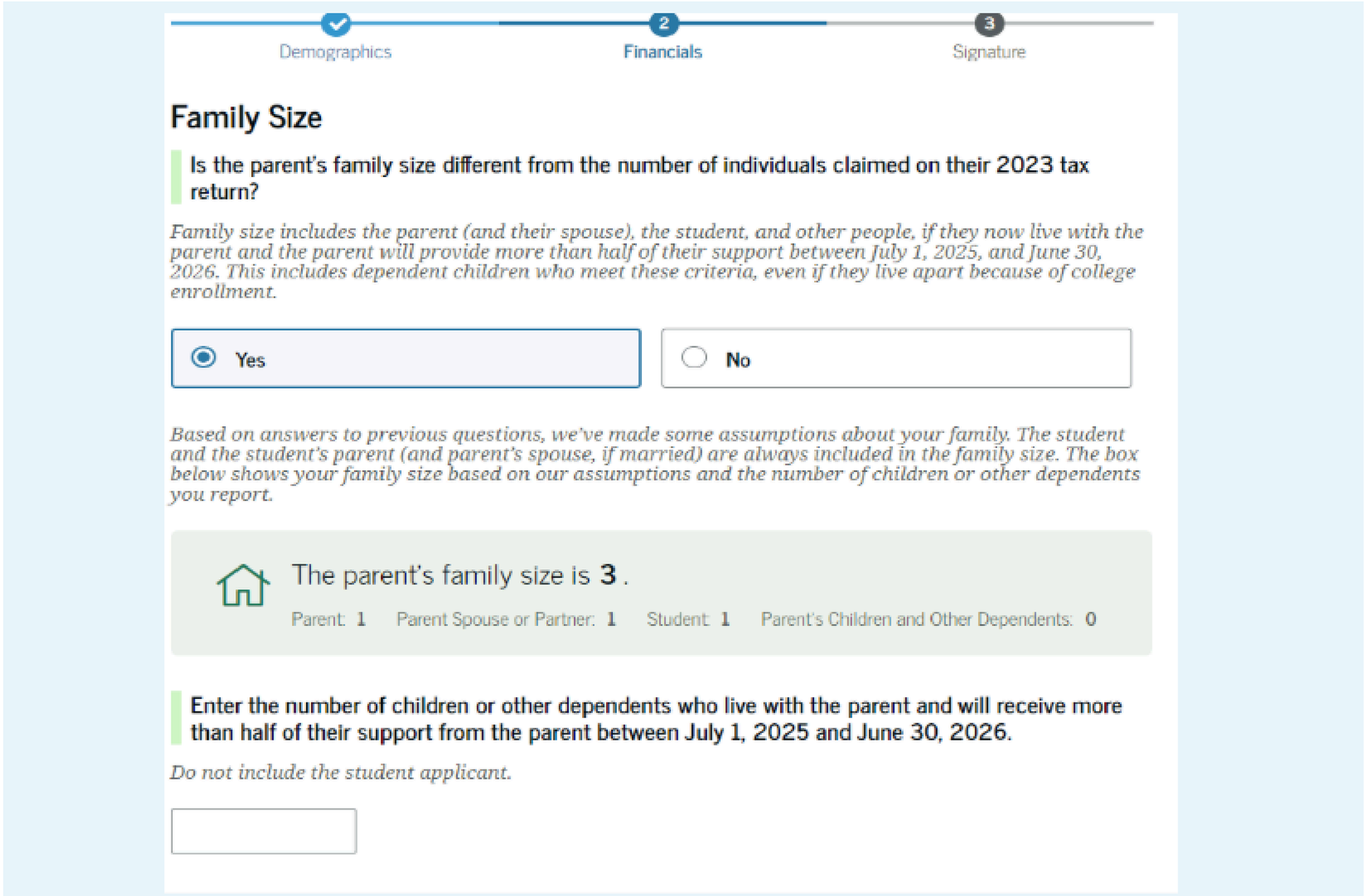
- Biological Parent(s)
  - this may also include stepparent if applicable
  - Adoptive parent(s)

Parent Information



Parent that was asked to provide information will need to list what is their current marital status.

Family Size


Demographics
2
Financials
3
Signature
Family Size
Is the parent's family size different from the number of individuals claimed on their 2023 tax return?
Family size includes the parent (and their spouse), the student, and other people, if they now live with the parent and the parent will provide more than half of their support between July 1, 2025, and June 30, 2026. This includes dependent children who meet these criteria, even if they live apart because of college enrollment.
Yes
No
Based on answers to previous questions, we've made some assumptions about your family. The student and the student's parent (and parent's spouse, if married) are always included in the family size. The box below shows your family size based on our assumptions and the number of children or other dependents you report.
The parent's family size is 3 .
Parent: 1
Parent Spouse or Partner: 1
Student: 1
Parent's Children and Other Dependents: 0
Enter the number of children or other dependents who live with the parent and will receive more than half of their support from the parent between July 1, 2025 and June 30, 2026.
Do not include the student applicant.

Tax information needed

Tax form for 2024 year

Type of form that was filed?

- IRS 1040
- Foreign tax return
- Puerto Rico, another U.S. territory or Freely Associated States

Investments

What is an investment:

- Rental properties
- Stocks, bonds
- Mutual Funds, CD, UGMA & UGMT Accounts
- Educational Benefits (if under the student name)
- Child Support Recieved

What is **not** an investment:

- The home you live in (if you own it)
- Retirement Plans
- 401K
- Life insurance plan

First Step: Determine what application to complete

California Dream Act (CADAA)

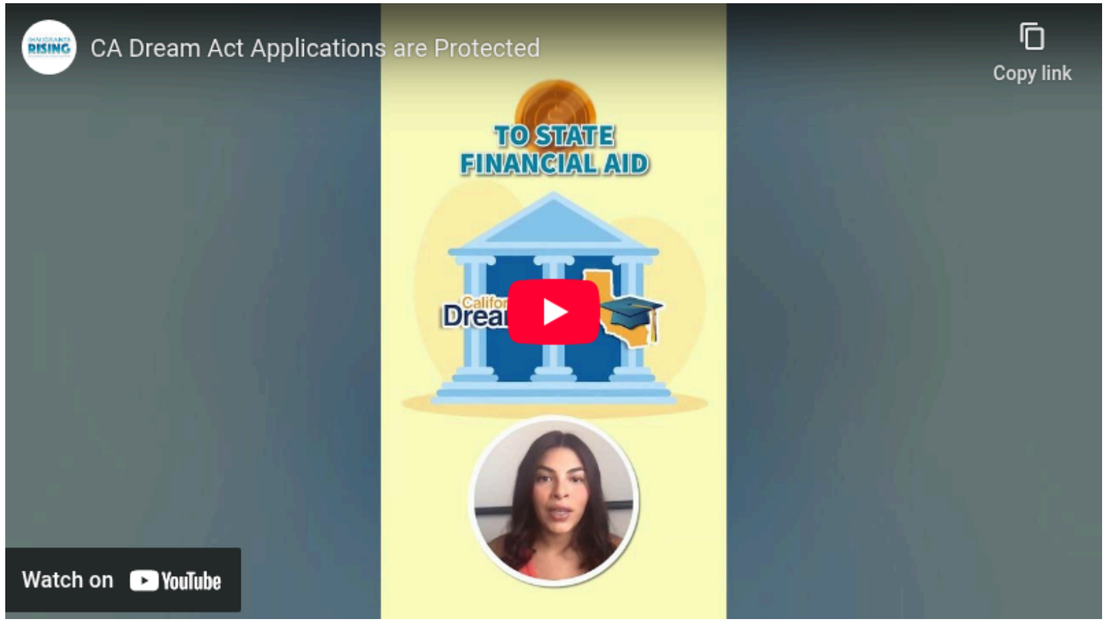
CA Dream Act Requirements:

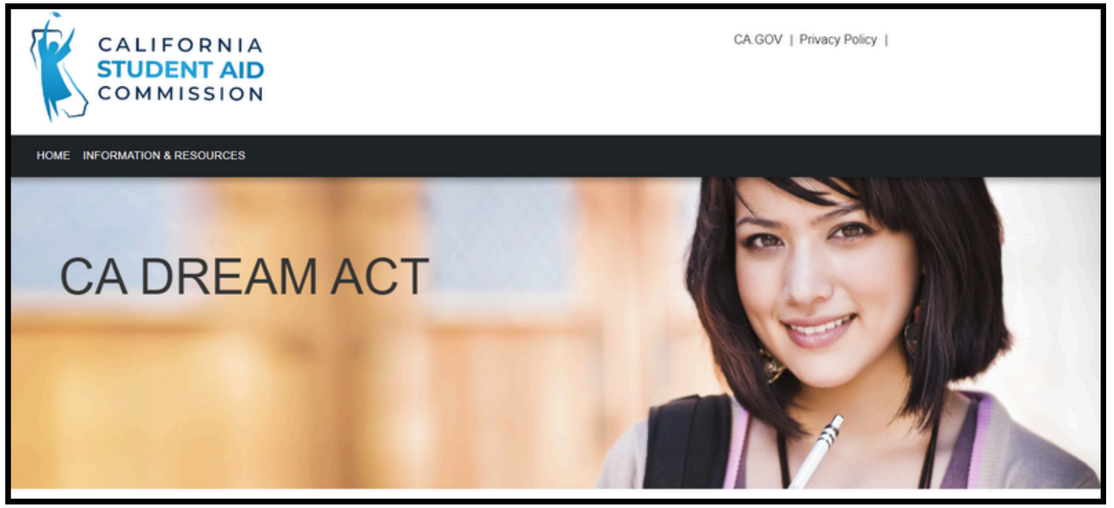
- Not have an SSN or have an SSN through Deferred Action (DACA), or have an ITIN
- Have a High School Diploma, GED or equivalent
- **Qualify for AB540/AB200**
- Professional email address
- Create username for student

DACA is <u>not required</u> to **complete CADAA.**

<u>Time Frame:</u>

October 1, 2025 - March 2, 2026

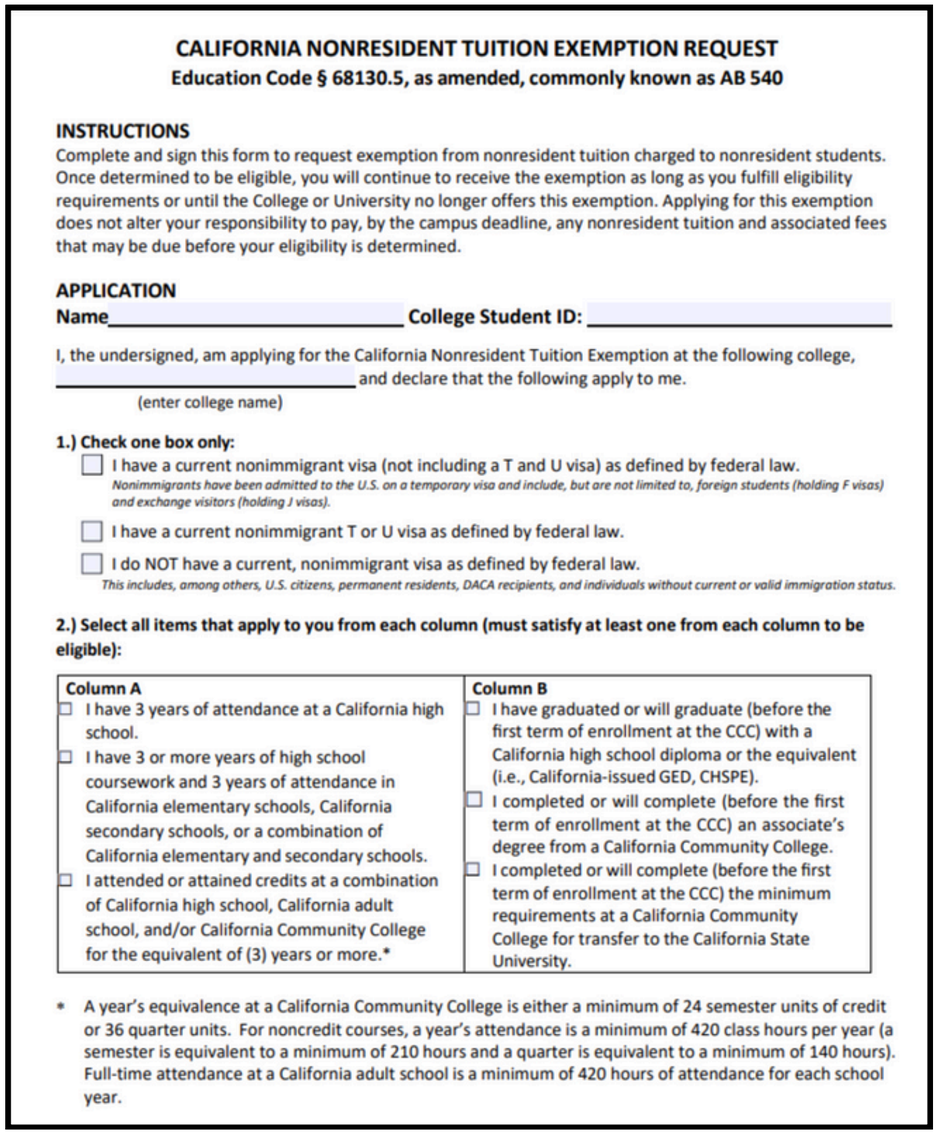




AB540/AB200

Students meet meet all the requirements:

- Attend a K-12 School, High School, Adult School or Community College in California for **3 years**
- AND graduated with a California High School Diploma, or GED (issued in CA), or equivalent



CALIFORNIA NONRESIDENT TUITION EXEMPTION REQUEST
Education Code § 68130.5, as amended, commonly known as AB 540

INSTRUCTIONS
Complete and sign this form to request exemption from nonresident tuition charged to nonresident students. Once determined to be eligible, you will continue to receive the exemption as long as you fulfill eligibility requirements or until the College or University no longer offers this exemption. Applying for this exemption does not alter your responsibility to pay, by the campus deadline, any nonresident tuition and associated fees that may be due before your eligibility is determined.

APPLICATION
Name_____ **College Student ID:** _____

I, the undersigned, am applying for the California Nonresident Tuition Exemption at the following college, _____ and declare that the following apply to me.
(enter college name)

1.) Check one box only:
☐ I have a current nonimmigrant visa (not including a T and U visa) as defined by federal law.
Nonimmigrants have been admitted to the U.S. on a temporary visa and include, but are not limited to, foreign students (holding F visas) and exchange visitors (holding J visas).
☐ I have a current nonimmigrant T or U visa as defined by federal law.
☐ I do NOT have a current, nonimmigrant visa as defined by federal law.
This includes, among others, U.S. citizens, permanent residents, DACA recipients, and individuals without current or valid immigration status.

2.) Select all items that apply to you from each column (must satisfy at least one from each column to be eligible):

Column A	Column B
☐ I have 3 years of attendance at a California high school.	☐ I have graduated or will graduate (before the first term of enrollment at the CCC) with a California high school diploma or the equivalent (i.e., California-issued GED, CHSPE).
☐ I have 3 or more years of high school coursework and 3 years of attendance in California elementary schools, California secondary schools, or a combination of California elementary and secondary schools.	☐ I completed or will complete (before the first term of enrollment at the CCC) an associate's degree from a California Community College.
☐ I attended or attained credits at a combination of California high school, California adult school, and/or California Community College for the equivalent of (3) years or more.*	☐ I completed or will complete (before the first term of enrollment at the CCC) the minimum requirements at a California Community College for transfer to the California State University.

* A year's equivalence at a California Community College is either a minimum of 24 semester units of credit or 36 quarter units. For noncredit courses, a year's attendance is a minimum of 420 class hours per year (a semester is equivalent to a minimum of 210 hours and a quarter is equivalent to a minimum of 140 hours). Full-time attendance at a California adult school is a minimum of 420 hours of attendance for each school year.

Student Aid Index

SAI is an eligibility index number that will be used as a factor to determine the financial need of the student. The calculation will be used by colleges, states, and other scholarship providers to determine financial aid packages**.**

For example: SAI of -1500 to 0 will qualify you for maximum Pell Grant

Financial Aid Estimator:

CSAC - Reassuring Californian Students in the 2026-27 Financial Aid Cycle

YOUR SAFETY AND PRIVACY IS CSAC'S PRIORITY

We understand that you may be concerned about sharing personal information and applying for government aid. Please know that any information you provide on a CA Dream Act Application (CADAA) is only used to determine eligibility for state financial aid. **Your information is never shared with the federal government or used for immigration enforcement.** Read more about how CSAC protects undocumented student data.

- **California Student Aid Commission remains steadfast in our commitment to providing aid to all students and learners across California. CSAC will continue to provide all students in California, regardless of documentation status, with access to the state's investments in financial aid and the life-changing opportunities that postsecondary institutions provide.**

- **"California's financial aid programs remain fully available and accessible to you. Your information remains protected with us."**

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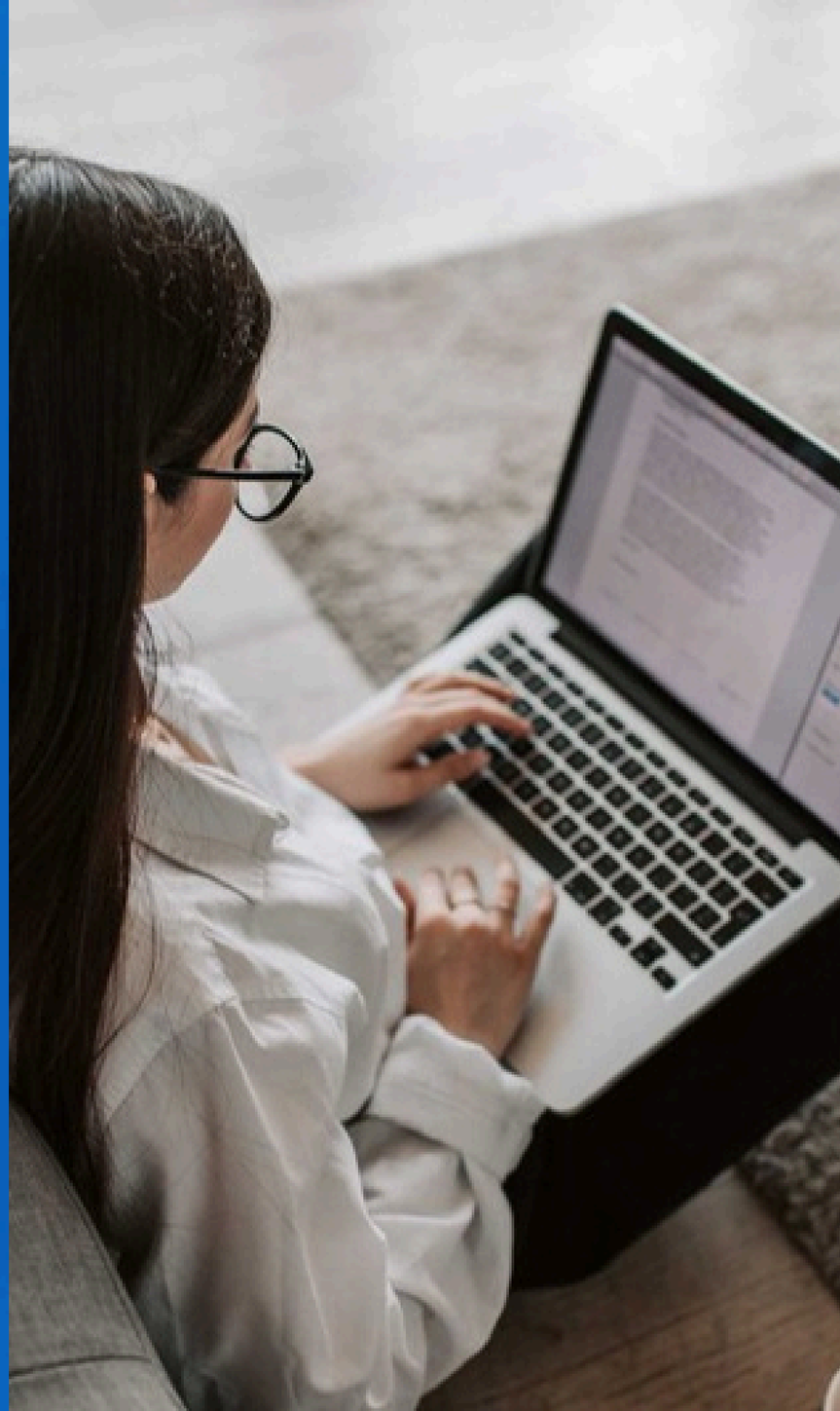
Upholding the California Dream for All Students

“In the 2025-26 financial aid cycle the CADAA will continue to be encouraged for mixed status families. The information provided on a California Dream Act Application (CADAA) is only used to determine eligibility for state financial aid. Information is never shared with the federal government or used for immigration enforcement. CSAC protects student data and proudly adopts California's SB 54 Model Policies.”



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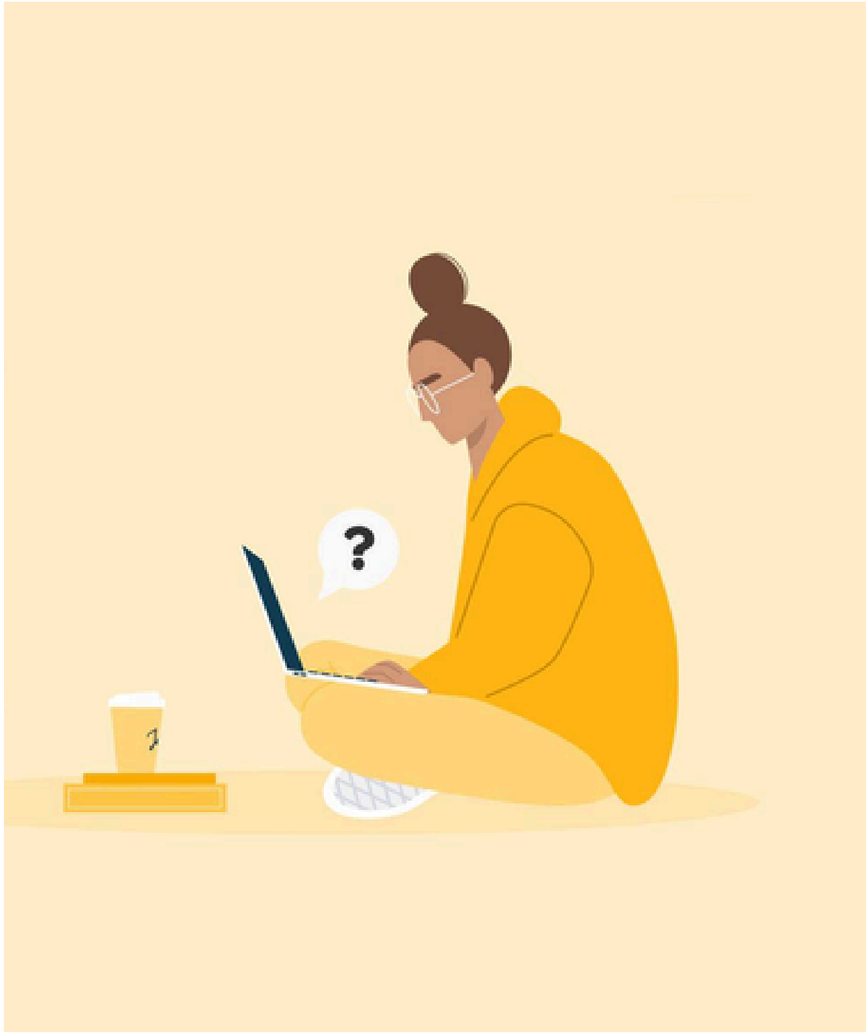
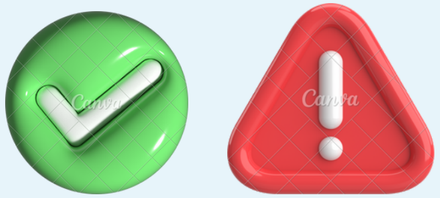


Special Circumstances

Adjustments can be made on a case by case bases:

- Dependency Status
- Loss of income or investments
- Increase of child support paid or decrease of child support received
- Change in number of household size
- Additional expenses for medical or dental (not covered through insurance)

Searching for Financial Aid Resources



- Start early!
- Look for scholarships that coincide with interest, educational goals, hobbies and/or unique characteristics
- **Don’t pay for searches or applications!**
- Be care with false promises

Scholarship

Institutional & Private Scholarships - Provide Decides:

- Criteria
- Deadline
- Type of application & requirments
- If need based
- If merit based
- or combination of both

Tips:

- Create resume
- Participate in the community (clubs, community service, volunteer opportunities)
- Have someone read your application/essay/resume!

Finding Scholarships

Trusted Scholarship Websites:

- FastWeb.com
- Niche.com
- Scholarship360.org
- bigfuture.collegeboard.org
- Chegg.com
- Immigrants Rising Scholarship List for Undocumented Students

Check with your college's Financial Aid Office!

Many institutions offer exclusive scholarships or maintain partnerships with local organizations that provide additional funding opportunities for students.

10,000 DEGREES SCHOLARSHIPS

Opening October 1, 2025 | Priority deadline March 3, 2026

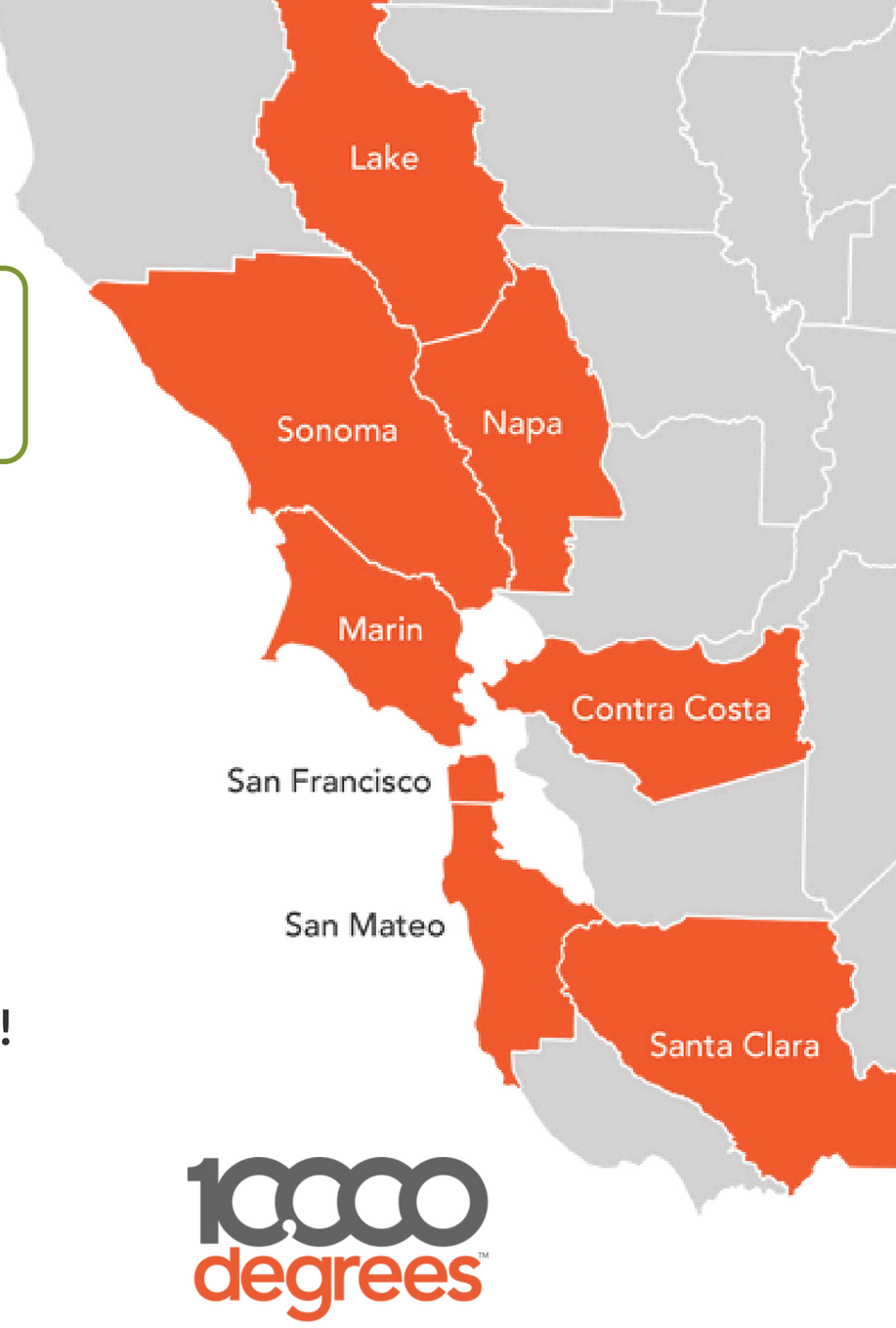
10000degrees.org/scholarships

For students in all the regions we serve!

- NO GPA or test score requirement to apply
- NO Citizenship or documentation status requirement
- Students pursing a Career Program, Community College, 4-year college/university
- Demonstrate financial need

How to apply - Our teams are here to help you at every step!

1. Submit FAFSA or CA Dream Act Application
2. Complete scholarship application through your 10,000 Degrees Student Portal



Compare Offers

Each college and university will send their college award offers.

- This will happen once the student has been accepted
- Each institution will have a different policies and deadlines to accept award offers
- Some will require paperwork in order to distribute funds
- Can only accept one

How Much Money Can I Get?

Cost of Attendance **(COA)** – Student Aid Index **(SAI)** – Other Financial Assistance **(OFA)** = **Financial Need**

How Colleges Calculate your Financial Need

$80,000 (COA) - $10,000 (SAI)- $0 (OFA) = $70,000 (Financial Need)

Colleges will try to cover all or some of your financial need using a combination of loans, grants, scholarships and work-study.

Common Application Mistakes

For the CADAA and **FAFSA****

- Using the **same email account** for the parent and student
- Selecting that student has **already received a Bachelor's degree**
- **Including assets that should be excluded**
  (value of primary residence, retirement plans, etc.)
- Not using your **full legal name** on the FAFSA
- **Applying for financial aid is NOT the same as applying for college**,
  and a college application is not applying for financial aid
- Listing only **one college**
- **FAFSA will be deleted if incomplete within 45 days of starting**
- Not approving and consenting to **Direct Data Exchange**

Next Steps

After Applying for Financial Aid

CALIFORNIA STUDENT AID COMMISSION

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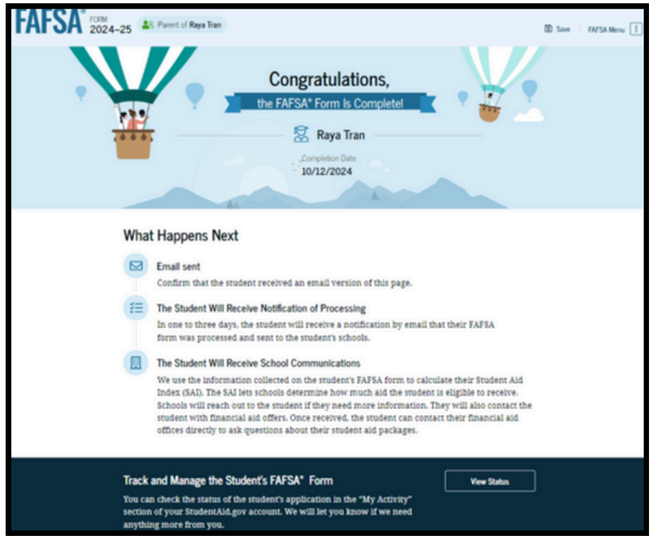
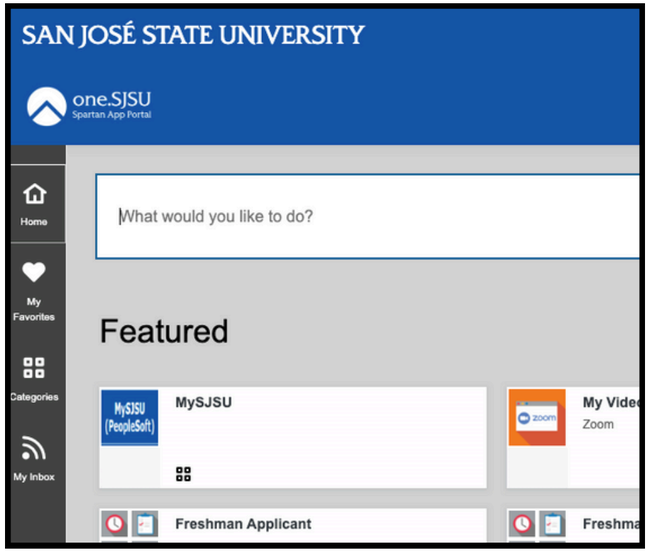
Next Steps



Submission Summary will be emailed to student.
Student can make corrections if necessary.

California Student Aid Commission (CSAC) will email regarding Cal Grant and Middle Class Scholarship
After March 2nd



Once the Student is Accepted
College and Universities will send information.
Check portals and emails regularly!

DEADLINES

Application Opens

October 1, 2025

Deadline

***March 3, 2026**

Application Opens

October 1, 2025

Deadline

***March 3, 2026**

2026-2027 FAFSA
Student and Parent Resources

- **“Creating Your StudentAid.gov Account” Page**—A new resource that explains what families and partners need to know about creating a StudentAid.gov account.
- **Pro Tips for Completing the FAFSA Form**—Updated tips for preparing to fill out and submitting the FAFSA form. This resource will also be linked from the StudentAid.gov Dashboard to promote easier access for students and their required contributor(s).
- **Federal Student Aid Estimator**—Provides an estimate of the 2026–27 Student Aid Index (SAI) and Federal Pell Grant eligibility calculation.
- **“Who’s the Parent on the FAFSA Form?” Wizard**—A new, stand-alone tool to help students and families determine who will need to provide contributor information on the 2026–27 FAFSA form prior to starting the application.
- **Federal Student Aid YouTube Channel: FAFSA Videos**—Updated videos to help students and families understand the importance of the FAFSA form, who is a FAFSA contributor, and what happens after submitting the form.

CA Dream Act Application - Student & Parent Resources

- The **AB 540 Quick Guide** (available in English and Spanish) lists the attendance and degree required to qualify for in-state tuition. AB 540 is needed to be eligible for state financial aid through the CA Dream Act.
- Use the **CADAA & Cal Grant Checklists** to track your progress in completing the application and ensure your documents are properly submitted.
- You can get support through the entire financial aid process by:
  - Attending in-person or online **Cash 4 College Workshops.**
  - Reaching out to your school's dream resource center or financial aid office. Use this map to see where your nearest dream resource center is!
- Read CSAC's and the Department of Education's joint statement (English and Spanish).

CalKIDS can make a difference

Get Free Money for College!

CalKIDS is a new program from California that **provides up to $1,500 in Free Money** **to eligible low-income, public-school students** for college and career training

Learn more and find out if you qualify

Visit **CalKIDS.org** today!

CalFresh Save Money. Eat Fresh.

Get CalFresh to help pay for Groceries!

You may be eligible to receive monthly benefits to help pay for groceries and focus on school! If approved, you will get an EBT card for groceries. EBT Cards work in most food stores and farmers markets. **Get up to $291 per month for groceries!**

Learn more and find out if you qualify

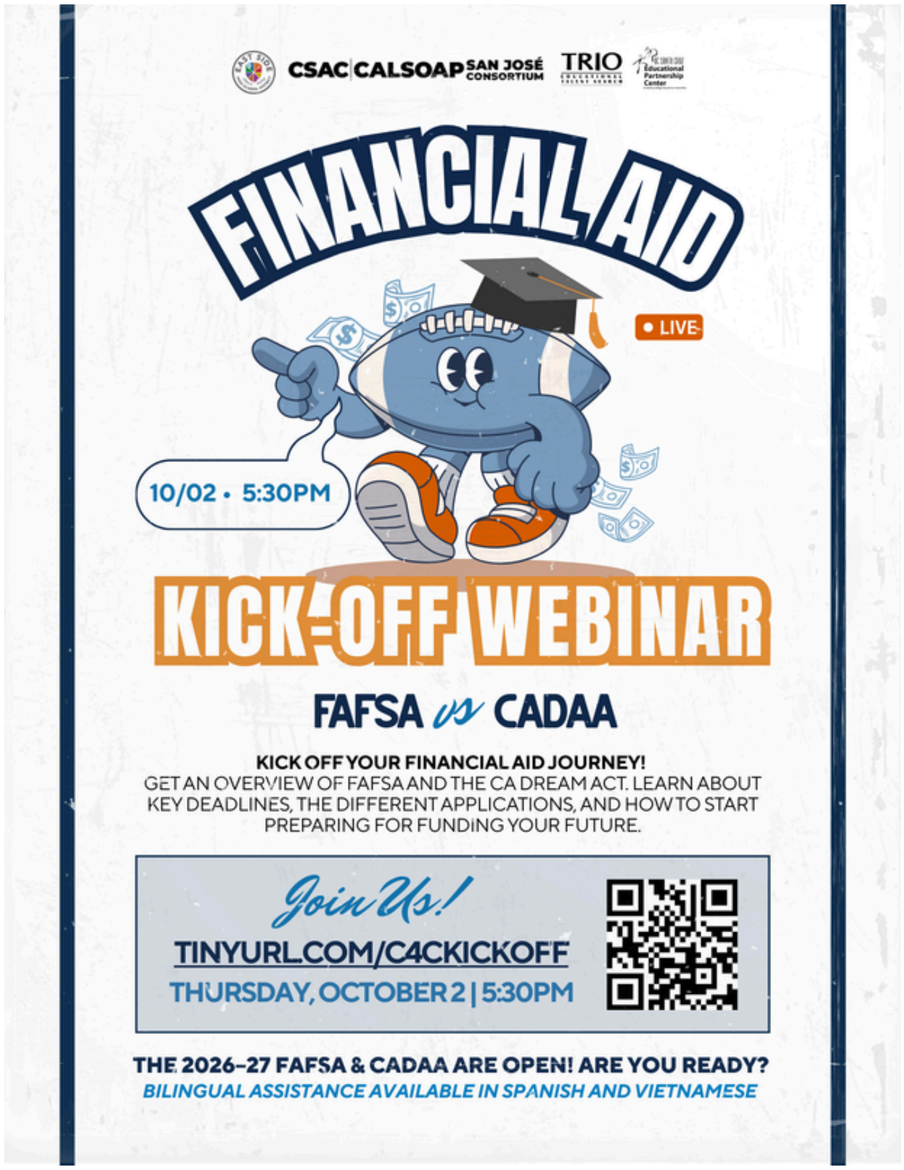
Visit **getcalfresh.org** to see if you qualify!

Apply within 10 minutes!

CALIFORNIA STUDENT AID COMMISSION

CSAC | CALSOAP SAN JOSÉ CONSORTIUM

Join the Financial Aid Kick-Off!



Attend a Cash for College Workshop!

Recieve assistance to submit your FAFSA or CA Dream Act Application!

Need help in another language? Assistance is available in Spanish and Vietnamese.

Find a Cash for College Workshop at:

tinyurl.com/c4c-workshops

OR

https://cash4college.csac.ca.gov/

ESUHSD COLLEGE & CAREER NIGHT 2025

HAPPENING NOW!

One-on-One Help with Financial Aid 🎓

Ayuda personalizada con la Ayuda Financiera

Hỗ trợ trực tiếp về Hỗ Trợ Tài Chính

✅ FSA ID Creation ✅ Cal-KIDS Registration

STUDENT UNION

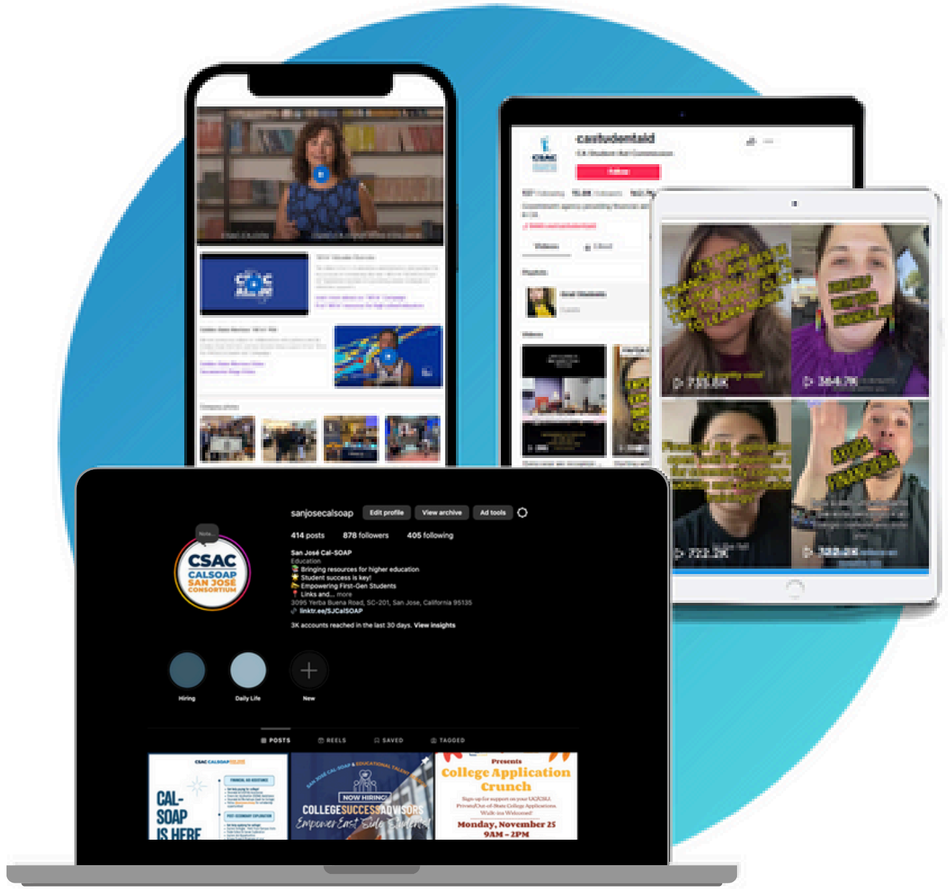
5:00PM - 8:00PM

CSAC | CALSOAP SAN JOSÉ CONSORTIUM

Thank You for Attending!

Contact us!

CALSOAP@UCSC.EDU



Stay Connected! Follow:

@SANJOSECALSOAP

@CASTUDENTAID