



Sacramento Cal-SOAP Consortium

A California Student Opportunity &
Access Program

Financial Aid Workshops 2025-2026

Who Needs
Money for
College?



We Will
Learn...

The Financial Aid Process

Types of Financial Aid

When and How to Apply

Special Programs

The Application

Questions & Discussion

It All Starts with the FAFSA or the CADAA

US Citizen or Eligible Non- Citizen



Get Money to Pay for School

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

2024-25 FAFSA Form

Start a New Form Edit Existing Form

Need to access last year's form? Start or Edit a 2023-24 Form

Check FAFSA Deadlines for the State You Live In

School Year State of Residence Find Deadlines

View All FAFSA Deadlines

<h3>Who Should Complete This?</h3> <p>Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs, which includes scholarships, grants, loans, and Federal work-study.</p>	<h3>How Long Will it Take?</h3> <p>It takes most people less than an hour to complete, including gathering any documents or data needed.</p>	<h3>What Do I Need?</h3> <ul style="list-style-type: none">• Verified StudentAid.gov account• Social Security Number• Parent or spouse contributor email addresses• Income and asset information, if required
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<https://studentaid.gov/h/apply-for-aid/fafsa>



CA.GOV | Privacy Policy |

HOME INFORMATION & RESOURCES

CA DREAM ACT



- **NO SSN or DACA SSN**
- **TPS Status, U Visa**
- **AB540 Status**

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

When to Apply?...

- You begin applying **Oct. 1, 2025**
- The Cal Grant deadline is **March 2, 2026**
- Applying for the 2026-2027
- You must reapply each year!
 - *Oct. 1st – March 2nd*



Parents

Contributors

- A contributor is anyone who is required to provide information on the FAFSA



- Contributors will be invited to complete their section of the FAFSA

What Can I Do Now: Create Federal Student Aid ID *FSA ID*

Instant
Verification!

Every Contributor will
need to create an account
Student and Parent(s)

Will be used to log in to
the FAFSA

Will be used to submit the
FAFSA

Need Email and Phone
Number
No sharing!
You will verify both!

Need SSN and DOB

MUST USE NAME ON SSN
CARD

Contributors **without** a
Social Security number
will be able to create an
account

www.studentaid.gov

studentaid.gov account
Help:
(800) 433-3243

**FSA ID Not
Required for
The CADAA**

FSA ID Account Security

Multi-Factor Authentication

- Every contributor will need to set up at least one form of MFA:

Email



Phone



Authenticator App



Set up ALL forms of multi-factor authentication

Which of a Dependent Student's Parents Needs an FSA ID?

If parents are married

+ File taxes together
=
only one parent
needs an account

OR

+ DIDN'T file
taxes together
=
both parents
need accounts

If parents are unmarried
+ living together

Both parents
need accounts



If parents are divorced/separated
+ NOT living together

The parent who provided
more financial support
in the last 12 months
needs an account

OR

If that parent remarried
+ DIDN'T file taxes together
=
both the parent and step-
parent need accounts

Studentaid.gov
account Step
By Step



FSA ID Step by Step Video

Calculating Financial Need...

FAFSA and CADAA ask questions in two areas...

1. **College Plans-** To determine your total cost of attendance (COA)
2. **Financial Situation-** To determine how much your family can afford to pay for your education (SAI)

COA-SAI= Financial Need

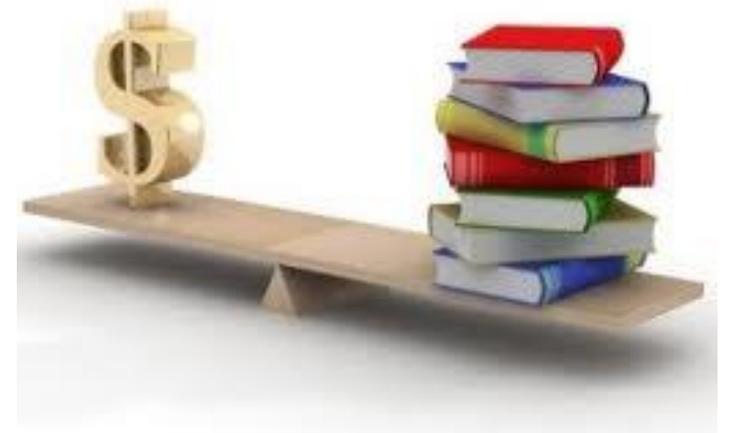
The difference is your financial need!

Cost of Attendance – COA

The college's total cost of attendance
(based on estimates)

- Tuition/Fees
- Housing
- Books
- Food
- Transportation
- Personal Expenses

- There are many ways to cut down the total COA!



Direct Costs VS. Indirect Costs

Direct Costs

- Tuition
- Campus Specific Fees

Indirect Costs

- Housing
- Books and Supplies
- Transportation
- Food
- Personal Expenses





Student Aid Index

- Used to determine eligibility for federal financial aid based on what is on your FAFSA form
- SAI formula may result in a student receiving a negative SAI (-\$1500)

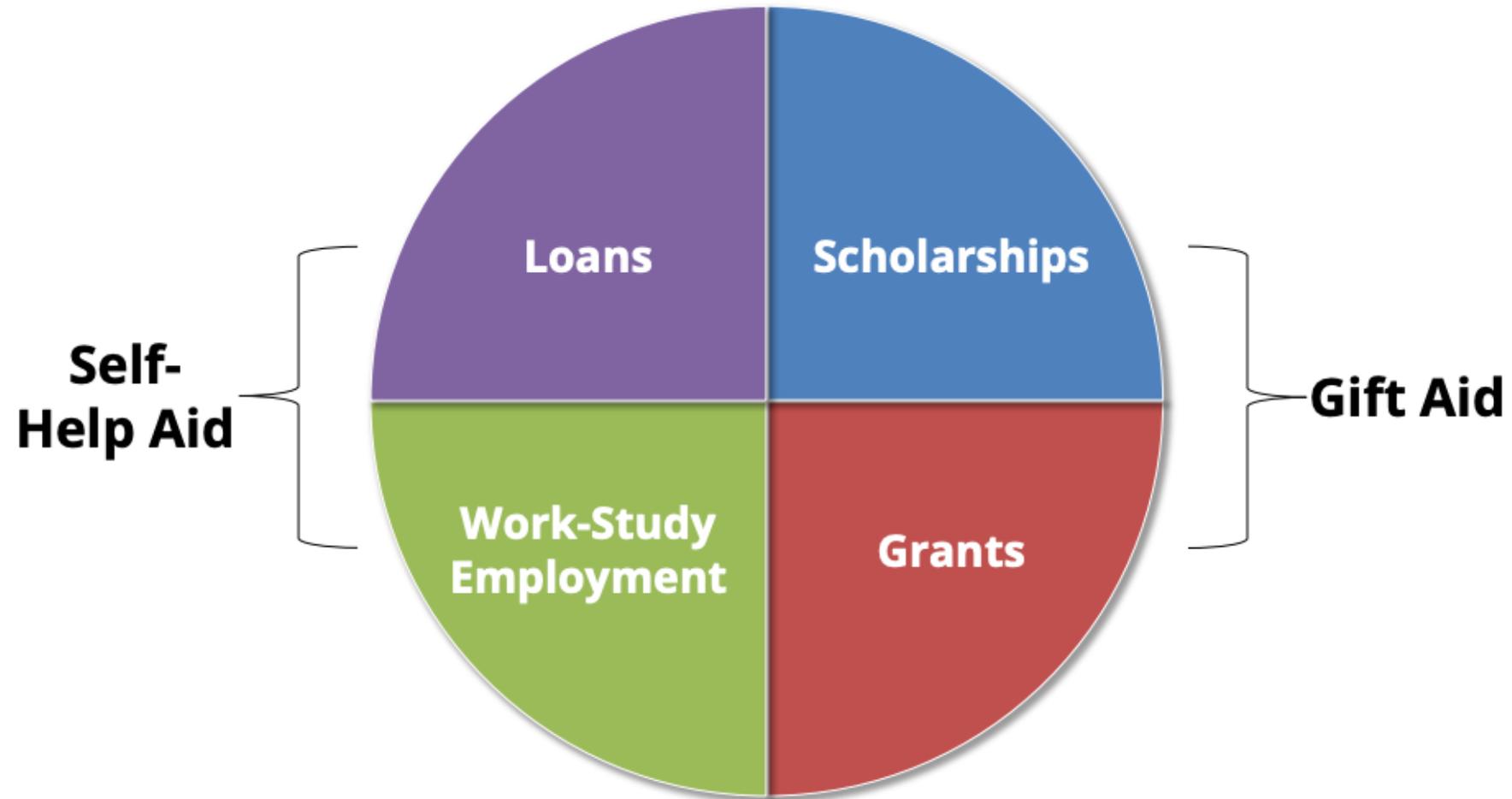
Determining Financial Need Examples...

	Consumes River College *	Sacramento State**	UC Davis**	University of the Pacific **
COA -	\$20,344	\$33,326	\$46,764	\$81,799
SAI	-\$4,000	\$4,000	\$4,000	\$4,000
= Financial Need	\$16,344	\$29,326	\$42,764	\$77,799

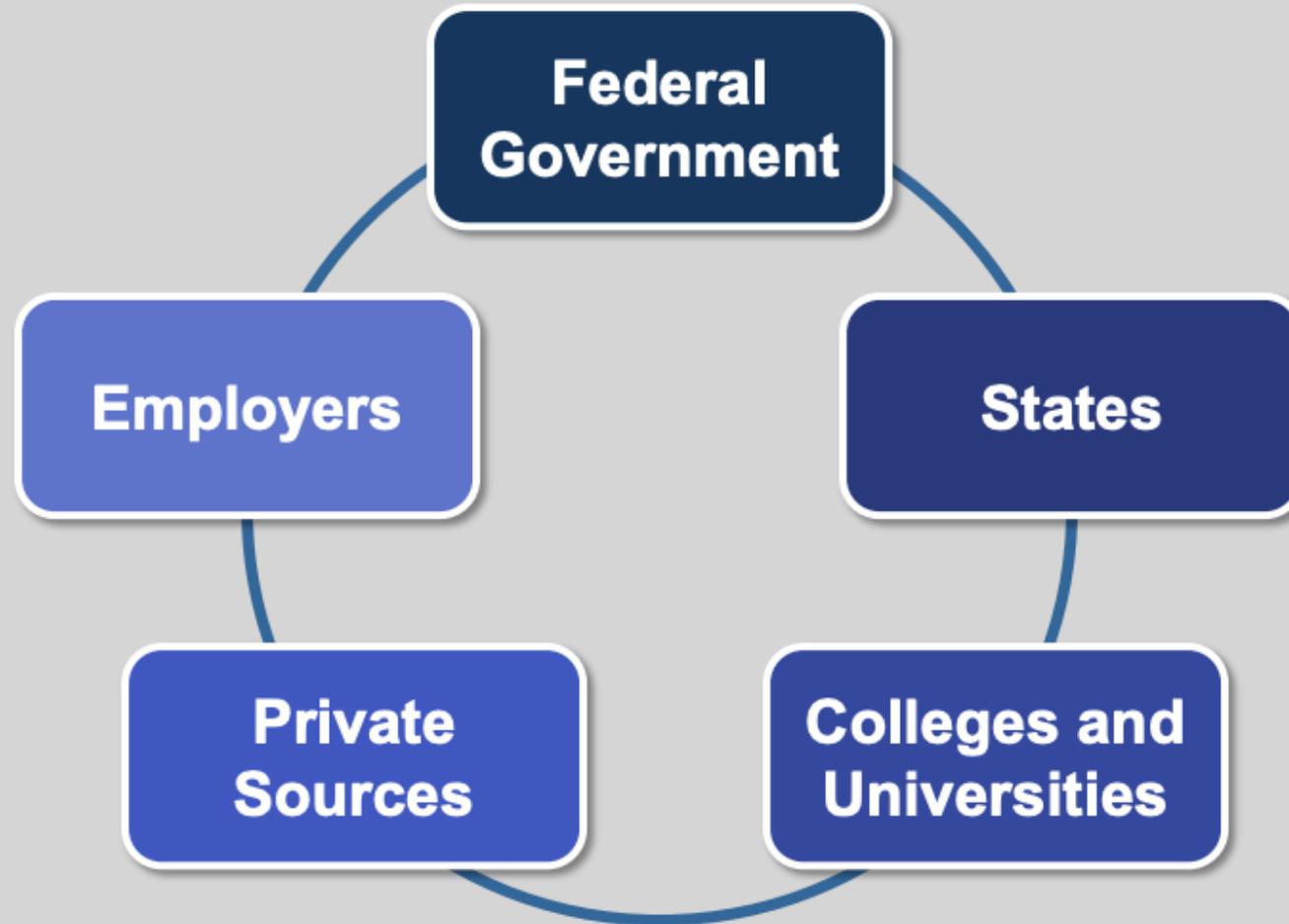
* Annual cost of attendance is an estimate and includes fees, books, supplies, living expenses, etc.

** Based on living on campus

Types of Financial Aid



Where Does the Money Come From?



Cal Grants

- Complete a FAFSA or CADAA by ***March 2, 2026***
- High Schools are required to submit GPA's Fall of senior year
- Cal Grant eligibility is based on financial need and GPA
- Cal Grants can only be used at California Colleges/Universities



ABC's of Cal Grant



Cal Grant A	4- Year College	3.0 GPA Middle Income	Pays Tuition CSU: \$6,450 UC: \$14,934 Up to \$9,358 at Private Colleges
Cal Grant B	CC or 4- Year College	2.0 GPA Low Income	Pays Tuition + living expense stipend 1 st year- \$1648 2 nd year- tuition +\$1648 3 rd year- tuition + \$1648 4 th year- tuition +\$1648
Cal Grant C	CC or Vocational College	No Set GPA	CC: \$1094 Program Materials VC:\$3009 (\$2462 tuition/fees; \$547 books and supplies)

CALIFORNIA STUDENT AID COMMISSION
FOR NEW CAL GRANT APPLICANTS
and
RENEWING CAL GRANT RECIPIENTS

2026 27 CAL GRANT PROGRAM INCOME CEILINGS		
	Cal Grant A and C	Cal Grant B
Dependent students and Independent students with dependents other than a spouse		
<u>Family size:</u>		
Six or more	\$167,200	\$91,900
Five	\$155,000	\$85,100
Four	\$144,700	\$76,100
Three	\$133,200	\$68,400
Two	\$130,000	\$60,700
Independent students		
Single, no dependents	\$53,000	\$53,000
Married, no other dependents	\$60,700	\$60,700

2026 27 CAL GRANT PROGRAM ASSET CEILINGS	
Dependent students ¹	\$111,900
Independent students ²	\$53,300

¹ This ceiling also applies to independent students with dependents other than a spouse.

² Independent single student with no dependents, or married with no dependents other than a spouse.

Cal Grant
Income
Ceilings
2026-2027



26-27 Cal Grant Income Ceilings

Middle Class Scholarship

- Students enrolled at UC or CSU whose family's income and assets exceed Cal Grant income ceilings.
- Includes families whose income and assets up to \$250,000
- Award amount varies by student and college and is based on
 - COA of College
 - SAI
 - Student available resources – financial aid offered



Chaffee Grant



- \$5000 for Foster Youth
- Each year for 5 years!
- CA College or Trade/Vocational School
- Must be:
 - Current or former foster youth who was a ward of the court OR
 - Living in out of home foster care between the ages of 16-18 years old
 - Be younger than 26 years old
 - Be enrolled in college at least half time
 - Passing your classes

Managing Your Cal Grant and MCS

CALIFORNIA
STUDENT AID
COMMISSION

For Students ▾ For Schools & Counselors ▾ Outreach ▾ Reports & Publications ▾ News & Events

WebGrants 4 Students

Login

Create an Account

Helpful Videos

- *Account Recovery
- *Create an Account

Students can easily check on their award status

Award Status	Award Status	Award Status
Awarded	Pending	Not Awarded
View CAR	To Do	Reason
Show Details	Show Details	Show Details

WG4S Account

Creating a WebGrants 4 Student Account is a must for any student who is receiving a Cal Grant

- Create an account after completing a financial aid application
- Students can check the status of their state aid, and update demographic information
- Students will need to confirm their college of attendance

www.mygrantinfo.csac.ca.gov

CalKIDS Scholarship

State funded scholarship program administered by the ScholarShare Investment Board, an Agency of the State of California

- Began during 2021-2022 academic year
- Created to help families kickstart their child's savings plan and increase college and career training access
- Every child born on after July 1, 2022: \$25-\$100
- Low-income public-school students: Students in grades 1-12 who meet specific eligibility criteria.
- \$500 automatic deposit into CalKIDS account
- \$500 additional deposit into a CalKIDS account for eligible students identified as a foster youth
- \$500 additional deposit into a CalKIDS account for eligible students identified as homeless

Check Eligibility First...calkids.org

[Sign up for an upcoming CalKIDS webinar here!](#)

[Claim Account](#)

[Log In](#)



[Get Started](#)

[Using Funds](#)

[Partners](#)

[About](#)

[Need Help?](#)



Hi,
California.

Let's get you free
money for college.

[Partner with CalKIDS](#)

[Marketing Toolkit](#)

[SSID Eligibility Tool](#)

[LRN Eligibility Tool](#)

[Donate](#)

**SSID= State Student Identifier
Found on Student's Transcript**

Enter in SSID.... If Eligible Register Account



SSID Eligibility Tool

Enter a 10-digit Statewide Student Identifier (SSID):

Next



Federal Grants

Grant	Award
Pell Grant	Up to \$7,395
FSEOG Grant (Federal Supplemental Educational Opportunity Grant)	Up to \$ 4,000
TEACH Grant	Up to \$4,000

*Federal grants can be used at any accredited institution in the country!



Federal Work Study

- Students offered between \$2,000-\$5,000 a year through work study
- Part- time job (on/off campus)
- Flexible
- Just like a regular job: student works and gets a paycheck
- Can have a work study job and a non-work-study job
- Can decline work study



Federal Student Loans

Student Loans

- Subsidized- Government pays the interest
- Unsubsidized- student pays the interest

Parent Plus Loans

- Parent(s) borrow on behalf of a dependent student
- Application process
- Based on credit score
- Can get denied

Federal Student Loans

Types of Loans	Amount	Interest Rate
Federal Direct Subsidized Loan	Year 1: Up to \$5,500	6.39%
Federal Direct Unsubsidized Loan	Year 2: Up to \$6,500 Year 3/4: Up to \$7,500	6.39%
Parent Plus Loan	Up to the total cost of attendance	8.94%

Student loans generally offer low interest rates

No payment is required while the student is enrolled in college

Six-to-nine-month grace period prior to repayment

Scholarships! Scholarships! Scholarships!

Students **DO NOT** receive scholarships through the FAFSA or CADAA

HOWEVER,... some scholarships may require that a student complete the FAFSA or CADAA to apply

Be very specific when starting your search

- Career, major, ethnic background, extra curricular activities, religion, etc.

Need Based

Merit Based

Search local scholarships

Check out high school websites

Most Scholarships ask for:

- Short Essay- Keep your PIQ's
- Transcript
- Letter of Recommendation(s)

Colleges and Universities have Scholarship Offices

Avoid scams! All scholarships should be free to apply

Scholarship Search Engines...

- www.scholarships.com
- www.petersons.com
- www.chegg.com
- www.goingmerry.com
- www.scholarshipamerica.com
- www.immigrantsrising.org
- www.fastweb.com
- www.sacregcf.org
- www.gettschooled.com
- www.niche.com
- www.cappex.com
- www.collegeboard.org
- www.unigo.com
- www.scholarships360.com

After You Submit... FAFSA Submission Summary (FSS) and CAR

- Student receives a FAFSA Submission Summary (**FSS**) or CalSAR
- Student review your **FSS** or CalSAR for errors
- Make **FSS** corrections at www.studentaid.gov
- Make CalSAR corrections at www.dream.csac.ca.gov
- Student receive a California Aid Report (CAR)
- Student review your CAR for errors
- Make CAR corrections at www.calgrants.org

Show Me
the
MONEY!
*Financial
Aid Award
Notice*

Colleges will determine financial aid eligibility

Every college you are admitted to will provide an award notice

You may be offered a combination of awards

Students have the final say in accepting and rejecting awards

Award notices will be posted on student's college portals

Students should use award information to make college attendance decisions

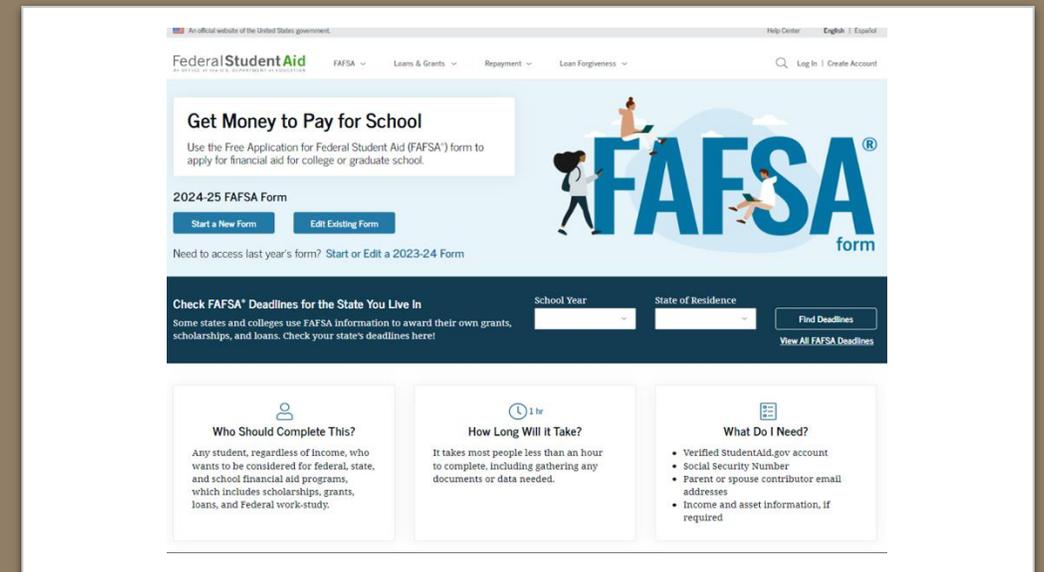
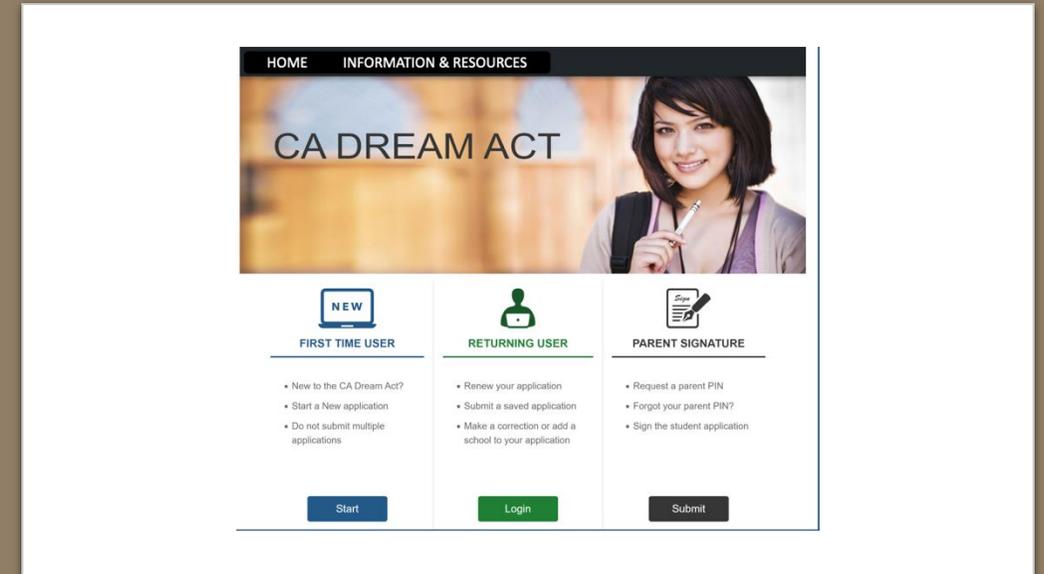
Sample Award Notice...

	COA: \$33,326	
	-SAI: \$4,000	
	=Need: \$29,326	
Cal Grant A	\$6,450	Accept or Decline
Federal Pell Grant	\$5000	Accept or Decline
Federal Work study	\$3,000	Accept or Decline
Subsidized Loan	\$3,500	Accept or Decline
Unsubsidized Loan	\$2,000	Accept or Decline
Parent Plus Loan	<u>\$9,376</u>	Accept or Decline
	\$29,326	

A student attending a 4- year university and planning to live on campus

The Application Student Section:

1. Student Identity Information
2. Student Personal Circumstances
3. Invite Parent to the FAFSA
4. Student Demographics
5. Student Financials: *Student Consent for Direct Data Exchange with the IRS*
6. College Selection
7. Student Review Page
8. Student Signature



1. Student Identity Information

Student Name

Contact Information

Social Security Number (FAFSA ONLY)

Residency Status

Student Provides Consent for Direct Data Exchange
with the IRS even if they did not file taxes

Educational Goal: College and Career Plans

2. Student Personal Circumstances

Dependent *Or* Independent

FAFSA[®] FORM 2024-25 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Student Personal Circumstances

Select all that apply.

- The student is currently serving on active duty in the U.S. armed forces for purposes other than training.
- The student is a veteran of the U.S. armed forces.
- The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 20XX and June 30, 20XX.
- At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).
- At any time since the student turned 13, they were a ward of the court. ?
- At any time since the student turned 13, they were in foster care.
- The student is or was a legally emancipated minor, as determined by a court in their state of residence.
- The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.
- None of these apply

Previous Continue

3. Student invites Parent to FAFSA Form

FAFSA[®] Form 2026-27 Student Raya Tran Save FAFSA Menu

Invite a Parent as a Contributor

A contributor is anyone who's required to provide information on your FAFSA form. You must invite a legal parent—a biological or adoptive parent as determined by the state.

Stepparents and other types of guardians do not count unless they have legally adopted the student.

Who counts as a parent on the FAFSA form?

Previous Continue



NEED:

- Parent Personal Email Address

FAFSA[®] Form 2026-27 Student Raya Tran Save FAFSA Menu

Personal Circumstances Demographics Financials Colleges Contributor Invite Signature

Invite Your Parent to This FAFSA[®] Form

To determine your federal student aid eligibility, we need more information on your household financial situation. You'll need to invite a contributor to provide this information.

As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.

[Who counts as a parent on the FAFSA form?](#)

Parent

Invite a Parent Contributor

Email

Send Invite

Previous Continue

4. Student Demographics

Gender

Race and Ethnicity

Citizenship Status

Parent Education Status

High School

High School Completion Status

5. Student Financials

Consent to Direct Data Exchange with the IRS

Tax information – 2024 Tax Return

Assets

Total of Cash, Checking and Savings

6. College Selection

College List

- Can List up to **20** Colleges and Universities

7. Student Review Page

Personal Identifiers

Personal Circumstances

Student Demographics

Review Student Financials

Student Colleges

List of Contributors Invited

8. Student Sign and Submit

Acknowledges Terms and
Conditions

Student Signs

Completes Student Section

The Application Contributor Section:

1. ***Parent will receive an email invitation***
2. Parent Logs in with FSA ID
3. Parent Identity Information
4. Parent Consent for Direct Data Exchange
5. Parent Demographics
6. Parent Financials
7. Parent Review Page
8. Parent Signature



5. Parent Demographics

Marital Status

Date of Marriage

Date of Divorce

Date of Separation

Date of loss

Social Security Numbers

Family Size

Residency

6. Parent Financials

IRS Tax Information – Class of 2026 use income from 2024 Tax Return to include tax filing status

All Contributors **MUST** consent to have tax information transferred even if didn't file 2024 taxes

If Consent is not granted FAFSA will be incomplete and ineligible for federal financial aid

Few exceptions will allow for manual entry

Total of cash, checking, savings etc.

Investments, real estate (don't count home you live in)

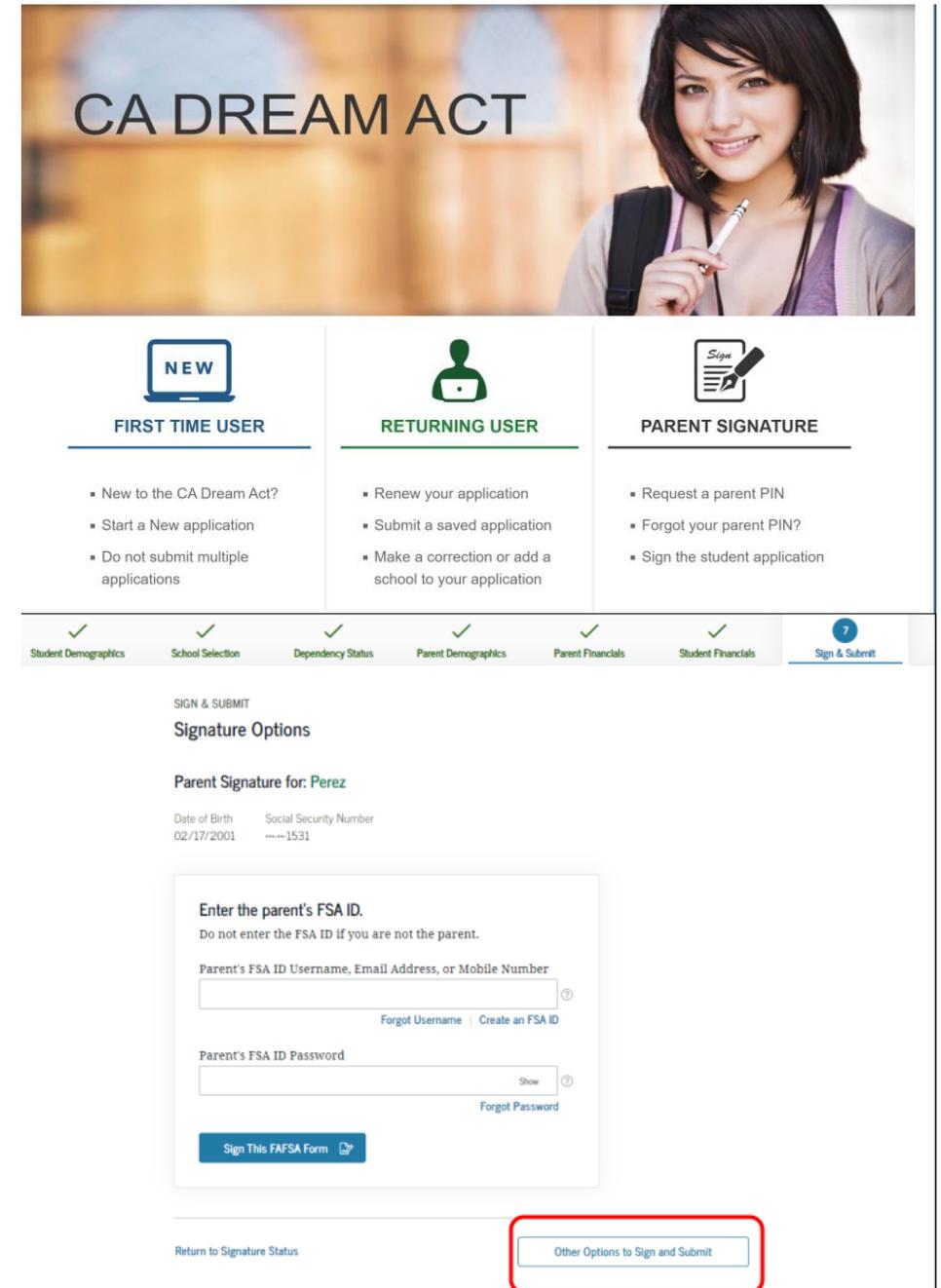
Businesses, farms, etc.

Federal Benefits Received

Number in College

FAFSA/ CADAA is Complete When...

- Student Completes Student Section
- Contributor Completes Contributor Section
- Provide Consent for Direct Data Exchange with IRS
- Submit FAFSA /Submit CADAA



CA DREAM ACT

NEW
FIRST TIME USER

- New to the CA Dream Act?
- Start a New application
- Do not submit multiple applications

RETURNING USER

- Renew your application
- Submit a saved application
- Make a correction or add a school to your application

PARENT SIGNATURE

- Request a parent PIN
- Forgot your parent PIN?
- Sign the student application

Student Demographics ✓ School Selection ✓ Dependency Status ✓ Parent Demographics ✓ Parent Financials ✓ Student Financials ✓ **7** Sign & Submit

SIGN & SUBMIT
Signature Options

Parent Signature for: Perez

Date of Birth: 02/17/2001 Social Security Number: ---1531

Enter the parent's FSA ID.
Do not enter the FSA ID if you are not the parent.

Parent's FSA ID Username, Email Address, or Mobile Number [Forgot Username](#) | [Create an FSA ID](#)

Parent's FSA ID Password [Show](#) | [Forgot Password](#)

[Sign This FAFSA Form](#)

[Return to Signature Status](#) [Other Options to Sign and Submit](#)

Who Are My Parents: Contributors?

- Special Circumstances must be addressed with financial aid office of the school the student plans to attend...ASAP

Parents	Income Reported
Parent are married	Report both parent income
Parents are divorced	Report the parent who provided the most financial support
Parents remarried	Report the parent who provided the most financial support AND the stepparent
Parent live together BUT are not married	Report both parent income

Who Are NOT My Parents: Contributors...

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



Unusual Circumstances



When a student is unable to provide parent information



Student can submit their FAFSA and will be given provisional independent status



College Financial Aid Offices determine the outcome of the unusual circumstances



ONLY the Financial Aid Office at the student's college of attendance can offer a dependency override



Legal documentation requires in most cases

Special Programs:

California Community Colleges

California Promise Grant- based on income and pays for tuition

California Promise Program- Not based on income and pays for tuition

- Free tuition for 2 years
- Must complete FAFSA/CADAA by March 2nd deadline
- Must take 12 units but can take up to 15 units
- Must be first time enrolled in college
- * *Most CCC waive fees but not all*

EOP&S – Extended Opportunity Programs and Services

Los Rios Promise Program:

- Complete a FAFSA/CADAA by March 2nd
- Complete a Los Rios Promise Contract by the due date
- Must be first time enrolled in college
- Enroll in at least 12 units but not more than 15
- Use a Tier system to deliver funds

APPLY EARLY!



Special Programs:

California
State
University

Education Opportunity Program (EOP) awards up to \$2,000

State University Grants, intended to cover fees if you don't get a Cal Grant

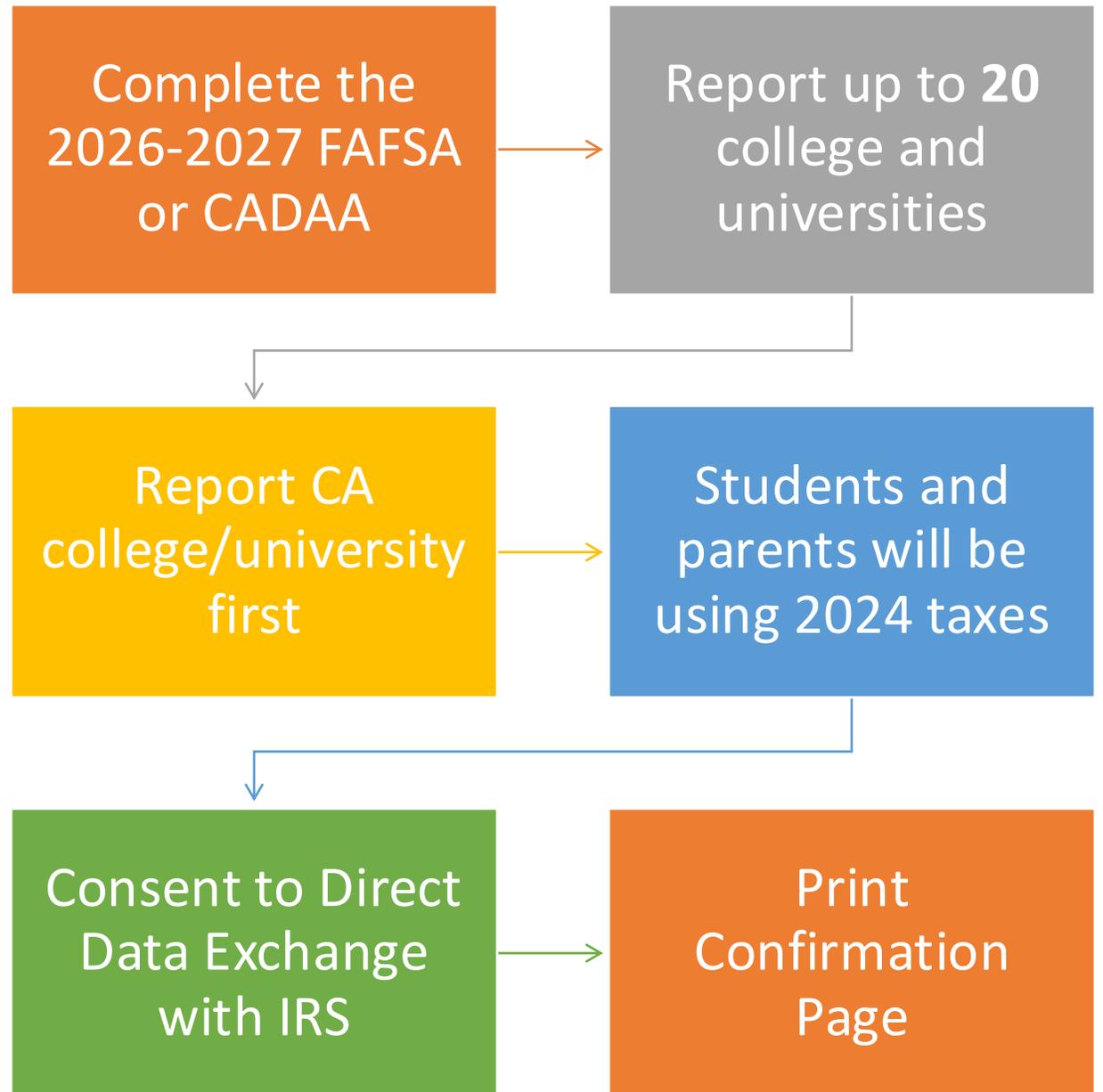
Special Programs:

University of California

UC Blue and Gold Opportunity
Pays tuition and fees if family income is \$80,000 or less

Most CA residents will qualify for Cal Grant first

Tips and Tricks for Applying...



Cash for College Workshops

- Beginning October 2025
- Statewide
- In person and virtual workshops offering assistance to students and families in completing the FAFSA or CADAA
- Financial aid professionals/expert will be available to answer questions

<https://www.cash4college.csac.ca.gov/>

FALL/WINTER 2025-26

CASH FOR COLLEGE

FREE WORKSHOPS



Why attend a CASH FOR COLLEGE Workshop?

- We provide valuable information and resources.
- We assist all students with completion of the FAFSA or Dream Act application.
- We help Foster Youth with completion of the Chafee Grant application.

STUDENTS: File your FAFSA or CA Dream Act Application by March 2, 2026!

Day	Date	Site	Model	Time
Wednesday	October 15	Rio Linda High School	In person	6:00-8:00 PM
Thursday	October 16	Davis Senior High School	In person	6:00-8:00 PM
Tuesday	October 21	River City High School	In person	6:00-8:00 PM
Wednesday	October 22	Monterey Trail High School	In person	6:00-8:00 PM
Thursday	October 23	John F. Kennedy High School	In person	6:00-8:00 PM
Tuesday	October 28	McClatchy High School	In person	6:00-8:00 PM
Wednesday	October 29	Valley High School	In person	6:00-8:00 PM
Thursday	October 30	Rio Vista High School	In person	6:00-8:00 PM
Saturday	November 1	Woodland Community College	In person	9:00 AM-12:00 PM
Tuesday	November 4	Woodland High School	In person	6:00-8:00 PM
Wednesday	November 5	Winters High School	In person	6:00-8:00 PM
Thursday	November 6	Florin High School	In person	6:00-8:00 PM
Wednesday	November 12	Laguna Creek High School	Virtual	6:00-8:00 PM
Thursday	November 13	Cosumnes Oak High School	Virtual	6:00-8:00 PM
Tuesday	November 18	Esparto High School	In person	6:00-8:00 PM
Tuesday	November 18	Mesa Verde High School	In person	6:00-8:00 PM
Wednesday	November 19	Calvine High School	In person	6:00-8:00 PM
Thursday	November 20	Casa Roble High School	In person	6:00-8:00 PM

Cash For College Workshop



Franklin High School

When: Dec. 12, 2025

Where: Virtual

Time: 6:00-8:00pm

Cash for College in EGUSD



School	Date	Time
Monterey Trail HS	Oct. 22, 2025	6-8pm In Person
Valley HS	Oct. 29, 2025	6-8pm In Person
Florin HS	Nov. 6, 2025	6-8pm In Person
Laguna Creek HS	Nov. 12, 2025	6-8pm Virtual
Cosumnes Oaks HS	Nov. 13, 2025	6-8pm Virtual
Calvine HS	Nov. 19, 2025	6-8pm In person
Franklin HS	Dec. 4, 2025	6-8pm Virtual
Pleasant Grove HS	Dec. 10, 2025	6-8pm In Person
Sheldon HS	Jan. 15, 2026	6-8pm In Person
Elk Grove HS	Jan. 29, 2025	6-8pm In Person

Cash For
College
Workshops
2025-2026



Cash for College Workshop Flier 25-26



CSS Financial Aid Profile

- CSS Financial Aid Profile AKA “The Profile”
- Online application
 - www.collegeboard.org
- Primarily completed by students applying to private schools
- Used by certain colleges and scholarship programs to award institutional aid

Stay Connected

Leila Vera

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