

Annual Statewide Financial Aid Workshop

Frequently Asked Questions

Zoom FAQ

1. Will slides and recording be sent out?

The PDF of the slides are posted on our website:

- FAFSA PowerPoint: https://www.csac.ca.gov/sites/main/files/file-attachments/2024-2025_fafsa_the_essentials.pdf?1693262924
- CSAC PowerPoint: https://www.csac.ca.gov/sites/main/files/file-attachments/2023-24_statewide_financial_aid_workshops.pdf?1692810364

A recorded version of the workshop is on our YouTube channel:

https://www.youtube.com/watch?v=4cEfzuL_ps8

Additional resources are on the Workshop webpage: <https://www.csac.ca.gov/annual-statewide-financial-aid-workshops>

FAFSA Questions- Types of Financial Aid:

2. What are the trusted scholarship websites?

www.fastweb.com

bigfuture.collegeboard.org/scholarship-search

Immigrantsrising.org- for undocumented students

Maldef.org- for undocumented

Goldendoorscholars.org- undocumented

3. What is the process like if the student is awarded a Federal Work Study Grant?

Students are awarded Federal Work Study and then must find a work study job on their own.

Once they are hired under the Federal Work Study program, they earn the funds they have been awarded. Some schools will allow the wages earned to apply directly to the student's billing account, whereas other schools will pay wages to the student through regular paychecks. In sum, Federal Work Study is a job where a student earns wages that are paid in part by the Department of Education. Work Study earnings are not subject to FICA (social security taxes) if the student is enrolled full-time and working part-time. Also, while Work Study earnings must be reported on the FAFSA, they are not counted against a student's financial aid eligibility.

4. What does FSEOG stand for?

Federal Supplemental Education Opportunity Grant

5. Can you review again what "OFA" includes?

OFA, other financial aid, which may include non-federal scholarships, institutional grants, loans etc.

6. What is the Pell Grant Lifetime Eligibility?

The Pell Grant Lifetime Eligibility (LEU) is the maximum amount of Pell Grant funds a student may receive over their lifetime. Pell LEU usage can carry over from one school to the next. Pell LEU is limited to six (6) years (or 12 full-time semesters, 18 full-time quarters, or its equivalent). If a student is full-time for an entire academic year, the Pell LEU amount used is 100%. Therefore, the maximum Pell LEU is calculated as 600% (maximum of 6 full-time years). It can last longer than 6 years if the student is not enrolled full-time each semester. For example, if the student has enrolled only half-time one term, they will only receive half of their max Pell eligibility for that term.

7. Can you get a combination of all these grants? Specifically, Pell, FSEOG and Work Study?

Federal Work Study is student employment. But yes, students can receive a combination of those three programs.

8. Do community college students only receive financial aid at one college? What should students do when they need to enroll at multiple colleges if their major is offered in another college?

In most cases, students can only get financial aid at one college. They will have to choose their "college of attendance" and that will be where they can get financial aid. They can receive the fee waiver, California College Promise Grant, at multiple institutions. They cannot receive federal aid or Cal Grants at multiple institutions unless otherwise specified. Some schools may offer "consortium agreements" which allows the student to receive financial aid from two schools at the same time. However, colleges are not required to offer consortium agreements. Students should check with their school's Financial Aid Office for consortium agreement eligibility.

FAFSA Questions – General Information:

9. Is there a vocabulary page for all the new FAFSA verbiage? Where can students/families find that information?

- a. All updated information will be available on Studentaid.gov and on their toolkit website soon:

<https://financialaidtoolkit.ed.gov/tk/learn/fafsa.jsp#:~:text=Dependent%20students%20are%20required%20to,to%20be%20your%20legal%20parent>

10. Will the FAFSA open in December or October?

The FAFSA for 23-24 is available now through June 30, 2024. The FAFSA for 24-25 will be available sometime in December, probably late December and will then be available through June 30, 2025. In the future, the FAFSA will again be available starting on October 1. The delay for 24-25 is due to the changes in the FAFSA and formula.

11. What would make a student eligible non-citizen?

There are several conditions that qualify for eligible non citizen. Please see the following website for details. Many eligible non residents hold a Permanent Resident Card, Resident Alien Card, or Alien Registration Receipt Card. <https://studentaid.gov/help/eligible-noncitizen>

- 12. If a student takes a leave, does the 6 years eligibility go on pause too? So, for example they did 2 years of school and received a Pell then stops going to school and then goes back do they still have 4 years left?**

Yes, any unused Pell grant will remain as part of the 600% lifetime eligibility. However, each year the student's FAFSA will ultimately determine if the student has enough need to draw from that 600% of Pell grant availability.

- 13. Can you break down the limit on FAFSA eligibility for college students? Is it the number of units earned or the number of years in college? What is the maximum college unit that FAFSA will grant the applicant?**

Each institution has a Satisfactory Academic Progress policy, which measures the student's GPA, their completion rate, and total timeline to degree. These measurements are school- and program-specific. For example, if schools says that students must maintain at least a 2.0 GPA, they must have at least a 67% completion rate (attempted vs. earned), and a student may not exceed 150% of their total program unit length. For example, if the program length is 100 credit units, then the student may not receive aid after they hit 150 credit units.

- 14. Could you speak about how the CA law that forbids colleges from cutting aid for students with scholarships and how this might interact, if at all, with the new FAFSA and DREAM?**

This new regulation allows students to keep their scholarships and their institutional grants if the total does not exceed the cost of attendance. Some schools used to replace institutional aid with scholarships when they came in. This will ensure that a scholarship coming in does enhance a student's total package as opposed to having them lose other need based or institutional aid. It could still result in some reduction of aid if the scholarship coming in results in the total package exceeding cost of attendance.

FAFSA Questions – FSA ID:

- 15. Will students and parents be able to create an FSA ID prior to the 24-25 FAFSA application opening?**

Yes, students and parents with an SSN can get FSA IDs at any time. These IDs will be used throughout the student's college years each year they apply for financial aid. The Department of Education is working on a process for undocumented parents to create an FSA ID.

- 16. Does FAFSA no longer require parents to mail a signed parent signature form if they do not have an SSN? Will all signatures, both for students and their parents, be taken care of electronically?**

Paper signature pages have been eliminated. All contributors (including parents) regardless of their citizen status, are required to sign the FAFSA electronically with an FSA ID. All contributors will be able to get an FSA ID, even if they do not have a Social Security Number.

- 17. If I have an FSA ID as a parent because I was in school, do I need to create another FSA ID to sign for my son's FAFSA application or do I use the same FSA ID?**

You would not need to create a new FSA ID. Use the FSA ID you already have.

18. Will all contributors need to have an FSA ID?

Generally, all contributors are required to have an FSA ID and to provide consent to have their federal tax information (FTI) transferred from the IRS, have their tax data used to determine the student's eligibility for aid, and allow the U.S. Here are the most common situations:

- If a dependent student's parents are unmarried and living together, both parents will be contributors, need separate FSA IDs, and need to provide consent.
- Dependent student's parents who filed their U.S. income tax return as Married Filing Jointly only require one parent contributor to complete the FAFSA.
- If the student's parents filed separately, both parents will be considered contributors and therefore need separate FSA IDs, and both must provide consent.

19. If school student information systems use a preferred name/gender instead of legal/assigned at birth, will that student need to use their legal name/gender for FSA ID for FAFSA to be processed and will we be able to manually match with CalGrant the utilizing that tool?

Yes, students MUST use their legal name (the name listed with the Social Security Administration) for their FSA ID and FAFSA. If the student's legal name has been changed with the SSA, they can update their name for their FAFSA/FSA ID by logging into studentaid.gov. There will be a 1-3 processing delay while SSA confirms the name change.

20. Will creating an FSA ID and consenting to IRS disclosure affect non-citizen parents in any legal negative way?

The information placed on the FAFSA is only used to determine a student's financial aid eligibility. By law, all information on the FAFSA must be kept confidential and will not be shared with the colleges or other federal agencies.

21. What is ITIN?

An ITIN is Individual Taxpayer Identification Number and is a tax processing number for people who do not have an SSN. ITINs should not be used on the FAFSA, but may be included on the CADAA. <https://www.irs.gov/individuals/individual-taxpayer-identification-number>

FAFSA Questions – Consent:

22. What if the contributor doesn't submit their portion of the FAFSA application? Is there a way around providing consent?

All contributors are required to have an FSA ID and to provide consent to have their federal tax information (FTI) transferred from the IRS, have their tax data used to determine the student's eligibility for aid, and allow the U.S. Department of Education (ED) to share their tax information with institutions and state higher education agencies for the administration of Title IV aid.

Consent is provided once for the award year and cannot be revoked in that award year. This consent is necessary even if the contributor does not have an SSN, did not file taxes, or filed taxes in another country.

Contributors cannot avoid providing consent by manually entering FTI on the FAFSA. If a student or spouse (if applicable) contributor does not provide consent, the student will not be eligible for

any Title IV aid. If a parent contributor refuses to provide consent, the dependent student will be given the opportunity to indicate they would like to receive only a Direct Unsubsidized Loan.

FAFSA Questions – Tax, Dependency, and Contributors:

23. Is it still an option to skip the assets questions?

For families who meet certain criteria, they will be provided the option to skip asset questions. In these cases, the family's assets (cash, savings, business/farm net worth, etc.) are not considered when determining the student's financial aid eligibility. To skip asset questions, a student or parent must meet the following criteria:

- Did not file a Schedule 1 with their IRS Form 1040 federal tax return, **OR**
- Is considered a dislocated worker, **OR**
- Anyone in the household received a means-tested federal benefit in the last two years, such as Medicaid, SNAP, SSI, free or reduced-price lunch, **AND**
- The student's (for independent students) or parents' (for dependent students) total income was less than \$50,000.

24. How is the net worth assessed?

Net worth is the value of the business, investment or farm minus any debt that is owed. The net worth of a farm now includes the value of a family farm. FSA notes that the net worth of a farm may include the "fair market" value of land, buildings, livestock, unharvested crops, and machinery actively used in investment farms or agricultural or commercial activities, minus any debts held against those assets.

25. What does it mean that child support is considered an asset instead of income?

This is just one of the "weird" changes that we are seeing with the new FAFSA. The formula is shifting this to an asset instead of income. This means it will be considered the same as savings, with asset protection applied, instead of as income. This change was done for the side effect, since treating child support as an asset, as opposed to income, reduces the impact on eligibility for need-based financial aid.

26. If FAFSA imports how many dependents there are based on the taxes, is it acceptable for the student/parent to report the number of dependents that do not match the taxes?

Although the IRS dependent information will import automatically on the FAFSA, the student will have an option on the FAFSA to change the family size if it is different than the tax information.

27. Does it matter which parent claims the student on their taxes?

There will be a parent wizard on the FAFSA to help the student determine which parent's info needs to be provided if their parents are divorced or separated. The contributing parent will be the one who provided and will continue to provide more financial support, and not necessarily the parent the student lived or lives with.

28. If the student is under 24, can they become independent?

The dependency status questions are now being called the "personal circumstances" and "other circumstances" questions on the new FAFSA. If the student can answer "yes" to any of the dependency questions, they will be considered independent regardless of age. However, the college may reach out to the student to submit documentation to verify that status before they can move forward with awarding.

29. If both student's biological parents live in another country, how will the student report parent income? Is the student considered "unaccompanied" and considered independent? Will not providing parent income information impact their financial aid eligibility?

Students who still are in communication with their parents, even if they live in another country, and have access to their parent's financial information are still required to include their parent's information on the FAFSA. Students can be considered Homeless Unaccompanied Youth, if "at any time on or after July 1, 2023 (for the 24-25 AY), the student is an unaccompanied youth who is; a homeless unaccompanied youth, or unaccompanied, AND (1) homeless or (2) self-supporting and at risk of homelessness. The term "Unaccompanied" means that the student is not living in the physical custody of their parent or guardian. And the term "Youth" means that the student is under the age of 24. Homeless means that they lack fixed regular and adequate housing. Student must meet all three of these criteria to be considered an unaccompanied homeless youth for financial aid purposes.

30. If a student is under guardianship from adults who are not their parents, does that consider them as an independent student?

Legal guardianship must be determined by a court in the students' state of legal residency. A legal custody agreement from an attorney does not qualify as legal guardianship. Students in a legal guardianship will be considered independent.

31. What if a student is unaccompanied but is over 18 and lives with someone who isn't an immediate family member?

To be considered independent for financial aid purposes, the student needs to be unaccompanied and homeless or considered homeless through not having fixed housing. If they have a permanent room in someone's house, even if it is not an immediate family member, they could still be considered dependent and need to include parent information. Please have the student contact their financial aid office if needed to review their individual situation.

32. Is a contributor the person that files the student as a dependent? For instance, parents do not file taxes, so uncle/aunt or older sibling claim student as a dependent.

FAFSA custodial parents can only be biological, adoptive, stepparents (if parent remarried), or someone who is listed as a parent on the student's birth certificate (even if they are not a biological or adoptive parent).

33. Is a stepparent considered a contributor?

If the biological/custodial parent who is contributing is remarried, the stepparent's income must be included. If the parent & stepparent are married filing jointly, only the parent must "contribute", but it will pull in tax info from both parent and stepparent.

34. If a student's parents both provide financial support and are filing as "married filing jointly", but the student only lives with one of them and the other one lives in a separate house, will the student need to get both parents to fill out as contributors, or just the parent they live with?

If someone files as married filing jointly and doesn't live together, the information from both parents must be reported, but will be transferred from the IRS for both; the assets for both must be reported.

35. How can a student report a special or unusual circumstance on the FAFSA?

The student can indicate they have an unusual circumstance on the FAFSA and then contact the college financial aid office to inquire about the process. Regarding special circumstances, the student should also contact the college to inquire about making changes to the tax and income information if there has been a reduction of income since their 2022 tax year.

36. If a student is in a legal guardianship due to parent deportation, still has contact with parent but does not receive financial support. Is this a scenario where students can submit an appeal to be classified as an independent student?

A student can answer, "Yes" to this question on the FAFSA "if it was a court's decision that" as of today", the student is in legal guardianship or if the student was in legal guardianship immediately before they reached the age of being an adult in their state. If the answer is "Yes", the student will be considered Independent and only their information will be required on the FAFSA. The student would also answer "No" to this question if they are still a minor and the court decision is no longer in effect or if the court decision was no longer in effect at the time the student became an adult.

37. Could you expand a little bit more about unaccompanied students? We have had an influx of students who were born here in the U.S. but were taken and raised in their parents' home countries and are now back to finish High School. Some are here on their own and some live with relatives, godparents, or friends. How does reporting of the parent's income work when they are not even contributing to their livelihood/schooling?

Students may indicate that they have an unusual circumstance on the FAFSA. However, that is primarily only for students who do not have access to their parent's financial information because both parents are deceased, they do not know where their parents are, or it is not safe for the student to contact the parents. Otherwise, students are required to include their parental information, even if the parents live out of the country and the student does not reside with the parent. The student will need to convert the income into U.S. currency. If the student believes they have an unusual circumstance, they can contact the college directly to inquire.

FAFSA Questions – Information Reported

38. Do students need to report the 529 plans as part of their own assets?

529 plans owned by the dependent student's parent are reported as a parent asset on the FAFSA. And, new for 2024-25, 529 plans owned by parents for other children in the household will not be counted as assets for the student applying to college – only the 529 plan that is specifically for that given student.

39. If parents create a 529 college savings plan and live with the student, will the parent still need to report this as an asset for financial aid, even though the student is the beneficiary?

If the custodial 529 account owner is a dependent student or the dependent student's parent, the 529 plan is reported as the parent's asset on the FAFSA and distributions should be ignored. Where the student lives or the parent with whom the student has resided in the past 12 months prior to completing the 2024-25 FAFSA form is irrelevant.

40. Selective Service is no longer required for federal aid, but is it required for state aid?

Registering for Selective Services is still a federal requirement for all males 18-25 years of age. However, it is no longer tied to federal or California state financial aid, so the college financial aid office does not verify registration.

CADAA Questions- DACA

41. Can you explain who is a DACA student?

DACA was issued to people who entered the United States unlawfully as children. The program does not grant them official legal status or a pathway to citizenship, but it does allow them to apply for a driver's license, social security number, and work permit. To date, no NEW applications are being accepted, but renewals may be granted. Applicants must meet the following major DACA requirements:

- Entered the United States unlawfully prior to their 16th birthday.
- Have lived continuously in the United States since June 15, 2007.
- Were under age 31 on June 15, 2012 (born on June 16, 1981, or after).
- Were physically present in the United States on June 15, 2012, and at the time of making their request for consideration of deferred action with U.S. Citizenship and Immigration Services (USCIS).
- Had no lawful status on June 15, 2012.
- Have completed high school or a GED, have been honorably discharged from the armed forces, or are enrolled in school.
- Have not been convicted of a felony.

CADAA Questions – Dislocated Workers

42. What is a dislocated worker?

Dislocated workers are students or their parents who lost employment through no fault of their own. A student or parent's status as a dislocated worker may increase their eligibility for federal financial aid.

- 43. The student or parent was a dislocated worker in the tax year used but now they are employed at lesser income. Are they still considered dislocated workers? Should we choose that option?**

They should speak to the financial aid office at their college to submit a professional judgement if the income is less than reported on the FASFA.

CADAA Questions – Cal Grant

- 44. I am confused about when the new 2.0 GPA minimum will be used. Is it for this year's seniors?**

The 2023-24 year will still include our traditional Cal Grant program. 2024-25 is when Cal Grant Reform will roll out if our budget allows.

- 45. Is the entitlement Cal Grant the same as the CA Promise Grant?**

No, the California Promise Grant is an enrollment fee waiver at California community colleges. The Cal Grant Entitlement Programs (High School, Community College, and Transfer Entitlement) are financial aid grants. The tuition/fee portion of Cal Grant pays enrollment fees (for students who may not have a tuition fee waiver), and the Access portion can be used for other educational expenses.

CADAA Questions – Cal Grant Reform

- 46. If the Cal Grant Reform does happen, will there be a new and updated Cal Grant handbook?**

Eventually, yes. When Cal Grant reform happens, we will be offering significant, ongoing training.

- 47. What is the effective date for Cal Grant reform?**

If it is determined there is enough revenue in the budget in May 2024, Cal Grant reform will go into effect for the upcoming 2024-25 academic year.

- 48. If CA Reform passes – does that impact the Class of 2025 or 2024 or both?**

It will start with the Class of 2024 and continue for each class after.

- 49. Are the Cal Grants "stackable"?**

No. Students can only receive one Cal Grant, but they are eligible for additional access awards: Students with Dependent Children, Foster Youth Access, DSIG, etc.

- 50. When students create a webgrants4students.org account prior to May 2024, will students see if they've qualified for a Cal Grant A, B or C, or will they see if they've qualified for a Cal Grant 2 or 4? Will that info switch on or after May 2024?**

For students applying for 2024-2025, they will see Cal Grant A, B, and C during this first initial awarding process (when CSAC starts awarding in January/February). CSAC will only award students who are eligible under the legacy Cal Grant and Cal Grant Reform. Once Cal Grant Reform officially passes with the May Revenue trigger, the students' awards will then change to Cal Grant 2 or 4.

CADAA Questions – Webgrants 4 Students

51. Students will still need to create a WebGrants account to verify graduation date and school of attendance, right?

That is correct. These verifications can be completed by the student using their account.

52. Who notifies the student if they are eligible?

Students can check eligibility on their WebGrants4Students account which they should setup after they complete their FAFSA or CADAA.

CADAA Questions – Middle Class Scholarship

53. For MCS at a community college, does the student need to be in the bachelor program?

Yes, MCS is only available at a community college for bachelor degree programs.

54. Is it true that a student can be the recipient of both a Cal Grant and MCS? I saw this last year on student financial aid letters...can you explain why they can get both?

Correct. Under the new MCS 2.0 formula, students attending a CSU/UC who have high unmet need could have sufficient need to qualify for both Cal Grant and MCS.

<https://www.csac.ca.gov/middle-class-scholarship>

55. Do CADAA students qualify to receive MCS, or any of the other grants being listed?

CADAA filers can receive state-based aid like Cal Grants, Middle Class Scholarship, Institutional Aid, Students with Dependents aid, Cal Grant B for Foster Youth, Chafee, etc.

CADAA Questions – Foster Youth and Chafee Grant

56. Can a Foster Youth student be eligible for Chafee?

Yes, the California Chafee Grant for Foster Youth (Chafee Grant) awards up to \$5,000 a year to eligible foster youth. The Chafee Grant may be used at any eligible California college or university, or career or technical school. Students attending schools in other states may also qualify. A student's receipt of a Chafee Grant award shall not exceed five years (whether or not consecutive).

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

57. Does the Chafee Grant still require a special ID from social services?

It will require verification. Check here for additional information:

<https://www.csac.ca.gov/post/california-chafee-grant-foster-youth>

58. What happens to foster youth if they are independent living or on probation and are between the ages of 18-23 years old?

Foster youth will be considered independent on their application in this case. Foster youth would be considered dependent unless they can answer yes to any of the dependency questions. They also may obtain independent status if they have adverse circumstances regarding contact with their parents but that would have to go through the financial aid office as a professional judgement.