

2006
2007

GRANTS,
SCHOLARSHIPS, LOANS
AND OTHER FINANCIAL
AID FOR COLLEGE

Fund Your Future



CALIFORNIA
STUDENT AID
COMMISSION

EDFUND®
STUDENTS FIRST

Looking ahead to college but need **help** with the costs?

Whether you're seeking a vocational certificate or pursuing a bachelor's, master's or professional degree, there are lots of ways to pay for college or career training.

Your first step should be to look into grants, scholarships and other free money for college. Also explore work-study and employment opportunities, AmeriCorps, military and veteran benefits, and other student aid you never have to repay. In addition, ask if your college offers a payment plan that lets you pay in installments over the year. If you need to borrow, consider a low-interest federal loan.

The major sources of financial aid are the federal government, states, colleges and the private sector. Your high school counselor or college's financial aid administrator can give you a jump-start with your search. Then browse the Web—you'll find a list of helpful sites on the back cover.

Applying for federal and state aid is *free*—simply complete the Free Application for Federal Student Aid. You can apply during your senior year of high school through your senior year of college—and even beyond, if you're headed to graduate school. The key is to start your research early, explore all your options and make sure you meet priority deadlines. Most funds are limited so be sure to apply early.



Don't wait until you've been accepted to college to apply for financial aid. If you do, you may miss out on grants, scholarships and other free money for college.

A LOOK AT THE *Basics*

While most colleges or vocational programs expect you (and your family) to contribute toward your education, financial aid can help close the gap between your resources and your college expenses. Most federal and state aid is awarded based on your *financial need*, which is also known as your financial aid eligibility. This is the difference between your college costs—your *cost of attendance* as calculated by the college—and your *expected family contribution*—what you can reasonably be expected to pay each year.

$$\begin{array}{l} \text{Your college costs} \\ - \text{Your expected family contribution} \\ \hline = \text{Your financial need} \end{array}$$

Start With the FAFSA

To apply for federal and state financial aid, you'll need to complete the Free Application for Federal Student Aid, the FAFSASM. You'll find it on the Web at www.fafsa.ed.gov and on paper, in both English and Spanish. Many colleges also use the FAFSA to award their private dollars. The FAFSA asks for information about you, your family, your finances and your college plans.

Often independent colleges require additional forms, such as the College Board's CSS/Financial Aid PROFILE[®], or have their own supplemental forms to determine who receives institutional or private aid dollars. Be sure to check directly with the financial aid office of each college you're considering.

For a Cal Grant, you must submit your verified GPA as well as the FAFSA. In addition, a number of other California state aid programs require their own application forms besides the FAFSA.

Be sure to file the FAFSA as soon as possible starting January 1 because most financial aid funds are limited. You may need to file the PROFILE or other applications sooner if your college has earlier deadlines for its programs.

WHERE TO GO FOR FREE HELP

WEB Click on www.fafsa.ed.gov where you'll find built-in instructions for each question or www.studentaid.ed.gov/completefafsa for help completing the paper FAFSA.

PHONE Call the Federal Student Aid Information Center toll free at 800.433.3243, 319.337.5665 if you don't have access to toll-free numbers or TTY 800.730.8913 if you're hearing impaired.

LIVE CHAT At www.fafsa.ed.gov, you can get live, online help by clicking the Live Help button located within the pages of FAFSA on the Web.

IN-PERSON Ask your high school counselor or college's financial aid administrator for help. Or plan to attend a free California Cash for College workshop held each January and February in your area for help completing the FAFSA and other forms. For dates and locations, go to www.californiacashforcollege.org.

TAKE NOTE

The Web sites that charge a fee to complete and file the FAFSA for you are neither affiliated with nor endorsed by the U.S. Department of Education or the California Student Aid Commission. Any help you need to complete the FAFSA is available for free. Even if you pay someone, you'll still have to collect all your financial records and other personal information, so you won't be saving any time. Once you have everything in front of you, filling out the FAFSA is not difficult.

tip

Financial aid usually covers more than just tuition and books—some Cal Grants, Pell Grants, federal Stafford loans and other student aid can also be used to pay for rent, food, reasonable transportation costs and other living expenses to help you make ends meet while you're going to school. What's more, you don't have to be a full-time student to get financial aid.

Your Contribution

Within three weeks of mailing your FAFSA, or much sooner if you file online, you'll receive your Student Aid Report, the SAR. If you file online and provide an e-mail address, you'll receive your SAR electronically, usually within 72 hours.

The SAR contains a summary of the information you provided on the FAFSA and lists your expected family contribution, or EFC—the amount of money you and your family can reasonably contribute toward your education for the year. It's calculated using a federal formula and the information on your FAFSA. Your EFC also determines the types and amounts of aid that you're eligible to receive.

Whether your college's cost of attendance is high or low, your EFC usually will be the same for federal and state aid, but you may be eligible for different types and amounts of aid at different colleges. Your college may calculate a second EFC using additional information about your finances to award the college's private aid dollars.

Each college you list on your FAFSA will also receive your SAR information. In addition, the California Student Aid Commission will receive a copy to determine your eligibility for a Cal Grant and other California state aid.

Your Cost of Attendance

Each college has its own student budget or cost of attendance, which includes tuition, fees, books, supplies, room and board, transportation and personal expenses for the school year. It may also include an allowance for the purchase or rental of a computer.

Your cost of attendance will vary depending on where you live (with your parents, on or off campus) and the college you attend. If you have children or other dependents who need care while you go to class, your cost of attendance may also take these expenses into account. If you have a disability, let your college know about any expenses that aren't already covered by insurance or other sources.

Your Financial Aid Award

After determining your eligibility for financial aid, each college will put together a financial aid offer. Your award offer will list the college's cost of attendance for the academic year, the amount you'll have to contribute and the amount that will be covered by financial aid.

When you apply to more than one college, your financial aid offers may vary. Be sure to compare your offers carefully.

Dependent **OR** Independent?

Whether you're a dependent or an independent student is key to the types and amounts of financial aid you're eligible to receive. Your dependency status is based on your answers to certain questions on the FAFSA—not whether your parents list you as a dependent on their tax return or if you live on your own.

If you're a dependent student, your parents' ability to contribute to your college costs is taken into account; if you're an independent student, you'll be evaluated on your own. If you're married, your spouse's income and assets will be considered along with yours. For some private scholarships, you may need to provide information on your parents' finances even if you're an independent student.

For the 2006-07 school year, you're considered to be an independent student if at least one of these applies to you:

- * You were born before January 1, 1983.
- * You're married as of the date you file the FAFSA.
- * Both your parents are deceased, or you're a ward or dependent of the court, or were one until age 18.
- * You'll be enrolled in a master's or doctorate program in the fall of 2006.
- * You have children who receive more than half of their support from you.
- * You have dependents other than a spouse or children who live with you and receive more than half their support from you.
- * You're a veteran of the U.S. Armed Forces, or attended a service academy and were released under a condition other than dishonorable.

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If you're in a registered domestic partnership, you'll be considered the same as a married student in determining your eligibility for California state aid, including financial and residency requirements. Likewise, if your parents are in a registered domestic partnership, you'll be considered the same as a student with married parents. To learn more, go to www.csac.ca.gov/doc.asp?id=1149.



12 Important Things

TO KNOW ABOUT FEDERAL AND STATE AID

To qualify for federal and state student aid, you must:

1. Submit the FAFSA (except for the Robert C. Byrd Scholarship) by the deadline
2. Submit any other forms or applications that may be required by the deadline
3. Demonstrate financial need (except for the unsubsidized federal Stafford student loan, the federal PLUS loan for parents and the Robert C. Byrd Scholarship)
4. Have a high school diploma or its equivalent, pass an independently administered exam approved by the U.S. Department of Education or complete a high school education in a home-school setting approved by your state
5. Be a U.S. citizen or an eligible noncitizen (see the FAFSA)
6. Be a California resident (for most state aid)
7. Enroll in an eligible degree or certificate program approved by the U.S. Department of Education (correspondence or online courses must be part of a degree program)
8. Have a Social Security number (except for students from the Marshall Islands, the Federated States of Micronesia or Palau)
9. Register with the U.S. Selective Service (most males)
10. Maintain satisfactory academic progress
11. Not be in default on a student loan or grant
12. Meet the drug convictions standards (for federal aid only)

[Free Money for College]

Scholarships and grants are financial aid you never have to repay. Grants are usually based on financial need while scholarships are usually based on merit and may recognize grades, test scores, academic major, special talents, heritage, athletic or leadership ability, or community service.

Federal Pell Grants

Pell Grants are the largest source of free money from the government. These grants are awarded to every undergraduate student who qualifies. They may be used for tuition, fees and living expenses at any qualifying college in the country, even at schools with low fees such as the California Community Colleges. Pell Grant awards recently ranged from \$400 to \$4,050 a year. Your EFC will determine if you qualify and the amount you receive. Your award will also depend on your college's cost of attendance and whether you attend full time, half time or less than half time. When you file the FAFSA, you're automatically considered for a Pell Grant. To learn more, visit www.studentaid.ed.gov.

Cal Grants

California offers Cal Grants to undergraduate students who meet the financial, academic and eligibility requirements, and who apply on time. Awards may be used at any qualifying college in California. Cal Grant Entitlement awards are guaranteed for every qualified high school senior or recent graduate who applies by March 2; Cal Grant Competitive awards are for other qualified students who aren't high school seniors or recent graduates based on a competitive process. The number of Cal Grant Competitive awards each year is limited.

THE CAL GRANT GUARANTEE

Don't miss out!

If you're a graduating high school student in California and have at least a 2.0 GPA, meet the basic requirements and apply by March 2, you're guaranteed a Cal Grant. You have three chances to apply:

1. As a high school senior
2. Within one year after graduating from high school or receiving your GED
3. As a California Community College transfer student if you meet the requirements

Cal Grant A

Cal Grant A pays for tuition and fees at California's four-year colleges and selected private career colleges. If you receive a Cal Grant A but attend a California Community College first, your award will be held in reserve for up to three years until you transfer to a four-year college.

Cal Grant A Entitlement awards are guaranteed for every graduating high school senior who has at least a 3.0 GPA, meets the requirements and applies by March 2 of their senior year or within one year of graduating.

Cal Grant A Competitive awards are for other eligible students who have at least a 3.0 GPA and apply on time. Selection is based on a composite score that takes into consideration your GPA, family income, time out of high school, parents' educational levels and other factors such as whether you come from a single-parent household or you are or were a foster youth.

Cal Grant A and B Transfer Entitlement awards are for California Community College students who plan to transfer to a four-year college, have at least a 2.4 California Community College GPA and graduated from high school after June 30, 2000. To learn more, contact your community college's transfer center or financial aid office.

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- * If you're eligible for both a Cal Grant A and B, weigh the advantages of each and talk to your college's financial aid administrator about which one to choose.
- * If you don't qualify for a Cal Grant, you may still be eligible for scholarships, low-interest federal loans or other financial aid.

Cal Grant B

Cal Grant B is for low-income students who have at least a 2.0 GPA. The award for most first-year students is \$1,551 and may be used for books, living expenses and transportation, as well as for tuition and fees. When renewed or awarded beyond the first year, you'll receive an additional award specifically for tuition and fees—the same amount as the Cal Grant A—if you attend a school other than a California Community College.

Cal Grant B Entitlement awards are guaranteed for every high school senior who has at least a 2.0 GPA, meets the requirements and applies on time.

Cal Grant B Competitive awards are for other eligible students who have at least a 2.0 GPA and apply on time. Selection is based on a composite score that takes into consideration your GPA, family income, time out of high school, parents' educational levels and other factors, such as whether you come from a single-parent household or you are or were a foster youth.

Cal Grant C

Cal Grant C awards assist students in technical, career or occupational training programs. The \$576 award provides for books, tools and equipment. If you plan to attend a school other than a California Community College, you may also receive up to \$2,592 in tuition assistance. (Cal Grant-eligible students qualify for a fee waiver at California Community Colleges.)

Family income and asset ceilings are used in the selection of Cal Grant awards. Even if you think your family makes too much money, you should still apply for a Cal Grant. Many things can change between the time you complete your FAFSA and the start of school. Moreover, the ceilings are adjusted each year. Home equity and retirement savings aren't considered assets for the Cal Grant. You'll find income and asset ceilings for the 2006-07 school year at www.csac.ca.gov.

You'll find costs and more for California's colleges at www.californiacolleges.edu. Costs for more than 7,000 postsecondary schools nationwide can be found on the U.S. Department of Education's Web site at www.nces.ed.gov/ipeds/cool and at www.collegeboard.com. For each college, you'll also find the percentage of students who received financial aid and their average award.

YOUR *Verified* CAL GRANT GPA

You must submit both your FAFSA and your verified Cal Grant GPA to apply for a Cal Grant. You can submit your verified GPA before your FAFSA, beginning November 1. Check with your high school counselor to find out if your verified GPA will be submitted electronically by your school or on the Cal Grant GPA Verification Form by you. Don't lose out because one of them isn't filed on time—you're responsible for making sure both your FAFSA and your verified Cal Grant GPA are submitted on time.

How do I *apply* for a Cal Grant?

You apply for a Cal Grant by submitting the FAFSA as soon as possible starting January 1 and no later than the postmark deadline of March 2. You must also submit a verified Cal Grant GPA (or GED, SAT or ACT test score if you don't have a GPA) to the California Student Aid Commission by the March 2 deadline.

If you're a high school senior, you must apply for a Cal Grant A or B Entitlement award between January 1 and March 2 of your senior year, or by March 2 of the year after you graduate or receive your GED.

If you plan to attend a California Community College in the fall, you should meet the March 2 deadline, even though you have a "second-chance" deadline of September 2. That's because there are only a limited number of the popular Competitive Cal Grant awards available in the fall.



Chafee Grants for Foster Youth

Up to \$5,000 a year for job training or college is available if you are or were a foster youth. To apply, you must file the FAFSA and the California Chafee Grant Application, which is available online at www.chafee.csac.ca.gov or by calling toll free 888.224.7268. The other good news is that you don't need to have a high school diploma or GED, be a U.S. citizen or eligible noncitizen, have a Social Security number or have registered for Selective Service. To learn more, contact your caseworker, county independent living program coordinator, One-Stop Center, high school counselor, college's financial aid administrator or the California Student Aid Commission, or click on www.chafee.csac.ca.gov.

Federal Supplemental Educational Opportunity Grants

Colleges award these federal grants of \$100 to \$4,000 a year to undergraduates with exceptional financial need, with priority given to students who are eligible for a Pell Grant. To learn more, go to www.studentaid.ed.gov (select "Funding," then "Campus-based Aid" under "Federal Student Aid Programs").

University of California Student Aid

More University of California students receive grants through the University Student Aid Program than through any other program. In one recent year, nearly 60,000 undergraduates received UC grant support, with an average award of about \$3,430. In addition, 16,700 undergrads received UC-funded fellowships or scholarships, with an average award of \$3,800. To learn more, contact your college's financial aid administrator or go to www.universityofcalifornia.edu (select "Students and Parents," then "Financial Aid" under "Applying to UC").



If you're an undocumented immigrant, you may qualify for the lower in-state tuition rates at California's public colleges. Contact your high school counselor or college's financial aid administrator to learn more.

Work-Study

Through federal and college work-study or student employment programs at selected colleges, you can earn money from a job on or off campus to defray your college costs. To learn more, contact your college's financial aid administrator.



If you received a Governor's Scholars Award while in high school, click on www.scholarshare.com to learn more about how to access your funds for college. Also, be sure to let your college's financial aid administrator know that you received an award.

State University Grants

California State University campuses offer the State University Grant, which provides need-based assistance to California residents. The amount of the award varies, but generally covers at least a portion of the systemwide State University Fee. For more information, contact your college's financial aid administrator, or go to www.calstate.edu and www.csumentor.edu.

Community College Fee Waiver

The California Community College Board of Governors' Enrollment Fee Waiver, or BOG Fee Waiver, waives the enrollment fee at the California Community Colleges for students who are eligible for a Cal Grant or other need-based financial aid, who receive CalWORKs/TANF, SSI or General Assistance payments, or whose family income falls below the ceilings. To learn more about this fee waiver and other financial aid programs, see your college's financial aid administrator, or go to www.icanaffordcollege.com or www.cccco.edu.

Child Development Grants

These state grants of up to \$2,000 a year assist college students who plan to teach or supervise at a licensed children's center. For more information, go to www.csac.ca.gov (click on "Commission Programs").

Robert C. Byrd Honors Scholarships

These merit-based awards of \$1,500 a year recognize outstanding high school seniors who show promise of continued achievement in college. Applications are available at high schools beginning February 1. To learn more, go to www.csac.ca.gov.

Law Enforcement Personnel Dependents Grants

These grants are for dependents and spouses of California peace officers, correctional officers and firefighters who were killed or totally disabled in the line of duty. In addition to the FAFSA, you must also submit a grant application. You'll find more information at www.csac.ca.gov.

[Loans]

If you need to borrow, first look into a federal loan. Federal student loans offer low interest rates, flexible repayment options and you'll usually have up to 10 years to repay. Depending on the type of loan, you don't have to make a payment until six or nine months after you graduate, withdraw from school or enroll less than half time. Your parents may want to take out a federal PLUS loan to pay for your college costs.

Federal Stafford Loans

Federal Stafford loans are for eligible undergraduate, graduate, career and professional students at all types of schools. There are two types—subsidized and unsubsidized.

Subsidized Stafford loans are for students who demonstrate financial need. The federal government pays the interest on subsidized loans while you're in school and during the first six months after you graduate, withdraw or enroll less than half time.

Unsubsidized Stafford loans are for all eligible students, regardless of income or assets. You're responsible for paying all the interest that accrues, but you can allow it to accumulate while you're in college and during the grace period. If you do, the interest will be added to the amount you borrowed when repayment begins and future interest will be based on the higher loan amount. It's to your advantage to pay the interest while you're in school. That way, you'll pay less in the long run.

The interest rate on Stafford loans is variable but can't go any higher than 8.25 percent. The current interest rate is 4.7 percent while in school, during the six-month grace period and in deferment, and 5.3 percent during repayment. There may also be origination and guarantee fees of up to 4 percent.



You'll pay no guarantee fee on federal Stafford and PLUS loans guaranteed by the California Student Aid Commission and administered by EdFund through at least September 30, 2006. This is equal to a 1 percent savings up front.

The Federal Loan Programs

The federal government provides low-interest federal Stafford loans for students and federal PLUS loans for parents through two loan programs: the Federal Family Education Loan Program and the William D. Ford Direct Loan Program. The main difference between the two programs is the source of loan funds—FFEL Program loans are made by commercial lenders and Direct loans are made by the federal government. Both programs offer the same loan limits and benefits, but repayment choices vary slightly. Most colleges offer only one of the two programs. The information provided here pertains to both FFEL and Direct Stafford and PLUS loans.

The amount you can borrow depends on your college costs, your expected family contribution, your year in school, your enrollment status, the other financial aid you receive and whether you're a dependent or an independent student. If you're a dependent student, you may borrow up to \$2,625 for your freshman year, up to \$3,500 for your second year and up to \$5,500 for your third and remaining years. Independent undergraduates as well as graduate and professional students can borrow more.

After graduating, leaving school or enrolling less than half time, you'll have a six-month grace period before your first loan payment is due and up to 10 years to repay.

To apply, you must file the FAFSA. Your college will tell you if you qualify. To learn more, go to www.studentaid.ed.gov or www.edfund.org.



Federal PLUS Loans for Parents

Federal PLUS loans help your parents or stepparents pay for your college costs. Interest starts to accrue immediately, with repayment beginning within 60 days after the last disbursement. PLUS loans have a variable interest rate, with a cap of 9 percent. The current rate is 6.1 percent. To apply, your parents must complete a PLUS loan application and be creditworthy.

Federal Perkins Loans

Federal Perkins loans are low-interest loans for both undergraduate and graduate students with exceptional financial need. You can borrow up to \$4,000 for each year of undergraduate study, up to \$20,000. You pay no interest while enrolled at least half time and must begin repaying your loan at 5 percent interest nine months after graduating, leaving school or enrolling less than half time.

Private Loans

If you still fall short after exhausting all your own resources, federal loans and other financial aid, you may want to consider a private loan. Private loans usually carry higher interest rates and fees than federal loans and typically are based on creditworthiness. Private loans fill an important need in the financial aid packages at a growing number of schools. Contact your college for more information. You'll find a list of questions to ask when looking for a private loan in EDFund's brochure, *Private Loans: Get Answers*, available at www.edfund.org.

tips

- * Save thousands of dollars in tuition and fees and guarantee a place at a University of California or California State University campus, and possibly even at a selected independent or out-of-state college, by starting at a California Community College. Be sure to check in with your college's transfer center often—it's important to know the courses you need to take full advantage of your financial aid options and meet the admissions requirements. To learn more, go to www.lcanaffordcollege.com.
- * You can have a portion or all of your student loan debt forgiven by taking on certain jobs. To learn about California's Assumption Program of Loans for Education, or APLE, for students who plan to become K-12 teachers, or the new State Nursing APLE, for nursing students who agree to teach nursing at the college level, go to www.csac.ca.gov. For information on federal loan forgiveness for teachers, child care providers and others, go to www.studentaid.ed.gov (click on "Repaying").

Take Advantage of Financial Aid

If you think you'll need financial help, apply for it. If your family's income is too high, you may not receive need-based aid, but you could still qualify for low-interest federal student loans, scholarships or other types of assistance. For more information, see your high school counselor or college's financial aid administrator, or go to:

* www.fafsa.ed.gov
FAFSA on the Web, the easiest and fastest way to apply for federal and state aid.

* www.calgrants.org
The Cal Grant Web site, where you'll find information on all the Cal Grants in one convenient place.

* www.csac.ca.gov
The California Student Aid Commission's Web site, for details on all the California state financial aid programs and how to apply for them. Or call toll free 888.CA.GRANT (that's 888.224.7268).

* www.chafee.csac.ca.gov
The Web site with information on California Chafee Grants for job training or college for current or former foster youth.

* www.californiacashforcollege.org
California Cash for College, to locate a workshop in January or February near you where you can get free help completing the FAFSA and other forms. You can also enter a drawing for a \$1,000 scholarship. One scholarship will be awarded for each workshop held across the state – up to 250 scholarships in all.

* www.studentaid.ed.gov
Student Aid on the Web, the federal government's Web site, to find out more about federal aid and MyFSA, a new feature that lets you track your college plans online. Or call toll free 800.4FED.AID (that's 800.433.3243).

* www.edfund.org
EdFUND, for information on low-interest federal student loans, college and financial planning, advice and strategies for borrowing, and more. Or call toll free 877.2EdFUND (that's 877.233.3863).

* www.edwise.org
EdWise®, EdFUND's online financial planning tool, to calculate how much you can afford to borrow and repay, create a spending plan, and more.

NEWS FLASH

As this brochure went to print, Congress was still considering changes to several federal financial aid programs that would enhance Pell Grants, increase student loan limits and more. Go to www.edfund.org/programchanges in November for details.

Checklist

- Talk to your high school counselor or college's financial aid administrator about your college plans and financial aid needs. Click on www.mapping-your-future.org, www.collegeispossible.org and www.yesican.gov.
- Check out private scholarships and grants on the Web and in libraries. Ask your high school counselor for leads, including scholarships offered by your local community organizations.
- Explore AmeriCorps, military and veteran benefits, fee waivers, federal tax credits and deductions, tuition payment plans and part-time work opportunities.
- Ask each college directly about its own grants, scholarships, work-study or student employment programs and loans—and the forms required to apply. Keep in mind that deadlines for private and college aid may be earlier than January 1.
- Keep track of all requirements, application forms and deadlines for federal, state and college aid programs.
- Apply for a Social Security number, if you don't already have one, by going to www.ssa.gov or calling 800.772.1213 (TTY 800.325.0778). You need one to apply for federal and state student aid (except for the California Chafee Grant).
- Apply for a personal identification number, or PIN, at www.pin.ed.gov so you can electronically sign the online FAFSA for faster processing. If you're a dependent student, ask a parent to get a PIN too.
- Be sure to use the 2006-07 FAFSA to apply for aid for the 2006-07 school year. Complete the FAFSA on the Web Worksheet ahead of time starting in mid-October so you'll have all the information you need to complete the FAFSA online when it's available starting January 1.
- Plan to attend a California Cash for College workshop in January or February for free help completing the FAFSA. You can also enter in a drawing to win a \$1,000 scholarship.
- Submit your FAFSA as soon as possible beginning January 1 and before your earliest financial aid deadline. Rather than miss a deadline, use estimates if you (or your parents) haven't completed your federal tax return. You can make corrections later.
- File your FAFSA by March 2 to apply for a Cal Grant. Also, be sure you or your school submits your verified Cal Grant GPA to the California Student Aid Commission by March 2.
- If mailing your FAFSA or the Cal Grant GPA Verification Form, get a Certificate of Mailing from the post office (90 cents in addition to postage) for each as evidence you met the deadlines.
- Keep a copy or printout of your FAFSA, all worksheets and financial records. Your college may ask to see them.
- Review your Student Aid Report carefully. By filing your FAFSA early, you'll have time to make corrections, if needed.
- Evaluate your financial aid offers carefully. Start by adding up all the free money first—grants, scholarships, fee waivers—then subtract your cost of attendance to determine your net costs.
- Look into a federal student loan if you need to borrow. Remember that accepting a loan means accepting the responsibility of repaying it even if you don't graduate, aren't happy with your education or can't find a job.
- Register with the U.S. Selective Service if you're a male, so you can receive federal aid. You can register online at www.ssa.gov.
- Borrow smart so you don't graduate with sticker shock. Estimate how much you need and can afford to repay, and prepare a spending plan by going to EDWISE, the online financial planning guide at www.edwise.org. Be careful not to underestimate the total payback of your loans.

WEB SITES THAT Click

- A Better Chance
www.abetterchance.com
- ACT
www.act.org
- AmeriCorps
www.americorps.org
www.csc.ca.gov
- Association of Independent California Colleges and Universities
www.aiccumentor.org
- Athletic Scholarships
www2.ncaa.org
- Cal Grants
www.calgrants.org
- California Cash for College Workshops
www.californiacashforcollege.org
- Career Colleges
www.bppve.ca.gov
www.accjc.org
- California Colleges
www.californiacolleges.edu
- California Community Colleges
www.icanaffordcollege.com
www.cccco.edu
- California State University
www.csumentor.edu
www.calstate.edu
- California Student Aid Commission
www.csac.ca.gov
- Citizenship
www.uscis.gov
- College Board and SAT
www.collegeboard.com
- College Costs and More
www.nces.ed.gov/ipeds/cool
- Cooperative Education
www.co-op.edu
www.ca-co-op.org
- EdFUND
www.edfund.org
- EdWISE
www.edwise.org
- Employment Trends
www.bls.gov/emp
www.calmis.ca.gov
- FAFSA on the Web
www.fafsa.ed.gov
- Federal Student Aid
www.studentaid.ed.gov
- Federal Tax Benefits
www.irs.gov/pub/irs-pdf/p970.pdf
- FinAid!®
www.finaid.org
- Financial Aid for Students with Disabilities
www.heath.gwu.edu
- Financial Aid for the Health Professions
www.bhpr.hrsa.gov
- Foster Youth
www.chafee.csac.ca.gov
www.fosteryouthhelp.ca.gov
- Free Scholarship Directories
www.fastweb.com
www.finaid.org
www.petersons.com/finaid
www.srnexpress.com
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