



Welcome FKCE/ILP Program Directors and Trainers!

**We will begin our training in a few moments. In the meantime,
here are some hints for getting the most out of this web-training:**

<p>To hear the <u>AUDIO</u> portion of the training:</p> <ol style="list-style-type: none">1. Dial 1-866-826-6337 on your phone2. enter the PIN code: 8878703. Press the # button	<p>To ask <u>QUESTIONS</u> during the presentation:</p> <ol style="list-style-type: none">1. Type your question in the <Send A Message> field located at the bottom of your screen2. Press the <ENTER> key on your keyboard3. CSAC staff will answer your question in the chat window.
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Conference hints:

- Mute your phone when not asking questions
- You can mute and unmute your phone at any time by hitting *6 on your phone.
- Do not put your phone on “hold.” If you do, we may end up listening to your wonderful “on hold” music.

Today's Trainer

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Order of Presentation

- Sources and Types of Aid
- Financial Need
- Applying for Aid
- Federal Programs
- State Programs
- Chafee Grant Program
- Resources and Contacts

Sources of Financial Aid

- Federal government
- State government
- College administered
- Private individuals, companies and foundations

Types of Financial Aid

Gift Aid

- **Grants**
- Federal
- State
- Private
- Institutional
- **Scholarships**
- Institutional
- Private

Self-Help Aid

- **Loans**
- Federal
- Private
- **Work Study**

Applying for Financial Aid

- When applying to a school, a student should ask the following:
 - What financial aid forms does the school require?
 - What additional documents will the school request? (e.g., tax returns, other verification documents)

Types of Application Forms

- FAFSA - Free application for Federal Student Aid
www.fafsa.ed.gov
- CSAC GPA Verification
- College Scholarship Service Profile (private colleges)
<http://profileonline.collegeboard.com/index.jsp>
- Institutional Applications
- Private and Specialized Governmental Applications

FAFSA on the Web

- Advantages of FAFSA on the Web
 - Built-in edits result in fewer errors
 - Online assistance is just a click away
 - Immediate confirmation of application submission
 - Typical processing time is 2 days!
 - www.fafsa.ed.gov



FAFSA Tips for Foster Youth

- **Foster Youth: Tips for Completing the FAFSA**
 - On our website at www.csac.ca.gov/doc.asp?id=1100
- Every “Ward of the Court” is considered independent
 - Do not list any foster family income
 - Do not list relative income

State Application Process

- Forms
 - Free Application for Federal Student Aid (FAFSA)
 - Grade Point Average Verification (on-line or paper)
- Deadline for 2005/06
 - State Aid Filing Period (Two Deadlines)
 - January 1, 2005 to March 2, 2005
 - January 1, 2005 to September 2, 2005

Advise Students

- File all financial aid forms by the deadline
- Keep photocopies of all submitted financial aid forms
- Obtain Certificates of Mailing
- Obtain and read a copy of the GPA Verification Form if their school submits Cal Grant GPAs on-line
- List at least one California school in the FAFSA
- Must file a FAFSA and have a verified GPA to receive written award status (eligible or ineligible)

The EFC

- The Federal processor uses the FAFSA data to calculate an EFC (Expected Family Contribution)
- The EFC is used to determine how much financial aid the student can get.
- It is called an EFC for all students, even those who are independent or who don't have families.

Eligibility Varies Based on Cost

	<u>Private</u>	<u>State</u>	<u>CC</u>
COA (variable)	\$38,000	\$18,000	\$12,000
– EFC (constant)	\$ 900	\$ 900	\$ 900
= NEED (variable)	\$37,100	\$17,100	\$11,100

Cost of Attendance minus EFC equals Need

Sample Cost of Attendance

<u>Community</u> <u>College</u>	Books	\$1,224
	Room & Board	\$8,172
	Transportation	\$936
	Personal	\$1,204
	Enrollment Fees	\$504
	Health Fee	\$24
	Student Rep Fee	\$2
	Total	\$12,066

Cost of Attendance

- Tuition & Fees
- Room & Board
- Miscellaneous personal expenses
 - The documented acquisition of a computer
 - Study abroad expenses
 - Care and educational costs associated with a disability
 - Check with the financial aid office
 - Child care expenses
- Books & Supplies
- Transportation

Basic Equation of Need

$$\begin{array}{r} \text{Cost of Attendance (COA)} \\ - \text{Expected Family Contribution (EFC)} \\ \hline = \text{Student's Financial Need} \\ \text{(potential eligibility)} \end{array}$$

Sample Financial Aid Package

- Sample Package:

Pell Grant	\$4,050
Cal Grant B	\$1,551
Work Study	\$3,500
<u>BOGW</u>	<u>\$504</u>
Total	\$9,605

Sample Financial Aid Package

- Sample Package:

Pell Grant	\$4,050
Cal Grant B	\$1,551
<u>BOGW</u>	<u>\$504</u>
Total	\$6,105

Federal Programs

- Pell Grant up to \$4,050
- Federal FSEOG \$4,000
- Federal Perkins Loans up to \$4,000
- Stafford Loans
 - \$2,625 1st year
 - \$3,500 2nd year
- Work study

California Grant Programs

- Cal Grant A
- Cal Grant B
- Cal Grant C
- Chafee Grant

Cal Grant Student Eligibility Requirements

- Be a California resident
- Be a citizen, permanent resident or eligible non-citizen
- Attend an eligible California school
- Attend school at least half-time
- Apply by March 2nd (or September 2nd for CC students) (GPA form and FAFSA)
- Not be in default on a Federal student loan
- Not have earned a BA/BS degree

Cal Grant GPA Requirements

- Cal Grant A
 - 3.00 GPA
 - 2.40 CC GPA (CC Transfer Entitlement)
- Cal Grant B
 - 2.00 GPA
 - 2.40 CC GPA (CC Transfer Entitlement)

2004-05 Income and Asset Ceilings

Independent Students without Dependents other than a spouse

	<u>CG A & C</u>	<u>CG B</u>
Single, No dependents	\$24,800	\$24,800
Married	\$28,300	\$28,300

Cal Grant Programs Asset Ceilings

Dependent	\$52,300	\$52,300
Independent	\$24,900	\$24,900

2004-05 Income and Asset Ceilings

Independent students with dependents

<u>Family Size</u>	<u>CG A, C</u>	<u>CGB</u>
Six or more	\$78,100	\$42,900
Five	\$72,400	\$39,700
Four	\$67,600	\$35,500
Three	\$62,200	\$31,900
Two	\$60,700	\$38,300

Cal Grant A Program

- Students from low and middle income families
- Verified GPA
- Eligibility for 4 years at full-time study*
- Minimum program length is 2 years

*extended to 5 years for mandatory five year programs or for an extra year to earn a teaching credential after getting a bachelors.

Cal Grant B Program

- Students from low income families
- Verified GPA
- Eligibility for 4 year at full-time study*
- Minimum program length is 1 year

*extended to 5 years for mandatory five year programs or for an extra year to earn a teaching credential after getting a bachelors.

Cal Grant C Program

- Pursuit of a vocationally oriented program of study
- GPA not required, but adds extra points
- Program length minimum is 4 months
- Pays tuition up to \$2,592 per year and training related costs up to \$576 per year.

2004-05 A & B Tuition Award Amounts

- The Cal Grant A and B programs pay the same tuition/fee award amounts according to the school segment. For the 2004-05 year the tuition/fee award amounts are:

CSU - \$2,332

UC - \$5,682

Private/Proprietary - \$8,322

Cal Grant B Access Payments

- Access (stipend) payments are \$1,551 during a student's freshman year or for all years at a community college.
- At a for-year or vocational school, Cal Grant B pays \$1,551 per year and after the freshman year the yearly tuition award amount.

Questions?



What is a California Chafee Grant?

- A Federally funded program of approximately \$8 million that was award to the California Department of Social Services (CDSS)
- CDSS asked the California Student Aid Commission to administer the program

How Much is the Grant?

- Up to \$5,000 per academic year

$$\$8,000,000 \div \$5,000$$

$$= 1,600 \text{ possible grants}$$

Chafee Grant

Contact Information

California Student Aid Commission

Specialized Programs Branch

PO Box 419029

Rancho Cordova CA 95741-9029

(888) 294-0153 Option 3

specialized@csac.ca.gov

Chafee Grant

Basic Eligibility Requirements

- Foster Youth who:
 - Are a minimum of age 16, who for the 2004-05 year have not reached their 22nd birthday by July 1, 2004
 - Were eligible for Chafee Independent Living Program services between their 16th and 18th birthdays.
- With Financial Need
 - Certified by the school
 - Potentially up to the Cost of Attendance, not to exceed \$5,000

Chafee Grant

Basic Eligibility Requirements

- Title IV Eligible School
 - Participates in Federal Pell Grant Program
- Minimum half-time enrollment
- Maintain Satisfactory Academic Progress
- Must have financial need
- Program length of at least one year
- Can attend school outside of California

Chafee Grant

Basic Eligibility Requirements

- No other Title IV Requirements
- No Selective Service requirement
- Student does not have to meet Title IV ability to benefit (ATB) requirements
- Student does not have to be a US citizen or Permanent Resident
- Can be in default on a loan and/or owe a grant repayment

Chafee Grant

Additional Facts

- Chafee Grant funding is intended to supplement, not supplant, any grant funds that a student is otherwise entitled to receive
- Disbursement checks will be sent to the college of attendance

Chafee Grant

Financial Aid Need Formula

$$\frac{\text{Cost of Attendance*} \\ - \text{Expected Family Contribution*}}{\text{Financial Need}}$$

***Can be adjusted based on the college's Professional Judgment**

Chafee Grant

What is Professional Judgment?

- A college's consideration of a student's special circumstances
 - Could be a change to the EFC
 - Could be a change to the Cost of Attendance
- Only the College has this Authority
- Student should work with the college Financial Aid Office



Application Steps

- Step One:
 - Student must complete the Chafee application form
 - Complete on-line at www.chafee.csac.ca.gov
 - Submit printed form

Application Steps

- Step Two:
 - Student must complete a Fee Application for Federal Student Aid (FAFSA)
 - File the FAFSA on-line at www.fafsa.ed.gov
 - Only 2004-05 FAFSAs can be completed at this time

Chafee Grant

Application Steps

- Step Three:
 - Student must appear on CDSS list
 - The CDSS has forwarded a list of students who were identified as meeting the age and ILP eligibility requirement

Chafee Grant

What if a student is not on the CDSS list?

- If the student is filed an application, CSAC will mail them an ILP Certification Form
- The student will have the form certified by their ILP Coordinator
- ILP Coordinator will complete Section II and forward to CDSS for their authorization

Chafee Grant

Application Process

- After the initial application steps are completed:
 - Notification is sent to the student's school
 - School completes a Needs Analysis Report with the Student Aid Commission

Confirmation of Need

- The school certification of need is the final application step and upon certification the student is offered an award.
- The school can (they really should!) reduce any student loans the student has received for the enrollment period.

Chafee Grant

Confirmation of Need

- When Need Analysis Report is completed:
 - The student will receive an award based on their unmet financial need, up to maximum award amount of \$5,000.
 - Be aware that school are responsible for the final determination of eligibility.

Chafee Grant

Additional Facts

- Chafee funds for California residents can be used at colleges outside of California
- Out of state residents attending college in California are also eligible for Chafee funding

Chafee Grant

Awarding and Disbursement

- For the 2004-05 year, Chafee Grants are being awarded on a first applied, first awarded basis.
- All students should be encouraged to complete their application as soon as possible
- Checks will be released to the school and either made payable to only the student or at the school's request to both the student and school.

Chafee Grant

Questions?



Resources and
Contacts

August
2004

Financial Aid for FKCE/ILP

Application and Information Resources

- State Publications
 - GPA Verification Forms
 - Fund Your Future Series
 - Counselor's Guide
 - Workbook: English and Spanish
 - Brochure: English and Spanish
 - March 2 Filing Deadline Poster
 - Cal Grant Flyer in English, Spanish, Vietnamese, Chinese, Korean, Russian
- <http://www.csac.ca.gov/doc.asp?ID=23>

General FA Information

- College Financial Aid Websites
- Websites
 - Finaid www.finaid.com
 - CSAC www.csac.ca.gov
 - FAFSA on the Web www.fafsa.ed.gov

Financial Aid Websites

- **Federal Student Aid** (www.ed.gov/studentaid/)
- **Federal Student Aid Guide** (www.ed.gov/offices/OSFAP/Students/)
- **PIN Site** (www.pin.ed.gov)
- **Information on the CSU** (www.csumentor.edu)
- **Information on the UC System:** (www.ucop.edu)
- **California CC's** (www.cccco.edu)

www.finaid.org

FinAid!

The Smart Student's Guide
to Financial Aid

[Site Map](#) [About FinAid](#)

▶ Loans

Don't know a PLUS from a Perkins? Don't worry - this section helps you find the loan that's right for you.

💰 Scholarships

Thousands exist, but which are you eligible for? Find the answer here (plus important info about scholarship scams).

★ Military Aid

It's not just a job; it's money for your future. From ROTC to aid for veterans, find help here.

Other Types of Aid

Find everything from grants to grad school funds.

Financial Aid Applications

Paperwork demystified -- find forms and instructions here.

Answering Your Questions

'Ask the Aid Advisor' for personalized help.

Calculators

These tools will tell you how much money you need.

Beyond Financial Aid

Get online info about testing, college admissions and jobs.



📧 Subscribe to the free FinAid Newsletter for timely tips and advice.

[SUBSCRIBE](#)

💡 Need money for college?

Use FastWeb's **Free Scholarship Search**

to find all the awards for which you qualify.

Free Scholarship Searches

- FastWEB www.fastweb.com
- Mach25 www.mach25.com
- Petersons.com www.petersons.com

CSAC Websites

- www.calgrants.org
- www.chafee.csac.ca.gov
- www.csac.ca.gov
 - School information
 - Student forms
 - CSAC Lists

California Home
Monday, August 23, 2004

Welcome to *California*

WELCOME TO THE CAL GRANT WEB SITE

The place where parents, colleges, districts learn how to help qualifying students

- [Home](#)
- [News Room](#)
- [Calendar of Meetings](#)
- [Students and Parents](#)
- [Cal Grants](#)
- [Outreach](#)
- [Publications](#)
- [Schools](#)
- [About CSAC](#)
- [Links](#)
- [Contact Us](#)

California Student Aid Commission

Welcome

This site is for you, the student, parent or school staff member, to assist your search for State, federal, and institutional financial aid information for funding post-high school education.

Welcome

Our mission is to "make education beyond high school financially accessible to all Californians." As you travel through this web site, we hope that it will provide you with the tools necessary for you to begin a postsecondary education experience, and assist you in completing your selected program. Ultimately, our hope is that through this educational access, you will experience a higher quality social and economic life, which will benefit California and the rest of the world.

Executive Director Update

[Meeting and Hearing Highlights](#)

View updated information about the California Performance Review (CPR) Commission's Public Hearing process and more at www.cpr.ca.gov

[California Student Aid Commission Statement in Response to the California Performance Review Proposals](#)

[CPR Proposals: The Negative Impact on Students & Taxpayers!](#)

My CA This site

GOVERNOR Schwarzenegger

Click To Visit His Home Page

Hex your POWER

Students & Parents

- [Commission Programs](#)
- [Getting Started](#)
- [Frequently Asked Questions \(FAQs\)](#)
- [Financial Aid Calendar](#)
- [Search for a Cal Grant Eligible School](#)

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FAFSA on the Web - U.S. Department of Education - Microsoft Internet Explorer

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Back Forward Stop Refresh Home Search Favorites History Print

Address <http://www.fafsa.ed.gov> Go

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YOUR FREE APPLICATION FOR FEDERAL STUDENT AID

Discover Your Opportunities!

FAFSA opens the door to the federal aid process. Every step you can take gets you closer to achieving your education goals. Find out what you can expect from beginning to end. [Starting here.](#)

U.S. Department of Education, Federal Student Aid

FAFSA ALERTS:

Deadlines:
Submit 2001-2002 FAFSA on the Web Applications by 8 p.m. EST, July 1, 2002.
[More>>](#)

New Features:
[More>>](#)

Scheduled Maintenance:
FAFSA on the Web will be unavailable on every Sunday from 7 a.m. to 9 a.m. (Eastern Standard Time). We apologize for any inconvenience this may cause.
[More>>](#)

FAFSA Follow-up

Find your FAFSA online! You can go back to your FAFSA to check status, view a Student Aid Report and get other information.

Before Beginning a FAFSA

Get organized! To simplify filling out the application, gather the required documents and other information.

- [▶ Determine my eligibility](#)
- [▶ Gather documents and information](#)
- [▶ Check deadlines](#)

Filling Out a FAFSA

Fill out the application! FAFSA has seven steps that ask about you, your school plans, financial information and more.

- [▶ Fill out a FAFSA](#)
- [▶ Llenar una FAFSA en Español](#)
- [▶ Fill out a Renewal FAFSA](#)

FAFSA Follow-up

Find your FAFSA online! You can go back to your FAFSA to check status, view a Student Aid Report and get other information.

- [▶ Check status of a submitted FAFSA](#)
- [▶ Print Student Aid Report \(SAR\)](#)
- [▶ Student Access](#)

Internet

FAFSA en la Web











Discover Your Opportunities!
Before Beginning a FAFSA
Filling Out a FAFSA
FAFSA Follow-Up

<ul style="list-style-type: none"> Overview Pre-Application Worksheet Fill Out Your FAFSA Fill Out a Renewal FAFSA Fill Out a Spanish FAFSA Open Your Saved FAFSA Provide Electronic Signature Make Corrections Register for Your PIN Forgot Your PIN? 	<h2 style="text-align: center;">Llene su Solicitud FAFSA en Español</h2> <p>Usted puede utilizar esta solicitud en línea para llenar y presentar la Solicitud Gratuita de Ayuda Federal para Estudiantes (FAFSA, por sus siglas en inglés) en la Web. Puede llenar y transmitir esta solicitud electrónicamente.</p> <p>Para poder reunir los requisitos para recibir ayuda económica para estudiantes, un solicitante necesita llenar una Solicitud Gratuita de Ayuda Federal para Estudiantes cada año académico.</p> <p>Solicitantes Primerizos:</p> <ul style="list-style-type: none"> ▪ Si esta es la primera ocasión que usted jamás ha solicitado ayuda federal para estudiantes, elija la solicitud que desea llenar para comenzar el proceso de solicitud. ▪ Los estudiantes primerizos recibirán por correo un PIN del Departamento de Educación de los EE.UU. una vez que su solicitud haya sido procesada. El PIN podrá utilizarse para llenar su solicitud 'FAFSA de Renovación' el próximo año académico. <p>Solicitantes Previos:</p>
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Questions & Answers