

Plan to Transfer!

What can two years and 60 semester units of transferable community-college credit do for you? If you meet the GPA and admissions requirements, you can transfer to a four-year college knowing that you have saved thousands of dollars in tuition and fees. Every California Community College has an agreement with at least one UC or CSU campus making transferring easier if you meet the requirements. Some also have transfer agreements with independent or out-of-state colleges. Register with your community college's transfer center—it's important to know the courses you need so you can meet the admissions requirements and take full advantage of your financial aid options. You can also visit www.assist.org to learn more about transfer opportunities.

California State University

For more information about financial aid at CSU campuses, visit www.csumentor.edu or www.calstate.edu.

State University Grant

- Offered by all CSU campuses to California residents with financial need.
- Award amount varies according to campus priorities and student need, but may cover at least a portion of the State University Fee. For the neediest students who don't have a Cal Grant, the State University Grant covers at least the full State University Fee.

Educational Opportunity Program

- Provides grants of up to \$2,000 a year, plus counseling and tutorial services to low-income and educationally disadvantaged undergraduates.
- Summer program available to strengthen math, reading or other academic skills.

University of California

University Student Aid

All University of California campuses offer grants. Undergraduate awards are given to financially eligible students who are unable to cover the full costs of attending a UC campus through a combination of a parent contribution (if applicable), grants from federal or state sources, and a reasonable level of student earnings and borrowing. More than half of all undergraduate students receive UC grant and scholarship aid, with an average award of about \$8,500. In addition, many students receive fellowships or scholarships.

To find out more about financial aid for UC students, go to www.universityofcalifornia.edu (select "Students and Parents," then "Paying for UC: Financial Aid" under "Applying to UC").

Independent Colleges/Career Colleges and Trade or Technical Schools

To learn more about student aid offered by one of the state's independent colleges or universities, go to www.californiacolleges.edu, where you'll find links to the individual colleges and an online guidebook.

Federal and state aid can help you pay your costs at many private career colleges or trade or technical schools. There are many career colleges in California and most have year-round admissions and rolling start dates. To learn more, contact each college's financial aid office or search the U.S. Department of Education's database of the nation's accredited postsecondary institutions at www.ope.ed.gov/accreditation.

The College Navigator Web site at www.nces.ed.gov/ipeds/cool has a college search tool that provides cost information (and much more) for different types of colleges and universities. Also try www.collegeboard.com.



If you're the child of a California city, county or state law enforcement or fire prevention worker who died as a result of active duty, or the dependent of a veteran or National Guard member killed or disabled in active service, you may qualify for a fee waiver at a UC, CSU or California Community College campus. Contact your college's financial aid office or its bursar's or registrar's office for more information.



Average College Costs in California (Academic Year 2008-09)

	Living at home & commuting	Living off campus	Living on campus
California Community Colleges ¹	\$10,110	\$16,068	\$12,422
California State University	\$12,937	\$19,253	\$18,116
University of California	\$18,156	\$22,953	\$25,089
Independent Colleges ²	\$33,638	\$39,596	\$38,533
Private Career Colleges ³	\$32,276	\$40,135	—

This chart shows the average annual costs for single students during the 2008-09 school year, including tuition and fees, room and board, books and supplies, transportation, and personal expenses such as clothing, laundry and entertainment.

1 Listed costs include estimated fees. CCC fees were \$20/unit in 2008-09. (\$20 x 12 units x 2 terms)

2 Averages are based on a nine-month academic year.

3 Averages are based on programs from nine to 12 months in length.

Source: California Student Aid Commission





If you're hearing impaired, call TTY 800.730.8913 to learn more about federal student aid. You can also listen to Audio Highlights on the Web at www.studentaid.ed.gov/audioguide. The information will help you prepare for college, find funding and more. The FAFSA and other publications are available online through the use of a screen reader and in Braille by calling toll-free 800.433.3243 (the Braille FAFSA is for reference only and cannot be submitted).

Financial Aid for Specific Populations

VETERANS AND THEIR DEPENDENTS

At the federal level, the Montgomery G.I. Bill provides education benefits for participating individuals who served on active or reserve duty, or in the Selective Reserves. Benefits are available through the U.S. Department of Veterans Affairs' Veterans Educational Assistance, Work-Study and Tutorial Assistance programs. **If you're a veteran, you could get up to \$36,000** to pay for tuition, books, living expenses and other costs you may have within 10 years of your service. Or get assistance within 15 years of your service through the Post-9/11 Veterans Education Assistance Act of 2008 (amount is based on time served, and cost of in-state tuition and fees plus books and housing).

Education benefits are also available for disabled veterans, and survivors and dependents of veterans.

You may be eligible for a fee waiver at a California public college if you have financial need and are the child or dependent of a service-connected disabled or deceased veteran, or the recipient or the child of a recipient of a Congressional Medal of Honor.

For more information, contact your college's veteran affairs office or the local office of the U.S. Department of Veterans Affairs, call toll-free 888.442.4551 or go to www.gibill.va.gov.

FOSTER YOUTH

Chafee Grant for Foster Youth	→	Provides up to \$5,000 yearly grant in addition to any other federal or state aid	www.chafee.csac.ca.gov
College-based tuition waivers/scholarships	→	Some colleges offer their own tuition waivers and scholarships for foster youth	www.calyouthconn.org
Casey Family Scholars/Orphan Foundation of America	→	Provides scholarships for former foster youth	www.orphan.org

ATHLETES

If you plan to play a sport in college, you may need to register with the National Collegiate Athletic Association, depending on your sport, division or college. You may also need to complete certain academic requirements in high school. To learn more, get the free brochure, *The Guide for College-Bound Student Athletes*, at www.ncaaclearinghouse.net, or by calling 800.638.3731. Even if you're looking for a sports scholarship, you should still submit the FAFSA so that you can take advantage of other financial aid options.

STUDENTS WITH DISABILITIES

All public and many independent colleges provide services to disabled students including counseling, tutoring, readers, interpreters, note takers, special parking zones or the loan of special equipment. Your cost of attendance should include all expenses necessary to accommodate your disability that aren't already covered by insurance or other sources. Be sure to work with each college's financial aid office when you're applying for admission.

For more information, contact your college's disabled student office or the national or local organizations serving your particular disability. You may also contact the local office of the California Department of Rehabilitation

or go to www.dor.ca.gov and select "Services to People with Disabilities." Or visit www.heath.gwu.edu to find the Heath Resource Center's online publication, *Creating Options: Financial Aid for Students With Disabilities*.

FAMILIES WITH DEPENDENTS

If you're both a parent and a student, you may be eligible for cash aid and help with child care, transportation and job or training expenses through the CalWORKS program at California Community Colleges. Contact your county social services office for more information if your child's other parent is deceased or absent from the home, or if you or your spouse is physically or mentally disabled, unemployed or working less than 100 hours a month.



California Conservation Corps
Get paid to work in the outdoors serving your state and take community college, adult education or GED classes at night as a member of the California Conservation Corps. After a year, if you successfully complete classes in career development and conservation awareness, and 48 hours of volunteer service, you could get up to \$2,000 for college or vocational training. Learn more at www.ccc.ca.gov.

13 Other Ways to Pay for College



1 PRIVATE SCHOLARSHIPS

Check with your school counselor—thousands of scholarships are available through:

- ⦿ community organizations such as Rotary International and 4-H
- ⦿ foundations
- ⦿ religious organizations
- ⦿ neighborhood banks and businesses
- ⦿ professional and trade organizations

Next, use the free scholarship directories and search engines online (see back cover). Ask your teachers, counselors or coaches about scholarships for students with your talents. Check magazines or Web sites devoted to your interests or skills. Also, contact your parents' employers or labor unions, as well as the personnel offices of large companies in your area.

You can apply for scholarships throughout your college years. Be prepared: You may need to write letters and essays or be interviewed as part of the application process.

2 NATIONAL MERIT SCHOLARSHIPS

The National Merit Scholarship Corporation awards more than 10,500 scholarships each year. Scholarships range from \$500 to \$10,000. Taking the Preliminary SAT/National Merit Scholarship Qualifying Test in the fall of your junior year in high school will enter you in the competition. The PSAT is a chance to practice for the SAT. See your high school counselor or go to www.nationalmerit.org to learn more.

3 COMMUNITY SERVICE

AmeriCorps

By becoming an AmeriCorps volunteer, you'll earn up to \$4,725 each year for up to two years to pay for college or repay your federal student loans. You may also be able to postpone your student loan payments while you're a volunteer. To learn more about AmeriCorps, go to www.americorps.gov, call 800.942.2677 or e-mail questions@americorps.org.

Teach for America

Teach for America, an AmeriCorps program, pays recent college graduates to teach for two years at disadvantaged schools. You'll participate under an alternative teaching certification program. Visit www.teachforamerica.org.

Peace Corps

At some colleges, you can incorporate your Peace Corps service into a master's degree program and you may receive financial assistance. In addition, up to 70 percent of your federal Perkins loan debt may be forgiven if you serve as a Peace Corps volunteer. Contact your college or go to www.peacecorps.gov to learn more.

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Shop around for new and used textbooks online. Compare ISBNs (every book has its own International Standard Book Number, located on the copyright page) to make sure you get the right edition. Also, ask if your college has a book rental or buyback program.

4 THE MILITARY

The U.S. Armed Forces offer education benefits, including up to \$65,000 for college tuition. All branches provide tuition assistance for college courses and some will even help you repay your federal student loans. In some cases, you may receive an education first in exchange for a service commitment later.

Scholarships are available from the Army, Navy, Marine Corps and Air Force through the Reserve Officers Training Corps programs at hundreds of colleges in return for serving at least four years of active duty after graduation. In the Reserves or National Guard, you can earn money for college or to repay your student loans in exchange for a service commitment.

You may also want to consider one of the four U.S. service academies. Your college costs will be paid in return for a five-year service commitment. Also, look into military colleges. For more information, visit www.todaymilitary.com.

5 EARN CREDIT IN HIGH SCHOOL

Look into taking Advanced Placement or International Baccalaureate courses in high school and then take the exams to earn college credit. AP and IB exams are offered in a number of subjects, but some colleges limit the number of units you can earn this way. For details, see your high school counselor, or go to www.apcentral.collegeboard.com or www.ibo.org.

You may be able to take community college courses while in high school through a dual enrollment program. If your school doesn't offer one, try enrolling directly on your own.

6 COOPERATIVE EDUCATION

Work-learn programs incorporate paid work experience with classroom studies. You can alternate full-time work with full-time school, or work part time while attending classes. Cooperative education programs don't provide financial aid, but you'll often be able to earn enough to help pay for college. Contact your high school counselor or your college's cooperative education or career office for more information. Also check out work colleges that allow you to work to pay your expenses as part of the curriculum: www.workcolleges.org.

Free scholarship or a scam?

A scholarship or grant is *free* money—you should never have to pay to find, apply for or receive one. **Watch out for companies that make promises,** charge you money to apply for or receive a scholarship, or try to get you to send money by claiming you're a finalist in a scholarship contest. Be wary of free seminars that turn into high-pressure sales pitches for financial aid information that's readily available for free, online or at schools or libraries.

- Do your own research before spending your money. If you choose to pay a scholarship search service, be sure you understand what you're paying for.
- Don't fall for claims that "guarantee" a scholarship. Reputable companies neither guarantee scholarships nor use aggressive tactics.
- Never give your credit card information, bank account information, Social Security number or student identification number over the phone or Internet unless you initiated contact and know who you're dealing with. And never provide any personal or financial information to hold a scholarship or grant.

To learn more:

- Visit www.ftc.gov/scholarshipscams and www.fraud.org
- Visit the *Looking for Student Aid* Web site at <http://studentaid.ed.gov/students/publications/lsa/index.html>

If you believe you've been a victim of scholarship fraud, contact your state Attorney General's office.