

# Cal Grants are free money—apply by **March 2!**

There are several types of Cal Grant awards administered by the California Student Aid Commission. Just apply by the Cal Grant **March 2** deadline and we'll determine the one that is perfect for you! Your Cal Grant follows you to whichever California school you choose. And you don't have to pay it back. (To apply, see page 29.)



## Cal Grant A, Cal Grant B

Say you choose a four-year college. The Cal Grant A Entitlement Award covers most or all of system-wide fees at any California State University (CSU) and/or University of California (UC) campus. Or, up to \$9,708 in fees at independent colleges and some career technical schools.

You can attend any of California's 110 community colleges, or begin at a California Community College (CCC) and transfer to a four-year California college; a Cal Grant is available for up to four years of education. Talk to your campus financial aid office about using the Cal Grant A Reserve Grant or the Cal Grant B Transfer Entitlement Award at a community college near you. Be sure to visit or call your campus transfer center to make sure you are taking the classes that can transfer and that you will need for your four-year degree.

## Cal Grant B, Cal Grant C

Cal Grants will help you get the career technical training you want. The Cal Grant B can be used at any CCC that has career technical certificate programs. Go to [www.WhoDoUWant2B.com](http://www.WhoDoUWant2B.com) to learn more about career technical pathways.

Or, use a Cal Grant C to help you pay for career technical training at a CCC; nursing and allied health programs at a hospital school; selected courses at independent colleges or specialized courses at eligible proprietary colleges.

## The Details

**Cal Grant A Entitlement Awards** can be used for tuition and fees at public and private colleges as well as some private career technical schools. At CSU and UC schools, the grant covers system-wide fees up to \$4,026 and \$7,788, respectively. If you are attending a private college, it pays up to \$9,708 toward tuition and fees. You need to be working toward a two- or four-year degree.

**Cal Grant B Entitlement Awards** provide low-income students with a living allowance and assistance with tuition and fees. Most first-year students receive an allowance of up to \$1,551 for books and living expenses. After the freshman year, this grant also helps pay tuition and fees in the same amount as a Cal Grant A. Your coursework must be for at least one academic year.

**Cal Grant C Awards** help pay for tuition and training costs at career technical schools. This \$576 award is for books, tools and equipment. You may also receive up to an additional \$2,592 for tuition at a school other than a CCC. You must enroll in a vocational program that is at least four months long at a CCC, private college, or a career technical school. Funding is available for up to two years, depending on the length of your program.

**Cal Grant A and B Competitive Awards** are for students who aren't eligible for the Entitlement awards. The main difference is that these awards are not guaranteed.

**Cal Grant A Competitive Awards** are for students with a minimum 3.0 GPA who are from low- and middle-income families. These awards help pay tuition and fees at qualifying schools with academic programs that are at least two years in length.

**Cal Grant B Competitive Awards** are for students with a minimum 2.0 GPA who are from disadvantaged and low-income families. These awards can be used for tuition, fees and access costs at qualifying schools whose programs are at least one year in length. If you receive a Cal Grant B Competitive Award it can only be used for access costs in the first year. These costs include living expenses, transportation, supplies and books. Beginning with the second year, you can use your Cal Grant B Competitive Award to help pay tuition and fees at public or private four-year colleges or other qualifying schools.

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*You don't have to figure out which Cal Grant to apply for. Your FAFSA responses, your Cal Grant GPA, the type of California colleges you list on your FAFSA and whether you're a recent high school graduate will help determine your eligibility.*

## What's the difference between "Entitlement" and "Competitive"?

Cal Grants were created by the California Legislature to provide financial aid to low- and middle-income families.

**Cal Grant Entitlement Awards** are guaranteed for every high school graduate who has at least a 2.0 GPA, meets the Cal Grant requirements (including financial need) and applies by **March 2** of his or her senior year or the year following graduation. The guarantee extends to high school seniors who attend a California Community College and meet the requirements when they're ready to transfer to a four-year college.

Students who aren't high school seniors or recent graduates can compete for **Cal Grant Competitive Awards**. These awards aren't guaranteed and only a limited number are available each year—half are set aside for students who apply by the March 2 deadline, and the other half are for California Community College students who meet the September 2 application deadline.



## Are you eligible?

Cal Grant award amounts are based on full-time attendance, so if you attend less than full time, your award may be reduced. To receive your Cal Grant, you must be enrolled at least half time—at least six semester units or the equivalent. However, an exception may be made in your final term of your four-year program if you only need a few units to graduate.

### To qualify for a Cal Grant, you must:

- submit the FAFSA and your verified Cal Grant GPA by the deadline (see page 29)
- be a U.S. citizen or an eligible noncitizen (your parents don't need to be)
- be a California resident (see page 8)
- meet any minimum GPA requirements
- have a Social Security number
- attend a qualifying California college
- not have a bachelor's or professional degree (except for the Cal Grant Extended Awards for a teaching credential program)
- have financial need based on your college costs and your EFC
- have family income and assets below the established maximum levels (see page 8)
- be in a program leading to an undergraduate degree or certificate
- be enrolled at least half time
- have registered with U.S. Selective Service (males age 18-25)
- not owe a refund on a state or federal grant, or be in default on a student loan

### Cal Grant Entitlement: When can you apply?

- In your senior year
- Within one year after graduating from high school or receiving your GED
- As a California Community College transfer student, if you meet the requirements

## There is a Cal Grant for you!

Each of the Cal Grants listed here are for students pursuing an undergraduate associate or bachelor's degree or an occupational training program.

You're guaranteed to receive a Cal Grant award if you:

- are a high school senior or recent graduate, or just received your GED,
- apply by **March 2**,
- graduate from a California high school,
- meet the eligibility requirements, and
- have financial need\*.

*\*financial need is determined by whether your family falls under established income and asset ceilings. For more information, see page 8.*

## Other ways to use your Cal Grant

- You can receive a Cal Grant for up to four years—and up to five years if you're getting your teaching credential or attending certain programs that require five years. See [www.csac.ca.gov/5thyearcalgrant/g42](http://www.csac.ca.gov/5thyearcalgrant/g42) for other eligible programs.
- You can use your Cal Grant to study abroad if the program is officially recognized by a California college.
- At some colleges, you can use your Cal Grant to attend summer sessions, but remember that this will be counted toward your total four-year Cal Grant award amount. If you take advantage of this option, you may not have enough remaining Cal Grant funds for your fourth year of college.
- Pursuing a career or technical education? You can use a Cal Grant at many California career technical schools. You're not required to submit your verified GPA, but it can only help. You'll receive notification and instructions to complete the Cal Grant C Supplement form.

## Military Deferments

If you're on active duty in the U.S. Armed Forces or the Coast Guard, you may have your Cal Grant deferred for up to three years. Simply fill out a G-12 Deferment Request Form at [www.webgrants4students.org](http://www.webgrants4students.org). Choose "Forms/Applications" on the right.



*Interested in studying abroad? You may be able to use your Cal Grant, federal grants and federal loans to pay for it. Also look into private scholarships, such as those available from your local Rotary International, and check out scholarships specifically for those studying abroad at [www.fastweb.org](http://www.fastweb.org) and [www.nafsa.org/students.sec/studying\\_abroad\\_from](http://www.nafsa.org/students.sec/studying_abroad_from).*

## Going to a community college first?

**Cal Grant A Held in Reserve** If you are selected for a Cal Grant A and then decide to attend a California Community College first, your award may be delayed for up to three years until you transfer to a four-year college (as a Cal Grant recipient, your community college fees will be waived).

Ready to transfer? Notify the California Student Aid Commission so that your Cal Grant eligibility can be re-evaluated. Go to [www.webgrants4students.org](http://www.webgrants4students.org) and complete a Grant Record Change Form for Students (Choose "Forms/Applications" on the right). Also, let your new college know that you have a Cal Grant A Held in Reserve.

**Cal Grant B** If you receive a Cal Grant B, you can use your \$1,551 living allowance to help pay for books and other community college costs. (If you do, however, keep in mind that you'll be using up Cal Grant eligibility that you may instead want to save if you're planning to transfer to a four-year college.)

## The High School Exit Exam

The California High School Exit Exam, or CAHSEE, is a requirement for most California public high school students who graduated during or after the 2005-06 school year. If the CAHSEE was required for you to graduate, you must have passed the exam to qualify for a Cal Grant. If you graduated before the CAHSEE requirement went into effect, you may qualify for a Cal Grant Transfer Entitlement Award or a Cal Grant Competitive Award without having to pass the CAHSEE.

If you're a high school senior, you have until December 31 of the award year to complete your high school graduation requirements and be considered for a Cal Grant Entitlement Award. If you meet this deadline—and all the other Cal Grant requirements—you can start receiving your Cal Grant benefits the next school term. If you don't meet the high school graduation requirements by December 31, you'll need to apply again next year by the **March 2** postmark deadline.

## Don't qualify for a Cal Grant?

You should still submit your FAFSA. A federal Pell Grant, federal student loan or other financial aid might be available to you. Visit your local college financial aid office or see your counselor for more information. Or, if your financial circumstances have changed, check with the financial aid office; they might be able to help!

## California residency

Students attending California public colleges and universities will be considered residents of California if they are considered to be meeting the residency requirements of the school they attend. Generally, this will be residence of at least one year in the state with the intent to make California their permanent home. However, students planning to attend California public institutions are advised to inquire with their school to determine if they meet the school residency requirements.

Students attending California private colleges, universities and trade schools must be legal California state residents, physically present in California for one year prior to the residence determination date to be classified as resident students. A temporary absence for business, education or pleasure will not result in loss of California residence if, during the absence, the person always intended to return to California and did nothing inconsistent with that intent. Physical presence within the state solely for educational purposes does not constitute establishing California residence regardless of how long the student was in the state.

Students with questions regarding their residency status should contact their campus financial aid office.

## Income and assets

Family income and asset ceilings, or maximum income and asset amounts, are used to determine whether you meet the financial eligibility requirements for a Cal Grant. Even if you think your parents or you make too much money, you should still apply for a Cal Grant. Many things can change between the time you submit your FAFSA and the start of school. And don't forget, home equity, retirement savings and certain other assets are not reported on the FAFSA and are not counted as assets that apply to the Cal Grant ceilings. Income and asset ceilings for the 2010-11 school year will be available beginning December 1 at [www.calgrants.org](http://www.calgrants.org).