

3 Complete the FAFSA online

The easiest and fastest way to complete the FAFSA is online at www.fafsa.ed.gov; it's easy, fast and secure. (Or call 800.433.3243 to have the paper FAFSA mailed to you.) The FAFSA is available in Spanish. Try to submit your FAFSA as soon as possible starting January 1—and before your earliest financial aid deadline.



Here are some tips that will help you successfully file your FAFSA.

- **Don't have a computer?** Look into using one at your school or library. You can save your FAFSA for up to 45 days at a time, so you don't have to complete it in one sitting.
- **Schedule an hour.** The FAFSA should take about one hour if you have your completed FAFSA on the Web worksheet in front of you.
- **Don't mail (or date) your paper FAFSA before January 1.** It will be returned to you unprocessed and you'll need to submit it again.
- **Complete the 2010-11 FAFSA to apply for aid for the 2010-11 school year.** (For schools with year-round admissions and rolling starts, contact the financial aid office to find out which FAFSA to submit.)
- **Photocopies or faxes of the FAFSA are not accepted.**
- **Don't send any tax forms, letters of explanation or other materials with your FAFSA**—they'll be shredded. If you or your family have unusual circumstances you feel should be considered, complete the FAFSA as best you can. Then send any additional information directly to the financial aid office of each college you're considering for a "professional judgment" review.
- **Read all the instructions, work through each step and review your answers carefully.** Careless errors can delay processing, which could mean missed deadlines and dollars.
- **Be sure your name matches your name as it appears on your Social Security card.** Using a nickname will delay processing. If you've changed your name, update your records with the Social Security Administration at www.ssa.gov. (Also notify Social Security if you've become a U.S. citizen.)
- **Keep a copy of your FAFSA for your records.** Also keep copies of the financial records you used to complete the FAFSA. Your college may ask to see them.
- **E-sign your FAFSA** using your Federal Student Aid PIN and provide an e-mail address to receive an estimate of your EFC instantly. Your application will also be processed quickly, usually within three to five days.
- **If you don't already have a PIN, you can receive one instantly** when you're completing the FAFSA. If your Social Security number and name are later found not to match, you'll have to manually sign your Student Aid Report.
- **If you provide an e-mail address, you'll get an instant confirmation** that your FAFSA was received, which you should print and save.
- **Use your PIN to check on the status** of your FAFSA, correct or print your Student Aid Report, or view your federal financial aid records at www.nslds.ed.gov. Be sure to keep your PIN confidential. Don't give your PIN to anyone—not even to someone who works in a financial aid office, or who is helping you fill out the FAFSA.
- **If you'd like additional colleges to receive your FAFSA information,** go to www.fafsa.ed.gov (or call 800.433.3243). If you have to delete a college before adding a new one, be sure the first college has already received your information.



If you're mailing the FAFSA or any other application form, it's a good idea to get a Certificate of Mailing from the Post Office (\$1.15 in addition to postage) as proof you met the deadline.

Get Free Help

In Person

Ask your school for help, attend your school's financial aid night or plan to attend a free California Cash for College workshop in January or February. Many workshops have staff who speak Spanish and other languages. Visit www.californiacashforcollege.org for dates and locations.

On the Web

Find help for questions at www.fafsa.ed.gov or click on the Live Help button during business hours. For help with the paper FAFSA, visit www.studentaid.ed.gov/completedefafsa.

Phone

Call toll-free 800.433.3243 Monday through Friday up to 9 p.m. Pacific Time and extended hours on the weekend (TTY 800.730.8913).

Your College Cost of Attendance (COA)

Each college has its own student budget or **cost of attendance**, or **COA**, which includes tuition, fees, books, supplies, housing, food, transportation and personal expenses for the school year. It may also include money for a computer.

Your COA will vary depending on where you live (on or off campus, with your parents) and the college you attend. If you have children or other dependents who require care while you go to class, your COA may also include these expenses. If you have a disability, let your college's financial aid office know about any related expenses that aren't already covered.

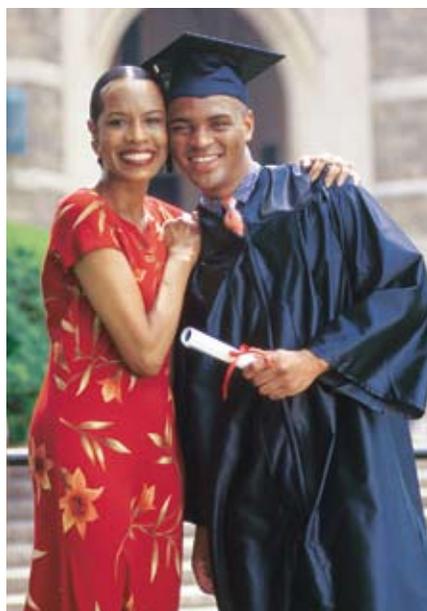
Your Financial Need

Each college you list on your FAFSA, and are accepted to, will determine your eligibility for financial aid, also known as your demonstrated financial need.

$$\begin{aligned} & \text{Your cost of attendance} \\ - & \text{Your expected family contribution} \\ \hline = & \text{Your demonstrated financial need} \end{aligned}$$

Your financial need will vary from college to college because each college has its own COA. Find more information on financial aid offers and how to review them on pages 33-34.

Your Expected Family Contribution (EFC)



Your **expected family contribution**, or **EFC**, is the amount of money the government calculates you and your family could reasonably contribute toward your education for the school year. Calculated using a federal formula to evaluate the information you provide on your FAFSA, your EFC will appear on your Student Aid Report (SAR), which you'll receive after submitting your FAFSA.

Your EFC will stay the same no matter which college you attend. However, you may be eligible for different types and amounts of aid at different colleges, since each college has its own COA and financial aid funds.

Keep in mind that your EFC may or may not be the actual amount you end up paying for college. For example, your college's COA includes actual costs for tuition and fees, but reflects average costs for housing, food, transportation and personal expenses. You may spend less or more than these costs. If your college is unable to meet all of your financial need, your actual contribution may be more than your calculated EFC.

Your EFC will determine the types and amounts of federal and state aid you qualify for.

If you're a **DEPENDENT student, your EFC will be based on:**

- your income and your parents' income,
- your assets and your parents' assets,
- the age of your older parent living in your household,
- the number of family members living in your household,
- the number of family members other than your parents in college during the coming school year, and
- your parents' state of legal residence.

If you're an **INDEPENDENT student, your EFC will take into account:**

- your income and assets, and your spouse's, if married;
- the number of children and other dependents in your household;
- the number of family members in college during the coming school year; and
- your state of legal residence.



you could receive an extra scholarship up to \$4,000 if you apply for aid by **march 2!**



The federal FAFSA processor only processes your application—it does not award or deny financial aid.

High school seniors: Attend a California Cash for College workshop in January or February. You'll not only get help completing your FAFSA, if you complete an exit evaluation and submit the FAFSA and your verified Cal Grant GPA by **March 2**, you could also qualify for a \$1,000 scholarship. At least one \$1,000 scholarship will be awarded for each qualifying Cash for College workshop held in communities across California—more than 1,000 scholarships in all.

Scholarship recipients will be randomly selected from qualifying applicants and notified in late May or June of 2010. A new Cash for College Performance-Based Scholarship is being offered in certain regions of the state participating in a national study. Students who attend a workshop, submit required paperwork to

participate in the scholarship study and apply for a Cal Grant by the **March 2** deadline could be eligible for up to \$4,000 in scholarships.

You can use this scholarship beginning in fall 2010 at an accredited two-year or four-year degree-granting institution in the United States if you attend at least part time and pursue an associate or baccalaureate degree. For dates and locations of workshops, go to **www.californiacashforcollege.org**. Workshops that are held at high schools, colleges and community centers across the state often have staff who speak Spanish and other languages, and provide information about AB 540 in-state tuition assistance.

4 Submit any other applications

Some colleges use the FAFSA as well as additional applications, such as the CSS/Financial Aid PROFILE®, to award their private financial aid dollars. Unlike the FAFSA, the PROFILE costs money to submit and is only available at **<http://profileonline.collegeboard.com>**.

Ask the financial aid office of each college you're considering what forms are required to apply for financial aid. Also, ask about deadlines and whether a deadline is the postmark (or electronically transmitted) date or the received date.

Some state aid programs require their own application forms as well as the FAFSA.

Changing schools?

If you'll be changing schools, keep in mind that your financial aid may not automatically go with you, or stay the same. Contact your new school's financial aid office to learn more—and be sure to ask about deadlines. To find out if your Cal Grant or California Chafee Grant award will change at your new school, you can go to **www.webgrants4students.org**.



GEAR UP Awards

If you received a federal GEAR UP award for college while in middle school, you may use the funds to pay for college if you complete your high school education on time and enroll in an eligible postsecondary school within a year. Your annual fall notification from the California Student Aid Commission will explain how to access your award. You'll find general information on the GEAR UP program at **www.castategearup.org**. For questions, call toll-free 888.224.7268 or e-mail **Gear-Up@csac.ca.gov**.