

Financial aid from **California** colleges

Your college's financial aid office is a great resource and can provide:

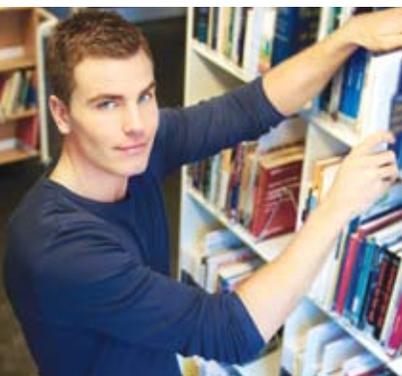
- * information on the major financial aid programs offered by the federal government, the state and your college, as well as the forms and deadlines for applying
- * help completing the FAFSA and any other applications the college may require
- * an explanation of how your EFC was calculated
- * an explanation of the types and amounts of aid for which you qualify
- * advice on how to manage your money for college
- * directories and Web sites that list scholarships
- * advice on campus and community job opportunities
- * information on federal loans, including interest rates and repayment plans
- * details on your college's payment plan, if it offers one



*At all of the California Community Colleges, fees for full-time students are **less than \$780** a year.*

Work-Study or Student Employment

Through work-study or student employment programs, you can earn money to pay for your college costs. Whether you're offered Federal Work-Study, which is administered through selected colleges, or your college's



own program, you'll receive help lining up a part-time job on campus or with a local nonprofit agency; employment related to your studies may be available.

The amount of your award will depend on how early you apply, your financial need and your college's work-study or

student employment funds. For more information go to: www.federalstudentaid.ed.gov. Most colleges also have career centers that help with general employment.

California Community Colleges (CCCs)

The California Community Colleges are a system of two-year public colleges. There are 110 community colleges throughout the state, all of which offer courses that meet lower-division requirements (first two years) of a four-year university.

Financial aid is available year round at CCCs. If you need money for college—fees, books, supplies and sometimes even the rent—go to www.icanaffordcollege.com. Choose "Financial Aid Info."

CCC Fee Waiver

You won't pay any enrollment fees at a CCC if you're a California resident and:

- you're eligible for a Cal Grant or other need-based financial aid, OR
- you receive CalWORKs/TANF, SSI or General Assistance (or if you're a dependent student and one of your parents receives this assistance), OR
- your total family income is within the income standards, OR
- you fall into a special classification that includes dependents of veterans.

If you haven't submitted the FAFSA, you'll need to complete a separate Board of Governors Fee Waiver (known as the BOG Fee Waiver) application. For details on the waiver or for an application, go to www.icanaffordcollege.com and choose "Financial Aid Info" or contact your community college's financial aid office.

College programs can consist of one course or a series of courses leading to a career technical education/vocational certificate, an associate degree, or transfer to a four-year university or college.

Career technical education/vocational programs can vary at each CCC campus. Many career paths start with taking career technical education classes at a high school or community college. For more information, visit www.WhoDoUWant2B.com and then talk to a counselor or college career center representative.

Also explore:

- **Extended Opportunity Programs and Services** provides grants, counseling and tutorial services to low-income, educationally disadvantaged students who are accepted to the program.



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 CCC campus. Contact your college's financial aid office or its bursar's or registrar's office for more information.

- **Cooperative Agencies Resources for Education** provides counseling, transportation, textbooks and supplies, as well as grants and services for child care, for students who are single parents of children under 14 years old and/or are receiving welfare benefits, and for those who are EOPS students.
- **California Community Colleges CalWORKs programs** coordinate financial aid and work-study, counseling, assistance with books, supplies and transportation, job placement and child care for students receiving CalWORKs who are in good standing with the county social services office. Assistance may also be available for former CalWORKs recipients in job-skill upgrade activities.

California State University (CSU)

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.



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

University of California (UC)

University Student Aid

All UC 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. Fifty-four percent of all undergraduate students receive UC grant and scholarship aid, with an average award of about \$10,300 per student. 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 schools, trade or technical schools. 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.



Average College Costs in California (Academic Year 2009-10)

| | Living at home & commuting | Living off campus | Living on campus |
|--|----------------------------|-------------------|------------------|
| California Community Colleges ¹ | \$12,266 | \$18,583 | \$15,568 |
| California State University ² | \$14,591 | \$21,145 | \$20,106 |
| University of California ³ | \$19,184 | \$24,304 | \$26,334 |
| Independent Colleges ⁴ | \$36,179 | \$42,584 | \$40,685 |
| Private Vocational Schools ⁵ | \$32,595 | \$39,149 | N/A |

This chart shows the average annual costs for single students during the 2009-10 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 are \$26/unit in 2009-10. (\$26 x 12 units x 2 terms)
² Averages provided by the California State University Office of the Chancellor.
³ Averages provided by the University of California Office of the President.
⁴ Averages are based on a nine-month academic year.
⁵ Averages are based on programs from nine to twelve months in length.

Source: California Student Aid Commission