

## Your Expected Family Contribution (EFC)

Your expected family contribution, or **EFC**, is the amount of money the government believes 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, you'll find your EFC 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 cost of attendance (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 cost of attendance includes *actual* costs for tuition and fees, as well as *average* costs for housing, food, transportation and personal expenses. You may spend less or more than these averages. If your college is unable to meet all of your financial need, your actual contribution may be more than your calculated EFC.

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## Your College Cost of Attendance (COA)

Each college has its own student budget or **cost of attendance (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 (with your parents, on or off campus) 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.

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## 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 financial need.

$$\begin{array}{r} \text{Your COA} \\ - \text{Your EFC} \\ \hline = \text{Your financial need} \end{array}$$

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 9-10 and page 39.



## YOUR 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
- your state of legal residence
- 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
- your state of legal residence

# top10 important things

## To qualify for most federal and state student aid, you must:

- 1 Submit the FAFSA.
- 2 Submit any other applications or information your college or state may require.
- 3 Demonstrate financial need (except for unsubsidized federal Stafford loans and federal PLUS loans).
- 4 Have a high school diploma or its equivalent, complete a high school education in a state-approved home-school setting or pass one of the “ability to benefit” requirements approved by the U.S. Department of Education (for federal aid).
- 5 Be a U.S. citizen or eligible noncitizen.
- 6 Be a state resident (California residency required for California state aid).
- 7 Enroll in an eligible degree or certificate program.
- 8 Maintain satisfactory academic progress as determined by your college.
- 9 Have a Social Security number (unless you’re from the Marshall Islands, the Federated States of Micronesia or the Republic of Palau).
- 10 Register with the U.S. Selective Service (males age 18-25).



To learn more, go to

[www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov)

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*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).*

## To protect yourself against identity theft:

- 1 Keep your Social Security number, date of birth, driver’s license, passwords, PINs and banking information confidential.
- 2 Never give any personal or financial information over the phone unless you made the call and know who you’re talking to.
- 3 Never respond to e-mails that look like they’re from your bank, lender, college or others asking for personal or financial information. Real companies will never ask you for this information by e-mail.
- 4 Don’t leave your personal or financial information lying around in your dorm room or apartment.
- 5 Be careful about sharing personal information in chat rooms, blogs or discussion groups, including MySpace and FaceBook.
- 6 Make sure Web sites are secure before providing your credit card number or other personal information. Look for sites that begin with “https” or display a small padlock icon  next to the address field (but outside the Web-page viewing area).
- 7 Be on the lookout for “pharming” scams where you type in an almost-correct Web address but are redirected to a fake look-alike site.
- 8 Check your credit report at least every six months. Look for unfamiliar accounts and incorrect addresses—signs of identity theft. Get your free credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com).
- 9 Shred all documents with your Social Security number, bank account numbers and other personal information before tossing.
- 10 Throwing out your old cell phone or computer? Be sure to destroy any stored information about yourself first.



To learn more, go to

[www.idtheftcenter.org](http://www.idtheftcenter.org)  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

# How do you apply?

7 ways to get started now.

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## Collect your information

- ★ **Your Social Security number.** You'll need it to apply for most federal and state aid. If you don't have one, apply at your local Post Office or Social Security office. You'll also need your parents' Social Security numbers, if you're a dependent student. (If your parents don't have Social Security numbers, enter all zeros when asked for them on the FAFSA.) To learn more, go to [www.ssa.gov](http://www.ssa.gov) or call 800.772.1213 (TTY 800.325.0778).
- ★ **Your Federal Student Aid PIN, and one of your parents' PINs, if you're a dependent student.** Go to [www.pin.ed.gov](http://www.pin.ed.gov) to get your Federal Student Aid personal identification number, or PIN, in real time. You can even select your own PIN.  
  
Your PIN can be used to e-sign your FAFSA, make corrections to it, add another school, and more. You can use it each year to apply for aid. It's important not to share your PIN with anyone.
- ★ **Your financial records.** It's easier to fill out the FAFSA and other financial aid forms if you've completed your 2008 federal tax return (if you file a return). *But don't miss a deadline just because you or your parents haven't filed your federal tax return yet. Submit your FAFSA on time using estimated income figures and make corrections later.*
- ★ **An e-mail address.** If you provide one, you'll receive your FAFSA results sooner.
- ★ **Your driver's license number,** if you have one.
- ★ **Your Alien Registration number,** if you're not a U.S. citizen.

## Fill out the FAFSA on the Web Worksheet

That way, you'll have all the information you need in front of you when you're ready to complete the FAFSA. The FAFSA on the Web Worksheet lists all the questions in the same order as they appear on the online FAFSA. English and Spanish versions are available starting in November from your school or online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). You can also order a Braille version of the worksheet by calling 800.433.3243.

## Taxes not filed?

Don't wait until your parents have filed their tax return to submit the FAFSA. Instead, get your FAFSA in early using estimated income figures based on last year's return or payroll stubs. (If your estimates are significantly higher or lower than your actual numbers, your EFC may change and your financial aid offers may be revised.)

You'll also need your W-2 forms or other records of money earned, current bank statements, business and investment records, and any records of untaxed income (Social Security, Temporary Assistance to Needy Families, General Assistance or veteran benefits).

There's plenty of **Free Help**—you should never have to pay for the FAFSA or to have it completed for you.

Attend a **Free** workshop!  
[www.californiacashforcollege.org](http://www.californiacashforcollege.org)



**EXTRA \$1,000 FOR COLLEGE  
IF YOU APPLY BY MARCH 2!**

**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 scholarship will be awarded for each workshop held across the state—more than 500 scholarships in all. Scholarship recipients will be randomly selected from qualifying applicants and notified in May. You can use the scholarship beginning in fall 2009 at an accredited two-year or four-year degree-granting institution. For dates and locations of workshops, go to [www.californiacashforcollege.org](http://www.californiacashforcollege.org) or call 888.224.7268 during business hours. 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.

## FAFSA ON THE WEB **easy, fast and secure**

You'll find the FAFSA for school year 2009-10 at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) starting January 1. 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.

- \* **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 ([www.ssa.gov](http://www.ssa.gov)).
- \* **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 now 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](http://www.nslds.ed.gov).** Be sure to keep your PIN confidential. Don't give your PIN to anyone—even to someone who may be helping you fill out the FAFSA.
- \* **If you'd like additional colleges to receive your FAFSA information, add (or delete) them at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) (or by calling 800.433.3243).** You should wait until your first colleges have received your information.

### GET FREE HELP

#### ON THE WEB

Find help for questions at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or click on the Live Help button during business hours. Go to [www.studentaid.ed.gov/completfafsa](http://www.studentaid.ed.gov/completfafsa) for help with the paper FAFSA.

#### PHONE

Call toll free 800.433.3243 Monday through Friday up to 9 p.m. Pacific Time and extended hours on the weekend—or 319.337.5665 if you don't have access to toll-free numbers (TTY 800.730.8913).

#### 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 or other languages. Visit [www.californiacashforcollege.org](http://www.californiacashforcollege.org) for dates and locations.

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

## WHICH PARENT'S **financial info should you use on your FAFSA?**

It doesn't matter who claimed you as a tax exemption. For divorced or separated parents: Give answers for the parent you lived with more during the past 12 months. (If you didn't live with one parent more than the other, then answer for the parent who provided more support during the past 12 months.) If your parent is widowed or single, answer the questions about that parent. If your widowed parent has remarried as of the day you complete the FAFSA, answer the questions about that parent and the person your parent married (your stepparent).

If you don't know where your parents are or if you left home due to irreconcilable differences, let your high school counselor or college financial aid office know.

For the FAFSA, the following people are not your parents unless they've adopted you: grandparents, foster parents, legal guardians or older brothers or sisters. (For the education-level question, answer for your biological or adoptive parents only.)

## CALIFORNIA STATE AID and Domestic Partnerships

When determining eligibility for state financial aid, California recognizes domestic partnerships. If your parents are in a registered domestic partnership, you'll be considered the same as a student with married parents, including financial and residency requirements. Likewise, if you're in a registered domestic partnership, you'll be considered the same as a married student. (For more information on registered domestic partnerships, visit [www.sos.ca.gov/dpregistry](http://www.sos.ca.gov/dpregistry).)

However, the federal government does not recognize domestic partnerships, so when completing your FAFSA, provide information only for the parent who provided more than half of your support. If you're an independent student in a domestic partnership, provide only your information. After receiving your California Aid Report, you'll need to go to [www.csac.ca.gov/pubs/forms/grnt\\_frm/g-37.pdf](http://www.csac.ca.gov/pubs/forms/grnt_frm/g-37.pdf) to complete the Registered Domestic Partnership Reporting Form so that the California Student Aid Commission can further evaluate your eligibility for California state aid.

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*If you're mailing the FAFSA, the Cal Grant GPA Verification Form or any other application form, it's a good idea to get a Certificate of Mailing from the Post Office (\$1.10 in addition to postage) as proof you met the deadline.*