

2009-10

FUND YOUR  
**future**<sup>®</sup>

Grants, scholarships, loans and  
other money for college

CALIFORNIA





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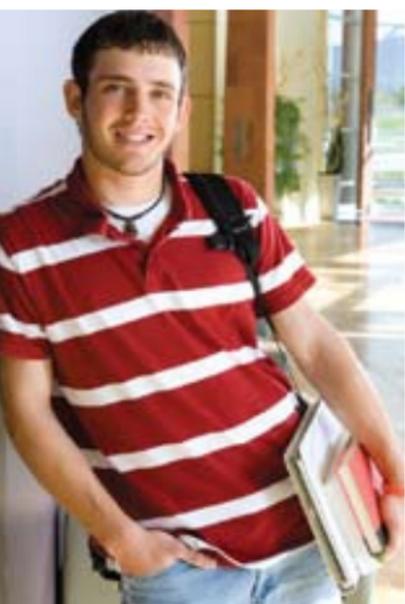
This brochure is produced for students and families by the California Student Aid Commission (CSAC) and EdFund. CSAC is the state's principal provider of intersegmental statewide grant aid to postsecondary students. CSAC is also one of the nation's leading guaranty agencies under the Federal Family Education Loan Program. Loans guaranteed by CSAC are managed in partnership with EdFund, its nonprofit student loan services provider. EdFund maintains regionally based staff located throughout the country.

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This publication is provided free as a service of the California Student Aid Commission and EdFund. Schools may order additional copies by calling 877.2EdFund or going to **[www.csac.ca.gov](http://www.csac.ca.gov)** or **[www.edfund.org](http://www.edfund.org)**. This brochure is also available in Spanish.

# College is an investment in you... and there's money to help you pay for it.



Whether you're planning to go to college or get job training, many programs are available to help you cover the costs.

Financial aid can mean grants, scholarships, loans or special programs that help you pay your education costs. You should first check out money that you don't have to repay, usually in the form of grants and scholarships.

Also look into ways to cut your college costs. Consider starting at a community college, becoming an AmeriCorps volunteer to earn an education award or taking Advanced Placement courses in high school for college credit to help you graduate sooner and save on tuition.

Your school counselor or career center should be your first stop. Then browse the Web—you'll find a list of helpful sites on the back cover.

If you do need to borrow, there are federal loans that offer low interest rates and other benefits.

Applying for financial aid is free. Simply complete the Free Application for Federal Student Aid, known as the FAFSA, and submit a verified Cal Grant GPA to apply for a Cal Grant and all federal financial aid. You should apply for financial aid every year, from your senior year of high school through your senior year in college—and even beyond, if you're headed to graduate school.

Many free financial aid funds are limited, so be sure to apply early and meet all deadlines.

## A look at the basics

Most financial aid is awarded based on your financial need, which is also known as your financial aid eligibility.

$$\begin{aligned} & \text{Your college costs} \\ - & \text{Your expected family contribution} \\ \hline = & \text{Your financial need} \end{aligned}$$

**EFC** = expected family contribution

**FAFSA** = Free Application for Federal Student Aid

**SAR** = Student Aid Report

**CAR** = California Aid Report

**GPA** = grade point average

**COA** = cost of attendance



### **FAFSA4Caster— Get a peek into your future**

You can get an estimate of your eligibility for federal student aid instantly, even before your senior year, and shorten the time it takes to complete the FAFSA by using FAFSA4caster. You'll find the new planning tool at [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov) in English and Spanish.

# Start with the FAFSA

You apply for most financial aid by completing the Free Application for Federal Student Aid. It's the application the federal government, states and colleges use to determine how much financial aid you qualify to receive. The FAFSA asks for information about you, your family, your finances and your college plans.

The fastest and easiest way to complete the FAFSA is online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), but there's also a paper form you can get by calling toll-free 800.4FED.AID (800.433.3243). Both versions are available in English and Spanish.

Try to submit the FAFSA as soon as possible starting January 1—and before your earliest college application deadline.

Some financial aid offered by California or your college may require you to submit additional information or applications, such as a verified GPA for a Cal Grant.



*Applying to college? You should apply for financial aid even before you find out if you've been accepted. Otherwise, you may miss out on grants, scholarships and other free money for education.*

Financial aid can help narrow the gap between your resources and your costs.

**Grants** are money you don't have to pay back and are usually based on financial need.

**Scholarships** are also free money for college and are usually based on your area of study or merit, such as good grades, special talents or community service.

**Work-Study** or **Student Employment Programs** let you earn money for college in a job on or off campus.

**Loans** are borrowed money that you must repay, usually with interest.

## Your Cost of Attendance (COA)

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

Your COA will vary depending on your college and where you live (with your parents, on or off campus). If you have children or other dependents who require care while you go to class, or if you have a disability, let your college know about any expenses that aren't already covered by insurance or other sources.



## Your Expected Family Contribution (EFC)

If you submit the FAFSA online and provide the required electronic signatures and an e-mail address, you should receive your Student Aid Report, the **SAR**, from the U.S. Department of Education within three days. If you submit the paper FAFSA, it could take up to three weeks.

The SAR contains a summary of your FAFSA information and lists your expected family contribution, or **EFC**—the amount of money the government

believes you and your family could reasonably contribute toward your education for the year based on your FAFSA responses. Your EFC determines the types and amounts of federal and state aid you're eligible to receive.

Each college you list on your FAFSA will receive your SAR information. The California Student Aid Commission will receive a copy to determine your eligibility for a Cal Grant and other California state aid if you list a California school on your FAFSA. The Commission will send you a California Aid Report (**CAR**) estimating your Cal Grant award.

Whether you go to an expensive college or one with lower costs, your EFC will stay the same.

## Your Financial Aid Offers

The financial aid office at each college you list on your FAFSA will provide you with an evaluation of your eligibility for financial aid if you submitted the required financial aid applications and met the deadlines. Typically, your offer will list your college costs for the year, the amount you'll have to contribute and the amount that will be covered by grants, fee waivers, loans or other financial aid. Your financial aid offers will vary by college, so be sure to review them carefully.

## Dependent or Independent?

Whose financial information will you need to report on the FAFSA? First, find out whether you're considered "dependent" or "independent." This will affect the types and amounts of financial aid you may be eligible to receive.

You're considered an independent student if at least one of the following situations describes you—not whether you live on your own, or if your parents no longer list you as a dependent on their tax return or feel it's not their responsibility to help you pay for college:

- You were born before January 1, 1986.
- You'll be working on a master's or doctorate degree or graduate certificate in the fall of 2009.
- You're married as of the date you complete the FAFSA.
- You have children who receive more than half their support from you.
- You have dependents other than your spouse or children who live with you and who receive more than half their support from you.
- You had no living parent (biological or adoptive) when you were age 13, even if you are now adopted.
- You are or were in foster care or were a ward or dependent of the court at any time when you were 13 or older (even if you aren't anymore).
- You're an emancipated minor or are in legal guardianship as determined by the court in your state of legal residence.
- You are a self-supporting unaccompanied youth who is homeless or at risk of homelessness.
- You're a veteran of the U.S. Armed Forces (or will be a veteran as of June 30, 2010), or you attended a service academy and were released under a condition other than dishonorable.
- You're currently serving on active duty (other than training) in the U.S. Armed Forces.

If none of these apply to you, but you believe your situation makes you independent, contact the financial aid office of the college you hope to attend and ask about "dependency override."



*Financial aid covers more than tuition, fees and books. It can also help you pay for rent, food, transportation costs and other living expenses. Plus, you don't have to go to school full time to receive financial aid.*

# top10

## important things to know about federal and state aid

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

1. Submit the FAFSA
2. Submit any other applications or information that may be required, such as your verified Cal Grant GPA for a Cal Grant
3. Demonstrate financial need
4. Have a high school diploma or its equivalent
5. Be a U.S. citizen or an eligible noncitizen (see the FAFSA)
6. Be a state resident (California residency required for California state aid)
7. Enroll in an eligible degree or certificate program
8. Have a Social Security number (unless you're from the Marshall Islands, the Federated States of Micronesia or Palau)
9. Register with the U.S. Selective Service (males age 18-25)
10. Maintain satisfactory academic progress as determined by your college

To learn more, go to [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov).

## GET FREE HELP

There's plenty of free help—you should never pay for the FAFSA or to have it completed for you.

### ON THE WEB

At [www.fafsa.ed.gov](http://www.fafsa.ed.gov), find help for questions or click on the Live Help button located inside each page. Filling out the paper FAFSA? Go to [www.studentaid.ed.gov/completedefafsa](http://www.studentaid.ed.gov/completedefafsa).

### PHONE

Call the U.S. Department of Education at 800.433.3243 (TTY 800.730.8913) Monday through Friday [up to 9 p.m. Pacific Time] and extended hours on the weekend. Or call 319.337.5665 if you don't have access to toll-free numbers.

### IN PERSON

Ask your school for help, attend your school's financial aid workshop or plan to attend a free California Cash for College workshop in January or February. Many Cash for College workshops have staff who speak Spanish and other languages, plus you can apply for at least one \$1,000 scholarship offered at each workshop. For dates and locations, go to [www.californiacashforcollege.org](http://www.californiacashforcollege.org).

# Free money for college

## Federal Pell Grant

Awarded to every student who qualifies and may be used at any eligible college in the country, including California Community Colleges. Pell Grant awards recently ranged from \$890 to \$4,731 a year. The amount of your award will depend on your financial need, your college costs and whether you attend full time, half time or less than half time.

## Cal Grants

Free money—up to \$9,700 for college or up to \$3,000 a year for career training. You can use your Cal Grant at all University of California, California State University and California Community College campuses, many independent colleges, and a number of private career and technical schools in California.

To qualify, you must meet the basic requirements for state and federal aid, the financial need requirements and any minimum GPA requirements. For more information, visit [www.calgrants.org](http://www.calgrants.org).

Submit a FAFSA and verified Cal Grant GPA by the **March 2** deadline.

## The Cal Grant Guarantee

If you're a high school senior, meet the eligibility, financial and minimum GPA requirements, apply by March 2, and graduate from a California high school, you're guaranteed to receive a Cal Grant. You have three chances to apply:

- ★ As a high school senior
- ★ 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 are three major kinds of Cal Grants—A, B and C—but you don't have to figure out which one to apply for. Your eligibility will be based on your FAFSA responses, your verified Cal Grant GPA, the type of California colleges you list on your FAFSA and whether you're a recent high school graduate.*



## FREE MONEY FROM THE GOVERNMENT

	AWARD AMOUNT:	HOW TO APPLY:	ELIGIBILITY IS BASED ON:
<b>Federal Academic Competitiveness Grant (ACG)</b> Visit <a href="http://www.federalstudentaid.ed.gov">www.federalstudentaid.ed.gov</a>	Up to \$750 for freshman year of college, up to \$1,300 for sophomore year	FAFSA	<ul style="list-style-type: none"> <li>Receiving a Pell Grant</li> <li>Successfully completing a rigorous high school program</li> <li>At least half-time attendance</li> <li>3.0 cumulative college GPA (for sophomores)</li> </ul>
<b>Federal Pell Grant</b> Visit <a href="http://www.federalstudentaid.ed.gov">www.federalstudentaid.ed.gov</a>	From \$890 to \$4,731 a year (award amounts for 2008-09)	FAFSA	<ul style="list-style-type: none"> <li>Your EFC and COA</li> <li>Whether attending full or part time</li> <li>Must not already have a bachelor's degree</li> </ul>
<b>Federal Supplemental Educational Opportunity Grant (FSEOG)</b> Visit <a href="http://www.federalstudentaid.ed.gov">www.federalstudentaid.ed.gov</a>	From \$100 to \$4,000 a year (unlike Pell Grants, funds are limited and there's no guarantee you'll receive one)	FAFSA	<ul style="list-style-type: none"> <li>Your EFC and COA</li> <li>Whether attending full or part time</li> <li>Priority given to Pell Grant recipients with the lowest EFCs</li> </ul>
<b>National SMART Grant</b> Visit <a href="http://www.federalstudentaid.ed.gov">www.federalstudentaid.ed.gov</a>	Up to \$4,000 for junior and senior years of college	FAFSA	<ul style="list-style-type: none"> <li>Receiving a Pell Grant</li> <li>Majoring in physical, life or computer sciences, technology, math or engineering, or certain foreign languages</li> <li>Must have at least 3.0 cumulative college GPA in the courses for your program</li> <li>Must be enrolled in at least 1 course required for your major</li> </ul>
<b>Federal TEACH Grants</b> Visit <a href="http://www.federalstudentaid.ed.gov">www.federalstudentaid.ed.gov</a> or contact the financial aid office at the college or university you plan to attend	Up to \$4,000 a year	FAFSA	<ul style="list-style-type: none"> <li>Must sign agreement to serve as paid full-time teacher in high-need field serving low-income students</li> <li>Must agree to teach for at least 4 academic years within 8 years of completing your study program</li> <li>If you fail to complete your obligation, grant converts to an unsubsidized Stafford loan you must repay</li> <li>Must be enrolled in, or plan to complete, coursework to begin a teaching career</li> <li>Must maintain cumulative GPA of at least 3.25</li> </ul>
<b>California Chafee Grant</b> Visit <a href="http://www.chafee.csac.ca.gov">www.chafee.csac.ca.gov</a> Call toll-free 888.224.7268 Contact your school, caseworker or Independent Living Coordinator	Up to \$5,000 a year for job training or college in addition to any other state or federal aid you receive	FAFSA and Chafee Grant application (doesn't require a Social Security number)	<ul style="list-style-type: none"> <li>You are or were in foster care</li> <li>Financial need</li> <li>Must stay in school and maintain good grades</li> <li>Must be enrolled at least half time</li> <li>Remember to establish your independent status on your FAFSA</li> </ul>
<b>Child Development Grant</b> Visit <a href="http://www.csac.ca.gov">www.csac.ca.gov</a> and choose "Financial Aid Programs" Call toll-free 888.224.7268	\$1,000 a year (at a California Community College) or \$2,000 a year (at a 4-year college) up to \$6,000 total	FAFSA and Child Development Grant application form	<ul style="list-style-type: none"> <li>Must be employed full time at a licensed California children's center for 1 year for each year of grant assistance received</li> <li>Must be pursuing a child development permit and plan to work at a licensed children's center in California</li> <li>Financial need</li> <li>Apply by application deadline at <a href="http://www.csac.ca.gov">www.csac.ca.gov</a></li> </ul>
<b>Robert C. Byrd Honors Scholarship</b> Visit <a href="http://www.csac.ca.gov">www.csac.ca.gov</a> and choose "Financial Aid Programs"	\$1,500 a year for up to 4 years	<ul style="list-style-type: none"> <li>Applications available at <a href="http://www.csac.ca.gov">www.csac.ca.gov</a></li> <li>Individual school deadlines vary; schools submit nominations to California Student Aid Commission by application deadline</li> </ul>	<ul style="list-style-type: none"> <li>Academically outstanding high school seniors who show promise of continued achievement in college</li> <li>Each high school can nominate 2 graduating seniors</li> </ul>
<b>Law Enforcement Personnel Dependents Grant</b> Visit <a href="http://www.csac.ca.gov">www.csac.ca.gov</a> and choose "Financial Aid Programs" Call toll-free 888.224.7268	Up to \$11,259 a year	<ul style="list-style-type: none"> <li>FAFSA and Law Enforcement Personnel Dependents Grant application</li> <li>Applications accepted year-round</li> </ul>	<ul style="list-style-type: none"> <li>If you're the dependent or spouse of a California peace officer, firefighter or certain other law enforcement employees who were killed or totally disabled in the line of duty</li> <li>Also need based</li> </ul>

# How do you apply for a Cal Grant?



Submit your FAFSA as soon as possible starting January 1 and no later than the postmark deadline of **March 2**.

Submit your verified Cal Grant GPA (or GED, SAT or ACT score in some cases) to the California Student Aid Commission by March 2.

If you plan to attend a California Community College in the fall and missed the March 2 deadline, you have a second deadline of September 2. However, Cal Grant awards for those who apply by September 2 are limited, so apply by March 2 if you can.

## Your Verified Cal Grant GPA

Ask your school if it will submit your Cal Grant GPA electronically or if you'll need to submit the paper Cal

**2.0** GPA + **2** Forms + **1** Deadline = Up to **\$9,700** annually  
Minimum FAFSA GPA Verification March 2

## CAL GRANTS AT A GLANCE

YOU CAN RECEIVE UP TO:		GPA REQUIREMENT
<b>Cal Grant A</b>	<ul style="list-style-type: none"> <li>At University of California: \$7,126</li> <li>At California State University: \$3,048</li> <li>At independent colleges: \$9,708</li> </ul>	3.0 high school GPA
<b>Cal Grant B</b>	\$1,551 living allowance for freshman year, plus tuition and fee award beyond first year at 2- and 4-year colleges	2.0 high school GPA
<b>Cal Grant C</b>	<ul style="list-style-type: none"> <li>\$576 for books, tools and equipment for a technical or career education</li> <li>\$2,592 for tuition (if not attending a California Community College)</li> </ul>	N/A
<b>Cal Grant Transfer Entitlement Award</b>	Same as Cal Grant A, if all transfer requirements are complete	2.4 community college GPA*

\*You must have graduated from a California high school after June 30, 2000, and must have been a California resident at the time.

Grant GPA Verification form. If you need to submit your GPA, check with your counselor or find it online at [www.calgrants.org](http://www.calgrants.org). You must give it to a school official for verification before mailing it—it cannot be submitted online.



### **Track Your Cal Grant 24/7**

You can get quick answers to questions about your Cal Grant or California Chafee Grant application using WebGrants for Students at [www.calgrants.org](http://www.calgrants.org).

### **University of California Student Aid**

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. Go to [www.universityofcalifornia.edu/admissions/paying.html](http://www.universityofcalifornia.edu/admissions/paying.html).

### **California State University Grant**

Assists California residents with financial need. The award amount varies, but it generally covers at least a portion of the State University Fee. Visit [www.calstate.edu](http://www.calstate.edu) or [www.csumentor.edu](http://www.csumentor.edu), or contact your college's financial aid office.

### **Community College Fee Waiver**

You'll pay no enrollment fees at a California Community College if:

- you're eligible for a Cal Grant or other need-based financial aid;
- you or your family receives CalWORKs/TANF, SSI or General Assistance; or
- your total family income is within the income standards.

Go to [www.icanaffordcollege.com](http://www.icanaffordcollege.com) and choose "Financial Aid Info."

### **Work-Study**

Earn money in certain jobs on or off campus to help pay for college. To learn more, contact your college's financial aid office.



*Don't lose out on a Cal Grant—you're responsible for making sure both the FAFSA and your verified Cal Grant GPA are submitted by the deadline. Rather than miss a deadline, use estimates if your parents (or you) haven't completed your federal tax return. You can make corrections later.*

# Federal loans: The smart way to borrow

If you need to borrow for college, first look into a federal student loan. You'll get a low, fixed interest rate and up to 10 years to repay, along with other benefits. What's more, you won't have to start paying back your loan until six months after you graduate.

Your parents may want to consider a federal PLUS loan.

## Federal Stafford Loans



For students at all types of colleges who attend at least half time. There are two kinds of Stafford loans—subsidized and unsubsidized.

*If you're an undocumented student and graduated from a California high school, you may qualify for in-state tuition rates at California's public colleges. To learn more, contact your college's admissions office and ask about state tuition rates for "AB 540" students. See the "Scholarships" listing on the back cover.*

**Subsidized Stafford loans:** for students with financial need. The federal government pays the interest while you're in college and during the first six months after you graduate.

**Unsubsidized Stafford loans:** for all eligible students, regardless of income or assets. You're responsible for paying all the interest that accrues, even while you're in college, but you can request to postpone your payments until you graduate.

The interest rate is fixed at 6.8 percent. Starting July 1, 2008, for new *subsidized* loans taken out for undergraduate study, the rate will gradually drop each year until 2012 when the rate will return to 6.8 percent. Origination or default fees of up to 2 percent may be deducted from each loan disbursement you receive.

You can borrow a total of up to \$9,500 a year in Stafford loans as a first-year student, up to \$10,500 as a second-year student and up to \$12,500 each year as a third-year student or beyond, depending on your COA, your EFC, your enrollment and dependency status, and your other financial aid.

## Federal Perkins Loans

Low-interest loans for students with exceptional financial need at participating colleges. You'll pay no interest while in school and have up to nine months after graduating before you must start repaying your loan at 5 percent interest. Depending on when you apply, your financial need and available funds, you can borrow up to \$5,500 a year for undergraduate study and up to \$8,000 a year if you're a graduate or professional student.



## Federal PLUS Loans

To help your parents or stepparents pay for your college costs. To apply, your parents must complete the federal PLUS loan application and meet the credit eligibility requirements. You should also submit the FAFSA to see if you're eligible for other types of financial aid.

As a graduate or professional student, you can take out a federal Graduate PLUS loan for college.

The interest rate for federal PLUS loans is fixed at 7.9 percent or 8.5 percent, depending on the loan program and college.

### **Jobs That Help You Repay Your Loans**

Some jobs actually give you a paycheck and help you pay down your student loans. If you're planning to become a teacher or a nurse, learn more about California's loan assumption programs at [www.csac.ca.gov](http://www.csac.ca.gov) (choose "Financial Aid Programs"). For information on federal loan forgiveness programs, go to [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov).

# Community colleges are a great place to start

College is more affordable than you may think. At a California Community College, you'll pay less than \$600 a year in fees (they don't charge tuition). If you qualify for a Cal Grant or have financial need, you may receive a fee waiver. You can use your federal Pell Grant, some Cal Grants, work-study, federal loans and other financial aid to pay for books and living expenses.

If you plan to transfer to a four-year college, community colleges have agreements with UC and CSU campuses to help you make a smooth transition. Be sure to register with your community college's Transfer Center—it's important to know the courses you'll need and the admission requirements, as well as how to make the most of your financial aid. Learn more about community colleges at [www.icanaffordcollege.com](http://www.icanaffordcollege.com) or [www.californiacolleges.edu](http://www.californiacolleges.edu), and about transfer opportunities at [www.assist.org](http://www.assist.org).



## **Take Advantage!**

If you think you'll need financial help, apply for it. For more information, contact your high school counselor or your college's financial aid office, or see the Web sites on the back cover.

## 8 OTHER WAYS TO PAY FOR COLLEGE

### 1 Private Scholarships

Ask your high school counselor and use the free scholarship directories and search engines on the Web to look for scholarships.

### 2 National Merit Scholarships

Taking the Preliminary SAT/National Merit Scholarship Qualifying Test in the fall of your junior year will enter you in the competition for a National Merit Scholarship. See your high school counselor to learn more or go to [www.nationalmerit.org](http://www.nationalmerit.org).

### 3 Volunteer Service

By becoming a volunteer with one of the AmeriCorps programs, you can earn up to \$4,725 a year for college. Go to [www.americorps.gov](http://www.americorps.gov) or [www.californiavolunteers.org](http://www.californiavolunteers.org).

### 4 California Conservation Corps

Get paid to work outdoors and serve your state, then take community college courses at night as a member of the California Conservation Corps. After a year, you could earn up to \$2,000 for college or vocational training. Learn more at [www.ccc.ca.gov](http://www.ccc.ca.gov).

### 5 Start at a Community College

You'll save thousands of dollars in tuition and have your general education requirements behind you. Go to [www.icanaffordcollege.com](http://www.icanaffordcollege.com).

### 6 The Military

Learn about the education benefits at [www.todaysmilitary.com](http://www.todaysmilitary.com). If you're a veteran, check out [www.gibill.va.gov](http://www.gibill.va.gov).

### 7 Part-Time Work

A part-time, summer or holiday job can also help.

### 8 Aid for Foster Youth

Money is set aside for foster youth. If you are or were in foster care, you may be eligible for financial assistance for college or job training. See "Foster Youth Grants" on the back cover.

# To-do checklist

## FALL

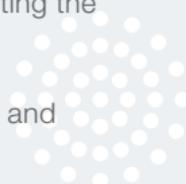
- Talk to your high school counselor about your college plans and financial aid. Ask about scholarships offered by local community service organizations and businesses.
- Browse the Web for college and career planning tips. Start at **[www.californiacolleges.edu](http://www.californiacolleges.edu)**, **[www.going2college.org](http://www.going2college.org)**, **[www.mappingyourfuture.org](http://www.mappingyourfuture.org)** and **[www.whodouwant2b.com](http://www.whodouwant2b.com)**.
- Look into AmeriCorps at **[www.americorps.gov](http://www.americorps.gov)** to learn how you can earn money for college in return for volunteer service.
- Make sure you have a Social Security number. You need one to apply for most financial aid. If you don't have one, go to **[www.ssa.gov](http://www.ssa.gov)** or call 800.772.1213 (TTY 800.325.0778).
- Keep a calendar of important deadlines for both college admissions and financial aid.
- Apply for a Federal Student Aid personal identification number, or PIN, at **[www.pin.ed.gov](http://www.pin.ed.gov)** so you can electronically sign the FAFSA for faster processing. If you're a dependent student, one of your parents should also get a PIN.
- Complete the FAFSA on the Web Worksheet at **[www.fafsa.ed.gov](http://www.fafsa.ed.gov)** ahead of time, so you'll have all the information you need in front of you when you're ready to complete the online FAFSA starting January 1.
- Ask if your school will submit your verified Cal Grant GPA electronically or if you'll need to submit it using the paper Cal Grant GPA Verification form. You'll find the form at **[www.calgrants.org](http://www.calgrants.org)**.
- Check the Web for private scholarships, starting at **[www.fastweb.com](http://www.fastweb.com)**, **[www.collegenet.com/mach25](http://www.collegenet.com/mach25)**, **[www.scholarshiphelp.org](http://www.scholarshiphelp.org)**, and **[www.collegeboard.com/pay](http://www.collegeboard.com/pay)**.



## WINTER

- Submit your FAFSA and your verified Cal Grant GPA as soon as possible starting January 1. Rather than miss a deadline, use estimates if your parents (or you) haven't completed a federal tax return. You can make corrections later.
- Attend your school's financial aid workshop.
- Attend a California Cash for College workshop in January or February for free help completing the FAFSA and other forms—and to qualify for an extra \$1,000 scholarship. For dates and locations, go to **[www.californiacashforcollege.org](http://www.californiacashforcollege.org)**.
- Be sure to meet all financial aid deadlines. Some may be earlier than the March 2 application deadline for Cal Grants. Check with each college you're considering.
- Keep a copy of everything you submit.
- Review your Student Aid Report (SAR), which you'll receive after submitting your FAFSA, and make any corrections.

## SPRING

- Watch for your California Aid Report (CAR) with information about your Cal Grant application status.
  - Watch for college acceptance letters and financial aid offers.
  - Evaluate all financial aid offers carefully. Ask questions!
  - Consider grants, scholarships, work-study and other aid you don't have to repay before accepting a student loan. Accepting a loan means accepting the responsibility of repaying it.
  - Borrow smart. Estimate how much you need and can afford to repay by going to EdWise® at **[www.edfund.org/EdWise](http://www.edfund.org/EdWise)**.
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# Web Sites That Click

California State Aid—Cal Grants

\*[www.calgrants.org](http://www.calgrants.org)

California Student Aid Commission

[www.csac.ca.gov](http://www.csac.ca.gov)

## Colleges

Independent California Colleges and Universities

[www.aiccu.edu](http://www.aiccu.edu)

California Public Colleges

[www.californiacolleges.edu](http://www.californiacolleges.edu)

California Community Colleges

\*[www.icanaffordcollege.com](http://www.icanaffordcollege.com)

California State University

[www.csumentor.edu](http://www.csumentor.edu)

[www.calstate.edu](http://www.calstate.edu)

Career Colleges

[www.ope.ed.gov/accreditation](http://www.ope.ed.gov/accreditation)

(national)

University of California

\*[www.universityofcalifornia.edu](http://www.universityofcalifornia.edu)

## Planning and Paying for College

ACT or SAT

[www.ACTstudent.org](http://www.ACTstudent.org)

\*[www.collegeboard.com](http://www.collegeboard.com)

California Cash for College

Workshops

\*[www.californiacashforcollege.org](http://www.californiacashforcollege.org)

\*[www.calgrants.org](http://www.calgrants.org)

Citizenship

\*[www.uscis.gov](http://www.uscis.gov)

College Costs

[www.californiacolleges.edu](http://www.californiacolleges.edu)

(California)

\*<http://collegenavigator.ed.gov>

(national)

College and Career Exploration

[www.mappingyourfuture.org](http://www.mappingyourfuture.org)

[www.whodouwant2b.com](http://www.whodouwant2b.com)

FAFSA on the Web

\*[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

Federal Financial Aid

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

Financial Aid and College Links

[www.going2college.org](http://www.going2college.org)

## Other Options

AmeriCorps

[www.americorps.gov](http://www.americorps.gov)

\*[www.californiavolunteers.org](http://www.californiavolunteers.org)

Foster Youth Grants

[www.chafee.csac.ca.gov](http://www.chafee.csac.ca.gov)

[www.fosteryouthhelp.ca.gov](http://www.fosteryouthhelp.ca.gov)

[www.calyouthconn.org](http://www.calyouthconn.org)

[www.calgrants.org](http://www.calgrants.org)

Health Careers

\*[www.healthjobsstarthere.com](http://www.healthjobsstarthere.com)

Military Scholarships

[www.todaysmilitary.com](http://www.todaysmilitary.com)

ScholarShare

[www.scholarshare.com](http://www.scholarshare.com)

Sports Scholarships

[www.ncaa.org](http://www.ncaa.org)

Students with Disabilities

[www.heath.gwu.edu](http://www.heath.gwu.edu)

Tax Benefits for Higher Education

[www.irs.gov/pub/irs-pdf/p970.pdf](http://www.irs.gov/pub/irs-pdf/p970.pdf)

Veterans Benefits

\*[www.gibill.va.gov](http://www.gibill.va.gov)

## Scholarships

African American Scholarships

[www.unconf.org](http://www.unconf.org)

Asian American Scholarships

[www.apiasf.org](http://www.apiasf.org)

Free Scholarship Directories

[www.fastweb.com](http://www.fastweb.com)

[www.srnexpress.com](http://www.srnexpress.com)

\*[www.collegeboard.com/pay](http://www.collegeboard.com/pay)

Gates Millennium Scholarships

[www.gmsp.org](http://www.gmsp.org)

Latino Scholarships

\*[www.latinocollegedollars.org](http://www.latinocollegedollars.org)

\*[www.hsf.net](http://www.hsf.net)

[www.hispanicfund.org](http://www.hispanicfund.org)

\*[www.maldef.org](http://www.maldef.org)

\*[www.scholarshipsforhispanics.org](http://www.scholarshipsforhispanics.org)

Native American Scholarships

[www.oiep.bia.edu](http://www.oiep.bia.edu)

[www.collegefund.org](http://www.collegefund.org)

[www.aises.org/Programs/ScholarshipsandInternships](http://www.aises.org/Programs/ScholarshipsandInternships)

Scholarship Fraud

\*[www.ftc.gov/scholarshipscams](http://www.ftc.gov/scholarshipscams)

## Smart Borrowing

EdFund

\*[www.edfund.org](http://www.edfund.org)

[www.edfund.org/EdWise](http://www.edfund.org/EdWise)

## Smart Money Tips

Identity Theft

\*[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

\*[www.idtheftcenter.org](http://www.idtheftcenter.org)

Job Trends

[www.bls.gov/emp](http://www.bls.gov/emp)

Student Debt Help

[www.studentdebthelp.org](http://www.studentdebthelp.org)

*\*Provides information in Spanish*

