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OVERVIEW OF BETTER FAFSA, BETTER CADAA

This document will provide answers to frequently asked questions about the changes to the 2024-25 Free Application for Federal Student Aid (FAFSA) and enhancements to the California Dream Act Application (CADAA) also known as Better FAFSA, Better CADAA.

What is Better FAFSA, Better CADAA?
In December 2020, Congress passed the FAFSA Simplification Act. This is the largest federal update to financial aid in 40 years. The new law requires substantial redesign to the process used to award federal student aid including the federal Pell Grant. The new law makes it easier for students and families to complete and submit the Free Application for Federal Student Aid (FAFSA) form and expands access to federal student aid. The California Dream Act Application (CADAA) will be enhanced starting with the 2024-25 academic year to reflect some of the federal changes. These changes, known as Better FAFSA, Better CADAA are being implemented now.

Which application should I complete - the FAFSA or the CADAA?
Students should only complete one application, either the FAFSA or CADAA. Students should complete a FAFSA if they are U.S. citizens, legal permanent residents (green card holders), or have Refugee status, have been granted Asylum, or are T-Visa holders. Students should complete CADAA if they are undocumented regardless of DACA status, if they have Temporary Protected Status (TPS), or are U-Visa holders.

APPLICATION ACCESSIBILITY & DEADLINES

When will these changes go into effect?
These changes will go into effect for the 2024-25 academic year.

When will the FAFSA and CADAA applications open?
For the 2024-25 academic year, the FAFSA and the California Dream Act Application (CADAA) are NOW open.

How does a contributor access the FAFSA?
The new FAFSA is a role-based application, with each contributor having a separate section to complete. Either a parent or a student can start the FAFSA and invite the other person to contribute to the application. The
inviting contributor provides the name, date of birth, email address, and social security number of the additional contributor when requested. The email address does not need to be the same email address the additional contributor used or will use to create their StudentAid.gov account (formerly FSA ID). For parents who do not have a social security number, please select the box for “My parent does not have a social security number.”

**Will the deadline for financial aid applications change?**

The priority deadline for California has been extended to May 2, 2024 in light of the application opening delay. Students should complete the FAFSA or CADAA by the priority deadline to be eligible for various state financial aid programs, including Cal Grant and Middle Class Scholarship. Some colleges may have an earlier deadline, and students are advised to check with the colleges where they are applying for additional financial aid deadlines. For community college students and foster youth, the deadline for California is September 3, 2024. These extensions are only for the 2024-25 academic year.

**APPLICATION SUBMISSION**

**Can I complete my FAFSA by mail instead of online?**

Students can complete a paper FAFSA and mail it in, but this option is not recommended. It takes significantly longer to complete, longer to process, and makes corrections difficult. Paper FAFSA forms will not be processed until all electronic FAFSA applications have been completely processed, which is projected to happen mid-March 2024. Additionally, the paper form will still require that all applicants provide consent for FSA to access their federal tax information from the Internal Revenue Service (IRS) and to verify their identity. Students should try to complete their FAFSA electronically and only submit the paper form as a last resort. Students choosing to complete a paper FAFSA must postmark their application by the priority deadline to be considered for all possible state and federal aid. For the 2024-25 application, the California priority deadline is May 2, 2024.

**How many colleges will I be able to list on the FAFSA or CADAA?**

Starting in the 2024-25 application year, students will be able to list up to 20 colleges on their FAFSA or CADAA. Previously students could only list up to 10 colleges on their FAFSA or CADAA.
What does it mean if my FAFSA is in Review Status?

A FAFSA will appear as “In review” in your StudentAid.gov account when it has not yet been processed. No corrections can be made until it is processed. Students will receive an email once their FAFSA is fully processed, letting you know that financial aid information has been sent to the schools listed on the application. In 2024-25, the US Department of Education will not begin processing FAFSAs until mid-March. This means both schools and the CA Student Aid Commission will not receive information from your FAFSA until mid-March at the earliest.

When can I expect a financial aid award letter from the school/institution?

When students receive an acceptance letter, they may also get a financial aid award letter explaining the federal, state, and institutional aid they may be eligible for if attending that institution. However, the delay in financial aid information being shared with institutions will impact when you receive your financial aid award letter. Therefore, after receiving your acceptance award letter, we recommend you contact the Financial Aid Office at the institution about your financial aid award. Students should also create a WebGrants 4 Students account to see their state-based package. If you need assistance creating a WebGrants 4 Students account, please contact CA Student Aid Commission (CSAC) Student Support at (888) CA GRANT (888-224-7268) or studentsupport@csac.ca.gov.

What should our family do if we have a non-SSN contributor on FAFSA?

CSAC has published a special FAQ document for students who are FAFSA eligible but have a non-SSN contributor. Please review that document to find the answers to your questions.

CHANGES TO THE APPLICATION

What changes will be made to the FAFSA?

There are significant changes to the application and the application process. The FAFSA will have fewer questions and an improved user experience. Rather than importing tax information using the IRS Data Retrieval Tool, contributors will consent to providing their Federal Tax Information (FTI) via a direct data exchange (DDX) with the IRS. This will simplify the reporting of financial information and reduce the number of errors. There are changes to the formula to determine financial need. These changes will help expand
federal Pell Grant eligibility for more than 500,000 students. The new formula links eligibility to family size and the federal poverty level and will be used to calculate a Student Aid Index (SAI) for each student who applies.

What changes will be made to the CADAA?
The California Dream Act Application (CADAA) will be enhanced to reflect some of the changes to the FAFSA, including a more comprehensive application. Some changes made to CADAA include updates to the signature process that make it easier, and the inclusion of the AB 540 affidavit in the application. The priority deadline for CADAA is the same as the FAFSA, May 2, 2024.

Will these changes affect the summer 2024 semester or quarter?
For Cal Grant and Middle Class Scholarship, Summer 2024 is considered part of the 2023-24 academic year. Any aid received for summer 2024 would be awarded based on information reported on the 2023-24 FAFSA or CADAA. Federal aid for Summer 2024 could be impacted. Students are advised to consult the college financial aid office about financial aid for Summer 2024.

Why wasn’t I asked about my housing options?
The housing choice question has been removed from the 2024-25 FAFSA and CADAA. Students may be asked by the college or financial aid office at their college about their housing plans. Housing is considered part of the cost of attendance calculation.

What is my family size?
Family size is replacing household size on the 2024-25 FAFSA and CADAA. For CADAA, applicants will self-report family size. For FAFSA, family size will be determined by information reported on IRS tax documents. Contributors will report their family size based on the number of dependents reported on the tax return for the reporting year. For 2024-25 applications, the reporting year is 2022. If family size has changed since the 2022 reporting year, for example due to the birth of a child, families should report the correct number of dependents when asked, even if that number differs from the information on the 2022 tax return.

Will families with multiple students in college continue to receive consideration when calculating financial need?
Congress removed the consideration for multiple students from the same family who are enrolled in college at the same time. Although the number of
students in college is still a question on the FAFSA and CADAA, the answer will no longer have any impact on the aid received. This may affect aid for families with multiple children in college in the 2024-25 academic year. The FAFSA and CADAA evaluate many components to determine a family’s ability to pay for college and while the benefit of multiple children in college has been removed in the 2024-25 year, a student’s financial need may remain unaffected.

**FINANCIAL INFORMATION**

**What tax year should I report on the 2024-25 financial aid application?**

Report 2022 tax information on the 2024-25 FAFSA or CADAA application.

**Can I choose only one parent’s income and assets to report on the financial aid application?**

No. If your parents are married or live together in the same house, then both parents’ income and asset information must be reported on the FAFSA or CADAA. If they are married and file taxes together, only one parent needs a StudentAid.gov account (formerly FSA ID) to report on behalf of both parents. If your parents are divorced or were never married, then the parent who provides the most financial support for the student in the last 12 months will need to contribute to the FAFSA or CADAA. If that parent is remarried, the stepparent needs to provide financial information on the FAFSA or CADAA as well. If parents/stepparents file taxes jointly, only one parent will need to contribute to the FAFSA or CADAA on behalf of both parents. If parents/stepparents file taxes separately for any reason, both parents/stepparents need to contribute to the FAFSA or CADAA.

**What if I and/or my parents complete their taxes by mail?**

CADAA requires manual entry of tax information, so it doesn’t matter if taxes are completed via paper form or electronically. The FAFSA requires Direct Data Exchange with the IRS. When taxes are filed by paper form, they are processed by the IRS and inputted into their electronic system. This can take up to 11 weeks from the date of filing. Taxes for the 2022 fiscal year were due on April 18, 2023, unless the filer requested an extension. For FAFSA filers, once tax information is inputted into the electronic system, students and parents should be able to complete the electronic FAFSA including the IRS Direct Data Exchange. If IRS Direct Data Exchange information is not available for a student or parent, tax information can be inputted manually.
Manual tax information submissions are more likely to require additional verification before an aid package can be awarded.

**How do I report income I or my parents earned outside of the United States?**

Applicants and contributors who earn income in other countries may not have tax information available to retrieve from the IRS. These contributors must input their income and tax data manually, although they will still be required to provide consent to use their federal tax information (FTI), which includes filing status. Convert foreign currency to dollars using the currency exchange rate in effect on the date the FAFSA is filed. Enter the resulting amounts in the comparable fields from U.S. tax returns, such as adjusted gross income, income tax paid, and any untaxed income such as self-employment deductions, tax-exempt interest income, untaxed portions of distributions from retirement accounts and pensions, and foreign earned income exclusions.

**What changes were made to reporting income and assets?**

Some types of untaxed income have been eliminated from the need analysis, including housing, food, and living allowances paid to members of the military and clergy; veterans noneducation benefits; and the general categories of “other untaxed income” and “money received by or paid on behalf of the student.” Cooperative education employment earnings, child support paid, combat pay, and the state and other tax allowance are no longer treated as allowances against income in the Student Aid Index (SAI) formula and will no longer be reported on the FAFSA or CADAA. Child support received is now counted as an asset in the SAI formula. Applicants will be asked to report the net worth of all businesses, regardless of the size of the business. Net worth now includes the value of a family farm. However, the value of a family’s primary residence is still excluded. For dependent students, 529 plans/prepaid tuition plans owned by the student or parent will be reported if the student is the beneficiary.

**How will FAFSA collect my family’s financial information?**

Students applying for financial aid using FAFSA are now required to consent to disclosure of their federal tax information (FTI) directly from the IRS using Direct Data Exchange. The information will be automatically retrieved during the application process. All contributors must consent to this data disclosure for the student to be considered eligible for federal financial aid.
How will my family's financial information be protected?

There are strict limitations on the access and use of Federal Tax Information (FTI) under the Internal Revenue Code. FTI will not be disclosed to the other contributors on the FAFSA. FTI will only be available to institutions, state higher education agencies, and designated scholarship organizations, via the Institutional Student Information Record (ISIR). FTI will not be included on the FAFSA Submission Summary. Applicants may view all information provided on their FAFSA by obtaining an unredacted copy of their ISIR from the colleges to which they have applied.

What if I or my parents didn’t file taxes?

All FAFSA contributors will be required to consent to data exchange with the IRS to be considered for financial aid regardless of if they filed taxes or not. Students and parents who decline to consent to data exchange on FAFSA will not be considered for financial aid. For students or families who did not file taxes in the appropriate year, the IRS Direct Data Exchange will confirm that taxes were not filed. FAFSA contributors who did not file taxes in the reporting year may also be required to input income information for the reporting year manually. For CADAA filers, if parents indicate they have not filed taxes and do not plan to, they will still have to report any earnings they made in 2022. If the parent made more than what the IRS considers the threshold for filing taxes, the application will be flagged, and parents will need to file taxes for the reporting year before the application can be processed. For both 2024-25 CADAA and FAFSA, tax year 2022 is the reporting year.

Which parent should report financial information if a student’s parents are divorced?

If a student’s parents are divorced, then the parent that provides more financial support for the student in the last 12 months should report their financial information on the financial aid application. If divorced parents have equal financial responsibility for their student, then the parent with the higher income and assets will report their financial information. If the parent who is reporting information has re-married, the stepparent’s information must also be reported on the financial aid application.

What does the inflation adjustment mean to the 2024-25 applications?

In January 2024, the US Department of Education announced that it would be correcting the FAFSA Student Aid Index (SAI) calculations to account for inflation. These adjustments are required by law. The California Student Aid
Commission (CSAC) followed suit and announced adjustments to the CADAA SAI based on the new tables from the US Department of Education. The benefit of this is that $1.8 billion in additional aid will be distributed to students. However, the adjustments are causing a delay in data delivery from the US Department of Education and CSAC to colleges. The US Department of Education has announced they will begin to share data with colleges by mid-March. These adjustments will delay the preparation of award packages for students for the 2024-25 academic year because the colleges need student financial aid data to prepare award packages.

**DEPENDENCY & INDEPENDENT STATUS**

**What changes were made to dependency status?**

No changes were made to dependency status. Students are still considered dependent until they are 24 years old, or if they are married, have a child who they provide more than 50% support for, if they are in the military, if they are a foster youth or orphan, if they have been a ward of the court or are appointed a legal guardian, if they are considered homeless, or if they are legally emancipated. Graduate students are also considered independent for financial aid. The FAFSA updates do make it easier for students to establish independent status. Students with unusual circumstances will now be allowed to self-attest and can complete their application with a provisional independent status. These students will still need to contact the college financial aid office to complete verification for dependency override.

**If my parents aren't able or willing to support my education, can I apply as an independent student?**

In most circumstances, no. Students cannot choose to be an independent student based on their parents not being able or willing to contribute to the student’s education. Students are considered dependent for financial aid until they are 24 years old, or if they are married, have a child who they provide more than 50% support for, if they are in the military, if they are a foster youth or orphan, if they have been a ward of the court or are appointed a legal guardian, if they are considered homeless, or if they are legally emancipated. Graduate students are also considered independent for financial aid. In rare cases, there is no contact between a student and both of their parents. These are situations such as refugees, asylees, victims of human trafficking, or abusive parents. If one of these situations applies to a student, they should select the box for unusual circumstances on the FAFSA or
CADAA and provide documentation to the college. The college is empowered to provide a dependency override on a case-by-case basis.

**If I support myself and file taxes independently from my parents, can I apply as an independent student?**

No. Tax dependency and financial aid dependency are two different things. Students are considered dependent for the purposes of financial aid even if they live independently and their parents don’t claim them on the parents’ tax returns. Students become independent after they turn 24 years old, or if they are married, have a child who they provide more than 50% support for, if they are in the military, if they are a foster youth or orphan, if they have been a ward of the court or are appointed a legal guardian, if they are considered homeless, or if they are legally emancipated. Graduate students are also considered independent for financial aid.

**What does “provisional independent” status mean?**

Students who are homeless, unaccompanied, foster youth, experiencing parental abandonment, asylees or refugees, survivors of human trafficking, and/or orphans will now be able to self-certify their independent status. These students can now complete a financial aid application before speaking to the financial aid office. These students will need to have their independent status verified by the financial aid office before they can be awarded. Their dependency override status should carry over from one academic year to the next, even if the student transfers to a different institution.

**Verification & Appeals**

**Will FAFSA and CADAA still require a verification process?**

Yes, a percentage of students who receive financial aid will be selected to verify their reported information. Verification is conducted by the college financial aid office. Some colleges choose to verify all students receiving financial aid and others only verify the students selected by Federal Student Aid (FSA) or the California Student Aid Commission. Verification for both FAFSA and CADAA applicants is expected to decrease this processing year. If selected for verification, students should contact their financial aid office immediately to provide the necessary documentation that supports information reported on their FAFSA or CADAA.
Will families with multiple students in college continue to receive consideration when calculating financial need?

Congress removed the consideration for multiple students from the same family who are enrolled in college at the same time. Although the number of students in college is still a question on the FAFSA and CADAA, the answer will no longer have any impact on the aid received. This may affect aid for families with multiple children in college in the 2024-25 academic year. The FAFSA and CADAA evaluate many components to determine a family’s ability to pay for college and while the benefit of multiple children in college has been removed in the 2024-25 year, a student’s financial need may remain unaffected.

If our family experiences a decrease in financial aid because of changes to the number of siblings in the household, what can we do?

If you complete a FAFSA or CADAA application and experience a decrease in financial aid from the prior year, please contact your campus financial aid office for further guidance. You can submit a special circumstances appeal to the financial aid office due to the decrease in financial aid caused by changes to how siblings are considered in the federal aid calculation. Financial offices will review your appeal and can exercise professional judgment on a case-by-case basis and may make changes to your financial aid award package.

GLOSSARY

FREQUENTLY USED FINANCIAL AID TERMS

What is the Student Aid Index (SAI)?

Beginning with the 2024-25 application, Expected Family Contribution (EFC) will be replaced with the Student Aid Index (SAI). SAI is a calculation of student financial need and is used by college financial aid offices to determine award packages. The SAI formula is different than the formula used to determine EFC. Unlike EFC, SAI can be a negative number. The minimum possible SAI is -1,500. All schools awarding federal student aid will need to utilize SAI beginning with the 2024-25 academic year. These changes will help expand federal Pell Grant eligibility for more than 500,000 students. The new formula links eligibility to family size and the federal poverty level and will be used to calculate a Student Aid Index (SAI) for each student who applies.
Who is considered a contributor on my financial aid application?

Anyone who provides information on a FAFSA application is considered a “contributor.” The word contributor is used to mean someone who contributes information to the application to inform eligibility for financial aid and does not necessarily mean contributing financially to a student’s education. Federal Student Aid (FSA) requires dependent students and a parent to provide personal and financial information on the FAFSA. Contributors must sign the FAFSA using their StudentAid.gov account (formerly FSA ID).

What is a StudentAid.gov account? (formerly FSA ID)?

The Federal Student Aid ID (StudentAid.gov account (formerly FSA ID)) is a free account at StudentAid.gov that is used by contributors to access and electronically sign their portion of the FAFSA. All student and parent contributors will need to create a StudentAid.gov account (formerly FSA ID). The StudentAid.gov account (formerly FSA ID) uses a social security number to verify identity. There is also a process for parents without a social security number to obtain a StudentAid.gov account (formerly FSA ID) that will be available. Those who already have a StudentAid.gov account (formerly FSA ID) will not need to create a new one.

What is the FAFSA Submission Summary?

The Student Aid Report (SAR) has been replaced with the FAFSA Submission Summary. This document will be sent to the email address you use to create your account on StudentAid.gov. The FAFSA Submission Summary will contain important information about your financial aid application, including your Student Aid Index (SAI). The SAI is replacing the Expected Family Contribution (EFC) and can be a negative number.

APPLICATION ASSISTANCE & CORRECTIONS

Where can I get help completing the FAFSA or CADAA?

The Commission and our partners offer free Cash for College webinars designed to answer common questions about applying for financial aid. During these webinars, financial aid experts are available live to answer questions for students and families. The Cash for College webinar schedule is now live. Workshops hosted by our community partners can be found on the Cash for College Workshop page. Students should never have to pay for financial aid assistance.

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What if I made a mistake on FAFSA or CADAA?

If students, parents, or spouses make a mistake on FAFSA or CADAA, the mistake can be corrected. For CADAA, students can correct mistakes by going to dream.csac.ca.gov and logging into their CADAA account. From here students will be able to make corrections to their submitted CADAA. For FAFSA, all contributors can correct mistakes by logging into StudentAid.gov and using the Make Corrections button. Corrections can include adding or removing a school, updating an email address, or mailing address, and making corrections to any field except social security number. The Make Corrections features will not be available until March 2024.

What should I do if the Direct Data Exchange did not work?

If the IRS Direct Data Exchange did not work, it could be because students or parents created their StudentAid.gov account (formerly FSA ID) on the same day that they complete the FAFSA. Students and parents can either enter their information manually or wait several days for their StudentAid.gov account (formerly FSA ID) to be authorized and then attempt to complete the IRS Direct Data Exchange again.

Why are there questions about race, ethnicity, and gender on the FAFSA and CADAA?

There are new optional demographics questions on the FAFSA and CADAA. Students do not have to answer these questions to be eligible for aid. Answers to these questions do not impact how much aid a student receives. This information is being gathered for research purposes and will not be shared with other contributors, nor with the colleges listed on the FAFSA or CADAA.

Where can I get more information if my question is not answered here?

If you have additional questions after reviewing this FAQ, please contact the CSAC Student Support Center at studentsupport@csac.ca.gov or by calling 888-224-7268. Telephone assistance is available in 70+ languages.