



Applying for Financial Aid 2016-2017

Presenter: Luanne Canestro
Financial Aid Office
San Mateo County CC District

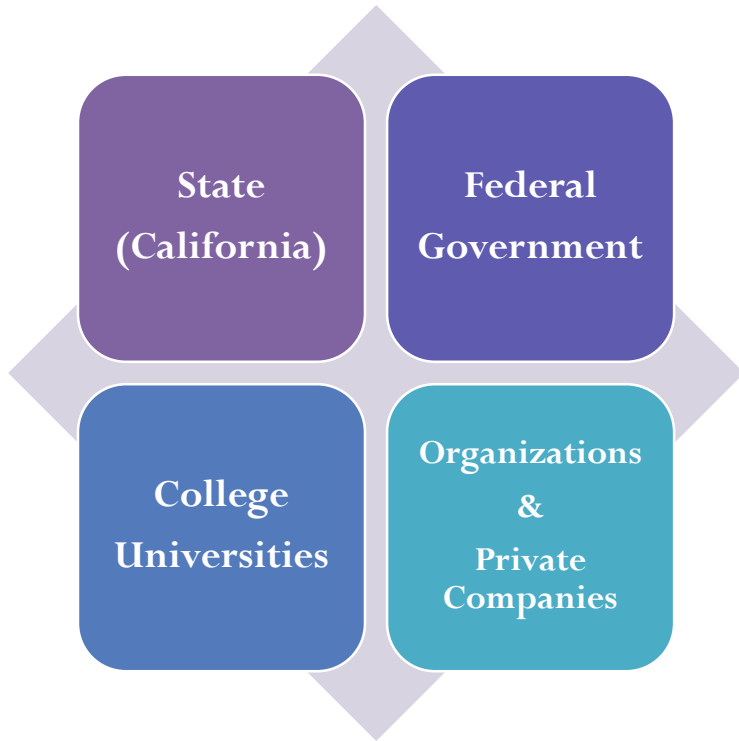


CASH FOR COLLEGE

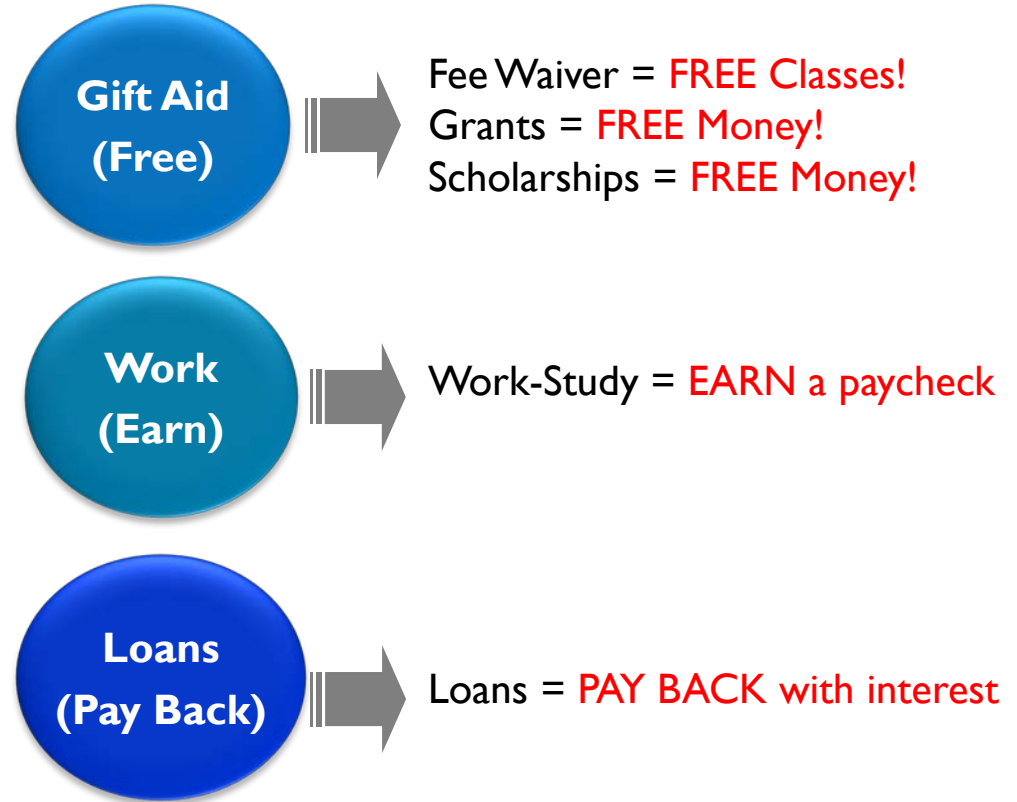
 **Edvisors[®]**

Sources & Types of Aid

Where \$ Comes From



Free – Earn – Pay Back



Types of Aid – For Tuition

Name of Grants	Covers Tuition
Cal Grant A/B	Up to \$5,472 at CSU Up to \$12,240 at UC Up to \$9,084 at Private (non-profit) Up to \$4,000 at Private (for-profit)
State University Grant	Covers full system-wide tuition at CSU
UC Grant	Covers full system-wide tuition at UC
Blue & Gold Opportunity Plan ➤ income up to \$80,000/year	Covers system wide tuition & fees at UC
Middle Class Scholarship ➤ income up to \$150,000/year	Assist with part of tuition cost at CSU/UC
CCC Board of Governors Fee Waiver	Waives tuition cost = free classes at CCC

Please Note:

All grants above pays **tuition only**. You can only get **one** of the above listed grants.

Types of Aid – Cash

Name of Grants	Amount
Pell Grant	Up to \$5,845 – Lifetime Eligibility 600% Max
Federal SEOG	Varies – Priority to Pell eligible students
Cal Grant B Access	\$1,656 + \$600 at CCC for attending full-time
Cal Grant C	Up to \$547 at CCC Up to \$2,462 at Vocational/Trade
Chafee Grant (Former Foster Youth)	Up to \$5,000
Institutional Grant	Varies
Federal Work-Study	On/Off-campus employment (Earn a paycheck)
Direct Student Loans	Subsidized: \$3,500 - \$5,500 (Need based) Unsubsidized: Up to \$2,000 (for dep student)

Cal Grant A

At Least
3.0 GPA

Cal Grant B

At Least
2.0 GPA

Cal Grant C

No Minimum
GPA
Required

H.S. Seniors – Recent Grads:

- ❑ Meet ***all*** Requirements
- ❑ Submit by ***March 2***: FAFSA or Dream Act + GPA Verification
- ❑ Cal Grant High School ***Entitlement Award*** Means...

Income/Asset Ceiling Limits:

- ❑ www.csac.ca.gov/doc.asp?id=1122

WebGrants for Students:

- ❑ <https://mygrantinfo.csac.ca.gov/logon.asp>

GUARANTEED



CALIFORNIA
STUDENT AID
COMMISSION

How to Apply

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™ | FAFSA™ Free Application for Federal Student Aid

Home | About Us | PIN Site | StudentAid.gov | Help | SEARCH | English | Español

Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)

New to the FAFSA?

Start A New FAFSA

Returning User?

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

Login

OR

CA.GOV | California Student Aid Commission | Home | CA.GOV | CSAC.CA.GOV | Privacy Policy | Help

California Dream Act Application

Let's get started! What is the purpose of your visit?

Before starting the application, dependent students should have their parents' financial information ready. To determine what questions you and your parents may have to enter, please look at the [Dream Application Worksheet](#). We will only use parent information if we determine you to be a dependent.

Announcements:

- Due to scheduled site maintenance, the on-line Dream Act Application will be unavailable every Tuesday and Sunday from 11:30 p.m. to 2:30 a.m. (PST). We apologize for any inconvenience this may cause.
- To apply for a Cal Dream Act 2014-15 Dream Act Application is due by March 2, 2014, which falls on a Sunday. The Cal Dream Act deadline is extended to the next business day.

<p>New California Dream Act Application</p> <p>Select this option if you:</p> <ul style="list-style-type: none">• Have never filed a California Dream Application• Want to start a new California Dream Application• Are ready to get started <p>Start Dream Application</p>	<p>Provide a Parent Signature</p> <p>Select this option if you:</p> <ul style="list-style-type: none">• Need to request Parent PIN• Forgot your Parent PIN• Need to sign your child's application <p>Sign Student Application</p>	<p>California Dream Act Application Login</p> <p>Select this option if you want to:</p> <ul style="list-style-type: none">• Continue or renew your CA Dream Application• Update or correct current CA Dream Application• View your Student Aid Report (SAR) and more... <p>Login To Application</p>
--	---	---

Pursuant to section 502 of the California Penal Code and Public Law 99-474, Title 18, United States Code unauthorized access to applicant information will be prosecuted to the fullest extent of the law.

- FSA ID: User Name & Password (Student/Parent)
- www.fafsa.gov

- California Dream Act: www.dream.csac.ca.gov
- For Undocumented, AB540 or DACA Students

Submit **One** Application – Not Both!
Application Will Determine Eligibility for **ALL** Types of Aid

When to Apply – Key Deadlines

Do Not Miss – March 2nd Deadline!

- ❑ Cal Grants A/B
- ❑ State University Grants (CSU)
- ❑ UC Grants (UC)
- ❑ Middle Class Scholarship (CSU/UC)
- ❑ Submit/Re-new every academic year – until you graduate!



CSS/Financial Aid Profile:

- ❑ <https://profileonline.collegeboard.org>
- ❑ Cost: \$25 for application and one college
- ❑ \$16 for additional colleges

Western Undergraduate Exchange:

- ❑ <http://wiche.edu/wue>
- ❑ Stay in the West – Reduced Tuition

Private & Out-of-State

- ✓ May have Earlier Deadlines
- ✓ Check directly with each college

FAFSA & Dream App Application Cycle

Starting 2017-2018

- FAFSA available October 1st (2016)
- FAFSA will use “prior-prior-year” (PPY) income data
 - **2017-2018 FAFSA will use 2015 tax year information**



When a Student Is Attending College (School Year)	When a Student Can Submit a FAFSA	Which Year's Income Information Is Required
July 1, 2015–June 30, 2016	January 1, 2015–June 30, 2016	2014
July 1, 2016–June 30, 2017	January 1, 2016–June 30, 2017	2015
July 1, 2017–June 30, 2018	October 1, 2016–June 30, 2018	2015
July 1, 2018–June 30, 2019	October 1, 2017–June 30, 2019	2016



The FAFSA: A Seven – Section Online Form

Section 1 – Student Demographics

Section 2 – School Selection

Section 3 – Dependency Status

Section 4 – Parent Demographics

Section 5 – Financial Information

Section 6 – Sign and Submit

Section 7 – Confirmation

Please Note:

The CA Dream Act has very similar sections!

However, the log-in process and submission process are slightly different.

Submit the Correct FAFSA

Get Started

Welcome, Student FSA!

Fill out your FAFSA (*Free Application for Federal Student Aid*)!

To receive federal student financial aid, you need to fill out a FAFSA every school year. Let's get started.

When are you attending college?

Between July 1, 2016 and June 30, 2017

**START 2016-2017
FAFSA**

**← Fall 2016
Submit "2016-2017"**

Between July 1, 2015 and June 30, 2016

**START 2015-2016
FAFSA**

**← Summer 2016
Submit "2016-2017"**

If you are applying for a summer session, or just don't know which application to complete, check with the college you are planning to attend.

Getting Started – FSA ID

STUDENT

Login

Student Information

Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2017

Instructions are provided for each FAFSA question in the Help and Hints section on the right side of the page and are also available by clicking **Need Help?** at the bottom of the page.

Enter either your (the student's) FSA ID or personal information to log in to *FAFSA on the Web*.

Enter your (the student's) FSA ID Enter the student's information

Do not log in with the FSA ID if you are not the student. OR

[Create an FSA ID](#)


FSA ID Username or Verified E-mail Address

[Forgot Username](#)

FSA ID Password

[Forgot Password](#)

Click here to make Student FSA ID

NEXT 

NEED HELP?

Help and Hints

Login Options

The FSA ID, which consists of a user-created username and password, replaced the PIN effective May, 2015. It allows users to electronically access personal information on Federal Student Aid Web sites as well as electronically sign a FAFSA.

Select one:

Enter your FSA ID (only the student should log in with an FSA ID),

Or

Enter the student's name, Social Security Number and date of birth. (You may have to enter your FSA ID later in the process).

[More>>>](#)

Help Available on Every Page

The screenshot shows the FAFSA application interface. At the top left, there is a 'Federal Student Aid' logo and a 'PROUD SPONSOR of the AMERICAN MIND' logo. To the right, it says 'Free Application for Federal Student Aid' and 'FAFSA'. Below this is a search bar with a 'SEARCH' button. A red arrow points to a 'Help' icon (a question mark in a circle) located to the left of the search bar. Below the search bar is a navigation menu with tabs: 'Student Demographics', 'School Selection', 'Dependency Status', 'Parent Demographics', 'Financial Information', 'Sign & Submit', and 'Confirmation'. The 'Student Demographics' tab is selected. Below the navigation menu is a 'Student Eligibility' section with several horizontal bars representing data fields. A red arrow points from this section to a 'Help and Hints' sidebar on the right. At the bottom of the page, there is a blue bar with buttons: 'NEED HELP?', 'SAVE', 'CLEAR ALL DATA', 'VIEW FAFSA SUMMARY', and 'EXIT'. A red arrow points to the 'NEED HELP?' button. On the far left, there is a vertical blue bar with the word 'STUDENT' written vertically.

? Help Icon

- ✓ Chat (in English or Spanish)
- ✓ Live technical support staff

Help and Hints

- ✓ Located on the right side of any page

Need Help?

- ✓ Located at the bottom of any page

Section I – Student Demographics

Very Important!

Enter **“Legal Name”** as it appears on **Social Security Card**
Enter correct Social Security Number and Date of Birth (Avoid Typos)

Student
Demographics

School
Selection

Dependency
Status

Parent
Demographics

Financial
Information

Student Eligibility

Are you a U.S. citizen?

Yes, I am a U.S. citizen (or U.S. national) ▼

Are you registered with the Selective Service System?

Yes No

What will your high school completion status be when you begin college in the 2016-2017 school year?

High school diploma ▼

What will your grade level be when you begin the 2016-2017 school year?

Never attended college/1st yr. ▼

What degree or certificate will you be working on when you begin the 2016-2017 school year?

1st bachelor's degree ▼

Are you interested in being considered for work-study?

Select ▼

Will you have your first bachelor's degree before you begin the 2016-2017 school year?

Yes No

Key “Eligibility” Questions

- ✓ Citizenship Status
- ✓ Selective Services (Males 18-25)
 - www.sss.gov
- ✓ High School Completion
- ✓ Grade Level in 2016-2017
- ✓ What Degree you will be working on
- ✓ Will you have your “first bachelor’s”

Section 2 – School Selection

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
----------------------	------------------	-------------------	---------------------	-----------------------	---------------	--------------

School Selection Summary

For each school listed, select the appropriate housing plan from the dropdown list.

You may change the positioning of any school in this list. To do so, click on the school name and then use the buttons on the right to change the position of the selected school. The **FIRST** and **LAST** buttons will move the school to either the top or bottom of your list, and the **UP** and **DOWN** buttons will move the school one position up, or one position down.

For federal student aid purposes, it does not matter in what order you list your selected schools. However, the order in which you list schools may affect your eligibility for state aid. Find more information on your state's preferences for listing schools [here](#).

School Name	Federal School Code	Housing Plans	
SAN FRANCISCO STATE UNIVERSITY	001154	With Parent ▼	Remove
SAN JOSE STATE UNIVERSITY	001155	On Campus ▼	Remove
UNIVERSITY OF CALIFORNIA, BERKELEY	001312	On Campus ▼	Remove
UNIVERSITY OF CALIFORNIA (UCLA)	001315	On Campus ▼	Remove
UNIVERSITY OF HAWAII AT HILO	001611	On Campus ▼	Remove
SANTA CLARA UNIVERSITY	001326	On Campus ▼	Remove

Important

- ✓ List up to 10 schools
- ✓ List California colleges first
- ✓ List each college separately
- ✓ Search for Federal School Code
- ✓ Indicate Housing Plans

Section 3 – Dependency Status

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information
----------------------	------------------	-------------------	---------------------	-----------------------

Dependency Determination

Application was successfully saved.

Were you born before January 1, 1993?
 Yes No

As of today, are you married?
 Yes No

At the beginning of the 2016-2017 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?
 Yes No

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2016 and June 30, 2017?
 Yes No

Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2017?
 Yes No

Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
 Yes No

Are you a veteran of the U.S. Armed Forces?
 Yes No

At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?
 Yes No

As determined by a court in your state of legal residence, are you or were you an emancipated minor?
 Yes No

Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?
 Yes No

On or after July 1, 2015, were you homeless or were you self-supporting and at risk of being homeless?
 Yes No

Students Under Age 24
Answer “No” to ALL Questions!

There are Some Exceptions...

Important
If “Yes” to any of these
You must provide documents

Section 4 – Parent Demographics

Student
Demographics

School
Selection

Dependency
Status

Parent
Demographics

Financial
Information

Parent Demographics Information

As of today, what is the marital status of your legal [parents](#) (biological and/or adoptive)?

Never Married

Which parent's information will be provided?

Father's Mother's

What is your father's Social Security Number?

123-45-6789

What is your father's last name?

Mark

What is your father's first initial?

W

What is your father's date of birth?
(mmddyyyy)

12/16/1974

Your father's e-mail address

test@gmail.com

Re-enter your father's e-mail address

test@gmail.com

Has your father lived in California for at least 5 years?

Yes No

Your father's number of family members in 2016-2017 (household size)

If you are not sure who is considered a family member, click **Household Size** to answer the questions on the worksheet.

3 **HOUSEHOLD SIZE**

How many people in your father's household will be college students between July 1, 2016 and June 30, 2017? Do not include your parents.

1

Who is a "Parent"

- Biological and/or Adoptive
- Even if student does not live with them

Provide:

- Correct marital status
- If married, divorced or widowed
 - ✓ need date
- Legal Name (Last and First Initial)
- Correct SSN and Date of Birth
 - ✓ No SSN – enter 000-00-0000
- Number of People in Household
- Number of People in College

Section 5 – Financial Information

Parent Tax Information

For 2015, has your father completed his IRS income tax return or another tax return?

Will file

For 2015, what will be your father's tax filing status according to his tax return?

Head of Household

Student Tax Information

For 2015, have you completed your IRS income tax return or another tax return?

Not going to file

Tax Return Filers

- ✓ Select “Will file”
- ✓ Select “tax filing” status

Non-Tax Return Filers

- ✓ Select “Will not file”

Don't Wait – Estimate!

- ✓ Meet the March 2nd Deadline
- ✓ Enter “estimate” of 2015 Income/Assets
- ✓ Update amounts after taxes are filed

Cost of
Attendance
(COA)

Expected
Family
Contribution
(EFC)

=

Eligibility
for Need-
Based Aid

Asset Net Worth =

Current Value of Assets – What is owed on those assets

Eligibility/EFC Based On:

- Income
- Assets
- No. of people in household
- No. of people in college

Assets – Do NOT Include:

- Primary home in which parents live
- Retirement plans such as:
 - ✓ 401k
 - ✓ pension funds
 - ✓ Annuities
 - ✓ non-education IRAs
 - ✓ Keogh plans, etc.
- Value of life insurance
- UGMA and UTMA accounts for which your parents are the custodian, but **not the owner**

EFC Does Not Factor in:

- Debts
- Expenses
- Liabilities

FAFSA4caster

Estimate your eligibility for
Federal Student Aid

www.fafsa.gov

Section 6 – Signature Page

Student

- ✓ Sign electronically with FSA ID
- ✓ Read/mark “Agree” to Terms of Agreement
- ✓ Student will click “Sign”

What is your (the parent's) FSA ID?
Do not enter the FSA ID if you are not the parent.

FSA ID Username or Verified E-mail Address

[Create an FSA ID](#)

FSA ID Password

[Forgot Username](#)

[Forgot Password](#)

[Other options to sign and submit](#)

SIGN

One Parent

- ✓ Sign electronically with FSA ID
- ✓ If no SSN – Click “Other Options...”

Sign & Submit

Application was successfully saved.

[VIEW OR PRINT YOUR FAFSA INFORMATION](#)

Are you a [preparer](#)?

Yes No

Student Signature

Student's Social Security Number

Student's last name

Student's date of birth

READ BEFORE PROCEEDING

By signing this application electronically using your Federal Student Aid PIN, username and password, and/or any other credential or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you:

1. will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,
2. are not in default on a federal student loan or have made satisfactory arrangements to repay it,
3. do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
4. will notify your school if you default on a federal student loan, and
5. will not receive a Federal Pell Grant from more than one school for the same

I, the student, agree to the terms outlined above.

Agree Disagree


SIGN

Section 7 – Confirmation Page

Review and KEEP!

- ❑ A copy will be sent via email – don't delete it!
- ❑ Confirms date/time of submission
- ❑ Initial submission satisfies March 2nd Deadline
- ❑ Make sure **ALL** colleges are listed
- ❑ Expected Family Contribution (EFC)
- ❑ Federal Pell Grant Estimate
- ❑ Federal Student Loan Eligibility


2016-2017 Confirmation Page


 Your confirmation page has been sent to you at the e-mail address: random@fsa.gov

[PRINT THIS PAGE](#)

Confirmation Number: F 01500243001 11/19/2013 13:55:26
Data Release Number (DRN): 6634

Congratulations, Student! Your FAFSA was successfully submitted to Federal Student Aid.

 **Does your brother or sister need to complete a FAFSA?** If so, you can [transfer your parents' information into a new FAFSA](#) for your brother or sister to save time. Your parents will have to provide a signature again, but that's all.

 **Start your state application** to apply for Iowa state-based financial aid.

What Happens Next

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

School(s) on your FAFSA:

School Name	Graduation Rate	Retention Rate	Transfer Rate	Additional Information from College Navigator
UNIV OF ILLINOIS @ URBANA-CHAMPAIGN	84%	94%	NA	NA
ALABAMA AGRICULT & MECHANICAL UNIV	32%	68%	NA	NA
UNIVERSITY OF IOWA	70%	86%	24%	NA

Eligibility Information

Estimated Expected Family Contribution (EFC) = 000000
The EFC is a measure of how much you can contribute to the cost of your education. Schools use your EFC to determine your federal student aid eligibility.

The EFC is **not** how much aid you will receive or how much you have to pay for college.

Based on the [eligibility criteria](#), you may be eligible for the following:

[Pell Grant](#) Estimate - \$5,645.00

[Direct Stafford Loan](#) Estimate - \$5,500.00

You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or work-study.

In addition, you should learn about [federal tax benefits for education](#), including the [American Opportunity Tax Credit \(AOTC\)](#).

You and your parent(s) indicated that you had filed an IRS tax return when you provided your financial information and it appears that you were eligible to use the [IRS Data Retrieval Tool](#), which allows you to view information from your IRS tax return and transfer that information directly into your FAFSA. The benefit of using the tool is that it's the easiest way to provide accurate tax information, and it also eliminates the need for providing a copy of your and your parents' tax return to the financial aid office at your college. Once your FAFSA has been processed, you and your parents can return to *FAFSA on the Web* and use the tool to transfer your tax information.

If you have questions, visit www.fafsa.gov and click the "Help" icon on the FAFSA home page.

0

 Share

0

 Tweet

[TAKE A SURVEY](#)

[EXIT](#)

Next Steps

- ❑ Student Aid Report (SAR) – Federal Aid/FAFSA
 - ✓ Review and Make Corrections – if necessary

- ❑ WebGrants for Students: State Aid
 - ✓ Create an account: www.webgrants4students.org
 - ✓ Check the status of your Cal Grant, CA Dream Act or Chafee Grant Application
 - ✓ Review your California Aid Report (CAR)

- ❑ Be PROACTIVE – Check Student Portal, To Do List & Email weekly!

- ❑ Verification Documents – Submit on-time!

- ❑ If unsure – Don't Assume – Ask Questions!

- ❑ Scholarships – if you meet eligibility requirements, apply to ALL!

KASP Scholarship Program



SAN MATEO COUNTY
COMMUNITY COLLEGES
FOUNDATION

THE KRUTTSCHNITT ASPIRE SCHOLARSHIP PROGRAM

ARE YOU A TRANSFER ORIENTATED, COMMITTED, AND ACADEMICALLY -PROMISING STUDENT WITH HIGH FINANCIAL NEED ?



KASP Scholars receive a \$6,000 scholarship per year and wrap-around services including connection with on-campus programs and services. KASP Scholars are required to attend KASP meetings and workshops to support their academic success and to enrich their student experience. KASP Scholars who maintain good academic standing are eligible to receive another \$6,000 scholarship the following year.

\$6,000 ANNUAL SCHOLARSHIP FOR 30 STUDENTS

College of San Mateo



KASP Scholars

HOW TO APPLY

Application period is **OPEN NOW** and closes **February 18, 2016 at 11:59 p.m.** Finalists will be invited for an interview, and 30 of those students will be selected as KASP Scholars. All applications submitted through AcademicWorks and that meet eligibility requirements will be reviewed.

ELIGIBILITY REQUIREMENTS

Be a graduating high school student and:

- Enroll in at least 12 units, and
- Resident of San Mateo County, and
- Demonstrate financial need, and
- Plan to transfer to a 4-year college or university, and
- Be a high school student entering an SMCCCD College with a 2.5 GPA or better in a-g courses completed in grades 9-12.

OR

Be a continuing SMCCCD student and:

- Have completed at least 12 college units at an SMCCCD College, and
- Are entering the Semester in good academic standing as defined by the colleges' Federal Satisfactory Academic Progress ("SAP") policy, and
- Have a GPA of 2.5 or better, and
- Not be in default on any Student Loans.

Submit your application today on smccd.academicworks.com

For more information, visit smcccfoundation.org/kasp



CASH FOR COLLEGE



Need Help...

FAFSA on the Web – Live Help/Chat:

- ❑ Monday – Friday from 5:00 a.m. – 7:00 p.m.
- ❑ 1-800-4-FED-AID (1-800-433-3243)
- ❑ U.S. Department of Education email at:
 - FederalStudentAidCustomerService@ed.gov



Special/Unusual Circumstances

- ❑ Contact/speak with Financial Aid Office
- ❑ Ask about “professional judgment” process



Remember:

It maybe an overwhelming process, but we are here to help!

Event Schedule

FAFSA & Dream Act Open Lab

- *Building 9, Learning Center*
- *10:00 AM - 2:00 PM*

College Resources, Food & Refreshments

- *Building 9, CEITL*
- *10:00 AM – 2:00 PM*

SMCCCD Scholarship Session

- *Building 9-123 at 11:00 AM*

College Funding for Foster Youth

- *Building 9-123 at 12:00 PM*



Questions?

Luanne Canestro canestrol@smccd.edu

Thank You for Attending!



Congrats!