A PARENT’S GUIDE TO FINANCIAL AID

Tell us about your financial aid experience!
Win prizes!

UPDATED FOR THE 2024-25 AWARD YEAR
Dear Champion,

Why are you a champion? Because it is a deserving title for anyone — parent, caregiver, educator, school counselor, family member, or friend — who is eager to help more students pay for college.

I spent most of my childhood within one block of California State University, Stanislaus — my elementary school, our neighborhood park, every place I called home just a stone’s throw away — but I had so many questions: How did you get in? How did you pay for it? What’s the FAFSA?

Instead of nurturing my curiosity, my high school guidance counselor told me that college would be a waste of my time and money, so my family and I were left to figure out how to both get me into school and pay for it ourselves. Navigating the financial aid world on our own wasn’t easy, but figuring it out (admittedly with a number of missteps along the way) is something that I am grateful for daily.

I know so many others share my experience and it is clear that access to financial aid is critical to help more students and their families offset the cost of college. Each year, millions of dollars in aid are left unallocated to students who are eligible. Together, we can change this.

2024 is a big year when it comes to the FAFSA and CADAA applications! As the result of advocacy across the country and our state, the FAFSA Simplification Act, as well as AB 1540, which simplifies how CADAA applicants access financial aid, take effect this aid award cycle. These two laws will simplify the application process and expand access so that more students receive aid to help pay for college.

At GO, we’re thrilled to see many of the changes we’ve supported be incorporated into the simplification of FAFSA and CADAA and we’re looking forward to supporting families as they get used to the new applications.

We’ve updated this year’s guide to highlight the changes to both the FAFSA and CADAA, including screenshots and helpful tips to make the process run more smoothly. In response to your feedback last year, we’re also producing supplemental resources to help families navigate our guides — be sure to follow us on social media (Facebook | LinkedIn) for access to these additional tools throughout the application season and invitations to our upcoming financial aid webinar series.

We invite you — a champion for students — to join our efforts to ensure that every family has what they need this year to apply for financial aid. Follow this link to stay connected to our work and to learn more about how you can get involved now and in the future.

It is my sincerest hope that you find this year’s A Parent’s Guide to Financial Aid useful as you complete either the FAFSA or CADAA. Please share this resource widely with your community, and together, let’s help more students lead lives of their choosing — lives filled with joy, purpose, and above all else, opportunity.

In Community,

Darcel Sanders
Chief Executive Officer

P.S. The FAFSA or CADAA application isn’t just for high school seniors. Share this resource with anyone you know who is planning to attend — or currently attends — a community college, a trade school, or four-year college.
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Grants funded by the state of California for students attending California colleges to cover tuition and education-related expenses. Eligibility for these grants is determined by the information provided on a student’s FAFSA or CADAA and the student’s verified GPA (with the exception of the Cal Grant C award which has no GPA requirement). There is a maximum of 4 years of eligibility for Cal Grants A and B, and a maximum of 2 years for Cal Grant C.

**Cal Grants (A,B,C):**
Grants funded by the state of California for students attending California colleges to cover tuition and education-related expenses. Eligibility for these grants is determined by the information provided on a student’s FAFSA or CADAA and the student’s verified GPA (with the exception of the Cal Grant C award which has no GPA requirement). There is a maximum of 4 years of eligibility for Cal Grants A and B, and a maximum of 2 years for Cal Grant C.

**Cal Grant Reform Act:**
A California law that will make significant changes to the Cal Grant, pending adequate funding in the 2024 state Budget. Cal Grant awards will be streamlined into only two types of awards: Cal Grant 2 for community college students, and Cal Grant 4 for students at four-year institutions. New requirements include a 2.0 GPA requirement for 4-year students, and no GPA requirement for California Community College (CCC) students.

**Cost of Attendance (COA):**
The average cost to attend a specific college for one year. This cost is commonly referred to as a college’s “sticker price” and generally includes tuition, fees, books, supplies, room and board, transportation, and personal expenses. It does not take into account any gift aid received by a student.

**DREAM Loans:**
A subsidized loan program specifically developed to assist DREAMers. This loan is borrowed money and must be repaid with interest.

**FAFSA:**
Free Application for Federal Student Aid
**Federal Pell Grant:**
A federal grant awarded solely based on a student’s financial need. To receive a Pell Grant, a student must meet federal student aid eligibility requirements.

**Federal Perkins Loan:**
Low-interest federal student loans available for both undergraduate and graduate students with financial need. If you are attending school at least part-time (6 units), you have nine months after you graduate, leave school, or drop below part-time (6 units) before you must repay this loan.

**Gift Aid:**
A type of financial aid, such as a grant, scholarship, or fee waiver, that does not need to be repaid.

**Loans:**
Borrowed funds that must be repaid with interest. A Direct Subsidized loan is for eligible students who have demonstrated financial need. Interest on these particular loans does not start to accumulate until six months after a student graduates. A Direct Unsubsidized loan is available to students at all levels (undergraduate, graduate, professional) and does not require a demonstration of financial need. For these loans, interest accrues as soon as the loan is received. Parents of a dependent undergraduate student can take out a Direct Parent PLUS loan. These loans are offered at a fixed interest rate (generally higher rate than student loans). To be eligible for this loan, a parent must be the biological or adoptive parent of the undergraduate student, and must not have an adverse credit history.

Note from the Federal Student Aid website: Grandparents (unless they have legally adopted the dependent student) and legal guardians are not eligible to receive Parent PLUS loans, even if they have had primary responsibility for raising the student.

**Net Price:**
The actual cost of attending college. This is not the sticker price, which refers to the price to attend college listed on a college’s website or brochure. To calculate the net price, subtract the gift aid your student received (fee waivers, grants, and scholarships) from the listed sticker price.

**Public Service Loan Forgiveness:**
A federal program that forgives the remaining balance of a borrower’s Direct loans (see loans definition) after the borrower has made 120 qualifying payments under a qualifying repayment plan while working full-time for a qualifying employer. Use the PSLF Help Tool to see if your student is eligible.

**Scholarship Displacement:**
A practice whereby colleges and universities reduce the financial aid offered to a student by the amount the student earned in outside scholarships. Public and private universities in California are prohibited from displacing private scholarships meeting certain criteria.

**Student Aid Index (SAI):**
A number that a college’s financial aid office uses to determine how much federal student aid the student would receive if the student attended the school. This number results from the information that the student provides in their FAFSA form. A student’s SAI can be as low as negative $1,500.

**University Grants:**
Funds awarded to students by a university. These funds do not need to be repaid.

**Work-Study:**
A federal financial aid program that provides part-time jobs for undergraduate and graduate students with demonstrated financial need.
A Parent’s Guide to Financial Aid was created in response to the questions and concerns we heard from students and families about financial aid. The frustration and overwhelm caused by the application is apparent, as is the general confusion over what types of aid are available and who is actually eligible to apply. Take all of these factors into account — the cumbersome application process, the lack of accessible information or misinformation — and it’s no surprise that students and their families struggle to complete this vital step toward making college affordable or avoid it altogether.

We can do better. We can change these outcomes if we come together as a community to share more accurate information about financial aid and help more students apply.

According to the National College Attainment Network (NCAN), the high school class of 2022 left an estimated $3.58 billion in Pell Grants on the table by not completing the FAFSA.

### DEBUNKING FINANCIAL AID MYTHS

**Myth: Undocumented students can’t apply for financial aid.**

**Fact:** Undocumented students who meet certain criteria can apply for state financial aid using the California Dream Act Application (CADAA).

**Myth: My student has to have straight A’s to be eligible to receive financial aid.**

**Fact:** Not necessarily. While some grants and scholarships have a GPA requirement (like some Cal Grants), others (like the Pell Grant) do not.

**Myth: Financial aid isn’t available to community college students.**

**Fact:** Yes it is. In fact, California expanded financial aid access, including tuition-free access, to more community college students. Read more [here](#).

**Myth: I already completed the FAFSA or CADAA last year. I do not need to complete it again.**

**Fact:** The FAFSA or CADAA needs to be completed each year to continue to access financial aid.
Although there has always been the need, California has struggled to ensure all students have completed the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA). In 2018, California ranked 30th in the country for FAFSA completion, with only 54% of high school seniors completing a financial aid application.

In 2020, amid the COVID-19 pandemic, FAFSA completion rates dropped by 11%, while CADAA completion rates dropped by 45%. Communities with the most students of color, rural areas, and the highest poverty were hit hardest by these decreases in completion.

In October 2021, Governor Newsom signed AB 469 into law. This measure, which was supported by GO’s network of families, now requires all 12th graders in California to complete the FAFSA or CADAA unless they formally opt out.

The first year of California’s Universal Financial Aid Law resulted in an increase of 24,000 applications across the state. Unified school districts in Fresno, Los Angeles, San Francisco, Stockton, and West Contra Costa saw over 20% increases in completion in the first year. Statewide, 74% of students in the 2023 graduating class completed a FAFSA or CADAA, a 6% increase from the class of 2022.

California households with an income of $40k and under saw a 1.5 percent increase in filing when compared to last school year, for a total increase of 10 percent since 2021.

California saw 11 percent more first-generation college students apply for financial aid in 2023, for a total increase of 23 percent since 2021.
WORKBOOK GOALS AND OVERVIEW

No matter how old your child is, it is never too early to start planning for college. A key consideration for your child’s college plans is cost. With college costs on the rise, financial aid can provide families with the resources they need to offset these increases. Yet, for many families, navigating the financial aid application process is daunting, and often results in incomplete applications and millions of dollars in unallocated aid.1

This workbook aims to provide you with the clarity, confidence, and information needed to successfully complete the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA).

By reading this, you have already taken a critical step in setting up your child for success in the future. In fact, research has shown that there is an association between FAFSA completion and college enrollment: high school seniors who complete the FAFSA are 84 percent more likely to immediately enroll in college.2

If your child is a senior this academic year, we share in your excitement for the opportunities that await after high school. And even if you have children in earlier grade levels, remember, it is never too early to start planning for their future.

SPECIFICALLY, WE HOPE YOU

☐ Calendar the important dates and deadlines listed in the Financial Aid Applications section of this workbook

☐ Complete the appropriate financial aid application - FAFSA or CADAA

☐ Share this workbook with other families in your community

SOURCES

2 https://www.ncan.org/page/NationalFAFSACompletionRatesforHighSchoolSeniorsandGraduates
Tell us about your financial aid experience!
Win prizes!

WHAT IS FINANCIAL AID?
In speaking with families about their knowledge of — and comfort with — the financial aid application process, many parents expressed a need for more clarity and assurance before providing their personal information on an application.

In this overview, we hope to provide the information needed to help you understand the actual cost of college and the options available to assist with covering those costs.

DETERMINING THE COST OF COLLEGE

At the beginning of this workbook, we provided a glossary of terms. For the purpose of this overview, we will focus more specifically on a few terms that are used frequently on financial aid materials and other related documents and advertisements.

The **Cost of Attendance (COA)** refers to the average cost to attend a specific college for one year. This cost is commonly referred to as a college’s “sticker price” and generally includes tuition, fees, books, supplies, room and board, transportation, and personal expenses.

The **Student Aid Index (SAI)** is a determination of how much federal student aid a student would receive, based on the information that the student provides in their FAFSA form. A student’s SAI can be as low as negative $1,500 and takes into account taxed and untaxed income, assets, and benefits (such as unemployment and Social Security), and family size.

To determine a student’s financial need, we subtract the Student Aid Index from the Cost of Attendance.

Federal law requires colleges to calculate an estimated Cost of Attendance for one academic year. The Cost of Attendance is not the actual price your student will pay — it is an estimate of what the college might cost. The table on page 11 lists the 2022-23 Cost of Attendance estimates for a variety of California colleges.

**Notes**

1. The figures provided in the table are estimates and are subject to change.

2. The estimates provided assume the student is a full-time undergraduate student with California residency or exemption from paying nonresident fees and tuition.
<table>
<thead>
<tr>
<th>COLLEGE NAME</th>
<th>IN-STATE TUITION &amp; FEES</th>
<th>BOOKS &amp; SUPPLIES</th>
<th>ON-CAMPUS HOUSING*</th>
<th>OFF-CAMPUS HOUSING*</th>
</tr>
</thead>
<tbody>
<tr>
<td>American River College (2-year college)</td>
<td>$1,288</td>
<td>$1,152</td>
<td>No on-campus housing</td>
<td>$27,666</td>
</tr>
<tr>
<td>California State University-East Bay</td>
<td>$7,105</td>
<td>$1,003</td>
<td>$20,458</td>
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<td>California State University-Fresno</td>
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<td>$938</td>
<td>$15,832</td>
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<td>California State University-Los Angeles</td>
<td>$6,800</td>
<td>$1,011</td>
<td>$19,229</td>
<td>$26,209</td>
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<td>California State University-Stanislaus</td>
<td>$7,818</td>
<td>$1,038</td>
<td>$15,542</td>
<td>$25,384</td>
</tr>
<tr>
<td>City College of San Francisco (2-year college)</td>
<td>$1,696</td>
<td>1,022</td>
<td>No on-campus housing</td>
<td>$27,929</td>
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<tr>
<td>Contra Costa College (2-year college)</td>
<td>$1,288</td>
<td>$1,972</td>
<td>No on-campus housing</td>
<td>$24,398</td>
</tr>
<tr>
<td>Fresno City College (2-year college)</td>
<td>$1,332</td>
<td>$1,980</td>
<td>No on-campus housing</td>
<td>$25,488</td>
</tr>
<tr>
<td>Humboldt State University</td>
<td>$7,858</td>
<td>$836</td>
<td>$16,908</td>
<td>$17,722</td>
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<tr>
<td>Loyola Marymount University</td>
<td>$58,489</td>
<td>$938</td>
<td>$24,691</td>
<td>$28,055</td>
</tr>
<tr>
<td>Modesto Junior College (2-year college)</td>
<td>$1,276</td>
<td>$938</td>
<td>No on-campus housing</td>
<td>$25,548</td>
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<tr>
<td>Saint Mary’s College of California (+$330 in fees for new students)</td>
<td>$55,634</td>
<td>$1,152</td>
<td>$19,455</td>
<td>N/A</td>
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<tr>
<td>San Diego State University</td>
<td>$8,290</td>
<td>$908</td>
<td>$24,874</td>
<td>$22,250</td>
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<tr>
<td>University of California-Berkeley</td>
<td>$15,602</td>
<td>$1,274</td>
<td>$25,434 (campus residence hall)</td>
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<tr>
<td>University of California-Davis</td>
<td>$16,018</td>
<td>$1,381</td>
<td>$20,954 (campus residence hall)</td>
<td>$14,708</td>
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<tr>
<td>University of California-Merced</td>
<td>$14,840</td>
<td>$1,214</td>
<td>$23,046</td>
<td>$14,438</td>
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<tr>
<td>University of California-Riverside</td>
<td>$14,921</td>
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<td>$21,775 (campus residence hall)</td>
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<td>University of California-Santa Barbara</td>
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<td>$20,541 (campus residence hall)</td>
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<tr>
<td>University of the Pacific</td>
<td>$54,506</td>
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<td>$19,295</td>
<td>$23,094</td>
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Source: The figures in this table were sourced from the website of each listed college. *includes transportation, meals, and personal expenses
UNDERSTANDING THE STUDENT AID INDEX (SAI)

The Student Aid Index (SAI) is a determination of how much federal student aid a student would receive, based on the information that the student provides in their FAFSA form.

- A higher SAI leads to less financial aid.
- A lower SAI increases eligibility for need-based financial aid.
- A negative SAI allows colleges to identify students with greater financial need.

To determine a student’s financial need, we subtract the Student Aid Index from the Cost of Attendance:

\[
\text{FINANCIAL NEED} = \text{COA} - \text{SAI} - \text{OFA}
\]

STUDENT PROFILE: OLIVIA

Olivia will be starting her first year at California State University, East Bay this fall. She has a child, so she is considered an independent student on the FAFSA. She works part time as a server at a local restaurant and made $12,000 in 2022.

Including in-state tuition and fees, books and supplies, on-campus housing, meals, transportation, and personal expenses, Olivia’s total Cost of Attendance (COA) at CSU East Bay is $29,098.

Based on the information above, Olivia’s SAI is -1,500. Here is what Olivia needs to know about her SAI:

- Her negative SAI allows her calculated financial need to be higher than the cost of attendance.
- A negative SAI does not mean that Olivia will receive the entire $30,598 in financial aid. The SAI only measures financial need.
- Colleges may offer multiple types of financial aid to offset financial need, including grants, scholarships, subsidized loans, and unsubsidized loans.
- If a student has a zero or negative SAI, they qualify for the maximum Federal Pell Grant.
STUDENT PROFILE: JAYDEN

Jayden is a senior at Rosemont High School who has been admitted to University of California, Merced this fall. He plans to live at home with his parents and younger brother. Their family income for 2022 was $75,000.

Including in-state tuition and fees, books and supplies, meals, transportation, and personal expenses, Jayden’s total Cost of Attendance (COA) at UC Merced is $28,154.

Based on the information above, Jayden’s SAI is 793. Here is what Jayden needs to know about his SAI:

\[
\text{FINANCIAL NEED} \quad = \quad \text{COST OF ATTENDANCE (COA)} \quad - \quad \text{STUDENT AID INDEX (SAI)}
\]

\[
\begin{align*}
&\text{FINANCIAL NEED} \quad = \quad $27,154 \\
&\text{COST OF ATTENDANCE (COA)} \quad = \quad $28,154 \\
&\text{STUDENT AID INDEX (SAI)} \quad = \quad 793
\end{align*}
\]

- Jayden’s federal student aid offer cannot exceed the cost of attendance.
- The financial aid estimator tool estimates that Jayden will be offered about $14,000 in Federal Student Aid. This does not include the aid that may be offered through the state (like Cal Grants) or his college (like the UC Blue and Gold Opportunity Plan).
- Because Jayden’s SAI is higher than zero, he is not eligible for the maximum Federal Pell Grant, but may still receive a partial grant.

Use the Federal Student Aid Estimator at: studentaid.gov/aid-estimator

WANT TO LEARN MORE?

Join us for our financial aid webinars in February and March 2024!

Scan the QR code to RSVP:
So, how much does college really cost? The table on the previous page provided an overview of estimates for the Cost of Attendance at a variety of colleges in California, but those figures do not take into account the gift aid (scholarships, fee waivers, grants) your student may receive. Once this aid is factored in, you and your student will have a better sense of what is often referred to as the net price, which is an estimate of what will need to be paid every year to cover your student’s college expenses.

**NET PRICE VS. COST OF ATTENDANCE (“STICKER PRICE”)**

Gift aid is money for college expenses that does not need to be repaid. Gift aid comes in the form of scholarships, grants, and fee waivers.

Source: Trends in College Pricing and Student Aid 2022, College Board.
Residents of Oregon pay an annual total price of $35,721 to attend University of Oregon on a full-time basis. This fee includes $15,669 for tuition and fees, $15,840 for living expenses, $1,320 for books and supplies, and $2,892 for other expenses.

Because Lorena lives in California, her tuition is much higher than it would be if she lived in Oregon. But, Lorena recently received two scholarships: a $1,500 scholarship from a local business and a $13,000 scholarship from a local foundation. She also received a grant from the University of Oregon for $2,000. In total, she has accumulated $16,500 in gift aid.

If we subtracted her total gift aid from the out of state resident sticker price of $64,302, the net price for Lorena to attend the University of Oregon is $47,802 per year. And remember, Lorena does not have to pay back the $16,500 in yearly gift aid she was awarded.

*The University of Oregon costs represented here were pulled directly from the University of Oregon’s official website (2023-2024).
A 2019 poll published by USA TODAY asked the question: “What matters most when you’re choosing a college?” Forty-five percent of the nearly 42,000 participants replied that cost is their number one consideration when choosing where to go to college.

There are several factors to consider when your student is deciding which colleges to apply to and where to attend (selection of majors, location, campus environment, etc.), but it is incredibly important to have early and honest conversations about the cost of attending their top choices. Use our Breaking Down College Costs With Your Student tool to dive deeper into college costs and to surface any additional expenses that might otherwise be overlooked.

### Tuition

The fee charged by colleges for instruction. Tuition costs vary and depend on the type of institution (2-year or 4-year, public or private) and your residency status (in-state or out-of-state).

**Questions to Consider**

1. What type of institutional aid or scholarships are available at the colleges your student is considering? College A’s tuition may be more expensive than College B, but College B could offer a substantial scholarship that covers most of your student’s college costs.

### Institutional Fees

These fees vary in amount and are applied to a range of services: from student activities to campus improvement projects. Often a college will list these fees alongside tuition costs on their website.

**Questions to Consider**

1. Are there waivers for any of the listed institutional fees on the college’s website?
2. Are there one-time fees for new students to be aware of? Maybe a new student orientation fee?

### Books & Supplies

This can include textbooks, workbooks, lab notebooks, general school supplies, and other course materials.

**Questions to Consider**

1. Does your student’s intended major/program of study require the purchase of any special (or costly) equipment, supplies, or software?
2. Will your student need a laptop?
Student Health Insurance

Most colleges mandate that all students have health insurance - either through the student’s parents, an employer (if applicable), or through the college itself.

Questions to Consider

1. How much is the health insurance plan offered by the college?
2. (Assuming your student opts out of the college’s health insurance plan) Is their doctor close by? Is their insurance accepted in the state where they will attend college? Where is the nearest hospital or urgent care clinic?
3. Can your student receive basic health care services from the college’s clinic or medical facilities even if they opt out of the college’s health insurance plan? Are there fees for these basic services?

Housing

Some of the most common housing options for college students include: living at home with friends or relatives, on-campus apartments or residence halls (dorms), off-campus living (renting a room or an apartment).

Questions to Consider

1. What are the average rent prices in the areas where your student is looking to attend college?
2. How close are the student housing options to the college? Do students tend to live close by or further out because of cost and/or availability?
3. If your student chooses to live at home, how much will they spend commuting?
4. What is the average cost of utilities? If your student plans to live in an apartment at some point, the cost of utilities needs to be considered.
5. If your student moves into an apartment, will new furniture need to be purchased?

Transportation

This may include costs for public transportation, parking on-campus or off-campus, tolls, gas, vehicle wear and tear (for commuters), and other expenses associated with daily/weekly travel.

Questions to Consider

1. Is public transportation frequent and reliable around the college? If so, is it free to students (or is the cost included in the institutional fees)?
2. Will your student need a car to get around? If so, how much does a parking permit cost? Are parking permits easy to acquire?
3. How costly is it for your student to travel back home (for holidays, emergencies, etc.) from their college of choice?
Food/Meals

Costs here can include grocery shopping, meal plans, and dining out.

**Questions to Consider**

1. Are there healthy and budget-friendly places nearby for dining out and grocery shopping?

2. If your student intends to cook a lot of their own meals, what appliances/kitchenware need to be purchased?

3. How much are the college’s meal plans? What plan do most students choose?

Other Personal Costs

Personal costs may include entertainment, clothing, cell phone bills, and any other recurring expenses.

**Questions to Consider**

1. If your student is considering colleges in locations with warmer or colder temperatures, will they need a new wardrobe?

2. Will your student need to update their cell phone and/or plan to expand coverage?
College affordability is a deep concern for many families throughout California. Over decades, Californians have watched prices increase all around them — from college tuition to general living expenses. An analysis published by the California Budget & Policy Center shows that between 1979 and 2019, tuition and fees at California State Universities (CSU) rose by $6,800 (adjusted for inflation), while food- and housing-related expenses have increased by 40%. And in 2023, the CSU system voted to raise tuition by another 34% over five years.

Now, more than ever, families are asking the question: how can we afford higher education? There is no singular answer for every student, but it is likely that financial aid will play an important role.

Sources of Financial Aid
Financial aid can be granted by both the federal and state government; colleges and universities also have the ability to grant scholarships and awards to help students finance their education. Additionally, scholarships can sometimes be offered through philanthropic foundations, service organizations, corporations, or local government offices.

Types of Financial Aid
There are three types of financial aid: gift aid, work-study, and loans. The definitions for each of these terms can be found in the glossary at the beginning of the workbook, but we will review them again on the next page.
**GIFT AID**

As described previously, gift aid comes in the form of scholarships, grants, and fee waivers, and does not require repayment. To help you and your student navigate the various forms of gift aid, we have provided definitions, eligibility requirements, and other important notes.

**Federal Pell Grant:** A federal grant awarded solely based on a student’s financial need. Students who are eligible for a Maximum Pell Grant will have an Student Aid Index (SAI) between negative $1,500 and $0. However, students may also qualify if their SAI is less than the maximum Pell Grant award for the year, or based on family size, adjusted gross income (AGI), and federal poverty guidelines. Recipients of a Pell Grant must be a U.S. citizen or eligible non-citizen, and have not already earned a bachelor’s, graduate, or professional degree. If granted, a student can receive up to $7,395 a year to attend college.

**IMPORTANT NOTES**

- To continue receiving a Pell Grant, your student must reapply every year using the FAFSA.

- In addition to your SAI, your student’s Pell Grant amount is dependent on their enrollment status. Students enrolled full-time will receive more aid than students enrolled part-time.

- Direct Loans and Pell Grants cannot be greater than the cost of attendance (COA). However, if a student has a negative SAI, they are eligible to receive other types of aid that exceed COA.

**TERMS**

**Gift Aid:** A type of financial aid, such as a grant, scholarship, or fee waiver, that does not need to be earned or repaid.

**Loans:** Borrowed funds that must be repaid with interest. A Direct Subsidized loan is for eligible students who have demonstrated financial need. Interest on these particular loans does not start to accumulate until six months after a student graduates. A Direct Unsubsidized loan is available to students at all levels (undergraduate, graduate, professional) and does not require a demonstration of financial need. For these loans, interest accrues as soon as the loan is received. Parents of a dependent undergraduate student can take out a Direct Parent PLUS loan. These loans are offered at a fixed interest rate (generally higher rate than student loans). To be eligible for this loan, a parent must be the biological or adoptive parent of the undergraduate student, and must not have an adverse credit history.

**Work-Study:** A federal financial aid program that provides part-time jobs for undergraduate and graduate students with demonstrated financial need.
CAL GRANTS (A, B, C)

The Cal Grant Reform Act was passed in 2022, and will make significant changes to California’s largest financial aid program.

- Grants will be streamlined into only two types of awards: Cal Grant 2 for community college students, and Cal Grant 4 for students at four-year institutions
  - Cal Grant 2 will have no GPA requirement
  - Cal Grant 4 will have a GPA requirement of 2.0
- There will no longer be Cal Grant Competitive Awards, so students will need to make sure they meet eligibility requirements in order to receive grants
- Eligibility barriers like age and time out of high school will no longer be considered under Cal Grant 2

Depending on the 2024-2025 State Budget, there may not be enough money to implement these changes. Until these updates are implemented, students will continue to receive Cal Grants A, B, and C:

Cal Grants (A, B, C): Grants funded by the state of California for students attending California colleges to cover tuition and education-related expenses. Eligibility for these grants is determined by the information provided on a student’s FAFSA or CADAA and the student’s verified GPA (with the exception of the Cal Grant C award which has no GPA requirement). There is a maximum of 4 years of eligibility for Cal Grants A and B, and a maximum of 2 years for Cal Grant C.

Cal Grant A: The Cal Grant A is specific to students attending a UC, CSU, or a private 4-year university in California. To be eligible for this particular grant, students must have demonstrated financial need, be a California resident, and have a minimum 3.0 high school GPA. If awarded, students may receive $12,570 per year at a UC, $5,742 per year at a CSU, and $9,358 per year for a private non-profit university. Students may receive this award for 4 years.

Cal Grant B: The Cal Grant B can be awarded to students attending a 4-year college in California or any eligible 2-year college. To be considered for a Cal Grant B award, students must have demonstrated financial need, be a California resident, and have a minimum 2.0 high school GPA. If awarded, a student receives an initial stipend of $1,648; the subsequent years, the student receives the $1,648 stipend in addition to the respective tuition and fee awards of the Cal Grant A award. Students may receive this award for 4 years.

Cal Grant C: The Cal Grant C award is specific to any student planning to attend an occupational or technical education program that is at least 4 months in length. Students enrolling in a career and technical education program at a California community college are eligible for this award. While there is no GPA requirement, students must demonstrate financial need. If awarded, a student may receive $2,462 (or $1,094 if attending a California community college) to pay for tuition and fees at a private nonprofit or for-profit college and $547 for books, tools, and equipment. The Cal Grant C award is available for 2 years.

**IMPORTANT NOTES**

- Your student may only receive one Cal Grant award at a time. If your student qualifies for multiple Cal Grant awards, your student will be granted the one that pays the highest amount (which will depend on which college they choose to attend).
- If a student was offered a Cal Grant A award but opts to attend a California community college, the Cal Grant A award can be held on reserve for up to two years until the student transfers to a 4-year college.
**Cal Grant A**

<table>
<thead>
<tr>
<th>Institution Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>California Community College</td>
<td>$0 (if awarded, the Cal Grant A award can be held on reserve for up to 2 years until the student transfers to a 4-year college.)</td>
</tr>
<tr>
<td>California State University (CSU)</td>
<td>$5,742 per year (up to 4 years)</td>
</tr>
<tr>
<td>University of California (UC)</td>
<td>$12,570 per year (up to 4 years)</td>
</tr>
<tr>
<td>Private non-profit college</td>
<td>$9,220 per year (up to 4 years)</td>
</tr>
<tr>
<td>WASC-accredited for-profit college</td>
<td>$8,056 per year (up to 4 years)</td>
</tr>
<tr>
<td>non-WASC-accredited for-profit college</td>
<td>$4,000 per year (up to 4 years)</td>
</tr>
</tbody>
</table>

**Cal Grant B**

<table>
<thead>
<tr>
<th>Institution Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>California Community College</td>
<td>$1,648</td>
</tr>
<tr>
<td>California State University (CSU)</td>
<td>$1,648 (year 1) $1,648 + $5,742 (beginning year 2, up to year 4)</td>
</tr>
<tr>
<td>University of California (UC)</td>
<td>$1,648 (year 1) $1,648 + $12,570 (beginning year 2, up to year 4)</td>
</tr>
<tr>
<td>Private non-profit college</td>
<td>$1,648 (year 1) $1,648 + $9,220 (beginning year 2, up to year 4)</td>
</tr>
<tr>
<td>WASC-accredited for-profit college</td>
<td>$1,648 (year 1) $1,648 + $8,056 (beginning year 2, up to year 4)</td>
</tr>
<tr>
<td>non-WASC-accredited for-profit college</td>
<td>$1,648 (year 1) $1,648 + $4,000 (beginning year 2, up to year 4)</td>
</tr>
</tbody>
</table>

**Cal Grant C**

<table>
<thead>
<tr>
<th>Institution Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>California Community College</td>
<td>$1,094 (up to 2 years; must be enrolled in an occupational or technical education program)</td>
</tr>
<tr>
<td>California State University (CSU)</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>University of California (UC)</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Private non-profit college</td>
<td>$2,462 (for tuition and fees) + $547 (for books and supplies)</td>
</tr>
<tr>
<td>WASC-accredited for-profit college</td>
<td>$2,462 (for tuition and fees) + $547 (for books and supplies)</td>
</tr>
<tr>
<td>non-WASC-accredited for-profit college</td>
<td>$2,462 (for tuition and fees) + $547 (for books and supplies)</td>
</tr>
</tbody>
</table>
STUDENT PROFILE: DARRELL

Darrell is planning to attend Cal State Sacramento after graduation. He recently learned that he would receive the Cal Grant B award. Here is a breakdown of the award’s distribution:

<table>
<thead>
<tr>
<th>GRANT TYPE</th>
<th>YEAR ONE</th>
<th>YEAR TWO</th>
<th>YEAR THREE</th>
<th>YEAR FOUR</th>
<th>TOTAL AWARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cal Grant B</td>
<td>$1,648</td>
<td>$1,648 + $5,742</td>
<td>$1,648 + $5,742</td>
<td>$1,648 + $5,742</td>
<td>$23,818</td>
</tr>
</tbody>
</table>

IMPORTANT NOTE FOR COMMUNITY COLLEGE STUDENTS

If your student receives the Cal Grant B, the $1,648 access award can be used to help pay for books and other community college costs. If used, however, keep in mind that **this will count toward the 4-year maximum** Cal Grant B eligibility. For this reason, experts recommend that students use their Cal Grant B for no more than **TWO** years max at a community college.
CAL GRANTS (A, B, C)

HOW DO I KNOW IF I MAKE TOO MUCH FOR MY STUDENT TO RECEIVE A CAL GRANT?

Use the tables to see if your family’s total annual income falls below the income ceiling for your household size. This will help you determine if you make too much for your student to be considered for a Cal Grant award. Don’t forget that the Cal Grants A and B also have a GPA requirement (Cal Grant A = at least a 3.0 GPA, Cal Grant B = at least a 2.0 GPA).

### 2024-25 CAL GRANT PROGRAM INCOME CEILINGS
(for dependent students and independent students with dependents other than a spouse)

<table>
<thead>
<tr>
<th>HOUSEHOLD SIZE</th>
<th>CAL GRANT A &amp; C</th>
<th>CAL GRANT B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Six or more</td>
<td>$151,600</td>
<td>$83,300</td>
</tr>
<tr>
<td>Five</td>
<td>$140,600</td>
<td>$77,100</td>
</tr>
<tr>
<td>Four</td>
<td>$131,200</td>
<td>$69,000</td>
</tr>
<tr>
<td>Three</td>
<td>$120,700</td>
<td>$62,000</td>
</tr>
<tr>
<td>Two</td>
<td>$117,900</td>
<td>$55,000</td>
</tr>
</tbody>
</table>

### CAL GRANT PROGRAM INCOME CEILINGS
(for independent students)

<table>
<thead>
<tr>
<th></th>
<th>CAL GRANT A &amp; C</th>
<th>CAL GRANT B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single independent student, no dependents</td>
<td>$48,100</td>
<td>$48,100</td>
</tr>
<tr>
<td>Married independent student, no dependents</td>
<td>$55,000</td>
<td>$55,000</td>
</tr>
</tbody>
</table>

ARE UNDOCUMENTED STUDENTS ELIGIBLE TO RECEIVE CAL GRANTS?

Yes! Undocumented students may be considered for Cal Grant awards if they meet certain eligibility requirements and submit the California Dream Act Application (CADAA) by March 2nd. Students must also make sure that their GPAs are verified before March 2nd to be considered for Cal Grants.

Generally, GPA verification is handled by high school or community college staff, but your student should follow up with a counselor to make sure this important step is not missed.

Check out these helpful CADAA checklist and Cal Grant checklist created by Immigrants Rising.

[https://immigrantsrising.org/resource/cal-grant-checklist/](https://immigrantsrising.org/resource/cal-grant-checklist/)
Pell Grants and Cal Grants (A,B,C) are just a few of many gift aid opportunities available. There are additional awards under the Cal Grant program as well as financial support that can be provided by California’s colleges directly to eligible students.

**The Middle Class Scholarship**: This opportunity is available to students with family incomes and assets up to $226,000. This scholarship is intended for students attending a UC or CSU.

**UC Blue and Gold Opportunity Plan**: This plan covers full tuition and fees for undergraduate UC students with family incomes under $80,000.

**California Dream Act Service Incentive Grant (CDSIG)**: 1,667 eligible students can receive up to $4,500 a year for performing at least 100 hours per quarter or 150 hours per semester of community or volunteer service.

To be considered for a CDSIG students must:

- Successfully submit the CADAA
- Have financial need
- Be enrolled at an eligible Cal Grant college
- Be an active recipient of a Cal Grant A (Cal Grant A recipients must have met Cal Grant B eligibility) or Cal Grant B Award
- Meet Satisfactory Academic Progress
- Submit a CDSIG application
COMMUNITY COLLEGE GRANTS & OPPORTUNITIES

California’s community colleges continue to be a viable post-secondary pathway for thousands of students. To help cover the cost of tuition and other related costs, students can look into the following opportunities:

**California College Promise Grant:** Formerly known as the Board of Governors (BOG) fee waiver, the California College Promise Grant waives enrollment fees ($46 per unit) for all qualifying students attending a California community college.

To be eligible for the California College Promise Grant, your student must:

1. Be planning to or currently attending a California community college.
2. Be determined a resident OR be exempt from nonresident fees under the California Dream Act.
3. Have financial need (determined by completing the FAFSA or CADAA).

This grant is not automatically awarded. Your student must apply and be accepted. It is also important to note that, once awarded, students must keep up a GPA of 2.0 or higher and complete more than 50% of the coursework they attempt.

**Student Success Completion Grant:** The Student Success Completion Grant pays Cal Grant recipients enrolled in at least 12 but fewer than 15 semester units $1,298 per semester ($2,596 annually). Cal Grant recipients enrolled in 15 or more semester units receive $4,000 per semester ($8,000 annually).

To be eligible for the Student Success Completion Grant, students must:

- Have completed either the FAFSA or CADAA
- Be a Cal Grant B or Cal Grant C recipient
- Have unmet financial need
- Maintain Satisfactory Academic Progress
- Attend a California community college full-time

All requirements must be met to be considered. The Student Success Completion Grants are available on a first-come, first-served basis

**Federal Supplemental Educational Opportunity Grant (FSEOG):**

The FSEOG is awarded to students who maintain enrollment as an undergraduate student and must not have previously earned a bachelor’s degree. Students may receive up to $4,000, and Pell-eligible students are given priority. A student’s institution will award the FSEOG each year based on that eligibility and other factors at the college.
Work-study is a federal financial aid program that gives qualified students the opportunity to earn funds through work. Students can earn funds at approximately 3,400 participating colleges and universities nationwide.

New! Students previously indicated that they were interested in Federal Work-Study (FWS) employment on their FAFSA form. However, the 2024-25 FAFSA has removed questions about FWS in two places:
- Interest in being considered for work-study
- Taxable earnings from need-based employment programs, such as FWS and need-based employment portions of fellowships and assistantships

Work-study awards are limited and highly competitive. It is also important to note that work-study programs vary widely between colleges, so if your student receives a work-study award, be sure to look into the details. To help you and your student navigate work-study, we have compiled a list of frequently asked questions.

New! The 2024-25 FAFSA form has a new “FAFSA Submission Summary” (previously the Student Aid Report), which includes an Eligibility Overview. Here, you can review estimates for your student’s SAI, as well as federal student aid that your student is eligible to receive, including Pell Grant, direct loans, and work-study.

You can also find estimates before starting the FAFSA using the Federal Student Aid Estimator at https://studentaid.gov/aid-estimator.
Q: Are undocumented students eligible for federal work-study?

A: No. However, undocumented students can look into non-federal work-study programs. For example, at UC Berkeley, undocumented students can apply for Director’s Work-Study.

Q: What types of federal work-study jobs are available?

A: Eligible work study employers include:

- The college or university
- State or local public agencies (if the work is in the public interest)
- Federal agencies, with the exception of the Department of Education (if the work is in the public interest)
- Private non-profit organization (if the work is in the public interest)
- For-profit organizations

Note: Federal regulations define work in the public interest as work performed for the national or community welfare rather than work performed to benefit a particular interest or group.

Q: Are jobs on campus or off campus?

A: Both.

Q: How much do federal work-study jobs pay?

A: Pay for federal work-study jobs does vary, but a federal work-study student must be paid at least the greater of the federal, state or local municipality minimum wage.

Q: How will students be paid?

A: Generally, undergraduate work-study students are paid by the hour. Graduate work-study students can be paid hourly or salary. By law, your student must be paid at least once a month, and must be paid directly unless arranged otherwise.

Image Source: https://commons.wikimedia.org/wiki/File:Map_of_US_minimum_wage_by_state.svg
As we mentioned previously, loans are borrowed funds that must be repaid with interest. There are a number of loans available to students and families needing financial support to help pay for college. Let’s take a closer look at some of the more common options.

A Direct Subsidized Loan vs. A Direct Unsubsidized Loan

A Direct Subsidized loan is for eligible students who have demonstrated financial need. Interest on these particular loans does not start to accumulate until six months after a student graduates.

A Direct Unsubsidized loan is available to students at all levels (undergraduate, graduate, professional) and does not require a demonstration of financial need. For these loans, interest accrues as soon as the loan is received. To receive either type of loan, students must complete the FAFSA.

Now that you know the difference between a subsidized and unsubsidized loan, let’s look at the table below to see the maximum amounts your student may receive from these loans each year, and what factors influence that amount.

<table>
<thead>
<tr>
<th>YEAR</th>
<th>DEPENDENT STUDENT</th>
<th>INDEPENDENT STUDENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Year</td>
<td>$3,500 in subsidized</td>
<td>$3,500 in subsidized</td>
</tr>
<tr>
<td></td>
<td>$2,000 in unsubsidized</td>
<td>$6,000 in unsubsidized</td>
</tr>
<tr>
<td>Second Year</td>
<td>$4,500 in subsidized</td>
<td>$4,500 in subsidized</td>
</tr>
<tr>
<td></td>
<td>$2,000 in unsubsidized</td>
<td>$6,000 in unsubsidized</td>
</tr>
<tr>
<td>Third Year and Beyond</td>
<td>$5,500 in subsidized</td>
<td>$5,500 in subsidized</td>
</tr>
<tr>
<td></td>
<td>$2,000 in unsubsidized</td>
<td>$7,000 in unsubsidized</td>
</tr>
</tbody>
</table>

The Direct Parent PLUS Loan

Parents of a dependent undergraduate student can take out a Direct Parent PLUS loan. These loans are offered at a fixed interest rate (generally higher rate than student loans). To be eligible for this loan, a parent must be the biological or adoptive parent of the undergraduate student, and must not have an adverse credit history.

We recognize and respect that the idea of borrowing money to cover college costs may leave parents feeling anxious, concerned, or even intimidated. To help alleviate some of this anxiety, we put together a list of tips from experts on the topic of paying for college on the next page.
1. LOOK INTO FEDERAL STUDENT LOANS FIRST

Many experts agree, before you consider taking out a private loan, look into federal student loans first. This is of course, after your student has applied and received gift aid, and/or been awarded federal work-study.

Unlike private loans, federal student loans don’t require a credit history, have repayment plans that are based on your income, have low fixed income rates, and generally have postponement and forgiveness options.

2. BORROW WHAT YOU NEED

Unlike scholarships and grants, loans need to be repaid. With this in mind, families and students are advised to only borrow what is truly needed to cover college costs. As most loans do not require repayment to start until at least 6 months after a student graduates or leaves school, experts recommend borrowing an amount that will keep your payments at around 10% of your projected monthly take-home pay.

3. PAY INTEREST AS IT ACCUMULATES

Remember, for direct unsubsidized loans interest begins to accrue right away. If possible, start to pay interest off even while you’re still in school.

4. REACH OUT TO YOUR LOAN SERVICER EARLY AND OFTEN

According to the Federal Student Aid Office, you should reach out to your loan servicer if you:

- change your address or telephone number
- change your name (for example, maiden name to married name)
- enroll less than half-time for the loan period certified by the school
- fail to enroll at the school that determined you were eligible to receive the loan
- stop attending school or drop below half-time enrollment
- transfer from one school to another school
- graduate

You should also connect with your loan servicer before your first payment is due. Take this opportunity to ask any questions, to confirm the final amount owed, and to solidify your payment schedule.

UPDATE!

HAVE YOU HEARD THE LATEST ON STUDENT LOAN FORGIVENESS?

In June 2023, the Supreme Court blocked the Biden Administration’s Student Loan Debt Relief Plan. This plan aimed to grant up to $20,000 of student loan forgiveness to borrowers who earn less than $125,000 (or $250,000 for couples), and received a Pell Grant (Non-Pell borrowers who meet this criteria qualify for $10,000 of forgiveness).

However, there are still ways for qualifying students to apply for forgiveness. Despite the Supreme Court decision, the Biden administration has granted a total of $127 billion for nearly 3.6 million borrowers through existing student loan forgiveness programs. For more information on who qualifies and how to apply for forgiveness, click here.
Tell us about your financial aid experience!

Win prizes!
FINANCIAL AID APPLICATIONS

By now you have been introduced to the goals of this workbook, some of the more popular terms you will come across when working with your student’s financial aid application, the cost of college, and options to help finance your student’s education.

In this section, we will walk you through the information required for the FAFSA and CADAA. We will also take a closer look at both financial aid applications and provide you with insight into sections where students and parents struggle the most.

ACTION ITEM

Before you continue, we ask that you take out your cell phone, planner, notebook, or whatever you use to keep track of important dates.

PLEASE CALENDAR THESE DATES:

☐ April 2nd, 2024- FAFSA or CADAA must be submitted for Cal Grant consideration
☐ September 14th, 2024 - Last day to make any FAFSA corrections or updates

If you are reading about financial aid on the internet or speaking with other parents, you may hear that March 2nd is actually not the correct deadline. To be clear, in California, most state financial aid programs (like Cal Grants) require applications to be submitted by March 2nd for consideration. This is also referred to as a priority filing period, meaning that students are likely to receive more aid if they file before the June 30th federal deadline.

Note: If possible, students are still encouraged to submit applications by March 2, 2024 in order to receive financial aid offers in time to make an informed college choice. To be clear, if students submit their FAFSA after March 2 but before April 2, they will still fully qualify for all eligible financial aid.

After this year, the applications will return to the October 1st opening date and March 2nd priority deadline.
ACCESSING FINANCIAL AID AS AN UNDOCUMENTED STUDENT

First, let’s clarify who is considered an undocumented student.

According to the California Student Aid Commission, an undocumented student is a foreign national for whom any of the following is true:

- Someone who entered the country without inspection nor proper documentation/permission
- Someone who entered the country with a legal visa but overstayed the visa’s stated limit
- Someone who has, or previously had, Deferred Action for Childhood Arrival (DACA) status
- Someone who still in the process of legalizing their immigration status in the United States

Undocumented students are not eligible to receive federal financial aid. However, undocumented students (who meet AB 540/SB 68 requirements) are eligible to receive state financial aid in California and can be considered for institutional aid from varying colleges in California.

Eligible undocumented students seeking state financial aid should apply using the California Dream Act Application (CADAA). If you have questions about whether or not your student is eligible to complete the CADAA, check out this tool created by Immigrants Rising.

Reminder: California state financial aid can only be used at public or private institutions in California. For example, Cal Grant awards cannot be applied to tuition or fees at a college outside of California.

FREQUENTLY ASKED QUESTIONS

To help address any concerns about applying for financial aid as an undocumented student (or as a student with undocumented parents), we have provided answers to some of the most frequently asked questions.

Q. Should my student fill out the FAFSA or CADAA?*

A: Students should only complete one of the applications (not both), according to the citizenship requirements below:

You are eligible to complete the FAFSA if you are a:
- U.S Citizen
- Permanent Resident
- Eligible non-citizen
- T Visa holder

You are eligible to complete the CADAA if you:
- Are undocumented
- Have a valid or expired DACA
- Are a U Visa holder
- Have Temporary Protected Status (TPS)
- Meet the nonresident exemption requirements under AB 540/SB 68

Reminder: If your student has Temporary Protective Status (TPS) or holds a U Visa, they can apply for state financial aid through the CADAA, even if they do not meet the AB 540/SB 68 requirements.

Q. What are the nonresident exemption requirements under AB 540/SB 68?

A: Students must meet all three requirements to be eligible:
1. **Time and Coursework Requirements:** Three years of credit from a California high school and three years of total attendance at any combination of a California elementary school, California middle school, or California high school.

OR

Three years of attendance (or the equivalent) at a California high school, a California adult school, or a California community college.***

***Note: Only a maximum of two years at a California community college counts toward meeting this requirement. An additional year at another approved California institution is needed to meet the requirement in full.

2. **Degree or unit requirements.** Any one of the following will satisfy this particular requirement:

- Graduation from a California high school (or the equivalent)
- Attainment of an associate’s degree from a California community college
- Fulfillment of minimum transfer requirements from a California community college to a UC or CSU

3. **Completed Nonresident Exemption Request (if applicable).** The California Nonresident Exemption Request form states that you meet the AB 540 requirements. Starting in 2024-25, this form is included in the CADAA.

Q. As an undocumented student am I eligible for federal financial aid?*

A: No. Undocumented students are not eligible for federal student aid. If you attend an eligible California public or private college, you will be considered for state financial aid.

Q. Is DACA required to apply for financial aid in California?

A: No, DACA is not required to apply for financial aid in California.

Q. I am an undocumented student who applied for in-state tuition through AB 540. Could immigration enforcement authorities learn of my undocumented status through my AB 540 application?**

A: Possibly, but it is unlikely. The CSU, UC, and California community college systems publicly stated that they will refuse to share immigration-related information and do whatever they can to protect AB 540 applicant information from immigration enforcement authorities.

Q. In my application for federal student aid through FAFSA, I revealed that my parents are undocumented by filling in “0s” for their social security number where asked on the FAFSA form. Could immigration enforcement authorities access this information from my FAFSA record?**

A: Yes. There is some risk involved in submitting a FAFSA form that reveals an undocumented parent because the U.S. Department of Education can share FAFSA application information with law enforcement agencies. Immigration enforcement authorities have never requested student FAFSA information in the past, but that could change in the future. Students should make the decision that is best for them in light of this risk and the important decision to attend college.

* This content was pulled directly from the California Student Aid Commission’s website.
** This content was pulled directly from the ACLU of Northern California’s website.
WHO IS CONSIDERED A PARENT FOR THE FAFSA AND CADAA?

WHO IS CONSIDERED A PARENT?
For the purpose of the FAFSA and CADAA, a parent is defined as biological or legally adoptive (this includes same-sex parents and unmarried parents living together).

In the case of divorced or separated parents who do not live together, use the chart below to determine whose information to provide on your application based on your parents’ marital status.

WHO IS NOT A PARENT?
While there may be adults and parent-like figures in a student’s life, for the purpose of the FAFSA and CADAA only biological parents or legally adoptive parents should provide their information. Widowed stepparents, grandparents, foster parents, legal guardians, siblings, aunts and uncles are not considered a student’s parent unless they have legally adopted the student.

It is important to note that if a student is in foster care or has a legal guardian, the student will be considered an independent and will not need to provide any parental information. Check page 46 (FAFSA) or page 67 (CADAA) for more information on whether a student would be considered independent.

COURTESY OF UASPIRE
Tell us about your financial aid experience!
Win prizes!

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)
Here we are, the Free Application for Federal Student Aid (FAFSA). Before we walk through the FAFSA step-by-step, have you confirmed which of the two applications — FAFSA or California Dream Act Application (CADAA) — is appropriate for your student? As a reminder, please review the citizenship requirements:

**You are eligible to complete the FAFSA if you are a:**
- U.S Citizen
- Permanent Resident
- Eligible non-citizen
- T Visa holder

**You are eligible to complete the CADAA if you:**
- Are undocumented
- Have a valid or expired DACA
- Are a U Visa holder
- Have Temporary Protected Status (TPS)
- Meet the nonresident exemption requirements under AB 540/SB 68

**Reminder:** If your student has Temporary Protective Status (TPS) or holds a U Visa, they can apply for state financial aid through the CADAA, even if they do not meet the AB 540/SB 68 requirements.

**You can only fill out one application per year.**
WHAT PARENTS NEED TO KNOW ABOUT THIS YEAR’S CHANGES TO THE FAFSA

The FAFSA Simplification Act went into effect this year, after being signed into law in 2020. The law is meant to do just as it says – simplify the application process and expand access so that more students can receive financial aid to help pay for college.

WHAT EXACTLY HAS CHANGED AS A RESULT OF THIS LAW?

Here are some of the most significant changes parents and students should know about:

NEW TERMINOLOGY

- **Student Aid Index (SAI):** The process of determining how much federal student aid a student will receive was previously called Expected Family Contribution (EFC). The 2024-25 FAFSA now uses the Student Aid Index (SAI). Students with the greatest need previously had an EFC of 0. Now the SAI can go as low as negative $1,500. The new terminology clarifies that this number is meant to be used by colleges to determine how much aid to provide each applicant, NOT to suggest how much a family must pay or how much aid a student will actually receive. The State Higher Education Executive Officers Association (SHEEO) estimates that this change will benefit 78% of applicants. 13% of applicants will see no change, and about 8% of applicants will see a higher SAI than their previous EFC calculation.

- **Contributor** is a new term for anyone providing information on an application. Student applicants, their parents, stepparents, and their spouse are all considered contributors. Contributors either start the application or are invited to it, and will contribute information to a student’s application.

- **Financial Aid Direct Data Exchange (FADDX):** The IRS Data Retrieval Tool has been changed to the Financial Aid Direct Data Exchange (FADDX). This allows the application to ask fewer questions about finances because information will be automatically updated with information from tax returns. With this new tool, fewer applications are anticipated to be selected for verification.

- **Consent:** In order for students to be eligible to receive federal aid using the 2024-25 FAFSA, every contributor must consent to the Financial Aid Direct Data Exchange (FADDX). This means that every individual completing a portion of the FAFSA is required to allow the application to connect to the IRS to retrieve information from tax returns.
WHAT PARENTS NEED TO KNOW ABOUT THIS YEAR’S CHANGES TO THE FAFSA

- **Other Financial Assistance (OFA)** is a term used instead of Estimated Financial Assistance (EFA) and can include non-federal scholarships, and institutional grants or loans. A student’s need is determined by the following formula:

  \[
  \text{NEED} = \text{COST OF ATTENDANCE} - \text{STUDENT AID INDEX} - \text{OTHER FINANCIAL ASSISTANCE}
  \]

- **The FAFSA Submission Summary** is the new name for what used to be called the Student Aid Report. The summary includes an Eligibility Overview, where you can review estimates for your student’s SAI, as well as federal student aid that your student is eligible to receive, including Pell Grant, direct loans, and work-study. Other tabs in the summary include FAFSA form answers, school information, and next steps.

CHANGES TO THE APPLICATION

- The 2024-25 FAFSA form is streamlined. The number of questions has been reduced from 108 to 46. Depending on responses, some applicants may answer as few as 18 questions.

- All contributors need a StudentAid.gov account, unless they are completing a paper application. This is the case, even if a parent does not have a Social Security number. Each contributor will also need to set up multi-factor authentication (email, phone, or an app), which is unique to each StudentAid.gov account.

- The 2024-25 form includes a checkbox for parents to select “I don’t have a Social Security number” when creating a StudentAid.gov account.

- Students will be asked to invite other contributors (parent, spouse) to complete their portion of the application. A second parent may be invited by the first parent if needed. Information such as legal name, date of birth, and Social Security number (or address, if a parent does not have a Social Security number) needs to be an exact match when inviting contributors.

- Dependent students can sign their portion, but cannot submit their application until all contributors have completed their section(s). Students can see the status of the contributor’s completion, and invitations will automatically be resent after 7 and 14 days.

- Questions on Selective Service Registration, applicable drug convictions, housing choices, gender identity, and interest in federal work-study have been removed.

- An option to “prefer not to answer” has been added to all gender, race, and ethnicity questions. Responses will not be shared with colleges and do not affect financial aid eligibility.

- Students may list up to 20 colleges on the 2024-25 application.
WHAT PARENTS NEED TO KNOW ABOUT THIS YEAR’S CHANGES TO THE FAFSA

- The 2024-25 online FAFSA application is available in the 11 most commonly spoken languages in the United States.

- The number of students in college will no longer be considered when calculating students’ financial aid awards, meaning families with multiple children in college will receive less aid than previously awarded.

- Incomplete applications will stay in the system for only 45 days, at which point they will be deleted. This means the student will be required to start a new application.

INCOME AND ASSET REPORTING

- All contributors on the 2024-25 form must consent to the Financial Aid Direct Data Exchange (FADDX) in order for the student to be eligible for federal student aid.

- Even with consenting to the FADDX, tax filers will still see a few tax questions on the form, including questions about Earned Income Tax Credit (EITC), taxable grants and scholarships, and foreign earned income exclusion.

- Families who earn less than $60,000 annually, or if someone in the household received certain federal benefits in the last two years (including free- or reduced-price school meals) are exempt from reporting assets.

- The 2024-25 application considers child support received as an asset, not income.

- The 2024-25 application removed two asset reporting exceptions; family farms and small businesses are now considered assets that are available to help pay for college, unless the family uses a farm as their primary residence.

- If a student’s parents are divorced or separated, reporting of parent income and assets in the 2024-25 application is determined based on which parent provided the greater portion of the student’s financial support, not which parent the student lived with more during the past 12 months.

- 529 plans (college savings accounts) only need to be reported for the student completing the 2024-25 application. This means accounts for their siblings, or those of a noncustodial parent, do not need to be reported.

- Untaxed income, veteran’s education benefits, workers’ compensation, and monetary gifts from noncustodial parents, no longer need to be reported.

- There is an option to manually enter information for separated and divorced parents whose tax filing status is not an accurate reflection of marital status, individuals who have experienced identity theft, or undocumented individuals who do not file taxes.
WHAT PARENTS NEED TO KNOW ABOUT THIS YEAR’S CHANGES TO THE FAFSA

PELL GRANT ELIGIBILITY

- Starting in 2023-24, students who are incarcerated and enrolled in an approved Prison Education Program once again became eligible for Pell Grants.

- The FAFSA Simplification Act restores lifetime Pell Grant eligibility for students who were unable to complete their program of study due to their institution closing, who were falsely certified as eligible to receive federal financial aid, or whose loans are discharged through borrower defense due to illegal conduct by their colleges. This means that students can restart their Pell eligibility clock if it was used under the above circumstances.

- Pell Grant eligibility will be based on 2022 poverty guidelines. Families making less than 175% of the federal poverty level, and single parents making less than 225%, will see their students receive a maximum Federal Pell Grant award.

WHAT YOU’LL NEED TO COMPLETE THE FAFSA

2024 FAFSA CHECKLIST for families

- For each caregiver completing the application: full name, FSA ID, date of birth, SSN, email
- 2022 federal tax forms (1040) or the reason why they weren’t filed
- Total current amount in checking and savings accounts
- Net worth of stocks, bonds, mutual funds, 401(k) plans, investment or rental property, parent-owned businesses, family farms, etc.
- Amount of child support received in 2022-2023 (for all children)
- Federal benefits (SNAP, WIC, TANF, etc.) received in 2022-2023
- If divorced or separated, determine which parent provides the majority of financial support
STEP ONE

CREATE A STUDENTAID.GOV ACCOUNT

In order to successfully complete the FAFSA, every contributor needs to create their own StudentAid.gov account, the new name for what was previously called the “FSA ID.” Your StudentAid.gov account will serve as your legal, electronic signature. This year’s application includes a checkbox to indicate that a parent does not have a Social Security Number, and checking this box will not have an impact on how much financial aid your student will receive.

Before you create an account, review the note below from the Federal Student Aid Office:

Because financial aid agreements are legally binding, you can’t create an account for someone else, even another family member. Parents and students must create their own accounts.

1. Go to https://studentaid.gov/fsa-id/create-account/account-info

Reminder: Do not use nicknames on the FAFSA. Provide your legal name as it appears on your Social Security card. Before your student submits their FAFSA, double and triple check that birthdates and Social Security Numbers were input correctly.

2. When filling out your personal information, you will be asked to enter your Social Security Number or check the “I don’t have a Social Security number” box.

“ I DON’T HAVE A SOCIAL SECURITY NUMBER ” CHECKBOX

In order to verify StudentAid.gov accounts if a student’s parent does not have a Social Security number, the parent will be asked up to four knowledge-based questions, which may include a previous address, phone number, former employers, or loan amount.

- Once the questions are answered correctly, the StudentAid.gov account will be verified immediately.
- If questions are not answered correctly on the first attempt, contributors will be required to provide additional information via email, and will need to provide identification (driver’s license, passport, or state or city ID card) or a utility bill.

ID MATCH & VERIFICATION FLOW

COURTESY OF THE NATIONAL COLLEGE ATTAINMENT NETWORK (NCAN)
3. Next, you will need to create a username and password. You will also need to enter an email address — make sure you enter an email address that you check frequently and will continue to have access to in the future.

4. You will be asked to enter your permanent address, and optionally, add a mobile phone number. FSA recommends setting up a mobile phone account in order to establish two-step verification.

5. You will be asked to select a preference for communication: email or postal mail for required communications, and email or text message for optional communications. This screen is also where you can choose your language preference among the 11 most commonly spoken languages in the United States.

6. You will also be asked to answer self-selected security questions. These questions will be used to confirm your identity in the event that you forget your password or username.

7. Once you provide all of your information and agree to Federal Student Aid’s Terms and Conditions, you will need to set up two-step verification using your email, phone number, or an authenticator app. A verification code will be sent to the validation method you chose. You will need to complete two-step verification every time you log into your StudentAid.gov account.

8. Once you have validated your account, you will be assigned a backup code. Write down this code, take a screenshot, or take a picture of it with your cell phone.

9. Once you verify that you have stored your backup code somewhere safe, your StudentAid.gov account is created, but full account access can take up to three days. You will receive an email indicating that your name, Social Security number, and date of birth match what is on record with the Social Security Administration (SSA). You will receive an email once your information is matched with the SSA.
Among the changes to the 2024-25 application, one of them is how to start the application. There are two options to start a new FAFSA form:

**SCENARIO 1:** Start the FAFSA form as a **student**. The student will then invite parents, and any other contributors, to enter their information. Contributors will only have access to their portion of the application, not the student’s responses.

**SCENARIO 2:** Start the FAFSA form as a **parent**. The parent will then invite the student, and any other contributors, to enter their information. In this instance, parents will be able to view responses to all questions on the application.

**SCENARIO 1: START THE FAFSA FORM AS A STUDENT**

2. Select “Start New Form” under “2024-25 FAFSA Form”.
3. Login using your StudentAid.gov account. Complete the two-step verification and confirm your contact information.
4. Indicate that you are starting the FAFSA form as a **Student**.
5. Review the informational pages, including an overview of the FAFSA form, how to add contributors, and information or documents you will need to complete the application. The application indicates that it will take about an hour to complete the form.
6. Once you select “Start FAFSA form,” review and verify that all your personal information is correct. Make any necessary corrections in your account settings.
7. Enter the date you (the student) became a legal resident. If you were born in the United States, enter your date of birth.
8. In order to be eligible for Federal Student Aid, all contributors must consent to share your federal tax information. Read through the information, then select “Approve” at the bottom of the page. **If you select “Decline,” you will not be eligible to receive federal student aid.**
WHAT IS THE FINANCIAL AID DIRECT DATA EXCHANGE (FADDX)?

The Financial Aid Direct Data Exchange (FADDX) was designed to be a faster, more streamlined version of the IRS Data Retrieval Tool (DRT). The Direct Data Exchange will help parents and students complete the FAFSA in a more timely and accurate manner by automatically populating the FAFSA with the majority of your required tax information.

The FADDX is anticipated to be more accurate than the DRT, but it may still not work for every user. The main reason that an information transfer may be unsuccessful is if the applicant(s) information does not match the information on the tax return. This could be your name or possibly your address if you have recently moved.

You may be able to enter your information manually if:

- You filed taxes outside of the United States
- Your StudentAid.gov account is not yet verified
- There was a recent change in marital status

Summary

Your consent and approval is needed to retrieve and disclose federal tax information (FTI). With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete your section of the student’s FAFSA® form. If you don’t provide consent and approval, the student will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn’t file a U.S. federal tax return or any tax return at all.

- Get your 2022 tax return information for the 2024–25 FAFSA form.
- FTI is used to determine the student’s eligibility for federal student aid.
- Tax return Information is required to complete the FAFSA form.

WANT TO LEARN MORE?

Join us for our financial aid webinars in February and March 2024!

Scan the QR code to RSVP:
SELECT YOUR CURRENT MARITAL STATUS AND INDICATE YOUR COLLEGE GRADE LEVEL:

You will be asked to indicate what your college grade level will be at the beginning of the 2024-2025 school year. If you have completed the FAFSA before and are applying for a renewal, the college grade level refers to your grade level in regards to completing your intended certificate or degree. It does not refer to the number of years you have attended college.

If you are currently a senior in high school and will be a first-time college student, be sure you select First Year (freshman).

WHAT IF...?

What if I am a high school student and I’m currently enrolled in college courses at a California community college, or have already completed community college courses? Should I still select First Year (freshman) for the purpose of the FAFSA?

Yes! You should still select First Year (freshman).

2. You will also be asked if you will already have a bachelor’s degree at the beginning of the 2024-25 school year. A “Yes” response will affect your dependency status and eligibility for aid, including the Federal Pell Grant.

DEPENDENCY STATUS

The next four pages of the application will ask questions to determine if you are a dependent or an independent. For dependent students, the government assumes that some financial support will come from the student’s parents, which is why your parent or guardian’s income information will be collected and used to calculate how much you receive in financial aid. Independent students are assumed to have no financial support from parents, so only the student’s income information is needed.
You are considered independent on the FAFSA if any of the following statements apply to you, as a student:

- You are currently serving on active duty in the U.S. armed forces for purposes other than training.
- You are a veteran of the U.S. armed forces.
- You have children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2024 and June 30, 2025.
- At any time since you turned 13, you were an orphan (no living biological or adoptive parent).
- At any time since you turned 13, you were in foster care.
- You are or were a legally emancipated minor, as determined by a court in their state of residence.
- You are or were in a legal guardianship with someone other than your parent or stepparent, as determined by a court in their state of residence.
- You will be 24 or older by January 1st of the school year for which you are applying for financial aid. For example, if you plan to start school in August 2024 for the 2024-2025 school year, you will be 24 by January 1st, 2024.
- You are married.
- You are working toward a master’s or doctorate degree (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.).
- At any time on or after July 1, 2023, you were unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless.

Again, if you are considered an independent, then you do not need to provide any parental information on the FAFSA. If you are considered a dependent, then parental information will be required.

The FAFSA Simplification Act allows students who are otherwise dependent to submit the FAFSA as a “provisional” independent student if they believe they may be eligible for independent status because of exceptional circumstances that prevent the student from contacting their parents. Students may be experiencing “unusual circumstances” if they:

- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents;
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;
- are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents.

If a dependent student’s parent is unwilling to provide their information, but the student does not meet the criteria above, there is an option to apply for a Direct Unsubsidized Loan only. If this is the case, the student should choose “Yes,” and a financial aid administrator at the student’s school will determine their eligibility.
INVITING CONTRIBUTORS TO COMPLETE THE APPLICATION

Depending on your dependency status, as well as your answers to the questions about your, and your parents’, marital status, the next step will be to invite contributors to complete their portion of the FAFSA.

Make sure that when you are inviting your parent or guardian as a contributor, you provide their full legal name and birthdate. You will be asked for their Social Security Number. If they do not have one, you should check the “My parent doesn’t have an SSN” box, and provide their address instead.

Your parent or guardian’s name, date of birth, and Social Security number (or mailing address) must match their permanent, legal information. Their email address does not need to match the one they used to create their StudentAid.gov account.

Contributors will receive an email inviting them to your FAFSA form. Invitations will automatically be resent after 7 and 14 days.

Note: In this scenario, a parentcontributor will join the IN-PROGRESS application that was started by the student.
Once your parent/guardian accepts the invitation and agrees to share their information by clicking “Continue,” they will begin their portion of the application. The “Completing the FAFSA Form as a Parent” section will walk them through the steps of completing their FAFSA portion of the form.

### STUDENT DEMOGRAPHICS

This portion of the application will ask questions about your gender, race, and ethnicity. These questions are for research purposes only; responses will not be shared with colleges and will not affect your financial aid eligibility. An option to “prefer not to answer” has been added to all demographic questions.

There are also questions on the following topics:

**Student**
- Citizenship status
- High school completion status

**Parent(s)**
- Education status
- Whether the student’s parent or guardian had been killed in the line of duty
COMPLETE THE FAFSA (STARTED BY THE STUDENT)

STEP THREE

STUDENT FINANCIALS

If you filed taxes in 2022, you will be asked to add the following information in this section of the application. Your parent or guardian will also provide information about their taxes in their portion of the application.

- IRA rollover into another IRA or qualified plan (if none, enter “0”)
- Pension rollover into an IRA or other qualified plan (if none, enter “0”)
- Foreign Earned Income Exclusion (if none, enter “0”)
- Optional: Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (these usually apply to those renewing their FAFSA form, not to first-time applicants)

You will also be asked to enter information about your assets. Your parent or guardian will also provide information about their assets in their portion of the application.

- Current total of cash, savings, and checking accounts (not including student aid) (if none, enter “0”)
- Current net worth of investments, including real estate. Net worth is the value of the investments minus any debts owed against them (if none, enter “0”)
- Current net worth of business and investment farms. Net worth is the value of the businesses or farms minus any debts owed against them (if none, enter “0”)

COLLEGES

Now, in the School Selection section of the FAFSA, you will indicate which colleges and universities should receive this application. If you are currently a senior in high school, the completed FAFSA should be sent to the colleges where you are seeking admission.
Pro Tip! Make sure you list more than one college in the School Selection section so you can compare costs and financial aid packages. Students may now add up to 20 colleges and universities to their FAFSA, which is 10 more than allowed in previous years!

Even if you are not planning to attend a university in California, it is important to list at least one California college or university for Cal Grant consideration.

School List Guidelines for California Residents
To be eligible for state grant aid in California, you must list an eligible in-state college. The order of schools in your college list will not impact your eligibility for state aid programs.

SIGNATURE

Congratulations! You did it! In order to submit the FAFSA, all contributors must sign the application. You can do this electronically by using your StudentAid.gov account. Once the application has been electronically signed and submitted, a confirmation number will appear. We recommend that you print the confirmation page, or take a picture of the screen with your cell phone.
STEP THREE

COMPLETE THE FAFSA

COMPLETING THE FAFSA FORM AS A PARENT

Go to https://studentaid.gov/h/apply-for-aid/fafsa. Login using your StudentAid.gov account.

If your student has already started an application, accept the invitation and agree to share your information by clicking “Continue.” You can skip to the “Consent to Share Federal Tax Information” section on page 53 of this guide.

IF YOU ARE STARTING A NEW APPLICATION, and plan to invite your student to complete their portion, select “Start New Form” under “2024-25 FAFSA Form.”

- Indicate that you are starting the FAFSA form as a Parent.
- Enter your student’s information to start a FAFSA form on their behalf. Do not use nicknames on the FAFSA. Provide their legal name and Social Security Number, or if they don’t have one, your permanent address. The student will receive an email inviting them to join the form. Invitations will automatically be resent after 7 and 14 days.
- Review the informational pages, including an overview of the FAFSA form, how to add contributors, and information or documents you will need to complete the application. The application indicates that it will take about an hour to complete the form.
- Once you select “Start FAFSA form,” review and verify that all your personal information is correct. Make any necessary corrections in your account settings.
- Enter the date the student became a legal resident. If your student was born in the United States, enter their date of birth.

PERSONAL CIRCUMSTANCES

1. Select your student’s current marital status and indicate their college grade level:

The student will be asked to indicate what their college grade level will be at the beginning of the 2023-2024 school year. If you have completed the FAFSA before and are applying for a renewal, the college grade level refers to your student’s grade level in regards to completing their intended certificate or degree. It does not refer to the number of years your student has attended college.

If your student is currently a senior in high school and will be a first-time college student, be sure they select First Year (freshman).
WHAT IF...?

What if my high school student is currently enrolled in college courses at a California community college, or has already completed community college courses? Should my student still select First Year (freshman) for the purpose of the FAFSA?

Yes! Your student should still select First Year (freshman).

2. You will also be asked if your student will already have a bachelor’s degree at the beginning of the 2024-25 school year. A “Yes” response will affect the dependency status and eligibility for aid, including the Federal Pell Grant.

STUDENT DEPENDENCY STATUS

The next four pages of the application will ask questions to determine if your student is a dependent or an independent. For dependent students, the government assumes that some financial support will come from the student’s parents, which is why your income information will be collected and used to calculate how much your student receives in financial aid. Independent students are assumed to have no financial support from parents, so only the student’s income information is needed.

Your student is considered an independent on the FAFSA if any of the following statements apply to your student:

- The student is currently serving on active duty in the U.S. armed forces for purposes other than training.
- The student is a veteran of the U.S. armed forces.
- The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2024 and June 30, 2025.
- At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).
- At any time since the student turned 13, they were in foster care.
- The student is or was a legally emancipated minor, as determined by a court in their state of residence.
- The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.
- The student will be 24 or older by January 1st of the school year for which they are applying for financial aid. For example, if they plan to start school in August 2024 for the 2024-2025 school year, they will be 24 by January 1st, 2024.

continued on the next page
• The student is married.

• The student is working toward a master’s or doctorate degree (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.).

• At any time on or after July 1, 2023, the student was unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless.

Again, if your student is considered an independent, then they do not need to provide any parental information on the FAFSA. If your student is considered a dependent, then parental information will be required.

CONSENT TO SHARE FEDERAL TAX INFORMATION

In order for your student to be eligible for Federal Student Aid, all contributors must consent to share your federal tax information. Read through the information, then select “Approve” at the bottom of the page.

If you select “Decline,” your student will NOT be eligible to receive federal student aid.

DEMOGRAPHICS

When the application was started by the Parent, the demographics section begins with questions about the parent’s marital status, which will determine whether their spouse or partner will need to be invited as a contributor.

If a your spouse or partner needs to be invited as a contributor:

• Enter your spouse or partner’s information to invite them to the application. Do not use nicknames on the FAFSA. Provide their legal name and Social Security Number, or if they don’t have one, their permanent address. Contributors will receive an email inviting them to join the form. Invitations will automatically be resent after 7 and 14 days.

• Enter your state of residence, along with the date you became a legal resident. If you were born in the United States, enter your date of birth.
Unlike previous years, your family size will automatically be calculated from your tax returns. If you did not file taxes, or if your family size is different from the number of individuals claimed on your 2022 tax return, you may enter the information manually.

You will be asked to indicate how many people in your family will be in college between July 1, 2024, and June 30, 2025. Unlike previous years, the number of students in college will no longer be considered when calculating students’ financial aid awards, meaning families with multiple children in college may receive less aid than awarded in previous years.

New! California is the first state in the nation to pass universal free meals. Both breakfast and lunch are provided for students in grades TK-12 at all public (district and charter) schools, regardless of financial circumstances. California students who attend a public (district or charter) school and receive universal free lunch can indicate that on the FAFSA if they have eaten a school-provided free meal at least once. By meeting these criteria and checking the box, families do not need to report assets on the FAFSA. (This means that students at private schools, and those who attend schools without universal free meals should not check this box.)

While most questions about your finances have been removed, and will automatically be filled in through the Financial Aid Direct Data Exchange (FADDX), this section will ask some questions about certain federal benefits. Your answers to these questions will not have a negative impact on your student's eligibility for federal student aid or other federal benefits. You will be asked for information on the following:

- Earned Income Tax Credit (EITC)
- Federal Housing Assistance
- Free or Reduced Price School Lunch
- Medicaid
- Refundable Credit for Coverage Under a Qualified Health Plan (QHP)
- Supplemental Nutrition Assistance Program (SNAP)
- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF)
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

FAMILY SIZE

Unlike previous years, your family size will automatically be calculated from your tax returns. If you did not file taxes, or if your family size is different from the number of individuals claimed on your 2022 tax return, you may enter the information manually.

Pro Tip! Have a copy of your tax return on hand, so you can see who is claimed. You will not be able to see the number that is pulled from your tax return; it will only ask if the number is different. Please note that if you enter a number that differs from your tax return, your student’s application may be chosen for verification.

You will be asked to indicate how many people in your family will be in college between July 1, 2024, and June 30, 2025. Unlike previous years, the number of students in college will no longer be considered when calculating students’ financial aid awards, meaning families with multiple children in college may receive less aid than awarded in previous years.
Harleen is a high school senior and is completing the FAFSA for the first time. Harleen’s parents are married, and she has two siblings: an older brother currently in his second year at Cal State Long Beach and a younger sister in 10th grade. Harleen’s grandmother and grandfather recently moved in and will now be fully supported financially by her parents. Harleen’s older brother just moved out of their family home to be closer to Cal State Long Beach.

Harleen’s family size for the purpose of the FAFSA is 7, and the number of family members attending college during her award year (2024-25 in this case) is 2.

Here’s why the family size is 7 and why the number of family members attending college is 2:

**Harleen’s Family Size**

<table>
<thead>
<tr>
<th>Member</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Harleen</td>
<td>1</td>
</tr>
<tr>
<td>Parents</td>
<td>2</td>
</tr>
<tr>
<td>Brother</td>
<td>1</td>
</tr>
<tr>
<td>Sister</td>
<td>1</td>
</tr>
<tr>
<td>Grandparents</td>
<td>2</td>
</tr>
</tbody>
</table>

Harleen’s family size includes: The parent (and their spouse), the student, and other people, if they now live with the parent and the parent will provide more than half of their support between July 1, 2024, and June 30, 2025. This includes dependent children who meet these criteria, even if they live apart because of college enrollment.

- Harleen, as the student applying for financial aid, counts as 1
- Harleen’s parents each count as 1 for a total of 2
- Harleen’s older brother counts as 1 in the family even though he lives outside of the house because he still receives more than half of his financial support from his parents, and will continue to receive financial support from his parents next school year
- Harleen’s younger sister counts as 1
- Harleen’s grandparents each count as 1, for a total of 2, because they will now be fully supported financially by her parents

Of the seven members in Harleen’s family, 2 will be in college during the 2024-25 school year: Harleen and her older brother. Applicants still indicate the number of family members in college because students may receive financial aid from their college or university that is influenced by this number. However, this number will no longer factor into the amount a student can receive through Federal Student Aid.

**WHAT IF...**

Harleen’s parents filed their tax return before her grandparents moved in. By consenting to the Financial Aid Direct Data Exchange (FADDX), their family size would automatically be imported, and would indicate a total of 5: Harleen’s parents, her two siblings, and herself.

When reporting family size in the FAFSA, Harleen’s parents are asked if their family size is different from the number of individuals claimed on their 2022 tax return.

Because they have their tax return on hand, they know that the number reported on their 2022 taxes was 5, but should now be 7 to account for Harleen’s grandparents. They should select “Yes,” and manually enter the number of dependents.
Malcolm is a high school senior and is applying for financial aid for the first time. His parents are divorced and he has two younger sisters. Malcolm’s parents have joint custody of all three children, but Malcolm and his two sisters lived with their mother more than their father in the past 12 months. Malcolm’s mother is now remarried.

In this case, Malcolm’s family size is 5. Here’s why:

- Malcolm, as the student applying for financial aid, counts as 1
- Malcolm’s mother counts as 1 because Malcolm has lived with her more than his father over the past 12 months (for the purposes of calculating “family size,” she is considered the custodial parent)
- Malcolm’s stepfather counts as 1, because he is legally married to Malcolm’s mother (the custodial parent)
- Malcolm’s younger sisters count as 2

Two things are important to note about Malcolm’s household:

1. When filling out his FAFSA, Malcolm should provide financial information about his mother (Parent 1) and stepfather (Parent 2). Malcolm should not provide his father’s financial information because his mother (the custodial parent for the purpose of the FAFSA) is remarried. (Reminder: there is a flowchart on page 35 of this guide that will help you determine who is considered a parent for the FAFSA.)

2. If Malcolm’s mother is planning to file taxes and she does not plan to claim Malcolm, she is still considered his custodial parent for the FAFSA. She will need to indicate on next year’s FAFSA form that her family size is different from the number of individuals claimed on her 2023 tax return.
**STEP THREE**

**COMPLETE THE FAFSA AS A PARENT**

**TAX RETURN INFORMATION**

While most tax return information is automatically imported, you will be asked to add the following information in this section of the application:

- IRA rollover into another IRA or qualified plan (if none, enter “0”).
- Pension rollover into an IRA or other qualified plan (if none, enter “0”).
- Foreign Earned Income Exclusion (if none, enter “0”).
- Optional: Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (these usually apply to those renewing their FAFSA form, not to first-time applicants).

**ASSETS**

You will be asked to enter the following information to report your assets:

- Annual child support received for the last complete calendar year.
- Current total of cash, savings, and checking accounts (not including student aid).
- Current net worth of investments, including real estate. Net worth is the value of the investments minus any debts owed against them.
- Current net worth of business and investment farms. Net worth is the value of the businesses or farms minus any debts owed against them.

**Reminders:**

- The 2024-25 application considers child support received as an asset, not income.
- The 2024-25 application removed two asset reporting exceptions. Family farms and small businesses are now considered assets that are available to help pay for college, unless the family uses a farm as their primary residence.
Congratulations! You did it! In order to submit the FAFSA, you and your student must sign the application. You can do this electronically by using your StudentAid.gov account. Once the application has been electronically signed and submitted, a confirmation number will appear. We recommend that you print the confirmation page, or take a picture of the screen with your cell phone.

**NEW: PARENTS WITHOUT A SOCIAL SECURITY NUMBER**

In previous years, if the parent does not possess a valid Social Security Number, the application required parents to print the signature page and mail it in.

This year, paper signature pages have been eliminated. All contributors, regardless of their citizen status, are required to sign the FAFSA **electronically** with their StudentAid.gov account.

Remember, all contributors need their own StudentAid.gov account, and will be able to create one, even if they do not have a Social Security Number.

If you are completing the **paper FAFSA form** rather than completing it online, mail your application to:

Federal Student Aid Programs  
P.O. Box 7564  
London, KY 40742-7654

**WANT TO LEARN MORE?**
Join us for our financial aid webinars in February and March 2024!
Scan the QR code to RSVP:
Tell us about your financial aid experience!
Win prizes!

CALIFORNIA DREAM ACT APPLICATION (CADAA)
WHAT IS THE CALIFORNIA DREAM ACT APPLICATION (CADAA)?

The California Dream Act allows both undocumented and nonresident documented students who meet certain criteria to apply for and receive varying types of institutional and state-administered financial aid in California — eligible students complete the California Dream Act Application (CADAA) to access this aid.

If your student has been granted a Social Security Number and permanent residency they should be completing the Free Application for Federal Student Aid (FAFSA). If your student has been granted a Social Security Number for work-related purposes and is still awaiting the completion of their asylum/residency case they should complete the CADAA.

THE CADAA IS...

- used for applying for state financial aid in California. This includes University of California grants, California State University grants, Cal Grants, the California College Promise Grant, and other college-specific awards.
- a safe application that does not impact an applicant’s future immigration status.
- processed, at no cost, by the California Student Aid Commission.

THE CADAA IS NOT...

- an application for federal financial aid.
- related to the Deferred Action for Childhood Arrivals (DACA) program.
- a pathway to U.S. citizenship.
- used to apply for financial aid outside of California. It is specific to California. If your student is not eligible for federal financial aid and is interested in attending a college outside of California, then you will need to look into additional programs and services specific to the college and state of interest.
Here we are, the California Dream Act Application (CADAA). Before we walk through the CADAA step-by-step, have you confirmed which of the two applications — Free Application for Federal Student Aid (FAFSA) or CADAA — is appropriate for your student? As a reminder, please review the eligibility requirements:

You are eligible to complete the FAFSA if you are a:
- U.S Citizen
- Permanent Resident
- Eligible non-citizen
- T Visa holder

You are eligible to complete the CADAA if you:
- Are undocumented
- Have a valid or expired DACA
- Are a U Visa holder
- Have Temporary Protected Status (TPS)
- Meet the nonresident exemption requirements under AB 540/SB 68

If you have questions about whether or not your student meets in-state tuition requirements, check out this tool created by Immigrants Rising.

You can only fill out one application per year.

Reminder: If your student has Temporary Protective Status (TPS) or holds a U Visa, they can apply for state financial aid through the CADAA, even if they do not meet the AB 540/ SB 68 requirements.

WHAT IS AB 540/SB 68?

If your student is a California resident, they will pay significantly lower tuition than an out-of-state student looking to attend a California 2- or 4-year college. AB 540 is a California law that ensures qualified students pay in-state resident tuition and fees to attend a 2- or 4-year college in California instead of the more expensive nonresident fees. SB 68 expanded AB 540 by allowing students to count years spent at a California community college or adult school toward eligibility. Students — including undocumented students — must meet the following three AB 540/SB 68 requirements (time and coursework, degree/unit, and completed nonresident exemption request) to be eligible for in-state rates:

- Three years of credit from a California high school
- Three years of total attendance at any combination of a California elementary school, California middle school, or California high school
- OR
- Three years of attendance (or the equivalent) at a California high school, a California adult school, or a California community college*

*Note: Only a maximum of two years at a California community college counts toward meeting this requirement. An additional year at another approved California institution is needed to meet the requirement in full.

Degree or Unit Requirements: Any one of the following will satisfy this particular requirement:
- Graduation from a California high school (or the equivalent)
- Attainment of an associate’s degree from a California community college
- Fulfillment of minimum transfer requirements from a California community college to a UC or CSU

Completed Nonresident Exemption Request (if applicable): The California Nonresident Exemption Request form states that you meet the AB 540 requirements.

NEW!

In 2023, the California Student Aid Commission (CSAC) partnered with Assembly Higher Education Committee Chair Mike Fong to introduce AB 1540, which simplifies how CADAA applicants access financial aid. This law, which was passed in October 2023, removes extra steps that make it difficult for undocumented students to receive their awards. This bill integrates the California Dream Act Application and the AB 540 Affidavit, allowing students to submit only one application.
WHAT PARENTS NEED TO KNOW ABOUT THIS YEAR’S CHANGES TO THE CADAA

There are several enhancements to the CADAA this year, which have been informed by recommendations of a California higher education work group, focused on solutions that reduce challenges for undocumented students accessing financial aid. Here are some of the most significant changes parents should know about:

NEW TERMINOLOGY

- **Student Aid Index (SAI):** The process of determining how much federal student aid a student will receive was previously called Expected Family Contribution (EFC). The 2024-25 FAFSA now uses the Student Aid Index (SAI). Whereas students with the greatest need previously had an EFC of 0, the SAI can go as low as negative $1,500, so more students will qualify for aid. The new terminology clarifies that this number is meant to be used by colleges to determine how much aid to provide each applicant, NOT to suggest how much a family must pay or how much aid a student will actually receive. The State Higher Education Executive Officers Association (SHEEO) estimates that this change will benefit 78% of applicants. 13% of applicants will see no change, and about 8% of applicants will see a higher SAI than their previous EFC calculation.

- **Other Financial Assistance (OFA)** is a term used instead of Estimated Financial Assistance (EFA) and can include non-federal scholarships, and institutional grants or loans. A student’s need is determined by the following formula:

\[
\text{NEED} = \text{COST OF ATTENDANCE} - \text{STUDENT AID INDEX} - \text{OTHER FINANCIAL ASSISTANCE} \\
\text{(COA)} - \text{(SAI)} - \text{(OFA)}
\]

CHANGES TO THE APPLICATION

- Questions have been changed to align, as much as possible, with the Free Application for Federal Student Aid (FAFSA).

- Three are new technical specifications that mirror the FAFSA in order to properly process the Student Aid Index (SAI).

- Students may list up to 20 colleges on the 2024-25 application.

- There is a CADAA training video added to the login/registration page.

- The 2024-25 CADAA will include the AB 540 Affidavit, which eligible students complete in order to qualify for in-state tuition. This integration allows students to submit only one application, rather than two.
WHAT PARENTS NEED TO KNOW ABOUT THIS YEAR’S CHANGES TO THE CADAA

- “Help & Hints” buttons (1) are more visible, or will be displayed automatically.
- Questions about tax returns will include more “Help & Hints” information and visual aids.
- Parental signatures are now built into the application, which eliminates the need to create a separate PIN (as was the case in previous years).
- The account registration process has been improved.

WHAT HASN’T CHANGED

- **The CADAA will keep the same number of questions as in previous years.** You may have heard that FAFSA has been significantly shortened for the 2024-25 award year, because questions about tax returns have been removed.

- **The new CADAA will have similar income reporting requirements and questions.** Applicants completing the FAFSA must consent to the Financial Aid Direct Data Exchange (FADDX), which allows the application to connect to the IRS to retrieve information from tax returns. The CADAA does not include the FADDX, so applicants will need to enter tax information manually.

- **The CADAA will retain language about income from the student and parents.** The 2024-25 FAFSA has updated terminology, using “contributors” to describe a student’s parent(s) or spouse. The CADAA will continue to refer to each individual by role: student, parent, or spouse.

STEP ONE

ACCESS THE CADAA

If you are planning to submit the California Dream Act Application electronically, you can access the application by visiting [https://dream.csac.ca.gov](https://dream.csac.ca.gov). This is the official California Student Aid Commission website. It is important to note that the electronic application is only available in English.

If you would like a paper application, you can access the appropriate PDF here: [https://www.csac.ca.gov/post/resources-california-dream-act-application](https://www.csac.ca.gov/post/resources-california-dream-act-application). The paper application is available in both Spanish and English.
STEP ONE
ACCESS THE CADAA

Reminder: Selective Service registration is no longer a requirement for male students aged 18-25 to receive state financial aid. Failure to register, however, may impact future opportunities.

If you are completing the CADAA for the first time, you will need to create a CSAC account:

1. Select “Click here for first time account registration

2. Indicate whether you have a Social Security Number, and verify that you meet the listed AB 540 criteria.

3. Complete the form to create an account. Once created, you will receive an email with instructions to create a password.

STEP TWO
START THE CADAA!


2. Check your email for a verification code. Enter the code to access your application.

3. Start a new application by selecting the “2024-2025 School Year” button.

4. Review the tips for completing the California Dream Act Application.
STEP THREE

COMPLETE THE STUDENT PORTION

1. PERSONAL IDENTIFIERS

For this first section, your student will be asked to provide general information such as: legal name (as it appears on school records), birth date, mailing address, and citizenship status.

This portion of the application will ask questions about your student’s gender, race, and primary language spoken in your home. These questions are for research purposes only; responses will not be shared with colleges and will not affect financial aid eligibility. An option to “prefer not to answer” has been added to all demographic questions.

2. PERSONAL CIRCUMSTANCES

1. Select your student’s current marital status and indicate their college grade level:

   Indicate what the student’s college grade level will be at the beginning of the 2023-2024 school year. If you have completed the CADAA before and are applying for a renewal, the college grade level refers to your student’s grade level in regards to completing their intended certificate or degree. It does not refer to the number of years your student has attended college.

   If your student is currently a senior in high school and will be a first-time college student, be sure they select First Year (freshman).

   WHAT IF...?

   What if my high school student is currently enrolled in college courses at a California community college, or has already completed community college courses? Should my student still select First Year (freshman) for the purpose of the CADAA?

   Yes! Your student should still select First Year (freshman).

2. You will also be asked if your student will already have a bachelor’s degree at the beginning of the 2024-25 school year.
STEP THREE

COMPLETE THE STUDENT PORTION

STUDENT DEPENDENCY STATUS

This section of the application will ask questions to determine if your student is a dependent or an independent. For dependent students, the government assumes that some financial support will come from the student’s parents, which is why your income information will be collected and used to calculate how much your student receives in financial aid. Independent students are assumed to have no financial support from parents, so only the student’s income information is needed.

Your student is considered an independent on the CADAA if any of the following statements apply to your student:

- The student is currently serving on active duty in the U.S. armed forces for purposes other than training.
- The student is a veteran of the U.S. armed forces.
- The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2024 and June 30, 2025.
- At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).
- At any time since the student turned 13, they were in foster care.
- The student is or was a legally emancipated minor, as determined by a court in their state of residence.
- The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.
- The student will be 24 or older by January 1st of the school year for which they are applying for financial aid. For example, if they plan to start school in August 2024 for the 2024-2025 school year, they will be 24 by January 1st, 2024.
- The student is married.
- The student is working toward a master’s or doctorate degree (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.).
- At any time on or after July 1, 2023, the student was unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless.

Again, if your student is considered an independent, then they do not need to provide any parental information on the FAFSA. If your student is considered a dependent, then parental information will be required.
Step Three

Complete the Student Portion

Demographics

Students will be asked to provide the highest level of schooling completed by their parents. For the purpose of this application, a parent is defined as biological or legally adoptive (this includes same-sex parents and unmarried parents living together). A stepparent can also be considered a parent if the individual is currently legally married to the student’s primary custodial parent. (For more information on how a parent is defined, please review Who is “Considered a Parent for the FAFSA and CADAA?”)

High School Information

1. Indicate the student’s high school completion status at the beginning of the 2024-25 school year.

2. If necessary, select the type of certificate or exam the student will have completed at the beginning of the 2024-25 school year. Click the information (i) icon for details on the GED, HiSET, TASC, and CHSPE.

3. There is an optional question about the student’s 10-digit Statewide Student ID (SSID) number. CSAC will use this information to match your application with educational records, such as your GPA. You can find this number on your high school transcript. Students attending private schools in California may leave this question blank.

4. Fill out the information about the student’s high school. Click “Search” and select the correct high school from the list.

Financials

This section of the application will ask questions about your student’s tax filing status.

1. Indicate whether the student has, or will, file a 2022 tax return with the IRS.

2. Indicate whether the student earned income in a foreign country or was otherwise exempt from filing a tax return.

3. Select the student’s filing status for their 2022 tax return. If the student lives with their parents and is not married, select “Single”.
4. Fill out the information from the student’s 2022 tax return. Clicking the information (i) icon will give you information about where to find each piece of information.

5. Indicate whether a Schedule A, B, D, E, F, or H was/will be filed with the student’s 2022 IRS Form 1040. This question will also be asked in the parent section. To learn more, visit https://www.irs.gov/forms-pubs/schedules-for-form-1040.

6. Provide information about the student’s current total of Cash, Savings, and Checking Accounts, as well as the student’s Net Worth of Investments, Including Real Estate. This does not include financial aid awarded, or the home that the student lives in.

**COLLEGES**

The school choices section of the CADAA is used to inform processors which universities should receive the completed application. As a reminder, the CADAA is an application for state aid in California only — this application cannot be used for colleges outside of California, or to access federal student aid funds.

1. Your student will indicate whether they are interested in the California Dream Act Service Incentive Grant (DSIG) Program. You can find information on this program on page 25 of this guide.

2. Fill out the information about the colleges that your student is applying to, or is interested in attending. Click “Search” and select the correct high schools from the list.

Pro Tip! Make sure your student lists more than one college in the School Selection section so they can compare costs and financial aid packages. Students may now add up to 20 colleges and universities to their FAFSA, which is 10 more than allowed in previous years!
STEP THREE

COMPLETE THE STUDENT PORTION

NONRESIDENT TUITION EXEMPTION

The 2024-25 CADAA now includes the AB 540 Affidavit, which eligible students complete in order to qualify for in-state tuition. This integration allows students to submit only one application, rather than two.

Answer all the questions carefully, and click the information icon when you need clarification. This section of the application is the only way for students to qualify for in-state tuition rates, which will save your family money. (See page 15 of this guide for a look at how tuition costs differ for resident and non-resident students.)

STEP FOUR

COMPLETE THE PARENT PORTION(S)

Once the student has completed their portion of the application, it is now time for you, the parent, to fill out the remaining information.

Note: If the student is married, their spouse will complete this portion of the application instead of their parent(s).

1. Determine whose information to include in the application. (Reminder: there is a flowchart on page 35 of this guide that will help you determine who is considered a parent for the CADAA.)

PERSONAL IDENTIFIERS

1. Provide the parent’s legal name and birth date. Double check that all the information you included is correct.

2. While it is optional to include the parent’s phone number and email address, provide these to allow for more ease of communication about your student’s application.

3. Provide the parent’s mailing address, regardless of whether the address is in California, Canada, Mexico, a U.S. territory, or a military installation. A valid mailing address is required.

WANT TO LEARN MORE?
Join us for our financial aid webinars in February and March 2024!

Scan the QR code to RSVP:
1. Select the appropriate response that describes the parent’s marital status. Answer this question with the status that is correct as of the day you are filling out the application.

2. Provide the state where the parent lives, and when they began living in that state. If the parent was born in that state, enter their date of birth.

3. Provide the size of the parents’ household. To report this number accurately, include:
   - the student applying for financial aid
   - the student’s parents (If the parents are divorced, count only the custodial parent. If the custodial parent is remarried, count the stepparent)
   - the parents’ other children (even if they do not live with the parents) if (a) the parents will provide more than half of their support between July 1, 2024 and June 30, 2025, or (b) the children are considered dependent based on the questions in the dependency status section of the CADAA
   - other people who now live with the student’s parents and receive more than half of their support and will continue to receive more than half of their support from the student’s parents between July 1, 2024 and June 30, 2025.

4. Indicate how many people in the parents’ household will be college students between July 1, 2024 and June 30, 2025.
   - Do not include parents as college students.
   - To be counted in the answer for this question, members of the household must be enrolled (at least part-time) in a program that leads to a college degree or certificate.
Harleen is a high school senior and is completing the CADAA for the first time. Harleen’s parents are married, and she has two siblings: an older brother currently in his second year at Cal State Long Beach and a younger sister in 10th grade. Harleen’s grandmother and grandfather recently moved in and will now be fully supported financially by her parents. Harleen’s older brother just moved out of their family home to be closer to Cal State Long Beach.

Harleen’s family size for the purpose of the CADAA is 7, and the number of family members attending college during her award year (2024-25 in this case) is 2.

Here’s why the family size is 7 and why the number of family members attending college is 2:

Family size includes: The parent (and their spouse), the student, and other people, if they now live with the parent and the parent will provide more than half of their support between July 1, 2024, and June 30, 2025. This includes dependent children who meet these criteria, even if they live apart because of college enrollment.

- Harleen, as the student applying for financial aid, counts as 1
- Harleen’s parents each count as 1 for a total of 2
- Harleen’s older brother counts as 1 in the family even though he lives outside of the house because he still receives more than half of his financial support from his parents, and will continue to receive financial support from his parents next school year
- Harleen’s younger sister counts as 1
- Harleen’s grandparents each count as 1, for a total of 2, because they will now be fully supported financially by her parents

\[
\begin{align*}
1 \text{ (Harleen)} & + 2 \text{ (parents)} + 1 \text{ (brother)} + 1 \text{ (sister)} + 2 \text{ (grandparents)} = 7 
\end{align*}
\]

Of the seven members in Harleen’s family, 2 will be in college during the 2024-25 school year: Harleen and her older brother. Applicants still indicate the number of family members in college because students may receive financial aid from their college or university.

What if Harleen’s younger sister decides to enroll in college courses when she is an 11th grader? Does she then count as another dependent from the household enrolled in college?

No. Only students who will attend an eligible college or university on at least a half-time basis for the purpose of obtaining a certificate or degree may be counted in the number of college students on the CADAA. Additionally, Harleen’s younger sister does not yet have a high school diploma (or its equivalent) so she should not be included in the “Number in College” count.
Malcolm is a high school senior and is applying for financial aid for the first time. His parents are divorced and he has two younger sisters. Malcolm’s parents have joint custody of all three children, but Malcolm and his two sisters lived with their mother more than their father in the past 12 months. Malcolm’s mother is now remarried.

In this case, Malcolm’s household size is 5. Here’s why:

- Malcolm, as the student applying for financial aid, counts as 1
- Malcolm’s mother counts as 1 because Malcolm has lived with her more than his father over the past 12 months (for the purposes of the calculating “family size,” she is considered the custodial parent, she is considered the custodial parent)
- Malcolm’s stepfather counts as 1, because he is legally married to Malcolm’s mother (the custodial parent)
- Malcolm’s younger sisters count as 2

MALCOLM’S HOUSEHOLD SIZE

1 (Malcolm) + 1 (mother) + 1 (stepfather) + 2 (sisters) = 5

Two things are important to note about Malcolm’s family:

1. When filling out his CADAA, Malcolm should provide financial information about his mother (Parent 1) and stepfather (Parent 2). Malcolm should not provide his father’s financial information because his mother (the custodial parent for the purpose of the CADAA) is remarried.

2. If Malcolm’s mother is planning to file taxes and she does not plan to claim Malcolm, she is still considered his custodial parent for the CADAA.

WANT TO LEARN MORE?
Join us for our financial aid webinars in February and March 2024!

Scan the QR code to RSVP:
Step Four: Complete the Parent Portion(s)

Financials

In order to better understand your family's financial need, this section will ask some questions about certain federal benefits. You will be asked for information on the following:

- Earned Income Tax Credit (EITC)
- Federal Housing Assistance
- Free or Reduced Price School Lunch
- Medicaid
- Refundable Credit for Coverage Under a Qualified Health Plan (QHP)
- Supplemental Nutrition Assistance Program (SNAP)
- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF)
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

2022 Tax Return Information

1. You will be asked if the parent(s) filed, or will file, a 2022 IRS Form 1040 or 1040-NR. Indicate whether the parent filed/will file jointly with a current spouse.

2. Fill out the information from the parent’s 2022 tax return. Clicking the information icon will give you information about where to find each piece of information.

3. Complete information about the parent’s finances, including:

- Taxable earnings from need-based employment programs (if none, enter “0”).
- IRA rollover into another IRA or qualified plan (if none, enter “0”).
- Pension rollover into an IRA or other qualified plan (if none, enter “0”).
- If a Schedule A, B, D, E, F, or H was/will be filed with the parent’s 2022 IRS Form 1040. To learn more, visit https://www.irs.gov/forms-pubs/schedules-for-form-1040.
- Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (these usually apply to those renewing their FAFSA form, not to first-time applicants).
- Foreign Earned Income Exclusion (if none, enter “0”).
- Child support received in the last calendar year (if none, enter “0”).
STEP FOUR

COMPLETE THE PARENT PORTION(S)

- Current total of Cash, Savings, and Checking Accounts.
- Current Net Worth of Investments, Including Real Estate, but not including the home you live in (if none, enter “0”).
- Net Worth of Businesses and Investment Farms (if none, enter “0”).

4. If necessary, include information about your spouse or partner. They will also provide personal and financial information in this portion of the application.

STEP FIVE

FINISH THE CADAA

Congratulations! You did it! In order to submit the CADAA, you and your student must sign the application:

1. Read the information carefully and check the boxes to agree to the terms and agreements.

2. Once all the boxes are checked, the student’s electronic signature will appear in the box.

3. In order to provide the parent signature, select “My parent/legal guardian can provide their signature now.”

4. Read the information carefully and check the boxes to agree to the terms and agreements.

5. Once all the boxes are checked, the parent’s electronic signature will appear in the box.

6. Click “Submit”.

Once the application has been electronically signed and submitted, a confirmation number will appear. We recommend that you print the confirmation page, or take a picture of the screen with your cell phone.

IF YOU ARE COMPLETING THE PAPER CADAA FORM:

All completed and signed paper applications should be mailed to:

California Student Aid Commission, Cal Grant Operations
P.O. Box 419027
Rancho Cordova, CA 95741-9027
Calculating college costs
How much does college actually cost? College cost calculators are meant to help you better understand how much your student’s college education will really cost, and give you an opportunity to analyze and compare financial aid award offers.

- College Cost Calculator (uAspire)

Resources for foster youth
There are a wide range of supports and programs available to current and former foster youth to help cover higher education costs. The resources below provide important information on how to complete the FAFSA or CADAA as a foster youth student and financial aid award opportunities available in California.

- Financial Aid Guide for California Foster Youth (John Burton Advocates for Youth)
- Foster Youth Students (California Student Aid Commission)
- Step-by-step guide on how to fill out the FAFSA as a foster youth (iFoster)

Resources for mixed-status families
If a member of your family is undocumented, many questions can arise when applying for financial aid and getting ready to pay for college. The resources below from Immigrants Rising can clear up some confusion and point you in the right direction for further support.

- Better FAFSA for Mixed-Status Families: Top 10 Things to Know So You Can Prepare (Immigrants Rising)
- CADAA checklist and Cal Grant checklist (Immigrants Rising)
- California In-State Tuition Tool (Immigrants Rising)
- FAFSA vs. CA Dream Act: Apply to the Correct Financial Aid in CA (Immigrants Rising)

Scholarships: Where to find them and what to be aware of if your student receives one
Scholarships can really help families reduce the cost of college. Find out more about scholarship programs and opportunities (including college savings plans and Promise programs) and learn about what you can do if your student’s selected college illegally reduces or cancels financial aid awards as a result of outside scholarships (scholarship displacement).

- Applying for scholarships and fellowships that do not require proof of citizenship (Immigrants Rising)
- California Kids Investment and Development Savings Program (CalKIDS)
- MyPromise (College Promise)
- Navigating Scholarship Displacement with Your Students (Northern California College Promise Coalition)
- Scholarship search database (Fastweb)

Student loan forgiveness
In June 2023, the Supreme Court blocked the Biden Administration’s student loan forgiveness plan. However, there are still ways for qualifying students to apply for forgiveness, which means you are no longer required to repay some or all of your loan.

- One-Time Student Loan Forgiveness (Federal Student Aid Office)
- Public Service Loan Forgiveness: What It Is, How It Works (NerdWallet)

Your student submitted the FAFSA or CADAA, what’s next?
Deciding what path to choose after high school is a huge step for students and families and there are so many questions and factors to consider. A Parent’s Guide to College Conversations is another resource in GO’s parent guide franchise that explores financial aid award letters and college cost-saving opportunities, and offers tips for families on how to have healthy, productive conversations with their children about their futures. This resource is also available in Spanish. Watch our website for an updated version of this guide being released in April 2024.
A Parent’s Guide to Financial Aid would not have been possible without the contributions of so many individuals and organizations. We are grateful to the GO staff members who helped bring this resource to life for California families by providing hours and hours of research, writing, edits, design, and translation support.

We are so thankful to the partners and champions whose financial support help to fuel this work:
- GO Public Schools Board of Directors
- Stockton Scholars a Program of the Reinvent Stockton Foundation
- College Futures Foundation

If you would like to provide sponsorship for future guides or upcoming financial aid webinars from GO Public Schools, please reach out to Mariko Kawashima at: mkawashima@gopublicschools.org
We are thankful for the individuals and organizations that have contributed to A Parent’s Guide to Financial Aid over the years, especially those involved in the development of the inaugural guide: Sara Sandhu, formerly of GO Public Schools and currently of College Futures Foundation, and Miguel Molina of the Richmond Promise.

We would also like to thank the staff of uAspire, The California Student Aid Commission, and The National College Attainment Network for providing guidance on the New FAFSA, and Immigrants Rising for the resources that are linked throughout this guide. Finally, we are grateful for our partners and other community-based organizations that are sharing this guide with families across California.

Stay tuned for upcoming events and publications from GO Public Schools!

An Educator’s Guide to Financial Aid Completion – Spring 2024

A Parents Guide to College Conversations – April 2024

Financial Aid Webinars

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Tell us about your financial aid experience!
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