A PARENT'S GUIDE TO FINANCIAL AID

Tell us about your financial aid experience!
Win prizes!

UPDATED FOR THE 2023-24 AWARD YEAR

Go Public Schools
An Education Advocacy Organization

Tell us about your financial aid experience!
Win prizes!

Stockton Scholars
Program of The Stockton Foundation
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.

College was both a tangible, ever-present concept and a mystery to me. 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?

Despite being a strong student and able to apply to many colleges for free, I graduated from high school ineligible to attend a state university. This meant my aspirations of attending college would likely come with a hefty price tag.

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 it was necessary to be able to afford the rising costs of college year after year.

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. But far too many financial aid applications are left incomplete each year and, subsequently, millions of dollars in aid are left unallocated. It’s time to change this reality.

AB 469, a measure supported by GO’s network of families, now requires 12th graders in California to complete the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA) starting this school year. We know that the implementation of this new law will require support and innovation from the entire community, and we’re ready and eager to do our part.

We invite you — a champion for students — to join these efforts. Follow this link to stay connected to our state-level and local advocacy work and to learn more about how you can get involved.

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 happiness, 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.
GLOSSARY OF TERMS

AB 469
A California law that requires 12th graders to complete the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA), or formally opt out.

AB 540
A California law that allows nonresident students, including undocumented students, to pay the same tuition rate as California residents to attend a California college, provided they meet certain eligibility requirements. SB 68 expands AB 540 to enable students to count years spent at a California community college or an adult school toward AB 540 eligibility.

California College Promise Grant (formerly known as the BOG Fee Waiver)
Waives the per-unit tuition fees ($46/unit) for students planning to, or currently attending, a California community college.

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.

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.

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 (AB 540 students). This loan is borrowed money and must be repaid with interest.

Expected Family Contribution (EFC)
A measure of a family’s ability to contribute financially to a student’s college education, as calculated by a formula established by law. A family’s taxed and untaxed income, assets, and benefits (such as unemployment and Social Security) are all considered in the formula. A family’s size and the number of family members attending college during the year are also considered.

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.

**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 Student 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](studentaid.gov/pslf) 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 will be prohibited from displacing private scholarships meeting certain criteria, starting in the 2023-24 school year.

**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 2021 left an estimated $3.75 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 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.
Financial aid application completion is on the rise in California, as recent data shows an increase of over 7 percent from the 2020-21 school year. For some California school districts, their 2021-22 completion rates have exceeded their pre-pandemic percentages. Yet, for low-income and first-generation students across California, there is still more ground to gain.

California households with an income of $40k and under saw a 5 percent increase in filing when compared to last school year, but this is still almost 6 percent lower when compared to 2020.

California saw 6.4 percent more first-generation college students apply for financial aid in 2022, but this is roughly 4 percent lower than completion rates in 2020.
WORkbook GOALS AND OVERVIEW

No matter how old your child is, it is never too early to start planning for college. As such, 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 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
1 https://www.nerdwallet.com/blog/loans/student-loans/missed-free-financial-aid/
2 https://www.ncan.org/page/NationalFAFSACompletionRatesforHighSchoolSeniorsandGraduates
WHAT IS FINANCIAL AID?

Tell us about your financial aid experience!

Win prizes!
FINANCIAL AID OVERVIEW

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 Expected Family Contribution (EFC) is a measure of a family’s ability to contribute financially to a student’s college education, as calculated by a formula established by law. A family’s taxed and untaxed income, assets, and benefits (such as unemployment and Social Security) are all considered in the formula. A family’s size and the number of family members attending college during the year are also considered.

To determine a student’s financial need, we subtract the Expected Family Contribution from the Cost of Attendance.

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>$22,734</td>
</tr>
<tr>
<td>California State University - East Bay</td>
<td>$6,995</td>
<td>$1,152</td>
<td>$19,812</td>
<td>$23,130</td>
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<td>$6,664</td>
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<td>California State University - Los Angeles</td>
<td>$6,792</td>
<td>$1,253</td>
<td>$22,631</td>
<td>$25,668</td>
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<tr>
<td>California State University - Stanislaus</td>
<td>$7,736</td>
<td>$1,252</td>
<td>$14,656</td>
<td>$21,108</td>
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<tr>
<td>City College of San Francisco (2-year college)</td>
<td>$1,696</td>
<td>$1,971</td>
<td>No on-campus housing</td>
<td>$22,644</td>
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<tr>
<td>Contra Costa College (2-year college)</td>
<td>$1,104</td>
<td>$1,152</td>
<td>No on-campus housing</td>
<td>$28,134</td>
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<td>Fresno City College (2-year college)</td>
<td>$1,330</td>
<td>$1,971</td>
<td>No on-campus housing</td>
<td>$19,499</td>
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<tr>
<td>Humboldt State University</td>
<td>$7,858</td>
<td>$1,090</td>
<td>$15,902</td>
<td>$17,152</td>
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<tr>
<td>Loyola Marymount University</td>
<td>$55,441</td>
<td>$1,125</td>
<td>$20,303</td>
<td>$22,644</td>
</tr>
<tr>
<td>Modesto Junior College (2-year college)</td>
<td>$1,276</td>
<td>$1,152</td>
<td>No on-campus housing</td>
<td>$22,690</td>
</tr>
<tr>
<td>Saint Mary's College of California</td>
<td>$53,572 ($+330 in fees for new students)</td>
<td>$1,152</td>
<td>$19,455</td>
<td>N/A</td>
</tr>
<tr>
<td>San Diego State University</td>
<td>$8,174</td>
<td>$1,146</td>
<td>$22,790</td>
<td>$19,982</td>
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<tr>
<td>University of California - Berkeley</td>
<td>$14,796</td>
<td>$1,140</td>
<td>$23,678 (campus residence hall)</td>
<td>$18,978</td>
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<tr>
<td>University of California - Davis</td>
<td>$15,274</td>
<td>$1,221</td>
<td>$19,905 (campus residence hall)</td>
<td>$14,551</td>
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<tr>
<td>University of California - Merced</td>
<td>$13,738</td>
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<tr>
<td>University of California - Riverside</td>
<td>$15,917</td>
<td>$1,550</td>
<td>$20,750 (campus residence hall)</td>
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<td>University of California - Santa Barbara</td>
<td>$14,985</td>
<td>$1,344</td>
<td>$18,927 (campus residence hall)</td>
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<tr>
<td>University of California - Santa Cruz</td>
<td>$14,640</td>
<td>$1,203</td>
<td>$20,505</td>
<td>$18,531</td>
</tr>
<tr>
<td>University of the Pacific</td>
<td>$53,682</td>
<td>$1,125</td>
<td>$17,471</td>
<td>$20,593</td>
</tr>
</tbody>
</table>

Source: The figures in this table were sourced from the website of each listed college. *includes transportation and personal expenses
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.

### Grant Aid Typically Reduces the “Sticker Price” of College by 20% to 40%

<table>
<thead>
<tr>
<th></th>
<th>Public Two-Year</th>
<th>Public Four-Year</th>
<th>Private Four-Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$3,770</td>
<td>$10,560</td>
<td>$37,650</td>
</tr>
<tr>
<td>Room and Board</td>
<td>$9,080</td>
<td>$11,620</td>
<td>$13,120</td>
</tr>
<tr>
<td>Grant Aid</td>
<td>$5,700</td>
<td>$4,640</td>
<td>$4,110</td>
</tr>
<tr>
<td>Net Price</td>
<td>$14,560</td>
<td>$19,490</td>
<td>$33,220</td>
</tr>
</tbody>
</table>

Source: Trends in College Pricing and Student Aid 2020, College Board.

### REMINDER

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.
Lorena, a senior at Hillcrest High School, is planning to attend the University of Oregon. Here’s how the University of Oregon breaks down their Cost of Attendance:

Residents of Oregon pay an annual total price of $26,862 to attend University of Oregon on a full time basis. This fee is comprised of $9,855 for tuition, $11,450 room and board, $1,125 for books and supplies and $2,076 for other fees.

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 $49,542, the net price for Lorena to attend the University of Oregon is $33,042 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 (2018-2019).
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 and 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?
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 healthcare 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?

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), or 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?

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?
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?

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 rose by $6,800 (adjusted for inflation), while food- and housing-related expenses have increased by 40%.

So the question remains: how can families 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, 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:** 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.

**Work-study:** A federal financial aid program that provides part-time jobs for undergraduate and graduate students with demonstrated financial need.

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**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. To be eligible to receive a Pell Grant, a student must have an Expected Family Contribution (EFC) between $0 and $6,206, 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 $6,895 a year to attend college.

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**IMPORTANT NOTES**

- To continue receiving a Pell Grant, your student must reapply every year using the FAFSA.
- In addition to your EFC, 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.
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 non-profit 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>Cost Description</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>$9,358 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>Cost Description</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 + $9,358 (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>Cost Description</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</td>
<td>$1,648</td>
<td>$1,648</td>
<td>$23,818</td>
</tr>
<tr>
<td></td>
<td>+$5,742</td>
<td>+$5,742</td>
<td>+$5,742</td>
<td>+$5,742</td>
<td></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).

### 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>$145,200</td>
<td>$79,700</td>
</tr>
<tr>
<td>Five</td>
<td>$134,600</td>
<td>$73,900</td>
</tr>
<tr>
<td>Four</td>
<td>$125,600</td>
<td>$66,000</td>
</tr>
<tr>
<td>Three</td>
<td>$115,600</td>
<td>$59,400</td>
</tr>
<tr>
<td>Two</td>
<td>$112,900</td>
<td>$52,700</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>$46,000</td>
<td>$46,000</td>
</tr>
<tr>
<td>Married independent student, no dependents</td>
<td>$52,700</td>
<td>$52,700</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 and Cal Grant checklists created by Immigrants Rising.¹

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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 $217,000. 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, your student 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.
ADDITIONAL GIFT AID OPPORTUNITIES

**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.
Changes to Cal Grants

California’s 2022-23 state education budget includes the Cal Grant Equity Framework, which proposes the elimination of a GPA requirement for community college students, removes the one-year limit on time out of high school for students attending a UC or CSU, employs an ongoing cost of living adjustment (COLA) for the Cal Grant access award, and streamlines the Cal Grant into just two kinds of awards: Cal Grant 2, for community college students, and Cal Grant 4, for students at 4-year institutions.

Note: The state budget allocated funds to the California Student Aid Commission to start planning for upcoming changes, but does not actually fund the changes this year. These changes will go into effect for the 2024-25 school year if funds are available.

Work-study

Work-study is a federal financial aid program that gives qualified students the opportunity to earn funds through work. To be considered for federal work-study, students must meet eligibility requirements and indicate their interest on the FAFSA.

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.
**WORK-STUDY FAQ**

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.

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**State Minimum Wage**

*July 1, 2022*

![State Minimum Wage Map](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.
TIPS ON TAKING OUT LOANS TO HELP PAY FOR COLLEGE

1. LOOK INTO FEDERAL STUDENT LOANS FIRST

Many experts agree, before you consider taking out a private loan, look into federal student loans first.

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?

Qualified borrowers may be eligible for up to $20,000 of student loan forgiveness! To receive the maximum student loan forgiveness of $20,000, individuals must earn less than $125,000 or $250,000 for couples, and must have received a Pell Grant. Non-Pell borrowers who meet this criteria qualify for $10,000 of forgiveness. The income levels for this criteria can be based on 2020 or 2021. For more information on who qualifies and how to apply for forgiveness, click here.
FINANCIAL AID APPLICATIONS

Tell us about your financial aid experience!

Win prizes!
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.

**FINANCIAL AID APPLICATIONS**

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:**

- March 2nd - FAFSA or CADAA must be submitted for Cal Grant consideration
- September 9th - 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.
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 is 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 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 meets in-state tuition requirements, 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
- TVisa 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.

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.

See the joint-statement released by the California Student Aid Commission (CSAC) with the California Department of Education:

“The information provided via the California Dream Act Application is used solely to determine eligibility for state financial aid and isn’t shared with the federal government or used for immigration enforcement purposes. The CSAC will protect this information to the fullest extent of the law.”*

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 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, the parent is defined as the adult with whom the student has lived with more in the last 12 months. A stepparent can also be considered a parent if the individual is currently legally married to the student’s primary custodial parent.

The Federal Student Aid Office has created a graphic to help your student determine which parent’s information to provide when filling out the FAFSA. The same graphic can be applied to the CADAA.

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.
FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

Tell us about your financial aid experience!

Win prizes!
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
- TVisa 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.**
The FAFSA Simplification Act was signed into law on December 27, 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 WILL CHANGE AS A RESULT OF THIS LAW?

Several changes are underway. Here are some of the most significant changes parents should know about, and the school year they are proposed to go into effect:

- Beginning in the 2023-2024 award year, the questions on Selective Service Registration and applicable drug convictions will be removed from the FAFSA.
- The FAFSA form will be streamlined and have significantly fewer questions. (no later than 2024-25)
- The Expected Family Contribution (EFC) will become the Student Aid Index (SAI). The renaming is an effort to help parents and students understand that the number calculated 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. (no later than 2024-25)
- Incarcerated students will once again be eligible for Pell Grants. (2023-24)
- The bill 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. (no later than 2024-25)
- Colleges may not automatically deny financial aid appeals. (no later than 2024-25)
- Child support received will move from untaxed income to assets. (no later than 2024-25)
- Divorced and separated parents would continue to have only one parent’s information on the FAFSA, but which parent’s information is required would be 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. (no later than 2024-25)
In order to successfully complete the FAFSA, you and your student will both need to create an FSA ID. Your FSA ID will serve as your legal, electronic signature. Please note, a valid Social Security Number is required for this process. A work-only Social Security Number cannot be used. If a parent does not have a valid Social Security Number, the signature page will have to be printed and mailed.

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
2. 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.
3. You will be asked to enter your Social Security Number.
4. 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.
5. Once you provide all of your information, a verification code will be sent to the email address you provided. Once you enter the verification code, your FSA ID will be ready for use.

Note: If you decided to provide a mobile phone number, a verification code will also be sent via text message.

New! Before you start the application, you will be asked to clarify who is filling out the FAFSA. This will help ensure students and parents provide the correct information in the appropriate sections.

Tell us about yourself.

- I am a student and want to access the FAFSA form.
- I am a parent filling out a FAFSA form for a student.
- I am a preparer helping a student fill out his or her FAFSA form.
1. Go to [studentaid.gov/fsa-id/create-account/account-info](https://studentaid.gov/fsa-id/create-account/account-info). Login using your FSA ID.

**STEP TWO**

**START THE FAFSA**

**1. STUDENT DEMOGRAPHICS**

In the Student Demographics section of the FAFSA, your student will be asked to provide general information: name, birthdate, Social Security Number, permanent legal address, citizenship status, etc. Your student will also be asked to provide contact information – be sure your student enters a personal email that they check frequently. Please note, this is also the section of the application where your student must select if they would like to be considered for work-study*.

Your student will also be asked to indicate what their college grade level will be at the beginning of the 2023-24 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 **Never attended college/1st yr**.

**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.

*For more information on work-study, refer to the What is Financial Aid? section.

**WHATIF...?**

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 **Never attended college/1st yr** for the purpose of the FAFSA?

Yes! Your student should still select **Never attended college/1st yr**.
2. **SCHOOL SELECTION**

**Reminder:** The School Selection section appears on Step 6 of the FAFSA paper application.

Now, in the School Selection section of the FAFSA, your student will indicate which colleges and universities should receive this application. If your student is currently a senior in high school, the completed FAFSA should be sent to the colleges where your student is seeking admission.

**Pro tip!** Make sure your student lists more than one college in the School Selection section. Also, be sure to include a California university in order to be considered for state financial aid.

1. When listing colleges and universities in the School Selection section, here are some helpful tips:

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

   **California**

   You must list an eligible in-state college to be considered for state grant aid. The order in which you list the colleges will not impact your eligibility for state aid programs.

2. As we discussed previously in this workbook, there are varying deadlines for financial aid applications. After listing a California college, list those colleges and universities with the earliest financial aid deadlines (in-state or out-of-state).

3. Try to keep the number of colleges and universities listed to ten. If your student is applying to more than ten colleges and universities, wait until your student receives the processed Student Aid Report (SAR). Once received, add and delete schools as necessary.
The Dependency Status section will be used 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 your student’s answer is “yes” to any of the following questions:

1. Will you be 24 or older by Jan. 1 of the school year for which you are applying for financial aid? For example, if you plan to start school in August 2023 for the 2023-24 school year, will you be 24 by Jan. 1, 2023?
2. Are you married or separated but not divorced?
3. Will you be working toward a master’s or doctorate degree (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.)?
4. Do you have children who receive more than half of their support from you?
5. Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?
6. Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
7. Are you a veteran of the U.S. armed forces?
8. At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?
9. Are you an emancipated minor or are you in a legal guardianship as determined by a court?
10. Are you an unaccompanied youth who is homeless or 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.
If your student is completing the Parent Demographics section of the FAFSA, it is for one of three reasons: 1) your student is considered a dependent (for financial aid purposes), 2) your student is considered an independent but has opted to provide parental information on a completely voluntary basis or 3) your student is considered an independent, but is working toward a graduate degree that requires parental information, regardless of dependency status.

What information will you be asked to provide in this section?

- Your Social Security Number*
- Your legal first and last name
- Your date of birth
- Email address
- If you’ve lived in your current state of residence for at least 5 years

*Note: If you do not have a Social Security Number, enter 000-00-0000.

You will also be asked to explain the size of your household, and whether or not you have any other dependents in your household who will attend or are currently enrolled in college at least part-time. Pay attention to the dates provided for this question. For example, if the student completing the FAFSA for the 2023-2024 school year has a younger sibling currently in 11th grade, the younger sibling will not be a college student between July 1, 2023 - June 30, 2024.

Because questions about the household size and the number of dependents in college are often answered incorrectly, an attempt has been made to simplify how these figures are reported. It is important to note that when answering this initial question about the size of the parents’ household, students do not count themselves (they will be added automatically in the final answer on the electronic FAFSA application).
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 household size for the purpose of the FAFSA is 7, and the number of dependents in her parents’ household attending college during her award year (2023-24 in this case) is 2.**

Here’s why the household size is 7 and why the number of dependents in the household attending college is 2:

- 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 household 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 parents’ household, 2 will be in college during the 2023-24 school year: Harleen and her older brother.

**WHAT IF…**

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 FAFSA. 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 FAFSA, 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.

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.
This is the section of the FAFSA where parents are asked to provide both personal and tax-related information. Not surprisingly, this is also the section of the application that parents and students alike struggle to complete.

To minimize frustration and any confusion, let’s look at what questions your student will need to answer about you:

- **Tax return completion status.** There is a menu that will allow your student to answer if you “already completed”, “will file”, or are “not going to file” taxes for 2021. If your student is completing the FAFSA for the 2023-2024 school year, you should provide information from your 2021 tax return.

- **Tax Filing Status.** Answer this according to how you filed your 2021 taxes. As a reminder, the most common tax filing statuses are:
  - Single, Married Filing Jointly, Married Filing Separately, Head of Household, Qualifying Widow(er) with Dependent Child

- **Puerto Rican or foreign tax return.** The FAFSA will ask specifically if you filed a Puerto Rican or foreign tax return for the previous tax year. Indicate yes or no.

**WHATIF...?**

What if a student can’t provide any information about their parents? Can this section be skipped? There are a number of special circumstances that would allow a student to skip this section: 1) If the student has left home because the environment is unsafe, or 2) if the student does not know the whereabouts of their parents and is unable to contact them, or 3) if the student’s parents are incarcerated.

The following scenarios do not qualify as special circumstances: 1) the student does not live with the parents, 2) the student does not receive financial support from the parents, 3) the student’s parents refuse to help pay for college, 4) the student is not claimed as a dependent by the parents on their tax return, or 5) the parents do not want to provide information for the FAFSA.

Students with a special circumstance are advised to follow up with their selected college’s financial aid office as soon as possible.

**FINANCIAL INFORMATION**

This is the section of the FAFSA where parents are asked to provide both personal and tax-related information. Not surprisingly, this is also the section of the application that parents and students alike struggle to complete.

To minimize frustration and any confusion, let’s look at what questions your student will need to answer about you:
WHAT IS THE IRS DATA RETRIEVAL TOOL?

The IRS Data Retrieval Tool was created to help parents and students complete the FAFSA in a more timely and accurate manner. If your student answered that you have “already completed” your 2021 tax return, the IRS Data Retrieval Tool will automatically populate the FAFSA with the majority of your required tax information. If your tax information is successfully transferred, the respective fields will say “Transferred from the IRS” and will not show your actual information.

Unfortunately, the IRS Data Retrieval Tool may not work for every user. Here are some more common reasons why information transfers are unsuccessful:

• **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.

• **It takes time for all the tax information to upload.** It may take up to three weeks for the tax return information to become available through the IRS Data Retrieval Tool if you filed electronically, and up to eleven weeks if you have submitted your tax return information by mail.

• **You do not have a Social Security Number, or the Social Security card you hold is restricted.** A valid, unrestricted Social Security Number is required to use the IRS Data Retrieval Tool.

WHAT SHOULD I DO IF THE IRS DATA RETRIEVAL TOOL DID NOT WORK FOR ME?

Don’t worry! You can still manually enter all of the relevant information, and we hope you do because you are so close to successfully submitting the FAFSA! If you could not, or preferred not to, use the IRS Data Retrieval Tool be prepared to answer questions about the following:

• **Adjusted Gross Income (AGI).** This can be found on line 11 (1040). If you are married, but you and your spouse file separate returns, you will need to combine both AGIs.

• **Income taxes.** This can be found by subtracting Schedule 2-line 2 from line 22 (1040). If the total is negative, enter 0.

• **Earnings from work.** This information must be provided whether or not a 2021 tax return was filed.

  • This information may be on your W-2 forms or on the tax return you selected previously on the FAFSA.

  • (Form 1040) Line 1 + Schedule 1, lines 3 + 6 + Box 14 (Code A) of Schedule K-1 (Form 1065).

  • If any individual earning item is negative, do not include that item in your calculation.
• **Benefits from federal assistance programs.** The FAFSA will show you a list of federally funded benefits programs. If you received benefits from any of the programs shown, check the box accordingly. It is important to note that answering truthfully will not affect your student’s financial aid eligibility, nor will it impact your status in any of the mentioned programs.

• **Assets.** Asset-related questions are all self-reported. You will need to report the figure that best represents how much cash you have, and the balances in any open checking and savings accounts. You will also be asked to report the net worth of additional investments that you may own. This may include stocks or real estate.

This does not represent every question you may be asked to answer when completing the FAFSA, but it does cover the more common tax-related questions. **Your student will have to answer similar questions before the application can be submitted.**

**Why do I have the option to skip questions?** The option to skip is generally triggered if the parents’ income is $50,000 or less, and the parents filed an IRS Form 1040 but did not file a Schedule 1 or any additional forms. This may also appear if a parent indicates that they are a dislocated worker.

**SIGN & SUBMIT**

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 FSA IDs.

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!** Your student will be asked to answer demographic questions – related to gender, ethnicity, and race – before signing and submitting. The answers provided will not impact your student’s financial aid eligibility.

**Reminder:** If the parent does not possess a valid Social Security Number, the student should electronically sign their part of the application, and then print the signature page for the parent to sign. The signed signature page can be mailed to:

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

The FAFSA requires both the parent and student signature for processing, so if you know that a signature page needs to be mailed, start and complete the FAFSA as soon as possible.
CALIFORNIA DREAM ACT APPLICATION (CADAA)

Tell us about your financial aid experience!

Win prizes!
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
- TVisa 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 non-resident 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.

**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 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:

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.
If you are planning to submit the California Dream Act Application electronically, you can access the application by visiting 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. The paper application is available in both Spanish and English.

**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.

**IMPORTANT NOTE**

The question numbers referenced in the CADAA section are based on the 2022-23 CADAA paper application – they may appear differently on the 2023-24 paper application. The 2023-24 paper application was not available as of the publication date of A Parent’s Guide to Financial Aid (October 2022).

To access the 2023-24 paper application when it is available, scan the QR code.
STEP TWO

START THE CADAA*

*The breakdown on the following pages follows the order of questions based on the CADAA 2022-23 paper application. The electronic version asks the same questions, but the sections may appear in a different order.

SECTION A: STUDENT QUESTIONS

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, citizenship status, and driver’s license (if applicable). Additionally, students attending public schools in California will be asked to input their 10-digit Statewide Student ID (SSID) numbers.

SECTION A FYI

Students will also 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?)

Your student will also be asked to provide a Social Security Number. If your student does not have a Social Security Number, leave the answer blank.

SECTION B (STUDENT)

This section of the CADAA will inquire about your student’s finances, specifically tax filing status and/or intentions. If your student did not complete an IRS income tax return in 2021 (or any other tax return) and does not intend to file, indicate this on Question 30 and skip ahead to Question 36 of this section. If your student did file an income tax return, or intends to, they will be asked to fill out general filing status questions (Question 32 - 37).

SECTION B FYI

If your student filed (or will file) an income tax return, the CADAA asks if a Schedule 1 was (or will be) filed with your tax return (Question 33). This question will also be asked in the Parent section. Schedule 1’s are attached when there is additional income, or an adjustment to income, that needs to be reported. This can include unemployment compensation, alimony received or paid, or student loan interest deductions. If more information on the Schedule 1 form is needed, visit https://support.taxslayer.com/hc/en-us/articles/360019488592-What-is-Schedule-1-Form-1040.-

Question 36 asks how much the student earned from working in 2021. If your student worked in 2021, report their earnings regardless of if they intend to file taxes.
SECTION C (STUDENT)

This section of the CADAA is used to determine if your student is considered a dependent or an independent. If your student answers “yes” to any questions in this section (43 - 55), then your student will skip Section D (parent information) and move on to Section E. If your student answers “no” to each question in this section (43 - 55), you will next move to Section D.

UNDER WHAT CIRCUMSTANCES IS MY STUDENT CONSIDERED AN INDEPENDENT?

Factors that influence a student’s dependency status can include:

- Marital status
- Age
- Military service
- Homelessness
- Additional dependents
- Pursuit of a master’s degree or enrollment in a doctorate program
- Court-approved emancipation

SECTION D (PARENT)

This section of the CADAA asks parents to provide general information (legal name, mailing address, etc.), as well as answers to more in-depth questions about finances. Before you (the parent) dive into this section, make sure you have established whose information is appropriate to include by reviewing Who is Considered a Parent for the FAFSA and CADAA? included in this workbook. If the application will include information for two parents (Parent #1 and Parent #2), be sure to keep them consistent when filling out the application (for example, Parent #1 = Mother, Parent #2 = Stepfather).

What information will I need to provide to complete this section of the CADAA?

- 2021 tax return information*
- Income earned in 2021*
- Knowledge of benefits received through federal or state assistance programs
- Social Security Number — use 000-00-0000 if you do not have one

*This assumes you are completing the CADAA for the 2023-24 school year.
SECTION D FYI

• Question 60 asks for the parents’ marital status. Answer this question with the status that is correct as of the day you are filling out the application.

• Question 74 asks about 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, 2023 and June 30, 2024, 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, 2023 and June 30, 2024

• Question 75 asks how many people in the parents’ household will be college students between July 1, 2023 - June 30, 2024. This question is asked to better understand additional financial obligations you might have, and to determine the appropriate amount of aid for your student.
  • 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.

• For Questions 86 - 94 of the CADAA, enter “0” even if the answer does not apply. Do not leave the questions blank.

• There are a number of questions that are specific to income tax return filings. Even if you do not intend to file, parents (Parent #1 and Parent #2) will still be asked to report wages earned, and to report cash balances and the net worth of any investments (excluding the house in which the parents currently live).

SECTION E (STUDENT)

This section of the CADAA is only to be answered by students who are determined to be independents according to their answers in Section C. If your student replied “yes” to any question in Section C, then Section E must be completed.
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 household size for the purpose of the CADAA is 7, and the number of dependents in her parents’ household attending college during her award year (2023-24 in this case) is 2.

Here’s why the household size is 7 and why the number of dependents in the household attending college is 2:

- 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 household 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 parents’ household, 2 will be in college during the 2023-24 school year: Harleen and her older brother.

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:

1. Malcolm, as the student applying for financial aid, counts as 1
2. 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 CADAA, she is considered the custodial parent)
3. Malcolm’s stepfather counts as 1, because he is legally married to Malcolm’s mother (the custodial parent)
4. 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 household:

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.
SECTION F (STUDENT)

This section of the CADAA is used to inform processors which universities should receive the completed application. Students will be asked to enter unique codes for the colleges where they are seeking admission. To find the appropriate college codes, visit www.fafsa.gov.

The college codes are the same for both the CADAA and the FAFSA.

As a reminder, the CADAA is an application for state aid in California only — this application cannot be used for universities outside of California, or to access federal student aid funds.

Pro tip! Make sure your student lists more than one college in this section!

SECTION G (STUDENT AND PARENT)

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

If you and your student are completing the CADAA electronically, the parent will be asked to enter their name, date of birth, and address at the end of the application to generate a Parent Pin. Be sure the information provided at this point exactly matches the information provided in Section D. Once entered, the application system will automatically create a Parent Pin that will serve as the parent’s electronic signature. Write this number down in a notebook, and take a picture of the screen with your cell phone.

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.

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)

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 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
Forgiveness of a student loan means that you are no longer required to repay some or all of your loan. Learn more about the Biden-Harris Student Debt Relief Plan and how a commitment to work in public service can lead to student loan forgiveness.

- 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 the newest 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.
ACKNOWLEDGEMENTS

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• College Futures Foundation
• GO Public Schools Board of Directors
• Stockton Scholars a Program of the Reinvent Stockton Foundation
Tell us about your financial aid experience!

Win prizes!