This workshop series is conducted by the California Association of Student Financial Aid Administrators (CASFAA) and the California Student Aid Commission (CSAC). Visit www.csac.ca.gov or www.casfaa.org for online versions of this guide.
October, 2014

Dear High School Counselor,

Welcome to the annual Fall High School Counselor workshop series, a partnership effort of the California Association of Student Financial Aid Administrators (CASFAA) and the California Student Aid Commission (Commission). CASFAA is an all-volunteer organization of California college and university financial aid administrators, and the California Student Aid Commission is the principal state agency which administers Cal Grant and other federal and state-funded financial aid, and is the processor of the California Dream Act Application.

Nearly 3,000 counselors, advisors and staff from high schools across California have registered to attend one of 22 half-day workshops being offered between October 23 and November 14, 2014.

The CASFAA High School Relations Committee works with our college financial aid administrators, Commission staff and supporting partners like Educational Credit Management Corporation (ECMC), to offer training to high school counselors and staff on the most up-to-date information available on federal and state financial aid applications and processes, and other aid available for students.

This year, we’ll update you on changes on the FAFSA, the 2015-16 California Dream Act application process including a change to the AB 540 criteria, and the California Middle Class Scholarship. Also, we’ll instruct on the use of WebGrants for Students, the electronic GPA submission portal that will be mandatory to use for GPA reporting for public schools starting 2016-17.

This booklet contains the slide presentations that are offered at today’s workshop and specific references to assist you throughout the year. Look for these materials online at www.csac.ca.gov on the High School tab, and www.casfaa.org. Look for additional special topic webinar trainings offered by CASFAA and the Commission throughout the year. The Commission provides free technical trainings and informational videos for your use on its YouTube Channel - CAstudentaid. You can register for CSAC webinar trainings at https://csacevents.webex.com.

Thank you for taking time away from your busy day to participate in this training. We appreciate your dedication to students and look forward to a great workshop series.

Sincerely,

Anafe Robinson, Co-Chair  Dennis Schroder, Co-Chair  Diana Fuentes-Michel, Executive Director,
CASFAA High School Relations  CASFAA High School Relations  California Student Aid Commission
Agenda

• On-site check-in & welcome
• Federal & FAFSA Updates
• Cal Grant, Dream Act, and Middle Class Scholarship Changes/Updates
• CSAC Web Grants Platform & Managing GPA Submissions & Application Completion
FAFSA Updates & Overview

Agenda

- 2015-2016 Application & Processing
- Consumer Disclosures and Initiatives
- FAFSA Changes
- FAFSA on the Web (FOTW)
Application & Processing

www.fafsa.gov

2015-2016 Application Processing

Ordering Publications

High schools, libraries or non-profit counseling

- log in using your mailing list (ML) number

www.FSAPubs.gov

© 2014 CASFAA
2015-2016 Application Processing

Paper FAFSA

- Schools may download a PDF version from www.FSAPubs.gov
- Students may call 1-800-4-FED-AID or download a PDF from www.StudentAid.gov

Personal Identification Number (PIN)

Access the PIN Website

www.pin.ed.gov

Why use a PIN?
- Sign FAFSA electronically
- Access your FSA records online
- Make corrections

Who can apply?
- Students
- Parents
## Using the PIN website

**www.pin.ed.gov**

### Requirements:
- Social Security Number
- Name
- Date of birth
- Address
- Email address *(encouraged)*
- Challenge question response

*A PIN will be issued upon submitting the request*

**Note:** A PIN will be rejected if there is no Social Security Administration match

### Allows the following PIN actions:
- Apply for a PIN
- Check PIN status
- Request a duplicate PIN
- Access/Update email address and personal information
- Change or customize PIN
- Disable, reestablish, activate PIN

**Note:** Never ask for or give your PIN to anyone

---

## FSA ID to Replace FSA PIN!

### What this means:
- New login process
- User-selected username
- User-selected password
- Replaces the FSA PIN
- Eliminates need to supply SSN and date of birth for login

*A available in Spring 2015 (after March 2nd)*

### Where to use an FSA ID:
- FAFSA on the Web
- NSLDS Student Access
- StudentLoans.gov
- StudentAid.gov
- TEACH Grant website
Student Aid Report (SAR)

- Sent electronically or by mail
- Summarizes FAFSA information
- Displays **EFC** and **DRN**
  (*upper right-hand area on the SAR*)

  **EFC** - Expected Family Contribution
  Used to determine eligibility for federal aid

  **DRN** - Data Release Number
  Used to send SAR to additional schools

Student Aid Report (SAR)

- Electronically sent within **3-5 days** if FAFSA was submitted online with a valid email address
- Electronically sent within **2 weeks** if a paper FAFSA was submitted with a valid email address
  - Filers (with a valid email address) get an email from **Federal Student Aid** with subject “**FAFSA Results…**”
- Sent by U.S. Postal mail within **3 weeks** if the FAFSA (online or paper) was submitted without a valid email address

© 2014 CASFAA
Consumer Disclosures and Initiatives

Consumer Information

- College Navigator
- College Scorecard
- Shopping Sheet
- StudentAid.gov
- FSA Social Media
- Net Price Calculator

© 2014 CASFAA
Social Security Number

Financial Aid

Shopping Sheet

<table>
<thead>
<tr>
<th>University of the United States</th>
<th>100</th>
</tr>
</thead>
<tbody>
<tr>
<td>Study Fee in 2015/2016</td>
<td>$8,000</td>
</tr>
<tr>
<td>Room and board</td>
<td>$3,000</td>
</tr>
<tr>
<td>Tuition and fees</td>
<td>$5,000</td>
</tr>
<tr>
<td>Total cost</td>
<td>$16,000</td>
</tr>
</tbody>
</table>

Shopping Sheet

- Standardized, clear, and concise format for personalized financial aid offers
- Better understanding of the costs of college before making a final decision on where to enroll
- Identifies the types and amounts of aid qualified for and allows for easy comparison of aid packages
- Consumer comparison tool
- Transparently provides information to students
FAFSA changes for 2015-2016

Defense of Marriage Act (DOMA)

• On June 26, 2013 the Supreme Court struck down the section of DOMA that provided that *for purposes of federal programs*, a marriage can only be between one man and one woman
• Impacts the FAFSA
• Student (or parent) who is legally married in any domestic or foreign jurisdiction is considered married for the FAFSA
DOMA and FAFSA/CA Dream Act applications

FAFSA & CA Dream Act applications: Language is gender neutral – Parent 1, Parent 2 as designated by filers, not processor.

FAFSA/CA Dream Act applications now collect the information of unmarried parents living together and parents or parent/step-parent in a legally recognized same-sex marriage.

Whose info goes on a FAFSA/CA Dream Act application?

<table>
<thead>
<tr>
<th>Relationship of Student to Parent</th>
<th>Includes both parents’ incomes on the app?</th>
<th>Only includes one parent’s income on the app?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parents married, living together</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>Parents not married, living together</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>Parent is widowed, not remarried</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>Parents are divorced or separated, not living together</td>
<td>NO</td>
<td>YES (include the parent the student lived with most during the last 12 months. If equal time, include the income and assets from the custodial parent who provided most of the student’s financial support during the last 12 months)</td>
</tr>
<tr>
<td>Parent and stepparent, living together</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>Legal guardians*</td>
<td>NO</td>
<td>NO</td>
</tr>
<tr>
<td>Foster Parents*</td>
<td>NO</td>
<td>NO</td>
</tr>
<tr>
<td>Grandparents, brothers, sisters, uncles, or aunts*</td>
<td>NO</td>
<td>NO</td>
</tr>
</tbody>
</table>

*Parent* means biological/adoptive parent – gender of biological or adoptive parents is not relevant.

*Students living with legal guardians, foster parents, or relatives are usually considered to be independent students, unless adopted.
Responses on the 2015-2016 FAFSA & CA Dream Act applications

- Never Married
- Married or remarried
- Unmarried and both parents living together
- Divorced or separated
- Widowed
FAFSA on the Web (FOTW)

Using FOTW
• Ask Questions
• Browse Help
• Deadlines
• Announcements
… and more

FAFSA on the Web (FOTW)

Contact Us
• Live chat
• (800) 433-3243
• FederalStudentAid CustomerService @ed.gov
FAFSA on the Web (FOTW)

Help

• Trending Questions
• FAQs
• Search

FOTW help at StudentAid.gov
FAFSA on the Web (FOTW)

Start Here:

- Initial FAFSA
- Corrections
- Signatures
- Continuing a saved FAFSA
- Renewal FAFSA

© 2014 CASFAA

FAFSA on the Web (FOTW)

Getting Started:

- Guidance
- PIN Status

© 2014 CASFAA
FAFSA Overview: 7-Step Process

Step 1:
About the Student
Student Demographics

Check for:
- Name matches student social security card
- Transposed numbers
- Incorrect data in numeric fields

Tip: Use the Help and Hints section on each page.

Simple mistakes can delay determining eligibility for aid

Student Eligibility

Students with a high school diploma must:
- Identify their high school and city
- Select Confirm to find a match
- Select the school from the list or select Next to continue
Step 2: School Selection

Add a School
- Federal School Code
- Search by:
  - State
  - City
  - Name

Housing Plans
- On campus
- With parent
- Off campus
Step 3:
Determining Student Dependency Status

Dependency Determination

NO to all questions:

• makes the student "dependent"
• Must submit parent information

Note: child must be supported financially more than 50%
**Foster Care**

Select **YES** if at any time since the student turned age **13**, he/she was in foster care even if no longer in foster care today due to:

- Adoption
- Reunification
- Reached the age of majority (18 yrs.)

**Note:** documentation may be required

**Note:** FSA will its message to foster care youth regarding potential resources available to them

---

**Emancipated Minors**

Select **YES** if the student:

- as of today, is an emancipated minor, or
- was an emancipated minor immediately before turning 18 years old

**Note:** Documentation issued from a court in the student’s state of legal residence may be required
## Legal Guardianship

<table>
<thead>
<tr>
<th>YES, if...</th>
<th>NO, if...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student can provide a copy of a court's decision that as of today he or she is in a legal guardianship.</td>
<td>Student is still a minor and the court decision is no longer in effect, or</td>
</tr>
<tr>
<td>Student can provide a copy of a court's decision that he or she was in a legal guardianship immediately before he or she reached the age of being an adult in his or her state.</td>
<td>The court decision was not in effect at the time the student became an adult.</td>
</tr>
<tr>
<td>The court was located in the state of legal residence for the student at the time the court's decision was issued.</td>
<td></td>
</tr>
</tbody>
</table>

## Homeless, Unaccompanied Youth

Select **YES** if any time after July 1, 2014, the student meets all three criteria

- **Homeless** or **at risk of being homeless**
  - Lacking fixed, regular and adequate housing. Includes living in shelters, motels, cars, or temporarily living with other people because the student had nowhere else to go

- **Unaccompanied**
  - Not in the physical custody of a parent or guardian

- **Youth**
  - Under 21 years of age
Homeless, Unaccompanied Youth

- A student is eligible for homeless youth status if he/she meets the homeless definition and was determined to be homeless by his/her high school or school district homeless liaison, the director of a runaway or homeless youth center, or HUD

- Students who meet this criteria are independent

Homeless, Unaccompanied Youth

- A student is also eligible for homeless youth status if he/she meets the homeless definition
  - Financial Aid Office can perform determination

- Students who meet this criteria can use FAFSA on the Web to self-identify
Parent Information

- Demographics
- Marital status will determine what questions are asked of the parent(s)
**Divorced or Separated Parents**

- Provide information for the parent(s) with whom the student lived with most during the last 12 months.
- If the student spent equal time with both parents, use the information for the parent who provided the greatest amount of financial support for the student.

**Remarried Parent**

Provide information about the custodial parent *and stepparent* regardless of:

- Agreement of “nonsupport”
- Prenuptial agreement
- Divorce decree designating tax filing exemptions

**Note:** A parent claiming the student on his or her tax return need not be the parent required to provide data on the FAFSA.
NO Parental Information

Do not provide parent information for

- **Foster parent(s)**
  - Student is automatically considered an *independent* student

- **Grandparents, other relatives, or legal guardian(s)**
  - Colleges may use professional judgment to allow the student to file as an independent student
  - **Exception:** Adoptive parents

Parent Information

For upcoming year

- **Household Size:**
  - Parent provides more than 50% financial support

- **Number in College:**
  - Students enrolled at least half-time
Parent Information

Dislocated Worker
- Lost job
- Laid off
- Self-employed/ unemployed or underemployed
- Displaced homemaker

Parent Income Information

IRS Data Retrieval Tool (DRT)
- Transfers information directly from the IRS
  - Requires PIN
  - Available in February*
  - After filing tax return
- *estimate
**Parent Income & Asset Information**

- Same questions asked of students
- Selecting a box displays additional fields to complete

**Note:** Asset filtering question

---

**Parent Asset Information**

- Questions display if the parent or student:
  - Is not eligible for an **automatic zero EFC** or **Simplified Needs** calculation
- State Grants
  - California still requires asset information for Cal Grant purposes
    - Recommend to include information even though the Skip Logic instructs students/parents to skip the question if asset value is below the threshold
Step 5: Student Income and Assets

Income Reporting and Verification

Selected students and parents must submit income and asset documentation

- Using the IRS Data Retrieval Tool (unchanged) meets verification requirements for some income information
- Otherwise, only an IRS Tax Return Transcript will meet verification requirements
Student Income and Assets

- Same questions as asked of parents
- If student will not file a tax return, they may only be asked:
  - Amount earned from work
  - Asset information

Step 6: Signatures and Certification
Student Sign and Submit

Select signature method
- PIN or printed signature page
- This will change when the FSA ID is enacted

Terms of Agreement
- $$$ is for education-related expenses only
- Student is not in default on a federal student loan
- Student does not owe a refund of a federal Title IV grant
- Can receive Federal Pell Grant from only one college at a time
- Agree to provide tax information upon request

Parent Sign and Submit

Select signature method
- PIN or printed signature page
- This will change when the FSA ID is enacted

Terms of Agreement
- Provide documents to verify accuracy of information
- IRS verification
Step 7: Confirmation

Confirmation Page

- Confirmation #
- DRN
- Optional feature: transfer FAFSA data
- Eligibility information
- College information
- Next steps

© 2014 CASFAA
Questions?

Must-Have FAFSA Resource

- Maximize eligibility for student aid
- Avoid common errors
- Complete the form quickly, easily and accurately
- **FREE** download at http://www.edvisors.com/fafsa/book/direct/
2014 CASFAA/CSAC
High School Counselor Workshops

Presented by the California Student Aid Commission

You make the difference

Making education beyond high school financially accessible to all Californians.
Agenda

- California Dream Act
- Middle Class Scholarship and Cal Grant
- GPA Matching and Reports
- Communications

Making education beyond high school financially accessible to all Californians.

The Commission

“Making education beyond high school financially accessible to all Californians”
California Student Aid Commission

California Dream Act

Dream Act Eligibility

Making education beyond high school financially accessible to all Californians.
Who is the California Dream Act Application for?

Students who meet the requirements of **AB540**:
- Attend a California high school for at least three years
- Graduate from a California high school or the equivalent (GED or CHSPE)
- Attend a qualifying California college or university, and
- If applicable, complete an affidavit to legalize immigration status as soon as student is eligible

AB2000

Expands students deemed eligible under AB540 as they can satisfy either of the following:
- High school attendance in California for three or more years, or
- Attainment of credits earned in CA from a CA high school, equivalent to 3 or more years of full-time high school coursework, and a total of 3 or more years of attendance in CA elementary or secondary schools (or a combination of those schools)
Dream Act Applicants

- Considered for Cal Grants if:
  - Are graduating high school seniors
  - Graduated high school in prior academic year
  - Transfer from California Community College to a 4-year University
  - Are enrolled in a technical or vocational program
Important Information for AB 540 Students

Males 18 to 25 must register with Selective Service for Cal Grant and other state aid:

- Do not need a SSN to register
- Get registration form at U.S. Post office, or download at CalDreamAct.org
- Students will receive a Confirmation by mail

Deferred Action for Childhood Arrivals (DACA)

- Protects young undocumented applicants from deportation
- Issues SSN cards valid for work only
- Has specific program criteria applicants must meet
Taxes

- Students and parents residing in the United States must file US tax returns, if earning threshold is met
  - May be required by college/university if selected for verification
When and Where

www.caldreamact.org

- For Fall 2015 financial aid, apply early January 2015
- Be sure the application is submitted by the March 2 deadline

Making education beyond high school financially accessible to all Californians.
2015-16 Dream Application

Welcome

Completion of the Dream Act Application is required to determine eligibility for California student financial aid and for AB540 eligible students. Your application will be processed by the California Student Aid Commission.

The following questions will determine whether this is the best financial aid application for you or whether you should fill out the federal FAFSA application.

Continue

Making education beyond high school financially accessible to all Californians.

Do you have a social security number?  
Yes  No  Continue

Did you obtain your social security number after the U.S. Citizenship and Immigration Services (USCIS) granted you Deferred Action status and you received an Employment Authorization Card?  
Yes  No  Continue

Deferred Action refers to Deferred Action for Child Arrivals or DACA. More information on DACA can be found on USCIS website: [http://www.uscis.gov/portal/site/uscis and clicking the “Consideration of Deferred Action for Childhood Arrivals Process” link.](http://www.uscis.gov/portal/site/uscis)
2015-16 Dream Application

Are you a US Citizen (US National) or eligible non-citizen? (see below to check status)

Yes ☐ No ☐

Continue ☑

Generally, you are an eligible non-citizen if:
1. Permanent US resident with a permanent resident card (I-551)
2. Conditional permanent resident with a conditional green card (I-551C)
3. Holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security with the following designations:
   - Refugee
   - Asylum Granted
   - Cuban-Haitian Entrant, Status Pending
   - Victim of human trafficking, T-660 holder (T-2, T-3, or T-6, etc.)

Making education beyond high school financially accessible to all Californians.

2015-16 Dream Application

Based on the responses you provided, you are not eligible to file a California Dream Application.

However, you may qualify for financial aid through the Free Application for Federal Student Aid (FAFSA). Please click the link below to be redirected to the FAFSA website:

Visit FAFSA Website

Making education beyond high school financially accessible to all Californians.
2015-16 Dream Application

Welcome Test Case!

Which academic year application would you like to apply for?

You may choose to file a California Dream Act Application by the academic school year:

- **2015 - 2016 School Year**
- **2014 - 2015 School Year**

Making education beyond high school financially accessible to all Californians.
### What you need to know

- **If you need to make corrections to your information, you can make them online at www.cadreamact.org.** You must use your user name and password to retrieve your Dream Application. If you need additional help with your application, contact the Customer Relations Branch at the California Student Aid Commission on Monday through Friday from 10:00 am to 11:45 am and from 1:00 pm to 4:45 pm at 1-888-224-7088 or by e-mail at studentsupport@csac.ca.gov. If your mailing address or e-mail address changes, you can make the correction online at www.cadreamact.org.

- **You have corrected information on your Dream Application more than 10 times.** Before sending in another correction, contact your financial aid office for assistance.

- **Based on the information we have on record for you, your Expected Family Contribution (EFC) is 0.** You may be eligible to receive state financial aid. Your school will use your EFC to determine your eligibility for state campus based financial aid.

- **If your parents have not completed a 2014 tax return, you should correct your information to reflect the income and tax information reported on their tax return.** You may make corrections to your information online at www.cadreamact.org. If your parents have not yet completed their tax return, but will be doing so, you must correct this report to reflect the income and tax information reported on their tax return once it is filed.

---

*Making education beyond high school financially accessible to all Californians.*
When will students be notified?

- Cal Grant awardees will receive an email
- Awarded students will be able to access their California Aid Report (CAR) online in their WebGrants For Students account
- Contact the financial aid office for more information
Making education beyond high school financially accessible to all Californians.

Aid Under California Dream Act

- Commission Administered Aid
- Private scholarships administered by campuses
- Institutional Aid

Making education beyond high school financially accessible to all Californians.

CA Dream Act Resources

Front/Back bilingual flyer available at [www.csac.ca.gov](http://www.csac.ca.gov) in the following languages:

- Spanish
- Chinese
- Vietnamese
- Korean
- Hmong
- Tagalog
- Punjabi

Making education beyond high school financially accessible to all Californians.
Making education beyond high school financially accessible to all Californians.
Middle Class Scholarship

- MCS awards began in 14-15 AY and offered each year thereafter
- To be considered, FAFSA/Dream Act application must be submitted by March 2
- Students must apply every year

Is exempt from paying nonresident tuition

Meet SAP

Less than $150,000

Meets Sel. Service

U.S. Citizen, eligible Non-Citizen, or AB540

Only students who have less than 40% of their UC or CSU fees covered by grants and scholarships

Making education beyond high school financially accessible to all Californians.
Middle Class Scholarship

Enrollment Requirements

Must enroll in a CSU/UC
Must be at least ½ time
1st Undergraduate program
Benefits extend to Teaching Credential Program
Maintain SAP

Making education beyond high school financially accessible to all Californians.
Cal Grant

Making education beyond high school financially accessible to all Californians.

Cal Grant Application

- FAFSA
- GPA Verification Form

—
- Student must list an Eligible Cal Grant school
- Must complete the FAFSA or Dream App for year they are applying.

*Eligible Schools List is accessed at the bottom of the CSAC Website
- With or without Social Security Number
- Electronic submission is preferred – faster, more efficient.
Cal Grant Eligible Schools

Basic Eligibility Requirements

Federal Requirements and Additional Cal Grant Requirements

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Additional Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>* U.S. Citizen or Eligible non-citizen</td>
<td>* California Resident</td>
</tr>
<tr>
<td>Meet Selective Service Requirements</td>
<td>Attend an eligible California college</td>
</tr>
<tr>
<td>* Have a Social Security Number</td>
<td>Be enrolled at least half-time</td>
</tr>
<tr>
<td>Maintain Satisfactory Academic Progress</td>
<td>High School GPA (Entitlement)</td>
</tr>
<tr>
<td>Not owe a grant repayment or be in default on a student loan</td>
<td></td>
</tr>
<tr>
<td>Not be incarcerated</td>
<td></td>
</tr>
<tr>
<td>Not have earned a bachelors degree</td>
<td></td>
</tr>
</tbody>
</table>

* These requirements are supplanted by other eligibility criteria for AB 540 students

Making education beyond high school financially accessible to all Californians.
Income and Asset Ceilings

<table>
<thead>
<tr>
<th>2015-16 CAL GRANT PROGRAM INCOME CEILINGS</th>
<th>Cal Grant A and C</th>
<th>Cal Grant B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent students and independent students with dependents other than a spouse</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family size:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Siss or more</td>
<td>$109,200</td>
<td>$97,400</td>
</tr>
<tr>
<td>Four</td>
<td>$97,500</td>
<td>$33,500</td>
</tr>
<tr>
<td>Five</td>
<td>$91,600</td>
<td>$43,800</td>
</tr>
<tr>
<td>Three</td>
<td>$83,800</td>
<td>$42,000</td>
</tr>
<tr>
<td>Five</td>
<td>$61,100</td>
<td>$28,200</td>
</tr>
<tr>
<td>Independent students</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single, no dependents</td>
<td>$35,400</td>
<td>$35,400</td>
</tr>
<tr>
<td>Married, no other dependents</td>
<td>$38,200</td>
<td>$38,200</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2015-16 CAL GRANT PROGRAM ASSET CEILINGS</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent students</td>
<td>$70,400</td>
<td></td>
</tr>
<tr>
<td>Independent students</td>
<td>$33,580</td>
<td></td>
</tr>
</tbody>
</table>

Financial Need Requirement

Financial Need Calculation:

Cost of Attendance (COA) – Expected Family Contribution

Unmet Financial Need

Cal Grant A
Must have a minimum financial need of at least the maximum Cal Grant A award amount +$1,500

Cal Grant B
Must have a minimum financial need of at least $700

Cal Grant C
Must have a minimum financial need of at least the maximum Cal Grant C award amount +$1,500

Making education beyond high school financially accessible to all Californians.
Cal Grants A, B, and C

Making education beyond high school financially accessible to all Californians.

Cal Grant A

- Low to middle income students who:
  - Meet the income and asset ceilings
  - Have financial need
  - 3.00 High School GPA minimum
  - Associates or Bachelors programs only

<table>
<thead>
<tr>
<th></th>
<th>CSU</th>
<th>UC</th>
<th>Independent*</th>
<th>For Profit^</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$5,472/yr</td>
<td>$12,192/yr</td>
<td>$9,084/yr</td>
<td>$4,000/yr</td>
</tr>
</tbody>
</table>

* Private non-profit institutions and WASC accredited for-profit institutions
^ Non-WASC accredited for-profit institutions

Making education beyond high school financially accessible to all Californians.
Making education beyond high school financially accessible to all Californians.

**Cal Grant B**

- Low income students who:
  - Meet the income and asset ceilings
  - Have financial need
  - 2.00 GPA minimum
  - Associates, Bachelors, and Certificate programs

- Annual Awards
  - $1,648 stipend first year
  - Tuition/Fees plus $1,648 in 2nd, 3rd, 4th year

**Cal Grant C**

- Low and middle income students who:
  - Enroll in vocational courses of study
  - Associates and Certificate programs only
  - Can be used for any school expenses including tuition and fees

- Award amounts range from $547 to $2,462

*Eligibility determined only after full Cal Grant A and B consideration*

*Making education beyond high school financially accessible to all Californians.*
Cal Grant C
Priority given based on Occupational Goal
Meeting 2 of the 3: high employment need, high employment growth, and high wage

1. Automotive Service Technicians and Mechanics
2. Licensed Practical and Licensed Vocational Nurses
3. Carpenters
4. Medical Secretaries
5. Computer Specialists, All Other
6. Paralegals and Legal Assistants
7. Computer Support Specialists
8. Police and Sheriff's Patrol Officers
9. Cooks, Restaurant
10. Preschool Teachers, Except Special Education
11. Fire Fighters
12. Registered Nurses
13. Fitness Trainers and Aerobics Instructors

Which Cal Grant is the Best?
- Can only receive 1 Cal Grant
- Considered for all awards applicable
- Awarded most beneficial award
- Can only change grant type with college authorization

Making education beyond high school financially accessible to all Californians.
Student Notifications

- E-CAR indicates Cal Grant eligibility
  - Sent as early as February
  - Letter notification will be sent if no email address

- Mark these email addresses as safe:
  - calgrantoffice@csac.ca.gov
  - studentsupport@csac.ca.gov

GPA and Academic Qualifier Submission

Making education beyond high school financially accessible to all Californians.
Academic Qualifier Types

- High school GPA

- Test Scores – SAT (Reasoning Test), ACT, GED, allowed if:
  - Student does not have a GPA
  - Has coursework that can’t be converted to a 4.00 maximum GPA
  - Attended a non-accredited high school

Making education beyond high school financially accessible to all Californians.
Cal Grant GPA Calculation

**Current High School Seniors**
- High School GPA calculation – *sophomore* and *junior* grades only!
- Remember to exclude P.E, R.O.T.C, and Remedial

**Last Year’s High School Graduates**
- High School GPA calculation – *sophomore*, *junior*, and *senior* grades
- Remember to exclude P.E, R.O.T.C, and Remedial


Statewide Student Identifier

The Statewide Student Identifier (SSID) with the GPA submission is now **required** to better match students

Making education beyond high school financially accessible to all Californians.
Ways to Submit GPAs

**School Initiated GPA Submission**
- By using WebGrants
  - With SSNs
  - Without SSNs (*submission of GPA data without the student’s SSN*)

**Student Initiated GPA Submission**
- Use Paper GPA Verification form located online at: www.csac.ca.gov

Making education beyond high school financially accessible to all Californians.

**Non-SSN GPA Submission**
- High schools may submit GPAs without SSNs
- For 2014-15, over 397,000 Non-SSN GPAs were received
- Matching of GPAs to FAFSAs is done using other application elements - up to 20 elements
- Name, Address, Phone, DOB, email, SSID
- Necessary since dreamers may not have an SSN

Making education beyond high school financially accessible to all Californians.
Corrections

- Address letter (on school letterhead) to Cal Grant Operations
- List incorrect information and correct information
- List your contact information in case we need clarification
- Mail to: CSAC
  Cal Grant Operations
  P.O. Box 419077
  Rancho Cordova, CA 95741

Making education beyond high school financially accessible to all Californians.

GPA-Best Practices

- Don’t Wait! (GPAs can be uploaded right now)
- Look for webinars
- Use WebGrants reports
- Contact Institutional Support

Making education beyond high school financially accessible to all Californians.
California Student Aid Commission

GPA Matching and Reports

The WebGrants System

Making education beyond high school financially accessible to all Californians.
WebGrants for Schools

https://webgrants.csac.ca.gov

- Upload GPA by batch or key individual GPA
- More secure than US Mail – results shown in real time
- Built-in edits to catch errors (e.g. Social Security typos)
- Confirmation of receipt of records
- Support Your Students with Follow-Up Report Access
  - GPA Summary and Your Cal Grant Awardee Reports
  - HS graduation confirmation reports
  - FAFSA, No GPA Report

Contact:

WebGrants for Students
www.webgrants4students.org
WebGrants GPA Reports

Making education beyond high school financially accessible to all Californians.
### WebGrants GPA Reports

<table>
<thead>
<tr>
<th>Report Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-SSN GPA Upload Report</td>
<td>Upload Confirmation with Total Record Count</td>
</tr>
<tr>
<td>Non-SSN GPA Roster Report</td>
<td>Summary of Non-SSN GPA Records Submitted</td>
</tr>
<tr>
<td>Non-SSN Status Report</td>
<td>Displays Student’s Statuses after the Non-SSN GPA has been received</td>
</tr>
<tr>
<td>Non-SSN Unmatched Report</td>
<td>Displays Non-SSN GPA Student Records that have not Matched to FA Application</td>
</tr>
<tr>
<td>Student Summary Report</td>
<td>Displays Student Statuses - includes SSN GPAs and Matched Non-SSN GPAs</td>
</tr>
<tr>
<td>Financial Aid Application (No GPA)</td>
<td>Displays list of Students who have Submitted a FA application but no GPA</td>
</tr>
<tr>
<td>Your Cal Grant Awardees Report</td>
<td>Displays Students that have been offered the Cal Grant Award</td>
</tr>
</tbody>
</table>

Making education beyond high school financially accessible to all Californians.
Making education beyond high school financially accessible to all Californians.

Non-SSN GPA School Upload Report

Making education beyond high school financially accessible to all Californians.

Non-SSN GPA Roster Report

Making education beyond high school financially accessible to all Californians.
Non-SSN GPA Status Report

### ACADEMIC YEAR 2014

<table>
<thead>
<tr>
<th>STUDENT NAME</th>
<th>SSN GPA</th>
<th>MATCH</th>
<th>% MATCHED</th>
<th>MATCHED FIELDS</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABELO, VICTOR A</td>
<td>1995/01/24</td>
<td>2.76</td>
<td>NO FAFSA MATCHED</td>
<td></td>
</tr>
<tr>
<td>CAMPBELL, ANNA T</td>
<td>1994/02/13</td>
<td>2.60</td>
<td>NO FAFSA MATCHED</td>
<td></td>
</tr>
<tr>
<td>CAMPOS, BOBBY</td>
<td>1994/06/05</td>
<td>3.00</td>
<td>NO FAFSA MATCHED</td>
<td></td>
</tr>
<tr>
<td>CONTRERAS, MARY E</td>
<td>1996/01/18</td>
<td>3.00</td>
<td>NO FAFSA MATCHED</td>
<td></td>
</tr>
<tr>
<td>VAZQUEZ, RICHARD</td>
<td>1996/01/18</td>
<td>0.96</td>
<td>NO FAFSA MATCHED</td>
<td></td>
</tr>
<tr>
<td>WONG, YUN J</td>
<td>1996/10/15</td>
<td>3.25</td>
<td>NO FAFSA MATCHED</td>
<td></td>
</tr>
</tbody>
</table>

**TOTAL MATCHED COUNT:** 232

**TOTAL UNMATCHED COUNT:** 135

### Non-SSN GPA Unmatched Report

Making education beyond high school financially accessible to all Californians.
Student Summary Report

Financial Application (No GPA)

Making education beyond high school financially accessible to all Californians.
Making education beyond high school financially accessible to all Californians.

Your Cal Grant Awardees

Non-SSN GPA Edit Screen

Making education beyond high school financially accessible to all Californians.
Making education beyond high school financially accessible to all Californians.

<table>
<thead>
<tr>
<th>WebGrants Menu</th>
<th>Account Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>GPA</td>
<td>View Your Account Details</td>
</tr>
<tr>
<td>Student Info</td>
<td>Help With Your Account</td>
</tr>
<tr>
<td>School Info</td>
<td></td>
</tr>
<tr>
<td>Data Transfer</td>
<td></td>
</tr>
<tr>
<td>Web Service Registration</td>
<td></td>
</tr>
<tr>
<td>Non-SSN GPA</td>
<td></td>
</tr>
</tbody>
</table>

Non-SSN GPA Menu

- Upload Non-SSN GPA
- Edit Non-SSN GPA
- Non-SSN GPA to File/App Match
Making education beyond high school financially accessible to all Californians.
Non-SSN GPA Matching Process

Making education beyond high school financially accessible to all Californians.
Non-SSN GPA Matching Process

Non-SSN Matching Process

Making education beyond high school financially accessible to all Californians.
Making education beyond high school financially accessible to all Californians.

Non-SSN Matching Process

Notice we have changed the D.O.B.

If First and/or Last name is different on the Financial Aid application make changes before continuing

Listed here is the Data provided by HS’s GPA submission

Listed here is the Data provided by Student’s FAFSA/Dream Submission

Making education beyond high school financially accessible to all Californians.
Non-SSN Matching Process

Making education beyond high school financially accessible to all Californians.

High School Graduation Date Verification

Making education beyond high school financially accessible to all Californians.
HS Graduation Date Verification

Making education beyond high school financially accessible to all Californians.

<table>
<thead>
<tr>
<th>Name</th>
<th>Date of Birth</th>
<th>Graduation Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>APPLESEED JOHN A</td>
<td>02/07/1995</td>
<td>Graduated</td>
</tr>
<tr>
<td>BROWN BLEU</td>
<td>07/28/1995</td>
<td>Graduated</td>
</tr>
<tr>
<td>DOE JANE</td>
<td>11/14/1995</td>
<td>Graduated</td>
</tr>
<tr>
<td>TEST STUDENT</td>
<td>04/28/1996</td>
<td>Graduated</td>
</tr>
</tbody>
</table>

Verify Students

Making education beyond high school financially accessible to all Californians.
Resources

[www.csac.ca.gov](http://www.csac.ca.gov) – Public Website – Select High Schools Tab
- GPA Upload User Guides
- Webinar Training Registration

[www.webgrants4students.org](http://www.webgrants4students.org) – Student WebGrants Portal
- Application and Award Status
- School Changes
- Payment Tracking

[www.webgrants.csac.ca.gov](http://www.webgrants.csac.ca.gov) – WebGrants Login
- GPA Uploads
- Reports
- GPA to Financial Aid Application Matching

*Making education beyond high school financially accessible to all Californians.*
WebGrants for Students (WGS)

Making education beyond high school financially accessible to all Californians.

www.WebGrants4Students.org
Most Common Errors in Creating WGS Accounts

- Name mismatch
- Application has not been submitted
- Compatibility issues
- Mobile devices

WGS – Cal Grant Main Menu

- Understanding My Cal Grant
- Disqualification Fact Sheet
- Change My Address
- View My Application Status
- View My Award Detail
- View My CA Aid Report (CAR)
- View My Payment History
- Submit School Change or Leave of Absence
- Third Party Access to My Account

Making education beyond high school financially accessible to all Californians.
Making education beyond high school financially accessible to all Californians.

**WGS – Requirement Section**

**High School Graduation Confirmation**

*STOP*

Your Cal Grant award’s requirements that must be satisfied before Cal Grant benefits can be determined and the award paid on your behalf are: completing the high school graduation requirements. You may also be able to select any options on the Cal Grant Main Menu below if this requirement is satisfied.

- If you have not graduated, but expect to graduate prior to December 31 of the award year, please complete the confirmation at that time. Confirmation of your high school graduation status is required.
- If you have not graduated or are not expected to graduate by December 31 of the award year, your Cal Grant offer is void. To be considered for a Cal Grant award, you will have to reapply next year for the Entrance Scholarship Program.

**WGS – California High School Graduation Confirmation**

*California High School Graduation Certification Form*

Enter this year the California Student Aid Commission (CSAC) offered a special drop box element for CSAC High School Graduation Certification forms. Please complete the information below to verify your high school graduation status.

What if other courses or other requirements to complete before actually graduating are completed? If you have not yet completed the standard high school graduation requirements but have completed all other high school graduation requirements, you may still complete the form below this time. You must complete the form by December 31 to complete your high school graduation requirements. If you complete the form and do not complete your high school graduation requirements, you must complete it again the next time your high school graduation requirements are met. If you do not complete the form, you may be considered for the form and complete the requirements.

You must complete the form by December 31, 2016, to complete your high school graduation requirements. If you do not complete the form, you may be considered for the form and complete the requirements.

Please select the option that best describes your educational status.

**A.** I have completed all of my high school requirements and graduated.

**B.** I did not complete the standard high school graduation requirements, but I have completed all other high school graduation requirements. The current date is: **<current date>**

**C.** I did not graduate. Please note that unless you complete the form, you may not receive the Cal Grant.

Select one.
Making education beyond high school financially accessible to all Californians.

WGS – California Aid Report (CAR)

<table>
<thead>
<tr>
<th>California Aid Report (CAR)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Data Issued:</strong></td>
</tr>
<tr>
<td>Ch (D)</td>
</tr>
</tbody>
</table>

WGS – Main Menu/MCS

<table>
<thead>
<tr>
<th>Options</th>
<th>Account Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cal Grant</td>
<td>• Change Your Password and/or Security Questions</td>
</tr>
<tr>
<td>Chafee Grant (Foster Youth Only)</td>
<td>• Help With Your Account</td>
</tr>
<tr>
<td>Middle Class Scholarship (CSU and UC Students Only)</td>
<td></td>
</tr>
</tbody>
</table>

Making education beyond high school financially accessible to all Californians.
Making education beyond high school financially accessible to all Californians.

**WGS – MCS Award Detail**

<table>
<thead>
<tr>
<th>Middle Class Scholarship Award Detail</th>
</tr>
</thead>
<tbody>
<tr>
<td>* Click on Withdrawn Reason title to display descriptions.</td>
</tr>
<tr>
<td>* Click on Award Status title to display description.</td>
</tr>
<tr>
<td>* Click on the School of Attendance on File to display description.</td>
</tr>
</tbody>
</table>

**Search By Academic Year = 2014-2015**

<table>
<thead>
<tr>
<th>S/N/DREAM ID:</th>
<th>CSAC ID:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>$800</th>
<th>$323</th>
<th>$323</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Award Amount</strong></td>
<td><strong>Fall</strong></td>
<td><strong>Winter</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Award Date</th>
<th>Award Status</th>
<th>Withdrawn Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/11/2014</td>
<td>AWARDED</td>
<td></td>
</tr>
</tbody>
</table>

Other Financial Aid Reported by Your School of Attendance:

- Federal Aid: 50
- State Aid: 50
- Institutional Aid: 10

School of Attendance on File:

- Name: CSU-SONOMA
- School Code: 0115900

Making education beyond high school financially accessible to all Californians.

**Commission Communications and Training**

Making education beyond high school financially accessible to all Californians.
Making education beyond high school financially accessible to all Californians.

Watch important Commission Meetings at www.csac.ca.gov

www.csac.ca.gov

Making education beyond high school financially accessible to all Californians.
Sign up for List-Serv

CSAC List-Serv Subscription Services

- Subscribe
- Unsubscribe

Your e-mail address (required)

Check/Uncheck All Lists

- College Financial Aid Administrators (CFAA) - Professional (Operations, Reports, and Policy)
- High School Professionals (HSP) - GPA Verification and Technical System Information
- WebGrants Updates - High School (Announcements, System Status Updates)
- WebGrants Updates - College (Announcements, System Status Updates)

Before submitting this form, please type the color of the second character

Submit Reset

Commission Web Trainings “Webinars”

- GPA Submission Process: SSN
- GPA Submission Process: Non-SSN
- GPA Reports and Matching Process for High School Counselors
- CA Dream Act Overview for High School Counselors
- Cal Grant 101
- And more!

FREE Online Professional Training

Beginning on Monday, June 9, 2014 high school counselors and college financial aid administrators may log in for free online professional training provided by the California Student Aid Commission. Please join us to learn more about important topics ranging from Non-Social Security Number Grade Point Average Matching Processes (Non-SSN GPA) to Using the WebGrants System, Cal Grants 101, the California Dream Act Overview and more... REGISTER HERE

Making education beyond high school financially accessible to all Californians.
Making education beyond high school financially accessible to all Californians.

Commission Communications

- Obtain various publications in seven languages online at www.publications.csac.ca.gov

- Cash for College materials ordered online through your account at www.calgrants.org/organizers
Social Media

Follow the Commission on social media – Click on the icon using [www.csac.ca.gov](http://www.csac.ca.gov)

Like us on Facebook at:
Facebook.com/CSAC.StudentAidCommission

Follow us on Twitter @castudentaid #CalGrants

Making education beyond high school financially accessible to all Californians.

Cal-SOAP

Making education beyond high school financially accessible to all Californians.
Making education beyond high school financially accessible to all Californians.

California Student Opportunity and Access Program

15 Regional Consortia Serving 126 School Districts

- Central Coast
- Central Valley
- East Bay
- Long Beach
- Los Angeles
- Merced
- North Coast
- Sacramento
- San Diego and Imperial
- San Francisco
- San Jose
- Santa Barbara
- Solano
- South County Gilroy
- South San Joaquin

For more information check out www.csac.ca.gov
Cash For College

Making education beyond high school financially accessible to all Californians.

California’s FAFSA/Dream Act Application Assistance

- From Jan – Mar 2. Open to all students and parents. Focus on low-income and first-generations.
- Changes to Incentive Scholarship program TBA. Seniors must still apply for a Cal Grant by the deadline.
- Provides line-by-line help on the FAFSA, CA Dream Act & Chafee Applications. Workshops offer computers so students can apply on the spot.
- Offers multi-lingual materials, training, tools, site support funding.
CASH FOR COLLEGE

California’s FAFSA/Dream Act Application Assistance

One-Stop Workshop Registration & Materials Order at www.calgrants.org

Facebook: CashforCollegeCalifornia Twitter: @cash4collegeca

Statewide Cash for College office e-mail is:
cashforcollege@csac.ca.gov

Recap: Important Changes for 2015/2016

- **Dream Act Eligibility**
  - Expansion of students who are now eligible under AB 2000

- **Cal Grant B Access Award Increase**
  - $1,648

- **Middle Class Scholarship**
  - March 2 deadline
  - Increased allocation for funding

- **GPA Submission**
  - All seniors’ GPAs must be submitted electronically

Making education beyond high school financially accessible to all Californians.
Thank You for Attending!

Institutional Support is available at:
1-888-294-0153
or
schoolsupport@csac.ca.gov

Student Support is available at:
1-888-224-7268
or
studentsupport@csac.ca.gov

Making education beyond high school financially accessible to all Californians.
Federal Student Aid
1. 2015-2016 Draft FAFSA
2. Whose Parent Info Reported on the FAFSA or California Dream Act Application?
3. Edvisors Top 12 FAFSA Errors to Avoid
4. 2015-2016 Draft Student Aid Report (SAR)
5. 2015-2016 Draft Student Aid Report Acknowledgement
6. FastWeb Student Aid Report (SAR) and Expected Family Contribution (EFC)
7. FastWeb Understanding your Financial Aid Award Letter
8. NASFAA Award Letter Comparison Worksheet
10. Federal Student Aid Program Summary
11. NASFAA Financial Aid Glossary
13. FastWeb Glossary of Key Terms
14. FastWeb Key Loan Terms
15. NASFAA Application Form Tracking Worksheet
16. CSAC Financial Aid Jr/Sr Checklist

Cal Grants & Other State Financial Aid Programs
17. Cal Grant GPA Verification Form 2015-16
18. Cal Grant NQN-SSN GPA Verification Form 2015-16
19. Cal Grant 2015-16 Income/Asset Ceiling
20. WebGrants For Students Login Screen
21. Cal Grant Program Award Announcement (California Aid Report)
22. Cal Grant Appeals Form
23. Cal Grant Record Change Form
24. Online Chafee Grant Application
25. Paper Chafee Grant Application
26. Chafee Grant Frequently Asked Questions
27. California Student Aid Commission (CSAC) Request for Materials

CA Dream Act Application
28. California Nonresident Tuition Exemption - AB 540 Affidavit
29. 10 Things You Need to Know About the California Dream Act
30. CA Dream Act Application Student/Parent ID Sheet – 2 cards on 1 page

Scholarships
31. FastWeb Scholarship Scam Tip Sheet
32. FastWeb Scholarship Guide
33. FastWeb Winning A Scholarship
34. Scholarships for Military Families

Special Circumstances & Populations
35. Special Circumstances Tip Sheet
36. NASFAA Unique Situations: Tips for Completing the FAFSA
37. Identifying Unaccompanied Youth Checklist for Financial Aid Administrators
38. Unaccompanied Youth Toolkit for Financial Aid Administrators
39. FAFSA and Unaccompanied Youth Basics
40. Sample Verification Form of Unaccompanied Homeless Youth

Other Information
41. Selective Service Information Sheet
42. Tax Benefit for Education
43. College Board Profile Guide
44. NASFAA Guide to Planning & Conducting FA Night
45. Student Aid and Identity Theft
46. Veteran Educational Benefits – College Fee Waiver
47. Financial Aid Consultants and Scholarship Search Services Fact Sheet
Federal Student Aid References
Step One (Student): For questions 1-31, leave any questions that do not apply to you (the student) blank.

1. **Last name**

2. **First name**

3. **Middle initial**

Your mailing address

4. **Number and street (include apt. number)**

5. **City (and country if not U.S.)**

6. **State**

7. **ZIP code**

8. **Social Security Number**

9. **Date of birth**

10. **Permanent telephone number**

Your driver’s license number and driver’s license state (if you have one)

11. **License number**

12. **License state**

13. **E-mail address**

14. **Are you a U.S. citizen?**

15. **Alien Registration Number**

16. **What is your marital status as of today?**

17. **Month and year you were married, remarried, separated, divorced or widowed.**

18. **State of legal residence**

19. **Did you become a legal resident of this state before January 1, 2010?**

20. **If the answer to question 19 is “No,” give month and year you became a legal resident.**

21. **Male or female?**

22. **If female, skip to question 23.**

23. **Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (such as grants, loans or work-study)?**

24. **Highest school completed by Parent 1**

25. **Highest school completed by Parent 2**

26. **When you begin college in the 2015-2016 school year, what will be your high school completion status?**

---

**For Help — www.studentaid.gov/completefafsa**
27. What is the name of the high school where you received or will receive your high school diploma? Enter the complete high school name, and the city and state where the high school is located.

High School Name:

High School City:

STATE:

28. Will you have your first bachelor’s degree before July 1, 2015?

Yes ☐ No ☐

29. When you begin the 2015-2016 school year, what will be your grade level?

Never attended college and 1st year undergraduate ☐

Attended college before and 1st year undergraduate ☐

2nd year undergraduate/sophomore ☐

3rd year undergraduate/junior ☐

4th year undergraduate/senior ☐

5th year/other undergraduate ☐

1st year graduate/professional ☐

Continuing graduate/professional or beyond ☐

30. When you begin the 2015-2016 school year, what degree or certificate will you be working on?

1st bachelor’s degree ☐

2nd bachelor’s degree ☐

Associate degree (occupational or technical program) ☐

Associate degree (general education or transfer program) ☐

Certificate or diploma (occupational, technical or education program of less than two years) ☐

Certificate or diploma (occupational, technical or education program of two or more years) ☐

Teaching credential (nondegree program) ☐

Graduate or professional degree ☐

Other/undecided ☐

31. Are you interested in being considered for work-study?

Yes ☐ No ☐ Don’t know ☐

**Step Two (Student):**

Answer questions 32–58 about yourself (the student). If you were never married or are separated, divorced or widowed, answer only about yourself. If you are married or remarried as of today, include information about your spouse (husband or wife).

32. For 2014, have you (the student) completed your IRS income tax return or another tax return listed in question 33?

I have already completed my return ☐

I will file but have not yet completed my return ☐

I’m not going to file. **Skip to question 39.** ☐

33. What income tax return did you file or will you file for 2014?

IRS 1040 ☐

IRS 1040A or 1040EZ ☐

A foreign tax return. **See Notes page 2.** ☐

A tax return with Puerto Rico, another U.S. territory, or Freely Associated State. **See Notes page 2.** ☐

34. For 2014, what is or will be your tax filing status according to your tax return?

Single ☐

Head of household. ☐

Married—filed joint return ☐

Married—filed separate return ☐

Qualifying widow(er). ☐

Don’t know ☐

35. If you have filed or will file a 1040, were you eligible to file a 1040A or 1040EZ?

Yes ☐ No ☐ Don’t know ☐

**See Notes page 2.**

For questions 36–45, if the answer is zero or the question does not apply to you, enter 0. Report whole dollar amounts with no cents.

36. What was your (and spouse’s) adjusted gross income for 2014? Adjusted gross income is on IRS Form 1040—line 37; 1040A—line 21; or 1040EZ—line 4.

$34,567

37. Enter your (and spouse’s) income tax for 2014. Income tax amount is on IRS Form 1040—line 55; 1040A—line 35; or 1040EZ—line 10.

$12,345

38. Enter your (and spouse’s) exemptions for 2014. Exemptions are on IRS Form 1040—line 6d or Form 1040A—line 6d. For Form 1040EZ, see Notes page 2.

39. How much did you earn from working in 2014?

$56,789

40. How much did your spouse earn from working in 2014?

$45,678

41. As of today, what is your (and spouse’s) total current balance of cash, savings and checking accounts? **Don’t include** student financial aid.

$12,345

42. As of today, what is the net worth of your (and spouse’s) investments, including real estate? **Don’t include** the home you live in. Net worth means current value minus debt. **See Notes page 2.**

$23,456

43. As of today, what is the net worth of your (and spouse’s) current businesses and/or investment farms? **Don’t include** a family farm or family business with 100 or fewer full-time or full-time equivalent employees. **See Notes page 2.**

$34,567
44. Student’s 2014 Additional Financial Information (Enter the combined amounts for you and your spouse.)
   a. Education credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit) from IRS Form 1040—line 49 or 1040A—line 31.
   b. Child support paid because of divorce or separation or as a result of a legal requirement. Do not include support for children in your household, as reported in question 95.
   c. Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships.
   d. Taxable student grant and scholarship aid reported to the IRS in your adjusted gross income. Includes AmeriCorps benefits (awards, living allowances and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships.
   e. Combat pay or special combat pay. Only enter the amount that was taxable and included in your adjusted gross income. Do not include untaxed combat pay.
   f. Earnings from work under a cooperative education program offered by a college.

45. Student’s 2014 Untaxed Income (Enter the combined amounts for you and your spouse.)
   a. Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D, E, F, G, H and S. Do not include amounts reported in code DD (employer contributions toward employee health benefits).
   b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040—line 28 + line 32 or 1040A—line 17.
   c. Child support received for any of your children. Do not include foster care or adoption payments.
   d. Tax exempt interest income from IRS Form 1040—line 8b or 1040A—line 8b.
   e. Untaxed portions of IRA distributions from IRS Form 1040—lines (15a minus 15b) or 1040A—lines (11a minus 11b). Exclude rollovers. If negative, enter a zero here.
   f. Untaxed portions of pensions from IRS Form 1040—lines (16a minus 16b) or 1040A—lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here.
   g. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits). Do not include the value of on-base military housing or the value of a basic military allowance for housing.
   h. Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances.
   i. Other untaxed income not reported in items 45a through 45h, such as workers’ compensation, disability, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040—line 25. Do not include extended foster care benefits, student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Investment Act educational benefits, on-base military housing or a military housing allowance, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels.
   j. Money received, or paid on your behalf (e.g., bills), not reported elsewhere on this form. This includes money that you received from a parent whose financial information is not reported on this form and that is not part of a legal child support agreement. See Notes page 2.

Step Three (Student): Answer the questions in this step to determine if you will need to provide parental information. Once you answer “Yes” to any of the questions in this step, skip Step Four and go to Step Five on page 8.

46. Were you born before January 1, 1992? .......................................................... [ ] Yes [ ] No
47. As of today, are you married? (Also answer “Yes” if you are separated but not divorced.) .......................................................... [ ] Yes [ ] No
48. At the beginning of the 2015-2016 school year, will you be working on a master’s or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)? .......................................................... [ ] Yes [ ] No
49. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? See Notes page 2. ....... [ ] Yes [ ] No
50. Are you a veteran of the U.S. Armed Forces? See Notes page 2. .......................................................... [ ] Yes [ ] No
51. Do you now have or will you have children who will receive more than half of their support from you between July 1, 2015 and June 30, 2016? .......................................................... [ ] Yes [ ] No
52. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2016? .......................................................... [ ] Yes [ ] No
53. At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court? See Notes page 9. .......................................................... [ ] Yes [ ] No
54. As determined by a court in your state of legal residence, are you or were you an emancipated minor? See Notes page 9. .......................................................... [ ] Yes [ ] No
55. As determined by a court in your state of legal residence, are you or were you in legal guardianship? See Notes page 9. .......................................................... [ ] Yes [ ] No
56. At any time on or after July 1, 2014, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 9. .......................................................... [ ] Yes [ ] No
57. At any time on or after July 1, 2014, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 9. .......................................................... [ ] Yes [ ] No
58. At any time on or after July 1, 2014, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 9. .......................................................... [ ] Yes [ ] No
Step Four (Parent): Complete this step if you (the student) answered “No” to all questions in Step Three.

Answer all the questions in Step Four even if you do not live with your legal parents (your biological and/or adoptive parents). Grandparents, foster parents, legal guardians, aunts and uncles are not considered parents on this form unless they have legally adopted you. If your legal parents are married to each other or are not married to each other and live together, answer the questions about both of them. If your parent was never married or is remarried, divorced, separated or widowed, see Notes page 9 for additional instructions.

59. As of today, what is the marital status of your legal parents?
   - Never married. .................................................. 2
   - Married or remarried. ........................................ 1
   - Unmarried and both parents living together. ............. 5
   - Divorced or separated. ........................................ 3
   - Widowed. ....................................................... 4

60. Month and year they were married, remarried, separated or widowed.
   - MONTH
   - YEAR

61. SOCIAL SECURITY NUMBER
62. LAST NAME, AND
63. FIRST INITIAL
64. DATE OF BIRTH

Questions 61-64 are for Parent 1 (father/mother/stepparent)

65. SOCIAL SECURITY NUMBER
66. LAST NAME, AND
67. FIRST INITIAL
68. DATE OF BIRTH

Questions 65-68 are for Parent 2 (father/mother/stepparent)

69. Your parents’ e-mail address. If you provide your parents’ e-mail address, we will let them know your FAFSA has been processed. This e-mail address will also be shared with your state and the colleges listed on your FAFSA to allow them to electronically communicate with your parents.

70. What is your parents’ state of legal residence?
   - STATE

71. Did your parents become legal residents of this state before January 1, 2010?
   - Yes ......................................................... 1
   - No ......................................................... 2

72. If the answer to question 71 is “No,” give the month and year legal residency began for the parent who has lived in the state the longest.
   - MONTH
   - YEAR

73. How many people are in your parents’ household?
   Include:
   • yourself, even if you don’t live with your parents,
   • your parents,
   • your parents’ other children if (a) your parents will provide more than half of their support between July 1, 2015 and June 30, 2016, or (b) the children could answer “No” to every question in Step Three on page 5 of this form, and
   • other people if they now live with your parents, your parents provide more than half of their support and your parents will continue to provide more than half of their support between July 1, 2015 and June 30, 2016.

74. How many people in your parents’ household (from question 73) will be college students between July 1, 2015 and June 30, 2016?
   Always count yourself as a college student. Do not include your parents. You may include others only if they will attend, at least half-time in 2015-2016, a program that leads to a college degree or certificate.

75. Supplemental Security Income (SSI) 0
76. Supplemental Nutrition Assistance Program (SNAP) 0
77. Free or Reduced Price Lunch 0
78. Temporary Assistance for Needy Families (TANF) 0
79. Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) 0

If your answer to question 59 was “Unmarried and both parents living together,” contact 1-800-433-3243 for assistance with answering questions 80-94.

80. For 2014, have your parents completed their IRS income tax return or another tax return listed in question 81?
   - My parents have already completed their return. .......... 1
   - My parents will file but have not yet completed their return. .................................................. 2
   - My parents are not going to file. .................................................. 3
   - Skip to question 88.

81. What income tax return did your parents file or will they file for 2014?
   - IRS 1040 ......................................................... 1
   - IRS 1040A or 1040EZ ........................................ 2
   - A foreign tax return. See Notes page 2. .............................. 3
   - A tax return with Puerto Rico, another U.S. territory or Freely Associated State. See Notes page 2. .............................. 4

82. For 2014, what is or will be your parents’ tax filing status according to their tax return?
   - Single ......................................................... 1
   - Head of household ........................................ 4
   - Married—filed joint return .................................. 2
   - Married—filed separate return ............................ 3
   - Qualifying widow(er) ........................................ 5
   - Don’t know .................................................. 6

83. If your parents have filed or will file a 1040, were they eligible to file a 1040A or 1040EZ? See Notes page 2.
   - Yes ......................................................... 1
   - No ......................................................... 2

84. As of today, is either of your parents a disabled worker? See Notes page 9.
   - Yes ......................................................... 1
   - No ......................................................... 2

For Help — 1-800-433-3243

Page 6

2014 California High School Counselor Workshop Guide

Step Four CONTINUED on page 7

2014-07-08 Draft

Do Not Submit.
Questions 85–94, if the answer is zero or the question does not apply, enter 0. Report whole dollar amounts with no cents.

85. What was your parents' adjusted gross income for 2014? Adjusted gross income is on IRS Form 1040—line 37; 1040A—line 21; or 1040EZ—line 4.

86. Enter your parents' income tax for 2014. Income tax amount is on IRS Form 1040—line 55; 1040A—line 35; or 1040EZ—line 10.

87. Enter your parents' exemptions for 2014. Exemptions are on IRS Form 1040—line 6d or on Form 1040A—line 6d. For Form 1040EZ, see Notes page 2.

Questions 88 and 89 ask about earnings (wages, salaries, tips, etc.) in 2014. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on IRS Form 1040—lines 7 + 12 + 18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); on 1040A—line 7; or on 1040EZ—line 1. If any individual earning item is negative, do not include that item in your calculation.

88. How much did Parent 1 (father/mother/stepparent) earn from working in 2014?

89. How much did Parent 2 (father/mother/stepparent) earn from working in 2014?

90. As of today, what is your parents' total current balance of cash, savings and checking accounts?

91. As of today, what is the net worth of your parents' investments, including real estate? Don't include the home in which your parents live. Net worth means current value minus debt. See Notes page 2.

92. As of today, what is the net worth of your parents' current businesses and/or investment farms? Don't include a family farm or family business with 100 or fewer full-time or full-time equivalent employees. See Notes page 2.

93. Parents' 2014 Additional Financial Information (Enter the amounts for your parent[s]).
   a. Education credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit) from IRS Form 1040—line 49 or 1040A—line 31.
   b. Child support paid because of divorce or separation or as a result of a legal requirement. Don't include support for children in your parents' household, as reported in question 73.
   c. Your parents' taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships.
   d. Your parents' taxable student grant and scholarship aid reported to the IRS in your parents' adjusted gross income. Includes AmeriCorps benefits (awards, living allowances and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships.
   e. Combat pay or special combat pay. Only enter the amount that was taxable and included in your parents' adjusted gross income. Do not enter untaxed combat pay.
   f. Earnings from work under a cooperative education program offered by a college.

94. Parents' 2014 Untaxed Income (Enter the amounts for your parent[s]).
   a. Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D, E, F, G, H and S. Don't include amounts reported in code DD (employer contributions toward employee health benefits).
   b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040—line 28 + line 32 or 1040A—line 17.
   c. Child support received for any of your parents' children. Don't include foster care or adoption payments.
   d. Tax exempt interest income from IRS Form 1040—line 8b or 1040A—line 8b.
   e. Untaxed portions of IRA distributions from IRS Form 1040—lines (15a minus 15b) or 1040A—lines (11a minus 11b). Exclude rollovers. If negative, enter a zero here.
   f. Untaxed portions of pensions from IRS Form 1040—lines (16a minus 16b) or 1040A—lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here.
   g. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits). Don't include the value of on-base military housing or the value of a basic military allowance for housing.
   h. Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances.
   i. Other untaxed income not reported in items 94a through 94h, such as workers' compensation, disability, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040—line 25. Don't include extended foster care benefits, student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Investment Act educational benefits, on-base military housing or a military housing allowance, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels.
**Step Five (Student):** Complete this step only if you (the student) answered "Yes" to any questions in Step Three.

95. How many people are in your household?
   Include:
   - yourself (and your spouse),
   - your children, if you will provide more than half of their support between July 1, 2015 and June 30, 2016, and
   - other people if they now live with you, you provide more than half of their support and you will continue to provide more than half of their support between July 1, 2015 and June 30, 2016.

96. How many people in your (and your spouse's) household (from question 95) will be college students between July 1, 2015 and June 30, 2016? Always count yourself as a college student. Include others only if they will attend, at least half-time in 2015-2016, a program that leads to a college degree or certificate.

In 2013 or 2014, did you (or your spouse) or anyone in your household (from question 95) receive benefits from any of the federal programs listed? Mark all that apply. Answering these questions will not reduce eligibility for student aid or these programs. TANF may have a different name in your state. Call 1-800-433-3243 to find out the name of the state's program.

97. Supplemental Security Income (SSI) □
98. Supplemental Nutrition Assistance Program (SNAP) □
99. Free or Reduced Price Lunch □
100. Temporary Assistance for Needy Families (TANF) □
101. Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) □

102. As of today, are you (or your spouse) a dislocated worker? See Notes page 9.
   Yes □  No □  Don't know □

**Step Six (Student):** Indicate which colleges you want to receive your FAFSA information.

Enter the six-digit federal school code and your housing plans. You can find the school codes at [www.fafsa.gov](http://www.fafsa.gov) or by calling 1-800-433-3243. If you cannot obtain the code, write in the complete name, address, city and state of the college. For state aid, you may wish to list your preferred college first.

To find out how to have more colleges receive your FAFSA information, read *What is the FAFSA?* on page 10.

103. a
    1st FEDERAL SCHOOL CODE
    OR
    NAME OF COLLEGE
    ADDRESS AND CITY
    STATE

103. b
    2nd FEDERAL SCHOOL CODE
    OR
    NAME OF COLLEGE
    ADDRESS AND CITY
    STATE

103. c
    3rd FEDERAL SCHOOL CODE
    OR
    NAME OF COLLEGE
    ADDRESS AND CITY
    STATE

103. d
    4th FEDERAL SCHOOL CODE
    OR
    NAME OF COLLEGE
    ADDRESS AND CITY
    STATE

**Step Seven (Student and Parent):** Read, sign and date.

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

If you are the parent or the student, by signing this application you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide information that will verify the accuracy of your completed form. This information may include U.S. or state income tax forms that you filed or are required to file. Also, you certify that you understand that the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies. If you sign any document related to the federal student aid programs electronically using a personal identification number (PIN), User ID and password, and/or any other credential, you certify that you are the person identified by that PIN, User ID and password, and/or other credential, and have not disclosed that PIN, User ID and password, and/or other credential to anyone else. If you purposely give false or misleading information, you may be fined up to $20,000, sent to prison, or both.

If you or your family paid a fee for someone to fill out this form or to advise you on how to fill it out, that person must complete this part.

Preparer’s name, firm and address

106. Preparer’s Social Security Number (or 107)
107. Employer ID number (or 106)
108. Preparer’s signature and date

**COLLEGE USE ONLY**

D/O □ Homeless Youth Determination □
FAA Signature

**FEDERAL SCHOOL CODE**

For Help — 1-800-433-3243

Page 101

2014 California High School Counselor Workshop Guide

Page 8

[DO NOT SUBMIT]

1-800-433-3243
Notes for question 53 (page 5)

Answer “Yes” if at any time since you turned age 13:

- You had no living parent (biological or adoptive), even if you are now adopted; or
- You were in foster care, even if you are no longer in foster care today; or
- You were a dependent or ward of the court, even if you are no longer a dependent or ward of the court today. For federal student aid purposes, someone who is incarcerated is not considered a ward of the court.

The financial aid administrator at your school may require you to provide proof that you were in foster care or a dependent or ward of the court.

Notes for questions 54 and 55 (page 5)

The definition of legal guardianship does not include your parents, even if they were appointed by a court to be your guardians. You are also not considered a legal guardian of yourself.

Answer “Yes” if you can provide a copy of a court’s decision that as of today you are an emancipated minor or are in legal guardianship. Also answer “Yes” if you can provide a copy of a court’s decision that you were an emancipated minor or were in legal guardianship immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court’s decision was issued.

Answer “No” if you are still a minor and the court decision is no longer in effect or the court decision was not in effect at the time you became an adult.

The financial aid administrator at your college may require you to provide proof that you were an emancipated minor or in legal guardianship.

Notes for questions 56–58 (page 5)

Answer “Yes” if you received a determination at any time on or after July 1, 2014, that you were an unaccompanied youth who was homeless or at risk of being homeless.

- “Homeless” means lacking fixed, regular and adequate housing. You may be homeless if you are living in shelters, parks, motels or cars, or are temporarily living with other people because you have nowhere else to go. Also, if you are living in any of these situations and fleeing an abusive parent you may be considered homeless even if your parent would provide support and a place to live.
- “Unaccompanied” means you are not living in the physical custody of your parent or guardian.
- “Youth” means you are 21 years of age or younger or you are still enrolled in high school as of the day you sign this application.

Answer “No” if you are not homeless or at risk of being homeless, or do not have a determination. You should contact your financial aid office for assistance if you do not have a determination but believe you are an unaccompanied youth who is homeless or are an unaccompanied youth providing for your own living expenses who is at risk of being homeless.

The financial aid administrator at your college may require you to provide a copy of the determination if you answered “Yes” to any of these questions.

Notes for students unable to provide parental information on pages 6 and 7

Under very limited circumstances (for example, your parents are incarcerated; you have left home due to an abusive family environment; or you do not know where your parents are and are unable to contact them), you may be able to submit your FAFSA without parental information. If you are unable to provide parental information, skip Steps Four and Five, and go to Step Six. Once you submit your FAFSA without parental data, you must follow up with the financial aid office at the college you plan to attend, in order to complete your FAFSA.

Notes for Step Four, questions 59–94 (pages 6 and 7)

Review all instructions below to determine who is considered a parent on this form:

- If your parent was never married and does not live with your other legal parent, or if your parent is widowed or not remarried, answer the questions about that parent.
- If your legal parents (biological and/or adoptive) are not married to each other and live together, select “Unmarried and both parents living together” and provide information about both of them regardless of their gender. Do not include any person who is not married to your parent and who is not a legal or biological parent. Contact 1-800-433-3243 for assistance in completing questions 80-94.
- If your parents are married, select “Married or remarried.” Consistent with the Supreme Court decision holding Section 3 of the Defense of Marriage Act (DOMA) unconstitutional, same-sex couples must report their marital status as married if they were legally married in a state or other jurisdiction (foreign country) that permits same-sex marriage, without regard to where the couple resides. If your legal parents are divorced but living together, select “Unmarried and both parents living together.” If your legal parents are separated but living together, select “Married or remarried; not “Divorced or separated.”
- If your parents are divorced or separated, answer the questions about the parent you lived with more during the past 12 months. (If you did not live with one parent more than the other, give answers about the parent who provided more financial support during the past 12 months or during the most recent year that you actually received support from a parent.) If this parent is remarried as of today, answer the questions about that parent and your stepparent.
- If your widowed parent is remarried as of today, answer the questions about that parent and your stepparent.

Notes for questions 84 (page 6) and 102 (page 8)

In general, a person may be considered a dislocated worker if he or she:

- is receiving unemployment benefits due to being laid off or losing a job and is unlikely to return to a previous occupation;
- has been laid off or received a lay-off notice from a job;
- was self-employed but is now unemployed due to economic conditions or natural disaster; or
- is a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (e.g., a stay-at-home mom or dad), is no longer supported by the husband or wife, is unemployed or underemployed, and is having trouble finding or upgrading employment.

If a person quits work, generally he or she is not considered a dislocated worker even if, for example, the person is receiving unemployment benefits.

Answer “Yes” to question 84 if your parent is a dislocated worker. Answer “Yes” to question 102 if you or your spouse is a dislocated worker.

Answer “No” to question 84 if your parent is not a dislocated worker. Answer “No” to question 102 if neither you nor your spouse is a dislocated worker.

Answer “Don’t know” to question 84 if you are not sure whether your parent is a dislocated worker. Answer “Don’t know” to question 102 if you are not sure whether you or your spouse is a dislocated worker. You can contact your financial aid office for assistance in answering these questions.

The financial aid administrator at your college may require you to provide proof that your parent is a dislocated worker, if you answered “Yes” to question 84, or that you or your spouse is a dislocated worker, if you answered “Yes” to question 102.
What is the FAFSA®?

Why fill out a FAFSA?
The Free Application for Federal Student Aid (FAFSA) is the first step in the financial aid process. You use the FAFSA to apply for federal student aid, such as grants, loans and work-study. In addition, most states and colleges use information from the FAFSA to award nonfederal aid.

Why all the questions?
The questions on the FAFSA are required to calculate your Expected Family Contribution (EFC). The EFC measures your family’s financial strength and is used to determine your eligibility for federal student aid. Your state and the colleges you list may also use some of your responses. They will determine if you may be eligible for school or state aid, in addition to federal aid.

How do I find out what my Expected Family Contribution (EFC) is?
Your EFC will be listed on your Student Aid Report (SAR). Your SAR summarizes the information you submitted on your FAFSA. It is important to review your SAR to make sure all of your information is correct and complete. Make corrections or provide additional information, as necessary.

How much aid will I receive?
Using the information on your FAFSA and your EFC, the financial aid office at your college will determine the amount of aid you will receive. The college will use your EFC to prepare a financial aid package to help you meet your financial need. Financial need is the difference between your EFC and your college’s cost of attendance (which can include living expenses), as determined by the college. If you or your family have unusual circumstances that should be taken into account, contact your college’s financial aid office. Some examples of unusual circumstances are: unusual medical or dental expenses or a large change in income from last year to this year.

When will I receive the aid?
Any financial aid you are eligible to receive will be paid to you through your college. Typically, your college will first use the aid to pay tuition, fees and room and board (if provided by the college). Any remaining aid is paid to you for other educational expenses. If you are eligible for a Federal Pell Grant, you may receive it from only one college for the same period of enrollment.

How can I have more colleges receive my FAFSA information?
If you are completing a paper FAFSA, you can only list four colleges in the school code step. You may add more colleges by doing one of the following:

1. After your FAFSA has been processed, go to FAFSA on the Web at www.fafsa.gov. Click the “Login” button on the home page to log in to FAFSA on the Web, then click “Make FAFSA Corrections.”

2. Use the Student Aid Report (SAR), which you will receive after your FAFSA is processed. Your Data Release Number (DRN) verifies your identity and will be listed on the first page of your SAR. You can call 1-800-433-3243 and provide your DRN to a customer service representative, who will add more school codes for you.

3. Provide your DRN to the financial aid administrator at the college you want added, and he or she can add your school code to your FAFSA.

Note: Your FAFSA record can only list up to ten school codes. If there are ten school codes on your record, any new school codes that you add will replace one or more of the school codes listed.

Where can I receive more information on student aid?
The best place for information about student financial aid is the financial aid office at the college you plan to attend. The financial aid administrator can tell you about student aid available from your state, the college itself and other sources.

• You can also visit our web site StudentAid.gov.

• For information by phone you can call our Federal Student Aid Information Center at 1-800-433-3243. TTY users (for the hearing impaired) may call 1-800-730-8913.

• You can also check with your high school counselor, your state aid agency or your local library’s reference section.

Information about other nonfederal assistance may be available from foundations, religious organizations, community organizations and civic groups, as well as organizations related to your field of interest, such as the American Medical Association or American Bar Association. Check with your parents’ employers or unions to see if they award scholarships or have tuition payment plans.

Information on the Privacy Act and use of your Social Security Number

We use the information that you provide on this form to determine if you are eligible to receive federal student financial aid and the amount that you are eligible to receive. Sections 483 and 484 of the Higher Education Act of 1965, as amended, give us the authority to ask you and your parents these questions, and to collect the Social Security Numbers of you and your parents. We use your Social Security Number to verify your identity and retrieve your records, and we may request your Social Security Number again for those purposes.

State and institutional student financial aid programs may also use the information that you provide on this form to determine if you are eligible to receive state and institutional aid and the need that you have for such aid. Therefore, we will disclose the information that you provide on this form to each institution you list in questions 103a - 103h, state agencies in your state of legal residence and the state agencies of the states in which the colleges that you list in questions 103a - 103h are located.

If you are applying solely for federal aid, you must answer all of the following questions that apply to you: 1-9, 14-16, 18, 21-23, 26, 28-29, 32-37, 39-59, 61-68, 70, 73-86, 88-102, 104-105. If you do not answer these questions, you will not receive federal aid.

Without your consent, we may disclose information that you provide to entities under a published “routine use.” Under such a routine use, we may disclose information to third parties that we have authorized to assist us in administering the above programs; to other federal agencies under computer matching programs, such as those with the Internal Revenue Service, Social Security Administration, Selective Service System, Department of Homeland Security, Department of Justice and Veterans Affairs; to your parents or spouse; and to members of Congress if you ask them to help you with student aid questions.

If the federal government, the U.S. Department of Education, or an employee of the U.S. Department of Education is involved in litigation, we may send information to the Department of Justice, or a court or adjudicative body, if the disclosure is related to financial aid and certain conditions are met. In addition, we may send your information to a foreign, federal, state, or local enforcement agency if the information that you submitted indicates a violation or potential violation of law, for which that agency has jurisdiction for investigation or prosecution. Finally, we may send information regarding a claim that is determined to be valid and overdue to a consumer reporting agency. This information includes identifiers from the record; the amount, status and history of the claim; and the program under which the claim arose.

State Certification
By submitting this application, you are giving your state financial aid agency permission to verify any statement on this form and to obtain income tax information for all persons required to report income on this form.

The Paperwork Reduction Act of 1995
According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0001. Public reporting burden for this collection of information is estimated to average two hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is voluntary. If you have comments or concerns regarding the status of your individual submission of this form, please contact the Federal Student Aid Information Center, P.O. Box 84, Washington, D.C. 20044 directly. [Note: Please do not return the completed form to this address.]

We may request additional information from you to process your application more efficiently. We will collect this additional information only as needed and on a voluntary basis.
Whose info goes on a FAFSA/CA Dream Act application?

<table>
<thead>
<tr>
<th>Relationship of Student to Parent</th>
<th>Includes both parents’ incomes on the app?</th>
<th>Only includes one parent’s income on the app?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parents married, living together</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>Parents not married, living together</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>Parent is widowed, not remarried</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>Parents are divorced or separated, not living together</td>
<td>NO</td>
<td>YES (include the parent the student lived with most during the last 12 months. If equal time, include the income from the parent who provided most of the student’s financial support during the last 12 months)</td>
</tr>
<tr>
<td>Parent and step-parent, living together</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>Legal guardians*</td>
<td>NO</td>
<td>NO</td>
</tr>
<tr>
<td>Foster Parents*</td>
<td>NO</td>
<td>NO</td>
</tr>
<tr>
<td>Grandparents, brothers, sisters, uncles, or aunts*</td>
<td>NO</td>
<td>NO</td>
</tr>
</tbody>
</table>

* "Parent" means biological/adoptive parent – gender of biological or adoptive parents is not relevant.

* Students living with legal guardians, foster parents, or relatives are usually considered to be independent for financial aid purposes.
Dear JOHN SMITH,

Your Student Aid Report (SAR) summarizes the information you submitted on your 2015-2016 Free Application for Federal Student Aid (FAFSA).

Application Status (review the checked boxes)

☑ Your FAFSA appears to be complete. Review the data on pages 3-10 of your SAR and make corrections or updates if necessary. The school(s) listed on your FAFSA will receive your information.

☑ Your FAFSA has been selected for verification. Verification is a process where your school confirms the data you reported on your FAFSA. Your school has the authority to contact you for documentation that supports income and other information that you reported on your FAFSA.

Federal Student Aid Eligibility (review the checked boxes)

The data submitted on your FAFSA is used to calculate your Expected Family Contribution (EFC), which is 000000.

The EFC is not the amount of money that your family must provide. Rather, you should think of the EFC as an index that colleges use to determine how much financial aid you would receive if you were to attend their school. Financial aid may include grants (free funds that do not have to be repaid), low-interest loans (borrowed funds that must be repaid), and/or work-study (paid part-time employment). Please note that your EFC is subject to change if you update or correct your FAFSA.

Your financial aid package could also include other federal, state, or institutional grants and scholarships, and/or a work-study award. Your school’s financial aid office will advise you of the specific types and amounts of student aid you are eligible to receive. For more information about the EFC, grants, loans, work-study, scholarships and other sources of aid, go to StudentAid.gov.

☑ Based on your EFC it appears that you may be eligible for a Federal Pell Grant of up to $5730, provided you have not met or exceeded the lifetime limit established for the Federal Pell Grant program. You may also be eligible for other grants, low-interest student loans, and work-study opportunities.

☑ We sent your information to other federal agencies to verify your eligibility for federal student aid and there appears to be an issue with the information provided on your application. Review the checklist on page 3 for instructions on how to resolve these issues.

You should keep this SAR for your records!
The Office of Management and Budget (OMB) wants you to know that:

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0001. Public reporting burden for this collection of information is estimated to average between 10 to 20 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is voluntary. If you have comments or concerns regarding the status of your individual submission of this form, please contact the Federal Student Aid Information Center, P.O. Box 84, Washington, D.C. 20044 directly. (Note: Please do not return the completed form to this address.)

By answering questions 103a through 103h, and signing the FAFSA, you give permission to the U.S. Department of Education to provide information from your application to the college(s) listed in Step Six. You also agree that such information is deemed to incorporate by reference the certification statement in Step Seven of the financial aid application. To learn more about the Privacy Act and how your information may be used, you may refer to page 10 of the paper FAFSA or the Privacy Act link on FAFSA on the Web.

To protect the confidentiality of your application data, you should never give, share or disclose your Federal Student Aid electronic credentials with anyone, including commercial service providers that provide assistance with the financial aid process. You should keep your credentials in a safe location.

WARNING: If you are convicted of drug distribution or possession, for an offense that occurred while you were receiving Title IV aid, your eligibility for Title IV student financial aid is subject to suspension or termination. If your drug conviction status changes at any time during the 2015-2016 award year, you must update your answer to question 23.

Only For Use by Financial Aid Office (skip to next page to begin your review of the data included in your SAR)

This information will be used by your Financial Aid Administrator to determine your eligibility for student aid.

| SAR C Flag: | Y | Dependency Status: | D |
| Application Source: | 4A | Dependency Override: | Y |
| Transaction Source: | 4A | Professional Judgment: | Y |
| Processed Record Type: | 4A | Special Circumstances: | 1 |
| Duplicate SSN Flag: | Y |
| High School Flag: | Y |
| MONTHS: | 1 2 3 4 5 6 7 8 9 10 11 12 |
| PRIMARY EFC: | 000000 000000 000000 000000 000000 000000 000000 000000 000000 000000 000000 000000 |
| SECONDARY EFC: | 000000 000000 000000 000000 000000 000000 000000 000000 000000 000000 000000 000000 |
| PC: | 000000 000000 000000 000000 000000 000000 000000 000000 000000 000000 000000 000000 |
| SIC: | 000000 000000 000000 000000 000000 000000 000000 000000 000000 000000 000000 000000 |
| Auto Zero EFC Flag: | Y | Simplified Needs Test Flag: | Y |
| Pell Eligible Flag: | Y |

MATCH FLAGS:

| SSN Match Flag: | 4 | Selective Service Registration Flag: | Y |
| DHS Match Flag: | | SSA Citizenship Code: | C |
| DHS Sec. Conf. Flag: | | P1SSN Match Flag: | 4 |
| NSLDS Match Flag: | 2 | P2SSN Match Flag: | 4 |
| NSLDS Unusual Enrollment History Flag: | 1 |

COMMENTS: 001 115 006

2014 California High School Counselor Workshop Guide
WHAT YOU MUST DO NOW (Use the checklist below to make sure that all of your issues are resolved.)

☐ The National Student Loan Data System (NSLDS) indicates that one or more of your federal student loans have been discharged. If you have questions, contact the financial aid office at your school.

☐ If you need to make corrections to your information, you may either make them online at www.fafsa.gov, or by using this SAR. If you need additional help with your SAR, contact your school’s financial aid office or visit www.fafsa.gov and click the “Help” icon on the FAFSA home page. If your mailing address or e-mail address changes, you can make the correction online or send in the correction on your SAR.
Summary of Federal Student Loans (review the loan totals listed below)

The information below is the total amount of Title IV student loans that you owe as currently reported to us by your loan holder(s). These loan programs are administered by the U.S. Department of Education (ED). You should confirm that these loan totals are correct. You can use your Federal Student Aid electronic credentials to view details on the individual loans that make up these totals at the National Student Loan Data System (NSLDS) Web site at www.nslds.ed.gov. If you feel that the amounts listed on this page are incorrect, or you have other questions related to a loan, you should contact the loan servicer indicated on the NSLDS Web site. You can obtain general information about each of the types of loans that are listed below by visiting our StudentAid.gov Web site.

Note that the 'Subsidized' and 'Unsubsidized' amounts include the appropriate portions of any Consolidation Loans you may have. If there is an amount listed for Federal Family Education Loan (FFEL) Program 'Unallocated Consolidation Loans,' it is because we could not determine whether those balances were subsidized or unsubsidized.

Remember, you are responsible for repaying all of the amounts that you borrow, plus interest. As a general rule, with an assumed interest rate of 5%, the monthly payment amount over a 10-year repayment period would be approximately $10.61 for every $1,000 that you borrowed. Of course, your actual repayment amount will depend upon how much you borrow, the interest rate when you enter repayment, and the length of your repayment term.

Total Amount of Loans Outstanding:

<table>
<thead>
<tr>
<th>FFEL (Bank Loans) and/or Direct Loans:</th>
<th>Total Principal Balance:</th>
<th>Remaining Amount to be Disbursed:</th>
<th>Total:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidized Loans:</td>
<td>$ 6,000</td>
<td>$ 1,200</td>
<td>$ 7,200</td>
</tr>
<tr>
<td>Unsubsidized Loans:</td>
<td>$ 3,000</td>
<td>$ 1,300</td>
<td>$ 4,300</td>
</tr>
<tr>
<td>Combined Loans:</td>
<td>$ N/A</td>
<td>$ N/A</td>
<td>$ N/A</td>
</tr>
<tr>
<td>Unallocated Consolidated Loans:</td>
<td>$ N/A</td>
<td>$ N/A</td>
<td>$ N/A</td>
</tr>
<tr>
<td><strong>Federal Perkins Loans:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Outstanding Principal Balance:</td>
<td>$ N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2015-2016 Award Year Loan Amount:</td>
<td>$ 550</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Teach Grants Converted to Direct Loans:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unsubsidized Loans:</td>
<td>$ 1,612</td>
<td></td>
<td>$ 1,612</td>
</tr>
</tbody>
</table>
Check Your SAR

If you find a mistake, put the correct answer in the boxes or completely fill in an oval (example: ).

Look for arrows ( or ) in the area next to your information. For these items, give us a new answer, or if your current answer is correct, rewrite the same information exactly.

If you want to delete an answer, draw a line through your answer and through the empty box or oval (example: ).

Make corrections online at www.fafsa.gov or send in pages 5-10 of this form.

Step One: You (The Student)

1. Last Name
2. First Name
3. Middle Initial
4. Mailing Address
5. City
6. State Abbreviation
7. ZIP Code
8. Social Security Number
9. Date of Birth
10. Permanent Phone Number
11. Driver's License Number
12. Driver's License State Abbreviation
13. Student's E-mail Address
14. Citizenship Status
15. Alien Registration Number
16. Marital Status (As of the date you submitted your FAFSA)
17. Date of Marital Status Change
18. State of Legal Residence Abbreviation
19. Did you become a legal resident of this state before January 1, 2010?
20. If you answered “No” to question 19, date you became a legal resident
21. Are you male or female?
22. If you are male (age 18-25) and not registered, answer “Register Me” and Selective Service will register you.

We will use your e-mail address to communicate with you electronically. We will also share your e-mail address with your state and the colleges listed on your FAFSA to allow them to communicate with you. If you do not have an e-mail address, leave this field blank.

Remember to completely fill in the oval

 DRN: 9755

PAGE 5 OF 10
### Step Two: 2014 Student (and Spouse) Income and Assets

For 36-45, report your (the student’s) income and assets. If you are single, separated, divorced or widowed, answer only about yourself. If you are married or remarried, as of today, include information about your spouse (husband or wife). Remember to completely fill in the oval as follows:

<table>
<thead>
<tr>
<th>Question</th>
<th>Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>23. Drug Conviction Affecting Eligibility?</td>
<td>Yes</td>
</tr>
<tr>
<td>24. Parent 1 Educational Level</td>
<td>Middle school/Jr. High</td>
</tr>
<tr>
<td>25. Parent 2 Educational Level</td>
<td>Middle school/Jr. High</td>
</tr>
<tr>
<td>26. High School Completion Status?</td>
<td>High school diploma</td>
</tr>
<tr>
<td>27.a High School Name</td>
<td></td>
</tr>
<tr>
<td>27.b High School City</td>
<td></td>
</tr>
<tr>
<td>27.c High School State</td>
<td></td>
</tr>
<tr>
<td>28. First Bachelor’s Degree by 7-1-2015?</td>
<td>Yes</td>
</tr>
<tr>
<td>29. Grade Level in College in 2015-2016</td>
<td>1st/Never attended</td>
</tr>
<tr>
<td>30. Type of Degree/Certificate</td>
<td>1st Bachelor’s degree</td>
</tr>
<tr>
<td>31. Are you interested in being considered for work-study?</td>
<td>Yes</td>
</tr>
<tr>
<td>32. Filed 2014 Income Tax Return?</td>
<td>Yes, already completed</td>
</tr>
<tr>
<td>33. Type of 2014 Tax Form Used</td>
<td>1040</td>
</tr>
<tr>
<td>34. Tax Return Filing Status 2014</td>
<td>Single</td>
</tr>
<tr>
<td>35. If you filed or will file a 1040, were you eligible to file a 1040A or 1040EZ?</td>
<td>Yes</td>
</tr>
<tr>
<td>36. Adjusted Gross Income from IRS Form (1040-line 37; 1040A-line 2 1; or 1040EZ-line 4.)</td>
<td>$1,355,000</td>
</tr>
<tr>
<td>37. U.S. Income Tax Paid from IRS Form (1040-line 5 5; 1040A-line 3 5; or 1040EZ-line 1 0.)</td>
<td>$1,113,012</td>
</tr>
<tr>
<td>38. Exemptions Claimed from IRS Form (1040-line 6d; 1040A-line 6d; or Form 1040EZ see page 2 of the FAFSA.)</td>
<td>03</td>
</tr>
</tbody>
</table>

**EXAMPLE $1,235,678**
For 39-40, answer the questions whether or not you filed a tax return. This information may be on your W-2 forms, or on IRS Form 1040 lines 7+12+18+ Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A-line 7; or 1040EZ-line 1.

39. Student's Income Earned from Work
$ 1,250,000

40. Spouse's Income Earned from Work
$ 1,100,000

41. Cash, Savings, and Checking (As of the date you submitted your FAFSA)

42. Net Worth of Investments (As of the date you submitted your FAFSA)

43. Net Worth of Businesses/Investment Farms (As of the date you submitted your FAFSA)

44. Student's Additional Financial Information
a) Education credits
$ 12,000
b) Child support paid
$c$
c) Taxable earnings from need-based employment
$d$
d) Taxable student grant and scholarship aid reported to IRS
$ 20,000$e) Combat pay/special combat pay
$ 4,000$f) Earnings from work under a cooperative education program

45. Student's Untaxed Income
a) Tax-deferred pension/savings
$b$
b) IRA deductions and payments
$c$
c) Child support received
$d$
d) Tax-exempt interest income
$e$
e) Untaxed IRA distributions
$f$
g) Military or clergy allowances
$h$
h) Veterans noneducation benefits
$i$
j) Other untaxed income
$ 20,000$k) Money received or paid on your behalf

Step Three: Student Dependency Status
Answer questions 46 - 58 in this step to determine if you will need to provide parental information. Fill in the oval to enter a new response or correct a response.

46. Born Before 1-1-1992?
Yes ☐ No ☐

47. Are you married (As of the date you submitted your FAFSA)?
Yes ☐ No ☐

48. Working on a master's or doctorate program in 2015-2016?
Yes ☐ No ☐

49. Are you on active duty in U.S. Armed Forces?
Yes ☐ No ☐

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

51. Have children who receive more than half of their support from you?
Yes ☐ No ☐

52. Have dependents other than children or spouse?
Yes ☐ No ☐

53. Were your parents deceased, were you in foster care or a court dependent/ward?
Yes ☐ No ☐

54. Are/Were an emancipated minor?
Yes ☐ No ☐

55. Are/Were in legal guardianship?
Yes ☐ No ☐

56. Have you been verified as a homeless youth?
Yes ☐ No ☐

57. Has the Department of Housing and Urban Development determined you to be homeless?
Yes ☐ No ☐

58. Have you been verified as an unaccompanied youth who is at risk for homelessness?
Yes ☐ No ☐
Step Four (Parental Information): Complete this step if you (the student) answered "No" to all questions in Step Three. Answer all questions in Step Four even if you do not live with your legal parents (your biological and/or adoptive parents). Grandparents, foster parents, legal guardians, aunts and uncles are not considered parents on this form unless they have legally adopted you. If your parents are married to each other, or are not married to each other and live together, answer the questions about both of them. See the Notes on page 9 of the FAFSA for information.

59. Parents' Marital Status (As of the date you submitted your FAFSA)
   - Never married
   - Married/Remarried
   - Unmarried and both parents living together
   - Divorced/Separated
   - Widowed

60. Date of Marital Status

61. Parent 1 Social Security Number

62. Parent 1 Last Name

63. First Initial

64. Parent 1 Date of Birth

65. Parent 2 Social Security Number

66. Parent 2 Last Name

67. First Initial

68. Parent 2 Date of Birth

69. Parents' E-mail Address
   Provide an e-mail address so that we can correspond with your parents.

70. Parents' state of legal residence
   - IL

71. Parent legal resident of the state before January 1, 2010?
   - Yes
   - No

72. If "No" to question 71, enter the date parent became legal resident
   Use MM/YYYY format (e.g., 03/2011)

73. Parents' number of family members in 2015-2016

74. Parents' number of family members in college in 2015-2016

75. Parent received Supplemental Security Income?
   - Yes
   - No

76. Parent received Supplemental Nutrition Assistance Program (SNAP)?
   - Yes
   - No

77. Parent received free/reduced price lunch?
   - Yes
   - No

78. Parent received Temporary Assistance for Needy Families (TANF)?
   - Yes
   - No

79. Parent received Nutrition Program for Women, Infants and Children (WIC)?
   - Yes
   - No

80. Filed 2014 Income Tax Return?
   - WILL NOT FILE
   - Already completed
   - Will file
   - Will not file

81. Type of 2014 Tax Form Used
   - FOREIGN TAX RETURN
   - 1040
   - 1040A/EZ
   - U.S. Trust territory

82. Tax Return Filing Status 2014
   - Single
   - Head of household
   - Married-filed joint return
   - Married-filed separate return
   - Qualifying widow(er)
   - Don't know

83. If your parents' filed or will file a 1040, were they eligible to file a 1040A or 1040EZ?
   - Yes
   - No
   - Don't know

84. Are either of your parents a dislocated worker (As of the date you submitted your FAFSA)?
   - YES
   - NO
   - DON'T KNOW

For 85-94, if the answer is zero or the question does not apply, enter 0. Report dollar amounts without cents. For 88-89, this information may be on W-2 forms, or on IRS Form 1040-lines 7+12+18+ Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A-line 7; or 1040EZ-line 1.

85. Adjusted Gross Income from IRS Form 1040
   $ 10,000

86. U.S. Income Tax Paid
   $ 

87. Exemptions Claimed
   03

88. Parent 1 Income Earned from Work
   $ 

89. Parent 2 Income Earned from Work
   $ 

90. Cash, Savings, and Checking (As of the date you submitted your FAFSA)
   $ 

91. Net Worth of Investments (As of the date you submitted your FAFSA)
   $ 155,000

92. Tax Return Filing Status 2014
   - Single
   - Head of household
   - Married-filed joint return
   - Married-filed separate return
   - Qualifying widow(er)
   - Don't know

93. If your parents' filed or will file a 1040, were they eligible to file a 1040A or 1040EZ?
   - Yes
   - No
   - Don't know

94. Are either of your parents a dislocated worker (As of the date you submitted your FAFSA)?
   - YES
   - NO
   - DON'T KNOW

82. Tax Return Filing Status 2014
   - Single
   - Head of household
   - Married-filed joint return
   - Married-filed separate return
   - Qualifying widow(er)
   - Don't know

83. If your parents' filed or will file a 1040, were they eligible to file a 1040A or 1040EZ?
   - Yes
   - No
   - Don't know

84. Are either of your parents a dislocated worker (As of the date you submitted your FAFSA)?
   - YES
   - NO
   - DON'T KNOW

85. Adjusted Gross Income from IRS Form 1040
   $ 10,000

86. U.S. Income Tax Paid
   $ 

87. Exemptions Claimed
   03

88. Parent 1 Income Earned from Work
   $ 

89. Parent 2 Income Earned from Work
   $ 

90. Cash, Savings, and Checking (As of the date you submitted your FAFSA)
   $ 

91. Net Worth of Investments (As of the date you submitted your FAFSA)
   $ 155,000
### Parents' Additional Financial Information

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Education credits</td>
<td>$12,445</td>
</tr>
<tr>
<td>b) Child support paid</td>
<td>$20,778</td>
</tr>
<tr>
<td>c) Taxable earnings from need-based employment</td>
<td>$19,728</td>
</tr>
<tr>
<td>d) Taxable student grant and scholarship aid reported to IRS $2,100</td>
<td></td>
</tr>
<tr>
<td>e) Combat pay/special combat pay</td>
<td>$3,000</td>
</tr>
<tr>
<td>f) Earnings from work under a cooperative education program</td>
<td>$401</td>
</tr>
<tr>
<td>IRA deductions and payments</td>
<td>$5,000</td>
</tr>
<tr>
<td>g) Child support received</td>
<td>$2,000</td>
</tr>
<tr>
<td>h) Tax-exempt interest income</td>
<td>$3,000</td>
</tr>
<tr>
<td>i) Unearned IRA distributions</td>
<td></td>
</tr>
<tr>
<td>j) Combat pay/special combat pay</td>
<td></td>
</tr>
<tr>
<td>k) Earnings from work under a cooperative education program</td>
<td></td>
</tr>
<tr>
<td>l) Other untaxed income</td>
<td></td>
</tr>
</tbody>
</table>

### Parents' Untaxed Income

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Tax-deferred pension/savings</td>
<td></td>
</tr>
</tbody>
</table>

### Step Five: Student's Household Information

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>95. Number of Family Members in 2015-2016</td>
<td></td>
<td></td>
</tr>
<tr>
<td>96. Number in College in 2015-2016</td>
<td></td>
<td></td>
</tr>
<tr>
<td>97. Student received Supplemental Security Income?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>98. Student received Supplemental Nutrition Assistance Program (SNAP)?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>99. Student received free/reduced price lunch?</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

### Step Six: Student's School Information

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>103.a First College Name, City and State</td>
<td></td>
<td></td>
</tr>
<tr>
<td>New Brunswick Institute of Technology, Portland, OR</td>
<td></td>
<td></td>
</tr>
<tr>
<td>103.b Housing Plans</td>
<td>On campus</td>
<td></td>
</tr>
<tr>
<td>103.c Second College Name, City and State</td>
<td></td>
<td></td>
</tr>
<tr>
<td>University of Maryland, College Park, MD</td>
<td></td>
<td></td>
</tr>
<tr>
<td>103.d Housing Plans</td>
<td>On campus</td>
<td></td>
</tr>
</tbody>
</table>
Please read, sign and date. You must read and sign this Certification.

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

If you are the parent or the student, by signing this application you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide information that will verify the accuracy of your completed form. This information may include U.S. or state income tax forms that you filed or are required to file. Also, you certify that you understand that the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies. If you sign any document related to the federal student aid programs electronically using a personal identification number (PIN), User ID and password, and/or any other credential, you certify that you are the person identified by that PIN, User ID and password, and/or other credential to anyone else. If you purposely give false or misleading information, you may be fined up to $20,000, sent to prison, or both.

Your FAFSA information was sent to all the colleges you listed although they are not all shown here. To see all of the colleges you listed, go to www.fafsa.gov and select “Student Aid Report (SAR).”

For the graduation, retention, and transfer rates of the colleges listed on your FAFSA, view your Student Aid Report online at www.fafsa.gov. You can find these rates and other important consumer information about the colleges you’re interested in attending at www.nces.ed.gov/collegenavigator.

Step Seven: Certification, Signatures and Date

104. Date Completed
    DO NOT CORRECT
    JANUARY 01, 2015

105. Signed By?
    BOTH

106. Preparer’s Social Security Number
    [Redacted]

107. Preparer’s EIN
    [Redacted]

108. Preparer’s Signature
    [Redacted]

Application Receipt Date: 01/05/2015

Please read, sign and date. You must read and sign this Certification.

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

If you are the parent or the student, by signing this application you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide information that will verify the accuracy of your completed form. This information may include U.S. or state income tax forms that you filed or are required to file. Also, you certify that you understand that the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies. If you sign any document related to the federal student aid programs electronically using a personal identification number (PIN), User ID and password, and/or any other credential, you certify that you are the person identified by that PIN, User ID and password, and/or other credential to anyone else. If you purposely give false or misleading information, you may be fined up to $20,000, sent to prison, or both.

SEND PAGES 5-10 OF THIS FORM TO:

Federal Student Aid Programs
P.O. Box 7004
Mt. Vernon, IL 62864-0074

OR

You may also make corrections from Federal Student Aid’s Web site (www.fafsa.gov).

Student Signature (Required to process your application. Sign in box below.)

[Redacted]

Date

JOHN SMITH

Parent Signature (one parent whose information is provided in Step Four)

[Redacted]

Date
All of the information on this SAR is true and complete to the best of my knowledge. If I am asked, I agree to give proof that my information is correct.

The proof might include a copy of the 2014 U.S. Income Tax Form filed by me or my family. I understand that if I purposely give false or misleading information on this SAR, I may be fined up to $20,000, sent to prison, or both.

If you made no changes:
Do NOT send your SAR to the address given on this page. Follow the instructions on your SAR. You may need to contact your school.

If you made changes:
You may make corrections from Federal Student Aid's Web site (www.fafsa.gov).

Your FAFSA information was sent to all the colleges you listed although they are not all shown here. To see all of the colleges you listed, go to www.fafsa.gov and select "Student Aid Report (SAR)".

For the graduation, retention, and transfer rates of the colleges listed on your FAFSA, view your Student Aid Report online at www.fafsa.gov. You can find these rates and other important consumer information about the colleges you're interested in attending at www.nces.ed.gov/collegenavigator.

Step Seven: Certification, Signatures and Date

104. Date Completed
JANUARY 01, 2015
105. Signed By?
BOTH
106. Preparer’s Social Security Number
107. Preparer’s EIN
108. Preparer’s Signature

Application Receipt Date: 01/05/2015

Please read, sign and date. You must read and sign this Certification.

All of the information on this SAR is true and complete to the best of my knowledge. If I am asked, I agree to give proof that my information is correct. The proof might include a copy of the 2014 U.S. Income Tax Form filed by me or my family. I understand that if I purposely give false or misleading information on this SAR, I may be fined up to $20,000, sent to prison, or both.

If you made no changes:
Do NOT send your SAR to the address given on this page.
Follow the instructions on your SAR. You may need to contact your school.

If you made changes:
You may make corrections from Federal Student Aid’s Web site (www.fafsa.gov).

Read the certification statement above and sign to the right.

SEND PAGES 5-10 OF THIS FORM TO:
Federal Student Aid Programs
P.O. Box 7004
Mt. Vernon, IL 62864-0074

If you need another copy of your SAR:
Call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243)

Student Signature (Required to process your application. Sign in box below.)

John Smith

Parent Signature (one parent whose information is provided in Step Four.)

Parent

Date

Data Entry Use Only

P  L  E

PAGE 10 OF 10V
Dear JOHN SMITH,

Your Student Aid Report (SAR) Acknowledgement summarizes the information you submitted on your 2015-2016 Free Application for Federal Student Aid (FAFSA).

Application Status (review the checked boxes)

✓ Your FAFSA appears to be complete. Review the data on page 2 and 3. We may have assumed certain information to calculate your eligibility for federal student aid. We printed any assumptions we made and the word “assumed” for the items on the back of this page. If you need to make corrections, you can go to www.fafsa.gov to access your information or you can contact the financial aid office at one of the schools you listed on your application for assistance. The school(s) listed on your FAFSA will receive your information.

Federal Student Aid Eligibility (review the checked boxes)

The data submitted on your FAFSA is used to calculate your Expected Family Contribution (EFC), which is 000000.

The EFC is not the amount of money that your family must provide. Rather, you should think of the EFC as an index that colleges use to determine how much financial aid you would receive if you were to attend their school. Financial aid may include grants (free funds that do not have to be repaid), low-interest loans (borrowed funds that must be repaid), and/or work-study (paid part-time employment). This award information will vary from college to college because the cost of attending each is different. Please note that your EFC is subject to change if you update or correct your FAFSA. For more information about the EFC and other sources of aid, go to StudentAid.gov.

✓ Based on your EFC it appears that you may be eligible for a Federal Pell Grant of up to $5730, provided you have not met or exceeded the lifetime limit established for the Federal Pell Grant program. You may also be eligible for other grants, low-interest student loans, and work-study opportunities. Your Financial Aid Administrator (FAA) will determine what types of aid and how much you are eligible to receive.

✓ We sent your information to other federal agencies through computer matching programs to verify your eligibility for federal student aid and there appears to be an issue with the information provided on your application. You can review information about these issues by going to www.fafsa.gov and selecting “Student Aid Report (SAR).” You must work with your financial aid office to resolve any data matching issues before we can determine if you are eligible to receive federal student aid.

✓ Unless you are completing the verification process, it may be too late for you to make corrections or give us any more information this year. If you are completing verification and you need to correct your information, contact the FAA at your school for assistance. We must have your corrections no later than September 17, 2016.

You should keep this SAR Acknowledgement for your records!
This section contains information from your student aid application (shaded items display parents' information, if provided). If you need to make corrections, visit www.fafsa.gov or contact the financial aid office at your college.

<table>
<thead>
<tr>
<th>Sample Data</th>
<th>1. LAST NAME</th>
<th>SMITH</th>
<th>43. NET WORTH OF BUSINESS/INVESTMENT FARMS</th>
<th>$ 1,123,446</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. FIRST NAME</td>
<td>JOHN</td>
<td></td>
<td>44. STUDENT'S ADDITIONAL FINANCIAL INFORMATION</td>
<td></td>
</tr>
<tr>
<td>3. MIDDLE INITIAL</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. ADDRESS</td>
<td>12345 ABCDEFGHIJKLMNOPQRSTUVWXYZABC</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. CITY</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. STATE ABBREVIATION</td>
<td>AB</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. ZIP CODE</td>
<td>12345</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. SOCIAL SECURITY NUMBER</td>
<td>XXX-XX-1234</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. DATE OF BIRTH</td>
<td>JANUARY 30, 1992</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. PERMANENT PHONE NUMBER</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. DRIVER'S LICENSE NUMBER</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. DRIVER'S LICENSE STATE ABBREVIATION</td>
<td>AB</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. ST E-MAIL</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. CITIZENSHIP STATUS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. ALIEN REGISTRATION NUMBER</td>
<td>A 123456789</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16. MARITAL STATUS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17. DATE OF MARITAL STATUS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18. STATE OF LEGAL RESIDENCE ABBREVIATION</td>
<td>AB</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19. LEGAL RESIDENT BEFORE JANUARY 1, 2010?</td>
<td>NO</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20. DATE YOU BECAME A LEGAL RESIDENT</td>
<td>JANUARY 2012</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>21. ARE YOU MALE OR FEMALE?</td>
<td>MALE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22. REGISTER YOU FOR SELECTIVE SERVICE?</td>
<td>REGISTER ME</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>23. DRUG CONVICTION AFFECTING ELIGIBILITY?</td>
<td>ELIG FOR AID</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>24. PARENT 1 EDUCATIONAL LEVEL</td>
<td>COLLEGE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>25. PARENT 2 EDUCATIONAL LEVEL</td>
<td>COLLEGE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>26. HIGH SCHOOL COMPLETION STATUS</td>
<td>GED/STATE EQUIVALENT TEST</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>27.a HS NAME</td>
<td>PRINCE GEORGE'S COUNTY HIGH SCHOOL</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>27.b HS CITY</td>
<td>BELTSVILLE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>27.c HS STATE</td>
<td>MD</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>28. FIRST BACHELOR'S DEGREE BY 7-1-2015?</td>
<td>YES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>29. GRADE LEVEL IN COLLEGE IN 2015-2016</td>
<td>IST PREV ATTENDED</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30. TYPE OF DEGREE/CERTIFICATE</td>
<td>IST BA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>31. INTERESTED IN WORK STUDY?</td>
<td>YES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>32. FILED 2014 INCOME TAX RETURN</td>
<td>WILL FILE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>33. TYPE OF 2014 TAX FORM USED</td>
<td>U.S. TRUST TERRITORY</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>34. TAX RETURN FILING STATUS 2014</td>
<td>MARRED-FILED SEPARATE RETURN</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>35. ELIGIBLE TO FILE 1040A OR 1040EZ?</td>
<td>YES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>36. ADJUSTED GROSS INCOME FROM IRS FORM</td>
<td>(-1,123,446 ASSUMED)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>37. U.S. INCOME TAX PAID</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>38. EXEMPTIONS CLAIMED</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>39. STUDENTS INCOME EARNED FROM WORK</td>
<td>($ 1,123,446 ASSUMED)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>40. SPOUSES INCOME EARNED FROM WORK</td>
<td>($ 1,123,446 ASSUMED)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>41. CASH, SAVINGS, AND CHECKING</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>42. NET WORTH OF INVESTMENTS</td>
<td>$ 1,123,446</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>43. NET WORTH OF INVESTMENTS</td>
<td>$ 1,123,446</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>44. STUDENT'S ADDITIONAL FINANCIAL INFORMATION</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>45. STUDENT'S UNTAXED INCOME</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>46. BORN BEFORE 1-1-1992?</td>
<td>YES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>47. ARE YOU MARRIED?</td>
<td>YES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>48. WORKING ON MASTERS OR DOCTORATE?</td>
<td>YES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>49. ON ACTIVE DUTY IN U.S. ARMED FORCES?</td>
<td>YES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50. VETERAN OF U.S. ARMED FORCES?</td>
<td>YES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>51. HAVE CHILDREN YOU SUPPORT?</td>
<td>YES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>52. DEPENDENTS OTHER THAN CHILDREN/SPouse?</td>
<td>YES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>53. PARENTS DECEASED, FOSTER CARE, WARD OF COURT?</td>
<td>YES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>54. ARE/WERE AN EMANCIPATED MINOR?</td>
<td>YES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>55. ARE/WERE IN LEGAL GUARDIANSHIP?</td>
<td>YES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>56. VERIFIED AS A HOMELESS YOUTH?</td>
<td>YES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>57. DETERMINED BY DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT THAT YOU WERE HOMELESS?</td>
<td>YES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>58. VERIFIED AS UNACCOMPANIED YOUTH AT RISK FOR HOMELESSNESS?</td>
<td>YES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>59. PARENTS' MARITAL STATUS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>60. PARENTS' MARITAL STATUS DATE</td>
<td>DECEMBER 1990</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>61. PARENT 1 SOCIAL SECURITY NUMBER</td>
<td>XXX-XX-1234</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>62. PARENT 1 LAST NAME</td>
<td>ABCDEFGHIJKLMNOP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>63. PARENT 1 FIRST INITIAL</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>64. PARENT 1 DATE OF BIRTH</td>
<td>JANUARY 23, 1973</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>65. PARENT 2 SOCIAL SECURITY NUMBER</td>
<td>XXX-XX-1234</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>66. PARENT 2 LAST NAME</td>
<td>ABCDEFGHIJKLMNOP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>67. PARENT 2 FIRST INITIAL</td>
<td>D</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>68. PARENT 2 DATE OF BIRTH</td>
<td>JANUARY 24, 1972</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>69. PAR EMAIL</td>
<td><a href="mailto:CHRISTOPHER.E.STUDENTS.MOTHER@HOME.COMCAST.COM">CHRISTOPHER.E.STUDENTS.MOTHER@HOME.COMCAST.COM</a></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>70. PARENTS' STATE OF LEGAL RESIDENCE</td>
<td>AB</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>71. LEGAL RESIDENT BEFORE JANUARY 1, 2010?</td>
<td>NO</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>72. DATE PARENT BECAME LEGAL RESIDENT</td>
<td>DECEMBER 2012</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
For Financial Aid Office Use Only

Transaction Source: 4A
Verification Flag: Y
SAR C Flag: Y
Application Receipt Date: 04/21/2015
Transaction Process Date: 04/21/2015
IRS Request Flag: Student: 01 Parent: 01
SSN Match Flag: 4
DHS Match Flag: 4
DHS Sec. Conf. Flag: 8
NSLDS Match Flag: 2
NSLDS Unusual Enrollment History Flag: 1

Expected Family Contribution: Primary: 00000000 Secondary: 00000000
Automatic Zero EFC Flag: Y
Dependency Override: Y
Hold Code: 2
Duplicate SSN Flag: Y
IRS Display Flag: Student: A Parent: C
Select Service Registration Flag: N
Select Service Match: N
SSA Citizenship Code: A
DHS Verification #: 99999999999999
VA Match Flag: N
NSLDS Results Flag: 1
P1SSN Match Flag: 4
NSLDS Transaction Number: 1
P2SSN Match Flag: 8

For Financial Aid Office Use Only

Expected Family Contribution: Primary: 00000000 Secondary: 00000000
Automatic Zero EFC Flag: Y
Dependency Override: Y
Hold Code: 2
Duplicate SSN Flag: Y
IRS Display Flag: Student: A Parent: C
Select Service Registration Flag: N
Select Service Match: N
SSA Citizenship Code: A
DHS Verification #: 99999999999999
VA Match Flag: N
NSLDS Results Flag: 1
P1SSN Match Flag: 4
NSLDS Transaction Number: 1
P2SSN Match Flag: 8

Your FAFSA information was sent to all the colleges you listed although they are not all shown here. To see all of the colleges you listed, go to www.fafsa.gov and select "Student Aid Report (SAR)."
Different schools have different resources, so financial aid offers can vary greatly from school to school. There are several components of an aid offer you should consider:

- **Direct costs**, which are billed to you by the school (e.g., tuition and fees), and are not always finalized figures at the time you receive your award letter.
- **Indirect costs**, which are estimated expenses over which you may have some control (e.g., books and supplies).
- **Scholarships and grant awards**, referred to as gift aid. Be sure you understand how additional outside scholarships you receive may impact the aid offered by the school.
- **Loans and work**, also referred to as self-help aid, which you can accept, accept in part, or decline. Always remember: Loans must be repaid! Never borrow more than you need.
- **Out-of-pocket costs remaining after subtracting offered aid from the total cost of attendance that you or your parents may have to find other resources to cover, such as parent loans, or additional part-time employment.**
- **Student consumer information and disclosures** (such as graduation and transfer-out rates) that the school must provide, either with the award letter, by reference, or by link to other materials—be sure to review carefully.

Award letters usually only cover one academic year, and amounts awarded may change from year to year. Check the school’s website or publications or contact the school’s financial aid office for more information on the terms and conditions of gift aid (such as renewability in future years) and self-help aid.

<table>
<thead>
<tr>
<th>Award Letter from School:</th>
<th>1.</th>
<th>2.</th>
<th>3.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cost of Attendance (COA)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Direct Costs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition and Fees</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Indirect Costs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Miscellaneous:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Total Costs:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Expected Family Contribution (EFC)</td>
<td>−$</td>
<td>−$</td>
<td>−$</td>
</tr>
<tr>
<td>Total Need: (COA − EFC)</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Award Letter from School:</td>
<td>1.</td>
<td>2.</td>
<td>3.</td>
</tr>
<tr>
<td>--------------------------</td>
<td>----</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>Scholarship and Grant Awards (Gift Aid):</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>$</td>
<td>Renewable? [ ] Yes [ ] No</td>
<td>$</td>
</tr>
<tr>
<td>2.</td>
<td>$</td>
<td>Renewable? [ ] Yes [ ] No</td>
<td>$</td>
</tr>
<tr>
<td>3.</td>
<td>$</td>
<td>Renewable? [ ] Yes [ ] No</td>
<td>$</td>
</tr>
<tr>
<td>4.</td>
<td>$</td>
<td>Renewable? [ ] Yes [ ] No</td>
<td>$</td>
</tr>
<tr>
<td>Total Gift Aid:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Net Cost After Gift Aid</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Work (Self-Help): Source and Hours per Week</td>
<td>Wages</td>
<td>Wages</td>
<td>Wages</td>
</tr>
<tr>
<td>1.</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>2.</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Loans (Self-Help): Source and Interest Rates</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>( %)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>2.</td>
<td>( %)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>3.</td>
<td>( %)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>4.</td>
<td>( %)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Total Self Help:</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Total Unmet Need (COA – EFC – Aid)</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Assumptions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Enrollment (e.g., full-time)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Living status (e.g., on-campus)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consumer Information:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online?</td>
<td>[ ] Yes [ ] No</td>
<td>[ ] Yes [ ] No</td>
<td>[ ] Yes [ ] No</td>
</tr>
<tr>
<td>Email?</td>
<td>[ ] Yes [ ] No</td>
<td>[ ] Yes [ ] No</td>
<td>[ ] Yes [ ] No</td>
</tr>
<tr>
<td>Paper?</td>
<td>[ ] Yes [ ] No</td>
<td>[ ] Yes [ ] No</td>
<td>[ ] Yes [ ] No</td>
</tr>
<tr>
<td>Contact Information for the Financial Aid Office:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deadlines and Next Steps:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Award Letter from School:</td>
<td>1.</td>
<td>2.</td>
<td>3.</td>
</tr>
<tr>
<td>--------------------------</td>
<td>----</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>Total Loan History (for returning students)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>National Student Loan Data System (NSLDS):</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><a href="http://www.nslds.ed.gov/nslds_SA/">http://www.nslds.ed.gov/nslds_SA/</a></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private or Institutional Loan(s):</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
U.S. Department of Education Glossary

Note: Some of the following glossary terms differ from those which appear on the U.S. Department of Education website. The definitions of some terms have been expanded to provide more information and context.

Academic Year
A period of time schools use to measure a quantity of study. For example, a school’s academic year may consist of a fall and spring semester during which a full-time undergraduate student must complete 24 semester hours. Academic years vary from school to school and even from educational program to educational program at the same school.

Accreditation
Refers to the school meeting certain minimum academic standards, as defined by the accrediting body. The school must have accreditation from an accrediting body recognized by the U.S. Department of Education to be eligible to participate in the administration of federal student aid programs.

Accrue
The process where interest accumulates on a loan. When “interest accrues on a loan,” the interest due on the loan is accumulating.

Agreement to Serve
An agreement under which a student receiving a Teacher Education Assistance for College and Higher Education (TEACH) Grant commits to the specific obligation to teach for four complete years in a designated high-need field at a low-income elementary or secondary school within eight years of completing or ceasing enrollment in a TEACH Grant-eligible program.

Award Letter
An award letter from a school states the type and amount of financial aid the school is willing to provide if the student accepts admission and registers to take classes at that school.

Borrower
Individual who signed and agreed to the terms in the promissory note and is responsible for repaying the loan.

Capitalized
With certain loans, such as subsidized Federal Family Education Loan (FFEL) or subsidized Federal Direct Student Loan (Direct Loan), the U.S. Department of Education pays the interest that accrues on these loans while the student is enrolled at least half time and during periods of deferment. However, with subsidized loans in forbearance, unsubsidized loans or PLUS Loans, the student or the student’s parents and graduate or professional degree students are responsible for paying interest as it accrues on these loans. When the interest is not paid, it is capitalized or added to the principal balance, which increases the outstanding principal amount due on this loan. Interest that is capitalized and, therefore, added to the original amount of the loan subsequently accrues interest, adding an additional expense to the loan.

Comprehensive Transition and Postsecondary (CTP) Program
A comprehensive transition and postsecondary (CTP) program for students with intellectual disabilities pursuing a degree, certificate, or nondegree program that:

- Is offered by an institution of higher education and approved by the U.S. Department of Education;
- Is designed to support students with intellectual disabilities who are seeking to continue academic, career and technical training for education, and independent living instruction to prepare for gainful employment;
- Offers academic advising and a structured curriculum; and
- Requires students with intellectual disabilities to participate on a not less than half time basis with non-disabled students in (1) regular enrollment in credit-bearing courses, (2) auditing or participating in courses for which the student does not receive regular academic credit, (3) enrollment in non-credit-bearing, nondegree courses, or (4) participation in internships or work-based training.
Consolidation
The process of combining one or more loans into a single new loan.

Cost of Attendance (COA)
The total amount it will cost you to go to school—usually expressed as a yearly figure. It’s determined using rules established by law. The COA includes tuition and fees; on-campus room and board (or a housing and food allowance for off-campus students); and allowances for books, supplies, transportation, loan fees, and, if applicable, dependent care. It also includes miscellaneous and personal expenses, including an allowance for the rental or purchase of a personal computer. Costs related to a disability are also covered. The COA includes reasonable costs for eligible study-abroad programs as well. For students attending less than half time, the COA includes tuition and fees and an allowance for books, supplies, transportation and dependent care expenses; but can also include room and board for up to three semesters or the equivalent at the institution, but no more than two of those semesters or the equivalent may be consecutive. For correspondence study students, the COA is restricted to tuition and fees, which typically includes books and supplies. Talk to the financial aid administrator at the school you’re planning to attend if you have any unusual expenses that might affect your COA.

Default
Failure to repay a loan according to the terms agreed to when you signed a promissory note. For the FFEL and Direct Loan programs, default is more specific—it occurs if you fail to make a payment for 270 days if you repay monthly (or 330 days if your payments are due less frequently). The consequences of default are severe. Your school, the lender or agency that holds your loan, the state and the federal government may all take action to recover the money, including notifying national credit bureaus of your default. This may affect your credit rating for as long as seven years. For example, you might find it difficult to borrow money from a bank to buy a car or a house. In addition, the Internal Revenue Service can withhold your U.S. individual income tax refund and apply it to the amount you owe, or the agency holding your loan might ask your employer to deduct payments from your paycheck. Also, you may be liable for loan collection expenses. If you return to school, you’re not entitled to receive additional federal student financial aid. Legal action also might be taken against you. In many cases, default can be avoided by submitting a request for a deferment, forbearance, discharge, or cancellation and by providing the required documentation.

Dependent Student
A student who does not meet any of the criteria for an independent student. An independent student is one of the following: at least 24 years old, a married individual, a graduate or professional student, a veteran, a member of the U.S. Armed Forces serving on active duty for other than training purposes, an orphan, an individual in foster care, a ward of the court, an emancipated minor, an individual in legal guardianship, a designated unaccompanied youth who is homeless or at risk of being homeless, someone with dependent children or legal dependents other than a spouse, or someone who presents documentation of other unusual circumstances demonstrating independence to the financial aid administrator.

Direct Loan
William D. Ford Federal Direct Loan (Direct Loan) Program. Loans made through this program are referred to as Direct Loans. Eligible students and parents borrow directly from the U.S. Department of Education at participating schools. Direct Loans include subsidized and unsubsidized Direct Loans (also known as Direct Subsidized Loans and Direct Unsubsidized Loans), Direct PLUS Loans, and Direct Consolidation Loans. You repay these loans directly to the U.S. Department of Education.

Disbursement
Payment of loan proceeds to the borrower via the school by the lender. During consolidation, this term refers to sending payoffs to the loan holders of the underlying loans being consolidated.

Eligible Noncitizen
You must be one of the following to receive federal student aid:
- U.S. national (Natives of American Samoa, Swain’s Island, or U.S. Minor Outlying Islands are U.S. nationals but not U.S. citizens); or
- U.S. permanent resident who has an I-151, I-551, or I-551C (Permanent Resident Card).
Eligible Noncitizen (continued)

If you’re not in one of these categories, you must be an eligible noncitizen, and you must have an Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services (USCIS) showing one of the following designations:

- “Refugee”;
- “Asylum Granted”;
- “Cuban-Haitian Entrant, Status Pending”;
- “Conditional Entrant” (valid only if issued before April 1, 1980);
- Victims of human trafficking, T-visa (T-2, T-3, or T-4, etc.) holder; or
- “Parolee” (You must be paroled into the United States for at least one year and you must be able to provide evidence from the USCIS that you are in the United States for other than a temporary purpose and that you intend to become a U.S. citizen or permanent resident.).

If you have only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464), you aren’t eligible for federal student aid.

If you’re in the United States on certain visas, including an F1 or F2 student visa, or a J1 or J2 exchange visitor visa, you’re not eligible for federal student aid.

Also, persons with G series visas (pertaining to international organizations) are not eligible. For more information about other types of visas that are not acceptable, check with your school’s financial aid office.

Citizens and eligible noncitizens may receive loans from the Direct Loan Program at participating foreign schools. Citizens of the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau are eligible only for Federal Pell Grants. These applicants should check with their schools’ financial aid offices for more information.

Eligible Program

A program of organized instruction or study that leads to an academic, professional, or vocational degree or certificate, or other recognized educational credential. To receive federal student aid, you must be enrolled in an eligible program, with two exceptions:

- If a school has told you that you must take certain coursework to qualify for admission into one of its eligible programs, you can get a Direct Subsidized Loan or Direct Unsubsidized Loan for up to 12 consecutive months while you’re completing that preparatory coursework. You must be enrolled at least half time, and you must meet the usual student aid eligibility requirements.

- If you’re enrolled at least half time in a program to obtain a professional credential or certification required by a state for employment as an elementary or secondary school teacher, you can get Federal Work-Study (FWS), Federal Perkins Loan, a Direct Loan, or your parents can get a PLUS Loan, while you’re enrolled in that program.

Expected Family Contribution (EFC)

Your expected family contribution (EFC) is the number that’s used to determine your eligibility for federal student aid. This number results from the financial and demographic information you provided in your Free Application for Federal Student Aid (FAFSA) application. Your EFC is reported to you on your Student Aid Report (SAR). See also Need Analysis.

Financial Aid Administrator (FAA)

An individual who works at a college or career school and is responsible for preparing and communicating information on student loans, grants or scholarships, and employment programs. The FAA helps students apply for and receive student aid. The FAA is also capable of analyzing student needs and making professional judgment changes when necessary.
| Financial Aid Package | The total amount of financial aid (federal and nonfederal) a student is offered by the school. The financial aid administrator at a postsecondary institution combines various forms of aid into a “package” to help meet a student’s education costs. Using available resources to give each student the best possible package of aid is one of the aid administrator’s major responsibilities. Because funds are often limited, an aid package might fall short of the amount a student needs to cover the full cost of attendance. Also, the amount of federal student aid in a package is affected by other sources of aid received (scholarships, state aid, etc.). |
| General Education Development (GED) Certificate | This is a certificate students receive if they’ve passed a specific, approved high school equivalency test. Students who have a GED may still qualify for federal student aid. A school that admits students without a high school diploma must make available a GED program in the vicinity of the school and must inform students about the program. |
| Grace Period | After borrowers graduate, leave school, or drop below half-time enrollment, certain subsidized loans and Federal Perkins Loans that were made for that period of study have several months before payments are due. This period is called the “grace period.” During the grace period, no interest accrues on subsidized loans. Interest accrues on unsubsidized loans during grace periods, and this interest is capitalized when borrowers’ loans enter repayment. See also Subsidized. |
| Half Time | At schools measuring progress in credit hours and semesters, trimesters, or quarters, “half time” is at least six semester hours or quarter hours per term for an undergraduate program. At schools measuring progress by credit hours but not using semesters, trimesters, or quarters, “half time” is at least 12 semester hours or 18 quarter hours per year. At schools measuring progress by clock hours, “half time” is at least 12 hours per week. Note that schools may choose to set higher minimums than these. You must be attending school at least half time to be eligible for a Direct Loan. Half-time enrollment is not a requirement to receive aid from the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study, and Federal Perkins Loan programs. |
| Independent Student | An independent student is one of the following: at least 24 years old, a married individual, a graduate or professional student, a veteran, a member of the U.S. Armed Forces serving on active duty for other than training purposes, an orphan, an individual in foster care, a ward of the court, an emancipated minor, an individual in legal guardianship, a designated unaccompanied youth who is homeless or at risk of being homeless, someone with dependent children or legal dependents other than a spouse, or someone who presents documentation of other unusual circumstances demonstrating independence to the financial aid administrator. |
| Interest | A loan expense charged by the lender and paid by the borrower for the use of borrowed money. The expense is calculated as a percentage of the unpaid principal amount (loan amount) borrowed. |
| National Student Loan Data System (NSLDS) | NSLDS is the U.S. Department of Education’s database for federal student financial aid where you can find out about the aid you’ve received. If you’ve only just applied for aid, you won’t find any information on NSLDS yet. NSLDS receives data from schools, guaranty agencies, and U.S. Department of Education programs. The NSLDS website is generally available 24 hours a day, seven days a week. By using your U.S. Department of Education Personal Identification Number (PIN), you can get information on federal loan and Federal Pell Grant amounts, outstanding balances, the status of your loans, and disbursements made. You can access NSLDS at http://www.nslds.ed.gov/nslds_SA/. |
The process of analyzing a student’s financial need, known as need analysis, focuses on determining how much the family reasonably can be expected to contribute towards the student’s education. Traditionally, determination of an applicant’s need is achieved by collecting information about the family’s income, assets, and living expenses. For the federal student aid programs, the law specifies a need analysis formula that produces the expected family contribution (EFC). The EFC and the college’s cost of attendance (COA) are used by the postsecondary school to establish the student’s need, as well as to award grants, campus-based aid, and subsidized loans. The college might ask you to complete other paperwork to determine your need for nonfederal aid.

**Principal**

The amount of money borrowed by the student. *Interest* is charged on this amount.

**Promissory Note**

A promissory note is a binding legal document you sign when you get a student loan. It lists the conditions under which you’re borrowing and the terms under which you agree to pay back the loan. It will include information on how *interest* is calculated and what deferment, forbearance, and cancellation provisions are available to the borrower. It’s very important to read and save this document because you’ll need to refer to it later when you begin repaying your loan or at other times when you need information about provisions of the loan, such as deferments or forbearances.

**Regular Student**

A regular student is one who is enrolled or accepted for enrollment at an institution for the purpose of obtaining a degree, certificate, or other recognized education credential offered by that institution. Generally, to receive federal student financial aid from the programs discussed in this guide, you must be a regular student. There are exceptions to this requirement for some programs.

**Satisfactory Academic Progress (SAP)**

To be eligible to receive federal student financial aid, you must meet and maintain your school’s standards of satisfactory academic progress (SAP) toward a degree or certificate offered by that institution. Check with your school to find out its standards.

**Selective Service Registration**

In order to be eligible for federal student aid you must register with the Selective Service if:

- You are a male born on or after January 1, 1960;
- You are at least 18 years old; and
- You are not currently on active duty in the U.S. Armed Forces.

Citizens of the Federated States of Micronesia, the Republic of the Marshall Islands, or the Republic of Palau are exempt from registering.

**Student Aid Report (SAR)**

Your Student Aid Report (SAR) summarizes the information you submit on your FAFSA and provides you with your expected family contribution (EFC).

After you apply for federal student financial aid, you’ll get your FAFSA results in an e-mail report by the next business day after your FAFSA has been processed or by mail within 7-10 days. This report is called a Student Aid Report, or SAR. Your SAR details all the information you provided on your FAFSA. If there are no corrections or additional information you must provide, the SAR will contain your EFC, which is the number that’s used to determine your eligibility for federal student aid.

Whether you applied online or by paper, we will automatically send your data electronically to the schools you listed on your FAFSA.

**Subsidized**

A loan for which a borrower is not responsible for the *interest* while in an in-school, grace period, or deferment status. Subsidized loans include Direct Subsidized Loans and Direct Subsidized Consolidation Loans. For Direct Subsidized Loans first disbursed between July 1, 2012 and July 1, 2014, the borrower will be responsible for the interest that accrues during the grace period.
**Unsubsidized**

A loan for which the borrower is fully responsible for paying the **interest** regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan. Unsubsidized loans include: Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Unsubsidized Consolidation Loans.

**Verification**

Verification is a process where your school confirms the data reported on your FAFSA. Your school has the authority to contact you for documentation that supports income and other information that you reported.
Most federal student aid is need-based, taking into account an expected family contribution (EFC). Need-based financial aid comes in three basic types:

1. **Grants and scholarships**, which are considered gift aid and generally don’t have to be paid back (sometimes a repayment is required if a student withdraws);
2. **Work-study**, which is money that you earn by working part-time while in school; and
3. **Loans**, which are funds that you (or your parent) borrow and must be paid back, usually after you leave school.

The following chart details the main federal student aid programs administered by the U.S. Department of Education (ED). Not all schools participate in all of the programs listed.

<table>
<thead>
<tr>
<th>Program</th>
<th>Description</th>
<th>Application</th>
<th>Annual/Aggregate Amounts</th>
<th>Eligibility*</th>
<th>Repayment Required</th>
</tr>
</thead>
</table>
| **Federal Pell Grant** | • Need-based grants based on highest financial need as expressed by lowest EFCs  
    • Portable | FAFSA required annually                                                                 | • Annual minimum and maximum vary, as set by Congress  
    • $582 minimum for 2013–14$^1  
    • $5,645 maximum for 2013–14$^1  
    • Receive for a maximum of 12 full-time semesters  
    • Award amounts may be subject to reduction under sequestration in 2014–15 | • Undergraduate students without first baccalaureate or professional degree  
    • Certain students enrolled in a post-baccalaureate teaching certification program  
    • Students who qualify for Federal Pell Grant receive a zero EFC for Federal Pell Grant and for packaging of all other Title IV aid if their parent or guardian died as result of military service in Iraq or Afghanistan after 9/11/01, and if student was less than 24 years old or enrolled in college when parent or guardian died  
    • Students with intellectual disabilities enrolled in comprehensive postsecondary transition programs  
    • Individuals subject to involuntary civil confinement or civil commitment after completion of a period of incarceration for forcible or nonforcible sexual crime are ineligible | No |

$^*In addition to the General Student Eligibility Requirements.$

$^1Congress has not yet passed legislation determining award amounts for the 2014–15 award year.$
<table>
<thead>
<tr>
<th>Program</th>
<th>Description</th>
<th>Application</th>
<th>Annual/Aggregate Amounts</th>
<th>Eligibility*</th>
<th>Repayment Required</th>
</tr>
</thead>
</table>
| **Iraq and Afghanistan Service Grant (IASG)** | Non-need-based grant program | FAFSA required annually | • Same amount as maximum Federal Pell Grant applicable to award year reduced by 10.0% when sequestration is in effect  
• Payments adjusted like Federal Pell Grants for less-than-full-time enrollment  
• May not exceed student’s cost of attendance (COA)  
• Limited to a maximum of 12 full-time semesters | • At time of parent’s or guardian’s death, student must be less than 24 years of age, or, if 24 years of age or older, enrolled at an institution of higher education  
• Student must not be Federal Pell Grant eligible  
• Not considered estimated financial assistance (EFA) | No |
| **Teacher Education Assistance for College and Higher Education (TEACH) Grant** | • Grant program  
• Conditional²  
• Portable³ | FAFSA required annually | • $4,000 annual maximum reduced by 6% when sequestration is in effect  
• $16,000 undergraduate aggregate limit (includes postbaccalaureate)  
• $8,000 graduate aggregate limit  
• Sequestration has no impact on aggregate limit | • Have and maintain 3.25 GPA on a 4.0 scale, or have scored above 75th percentile on single battery of nationally-normed undergraduate, postbaccalaureate, or graduate admissions test  
• GPA/score requirements do not apply to:  
➢ Current teachers working on graduate degrees or retirees from other occupations with expertise in high-need fields working on graduate degrees  
➢ Current or retired teachers completing a high-quality alternate route teacher certification program  
• Agree to teach full time in a high-need field for at least 4 years within 8 years of graduation at a school serving a high percentage of low-income students (Title I schools) | Repayment required if student does not fulfill teaching requirement; grant funds become a Direct Unsubsidized Loan |

*In addition to the General Student Eligibility Requirements.  
²Failure to meet teaching obligation results in conversion of grant to Direct Unsubsidized Loan.  
³Depending on institutional participation.
<table>
<thead>
<tr>
<th>Program</th>
<th>Description</th>
<th>Application</th>
<th>Annual/Aggregate Amounts</th>
<th>Eligibility*</th>
<th>Repayment Required</th>
</tr>
</thead>
</table>
| Federal Supplemental Educational Opportunity Grant (FSEOG) | • Need-based campus-based grant program  
• Funds awarded by institution | FAFSA required annually | • $100 annual minimum (may be prorated for less than full-year enrollment)  
• $4,000 annual maximum (students on approved study abroad programs may receive up to $4,400)  
• No aggregate limit | • Undergraduate students without baccalaureate or professional degree  
• Students with intellectual disabilities enrolled in comprehensive postsecondary transition programs  
• First priority given to Federal Pell Grant recipients with “exceptional financial need” (defined by law as lowest EFCs) | No |
| Federal Work-Study (FWS)                     | • Need-based campus-based employment program  
• Funds awarded by institution | FAFSA required annually | • No minimum or maximum  
• Award amount is dictated by school policy | • Undergraduate and graduate students  
• Students with intellectual disabilities enrolled in comprehensive postsecondary transition programs  
• Students enrolled at least half time in coursework required by a state for teacher certification | No |
| Federal Perkins Loan                         | • Need-based campus-based loan program  
• Funds awarded by institution  
• 5% interest | FAFSA required annually  
• Master Promissory Note (MPN) provided by school | • $5,500/year undergraduates  
• $8,000/year graduate students  
• $11,000 aggregate limit for students who have not yet completed 2 years of undergraduate program  
• $27,500 undergraduate aggregate limit  
• $60,000 combined undergraduate and graduate aggregate limit  
• Study Abroad: Annual and aggregates exceeding above noted amounts by as much as 20% | • Undergraduate and graduate students  
• First priority given to students with exceptional need (defined by school)  
• Must first have determination of eligibility/ineligibility for Federal Pell Grant  
• Students enrolled at least half time in coursework required by a state for teacher certification | Yes; begins 9 months after cessation of at least half-time enrollment  
• Deferment and cancellation provisions available |

*In addition to the General Student Eligibility Requirements.
<table>
<thead>
<tr>
<th>Program</th>
<th>Description</th>
<th>Application</th>
<th>Annual/Aggregate Amounts</th>
<th>Eligibility*</th>
<th>Repayment Required</th>
</tr>
</thead>
</table>
| Federal Direct Student Loan (Direct Loan)—Subsidized and Unsubsidized Direct Loans | • Originated by school with funds from federal government | • FAFSA required annually | • Annual Loan Limits:  
  • $3,500 1st-year undergraduates  
  • $4,500 2nd-year undergraduates  
  • $5,500 each remaining undergraduate year  
  • Undergraduate annual limits prorated for programs and remaining periods of enrollment less than an academic year  
  • $2,625 for preparatory coursework necessary to enroll in undergraduate program  
  • $5,500 for preparatory coursework necessary to enroll in graduate or professional degree program if already have baccalaureate  
  • $5,500/year for teacher certification if already have baccalaureate  
  • Actual amount of subsidized loan cannot exceed COA – EFC – other aid | • Undergraduate and graduate students enrolled at least half time  
  • Graduate and professional students enrolled at least half time are eligible for base unsubsidized only  
  • Must first have determination of eligibility/ineligibility for Federal Pell Grant  
  • Must determine eligibility for Direct Subsidized Loan before determining eligibility for Direct Unsubsidized Loan  
  • Interest subsidy for undergraduates during at least half-time enrollment, grace period for certain loans, and deferment periods for subsidized loans  
  • New borrowers reaching 150 percent of the published length of borrower’s educational program become ineligible for interest subsidy benefits on all Direct Subsidized loans first disbursed to that borrower on or after 7/1/13  
  • Unsubsidized funds may be used to replace EFC  
  • Under certain conditions to students enrolled in:  
    ➢ Coursework required by a state for teacher certification  
    ➢ Preparatory coursework  |
|  | • Need-based subsidized loan supplemented by non-need-based unsubsidized loan up to combined limit  
  • 3.86% interest rate for Direct Subsidized and Unsubsidized Loans for undergraduate students in 2013–14  
  • 5.41% for Direct Unsubsidized Loans for graduate/professional students in 2013–14 | • MPN obtained from school |  | • Yes; begins 6 months after cessation of at least half-time enrollment  
  • Deferment possible  
  • Interest accrues on unsubsidized loan from date of disbursement  |

*In addition to the General Student Eligibility Requirements.

4Direct Loan eligibility is limited to one 12-month period for student enrolled in preparatory coursework.
<table>
<thead>
<tr>
<th>Program</th>
<th>Description</th>
<th>Application</th>
<th>Annual/Aggregate Amounts</th>
<th>Eligibility*</th>
<th>Repayment Required</th>
</tr>
</thead>
</table>
| **Federal Direct Student Loan (Direct Loan)—Subsidized and Unsubsidized Direct Loans (continued)** | • Interest rates subject to change July 1 each award year  
• 1.051% origination fee; subject to change in 2014–15 | | Aggregate Loan Limits:  
• Dependent undergraduates whose parents **can borrow** PLUS: $31,000, of which only $23,000 can be in subsidized amounts  
• Dependent undergraduates whose parents **cannot borrow** PLUS and independent undergraduates: $57,500, of which no more than $23,000 can be in subsidized amounts  
• Graduate and professional students (including loans for undergraduate study): $138,500, of which no more than $65,500 can be in subsidized amounts | | |
| **Direct Loan—Additional Unsubsidized Loan** | • Non-need-based loan  
• Limits are in addition to the “base” limits for subsidized and unsubsidized loans described above | • FAFSA required annually  
• MPN obtained from school | **Annual Loan Limits:**  
Dependent undergraduates whose parents **can borrow** PLUS:  
• $2,000/year  
• Undergraduate annual limits prorated for programs or remaining periods of enrollment less than an academic year | • Must have determination of eligibility/ineligibility for Federal Pell Grant  
• Must determine eligibility for Direct Subsidized Loan before determining eligibility for additional Direct Unsubsidized Loan  
• May be used to replace EFC | Yes; same as Direct Subsidized Loan |

*In addition to the General Student Eligibility Requirements.

5Effective with periods of enrollment beginning on or after 7/1/12, graduate and professional students are not eligible to borrow Direct Subsidized Loans.
<table>
<thead>
<tr>
<th>Program</th>
<th>Description</th>
<th>Application</th>
<th>Annual/Aggregate Amounts</th>
<th>Eligibility*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Loan—Additional Unsubsidized Loan (continued)</td>
<td>• Interest rates and origination fee same as Direct Unsubsidized Loans above</td>
<td></td>
<td>Dependent students whose parents cannot borrow PLUS:</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• $6,000/year 1st and 2nd undergraduate year</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• $7,000 each remaining undergraduate year</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Undergraduate annual limits prorated for programs or remaining periods of enrollment less than an academic year</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• $7,000/year for teacher certification</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• $6,000 for preparatory coursework necessary to enroll in undergraduate program</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• $7,000 for preparatory coursework necessary to enroll in graduate or professional degree program if already have baccalaureate</td>
<td></td>
</tr>
<tr>
<td>Independent students:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• $6,000/year 1st and 2nd undergraduate year</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• $7,000 each remaining undergraduate year</td>
<td></td>
</tr>
</tbody>
</table>

---

*In addition to the General Student Eligibility Requirements.

4Direct Loan eligibility is limited to one 12-month period for student enrolled in preparatory coursework.
<table>
<thead>
<tr>
<th>Program</th>
<th>Description</th>
<th>Application</th>
<th>Annual/Aggregate Amounts</th>
<th>Eligibility*</th>
<th>Repayment Required</th>
</tr>
</thead>
</table>
| Direct Loan—Additional Unsubsidized Loan (continued) | | | • Undergraduate annual limits prorated for programs or remaining periods of enrollment less than an academic year  
• $20,500/year graduate or professional students  
• $7,000/year for teacher certification  
• $6,000 for preparatory coursework necessary to enroll in undergraduate program  
• $7,000 for preparatory coursework necessary to enroll in graduate or professional degree program if already have baccalaureate  
• Actual amount of loan cannot exceed COA minus other aid including loans received under base limit | | |

**Aggregate Loan Limits:**
- Dependent undergraduates whose parents can borrow PLUS: $31,000, of which only $23,000 can be in subsidized amounts

---
*In addition to the General Student Eligibility Requirements.

4 Direct Loan eligibility is limited to one 12-month period for student enrolled in preparatory coursework.
<table>
<thead>
<tr>
<th>Program</th>
<th>Description</th>
<th>Application</th>
<th>Annual/Aggregate Amounts</th>
<th>Eligibility*</th>
<th>Repayment Required</th>
</tr>
</thead>
</table>
| Direct Loan—Additional Unsubsidized Loan (continued) |                                                                              |             | • Dependent undergraduates whose parents cannot borrow PLUS and independent undergraduates: $57,500, of which no more than $23,000 can be in subsidized amounts  
• Graduate and professional students (including loans for undergraduate study): $138,500, of which no more than $65,500 can be in subsidized amounts |                                                                              |                                                               |
| Direct PLUS                                      | • Originated by school with funds from federal government  
• 6.41% for parent and graduate PLUS in 2013–14  
• Interest rates subject to change July 1 each award year  
• 4.204% origination fee for 2013–14; subject to change in 2014–15 | FAFSA required annually  
PLUS MPN obtained from school | No annual or aggregate amounts, except parent or graduate/professional student may not borrow more than difference between COA and other financial assistance student expects to receive | • Natural and adoptive parents (and stepparents if included on FAFSA) of eligible dependent undergraduates enrolled at least half time  
• Graduate/professional students enrolled at least half time  
• No adverse credit history  
• Must not be in default on a federal loan  
• Must be a U.S. citizen or eligible noncitizen  
• May be used to replace EFC  
• Under certain conditions for enrollment in preparatory coursework or coursework required by a state for teacher certification | • Yes; first payment due within 60 days after loan is fully disbursed  
• Deferment available |

*In addition to the General Student Eligibility Requirements.

4Direct Loan eligibility is limited to one 12-month period for student enrolled in preparatory coursework.

5Effective with periods of enrollment beginning on or after 7/1/12, graduate and professional students are not eligible to borrow Direct Subsidized Loans.
FINANCIAL AID GLOSSARY

**Academic Year:** A period of time schools use to measure a quantity of study. For example, a school’s academic year may consist of a fall and spring semester during which a full-time undergraduate student must complete 24 semester hours. Academic years vary from school to school and even from educational program to educational program at the same school.

**Acceptance Form:** The written acknowledgment by the student of receipt of an award offer. The form usually provides for acceptance of aid offered, possible declination of all or part of aid offered, and some means of requesting an appeal, if desired, to modify the award. Frequently, acceptance letters and award letters are combined into a single document. The form may be electronic.

**Accreditation:** Refers to the school meeting certain minimum academic standards, as defined by the accrediting body. A school must have accreditation from an accrediting body recognized by the U.S. Department of Education to be eligible to participate in the administration of federal student aid programs.

**Accruing Interest (on a loan):** The cost of the loan, represented by the interest which is added to the loan amount prior to the repayment period or prior to a payment installment.

**Adjusted Available Income:** The portion of family income remaining after deducting federal, state, and local taxes, a living allowance, and other allowances used in Federal Methodology to calculate the expected family contribution (EFC).

**Adjusted Gross Income (AGI):** All taxable income as reported on a U.S. income tax return.

**Advanced Placement (AP):** Credit and/or advanced standing that postsecondary institutions may offer to high school students who have taken high-level courses and passed certain examinations.

**Agreement to Serve:** A contract under which a student receiving a Teacher Education Assistance for College and Higher Education (TEACH) Grant commits to the specific obligation to teach for four complete years in a designated high-need field at a low-income elementary or secondary school within eight years of completing or ceasing enrollment in a TEACH Grant-eligible program.

**Assets:** Balance of cash, checking and savings accounts, trusts, stocks, bonds, other securities, real estate (excluding the home), income-producing property, business equipment, and business inventory. Assets are considered in calculating the EFC.

**Associate’s Degree:** The degree given for successful completion of a program of study at a two-year institution.
**Award Letter:** A method of notifying financial aid applicants of the financial aid assistance offered by an institution. The paper or electronic award letter usually provides information on the types and amounts of financial aid offered, as well as specific program information, student responsibilities, and the conditions which govern the award. It generally provides students with the opportunity to accept or decline the aid offered. (See Acceptance Form and Financial Aid Notification)

**Bachelor’s Degree:** The degree given for successful completion of the undergraduate curriculum at a four-year college or a university. It is also called a baccalaureate degree.

**BIA Grant:** See Bureau of Indian Affairs Grant.

**Borrower:** The individual who signed and agreed to the terms in the promissory note and is responsible for repaying the loan.

**Budget:** See Cost of Attendance.

**Bureau of Indian Affairs (BIA) Grant:** A federal grant program administered by the Bureau of Indian Education for needy students who are members of an American Indian or Alaska native tribe and enrolled in accredited institutions in pursuit of an undergraduate or a graduate degree.

**Business Assets:** Property that is used in the operation of a trade or business, including real estate, inventories, buildings, machinery and other equipment, patents, franchise rights, and copyrights. Business assets are considered in the calculation of the EFC under the regular Federal Methodology formula.

**Campus-Based Programs:** The term commonly applied to federal student aid programs administered directly by participating postsecondary institutions. Campus-based programs include: Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant (FSEOG), and Federal Work-Study (FWS).

**Capitalization (of interest):** The arrangement between borrower and lender whereby interest payments are deferred as they come due and are added to the principal amount of the loan.

**Central Processing System (CPS):** The computer system to which the student’s need analysis data is electronically transmitted by the Free Application for Federal Student Aid (FAFSA) processor. The Central Processing System performs database matches, calculates the student’s official EFC, and generates the Student Aid Report (SAR).

**Certificate:** The formal acknowledgment of successful completion of a particular program or course of study, particularly at a community college or career college.

**CLEP:** See College-Level Examination Program.

**COA:** See Cost of Attendance.

**College-Level Examination Program (CLEP):** A series of examinations demonstrating a student’s proficiency in a subject area, for which some postsecondary institutions offer credit.
**Commuter Student**: A student who does not live on campus; typically, “commuter” refers to a student living at home with his or her parents, but can also mean any student who lives off campus.

**Comprehensive Transition and Postsecondary (CTP) Program**: A program for students with intellectual disabilities pursuing a degree, certificate, or nondegree program that:
- Is offered by an institution of higher education and approved by the U.S. Department of Education;
- Is designed to support students with intellectual disabilities who are seeking to continue academic, career and technical training for education, and independent living instruction to prepare for gainful employment;
- Offers academic advising and a structured curriculum; and
- Requires students with intellectual disabilities to participate on a not less than half time basis with nondisabled students in (1) regular enrollment in credit-bearing courses, (2) auditing or participating in courses for which the student does not receive regular academic credit, (3) enrollment in non-credit-bearing, nondegree courses, or (4) participation in internships or work-based training.

**Consolidation Loan**: A loan made to enable a borrower with different types of loans or multiple loans to obtain a single loan with one interest rate and one repayment schedule. Federal Perkins Loans, Direct Subsidized and Direct Unsubsidized Loans, Health Education Assistance Loans (HEAL), Health Professions Student Loans (HPSL), and Loans for Disadvantaged Students may be combined for purposes of consolidation, subject to certain eligibility requirements. A consolidation loan pays off the existing loans; the borrower then repays the consolidated loan.

**Cooperative Education**: A program through which a college student alternates periods of classroom instruction with periods of related employment.

**Cost of Attendance (COA)**: Generally, this includes the tuition and fees normally assessed a student, together with the institution’s estimate of the cost of room and board, transportation and commuting costs, books and supplies, the cost of a computer, and miscellaneous personal expenses. In addition, student loan fees, dependent care costs, reasonable costs for a study abroad or cooperative education program, disability-related costs, and/or the cost of a first professional credential may be included, when appropriate. It is also referred to as “cost of education” or “budget.”

**CPS**: See Central Processing System.

**Credit (or Credit Hour)**: The unit of measurement some institutions give for fulfilling course requirements.

**Custodial Parent**: The parent with whom a dependent student lives, and whose financial information is used in need analysis when parents are divorced or separated.

**Data Release Number**: A four-digit number assigned to a student’s FAFSA that allows the student to release the FAFSA information to postsecondary institutions that were not originally listed on the FAFSA.

**Default**: Failure to repay a loan according to the terms agreed to when the borrower signed a promissory note.
Deferment (of loan): A condition during which payments of the principal balance are not required, and for Federal Perkins Loans and Direct Subsidized Loans, interest does not accrue. The repayment period is extended by the length of the deferment period.

Department of Education, U.S. (ED): The federal government agency that administers assistance to students enrolled in postsecondary educational programs under the following programs: Federal Pell Grant, Iraq and Afghanistan Service Grant (IASG); Teacher Education Assistance for College and Higher Education (TEACH) Grant, Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study (FWS), and Federal Direct Student Loan (Direct Loan) programs.

Departmental Scholarship: An award of gift assistance that is specifically designated for a recipient in a particular academic department within the institution.

Dependent Student: A student who does not qualify as an independent student and whose parental income and asset information is used in calculating the EFC (see Independent Student).

Direct PLUS Loan: Long-term loans made available to parents of dependent students and graduate/professional students. Interest rates are “variable-fixed” and subject to change each July 1. May be used to replace the EFC; amount borrowed is limited to the cost of attendance minus estimated financial assistance.

Direct Subsidized and Direct Unsubsidized Loans: Long-term, low-interest loans administered by the U.S. Department of Education and institutions. Loans carry a “variable-fixed” interest rate subject to change each July 1. Direct Unsubsidized Loans can be used to replace EFC.

Disbursement: Payment of loan proceeds to the borrower via the school by the lender. During consolidation, this term refers to sending payoffs to the loan holders of the underlying loans being consolidated.

Educational Benefits: Funds, primarily federal, awarded to certain categories of students (veterans, children of deceased veterans or other deceased wage earners, and students with physical disabilities) to help finance their postsecondary education regardless of their ability to demonstrate need in the traditional sense.

Educational Expenses: See Cost of Attendance.

EFC: See Expected Family Contribution.

Eligible Noncitizen: An individual who is one of the following:
- U.S. national (Natives of American Samoa, Swain’s Island, or U.S. Minor Outlying Islands are U.S. nationals, but not U.S. citizens);
- U.S. permanent resident who has an I-151, I-551, or I-551C (Permanent Resident Card); or
- Someone with an Arrival-Departure Record (I-94) from the U.S. Citizenship and Immigration Services (USCIS) showing one of the following designations:
  - “Refugee”,
  - “Asylum Granted”,
  - “Cuban-Haitian Entrant, Status Pending”,
  - “Conditional Entrant” (valid only if issued before April 1, 1980),
 Victims of human trafficking, T-visa (T-2, T-3, or T-4, etc.) holder, or
“Parolee” paroled into the United States for at least one year for other than a temporary purpose with the intent to become a U.S. citizen or permanent resident.

**Eligible Program**: A program of organized instruction or study that leads to an academic, professional, or vocational degree or certificate, or other recognized educational credential.

**Employment**: With reference to financial aid, the opportunity for students to earn money to help pay for their education. Federal Work-Study is one program by which needy students can work to help pay their educational expenses.

**Employment Allowance**: An allowance to meet expenses related to employment when both parents (or a married independent student and spouse) are employed or when one parent (or independent student) qualifies as a surviving spouse or as head of a household. It is used in the need analysis formula for parents and students, if eligible.

**Estimated Financial Assistance (EFA)**: The total assistance that a student is receiving to offset the cost of a postsecondary education, including scholarships, Title IV aid, need-based work assistance, and private loans, that is subtracted from a student’s need when determining eligibility for campus-based aid, Direct Subsidized and Unsubsidized Loans, and PLUS.

**Expected Family Contribution (EFC)**: The amount a student and his or her family is expected to contribute toward the student’s cost of attendance as calculated by a Congressionally-mandated formula known as Federal Methodology. The EFC is used to determine a student’s eligibility for the student financial assistance programs.

**FAFSA**: See Free Application for Federal Student Aid.

**FAFSA4Caster**: Allows students and families to input financial information and receive an estimate of their federal aid eligibility before filing the FAFSA.

**FAFSA on the Web (FOTW)**: Allows students to complete and file a FAFSA online at [www.fafsa.gov](http://www.fafsa.gov).

**Federal Direct Student Loan (Direct Loan) Program**: The collective name for the Direct Subsidized, Direct Unsubsidized, Direct PLUS, and Direct Consolidation Loan Programs. Loan funds for these programs are provided by the federal government to students and parents through postsecondary institutions.

**Federal Methodology (FM)**: A standardized method for determining a student’s (and family’s) ability to pay for postsecondary education expenses. Formula for determining an EFC for the Federal Pell Grant, campus-based, and Direct Loan programs; the formula is defined by law.

**Federal Pell Grant Program**: A federal grant program for needy postsecondary students who have not yet received a baccalaureate or first professional degree; administered by the U.S. Department of Education.

**Federal Perkins Loan Program**: One of the campus-based programs; a long-term, low-interest loan program for both undergraduate and graduate students at a current interest rate of 5 percent.
Federal Supplemental Educational Opportunity Grant (FSEOG) Program: One of the campus-based programs; grants to undergraduate students of exceptional financial need who have not completed their first baccalaureate degree and who are financially in need of this grant to enable them to pursue their education. Priority for FSEOG awards must be given to Federal Pell Grant recipients with the lowest EFCs.

Federal Work-Study (FWS) Program: One of the campus-based programs; a part-time employment program which provides jobs for undergraduate and graduate students who are in need of earnings to meet a portion of their educational expenses.

Financial Aid: General term that describes any source of student assistance outside of the student or the student’s family. Funds awarded to a student to help meet postsecondary educational expenses. These funds are generally awarded on the basis of financial need and include loans, grants and/or scholarships, and/or student employment.

Financial Aid Administrator: An individual who is responsible for preparing and communicating information pertaining to student loans, grants and/or scholarships, and/or student employment programs, and for advising, awarding, reporting, counseling, and supervising office functions related to student financial aid. A financial aid administrator is accountable to the various federal, state, and institutional entities that provide aid, and interprets and implements federal, state, and institutional policies and regulations. A financial aid administrator is capable of analyzing student and employee needs and making changes where necessary.

Financial Aid Award: An offer of financial or in-kind assistance to a student attending a postsecondary educational institution. This award may be in the form of one or more of the following types of financial aid: loans, grants and/or scholarships, and/or student employment.

Financial Aid Consultant: A person who, for a fee, provides a variety of services to students and parents, including preparing the FAFSA and other financial aid forms, estimating the EFC, and estimating financial need.

Financial Aid Notification: The paper or electronic letter from a postsecondary institution that notifies the student whether or not aid has been awarded. If the student will be receiving assistance, the notification also describes the financial aid package. State agencies and private organizations may send students financial aid notifications separately from the postsecondary institution. Also see Award Letter.

Financial Aid Package: A financial aid award to a student that can be comprised of a combination of forms of financial aid (loans, grants, scholarships, and student employment).

Financial Need: The difference between the institution’s cost of attendance and the family’s ability to pay (i.e., EFC). Ability to pay is represented by the EFC for federal need-based aid and for many state and institutional programs.

Financial Need Equation: Cost of attendance minus expected family contribution equals financial need (COA - EFC = Need).

FM: See Federal Methodology.
**Forbearance:** Permits the temporary cessation of repayments of loans, allowing an extension of time for making loan payments, or accepting smaller loan payments than were previously scheduled.

**Free Application for Federal Student Aid (FAFSA):** The financial aid application completed by the student, and the student’s parents if applicable, that collects household and financial information. The FAFSA is the foundation document for all federal need analysis computations and database matches performed for a student.

**FSEOG:** See Federal Supplemental Educational Opportunity Grant Program.

**FWS:** See Federal Work-Study Program.

**General Education Development (GED) Certificate:** Certificate students receive if they have passed a specific, approved high school equivalency test.

**Gift Aid:** Educational funds such as grants or scholarships that do not require repayment from present or future earnings. See Grant.

**Grace Period:** The period of time that begins when a loan recipient ceases to be enrolled at least half time and ends when the repayment period starts. Loan principal need not be paid and, depending on the loan, interest does not accrue during this period.

**Grant:** A type of financial aid that does not have to be repaid; usually awarded on the basis of need, possibly combined with some skills or characteristics the student possesses. Also see Gift Aid.

**Half Time:** At schools measuring progress in credit hours and semesters, trimesters, or quarters, “half time” is at least six semester hours or quarter hours per term for an undergraduate program. At schools measuring progress by credit hours but not using semesters, trimesters, or quarters, “half time” is at least 12 semester hours or 18 quarter hours per year. At schools measuring progress by clock hours, “half time” is at least 12 hours per week. Note that schools may choose to set higher minimums than these. A student must be attending school at least half time to be eligible for a Direct Loan. Half-time enrollment is not a requirement to receive aid from the Federal Pell Grant, Teacher Education Assistance for College and Higher Education (TEACH) Grant, FSEOG, FWS, and Federal Perkins Loan programs.

**Health and Human Services, U.S. Department of (HHS):** The federal government agency that provides assistance to future health care practitioners. The Nursing Student Loan, Health Profession Student Loan, and Scholarships for Disadvantaged Students are among some of the aid programs administered by HHS.

**Health Professions Programs:** Federal student assistance programs administered by the U.S. Department of Health and Human Services for students preparing for careers in the health sciences.

**HHS:** See Health and Human Services, U.S. Department of.

**Income Protection Allowance (IPA):** An allowance against income for the basic costs of maintaining family members in the home. The allowance is based upon consumption and other cost estimates of the U.S. Bureau of Labor Statistics for a family at the low standard of living.
Independent Student: A student who:
(a) Will be 24 years of age by December 31 of the award year;
(b) Is an orphan or a ward of the court;
(c) Is an orphan, in foster care, or a ward of the court, at any time when the student was 13 years of age or older;
(d) Is an emancipated minor or is in legal guardianship as determined by a court in the student’s state of legal residence;
(e) Is an unaccompanied youth who is homeless or who is at risk of homelessness and is self-supporting, as documented during the school year;
(f) Is a veteran;
(g) Is serving on active duty in the U.S. Armed Forces for purposes other than training;
(h) Is married;
(i) Is a graduate or professional student;
(j) Has legal dependents other than a spouse;
(k) Has dependent children; or
(l) Presents documentation of other unusual circumstances demonstrating independence to the financial aid administrator.

Interest: A loan expense charged by the lender and paid by the borrower for the use of borrowed money. The expense is calculated as a percentage of the unpaid principal amount (loan amount) borrowed.

Investment Plans: Coverdell Educational Savings Accounts and state 529 plans are examples of educational investment plans that can be used to assist with higher education expenses, usually sponsored by commercial banking institutions.

Iraq and Afghanistan Service Grant (IASG) Program: A non-need-based federal grant program for students whose parent or guardian died as the result of military service in Iraq or Afghanistan after September 11, 2001. If a student is eligible for a Federal Pell Grant, he or she cannot receive an IASG.

Legal Dependent (of Applicant): A biological or adopted child, or a person for whom the applicant has been appointed legal guardian, and for whom the applicant provides more than half support. In addition, a legal dependent is a person who lives with and receives at least half support from the applicant and will continue to receive that support during the award year. For purposes of determining dependency status, a spouse is not considered a legal dependent.

Loan: An advance of funds evidenced by a promissory note and requiring the recipient to repay the specified amount(s) under prescribed conditions.

Loan Repayment Program: A special program available to qualified students who have attended college on federally-funded student loans and for whom loans are repaid based upon employment in a particular field or with a participating federal agency, including the U.S. Army, Navy, and Air Force.

Master Promissory Note (MPN): A promissory note for the Federal Perkins Loan and Direct Loan programs that allows borrowers to apply for multiple loans during a student’s attendance at a postsecondary institution.
Means-Tested Federal Benefit Program: A federal benefit program for which the applicant must demonstrate financial need.

Merit-based Aid: Financial aid awarded because of a student’s achievement or talent in a particular area, such as academics, athletics, music, etc.

Military Scholarships: Reserve Officer Training Corps (ROTC) scholarships available for the U.S. Army, Navy, and Air Force at participating postsecondary institutions throughout the United States. These scholarships cover tuition and fees, books and supplies, and include a subsistence allowance.

National and Community Service: A program established through the National and Community Service Trust Act of 1993 designed to reward individuals who provide community service with educational benefits and/or loan forgiveness or cancellation.

National Health Service Corps (NHSC) Scholarship Program: Scholarship program for students who pursue full-time courses of study in certain health professions disciplines, and are willing to serve as primary care practitioners in underserved areas after completing their education.

National Student Loan Data System (NSLDS): The U.S. Department of Education’s database for federal student financial aid funds that students have received. NSLDS receives data from schools, guaranty agencies, and U.S. Department of Education programs.

Need: See Financial Need.

Need Analysis: A system by which an applicant’s ability to pay for educational expenses is evaluated and calculated. Need analysis consists of two primary components: (a) determination of an estimate of the applicant’s and/or family’s ability to contribute to educational expenses; and (b) determination of an accurate estimate of the educational expenses themselves.

Need Analysis Formula: Defines the data elements used to calculate the EFC; there are two distinct formulas: regular and simplified. The formula determines the EFC under the Federal Methodology.

Need-Based Aid: Student assistance awarded because of a student’s demonstrated calculated need for assistance.

Non-Need-Based Aid: Student financial assistance based on criteria other than need, such as academic, musical, or athletic ability. Also, refers to federal student aid programs where the EFC is not part of the need equation.

Packaging: The process of combining various types of student aid (loans, grants, scholarships, and student employment) to attempt to meet the full amount of a student’s need.

Parent Contribution: A quantitative estimate of the parents’ ability to contribute to the postsecondary educational expenses of a dependent student.
PDF FAFSA: A version of the FAFSA viewed using Adobe Acrobat which may be completed and filed like a paper FAFSA.

PLUS: See Direct PLUS Loan.

Principal (of a loan): The amount of money borrowed through a loan; does not include interest or other charges, unless they are capitalized.

Professional Judgment (PJ): The financial aid administrator’s discretion, based on the special circumstances of the student, to change the data elements used in determining eligibility for federal student aid, adjust a student’s cost of attendance, or deny or reduce Direct Loan eligibility.

Promissory Note: The legal document which binds a borrower to the repayment obligations and other terms and conditions which govern a loan program.

Regular Student: One who is enrolled or accepted for enrollment at an institution for the purpose of obtaining a degree, certificate, or other recognized education credential offered by that institution.

Repayment Schedule: A plan that is provided to the borrower at the time he or she ceases at least half-time enrollment. The plan sets forth the principal and interest due on each installment and the number of payments required to pay the loan in full. Additionally, it includes the interest rate, the due date of the first payment, and the frequency of payments.

Reserve Officers Training Corps Scholarship Program: See ROTC Scholarship Program.

ROTC Scholarship Program: Competitive scholarship that pays for tuition, fees, books, a monthly living stipend, and other benefits in exchange for participating in drills and classes during the academic year, military camp during the summer, and, upon graduation, full-time active duty in the military for at least four years.

SAR: See Student Aid Report.

SAR Acknowledgment: A one-page Student Aid Report that cannot be corrected. Students who file a FAFSA on the Web (FOTW) or submit online corrections without providing a valid email address receive this output document.

Satisfactory Academic Progress (SAP): Qualitative and quantitative standards students must meet towards degree or certificate completion in order to remain eligible to receive federal student financial aid.

Scholarship: A form of financial assistance that does not require repayment or employment and is usually made to students who demonstrate or show potential for distinction, usually in academic performance.

Scholarship Search Services: Organizations that may help students find little known and unused financial aid funds. Families who are interested in using such a service should carefully investigate the company first.
**Service Academy**: The five postsecondary institutions administered by branches of the military [U.S. Military Academy, U.S. Air Force Academy, U.S. Naval Academy, U.S. Coast Guard Academy, and U.S. Merchant Marine Academy].

**Simplified Needs Test (SNT)**: An alternate method of calculating the EFC for families with incomes of less than $50,000, and who meet one of the following conditions: filed, or are eligible to file, an IRS Form 1040A or 1040EZ, are not required to file an income tax return, who have a household member who received benefits through a federal means-tested benefit program, or is a dislocated worker. The SNT excludes all assets from consideration in the calculation of the EFC.

**Student Aid Report (SAR)**: The official notification sent to a student as a result of the CPS receiving an applicant record (FAFSA) for a student. The SAR summarizes applicant information, provides the EFC for a student, and displays other special messages related to the student’s application. In some instances the SAR may need to be submitted to the financial aid office at the school the student plans to attend, but only if the school requests it. Depending on how the student submits the FAFSA, the SAR is either a paper or electronic document.

**Student Contribution**: A quantitative estimate of the student’s ability to contribute to postsecondary expenses for a given year.

**Subsidy**: The money the federal government uses to help underwrite student aid programs.

**Taxable Income**: Income earned from wages, salaries, and tips, as well as interest income, dividend income, business or farm profits, and rental or property income.

**Teacher Education Assistance for College and Higher Education (TEACH) Grant Program**: A federal non-need-based grant program in which funds are awarded to undergraduate and graduate students who want to pursue a teaching career in a high-need field and who agree to teach in a school serving low-income students (Title I schools) after graduating. If a recipient does not fulfill the service requirement, funds convert into a Direct Unsubsidized Loan.

**Title IV Programs**: Those federal student aid programs authorized under Title IV of the Higher Education Act of 1965, as amended. Includes the Federal Pell Grant, Iraq and Afghanistan Service Grant (IASG), Teacher Education Assistance for College and Higher Education (TEACH) Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study (FWS), Federal Perkins Loan, and Federal Direct Student Loan (Direct Loan) programs.

**Tuition Payment Plans**: A strategy by which payment for present costs of postsecondary education is extended into a future period of time.

**Unmet Need**: The difference between a student’s total cost of attendance at a specific institution and the student’s total available resources.

**Untaxed Income**: All income received that is not reported to the Internal Revenue Service (IRS) or is reported but excluded from taxation. Such income would include but not be limited to untaxed capital gains, interest on tax-free bonds, dividend exclusion, and military and other subsistence and living allowances.
**Verification:** A process used to confirm data reported on the FAFSA. Institutions are authorized to obtain documentation to confirm the information reported on the FAFSA.

**Veterans Educational Benefits:** Assistance programs for eligible veterans and/or their dependents for education or training.

**Vocational Rehabilitation:** Programs administered by state departments of vocational rehabilitation services to assist individuals who have a physical or mental disability which is a substantial handicap to employment.
ABBREVIATIONS COMMONLY USED IN FINANCIAL AID ADMINISTRATION

**ACT:** American College Testing Program

**AGI:** Adjusted Gross Income

**BA or BS:** Baccalaureate degree

**BIA:** Bureau of Indian Affairs

**CLEP:** College-Level Examination Program

**COA:** Cost of attendance

**CPS:** Central Processing System

**ED:** U.S. Department of Education

**EFC:** Expected family contribution

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

**FM:** Federal Methodology

**FOTW:** FAFSA on the Web

**FSEOG:** Federal Supplemental Educational Opportunity Grant

**FWS:** Federal Work-Study

**GPA:** Grade point average

**HHS:** U.S. Department of Health and Human Services

**IPA:** Income protection allowance

**IRS:** Internal Revenue Service

**PC:** Parental contribution

**ROTC:** Reserve Officer Training Corps

**SAR:** Student Aid Report

**SAT:** Scholastic Aptitude Test

**SC:** Student contribution
APPLICATION FORM TRACKING WORKSHEET

All these forms! Different schools may collect a variety of forms necessary to complete your aid application, sometimes making it a challenge to keep track of them all. Make copies of this worksheet and use them to track forms and correspondence for each school to which you are applying.

<table>
<thead>
<tr>
<th>School</th>
<th>Street Address</th>
<th>City, State, and Zip</th>
<th>Contact Person/Office</th>
<th>Phone/Email</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Name of Form/Correspondence</th>
<th>Date Due</th>
<th>Date Sent</th>
<th>Sent To (Person/Office)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Aid</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State Aid</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>School Aid</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private Aid</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Financial Aid Checklist

September
- Talk to your high school counselor about your college plans and money needs. Ask about scholarships offered by local organizations and businesses.
- Keep a calendar of important deadlines for college admission and financial aid.
- Get started filling out forms and writing essays for college admissions and scholarship applications.
- Look into programs that let you earn money for college for volunteer service, including AmeriCorps (www.americorps.gov), California Volunteers (www.californiavolunteers.org) and the California Conservation Corps (www.ccc.ca.gov).
- Sign up for the SAT (www.collegeboard.com) or ACT (www.actstudent.org) in the fall, if you haven’t taken them already.
- Make sure you have a Social Security number. You need one to apply for most financial aid.
- Check out colleges on the Web, starting with www.californiacolleges.edu and www.nces.ed.gov/collegenavigator. Meet with college representatives who may visit your school.
- Ask your teachers, counselors, employers, friends, neighbors and family for letters of recommendation.
- Make sure you have an e-mail address that’s appropriate for corresponding with colleges, lenders and employers.
- Complete FAFSA4caster before early December to get a jump on the FAFSA on the Web. You’ll receive a federal PIN (personal identification number) and shorten the time it takes you to complete the online FAFSA in January. You’ll find it at www.federalstudentaid.ed.gov.

October
- Ask if your school will submit your verified Cal Grant GPA to the California Student Aid Commission or if you’ll need to submit it using the paper Cal Grant GPA Verification Form. You must submit both the FAFSA and your verified GPA by March 2 to apply for a Cal Grant.
- Make sure you pass the California High School Exit Exam (CAHSEE). You must pass it to qualify for a Cal Grant.
- Request any additional financial aid applications your college or financial aid program may require.
- Register for the College Board’s PROFILE application at www.collegeboard.com if you’re applying to a private college that requires it.
- Keep up your grades.
- Visit your top college choices or take a virtual tour online.

November
- Apply for your federal PIN at www.pin.ed.gov ahead of time so you can e-sign the FAFSA on the Web for faster processing.
- Complete the FAFSA on the Web Worksheet, which you’ll find at www.fafsa.ed.gov or your school if you didn’t complete FAFSA4caster earlier. That way, you’ll have all your information in front of you when the FAFSA becomes available January 1.
- Start applying for private scholarships. Some may have very early deadlines.

December
- Remind your parents to save their year-end payroll stubs. The FAFSA asks for information about your parents’ finances.
- Continue to apply for private scholarships.

January
- Complete and submit the FAFSA online at www.fafsa.ed.gov as soon as possible, starting January 1 (or download the PDF version at www.federalstudentaid.ed.gov). Use estimates if you don’t have completed tax returns. Provide the required e-signatures and an e-mail address for faster processing.
- Be sure you or your school submits your verified Cal Grant GPA. Remember, you must submit two forms by the March 2 deadline to apply for a Cal Grant: the FAFSA and your verified Cal Grant GPA.
- Attend a California Cash for College workshop in January or February for free help completing the FAFSA and other forms—and to apply for an extra $1,000 scholarship. For dates and locations, go to www.calgrants.org.
- Be sure to meet all financial aid deadlines. Some may be earlier than the March 2 Cal Grant deadline.
- Keep a copy of everything you submit.

February
- Follow up with your high school to make sure your Cal Grant GPA was electronically submitted to the Commission, if that is your school’s procedure, or to get your GPA certified using the paper Cal Grant GPA Verification Form if your school doesn’t submit GPAs electronically.
- Track your application online using WebGrants for Students at www.calgrants.org.
- Review your Student Aid Report and make corrections, if necessary. If you don’t receive your report within three weeks of submitting your FAFSA, call toll free 800.433.3243.
- Be sure you or your parents complete your tax returns so you can update your Student Aid Report, if necessary.
- Look into Advanced Placement or International Baccalaureate exams for college credit held in the spring at participating high schools.

March
- If you receive a California Aid Report or a corrections letter regarding your eligibility for a Cal Grant, review it carefully and respond, if necessary.

April
- Watch for college acceptance letters and financial aid offers.
- Evaluate all financial aid offers carefully. Ask questions!
- Consider grants, work-study and other aid you don’t have to repay before accepting a student loan.
- Decide on a college and send in all forms or deposits by the deadline (May 1 for most colleges).
- Let your college know the financial aid awards you’re accepting and the ones you’re declining.
- If you applied for a Cal Grant (you submitted the FAFSA and your verified Cal Grant GPA by March 2) and have not received a letter regarding your application by April 30, e-mail studentsupport@csac.ca.gov or call toll free 888.224.7268.

May
- Look for a summer job, or consider summer school or an internship.
- Arrange for housing plans.
- If you missed the March 2 Cal Grant deadline, complete the FAFSA and contact your financial aid office to learn about other financial aid opportunities.
Fall

- Use FAFSA4caster to get an estimate of your eligibility for federal student aid—and shorten the time it will take you to complete the Free Application for Federal Student Aid (FAFSA) in your senior year when you apply for financial aid. Visit www.federalstudentaid.ed.gov.
- Check out colleges or technical and career programs at www.californiacolleges.edu and www.nces.ed.gov/collegenavigator. Start a college folder with the information you collect.
- Register for the Preliminary SAT/National Merit Scholarship Qualifying Test at your high school. You'll get a chance to practice for the SAT and enter into a competition for a merit scholarship.
- Open up a free e-mail account, if you don't have one already, and make sure your e-mail address is appropriate for corresponding with colleges, lenders and employers.
- Ask your counselor if any college representatives will be visiting your school or whether a college fair is planned for your community.
- Review your class schedule with your counselor to make sure you're on track with your goals.
- Begin thinking about counselors, teachers, friends or family members to ask to write letters of recommendation for your college admissions and scholarship applications.

- Get involved in activities at your school or in the community. A number of colleges look at grades as well as outside interests when determining which students to admit. Keep a record in an “activities” folder for future reference.
- Make sure you pass the California High School Exit Exam (CAHSEE). You must pass the exam to qualify for a Cal Grant.

Winter

- Register and begin studying for your college entrance exams—the SAT Reasoning or Subject tests (www.collegeboard.com), the ACT (www.actstudent.org) or other exam. You'll find practice questions at these Web sites.
- Consider taking any Advanced Placement, International Baccalaureate or SAT Subject exams in the spring while the information is fresh.
- Attend your high school's financial aid night. It's not too early to learn about your options.
- Continue to explore colleges or technical and career programs. Put together a list of 10 colleges that interest you.

Spring

- Take the SAT, ACT or other college entrance exam.
- Keep up your grades. Your junior-year grades in particular are important for college admission.
- Talk to your parents about visiting your top college choices. If possible, arrange for an interview or an overnight stay. Also, find out if a local organization sponsors a college tour during spring break.
- If you plan to participate in college sports, you may need to register at the beginning of your junior year with the clearinghouse of the National Collegiate Athletic Association, depending on your sport, division or college.
- Look into summer programs, workshops, internships or jobs.
- Continue to explore colleges and financial aid opportunities.
- Look into programs that let you earn money for college for volunteer service, including AmeriCorps (www.americorps.gov), California Volunteers (www.californiavolunteers.org) and the California Conservation Corps (www.ccc.ca.gov).
- Explore veterans (www.gibill.va.gov) and military service (www.myfuture.com) education benefits.

**Important Numbers and Web Sites**

<table>
<thead>
<tr>
<th>California Student Aid Commission</th>
<th>Federal Student Aid</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="http://www.calgrants.org">www.calgrants.org</a></td>
<td>FAFSA4caster</td>
</tr>
<tr>
<td><a href="http://www.csac.ca.gov">www.csac.ca.gov</a></td>
<td>PDF version of the FAFSA</td>
</tr>
<tr>
<td>888.CA.GRANT (888.224.7268)</td>
<td><a href="http://www.federalstudentaid.ed.gov">www.federalstudentaid.ed.gov</a></td>
</tr>
<tr>
<td></td>
<td>800.4FED.AID (800.433.3243)</td>
</tr>
</tbody>
</table>

California Cash for College Workshops

www.calgrants.org

The FAFSA

www.fafsa.ed.gov
Cal Grant and Other State Programs References
Cal Grant GPA Verification Form

For 2015-16 Academic Year

TO BE FILLED OUT BY STUDENT

Please print clearly using blue or black ink only.

1. Your Social Security number or Dream Act ID number:
   Re-enter your Social Security or Dream Act ID number:

2. Month/year of high school graduation (If currently a HS senior, anticipated date):

3. Your name — last, first, middle initial, as it is listed on your Social Security card and FAFSA:

4. Your date of birth:

5. Telephone number:

6. Your permanent mailing address:

7. Your e-mail address, if available:

8. Fill in bubble if you are submitting a SAT, ACT or GED test score instead of a GPA.
   Attach your applicable test score to this form, transcripts will not be accepted. You do not have to have your school fill out the FOR SCHOOL USE ONLY section.

9. STUDENT CERTIFICATION: I have read the instructions and information accompanying this form. I understand that this Cal Grant GPA Verification Form is used to determine Cal Grant eligibility and the GPA must be calculated as described on the attached GPA Calculation Instruction sheet. The information I have completed is true to the best of my knowledge, and I understand that it is illegal to report false or misleading information. I understand that without a valid Social Security number and signature, this form will not be considered.

   I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

   ________________________________
   Student Signature

   ________________________________
   Date

FOR SCHOOL USE ONLY (High schools MUST be fully accredited by the Western Association of Schools and Colleges [WASC] or an equivalent regional accreditation agency to certify a Cal Grant high school GPA)

STATEWIDE STUDENT ID (SSID): GPA VERIFIER’S SCHOOL CODE:

GPA IS BASED ON HIGH SCHOOL COURSEWORK? GPA CANNOT BE ABOVE 4.00

CALIFORNIA COMMUNITY COLLEGE REESTABLISHED GPA?

The signature of the high school or college official certifies, under penalty of perjury, that the GPA is calculated as described on the attached GPA Calculation Instruction sheet. The signature of a high school official also certifies that his or her high school is fully accredited by the WASC or other regional accrediting agency, or has a UC-approved course list as required by California regulations. I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

_____________________________
Signature of School Official

_____________________________
Name of School

_____________________________
Title of School Official

_____________________________
Street Address of School

_____________________________
Date

_____________________________
E-mail Address

_____________________________
City

_____________________________
State

_____________________________
Zip Code

Mail completed form to: California Student Aid Commission, Cal Grant Operations, P.O. Box 419077, Rancho Cordova, CA 95741-9077

2014 California High School Counselor Workshop Guide
Instructions for filling out the Cal Grant GPA Verification Form

STUDENT INFORMATION SECTION. Please print clearly using blue or black ink only. Filing deadline for 2015-16 awards is March 2, 2015.

1. Your Social Security number or DREAM Act ID Number: Enter your Social Security number (SSN) as it appears on your Social Security card and your FAFSA. (Valid SSNs do not begin with 9 or 000. If you believe your SSN begins with an 9 or 000, then contact your local Social Security Office to verify your number.) Individual Tax Identification Numbers (ITIN) are not accepted. If you are a Dream Act Applicant and do not have a valid SSN, please enter your DREAM Act ID number which was given to you when you completed your Dream Act Application.

2. Month/year of high school graduation: Enter the month and year you graduated, or plan to graduate from high school. Enter the month in a two-digit format (for example: January should be appear as “01”; November should appear as “11”). Enter the year in a four-digit format (for example: 2015 should appear as “2015”).

3. Your name: Print your full name as it appears on your Social Security card. Enter last name, first name, middle initial.

4. Your date of birth: Enter your birth date. For example, June 25, 1997 would be entered as 06-25-1997.

5. Telephone number: Enter your area code and daytime telephone number.

6. Your permanent mailing address: Enter your permanent mailing address, city, state and five-digit zip code.

7. Your E-mail address: Enter a “safe” e-mail address where you can be contacted for questions. This is optional.

8. Submitting a test score instead of a GPA: Complete questions 1 through 9, sign the form and attach a photo copy of the testing organization’s score report and mail by the deadline to Commission. DIPLOMAS WILL NOT BE PROCESSED.

   The results from the GED, SAT or ACT tests must be submitted in lieu of a GPA if:
   
   - You participated in a home schooling program or attended an unaccredited high school.
   - You attended a high school or college outside of the United States and are unable to have those grades converted to a 4.00 scale or your school did not grade in a manner that can be readily converted to a 4.00 scale.
   - Students who have been out of school for five years can choose to submit either test scores or their GPA.

   - Scores from the California High School Proficiency Examination (CHSPE) cannot be accepted in lieu of a high school GPA, but passing the CHSPE does meet the high school graduation requirement of the Entitlement Cal Grant program. Also, grade reports, transcripts, and other proficiency certificates WILL NOT BE ACCEPTED.

   - Only scores from the SAT reasoning test WILL BE ACCEPTED. Subject test scores will NOT BE PROCESSED.

9. Student signature: By signing this form, you certify that you have read these instructions and that the information you provided is correct. It is illegal to report false or misleading information on this form and doing so may result in any Cal Grant award being revoked.

   Once you have filled out the student information, take the form to your school and request that they verify your GPA. Be aware that if your school will be electronically submitting your GPA to the California Student Aid Commission, you do not need to submit this form. It is your responsibility to verify that the school will be submitting your GPA for you.

FOR SCHOOL USE ONLY SECTION

STATE STUDENT IDENTIFICATION NUMBER: (Optional) Please enter the 10-Digit Statewide Student Identification Number (SSID) of the student who’s GPA is listed on this form. If the student does NOT have a SSID, please leave blank.

GPA IS BASED ON HIGH SCHOOL COURSEWORK: Fill in this bubble ONLY if the GPA is based on high school coursework.

CALIFORNIA COMMUNITY COLLEGE RE-ESTABLISHED GPA: Fill in this bubble ONLY if the GPA being certified is based on at least 16 but less than 24 units completed at a California Community College. If the GPA is based on college units, and is not a reestablished GPA as described above, do not fill in any bubble.

GPA VERIFIER’S SCHOOL CODE: High schools use their College Board school code; colleges use their USED OPE ID

VERIFIED STUDENT GPA: Fill in ALL three GPA spaces. Cal Grant GPAs are calculated on a 4.00 scale. High Schools certifying GPAs must be accredited or have a UC approved course list in order to verify GPAs. Students not attending accredited high schools should provide either a GED, SAT or ACT score.

After the school completes the GPA information, we recommend making a copy for your records, and purchasing a $1.30 Certificate of Mailing from the post office and mail to:

California Student Aid Commission
Cal Grant Operations
P.O. Box 419077
Rancho Cordova, CA 95741-9077

2014 California High School Counselor Workshop Guide
Cal Grant GPA Calculation Instructions

There are four categories of GPAs used for Cal Grant award selection - High School, College, Regular Community College and Reestablished Community College.

High School GPA
A high school GPA is calculated on a 4.00 scale to two decimal places (between 0.00 and 4.00). Do not use a weighted scale. Convert any grades with extra weighting for honors and advanced placement classes to a 4.00 scale before calculating the GPA. GPAs calculated beyond a 4.00 scale will not be accepted.

For students who have not yet graduated high school, calculate the GPA using all academic course work for the sophomore year, the summer following the sophomore year, the junior year, and the summer following the junior year. The high school GPA excludes physical education (PE), Reserve Officer Training Corps (ROTC), and remedial courses. Remedial work is defined as any course that is not counted toward high school graduation. Failing grades must be included in the GPA calculation unless the course has been retaken. Only include the most recent grade for any course repeated by the student.

GPAs for “accelerated” high school juniors graduating in spring should be calculated using academic course work earned during the student’s sophomore year and the summer following the sophomore year, as well as all course work completed in the junior year by the time of certification.

For students who are out of high school but have not earned sufficient college level units to allow calculation of either a college GPA or reestablished GPA or as explained below, the GPA must be calculated from high school course work earned from the student’s sophomore year onward, regardless of whether the student graduated. Competitive Cal Grant awards can be made to students who have not graduated high school.

College GPA
A college GPA is calculated on all college work completed, except for nontransferable units and courses not counted in the computation for admission to a California public institution of higher education that grants a baccalaureate degree. The definition of the phrases “all college work completed” and “nontransferable units” and “courses not counted in the computation for admission to a California public institution of higher education that grants a baccalaureate degree” are described below. A college GPA or a community college GPA must be computed for a minimum of 24 semester units or its equivalent regardless of the grades received. The phrase “all college work completed” includes all coursework for which grades are known to the official reporting the GPA and that are accepted for credit at the school reporting the GPA. Failing grades must be included.

College GPA - Baccalaureate Degree Granting Institution
For purposes of computing a college GPA by an institution that grants a baccalaureate degree, “nontransferable units” and “courses not counted in the computation for admission to a California public institution of higher education that grants a baccalaureate degree” are those courses which do not earn credit for a baccalaureate degree from the reporting institution.

College GPA - Associate Degree Granting Institution
For purposes of computing a college grade point average by a postsecondary institution that grants an associate degree, “nontransferable units” and “courses not counted in the computation for admission to a California public institution of higher education that grants a baccalaureate degree, “nontransferable units” are those courses which do not earn credit for an associate degree at the reporting institution.

College GPA - Non-degree Granting Institution
For purposes of computing a college GPA by a postsecondary institution that does not grant a baccalaureate or an associate degree:
(A) “nontransferable units” are those units which are not used in satisfying requirements for earning a baccalaureate degree from a California public institution of higher education that grants such a degree;
(B) “courses not counted in the computation for admission to a California public institution of higher education that grants a baccalaureate degree” are any courses for which the earned grade is not used in the computation of a GPA in determining admission eligibility, whether or not units earned for the course are transferable to such an institution.

Regular California Community College GPA
For purposes of computing a community college GPA for a Cal Grant award, “nontransferable units” and “courses not counted in the computation for admission to a California public institution of higher education that grants a baccalaureate degree” mean all courses except “Associate Degree Credit Courses” as defined by Title 5, Chapter 6, Article 1, Section 55002(a) of the California Code of Regulations.

Reestablished Community College GPA
A reestablished community college GPA is calculated on at least 16 but less than 24 semester units or the equivalent. For any Cal Grant deadline, only a community college may submit either a reestablished GPA or a “regular” community college GPA calculated on at least 24 semester units, or the equivalent. A reestablished GPA only allows for Competitive Cal Grant B consideration. Only a California Community College may submit a reestablished GPA.

If the GPA is based on college units, and is not a reestablished GPA as described above, do not fill in any bubble.
NON-SSN Cal Grant GPA Verification Form For 2015-16 Academic Year

Please print clearly using blue or black ink only.

Student Information Section

1. Your Dream Act ID number:

2. Your Name (Last, First, Middle Initial):

3. Your Date of Birth (MM/DD/YYYY):

4. Enter Your Gender

   M = Male

   F = Female

5. Enter Month/Year of High School Graduation

   (If currently a HS Senior, enter anticipated date)

6. Your E-mail address:

7. Your permanent mailing address:

   Student Signature:

   Student Phone Number:

   Date:

Parent Information Section

9. Father’s Last Name:

10. Mother’s Last Name:

11. Parents Phone number:

12. Parents E-mail Address:

13. STUDENT CERTIFICATION: I have read the instructions and information accompanying this form. I understand that this Cal Grant GPA Verification Form is used to determine Cal Grant eligibility and the GPA must be calculated as described on the attached GPA Calculation Instruction sheet. The information I have completed is true to the best of my knowledge, and I understand that it is illegal to report false or misleading information. I understand that without a complete form and signature, this form will not be considered.

   I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

   Student Signature:

   Student Phone Number:

   Date:

FOR SCHOOL USE ONLY

High schools MUST be fully accredited by the Western Association of Schools and Colleges [WASC] or an equivalent regional accreditation agency to certify a Cal Grant high school GPA

STUDENT’S STATE STUDENT ID (SSID):

GPA IS BASED ON HIGH SCHOOL COURSEWORK? ☐

GPA VERIFIER’S SCHOOL CODE:

GPA CANNOT BE ABOVE 4.00

The signature of the high school or college official certifies, under penalty of perjury, that the GPA is calculated as described on the attached GPA Calculation Instruction sheet. The signature of a high school official also certifies that his or her high school is fully accredited by the WASC or other regional accrediting agency, or has a UC-approved course list as required by California regulations. I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Signature of School Official:

Name of School:

Title of School Official:

Street Address of School:

Date:

E-mail Address:

City:

State:

Zip Code:

Mail completed form to: California Student Aid Commission, Cal Grant Operations, P.O. Box 419077, Rancho Cordova, CA 95741-9077

2014 California High School Counselor Workshop Guide

Page 156
Instructions for filling out the Cal Grant GPA Verification Form
Please print clearly using blue or black ink only. Filing deadline for 2015-16 awards is March 2, 2015
NOTE: Students must complete Student Info Section AND Parent Information Section

Student Information Section

1. **Your Dream Act ID number:** If you are a Dream Act Applicant and do not have a valid SSN, please enter your DREAM Act ID number which was given to you when you completed your Dream Act Application. Please also re-enter your Dream Act ID.

2. **Your name:** Print your full name as it appears on your Social Security card. Enter last name, first name, middle initial.

3. **Your date of birth:** Enter your birth date. For example, June 25, 1997 would be entered as 06-25-1997.

4. **Your Gender** Enter “M” for male and “F” for female.

5. **Month/year of high school graduation:** Enter the month and year you graduated, or plan to graduate from high school. Enter the month in a two-digit format (for example: January should appear as “01”; November should appear as “11”). Enter the year in a four-digit format (for example: 2015 should appear as “2015”).

6. **Your E-mail address:** Enter a “safe” e-mail address where you can be contacted for questions. This is optional.

7. **Your permanent mailing address:** Enter your permanent mailing address, city, state and five-digit zip code.

8. **Submitting a test score instead of a GPA:** Complete questions 1 through 10, sign the form and attach a photo copy of the testing organization’s score report and mail by the deadline to Commission. **DIPLOMAS WILL NOT BE PROCESSED.**

   The results from the GED, SAT or ACT tests must be submitted in lieu of a GPA if:
   - You participated in a home schooling program or attended an unaccredited high school.
   - You attended a high school or college outside of the United States and are unable to have those grades converted to a 4.00 scale or your school did not grade in a manner that can be readily converted to a 4.00 scale.
   - Students who have been out of school for five years can choose to submit either test scores or their GPA.
   - **Scores from the California High School Proficiency Examination (CHSPE) cannot be accepted in lieu of a high school GPA, but passing the CHSPE does meet the high school graduation requirement of the Entitlement Cal Grant program. Also, grade reports, transcripts, and other proficiency certificates WILL NOT BE ACCEPTED.**
   - **Only scores from the SAT reasoning test WILL BE ACCEPTED. Subject test scores will NOT BE PROCESSED.**

Parent Information Section and Student Certification

9. **Father’s Last Name:** Enter your Father’s Last name as it appears on your financial aid application (FAFSA or DREAM Act Application)

10. **Mother’s Last Name:** Enter your Mother’s Last name as it appears on your financial aid application (FAFSA or DREAM Act Application)

11. **Parent’s Phone Number:** Enter your Parent’s Phone number as it appears on your financial aid application (FAFSA or DREAM Act Application)

12. **Parent’s E-mail Address:** Enter your Parent’s E-mail address as it appears on your financial aid application (FAFSA or DREAM Act Application)

13. **Student Certification:** By signing this form, you certify that you have read these instructions and that the information you provided is correct. It is illegal to report false or misleading information on this form and doing so may result in any Cal Grant award being revoked.

   Once you have filled out the student information, take the form to your school and request that they verify your GPA. Be aware that if your school will be electronically submitting your GPA to the California Student Aid Commission, you do not need to submit this form. It is your responsibility to verify that the school will be submitting your GPA for you.

FOR SCHOOL USE ONLY SECTION

**STATE STUDENT IDENTIFICATION NUMBER:** *(Optional)* Please enter the 10-Digit State Student Identification Number (SSID) of the student who’s GPA is listed on this form. If the student does NOT have a SSID, please leave blank.

**GPA IS BASED ON HIGH SCHOOL COURSEWORK:**

Fill in this bubble ONLY if the GPA is based on high school coursework.

**GPA VERIFIER’S SCHOOL CODE:**

High schools use their College Board school code; colleges use their USED OPE ID

**VERIFIED STUDENT GPA:**

Fill in ALL three GPA spaces. Cal Grant GPAs are calculated on a 4.00 scale. High Schools certifying GPAs MUST be accredited or have a UC approved course list in order to verify GPAs. Students not attending accredited high schools should provide either a GED, SAT or ACT score.

After the school completes the GPA information, we recommend making a copy for your records, and purchasing a $1.30 Certificate of Mailing from the post office and mail to:

California Student Aid Commission
Cal Grant Operations
P.O. Box 419077
Rancho Cordova, CA 95741-9077
Cal Grant GPA Calculation Instructions

There are four categories of GPAs used for Cal Grant award selection - High School, College, Regular Community College and Reestablished Community College.

High School GPA
A high school GPA is calculated on a 4.00 scale to two decimal places (between 0.00 and 4.00). Do not use a weighted scale. Convert any grades with extra weighting for honors and advanced placement classes to a 4.00 scale before calculating the GPA. GPAs calculated beyond a 4.00 scale will not be accepted.

For students who have not yet graduated high school, calculate the GPA using all academic course work for the sophomore year, the summer following the sophomore year, the junior year, and the summer following the junior year. The high school GPA excludes physical education (PE), Reserve Officer Training Corps (ROTC), and remedial courses. Remedial work is defined as any course that is not counted toward high school graduation. Failing grades must be included in the GPA calculation unless the course has been retaken. Only include the most recent grade for any course repeated by the student.

GPAs for “accelerated” high school juniors graduating in spring should be calculated using academic course work earned during the student’s sophomore year and the summer following the sophomore year, as well as all course work completed in the junior year by the time of certification.

For students who are out of high school but have not earned sufficient college level units to allow calculation of either a college GPA or reestablished GPA or as explained below, the GPA must be calculated from high school course work earned from the student’s sophomore year onward, regardless of whether the student graduated. Competitive Cal Grant awards can be made to students who have not graduated high school.

College GPA
A college GPA is calculated on all college work completed, except for nontransferable units and courses not counted in the computation for admission to a California public institution of higher education that grants a baccalaureate degree. The definition of the phrases “all college work completed” and “nontransferable units” and “courses not counted in the computation for admission to a California public institution of higher education that grants a baccalaureate degree” are described below. A college GPA or a community college GPA must be computed for a minimum of 24 semester units or its equivalent regardless of the grades received. The phrase “all college work completed” includes all coursework for which grades are known to the official reporting the GPA and that are accepted for credit at the school reporting the GPA. Failing grades must be included.

College GPA - Baccalaureate Degree Granting Institution
For purposes of computing a college GPA by an institution that grants a baccalaureate degree, “nontransferable units” and “courses not counted in the computation for admission to a California public institution of higher education that grants a baccalaureate degree” are those courses which do not earn credit for a baccalaureate degree from the reporting institution.

College GPA - Associate Degree Granting Institution
For purposes of computing a college grade point average by a postsecondary institution that grants an associate degree, “nontransferable units” and “courses not counted in the computation for admission to a California public institution that grants an associate degree” are those courses which do not earn credit for an associate degree at the reporting institution.

College GPA - Non-degree Granting Institution
For purposes of computing a college GPA by a postsecondary institution that does not grant a baccalaureate or an associate degree:

(A) “nontransferable units” are those units which are not used in satisfying requirements for earning a baccalaureate degree from a California public institution of higher education that grants such a degree;

(B) “courses not counted in the computation for admission to a California public institution of higher education that grants a baccalaureate degree” are any courses for which the earned grade is not used in the computation of a GPA in determining admission eligibility, whether or not units earned for the course are transferable to such an institution.

Reestablished Community College GPA
A reestablished community college GPA is calculated on at least 16 but less than 24 semester units or the equivalent. For any Cal Grant deadline, only a community college may submit either a reestablished GPA or a “regular” community college GPA calculated on at least 24 semester units, or the equivalent. A reestablished GPA only allows for Competitive Cal Grant B consideration. Only a California Community College may submit a reestablished GPA.

If the GPA is based on college units, and is not a reestablished GPA as described above, do not fill in any bubble.
CALIFORNIA STUDENT AID COMMISSION
FOR NEW CAL GRANT APPLICANTS
and
RENEWING CAL GRANT RECIPIENTS

### 2015-16 CAL GRANT PROGRAM INCOME CEILINGS

<table>
<thead>
<tr>
<th></th>
<th>Cal Grant A and C</th>
<th>Cal Grant B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent students and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Independent students</td>
<td></td>
<td></td>
</tr>
<tr>
<td>with dependents other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>than a spouse</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family size:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Six or more</td>
<td>$105,200</td>
<td>$57,800</td>
</tr>
<tr>
<td>Five</td>
<td>$97,500</td>
<td>$53,500</td>
</tr>
<tr>
<td>Four</td>
<td>$91,000</td>
<td>$47,800</td>
</tr>
<tr>
<td>Three</td>
<td>$83,800</td>
<td>$43,000</td>
</tr>
<tr>
<td>Two</td>
<td>$81,800</td>
<td>$38,200</td>
</tr>
<tr>
<td>Independent students</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single, no dependents</td>
<td>$33,400</td>
<td>$33,400</td>
</tr>
<tr>
<td>Married, no other</td>
<td>$38,200</td>
<td>$38,200</td>
</tr>
<tr>
<td>dependents</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 2015-16 CAL GRANT PROGRAM ASSET CEILINGS

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent students</td>
<td>$70,400</td>
</tr>
<tr>
<td>¹</td>
<td></td>
</tr>
<tr>
<td>Independent students</td>
<td>$33,500</td>
</tr>
</tbody>
</table>

¹ This ceiling also applies to independent students with dependents other than a spouse.

NOTE: Per California Education Code section 69432.7(k), the Cal Grant program income and asset ceilings for new applicants and renewing recipients are to be adjusted annually using the change in the cost of living within the meaning of paragraph (1) of subdivision (e) of Section 8 of Article XIII B of the California Constitution:

SEC. 8. (e) (1) “Change in the cost of living” for the State, a school district, or a community college district means the percentage change in California per capita personal income from the preceding year.
Welcome!

The California Student Aid Commission has created WebGrants 4 Students (WGS) just for you, the student. The goal is to provide you with the resources, information and tools needed to assist you with the college financial aid process. WGS will allow you to manage your Cal Grant and/or Chafee accounts online by letting you view updates, make school changes, make address changes, make corrections, and post leave of absence requests. It is important for you to understand that your WGS account does not replace your School or FAFSA accounts. Each account must be monitored and managed independently.

UC and CSU Eligible Middle Class Scholarship (MCS) Applicants will be notified of their 2014-15 Academic Year Award in the Fall Term; Each Campus will provide information regarding actual disbursement dates. Funds will be disbursed once the student's eligibility is verified. The MCS will likely be awarded after fall term charges are due. For more information about the MCS, go to www.csac.ca.gov

Enter your User ID and Password. Please note the User ID and Password fields are case sensitive.

WebGrants 4 Students Sign-In

User ID
Password
Sign-in

Create an Account

Forgot your User ID and/or password? Having problems logging in?

Pursuant to section 502 of the California Penal Code and Public Law 96-474, Title 18, United States Code, unauthorized access to applicant information will be prosecuted to the full extent of the law.
## California Aid Report (CAR)

Congratulations on meeting the preliminary requirements for the 2014-2015 Cal Grant Program! Based on the information you reported on your Free Application for Federal Student Aid (FAFSA) or CA Dream Act Application (CADAA) and Grade Point Average (GPA), the California Student Aid Commission (CSAC) is offering you a Cal Grant. To receive your Cal Grant award offer beginning in the fall 2014, you will need to take some of the steps identified below. This Cal Grant award offer may be reduced or withdrawn based on the final State Budget or final eligibility determined by your campus.

**Date Issued:** 07/03/14

<table>
<thead>
<tr>
<th>School Choice</th>
<th>CSAC ID:</th>
<th>Cal Grant A</th>
<th>Cal Grant B</th>
</tr>
</thead>
<tbody>
<tr>
<td>LOYOLA MARYMOUNT UNIVERSITY</td>
<td>SEE CODE #99</td>
<td></td>
<td>$1,648</td>
</tr>
<tr>
<td>UNIV OF CA - IRVINE</td>
<td>SEE CODE #99</td>
<td></td>
<td>$1,648</td>
</tr>
<tr>
<td>CSU POMONA-POLYTECHNIC</td>
<td>SEE CODE #99</td>
<td></td>
<td>$1,648</td>
</tr>
</tbody>
</table>

Some schools you listed on your FAFSA/CADAA may not participate in the Cal Grant Program. To view the list of eligible schools, please visit the CSAC homepage at [www.csac.ca.gov](http://www.csac.ca.gov), click Colleges, and then “Cal Grant Eligible Schools” located at the bottom of the page.

To receive the Cal Grant award you must:

- Confirm that the first school listed above is the one you plan on attending. If it is not, you must submit a school change in your WGS account so that we can get the award to the campus you will attend beginning in the fall 2014.

- Understand your financial aid disbursement options. These may include a paper check, debit card or direct deposit to your bank account. You have a choice as to how you want your Cal Grant funds paid to you so make sure you make a wise decision to get the most out of your Cal Grant award offer and other financial aid. Check your campus student account or contact your financial aid office for Cal Grant disbursement dates.

- Register with the Selective Service if you are a male living in the U.S. and are between the ages of 18 through 25. For more information about Selective Service requirements go to [www.sss.gov](http://www.sss.gov).

- Use this award offer during this academic year or your award offer may be withdrawn. Let us know if you do not plan to use the award for the 2014-2015 academic year.

**PRIVACY STATEMENT:** Please be aware, Cal Grant information for students who are 18 years of age or older or students who have attended a postsecondary institution will only be released to parents or guardians with written authorization from the student.

_Diana Fuentes-Michel, Executive Director_
_California Student Aid Commission_

If you have any questions, please contact us at (888) 224-7268 or e-mail us at studentsupport@csac.ca.gov.
If you received a letter stating you were disqualified for a Cal Grant and you feel this was in error, you may be able to submit an appeal, depending on the reason. Using this appeals form, please mark the appropriate boxes below identifying both the action you are requesting and the reason for your appeal. Also, provide a detailed, written explanation along with any supporting documentation you may have. Be sure to submit photocopies (please do not send originals) of all supporting documentation. Mail your completed Cal Grant Appeals Form to the California Student Aid Commission, P.O. Box 419027, Rancho Cordova, CA 95741-9027.

- Incorrect Information: If you believe you were denied due to an error or incorrect information, please use the 2015-16 Application Correction Form (G-23) to correct the error and return it to CSAC by May 16, 2015, for priority processing. This form is available on-line at http://www.csac.ca.gov/doc.asp?id=80

- Financial Information or Dependency Status: CSAC will not take action on changes to financial information or decisions regarding your dependency status. If you feel the financial information reported on your Free Application for Federal Student Aid (FAFSA) or Dream Act Application, or your dependency status should be re-evaluated, contact your school’s financial aid office. CSAC will only accept financial corrections or changes to dependency status directly from your school.

- Federal or School-Based Financial Aid: CSAC does not review or revise any federal or school-based financial aid. Contact your school’s financial aid office for questions regarding other financial aid. Questions regarding your student loan(s) should be directed to your school or lender, whichever is applicable.

- Competitive Cal Grant Awards: If you received a Competitive Cal Grant disqualification notice and you are not a current high school senior or recent graduate, you will need to reapply next year. Due to the limited amount of awards, CSAC does not accept appeals from new Competitive applicants who were denied an award unless CSAC has made an administrative error and you have supporting documentation.

**REQUESTED ACTION AND REASON FOR YOUR APPEAL**

Please check the requested action to be taken:

- Additional Leave of Absence
- Award Reconsideration
- Reinstatement Request
- Other __________________________________________

Please check the reason for your appeal:

- Medical
- Natural disaster
- Death in the family
- Reinstatement
- Dream Act Application
- Other

Please provide a detailed explanation addressing your appeal reason (attach additional sheets if necessary):

_________________________________________________________________________________________________________________________________
_________________________________________________________________________________________________________________________________
_________________________________________________________________________________________________________________________________
_________________________________________________________________________________________________________________________________
_________________________________________________________________________________________________________________________________

With my signature, I certify under penalty of perjury, that the information I have provided for this appeal is true and accurate.

Signed: ___________________________ Date: ____________

**OFFICE USE ONLY**

Processed Date: _____/_____/_____

☐ Approved  ☐ Not Approved

Notes from Analyst to Processor

_________________________________________________________________________________________________________________________________
_________________________________________________________________________________________________________________________________

G-18 (09/14)
Grant Record Change Form For Students  Cal Grant Program

Complete this form to notify the California Student Aid Commission of changes in your name, address, Social Security number, your school of attendance, or to request a leave of absence, program change or program withdrawal. You may make school changes, address changes and leave of absence requests online at WebGrants for Students. Go to www.csac.ca.gov and look for the WebGrants link at the top of the page. Read the instructions on the reverse side before completing. Print or type all information.

SECTION 1. STUDENT INFORMATION
1. Student’s name (Current last, first, middle initial) Address changes can be done online at www.webgrants4students.org Send this form back only if corrections are necessary.

<table>
<thead>
<tr>
<th>Last Name</th>
<th>First Name</th>
<th>MI</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If this is a name change, please print **PREVIOUS name in shaded box** and attach a copy of the new driver's license, SSN card or marriage certificate.

<table>
<thead>
<tr>
<th>Last Name</th>
<th>First Name</th>
<th>MI</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. Social Security number or Dream Act ID Number - If submitting a Social Security number correction, print the **INCORRECT NUMBER in the shaded box** and attach a copy of the correct SSN card.

/ / /

( )

3. Date of birth
4. Telephone number - daytime phone number

5. Address: Is this an address change? Yes ☐ No ☐

Street address
City
State
Zip code

6. Email address

SECTION 2. SCHOOL CHANGE
School changes can be done online at www.webgrants4students.org

7. School change: I wish to change my school of attendance. Indicate the date for which you are requesting a school change (e.g. August 2014)

<table>
<thead>
<tr>
<th>School name</th>
<th>City</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8. School change effective: (check one) ☐ Fall term ☐ Winter term ☐ Spring term ☐ Summer term

SECTION 3. LEAVE OF ABSENCE REQUEST
Leaves of absence can be done online at www.webgrants4students.org

9. School of attendance or most recent school of attendance Date and term last attended

I request a Leave of Absence for the following term(s): Check box(es) ☐ Fall term ☐ Winter term ☐ Spring term

Indicate exact dates for which you are requesting a Leave of Absence: From: To:

10. Briefly state your reason(s) for a leave of absence: (please print or type — attach additional pages or documentation if necessary)

SECTION 4. PROGRAM CHANGE REQUEST
(Please read instructions on reverse)

11. A signature from a financial aid officer at your college is required when requesting a change in grant program. Changing your Cal Grant program will change the amount of your Cal Grant award. Request any program changes as early as possible because program changes cannot be made after program funds have been disbursed. Change my Cal Grant program from Cal Grant ____ to Cal Grant ____.

Signature of Financial Aid Officer:

SECTION 5. PLEASE WITHDRAW MY CAL GRANT
(Please read instructions on reverse)

12. By checking this box ☐ I am asking that my Cal Grant award offer be withdrawn. I have read the instructions on the reverse of this sheet.

List reason for withdrawal request:

SECTION 6. STUDENT’S SIGNATURE
(YOU MUST SIGN AND DATE THIS FORM) Send this form back only if corrections are necessary.

13. Signature (I certify to the best of my knowledge that the information I have filled in above is true and correct.)
Instructions for Completing the Grant Record Change Form for Students

Schools changes, address changes and leave of absence requests can all be made on-line at WebGrants for students. Go to www.csac.ca.gov and look for the WebGrants for Students link on the right side of the page. Name and Social Security number changes, and program withdrawals and changes must be made using this form. Complete and send this form back only if corrections are necessary.

Section 1 — Student Information (This section must be completed)

1. Enter your name (current last, first, middle initial). If you indicated a name change in question #1, please provide your previous name (last, first, middle initial) in the shaded box. Remember to print or type clearly.
2. Enter your Social Security number or Dream Act ID number. If your Social Security number is a change from Commission records, enter your correct number and attach a copy of your Social Security card.
3. Enter your date of birth (month, day, year).
4. Enter your telephone number, including area code.
5. Check “Yes” if your address is different from the Commission’s records. Check “No” if your address is the same as the Commission’s records. Enter your street address, city, state and five- or nine-digit zip code.
6. Enter your email address.

Section 2 — School Change

7. If you wish to change your school of attendance, enter the school’s name, city and date effective. A change in school choice may effect your eligibility for an award.
8. Enter the term the school change is effective.

Section 3 — Leave of Absence Request

9. Enter the school you attend or have attended most recently and the date and term you last attended (e.g. 09/14, Fall 2014). Also enter the terms for which you are requesting a leave of absence (e.g. Fall semester), and the exact date for which you are requesting a leave of absence (e.g. 9/15/14 to 12/15/14).
10. Print or type the reason(s) for your leave of absence request.

Section 4 — Program Change

11. Program changes, such as requesting a change from Cal Grant B to Cal Grant A, may only be requested by new Cal Grant recipients before any payments have been made. The student’s California Aid Report (CAR) will show Auto-Accept for one program and "Qualified" for another. Transferring between these programs is possible only if no Cal Grant payments have yet been made. A program change will not be processed without the signature of a school financial aid officer. Students who have a Cal Grant C and wish to decline that Cal Grant to be considered for another Cal Grant program, must check the box in Section 5.

Section 5 — Please Withdraw my Cal Grant

12. Check this box only if you wish your current Cal Grant offer to be withdrawn. If you request this, your Cal Grant award offer will be withdrawn and reinstatement will not be possible. Please give the reason you are requesting withdrawal from the Cal Grant program.

Section 6 — Student Signature (To avoid delays, sign, date, and mail or fax this form as soon as possible.)

13. Your signature certifies to the best of your knowledge that this information is true and correct. Providing false information may result in the withdrawal of your award.

If you have any questions concerning this form, you may contact the Commission’s Student Support Services Branch by calling (888) 224-7268 or, via e-mail at studentsupport@csac.ca.gov. Our office hours are 10:00 a.m. to 4:55 p.m., Monday through Friday.

Mail this form to the address below.

California Student Aid Commission
Cal Grant Operations Branch
P. O. Box 419028
Rancho Cordova, CA 95741-9028
California Student Aid Commission
California Chafee Grant Program

Student Application

- The following information is needed so that your application may be considered for the foster youth California Grant Program.
- The California Chafee Grant Program gives free money to current or former foster youth to use for vocational school training or college courses.
- To qualify, you must be a current or former foster youth, must have established court dependency at anytime between the ages of 16 and 18, and must not have reached your 22nd birthday as of July 1st of the award year.
- KinGap youth, adopted youth, guardian placement, and voluntary placement may not be eligible for the Chafee Grant, unless court dependency was established, at anytime, between the ages of 16 and 18.
- The California Department of Social Services will determine your foster youth eligibility status.
- Students: To check your Chafee Grant status you can go online to WebGrants for Students.

Which application do you want to file?

**An Academic Year runs from July 1st thru June 30th.**

- If you are currently attending college (July 1st, 2014 – June 30th, 2015) - submit an application for the 2014-2015 School Year.
- If you plan to attend college in the summer 2015 check with your school to determine which application you should complete.
- If you plan to attend college in the fall 2015 or spring 2016 (July 1st, 2015 - June 30th, 2016) - submit an application for the 2015-2016 School Year.

Academic Year: — Select Year —

Last Name:* 
Address 1:* 
Address 2:* 
City:* 
Email: 
Alternate Email: 
First Name:* 
Home Phone: 
Work Phone: 
State:* 
Zip:* 
Re-type Email: 
Re-type Alternate Email: 
Date of Birth: (MM/DD/YYYY)*

Foster Care County: — Select County —
School of Attendance: — Select School —

If you cannot find your school in the drop down list above, enter the name, city and state in the boxes below.

School Name: 
City: 
State: 

Degree Goal: First Bachelor's Degree

Major: 
Education Level: Freshman

Are/were you in foster care placement under court dependency? 

Yes No

Have you completed a Free Application for Federal Student Aid (FAFSA)?

Yes No

(The FAFSA must be completed prior to receiving any Chafee Grant funds. The FAFSA can be filled out online at www.fafsa.ed.gov)

How did you find out about the Chafee Grant Program?

Student Aid Commission

I declare under penalty of the laws of the State of California and of the United States that this form has been examined by me and to the best of my knowledge and belief is true, correct and complete.

I authorize the Commissioner and the California Department of Social Services to receive and to release my student records. Information regarding this application, including confidential information, and other information I have provided concerning my application with institutions and appropriate public and private agencies.

I Agree

Submit Application Reset
Free Money for Career and Technical Training or College for Current or Former Foster Youth
APPLICATION

New Chafee Grant student? Fill out and mail or fax this application to the California Student Aid Commission. Renewal Chafee Grant student? Don’t fill out this application. The Commission will contact you if you are eligible for renewal. Just call the Commission for more information.

**PLEASE PRINT OR TYPE CAREFULLY**

<table>
<thead>
<tr>
<th>LAST NAME</th>
<th>FIRST NAME</th>
<th>MIDDLE INITIAL</th>
<th>*SOCIAL SECURITY NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

ADDRESS (Include Apt #)  CITY  STATE  ZIP CODE

TELEPHONE NUMBERS:  HOME ( )  WORK/CELL ( )

BIRTHDATE  EMAIL ADDRESS

CALIFORNIA COUNTY WHERE YOU WERE IN FOSTER CARE (BETWEEN THE AGES OF 16 AND 18)  YOUR AREA OF STUDY OR MAJOR

FULL NAME OF COLLEGE OR VOCATIONAL SCHOOL  CITY  STATE
(Please, no high school name)

YOUR DEGREE GOAL

- Certificate or Diploma (for Occup. or Tech. or Educ. program of at least two years)
- Associate Degree (Occup. or Tech.)
- 1st Bachelor’s Degree
- 2nd Bachelor’s Degree
- Certificate or Diploma (for Occup. or Tech. or Educ. program of less than two years)
- Associate Degree (Gen. Ed. or transfer)
- Teaching Credential Program
- Graduate or Professional Degree

COLLEGE OR VOCATIONAL SCHOOL EDUCATIONAL LEVEL FOR (Check only one)

- FRESHMAN (FEWER THAN 30 UNITS)
- SOPHOMORE  SENIOR
- JUNIOR  OTHER ________________

HAVE YOU COMPLETED THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)?

- YES  NO (The FAFSA must be completed prior to receiving any Chafee Grant funds. The FAFSA can be filed online at www.fafsa.ed.gov)

ARE/WERE YOU IN FOSTER CARE, COURT DEPENDENT, BETWEEN THE AGES OF 16-18?**  - YES  NO

HOW DID YOU FIND OUT ABOUT THE CALIFORNIA CHAFEE GRANT PROGRAM?

- Independent Living Program (ILP County or College)
- California Student Aid Commission
- School financial aid officer or school counselor
- One-Stop Career Center
- Other ________________________________
- Social Worker/Probation Officer

The fine print-

I declare, under penalty of perjury, under the laws of the State of California and of the United States, that this form has been examined by me and to my knowledge, all information provided is true, correct and complete.

I authorize the Commission and the California Department of Social Services to receive and to release my records, information regarding this application, including confidential information, and other information I have provided concerning my application with institutions and appropriate public and private agencies.

SIGNATURE OF APPLICANT ________________________________ DATE ________________________________

*Undocumented students are eligible for a Chafee Grant. Contact the Commission for more details at 1-888-224-7268.

**KinGap and/or guardianship placement youth who are/were eligible to receive ILP services are ineligible to receive the Chafee ETV unless court dependency was established (at any time) between the ages of 16-18.
Here are some questions and answers on the Chafee Grant Program for current and former foster youth.

**What is a California Chafee Grant?**
The California Chafee Grant Program gives money to current or former foster youth to use for career and technical training or college courses.

**How do I qualify?**
To qualify, you must:
◆ be eligible, or have been eligible, for foster care between your 16th and 18th birthday,
◆ not have reached your 22nd birthday as of July 1 of the award year

**How do I apply?**
File two forms:
◆ Free Application for Federal Student Aid, or FAFSA. File online at fafsa.ed.gov or get a paper form from your school. (Undocumented students may contact the Commission for further instructions.)
◆ California Chafee Grant Program Application. Submit a paper copy or an online application to the Commission. *Note: These forms are year-specific. Be sure to complete the applications that correspond with the academic year you will be attending school.*

**What is required to apply?**
You must be enrolled in:
◆ an eligible career or technical school or college
◆ a course of study at least half time
◆ a course of study that is at least one year long
◆ and you must maintain satisfactory academic progress

**What criteria are used?**
The following selection criteria are used to make awards.
◆ Students who are renewal students.
◆ Students who are aging out of the system.
◆ Students who have dependents.
◆ Students who have unmet need of $5,000 or more.
◆ Submission date of completed application.

**Can I apply online?**
Yes, log on to the Commission’s Chafee Grant Program Web site at csac.ca.gov. There, you can complete the online application and submit it electronically. *We encourage you to apply online.*

**What happens after I apply?**
◆ The Commission will review your FAFSA and Chafee Grant Applications.
◆ The California Department of Social Services will verify your foster youth status.
◆ Your school financial aid office will determine your financial aid eligibility.
◆ Once all of the above is completed, the Commission will send you a letter telling you of your award status.

**How will I get the grant?**
Your grant will be sent to the career or technical school or college where you are enrolled. Check with your school's financial aid office about how the school will distribute the grant.

**Can others help me learn about Chafee Grants?**
Yes, for more information, contact your:
◆ high school counselor
◆ college counselor
◆ college financial aid office
◆ county/college ILP Coordinator
◆ One-Stop Career Centers
◆ social worker/probation officer
◆ csac.ca.gov

**How can I contact the Commission?**
If you have questions regarding the California Chafee Grant Program:

- Visit the Commission’s Chafee Grant Web site at: csac.ca.gov, click on Commission Programs.
- Email your questions to the Commission at: chafee@csac.ca.gov. (In the email subject line enter: Attn: Chafee)
- Call the Commission at: 1-888-224-7268 Monday through Friday from 8:00 a.m. to 4:55 p.m.
- Write the Commission, or mail your application to:
  California Student Aid Commission
  Specialized Programs Operations Branch
  Attn: California Chafee Grant Program
  P.O. Box 419029
  Rancho Cordova, CA 95741-9029
What is a California Chafee Grant?

The California Chafee Grant is free money for current or former California foster youth to help pay for college or career and technical training. Chafee Grants don't have to be paid back. You may also use your grant to pay for child care, rent and transportation while you're in school. A Chafee Grant is a federal and state funded grant subject to yearly availability of funds.

How do I qualify?

To qualify, you must:

→ Be a current or former foster youth

→ Not have reached your 22nd birthday as of July 1 of the award year

→ Have financial need

*To qualify, foster youth dependency of the court must have been established between the ages of 16 and 18. KinGap youth who are or were eligible to receive Independent Living Program services, guardian placements and voluntary placements may not be eligible for the California Chafee Grant unless court dependency was established between the ages of 16 and 18.

How do I apply?

You must submit the California Chafee Grant Program Application, Free Application for Federal Student Aid (FAFSA) and your school submits the Chafee Needs Analysis Report (NAR).

Note:

Forms are year-specific. Be sure to complete the applications that correspond with the academic year you will be attending school.

→ Submit the California Chafee Grant Program Application online at www.chafee.csac.ca.gov, or contact the Commission to have a paper form sent to you.

→ Submit the FAFSA at www.fafsa.gov or download a PDF at www.federalstudentaid.ed.gov and mail it.

→ You may also call toll free 800.433.3243 to have the paper FAFSA sent to you.

→ Have your school submit the Chafee Needs Analysis Report (NAR) electronically or download the PDF version at www.chafee.csac.ca.gov.

Where can I use my Chafee Grant?

You can use your Chafee Grant at any eligible California college as well as colleges in other states. In California, you can attend:

→ Career and technical schools

→ California Community Colleges

→ California State University campuses

→ University of California campuses

→ Independent and private colleges

What happens after I apply?

→ The Commission will review your FAFSA and Chafee Grant application.

→ The California Department of Social Services will verify your foster status.

→ Your school's financial aid office will determine your financial aid eligibility.

→ Once all of the above is completed, the Commission will send you a letter if you are selected for an award.

→ The school will verify payment eligibility and disburse the check to you.

What is required to receive your Chafee funds?

You must:

→ Enroll in an eligible public or private college or university or technical school.

→ Be enrolled at least half time.

→ Enroll in a program at least one academic year long.

→ Attend class regularly and get good grades or you may lose your Chafee Grant funds.

How do I renew my Chafee Grant?

If you receive a Chafee Grant, it may be renewed through your 23rd birthday. You do not need to reapply for your Chafee Grant each year; however, you must submit a FAFSA and your school must submit a NAR yearly to determine if you are still eligible. The Commission may contact you for updated information. Be sure to respond to e-mails, letters or forms that you may receive.
Where can I find out more about the Chafee Grant and other services for foster youth?

For more information, contact your:
- High school counselor
- College academic advisor
- College financial aid office
- Foster Youth Success Initiative (FYSI) liaison
- County Independent Living Coordinator
- One-Stop Career Center
- Social worker or probation officer

You can also visit the following Web sites:
- www.chafee.csac.ca.gov
- www.communitycollege.org
- www.fosteryouthhelp.ca.gov
- www.fosterclub.com
- www.childsworld.ca.gov
- www.cacollege.pathways.org
- www.cccco.edu/
- www.calyouthconn.org

How Can I Contact the California Student Aid Commission?

If you have questions about the Chafee Grant:
- Visit the Commission's Chafee Grant Web site at www.chafee.csac.ca.gov
- E-mail your questions to chafee@csac.ca.gov (enter "Attn: Chafee" in the subject line)
- Call toll free 1.888.224.7268 Monday through Friday from 10:00 a.m. to 4:45 p.m. (PST)
- Write or mail:
  California Student Aid Commission
  Specialized Programs Operations Branch
  California Chafee Grant Program
  P.O. Box 419029
  Rancho Cordova, CA 95741-9029

Keep in Touch With "WebGrants4Students"

Log on to www.csac.ca.gov and click on "WebGrants for Students" to set up your account. Access information and manage your account 24 hours a day, seven days a week. You can also use WebGrants 4 Students when you need to change your e-mail address, mailing address, telephone number or school.
Material Requests

The following materials can be ordered online at www.publications.csac.ca.gov

Cal Grants
- G-143 Cal Grant Post Card (English/Spanish)

CA Dream Act
- G-125.1.2 Top Ten List for CA Dream Act (Chinese/English)
- G-125.1.3 Top Ten List for CA Dream Act (Korean/English)
- G-125.1.4 Top Ten List for CA Dream Act (Vietnamese/English)
- G-125.1.5 Top Ten List for CA Dream Act (Hmong/English)
- G-125.1.6 Top Ten List for CA Dream Act (Punjabi/English)
- G-125.1.7 Top Ten List for CA Dream Act (Tagalog/English)

Fund Your Future
- I-4 Magazine (English)
- I-5 Magazine (Spanish)
- I-1.2 Brochure (Chinese)
- I-1.3 Brochure (Korean)
- I-1.4 Brochure (Vietnamese)
- I-1.5 Brochure (Hmong)
- I-1.6 Brochure (Punjabi)
- I-1.7 Brochure (Tagalog)

Cash For College
- Cash For College Workshop Posters w/ Fillable Form Pads (500 forms)

General Outreach
- G-133 CA Chafee Grant Foster Youth Fact Sheet
- G-500 Junior/Senior Checklist (English)
- G-502 Junior/Senior Checklist (Spanish)

Order quantities may be adjusted based on availability of materials at the time an order is filled. Back orders will be filled as items are reprinted or available. Delivery time: Allow up to two weeks for delivery.
CA Dream Application References
California Nonresident Tuition Exemption

For Eligible California High School Graduates
(The law passed by the Legislature in 2001 as “AB 540”)

GENERAL INFORMATION

Any student, other than a nonimmigrant alien, who meets all of the following requirements, shall be exempt from paying nonresident tuition at the California Community Colleges, the California State University and the University of California (all public colleges and universities in California).

- **Requirements:**
  - The student must have attended a high school (public or private) in California for three or more years.
  - The student must have graduated from a California high school or attained the equivalent prior to the start of the term (for example, passing the GED or California High School Proficiency exam).
  - An alien student who is without lawful immigration status must file an affidavit with the college or university stating that he or she has filed an application to legalize his or her immigration status, or will file an application as soon as he or she is eligible to do so.

- **Students who are nonimmigrants** [for example, those who hold F (student) visas, B (visitor) visas, etc.] are not eligible for this exemption.

- The student must file an exemption request including a signed affidavit with the college that indicates the student has met all applicable conditions described above. Student information obtained in this process is strictly confidential unless disclosure is required under law.

- Students eligible for this exemption who are transferring to another California public college or university must submit a new request (and documentation if required) to each college under consideration.

- Nonresident students meeting the criteria will be exempted from the payment of nonresident tuition, but they will not be classified as California residents. They continue to be “nonresidents”.

- AB540 does not provide student financial aid eligibility for undocumented alien students. These students remain ineligible for state and federal financial aid.

PROCEDURES FOR REQUESTING THIS EXEMPTION FROM NONRESIDENT TUITION

**California Community Colleges:** Complete the form on the reverse. Submit it to the Admissions Office at the community college where you are enrolled or intend to enroll. You may be required to submit additional documentation. Call the college Admissions Office if you have questions.

**University of California:** Complete the form on the reverse and submit it to the Office of the Registrar at the UC campus where you are enrolled or intend to enroll. Your campus has established deadlines for submission of exemption requests; however, requests are not to be submitted until you have been admitted to a UC campus. Some students, such as transfer, graduate, and professional students, also must submit their official high school transcripts; check with your campus for specific instructions. Once you are determined to be eligible for the exemption, you will continue to receive it as long as you fulfill the eligibility requirements or until the University no longer offers this exemption. The exemption covers the Nonresident Tuition Fee and the Educational Fee differential charged to nonresident students. Applying for the exemption does not alter your responsibility to pay by the campus deadline any nonresident tuition and associated fees that may be due before your eligibility is determined. For general information, visit the following website: www.ucop.edu/sas/sfs/ppolicies/ab540faqs.htm. For campus-specific instructions regarding documentation and deadline dates, contact the campus Office of the Registrar.

**California State University:** Complete the form on the reverse. Contact the Office of Admission and Records at the CSU campus where you are enrolled or intend to enroll for instructions on submission, deadline information, and additional requirements. You will be required to submit final high school transcripts and appropriate records of high school graduation or the equivalent, if you have not done so already. Call the Office of Admissions and Records at the campus if you have questions.
California Nonresident Tuition Exemption Request
For Eligible California High School Graduates

Complete and sign this form to request an exemption from Nonresident Tuition. You must submit any documentation required by the College or University (for example, proof of high school attendance in California). Contact the California Community College, University of California or California State University campus where you intend to enroll (or are enrolled) for instructions on documentation, additional procedures and applicable deadlines.

ELIGIBILITY:

I, the undersigned, am applying for a California Nonresident Tuition Exemption for eligible California high school graduates at (specify the college or university)____________________________________________ and I declare the following:

Check YES or NO boxes:

☐ Yes ☐ No I have graduated from a California high school or have attained the equivalent thereof, such as a High School Equivalency Certificate, issued by the California State GED Office or a Certificate of Proficiency, resulting from the California High School Proficiency Examination.

☐ Yes ☐ No I have attended high school in California for three or more years.

Provide information on all school(s) you attended in grades 9 - 12:

<table>
<thead>
<tr>
<th>School</th>
<th>City</th>
<th>State</th>
<th>Dates: From – Month/Year</th>
<th>To – Month/Year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Documentation of high school attendance and graduation (or its equivalent) is required by the University of California, The California State University and some California Community Colleges. Follow campus instructions.

Check the box that applies to you -- check only one box:

☐ I am a nonimmigrant alien as defined by federal law, [including, but not limited to, a foreign student (F visa) or exchange visitor (J visa)].

OR

☐ I am NOT a nonimmigrant alien (including, but not limited to, a U.S. citizen, permanent resident, or an alien without lawful immigration status).

AFFIDAVIT:

I, the undersigned, declare under penalty of perjury under the laws of the State of California that the information I have provided on this form is true and accurate. I understand that this information will be used to determine my eligibility for the nonresident tuition exemption for eligible California high school graduates. I hereby declare that, if I am an alien without lawful immigration status, I have filed an application to legalize my immigration status or will file an application as soon as I am eligible to do so. I further understand that if any of the above information is untrue, I will be liable for payment of all nonresident charges from which I was exempted and may be subject to disciplinary action by the College or University.

Print Full Name (as it appears on your campus student records)  Campus/Student Identification Number

Print Full Mailing Address (Number, Street, City, State, Zip Code)  Email Address (Optional)

Phone Number (Optional)

Signature  Date
10 Things You Need to Know About the California Dream Act

1. The California Dream Act allows certain students who meet the requirements below to apply for and receive state financial aid at California public and private colleges and private scholarships administered by California public colleges.

2. California Dream Act Application information is not shared with federal databases; student and parent information is protected by the same privacy and information security laws and safeguards as all other state financial aid applicants.

3. Students need to meet the following Assembly Bill (AB) 540 qualifications:
   - Attend a California high school for a minimum of three years, or attain credits equivalent to 3 or more years of high school coursework and attend a combination of 3 or more years at a California elementary or secondary school.
   - Graduate from a California high school or pass the California High School Proficiency Exam (CHSPE) or get a General Equivalency Diploma (GED).
   - Enroll in an accredited and qualified California college or university, and,
   - If applicable, fill out an affidavit to legalize immigration status as soon as eligible.

4. AB 540 students can apply for private scholarship aid administered by public and private colleges and universities. Check with your campus for program details and application information.

5. Apply at www.caldreamact.org for:
   - Cal Grant (March 2 deadline).
   - Middle Class Scholarship (March 2 deadline).
   - California Community College Board of Governor’s (BOG) fee waiver. Check with the college for required forms.
   - Other state financial aid awarded by colleges and universities. Apply by the March 2 priority deadline.

6. After completing the California Dream Act Application, check with your campus financial aid and scholarship office for further details or requirements, including selective service registration and AB540 requirements.

7. Cal Grants are free money for college that does not have to be paid back. Students may receive up to $12,192 annually for up to 4 years of college. Amount varies depending upon the college of attendance.

8. Check with your school about submitting your GPA by the March 2 deadline.


10. California students who have applied for or received approval for Deferred Action for Childhood Arrivals (DACA) should complete the California Dream Act Application, not the Free Application for Federal Student Aid (FAFSA). Learn more about DACA at www.uscis.gov, www.e4fc.org, or www.weownthedream.org.

www.caldreamact.org 1-888-224-7268
KEEP THIS INFORMATION IN A PRIVATE PLACE. DO NOT SHARE. / GUARDE ESTA INFORMACIÓN EN UN LUGAR PRIVADO. NO LA COMPARTA.

MY STUDENT LOGIN / DATOS DE CONEXIÓN DEL ESTUDIANTE

STUDENT ID / NOMBRE DE USUARIO DEL ESTUDIANTE (The one I created at login / El que generé al conectarme inicialmente.)

STUDENT PASSWORD / CONTRASEÑA DEL ESTUDIANTE (6 to 40 characters- Select at least one lowercase character, uppercase character and one number / De 6 a 40 letras. Seleccione al menos una letra minúscula, una mayúscula y un número.)

STUDENT SECURITY QUESTION / PREGUNTA DE SEGURIDAD DEL ESTUDIANTE (Answer must be at least 6 characters / La respuesta debe tener al menos 6 letras.)

0000

DREAM ID (9 digit number / Número identificador de 9 dígitos.)

MY PARENT PIN INFORMATION / INFORMACIÓN NIP DE LOS PADRES

(Only one parent’s information is needed for the one who is signing the application / Sólo se requiere la información del padre o la madre que vaya a firmar la solicitud.)

PARENT LAST NAME / APELLIDO DEL PADRE O LA MADRE

PARENT DATE OF BIRTH / FECHA DE NACIMIENTO DEL PADRE O LA MADRE

PARENT WAGES / SALARIO DEL PADRE O LA MADRE (As listed on the application / Tal como se asentó en la solicitud.)

PARENT PIN / NIP DEL PADRE O LA MADRE (Created by the application / Creado por la solicitud.)
Scholarships References
Admissions and Financial Aid Guide Timeline

**Junior Year**
- Start to think about your college choices. Meet with your guidance or college counselor to discuss your academic goals.
- Take the ACT and/or SAT in the spring. High scores improve your chance of winning scholarships. You may want to take the tests again in the fall to try for a higher score.
- Request applications and brochures from your top college choices and visit their web sites.
- Visit prospective colleges over the summer. Ask college friends about their college experiences.
- Include a “financial aid safety school” which is a safety school (a college that will definitely admit you) where you could afford to attend even if you did not receive financial aid.
- Visit www.fastweb.com to find scholarships and to learn more about financial aid and paying for college.
- Consider the out-of-pocket cost (cost of attendance minus any scholarships or grants) as opposed to net cost (cost of attendance minus the financial aid package) when evaluating college costs. Net cost includes loans, which need to be repaid, usually with interest, while out-of-pocket cost tells you how much the college is really going to cost you and your family. All colleges must now provide a net price calculator on their web sites. These calculators estimate the out-of-pocket cost. Some calculators may highlight a net cost figure in addition to a net price figure; don’t confuse the two. There may be differences in accuracy from college to college. Net price calculators can be used to evaluate whether a college is inside or outside the ballpark of affordability, but the results for different colleges may not be comparable.

**Senior Year – Fall**
- Organize applications; create files for each school you are interested in attending. List requirements and deadlines.
- If required, complete the CSS / Financial Aid PROFILE form available at profileonline.collegeboard.com.
- Retake the ACT and/or SAT to improve your score.
- Request letters of recommendation as soon as possible from teachers, counselors and community leaders (no later than one month before the application due date). Provide recommenders with list of your accomplishments, academic achievements and your career goals.
- To save money on application fees, consider applying early action or early decision to a college where you have a good chance of being accepted early to avoid the need for a safety school.
  
  *Note: Early decision requires you to enroll at the college if admitted, while early action does not.*
- Register for a PIN at www.pin.ed.gov so you can complete and sign the Free Application for Federal Student Aid (FAFSA) online. Students and parents must have their own PIN’s. Be prepared to enter your name, Social Security number, date of birth and a challenge question.

**Senior Year – Winter**
- Work on your college applications. Many applications are due in late December and before early January.
- File the FAFSA at www.fafsa.ed.gov as soon as possible after January 1. Some states and colleges have very early deadlines. Do not wait until you’ve filed your federal income tax returns or have been admitted.
- Check with your prospective schools about additional financial aid application forms, deadlines and requirements.

**Senior Year - Spring**
- Review your Student Aid Report (SAR) for any mistakes and report them to your prospective school(s). You can also update your SAR online. You should receive your SAR in 1-3 days if you filed electronically (paper filing: 2-3 weeks).
- Check email and postal mail regularly for admissions decisions (generally late March/early April); a thin envelope does not necessarily mean you are rejected.
- Compare your admissions offers. Ask your guidance counselor and parents to help you weigh your options.
- Compare your financial aid award letters based on net price at: www.finaid.org/calculators/awardletter.phtml where you will find the Award Letter Comparison Tool. Find out more with the Financial Aid Award letter quick reference guide found at: www.finaid.org/faq/FinancialAidAwardLetters.pdf.
- Time for a decision! Most schools ask that you choose your school by May 1st, unless early decision.
- Check college’s deadlines for housing, financial aid, etc.

*Remember to notify your recommenders about your decisions and the schools where you were accepted*
FAFSA: Step-by-Step

What is it? FAFSA stands for Free Application for Federal Student Aid. The federal government uses this form to determine your eligibility for federal financial aid for college, which may include grants, scholarships, work-study and loans.

Why fill it out? The FAFSA is used to apply for financial aid from the federal and state government(s) and from most public and private colleges. Private colleges may have their own supplemental forms in addition to the FAFSA for awarding their own aid funds. For example, about 250 private colleges require an additional form called the CSS/Financial Aid PROFILE. The FAFSA is a prerequisite for the unsubsidized Stafford and Parent PLUS loans, which do not depend on financial need.

EFC stands for Expected Family Contribution. According to the government’s calculation, you and your family should be able to contribute this amount in the coming academic year to your college costs. The EFC is a harsh assessment of you and your family’s ability to pay for college. It does not consider the impact of consumer debt on a family’s financial strength.

How does it work? The college you plan to attend will try to meet your demonstrated financial need with a package of different types of aid from multiple sources, including federal, state, school and private sources.

You can do the following on www.fafsa.ed.gov:
- Electronically sign your FAFSA
- Check the status
- Make corrections
- Add additional colleges and universities
- Fill out an online renewal FAFSA next year
- To obtain a PIN, eligible students AND parents should visit www.pin.ed.gov (students and parents should get their own PINs). Click on “Apply for PIN” near the top of the page and be prepared to enter your name, social security number, date of birth and a challenge question. Allow 3-4 hours for the PIN to be emailed.
- Do not reveal your PIN to anyone. The PIN allows you to electronically sign federal student aid and loan documents and access your confidential FAFSA information.

Quick Tip: Fill out the FAFSA as soon as possible after January 1, and each subsequent year once you’re in college. Early submission maximizes your chances of receiving aid.

FAFSA Process: 1-2-3!

Step 1: Assemble forms needed to complete FAFSA
You and your parents (if you are dependent) need the following to fill out the form:
- Social Security Number
- Current bank and brokerage account statements
- Driver's license (if any)
- Current mortgage and investment records (if any)
- Alien registration card (if not a U.S. citizen)
- 2012 federal tax return (estimates are OK on tax questions, if you or your parents haven’t filed yet)
- 2012 untaxed income records (if any)
- 2012 W2 and 1099 forms and other record of money earned
- Parents' 2012 income tax return (if dependent)
- PIN

Step 2: Complete the FAFSA
- Download, print and complete the FAFSA on the Web worksheet.
- Complete FAFSA on the Web at www.fafsa.ed.gov. The online version is used by over 99% of the applicants since it includes skip logic to avoid asking you unnecessary and redundant questions. Processing is quicker and more efficient with built-in edit-checks to reduce errors on the form.
- In order to maximize the amount of aid, fill out the FAFSA as soon as possible after January 1.
- Once finished, print the FAFSA summary as well as the "Submission Confirmation" page (or write down your confirmation number and date). If you complete the paper version, make a copy for your records.

Step 3: Review your Student Aid Report (SAR)
The SAR is proof that your FAFSA was received. You should receive your electronic SAR in 1-3 days if you filed electronically (paper filing: 2-3 weeks).

What if I find errors on my Student Aid Report (SAR)?
- Report errors immediately to your financial aid office. You can also make corrections online using your PIN at www.fafsa.ed.gov.
- If you don't receive your SAR in 3-4 weeks, call 1-800-433-3243 (1-800-4-FED-AID) or visit www.studentaid.ed.gov.
Student Aid Report (SAR) and Expected Family Contribution (EFC)

What is the Student Aid Report (SAR)?

The SAR is a summary of the information you entered on the Free Application for Federal Student Aid (FAFSA). It tells you how much federal student aid you might be eligible to receive, and how much the government thinks you and your family can reasonably pay for your school expenses. The SAR also notifies you if you are eligible for a Federal Pell Grant. You will receive a SAR in 1-3 days after you filed an Electronic FAFSA or 2-3 weeks after you filed a paper version. Check immediately for your EFC (on upper right on page 1) and any mistakes or errors (pages 5-8).

What is the Expected Family Contribution (EFC)?

The EFC is the amount you and your family will be expected to pay for the coming academic year based on your financial situation. Some colleges do not satisfy the student’s full demonstrated financial need, leaving the family with unmet need (a gap). Some need may be met with loans, which need to be repaid, usually with interest.

How is the EFC calculated?

The U.S. Department of Education uses the Federal Methodology (FM) to calculate your aid eligibility. The FM takes into account your family’s income, the number of family members, in college, net value of assets and your enrollment status, among other factors. To estimate your EFC, utilize the Expected Family Contribution Calculator: www.finaid.org/efc.

What happens after I receive my SAR?

Look for mistakes or errors. Any colleges you listed on your FAFSA will also receive an electronic copy of your SAR. If you find an error notify your school’s financial aid office immediately to let them know. Errors can also be corrected online using your PIN at http://www.fafsa.gov.

What if I find mistakes on my SAR?

Make sure to let your college know. Then, on the Web and using your PIN: Go to www.fafsa.ed.gov and under “FAFSA Follow Up,” click “Make Corrections to a Processed FAFSA.” You will be able to check the items you want to change and make corrections accordingly. On paper: Flip to the last pages of the SAR and find your original FAFSA info. Make changes in the spaces provided. Only fill in the areas that need to be changed and/or corrected. Once finished, you and your parents must sign and mail the corrected FAFSA to the central processor or send to each school to which you are applying to for admission and financial aid.

Highlights of each page in your SAR:

Page 1 Intro: Tracks the aid process for you. If there is an asterisk next to your EFC, you have been selected for verification (see below)*.

Page 2 Confidentiality information, including: reminders.

Page 3 EFC, other info: EFC is listed at the top, along with other information, such as any issues with aid eligibility.

Page 4 Summary of loans: Refer to your records and make sure your totals are accurate.

Pages 5-8 FAFSA summary: Review the summary. Make corrections or changes in the spaces provided. You can also make changes online at: www.fafsa.gov.

SAR Information Acknowledgement: If any information is wrong, you can correct it on pages 5 through 8 of the SAR or online.

When do I receive my financial aid?

Once your college reviews your SAR and verifies your eligibility, it will create and notify you of your aid eligibility and send an award letter. You do not need to accept all of the aid that’s offered to you; accept only the aid you want. Rejecting one form of aid, however, will not result in decreases in the other forms of aid. Federal aid will first be applied to certain school charges, such as tuition, fees, room and board. Excess may then be disbursed to the student or credited to his or her student account.

*Why is there an asterisk next to my EFC?

An asterisk (*) means you have been selected for verification. You must provide documents to your college to verify that information submitted on the FAFSA is correct. Even if there is no asterisk next to your EFC, your school may still select your FAFSA for verification. If your college asks for verification documents, send them as soon as possible to avoid a delay in the aid process. The US Department of Education has switched to a targeted verification process. About a third to half of all FAFSAs will be selected for verification. Some colleges verify 100% of their aid applicants because they find that this increases the accuracy of the information used to award financial aid. It helps to ensure that the most deserving/needy students receive financial aid.

What if I don’t receive my SAR?

Call 1-800-4-FED-AID (1-800-433-3243) or visit www.studentaid.ed.gov if you do not receive your SAR in 3-4 weeks after submitting the FAFSA.
### Glossary of Key Terms

**Award Letter:** The financial aid award letter is a notification telling you about the financial aid offered to you by your college (including estimated costs, financing information, types of aid, amounts offered, specific program information, etc.). You may choose to accept some or all of what is offered. Unfortunately, colleges do not increase the grants in the financial aid package if you turn down student employment and/or loans.

**Credit/Unit (or Credit Hour):** A credit hour is a unit of measurement for fulfilling course requirements. Most colleges require that you complete a certain number of credits/units in order to graduate.

**Cost of Attendance:** The cost of attendance includes all costs associated with attending college: tuition & fees, room/board, books, supplies, transportation, personal expenses and a personal computer. Ask the school about increasing your cost of attendance if you have dependent care or disability-related expenses.

**CSS/Financial Aid PROFILE:** The PROFILE form is used to apply for financial aid at about 250 colleges. It calculates the student’s expected family contribution (EFC) under the Institutional Methodology (IM). It is used to apply for the college’s own financial aid funds and does not affect eligibility for government aid. It is filed online at profileonline.collegeboard.com.

**Demonstrated Financial Need:** Demonstrated financial need is the difference between the cost of attendance and the expected family contribution. 

\[
\text{Financial Need} = \text{COA} - \text{EFC}
\]

**Enrollment Status:** Indicates you attend school full-time or part-time. In general, you must attend at least half-time to qualify for financial aid.

**Expected Family Contribution (EFC):** Amount toward the cost of attendance each year a student; and his or her family are expected to contribute from their own financial resources.

**Financial Aid Package:** A financial aid package is a combination of multiple types and sources of financial aid. It may include money from the federal government, state government, the college itself and private sources.

**Free Application for Federal Student Aid (FAFSA):** The Free Application for Federal Student Aid or FAFSA is a national form used to collect demographic and financial information from applicants for Federal, state, and some institutional financial aid programs. The form collects information from the student (and family, if applicable) such as prior year income, current net value of assets, family size and the number of children who will be enrolled in college on at least a half-time basis in the coming academic year.

**Net Cost:** The net cost is the difference between the cost of attendance and the need-based financial aid package. 

\[
\text{Net Cost} = \text{COA} - \text{Financial Aid}
\]

**Net Price:** The net price is the same as the out-of-pocket cost, the difference between the cost of attendance and just grants. The net price is the amount the family pays, earns or borrows to cover college costs. 

\[
\text{Net Price} = \text{COA} - \text{Grants}
\]

**Open Admissions:** Students are admitted regardless of their academic qualifications. Most community colleges and for-profit colleges have an open admissions policy.

**Out-of-State Students:** Generally applies to students attending a public university outside of their home state. Out of state students usually pay a higher tuition rate unless they establish legal residency for the state where they attend school or a reciprocity agreement is in place between the student’s state and the state of the school.

**Rolling Admissions:** There is no set admissions deadline date; qualified students are accepted until classes are filled.

**Student Aid Report (SAR):** The Student Aid Report lists the data elements submitted on the FAFSA, some intermediate calculations, the student’s expected family contribution along with other information such as the graduation rates of the colleges being considered.

**Unmet Need:** The unmet need, sometimes called a gap, is the difference between the full demonstrated financial need and the student’s need-based financial aid package. 

\[
\text{Unmet Need} = \text{Financial Need} - \text{Financial Aid}
\]
Scholarship Scams Tip Sheet

How do I recognize a scholarship scammer?

- Indicates you won an award for which you didn’t apply
- Does not supply valid contact information
- Guarantees you will win an award
- Requires personal financial information (such as, credit card numbers, checking account numbers, and/or Social Security numbers to verify or hold a scholarship)

How do I recognize a legitimate scholarship services?

- Does not guarantee you will win an award
- Sends information about awards when you request it
- Makes contact information available upon request
- Should not direct you to a fee-based provider because they know that financial aid information is readily available for free

What if you suspect a scam?

- Save all of the forms you receive from the company
- Keep copies of written details about the offer and any correspondence, emails or other paperwork
- Make sure all materials are dated
- Take notes during seminars and phone conversations (record the date, time, phone number and the person's name with whom you spoke), include a detailed account of your conversation
- Take a copy of all literature and correspondence concerning the scholarship to your school's financial aid office, who can verify if the organization is legitimate.

Financial Aid Seminars & Consultants

How do I protect myself from being scammed by a consultant or financial aid seminar?

- When choosing to utilize the services of a consultant, consider their qualifications carefully. Find someone who has worked as a college financial aid administrator, Certified Public Accountant (CPA) or Certified Financial Planner (CFP).
- If a financial aid consultant refuses to sign the paid preparer section of the FAFSA that is a red flag.
- Some seminars use high pressure tactics to get you signed up for their service, while only answering questions after you agree to pay a fee. Don’t trust anyone who encourages you to do something unethical. If you falsify financial aid forms, you can be fined $20,000, sent to prison, or both. If you need help understanding the financial aid process, contact your financial aid office as soon as possible.

Beware of False Claims

“For a small fee, we’ll give you a list of scholarships.”
- Never spend money on a fee-based matching service. The biggest and best award databases are available for free on the Internet.

“We’ll help you complete complicated forms.”
- Information about the Free Application for Federal Student Aid (FAFSA) and other forms is available for free from your guidance counselor, your library and the U.S. Department of Education. You still have to fill out the same basic information for a fee-based service that you would directly for the FAFSA.
- For general financial aid or FAFSA-related questions, call 800-4-FED-AID (800-433-3243).

“You are guaranteed a minimum of $1000 in awards.”
- A service can’t guarantee any scholarships because they have no control over the scholarship judges' decisions.

“We have a 96% success rate.”
- These false success rates indicate the percentage of students they’ve successfully matched with the database, NOT the number of students who actually receive money.

“We’ll need a bank account and pin or credit card number to verify your information.”
- Your bank account, credit card information and Social Security number are confidential. A legitimate scholarship provider won’t ask for this information.

“We will do all the work for you.”
- To win a legitimate scholarship, you must submit your own applications, write your own essays and solicit your own letters of recommendation.

Report suspected scams to the following organizations:

National Fraud Information Center (NFIC)
800-876-7060 / www.fraud.org

Federal Trade Commission (FTC)
877-FTC-HELP (877-382-4357)
www.ftccomplaintassistant.gov

Better Business Bureau (BBB)
703-276-0100 / www.bbb.org

US Postal Inspection Service (USPIS)
800-654-8896 / postalinspectors.uspis.gov/

State Attorney General’s Office - Visit your state’s website for state attorney general’s contact information. Ask them about filing a complaint with the Bureau of Consumer Protection.
# Web Resources Guide

**Information about Financial Aid**

<table>
<thead>
<tr>
<th>Fastweb</th>
<th><a href="http://www.fastweb.com">www.fastweb.com</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>FinAid</td>
<td><a href="http://www.finaid.org">www.finaid.org</a></td>
</tr>
<tr>
<td>Fastweb’s College Gold</td>
<td><a href="http://www.collegegold.com">www.collegegold.com</a></td>
</tr>
<tr>
<td>Federal Student Aid for Students</td>
<td><a href="http://www.studentaid.ed.gov">www.studentaid.ed.gov</a></td>
</tr>
<tr>
<td>Financial Aid Calculators</td>
<td><a href="http://www.finaid.org/calculators">www.finaid.org/calculators</a></td>
</tr>
<tr>
<td>College Cost Information</td>
<td><a href="http://navigator.ed.gov">http://navigator.ed.gov</a></td>
</tr>
<tr>
<td>College Affordability and Transparency Center</td>
<td><a href="http://www.collegecost.ed.gov">www.collegecost.ed.gov</a></td>
</tr>
<tr>
<td>FTC Project Scholarship Scam</td>
<td>ftc.gov/scholarshipscams</td>
</tr>
<tr>
<td>Guide to Federal Student Aid</td>
<td>studentaid.ed.gov/guide/</td>
</tr>
<tr>
<td>International Students</td>
<td><a href="http://www.edupass.org">www.edupass.org</a></td>
</tr>
<tr>
<td>Mapping Your Future</td>
<td><a href="http://www.mappingyourfuture.org">www.mappingyourfuture.org</a></td>
</tr>
<tr>
<td>National Student Loan Data System</td>
<td><a href="http://www.nslds.ed.gov">www.nslds.ed.gov</a></td>
</tr>
</tbody>
</table>

**Financial Aid Applications**

| CSS/Financial Aid PROFILE | profileonline.collegeboard.com |
| FAFSA | www.fafsa.ed.gov |
| FAFSA PIN Registration | www.pin.ed.gov |
| FAFSA 4Caster | www.fafsa4caster.ed.gov |

**General Information**

| Social Security Administration | www.ssa.gov |
| Selective Service | www.sss.gov |
| Study Abroad | www.studyabroad.com |
| Bureau of Citizenship and Immigration | uscis.gov |

**Graduate and Admissions Testing**

| SAT & SAT Subject Tests | www.sat.collegeboard.org |
| ACT | www.actstudent.org |
| GRE | ets.org/gre |
| LSAT | www.lsac.org |
| GMAT | mba.com/mba |
| MCAT | www.aamc.org/mcat |

**Choosing a Career**

| MonsterCollege | www.monstercollege.com |
| Occupational Outlook Handbook | www.bls.gov/oco |

*Award upon successful program completion*
Scholarship Guide

Master the Basics

Where to start
- Go online and take advantage of free scholarship matching services such as www.fastweb.com for local, regional, state, national awards and college-specific scholarships.
- Ask your school guidance counselor about local, private and corporate sponsorships.
- Search your community. There are many philanthropic and non-profit organizations that may offer awards. Visit your school or local public library to research scholarships. Ask your parents’ employers and unions if they sponsor scholarships for children of employees.

How to prepare
- Get organized and keep the scholarships you are working on separate from those you have not started. Use a calendar to keep track of dates and deadlines or the status tool available on Fastweb. Create a folder for each application and materials.
- Know your time frame to apply. Complete and submit the easiest scholarships first. Then focus on the scholarships with earlier deadlines and ones that may require more time. Allow plenty of time when requesting letters of recommendation.

Submit your application
- Remember to check your spelling and grammar.
- Proofread your materials and have a teacher, parent or friend review your application and essay if submitting online or by mail. They can provide feedback and catch mistakes.
- Keep a copy of your application, if you submitted paper or electronic copy.

The Scholarship Essay/Application

Before you begin:
Develop a theme that fits the scholarship. Learn about the scholarship provider’s mission and goals. Tailor your essay/application to complement the sponsor’s expectations. For example, if the provider is interested in community service, highlight ways you impact your campus community and your community at large within your essay. Here are a few topic ideas:

Personal achievements
- Talk about specific interactions you had with others. Sponsors want to know the impact you had on others and what this says about “you”. Do you still keep in touch with anyone you’ve helped? How did you influence their lives?
- How did your achievements reflect your values? Why are your achievements important to you? Did you do something that received high praise or recognition?
- Personalize your experience. For example, what makes the volunteer and community service you’ve performed unique? What made you stand out?

Academic plans and possible major
- Instead of saying, “Science is my favorite subject,” discuss a specific assignment or project that you worked on that sparked your interest. Give examples.
- Avoid saying that you selected a major or career path to “help people.” What specific actions can you take to improve the lives of others? Discuss how your values are relevant to what you will be studying in college.

Social issues and current events
- Think about current issues or events in the news that you feel strongly about.
- Do you know a lot about a controversial topic?
- Do you know of someone who is directly involved in an issue who might be able to provide insight?

Mentors, admirers and influences
- Think about your friends and family, community and the things you’ve learned outside of the classroom. Pick specific people, incidents and learning experiences to write about that will let your personality come through.
- Is there a person you aspire to be like within your chosen academic major or career path? Someone who encouraged you to succeed?
- Focus on specific qualities or actions that the person has inspired in you.

What Do Judges or Evaluators Look For?

Do you qualify? Every year, students waste time by applying for awards they aren’t eligible to win. If you don’t meet the eligibility criteria, don’t enter!

Is your application presented well? Type your essay and check for grammar and spelling errors. Place the application, essay and other contents in a large folder for mailing. Do not fold any of the materials.

Did you include all required documents? Make sure you include all required academic transcripts, references and letters of recommendation. When selecting individuals to provide you a letter of recommendation, be sure you know them very well and give them ample time to provide you a letter and provide them a self addressed stamped envelope, if it will be mailed.

Did you answer all of the questions? Double-check that you haven’t forgotten any required information.
College Choice Guide

College Research Tips

- Consult your school counselor. Your high school guidance counselor can assist you with information on career options, college preparation and choosing a college.
- Visit the college and university web sites. This will allow you to learn more about the school’s size, location, admissions policies and cost and financial aid information.
- Go to your local library. You can find college books and college guides that offer detailed school profiles, programs offered, tuition costs, campus culture and more. Just be sure you are looking at a recent publication.
- Online College Search. Fastweb has a free comprehensive college search at http://colleges.fastweb.com. Other Internet sites also provide a free college search. Look for college blogs online to give you an inside look at campus life and activities.
- Talk with a college/university admissions representative. An admissions representative can answer just about all of your questions with a single phone call.
- Call the college’s alumni association. Schedule an interview with an alumnus of the school who can offer advice and share his/her collegiate experience, including activities in which you may be interested in participating.

Campus Visit Tips

- Pick a regular day to visit. Visit the college when classes are in session. Check the college’s online calendar when planning a visit. Avoid major events or holidays, such as Spring Break. Ask for a guided tour. Arrange to speak to other students, alumni, faculty members, financial aid, admissions and career offices. Send a thank-you note to all those you meet!
- Pack smart. Pack less formal clothing for walking around campus and something more formal for an interview with the admissions office.
- Stay in a dorm overnight. Sit in on a class to see how it is conducted. Speak with current students and professors about what life on campus is like.
- View other campus buildings. Check out residence hall rooms, cafeterias, computer labs, health and recreational facilities, the library, etc.
- Take pictures and/or video. Capture your visit with pictures of the campus, the buildings, the dorms and the town.
- Eat in the dining hall. This is a great place to see students and even see what you could eat if you attend.
- Record your experience. After your campus visits, make a list of the good and bad points about each school while your memory is still fresh. Use the questions provided here to guide you in your college choice.
- Meet current students from your school. Meet with a student from your school or your local area to get a better idea about the transition.

College Choice Questions to Consider

Academics and Career Planning

- Does the college offer the academic major that interests me? What’s the reputation of the program? Can you graduate in four years, or does the program take longer?
- What is the average class size? What is the student-to-faculty ratio? Are most classes taught by full-time professors or by a teaching assistant or part-time adjunct?
- What kinds of career-planning services are available? How many graduates find jobs in their field of study? Does the school offer internships and opportunities in your major?
- How easy is it to switch academic majors? Will it mean spending more time in school?

Finances

- What is the out-of-pocket as a true bottom line cost (difference between the cost of attendance and gift aid, such as grants and scholarships)?
- What is my actual cost? Other expenses beyond just the “sticker price” for tuition can include:
  - Application fees, add/drop a course fees, food and clothing expenses, health insurance, student activity fees, transportation expenses (insurance, gas, parking fees)
- What is the average increase in tuition and other costs from year to year?
- If I’m offered financial aid, how might the award or package change with new each year? What is the average loan indebtedness of those who graduate?

Student Life

- Do you feel you fit in and feel comfortable on campus?
- Is the campus diverse?
- What student organizations are on campus? Does the school offer a variety of recreational activities, varsity and intramural and club sports? Are they ones you would want to join?
- What’s the social scene like? What is the campus like on the weekends? Do many students leave campus? What kinds of student activities are planned?
- Do you need a car? Are jobs close to campus? Do you need to drive to any classes? Is public or campus transit accessible?

Housing and Campus Resources

- What is the status of student housing? What is the cost? Is off-campus housing available? Is campus housing available for all four years? Are the dorms well-maintained?
- Is the campus safe? What services does campus security provide (safe ride program, call boxes on campus, regular patrols, etc.)?
- What is the surrounding area like? Have there been any campus or safety issues in the past 2 years?
- Are campus facilities up-to-date? Is wireless Internet access available and is there an extra cost for it?
- What meal plans are available? What is served in the dining hall? Are special dietary plans available? Are there after-hours options? Does the meal plan extend off campus? What about money/meals that go unused?
Quick Guide to Financial Aid Terms

A few weeks after filing the Free Application for Federal Student Aid (FAFSA), you will receive a copy of your Student Aid Report (SAR) with your Expected Family Contribution (EFC). The prospective college(s) will receive your FAFSA information as well. Each school you applied to will send you a Financial Aid Award Letter, breaking down the college costs and summarizing your eligibility for each type of financial aid. The aid offered in the letter will be based on your demonstrated financial need, which is equal to the Cost of Attendance (COA) minus your EFC. To understand the financial aid process better, here are the key terms you need to know:

Free Application for Federal Student Aid (FAFSA): The FAFSA is a form used to apply for student financial aid from the federal and state government, as well as most colleges and universities. The government uses the information from your FAFSA to determine your expected family contribution (EFC). You can file the FAFSA at www.fafsa.ed.gov.

Personal Identification Number (PIN). A PIN is a 4-digit number used to electronically sign the online version of the FAFSA. The student and parent must each obtain their own PIN at www.pin.ed.gov. The PIN also gives you access to personal records on the US Department of Education website. Do not share your PIN with anybody.

Student Aid Report (SAR): The SAR is the official notification sent to you about a week after filing the FAFSA online. This document includes your Expected Family Contribution (EFC). The SAR also provides information about the colleges you are considering, such as the graduation rates.

Expected Family Contribution (EFC): The EFC is a measure of your family’s financial strength. It is based on the information you submitted on the FAFSA, including income, assets, family size and the number of children in college. Your EFC represents the amount of money the federal government believes your family can contribute toward one academic year of college. It is a harsh assessment of ability to pay, since it does not consider many types of consumer debt, such as credit card debt, student loan debt and auto loans. The actual amount your family ends up paying could be higher or lower than the EFC figure, depending on the sources of aid available to you.

There are two main formulas for calculating an EFC, the federal methodology (FM) and the institutional methodology (IM). The two formulas differ in the types of assets that are included (e.g., family home, assets of siblings), the assumption of a minimum student contribution, the treatment of paper losses, regional differences in cost of living, allowances for educational savings and emergency funds, the treatment of children of divorced parents and adjustments for more than one child in college at the same time. The FM EFC is used for determining eligibility for federal and state aid and financial aid at most colleges. About 250 colleges use the IM EFC for awarding their own financial aid funds.

Financial Aid Package: The financial aid package is a combination of multiple types and sources of financial aid available to you to help pay for college costs. It may include money from the federal government, state government, the college itself and private sources. It can include scholarships, grants, work-study and loans. The financial aid offered by each college may vary. The financial aid packages are typically summarized in financial aid award letters sent to you by your prospective colleges.

Financial Aid Award Letter: The financial aid award letter is the list of all the aid from multiple sources that you are eligible to receive through your prospective college, including terms and conditions. You are not required to accept every type of aid found in the letter. For example, you could turn down loans. Turning down loans, however, will not increase the amount of grants and/or scholarships you may receive.

Cost of Attendance (COA): The cost of attendance includes the total price of tuition, fees, room, board, textbooks, supplies, transportation and personal expenses for one year of college. This is also known at some colleges as the “Student Budget.” There may be separate student budgets for students who live on campus, off campus or with their parents. Some colleges will adjust the cost of attendance to include the cost of a computer, student health insurance and dependent care.

Net Price: The net price or out-of-pocket cost is the bottom line cost of college. It is the difference between the cost of attendance and grants. It is the amount of money you must pay from savings, income and loans to cover college costs.
Types of Aid

There are many different types of financial aid available from federal and state government, college and private sources. The major types of financial aid include:

**Grants** are awards typically based on financial need that do not need to be repaid. An example is the Federal Pell Grant. Eligibility often depends on your EFC and/or financial need. For example, the Federal Pell Grant is based on your EFC.

**Scholarships** are awards usually based on achievement or talent that also do not need to be paid back. You can search for scholarships for free at www.fastweb.com. Fastweb adds and updates scholarships every single day, and will send you email notification when there’s a new scholarship that matches your personal background profile. Also, your prospective college(s) may offer scholarships based on academic merit and/or financial need. Call the financial aid office to find out which scholarships are available to you and how you can apply.

**Federal Work-Study (FWS)** provides part-time jobs for students with financial need. The jobs are usually available on or near campus. A list of available jobs can be found at the college’s financial aid office or student employment office. Students who don’t qualify for a work-study job may still be able to find student employment to help pay for college bills or get a little spending money.

**Loans** are funds that must be paid back, usually with interest. There are federal student loans, federal parent loans, and private or alternative loans. The good news is that interest rates for education loans are currently at historic lows. However, you must demonstrate financial need for some loans, like the Federal Perkins Loan or the Federal subsidized Stafford Loan. Other loans, such as the Federal unsubsidized Stafford loan and the Federal Parent PLUS loan, do not depend on financial need. Private student loans may depend on your credit history. To find out more about loans, visit www.finaid.org/loans.

**Education Tax Benefits** are available to you and your parents when you file your federal income tax returns based on amounts you paid for college. The most popular education tax benefits are the Hope Scholarship tax credit, Lifetime Learning tax credit and the student loan interest deduction.

**American Opportunity Tax Credit** is a temporary enhancement of the Hope Scholarship tax credit. It will expire at the end of 2012 unless extended by Congress. The full $2,500 credit is available to individuals with modified adjusted gross income of $80,000 or less and to married couples filing a joint return with modified AGI of $160,000 or less. For more information about the Hope Scholarship tax credit and other education tax benefits, visit www.finaid.org/taxbenefits.

**Public Service Loan Forgiveness (PSLF)**. Students who work full-time in a public service job for 10 years may qualify to have their remaining debt forgiven. Public service loan forgiveness works in conjunction with income-based repayment. Public service jobs include public school teachers, police, fire, EMT, members of the military, public defenders, prosecutors and others who work for the city, state and federal government, as well as people working for 501(c)(3) tax-exempt charitable organizations. Public service loan forgiveness is available only for federal student loans. Private student loans and Federal Parent PLUS loans are not eligible. To find out more about public service loan forgiveness, visit www.finaid.org/publicservice.
### Key Loan Terms

Federal education loans, including both student loans and parent loans, are available direct from the federal government and are administered by your college. Private student loans, sometimes called alternative loans, are available from a private lender (like a bank) and have interest rates and repayment terms set by the lender and not the government. Here are loan terms you need to know:

| **Annual Percentage Rate (APR)**: The APR is the overall cost of borrowing money, expressed as an annual percentage of the loan balance. The APR calculates the combined impact of the interest rate, loan fees, capitalization of interest (the addition of unpaid interest to the principal) and other repayment terms. |
| **Cancellation**: Some loan programs provide for cancellation (forgiveness) of the loan under certain circumstances, such as death or total and permanent disability of the borrower. |
| **Capitalization**: Capitalization is the practice of adding unpaid interest charges to the principal balance of an education loan, thereby increasing the size and cost of the loan. Interest is then charged on the new balance, including both the unpaid principal and the accrued interest. Interest can be capitalized monthly, quarterly, annually or when the loan enters repayment. Capitalization causes interest to be charged on top of interest. |
| **Consolidation**: A consolidation loan combines one or more eligible federal educational loans into a single new loan. |
| **Default**: Default is the failure to repay your loan according to the terms. It may lead to legal action to recover the money and can negatively affect your credit rating. Private student loans are considered to be in default after 120 days of nonpayment, while federal education loans are considered to be in default after 360 days of nonpayment. |
| **Deferment**: A deferment is a postponement of payment on a federal loan that is allowed under certain conditions and during which the government pays the interest on any subsidized loans. The borrower is responsible for the interest on any unsubsidized loans during a deferment. The economic hardship deferment has a three-year limit. Deferments during the in-school period are unlimited. |
| **Forbearance**: A forbearance is a period during which your monthly loan payments are temporarily suspended or reduced. Interest continues to accrue and will be capitalized if unpaid by the borrower. You may qualify for a forbearance if you are willing but unable to make loan payments due to certain types of financial hardships. Federal loans have a five-year limit on forbearances. Private student loans typically have a one-year limit. |

**Interest**: Interest is a periodic fee for borrowing money, expressed as a percentage of the loan balance. Interest rates are either variable (the rate can change) or fixed (the rate will not change). The interest rate on a variable rate loan can reset (change) annually, quarterly or monthly. **Loan Fees**: Loan fees are one-time charges to originate or guarantee a loan, expressed as a percentage of the loan balance. **Principal**: The principal is the full amount borrowed. During repayment, it refers to the portion of the original loan amount still owed (not including interest or fees). **Promissory Note**: A promissory note is a binding legal document you sign when you get a student loan. It contains the loan terms and conditions under which you’re borrowing and the terms under which you agree to pay back the loan. It may also mention deferment and cancellation provisions available to the borrower. **Subsidized**: The government pays the interest on subsidized loans while the student is in school, during the six-month grace period and during any deferment periods. Subsidized loans are awarded based on demonstrated financial need. Note: The government will not pay interest on subsidized loans awarded in 2012-13 and 2013-14 during the six-month grace period. The government will continue to pay interest on these loans during the in-school and other deferment periods. **Unsubsidized**: An unsubsidized loan is a loan for which the government does not pay the interest. The borrower is responsible for the interest on an unsubsidized loan from the date the loan is disbursed, even while the student is still in school. Students may avoid paying the interest while they are in school by capitalizing the interest, which adds the interest to the loan balance. Examples of unsubsidized loans include the unsubsidized Stafford loan and the Parent PLUS loans. These loans are not based on financial need or income and may be used to pay for the family share of college costs.
Understanding Your Financial Aid Award Letter

Use this example as a guide to reading your financial aid award letter. Remember, you can choose to accept or decline any part of your financial aid package. If you decide to decline any type of aid, contact the Financial Aid Office. If you have any questions, make sure to contact your prospective college’s aid office immediately.

Sample Award Letter Explained

Dear Student:

The results of your Free Application for Federal Student Aid (FAFSA) indicate that you are eligible for financial assistance for the upcoming academic year. We are pleased to offer you the following financial aid award. Please review each type of award before accepting.

<table>
<thead>
<tr>
<th>Award</th>
<th>Fall</th>
<th>Spring</th>
<th>Accept</th>
<th>Decline</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>$ 625</td>
<td>$ 625</td>
<td>€</td>
<td>€</td>
<td>$1,250</td>
</tr>
<tr>
<td>Total Direct Loans</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$6,876</td>
</tr>
<tr>
<td>Direct Federal Stafford Loan (Subsidized)</td>
<td>$1,500</td>
<td>$1,500</td>
<td>€</td>
<td>€</td>
<td></td>
</tr>
<tr>
<td>Direct Federal Stafford Loan (Unsubsidized)</td>
<td>$1,938</td>
<td>$1,938</td>
<td>€</td>
<td>€</td>
<td></td>
</tr>
<tr>
<td>Total Financial Aid Package</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$8,126</td>
</tr>
</tbody>
</table>

Federal Stafford Loan – Unsubsidized
(Interest accrues immediately after loan is disbursed)

Federal Stafford Loan – Subsidized
(Interest-free until graduation when repayment of interest & principal begins)

What does this mean to you?

| Expenses (COA*)                      | $7,334   |
| Tuition                             | $5,204   |
| Room/Board                          | $ 176    |
| Health Fees                         | $1,015   |
| Books/Supplies                      | $2,600   |
| Transportation                      | $ 900    |
| Total Expenses                      | $17,239  |

| Resources (EFC*)                    |          |
| Parent’s Contribution               | $2,500   |
| From Earnings                       | $ 500    |
| From Assets                         | $ 112    |
| Student’s Contribution              | $ 500    |
| Total Resources                     | $3,112   |

*Expected Family Contribution: Amount your family is expected to contribute determined by the Free Application for Federal Student Aid (FAFSA).

The amount you end up actually paying for the academic year, could differ from the EFC, depending on what resources are available at the college you decide to attend.

What does this mean to you?

Cost of Attendance (COA) $17,239
Less Gift Aid (Pell Grant) - $1,250
Out-of-Pocket Cost (Net Price) $15,989

The out-of-pocket cost (net price) is the difference between the cost of attendance and the gift aid, such as grants and scholarships. It is the amount of money you will have to pay from savings (past income), income and loans (future income). Scholarships and grants will always be the best way to meet the costs of a college education. Search for scholarships at free websites like www.fastweb.com!
Top Twelve Tips on Winning a Scholarship

1. Start searching for scholarships as soon as possible. Don’t wait until the spring of your senior year in high school to start searching, or you’ll miss half the deadlines. There are many scholarships available to students in grades K-11, not just high school seniors. Continue searching for scholarships even after you are enrolled in college.

2. Use a free scholarship matching service like Fastweb.com. The Fastweb database is updated daily and the site will email you notifications of new scholarships that match your personal background profile.

3. Answer all of the optional questions on a scholarship matching web site for about twice as many matches.

4. Look for local scholarships on bulletin boards near the guidance counselor or financial aid offices, or the library’s jobs and careers section. Also look in the coupon section of the Sunday newspaper. Improve grades for more matches.

5. To win more scholarships, apply to every scholarship for which you are eligible. It’s a numbers game. Even among talented students, winning involves a bit of luck, not just skill. Pursue less competitive scholarships, such as small awards and essay contests. They are easier to win and help you win bigger scholarships. You can’t win if you don’t apply. It gets easier after your first 6 applications. Essays can be reused and tailored to each new application.

6. Don’t miss deadlines. Use checklists to get organized.

7. Tailor your application to the sponsor’s goals. Read and follow the instructions carefully.

8. If you have difficulty writing essays, record yourself as you answer the question out loud and transcribe the recording. Most people think and speak faster than they can write or type. Write an outline afterward to organize your thoughts.

9. Personalize your essay and be passionate. Write about something of interest to you. Make your application stand out from the crowd. Talk about your impact on other people. Give examples and be specific.

10. Google your name to ensure that you have a professional online presence. Use a clean email address, such as firstname.lastname@gmail.com. Review your Facebook account, removing inappropriate and immature material.

11. Proofread a printed copy of your essay and the application for spelling and grammar errors.

12. Make a photocopy of your application before mailing it. Send the application by certified mail, return receipt requested or with delivery confirmation.

Preview of Secrets to Winning a Scholarship

This quick reference guide is a preview of Fastweb’s new book, Secrets to Winning a Scholarship. This book provides practical, clear and concise advice about how to find and win scholarships and fellowships.

Brought to you by Fastweb, the leading free scholarship matching service, Secrets to Winning a Scholarship gives you the insider insights and expert tips you need to improve your chances of winning a scholarship. Learn strategies for increasing the number of scholarship matches, writing more memorable scholarship essays, acing the scholarship interview and maximizing your chances of winning a scholarship. Secrets to Winning a Scholarship will help you go for the gold with unique information and advice about winning scholarships from one of the nation’s leading experts on planning and paying for college.

Secrets to Winning a Scholarship is available through Amazon.com in both paperback and Kindle formats. Visit www.fastweb.com/scholarshipsecrets for more information.

Common Scholarship Application Mistakes

- Missing deadlines
- Failing to proofread the application
- Failing to follow directions, especially regarding essay length and the number of recommendations
- Omitting required information
- Applying for an award when you don’t qualify
- Failing to apply for an award for which you are eligible
- Failing to tailor the application to the sponsor
- Writing a boring essay
- Writing an essay that may offend the reviewer
- Including exaggerations or lies on your application

Beware of Scholarship Scams

- If you have to pay money to get money, it’s probably a scam.
- Never invest more than a postage stamp to get information about scholarships or to apply for a scholarship.
- Nobody can guarantee that you’ll win a scholarship.
- Do not give out personal information like bank account, credit card or Social Security numbers.
- Beware of the unclaimed aid myth. The only money that goes unclaimed is money that can’t be claimed.
Top Ten Most Unusual Scholarships

1. Scholarship for Left-Handed Students
2. Duck Brand Duct Tape Stuck at Prom Contest
3. David Letterman Telecommunications Scholarships
4. Zolp Scholarships
5. Patrick Kerr Skateboard Scholarships
6. Scholar Athlete Milk Mustache of the Year Award
7. National Marbles Tournament Scholarships
8. Klingon Language Institute Scholarships
9. National Beef Ambassador Program
10. Vegetarian Resource Group Scholarships

Top Ten Most Prestigious Scholarships

1. Marshall Scholarships
2. Rhodes Scholarships
3. Winston Churchill Scholarship Program
4. Harry S. Truman Scholarships
5. Henry Luce Foundation Scholarships
6. Morris K. Udall Foundation Undergraduate Scholarships
7. Robert C. Byrd Honors Scholarship Program
8. Barry M. Goldwater Scholarships
9. Elie Wiesel Prize in Ethics Essay Contest
10. National Merit Scholarship Corporation

Top Ten Most Generous Scholarships

1. Intel Science Talent Search
2. Siemens Competition in Math, Science and Technology
3. NIH Undergraduate Scholarship Program
4. Elks Nat’l Foundation Most Valuable Student Competition
5. Davidson Fellows
6. Intel International Science and Engineering Fair
7. Rotary Foundation Ambassadorial Scholarships
8. Collegiate Inventors Competition
9. Coca-Cola Scholars Program Scholarships
10. Gates Millennium Scholars

Top Ten Scholarships for Age 13 and Under

1. National Spelling Bee
2. National Geography Bee
3. National History Day Contest
4. Jif Most Creative Peanut Butter Sandwich Contest
5. Scholastic Art & Writing Awards
6. Christopher Columbus Community Service Awards
7. Dick Blick Linoleum Block Print Contest
8. Gloria Barron Prize for Your Heroes
9. Patriot’s Pen
10. Prudential Spirit of Community Awards

Top Ten Scholarships for Community Service

1. Segal AmeriCorps Education Awards
2. The Do Something Awards
3. Comcast Leaders and Achievers Scholarships
4. Discover Card Tribute Awards
5. Echoing Green Fellowships
6. The Heart of America Christopher Reeve Awards
7. Kohl’s Kids Who Care Program
8. Samuel Huntington Public Service Awards
9. National Caring Awards
10. Youth Action Net

Top Ten Scholarships that Don’t Need an A

1. US Department of Education (Federal Student Aid)
2. AXA Achievement Scholarship Program
3. Horatio Alger Association Scholarships
4. Ayn Rand Institute
5. Girls Going Places Scholarships
6. Holocaust Remembrance Project Essay Contest
7. Americanism Essay Contest
8. AFSA National Scholarship Essay Contest
9. Red Vines Drawing Contest
10. Community Foundation Scholarships

Key Scholarship Resources

Fastweb Free Scholarship Matching Service
www.fastweb.com

FinAid’s Scholarships Section
www.finaid.org/scholarships

Search for Scholarships on the Web
www.finaid.org/websearch

Beware of Scholarship Scams
www.finaid.org/scholarshipscams
www.ftc.gov/scholarshipscams

Education Tax Benefits
www.finaid.org/taxbenefits

Federal Student Financial Aid
www.fafsa.ed.gov
Scholarships for Military Families

Reserve Officers’ Training Corps (ROTC) Scholarships
These scholarships are awarded on the basis of merit rather than financial need.

Army ROTC
Army ROTC scholarships are offered at hundreds of colleges. Application packets, information about eligibility, and the telephone number of an ROTC advisor in your area are available from

College Army ROTC
Telephone: 1-888-550-ARMY (1-888-550-2769)
Website: www.goarmy.com/rotc

Air Force ROTC
The Air Force ROTC (AFROTC) college scholarship program targets students pursuing certain foreign language and technical degrees, although students entering a wide variety of majors may be accepted. Information about AFROTC scholarships is available from

College Scholarship Section
Telephone: 1-866-4-AFROTC (1-866-423-7682)
Website: www.afrotc.com

Navy ROTC
Navy ROTC offers both four-year and partial scholarships. For information and applications, contact

Scholarship Office
Telephone: 1-800-NAV-ROTC (1-800-628-7682), ext. 29395
Website: https://www.nrotc.navy.mil

Veterans Service Organization Scholarships
The following organizations offer scholarships primarily to active duty military, veterans, and/or their families. Further information is at the websites listed.

American Legion
www.legion.org/scholarships

AMVETS
www.amvets.org/programs/scholarships.html

Disabled American Veterans
www.dav.org/volunteers/scholarship.aspx

Paralyzed Veterans of America
www.pva.org/scholarships

Veterans of Foreign Wars
www.vfw.org/community/programs

Vietnam Veterans of America
www.vva.org/scholarship.html

U.S. Department of Education Grants
The U.S. Department of Education makes grant funds available to students whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11. At the time of the parent's or guardian's death, the student must have been younger than 24 years old and/or enrolled at least part-time at an institution of higher education. Before a student can receive such grant funds, he or she must fill out the Free Application for Federal Student Aid (FAFSA™) at www.fafsa.gov. Additional information about the FAFSA and finding money for college is at www.studentaid.ed.gov.
Special Circumstances and Populations

References
Are you unable to provide parent information due to special circumstances?

In situations such as the ones below, you may be able to submit your FAFSA without parent information despite being considered a dependent student:

- Your parents are incarcerated.
- You have left home due to an abusive family environment.
- You do not know where your parents are and are unable to contact them (and you have not been adopted).
- You are older than 21 but not yet 24, are unaccompanied, and are either homeless or self-supporting and at risk of being homeless.

*FAFSA on the Web* will ask you whether you are able to provide information about your parents. If you are not, you will have the option to indicate that you have special circumstances that make you unable to get your parents’ information. *FAFSA on the Web* then allows you to submit your application without entering data about your parents.

However, it is important for you to understand the following:

- Although your FAFSA will be submitted, it will not be fully processed. You will not receive an Expected Family Contribution and must immediately contact the financial aid office at the college or career school you plan to attend.
- The financial aid staff may ask for additional information to determine whether you can be considered independent and have an EFC calculated without parent data. Gather as much written evidence of your situation as you can. Written evidence may include court or law enforcement documents, letters from a clergy member, school counselor or social worker, and/or any other relevant data that explains your special circumstance.
- The financial aid office’s decision about your dependency status is final and cannot be appealed to the U.S. Department of Education.

Students in Unique Situations: Tips for Completing the Free Application for Federal Student Aid (FAFSA)

Questions on the 2014–15 FAFSA that may cause difficulty for students in unique situations, such as wards of the court or foster youth, are listed below. Question numbers refer to the paper FAFSA. Sections refer to the FAFSA on the Web (FOTW) Worksheet. Please note that some questions on the paper FAFSA do not appear on the FOTW Worksheet. Answering yes to any question in Step Three on the FAFSA and/or checking the corresponding box in Section Two on the FOTW Worksheet means that you will be treated as an independent student and will not need to provide parental information on the FAFSA.

### Question #44
#### Section 4
Free childcare

**Q:** I am a single mom with one child and will get free day care for my child (from a grandmother, aunt, or free day care center) while I go to college. Does the value of this free childcare have to be reported on the FAFSA?

**A:** No, this service is not income and the information is not collected on the FAFSA. However, note that you need to let the financial aid administrator at your college know that you are receiving free dependent care; an allowance for dependent care may not be added to your cost of attendance.

### Question #51
#### Section 2

“Do you now have or will you have children who will receive more than half of their support from you between July 1, 2014 and June 30, 2015?”

**Q:** I have a child who will be living with me and I will receive assistance from the Temporary Assistance for Needy Families (TANF) program. Do I answer “Yes” to Question #51? Are TANF or welfare benefits considered to be like earned income?

**A:** TANF benefits count as support that you provide to your child. You should answer “Yes” to this question, as long as you provide more than half of the child’s support.

### Question #53
#### Section 2

“At any time since you turned age 13, were both of your parents deceased, were you in foster care or were you a dependent or ward of the court?”

**Q:** I am a ward of the court who graduated from high school and then went to live with my mother for two months. Did I lose my independent status?

**A:** A student is considered independent if he or she is a ward of the court, or was a ward of the court, at any time when the individual was age 13 or older. If your ward of the court status changed before you reached age 13, you may be considered dependent on your parent. You should talk about your situation with the financial aid administrator at your college who will help you determine your correct dependency status.

**Q:** I am a dependent child of the court of my county. Is this the same as a “ward” of the court?

**A:** The term “ward” is used to mean “dependent” of the court. You are a ward of the court (regardless of whether this status is determined by the county or state) if the court has assumed custody of you. You should have court ordered documents that designate you a ward of the court.
Unique Situations FAFSA Tips

Question #53
Section 2

“At any time since you turned age 13, were both of your parents deceased, were you in foster care or were you a dependent or ward of the court?”

Q: I am no longer under the court because my foster parents took legal guardianship of me a few years ago. However, my foster parents do not support me with their own financial resources. They still get a foster care check each month for me. How do I answer question #53?

A: If you were in foster care at any time when you were 13 or older, answer “Yes” to Question #53. If you are in a legal guardianship, answer “Yes” to Question #55.

Note: Neither legal guardians nor foster parents are considered parents when completing the FAFSA. This means you do not list their income and household size information on your FAFSA.

Question #53
Section 2

“At any time since you turned age 13, were both of your parents deceased, were you in foster care or were you a dependent or ward of the court?”

Q: I turned 18 and graduated, so my court case was closed. My college is saying I am no longer an independent student because I am no longer a ward of the court. Am I considered dependent or independent?

A: You are considered independent if you were a ward of the court, at any time, when you were age 13 or older. This means you should check “Yes” to Question #53, if you were a ward of the court when you were age 13 or older.

Question #54
Section 2

“As determined by a court in your state of legal residence, are you or were you an emancipated minor?”

Q: I was emancipated at age 15, but lived with my aunt and uncle during my last semester of high school. How should I complete the FAFSA?

A: If you have a copy of a court order stating you are an emancipated minor, answer “Yes” to Question #54 and complete the FAFSA as an independent student. The court must be located in your state of legal residence. If the court order is no longer in effect and you have not reached the age of majority for your state of legal residence, answer “No” to Question #54. Complete the FAFSA as a dependent student if you answer “No” to the remaining questions on the paper FAFSA and none of the other boxes in Section Two of the FOTW Worksheet apply to you.

Question #55
Section 2

“As determined by a court in your state of legal residence, are you or were you in legal guardianship?”

Q: My grandparents are my court-appointed, legal guardians. They have provided support for me all my life. How do I complete the FAFSA?

A: If you have a copy of a court order stating you are in a legal guardianship, answer “Yes” to Question #55 and complete the FAFSA as an independent student. The court must be located in your state of legal residence. If the court order is no longer in effect and you have not reached the age of majority for your state of legal residence, answer “No” to Question #55. Complete the FAFSA as a dependent student if you answer “No” to the remaining questions on the paper FAFSA and none of the other boxes in Section Two of the FOTW Worksheet apply to you.
Question #56
Section 2

“At any time on or after July 1, 2013, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?”

Q: I became homeless during my senior year in high school. Am I considered an independent student?

A: You are considered an independent student if you received a determination any time on or after July 1, 2013, that you were an unaccompanied youth who was homeless. The financial aid administrator at your college may require you to provide a copy of the determination or other documentation.

If you are not sure you have a determination, but you believe you are an unaccompanied youth who is homeless or are an unaccompanied youth providing your own living expenses who is at risk of being homeless, contact your high school’s homeless liaison for assistance. Contact your college’s financial aid office for assistance if your high school’s homeless liaison did not make a determination.

“Youth” means that you are 21 years of age or less or are still enrolled in high school as of the day you sign the FAFSA.

“Unaccompanied” means you are not living in the physical custody of a parent or guardian.

“Homeless” means lacking fixed, regular, and adequate housing, including living in shelters, motels, cars, and temporarily with other people because you have nowhere else to go.

Question #57
Section 2

“At any time on or after July 1, 2013, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?”

Q: I lived in an emergency shelter last year. How do I complete the FAFSA?

A: Answer “Yes” to Question #57 if you received a determination any time on or after July 1, 2013, that you were an unaccompanied youth who was homeless. The financial aid administrator at your college may require you to provide a copy of the determination or other documentation.

If you are not sure you have a determination, but you believe you are an unaccompanied youth who is homeless or are an unaccompanied youth providing your own living expenses who is at risk of being homeless, contact the director of the emergency shelter for assistance. Contact your college’s financial aid office for assistance if the shelter director did not make a determination.

“Youth” means that you are 21 years of age or less or are still enrolled in high school as of the day you sign the FAFSA.

“Unaccompanied” means you are not living in the physical custody of a parent or guardian.

“Homeless” means lacking fixed, regular, and adequate housing, including living in shelters, motels, cars, and temporarily with other people because you have nowhere else to go.
**Question #58**  
**Section 2**

“At any time on or after July 1, 2013, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?”

**Q:** My mom died a few years ago and I have no contact with my dad. I am in a transitional living program. How do I complete the FAFSA? Am I an independent student?

**A:** Answer “Yes” to Question #58 if you received a determination any time on or after July 1, 2013, that you were an unaccompanied youth who was homeless or at risk of being homeless. The financial aid administrator at your college may require you to provide a copy of the determination or other documentation.

If you are not sure you have a determination but you believe you are an unaccompanied youth who is homeless or are an unaccompanied youth providing your own living expenses who is at risk of being homeless, contact the director of the youth center or transitional housing program for assistance. Contact your college’s financial aid office for assistance if the director of the youth center or transitional housing program did not make a determination.

“Youth” means that you are 21 years of age or less or are still enrolled in high school as of the day you sign the FAFSA.

“Unaccompanied” means you are not living in the physical custody of a parent or guardian.

“Homeless” means lacking fixed, regular, and adequate housing, including living in shelters, motels, cars, and temporarily with other people because you have nowhere else to go.

---

**Question #95**

“How many people are in your household?”

**Q:** I live with my foster parents and their children. Are they my “family members”?

**A:** No. If you are considered independent (for example, because you are in foster care), and you have no dependent children of your own, you are a family of one (yourself).

---

**Question #105**

Signatures

**Q:** I have filled out this form as an independent student because I am a ward of the court. Do I need my father’s or mother’s signature? I do not live with them, but I see them sometimes.

**A:** No. Because of your status as a ward of the court, you are considered an independent student and a parental signature is not required.

Source: National Association of Student Financial Aid Administrators (NASFAA)
1/14
Financial Aid Administrators Checklist for Identifying Unaccompanied Homeless Youth

The CCRAA expanded the definition of “independent student” to include youth who are 1) unaccompanied and homeless, or 2) unaccompanied, self-supporting and at-risk of homelessness at any time during the school year in which they sign the FAFSA.

Q: How is “unaccompanied homeless youth” defined for the FAFSA?
A: An unaccompanied homeless youth is a youth who meets the McKinney-Vento education definition of homeless (lacking fixed, regular and adequate housing) and is not living in the physical custody of a parent or guardian. The legal definition of homeless includes youth who are:

- sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason
- living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations
- living in emergency or transitional shelters
- living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings.

Students who would be homeless but for living in a dormitory are to be considered homeless, as are students fleeing an abusive parent and living in a homeless situation, even if their parents would provide a place to live. A youth is 21 years old or younger or still enrolled in high school. Students who are older than 21 but not yet 24 and who are unaccompanied and homeless or self-supporting and at risk of being homeless qualify for a dependency override.

Q: What do “self-supporting” and “at-risk of homelessness” mean?
A: Self-supporting is when a student pays for his own living expenses, including housing. At-risk of homelessness is when a student’s housing may cease to be fixed, regular and adequate, such as a student who is being evicted.

Q: How do youth become unaccompanied and homeless?
A: Generally, youth leave home due to severe dysfunction in their families, including circumstances that put their safety and well-being at risk. Unfortunately, physical and sexual abuse in the home is common; studies of unaccompanied youth have found that 20 to 50% were sexually abused in their homes, while 40 to 60% were physically abused. Parental drug use or alcoholism and conflicts with stepparents or partners also lead to youth homelessness. Many other young people are forced out of their homes by parents who disapprove of their sexual orientation or pregnancy. In a survey of unaccompanied youth in California, over half felt that being homeless was as safe as or safer than being at home.

Q: What are some strategies for identifying and verifying homeless youth?
- Avoid using the word “homeless” with students or colleagues, as it evokes stereotypes that do not match the reality of most young people who have lost their homes. Say “McKinney-Vento eligible”, “CCRAA independent” or “unstable, transitional or crisis housing”.

...
• Exercise sensitivity when talking with youth, who often are afraid to identify themselves as homeless due to fears of stigma or negative repercussions. FAAs are urged to use discretion and respect student privacy. Policy reports and Child Protective Services reports are not necessary.
• Have information about independent student status for unaccompanied homeless youth available in your office. Posters are available at no cost as part of this Toolkit.
• Create a process for verification that is sensitive to the unique needs of these youth.
  ▪ Conduct the interview within the same day of their college/university visits if at all possible.
  ▪ Do not interview the youth in front of others.
  ▪ If the students do not have paperwork, work with them.
  ▪ Let youth use resources that may not be readily available to them, such as the phone or fax machine.
• Remember that if the youth has verification from a school district homeless liaison, HUD- or RHYA-funded shelter or transitional living program, FAAs are not required to pursue additional verification unless they have conflicting information. It is not conflicting information if the FAA disagrees with an authority’s determination. FAAs also may accept verification from recognized third-parties such as other homeless shelters and service providers, FAAs from another college, college access programs such as TRIO and GEAR UP, college or high school counselors, other mental health professionals, social workers, mentors, doctors, and clergy.

Q: What are some tips for having the verification conversation?
• Explain who you are to the student and why you are asking for the information: “Hi, I’m Mary. I want to help make sure you get the aid you’re eligible for. I need to ask you some questions to determine if you meet the criteria for ‘independent student’ status. Some of these questions may seem personal, but I need to ask them to see if you qualify. I won’t share your information with anyone else, unless I get your permission.”
• Below are sample questions for determining homelessness. It is not necessary to ask all these questions; each FAA will determine which questions are necessary on a case-by-case basis:
  ▪ Tell me about where you are living. Is this a permanent arrangement or just temporary?
  ▪ Are you looking for another place to live? Do you plan to move out soon?
  ▪ Why are you staying in your current place? How long have you been staying there?
  ▪ Where were you living right before this place? For how long? Why did you leave?
  ▪ Where would you go if you couldn’t stay where you are?
  ▪ Are you staying with friends/relatives just for a little while?
  ▪ Could your friends/relatives ask you to leave if they wanted to?
  ▪ Are you all sharing the home equally, or are you more like a guest in the home?
  ▪ Do you stay in the same place every night? Do you move around a lot?
  ▪ How many people are living in the home? How many bedrooms/bathrooms does it have?
  ▪ Are you sleeping in a bedroom or a public area, like a dining room? How many people stay in one room?
  ▪ Does the home have heat/electricity/running water? Does it keep out rain and wind? Is it safe?
  ▪ Where would you be living if you were not living in your dorm room?
• Below are sample questions for determined if the youth is unaccompanied:
  ▪ Do you live with your parent/guardian? How often do you interact with your parents/guardians?
  ▪ Do your parents/guardians financially support you in any way? Do they help pay rent or other bills?
  ▪ How long have you been on your own?
  ▪ How are you supporting yourself?

---

¹ All legal statements related to unaccompanied youth and financial aid are from the CCRAA and the AVG 2010-11, pages 28-30.
Financial Aid and Income Tax

Q: How does a youth’s decision to file a tax return affect the FAFSA?

A: The obligation and/or choice to file a tax return is completely separate from the FAFSA. For the FAFSA, youth should just answer the questions about their income tax return and income (in Step Two of the FAFSA) truthfully. Also, their answers about income tax in Step Two should have no effect on how they answer the questions about homelessness in Step Three. Again, youth should answer those questions honestly and seek the appropriate verification.

Q: Are youth required to file tax returns?

A: Youth should file tax returns if they are required by the tax code to do so, or if they want a refund of taxes withheld by their employers. The IRS has an on-line questionnaire to help youth determine if they need to file a tax return, available at http://www.irs.gov/individuals/article/0,,id=96623,00.html.

Many youth will not owe taxes, due to the level of their income. However, youth who worked and had taxes withheld from their wages may choose to file a return to obtain a refund of the taxes withheld, even if they will not owe taxes. In addition, youth age 25 or older, or youth of any age who have children of their own, may be eligible for the Earned Income Tax Credit, which could significantly increase their tax refund (even if they owe no taxes).  

Q: What should an unaccompanied youth do if his or her parents claim him or her as a dependent on their tax returns?

A: Tax fraud is a crime, punishable by financial penalties and, in serious cases, imprisonment. A parent’s decision to claim a youth as a dependent reflects on the parent; the parent may be subject to penalties for unlawfully claiming a youth as a dependent. The parent’s actions should not subject the youth to penalties, as long as the youth is abiding by the tax laws applicable to his or her own income and does not personally benefit from the parent’s unlawful actions. Examples of the youth benefiting from the fraud might include: the parent pays the youth a sum of money not to report the violation; or the parent pays the youth part of the tax refund the parent received by claiming the youth as a dependent, in exchange for the youth “playing along,” and the youth knows the refund was obtained fraudulently.

Although the IRS offers some financial incentives to individuals who report tax fraud, there is no legal obligation for a youth to report a parent’s tax fraud. Similarly, Financial Aid Administrators (FAAs) are not expected to be tax experts or investigate potential tax fraud. If a FAA finds evidence that an unaccompanied youth’s parent is claiming the youth as a dependent for tax purposes, the FAA must resolve this conflicting information prior to disbursing aid. The FAA will have to review the verification the youth provided regarding the youth’s status as unaccompanied and homeless/at risk of homelessness, and then ask the parent to submit a corrected income tax return or report the parent to the Office of Inspector General.
<table>
<thead>
<tr>
<th><strong>Tax filing</strong></th>
<th><strong>FAFSA Step Two</strong></th>
<th><strong>FAFSA Step Three</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Youth filed or will file on own behalf; Parents did not claim youth as dependent.</td>
<td>Answer truthfully if youth has filed or plans to file.</td>
<td>If youth meets unaccompanied homeless youth (UHY) definition, mark “Yes” to the appropriate question, based on who will provide verification; do not report any parental income (Skip FAFSA Step Four entirely); work on getting a verification letter from MV liaison or HUD or RHYA shelter director.</td>
</tr>
<tr>
<td>Youth filed or will file on own behalf; Parents also claimed youth as dependent.</td>
<td>Answer truthfully if youth has filed or plans to file.</td>
<td>If youth meets UHY definition, mark “Yes” to the appropriate question, based on who will provide verification; do not report any parental income (Skip FAFSA Step Four entirely); work on getting a verification letter from MV liaison or HUD or RHYA shelter director.</td>
</tr>
<tr>
<td>Youth did not and will not file; Parents did not claim youth as dependent.</td>
<td>Answer that youth will not file, skip to next applicable question.</td>
<td>If youth meets UHY definition, mark “Yes” to the appropriate question, based on who will provide verification; do not report any parental income (Skip FAFSA Step Four entirely); work on getting a verification letter from MV liaison or HUD or RHYA shelter director.</td>
</tr>
<tr>
<td>Youth did not and will not file; Parents claimed youth as dependent.</td>
<td>Answer that youth will not file, skip to next applicable question.</td>
<td>If youth meets UHY definition, mark “Yes” to the appropriate question, based on who will provide verification; do not report any parental income (Skip FAFSA Step Four entirely); work on getting a verification letter from MV liaison or HUD or RHYA shelter director. In the unlikely event that IRS makes the connection between UHY status and parents claiming youth as dependent, the verification letter will be key for youth’s defense; parents may be subject to penalties.</td>
</tr>
</tbody>
</table>


2 For a parent to claim a youth as his/her dependent, the youth must meet all five of the following criteria:
   1. Relationship: son, daughter, stepchild, foster child, or a descendant (for example, your grandchild) of any of them; or brother, sister, half brother, half sister, stepbrother, stepsister, or a descendant (for example, your niece or nephew) of any of them.
   2. Age: youth must be (a) under age 19 at the end of the year, (b) under age 24 at the end of the year and a full-time student, or (c) any age if permanently and totally disabled.
   3. Residency: youth must have lived with parent for more than half of the year (with an exception for temporary absences due to illness, education, work, vacation, or military service).
   4. Support: youth must not have provided more than half of his or her own support for the year.
   5. Special test for qualifying child of more than one person (only applies if more than one person legally can claim the youth as a dependent).


4 “Homeless” means lacking fixed, regular and adequate housing, which includes living in shelters, motels or cars, or temporarily living with other people because the youth had nowhere else to go; “Unaccompanied” means the youth is not living in the physical custody of a parent or guardian; “Youth” means the youth is 21 years of age or younger or is still enrolled in high school as of the day the youth signs the application.

5 For a sample verification letter, go to: http://naehcy.org/higher_ed.html.
Unaccompanied Youth Toolkit for Financial Aid Administrators

FAFSA and Unaccompanied Youth Basics

Q: What does the College Cost Reduction and Access Act of 2007 (CCRAA) say about unaccompanied homeless youth?
A: The CCRAA expanded the definition of “independent student” to include unaccompanied homeless youth. Specifically, the CCRAA states that youth who are 1) unaccompanied and homeless, or 2) unaccompanied, self-supporting and at-risk of homelessness at any time during the school year in which they sign the FAFSA, are considered independent.

Q: How is “unaccompanied homeless youth” defined for the FAFSA?
A: An unaccompanied homeless youth is a youth who meets the McKinney-Vento education definition of homeless (lacking fixed, regular and adequate housing) and is not living in the physical custody of a parent or guardian. The legal definition of homeless includes youth who:
- lack a fixed, regular, and adequate nighttime residence; and
- are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason;
- are living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations;
- are living in emergency or transitional shelters;
- have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings;
- are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings.

Students who would be homeless but for living in a dormitory are to be considered homeless, as are students fleeing an abusive parent and living in a homeless situation, even if their parents would provide a place to live. A youth is 21 years old or younger or still enrolled in high school.

Q: What do “self-supporting” and “at-risk of homelessness” mean?
A: Self-supporting is when a student pays for his own living expenses, including housing. At-risk of homelessness is when a student’s housing may cease to be fixed, regular and adequate, such as a student who is being evicted.

Q: Who determines if a youth meets the definition of unaccompanied and homeless?
A: The student’s status as an unaccompanied homeless youth must be verified, during the school year in which he or she applies for aid, by one of following:
- McKinney-Vento school district liaison;
- Director of a shelter or transitional living program funded by the Department of Housing and Urban Development (HUD) or designee;
- Director of a shelter or transitional living program funded by the Runaway and Homeless Youth Act (RHYA) or designee; or
Q: How does a youth indicate homelessness on the FAFSA?
A: The FAFSA contains three questions that ask specifically about homelessness. Those questions are:
• At any time on or after July 1, 2011, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
• At any time on or after July 1, 2011, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development (HUD) determine that you were an unaccompanied youth who was homeless?
• At any time on or after July 1, 2011, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth?

Q: What if the student was a homeless unaccompanied youth off and on and I am not sure if s/he will be an accompanied homeless youth when they start college in the fall?
A: A student is independent if at any time on or after July 1 (July 1, 2011 for students completing the FAFSA during the 2011-2012 school year), irrespective of whether the student is currently homeless or at risk thereof, s/he is determined to be an unaccompanied homeless youth by a school district homeless liaison, the director (or designee) of an emergency shelter program funded by the Department of Housing and Urban Development (HUD), or the director (or designee) of a runaway or homeless youth basic center or transitional living program.

Q: What if the relatives or family the student is living with received legal guardianship but not custody?
A: Foster parent or a legal guardian is not treated as a parent for FAFSA purposes. If a student is living with her grandparents or other relatives, their data should not be reported on the FAFSA as parental data unless they have adopted the student.

Q: How is this different from professional judgment?
A: If the student does not have documentation from any of the relevant authorities, the FAA must determine if he/she is an unaccompanied youth who is homeless or is self-supporting and at risk of being homeless. This is not a dependency override or an exercise of professional judgment. It is important to examine students’ living situations and claims on a case-by-case basis. The determination may be based on a documented interview with the student if there is no written documentation available.

Q: What if the student is over 21 and not yet 24?
A: Students who are older than 21 but not yet 24 and who are unaccompanied and homeless or self-supporting and at risk of being homeless qualify for a dependency override.

Q: How much verification does the college need? Is the letter from a liaison, a HUD shelter or a Runaway and Homeless Youth provider enough?
A: FAAs are not required to verify the answers to the homeless youth questions unless they have conflicting information. A documented phone call with, or a written statement from, one of the relevant authorities is sufficient verification. It is not conflicting information if the FAA disagrees with an authority’s determination that a student is homeless. FAAs also may accept verification from recognized third-parties such as other private or publicly funded homeless shelters and service providers, financial aid administrators from another college, college access programs such as TRIO and GEAR UP, college or high school counselors, other mental health professionals, social workers, mentors, doctors, and clergy. FAAs are urged to use discretion and respect student privacy. Policy reports and Child Protective Services reports are not necessary.

---

1 All legal statements in this brief are from the CCRAA and the AVG 2010-11, pages 28-30.
2 42 U.S.C. §11434A(2).

Nov. 2011
PLACE ON AGENCY LETTERHEAD

Unaccompanied Homeless Youth Verification
For the Purposes of Federal Financial Aid

Re: Name of Student

DOB: x/x/xxxx

SSN: xxx-xx-xxxx

Current Mailing Address of Student (if none, please list name, phone number, and mailing address of current contact):

_________________________________________________________________________________
_________________________________________________________________________________

I am providing this letter of verification as a (check one):

- A McKinney-Vento School District Liaison
- A director or designee of a HUD-funded shelter: ______________________________________
- A director or designee of a RHYA-funded shelter: ________________________________
- A financial aid administrator: ________________________________________________

As per the College Cost Reduction and Access Act (Public Law 110-84), I am authorized to verify this student’s living situation. No further verification by the Financial Aid Administrator is necessary. Should you have additional questions or need more information about this student, please contact me at the number listed above.

This letter is to confirm that NAME OF STUDENT was:

Check one:

- an unaccompanied homeless youth after July 1, 2011
  This means that, after July 1, 2011, NAME OF STUDENT was living in a homeless situation, as defined by Section 725 of the McKinney-Vento Act, and was not in the physical custody of a parent or guardian.

- an unaccompanied, self-supporting youth at risk of homelessness after July 1, 2011.
  This means that, after July 1, 2011, NAME OF STUDENT was not in the physical custody of a parent or guardian, provides for his/her own living expenses entirely on his/her own, and is at risk of losing his/her housing.

<table>
<thead>
<tr>
<th>Authorized Signature</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Print Name</td>
<td>Telephone Number</td>
</tr>
<tr>
<td>Title</td>
<td></td>
</tr>
<tr>
<td>Agency</td>
<td></td>
</tr>
</tbody>
</table>
MORE INFORMATION ABOUT UNACCOMPANIED HOMELESS YOUTH

Who are Unaccompanied Homeless Youth? Unaccompanied homeless youth are young people who lack safe, stable housing and who are not in the care of a parent or guardian. They may have run away from home or been forced to leave by their parents. Unaccompanied youth live in a variety of temporary situations, including shelters, the homes of friends or relatives, cars, campgrounds, public parks, abandoned buildings, motels, and bus or train stations.

Between 1.6 and 1.7 million youth run away from their homes each year. Generally, youth leave home due to severe dysfunction in their families, including circumstances that put their safety and well-being at risk. Unfortunately, physical and sexual abuse in the home is common; studies of unaccompanied youth have found that 20 to 50% were sexually abused in their homes, while 40 to 60% were physically abused. Unaccompanied youth do not receive financial support from their parents and do not have access to parental information.

Who are McKinney-Vento School District Liaisons? Under subtitle VII-B of the McKinney-Vento Homeless Assistance Act, every school district is required to designate a liaison for students experiencing homelessness. Homeless liaisons have a number of legal responsibilities under the Act, including identifying youth who meet the definition of homeless and are unaccompanied. The education subtitle of the McKinney-Vento Act is overseen by the U.S. Department of Education. For more information, see: http://www.ed.gov/programs/homeless/legislation.html

What are HUD-funded Shelters? The U.S. Department of Housing and Urban Development (HUD) administers funding for homeless shelters and services under Title IV of the McKinney-Vento Act. These funds are distributed to communities through a competitive grant process. For more information, see: http://www.hud.gov/offices/cpd/homeless/programs/index.cfm

What are RHYA-funded Shelters? The U.S. Department of Health and Human Services administers the Runaway and Homeless Youth Act programs. These programs provide funding for Basic Centers, Transitional Living Programs, and Street Outreach Programs that serve runaway and other unaccompanied homeless youth. For more information, see: http://www.acf.hhs.gov/programs/fysb/content/youthdivision/index.htm#sub1

---


Other Information References
WHO MUST REGISTER

Almost all male U.S. citizens, and male immigrants living in the U.S., who are 18 through 25, are required to register with Selective Service. It’s important to know that even though he is registered, a man will not automatically be inducted into the military. In a crisis requiring a draft, men would be called in sequence determined by random lottery number and year of birth. Then, they would be examined for mental, physical and moral fitness by the military before being deferred or exempted from military service or inducted into the Armed Forces.

A chart of who must register is also available.

NON-CITIZENS

Some non-citizens are required to register. Others are not. Non-citizens who are not required to register with Selective Service include men who are in the U.S. on student or visitor visas, and men who are part of a diplomatic or trade mission and their families. Almost all other male non-citizens are required to register, including undocumented immigrants, legal permanent residents, and refugees. The general rule is that if a male non-citizen takes up residency in the U.S. before his 26th birthday, he must register with Selective Service. For a more detailed list of which non-citizens must register, see Who Must Register - Chart.

The Selective Service System has not now, or in the past, collected or shared any information which would indicate a man’s immigration status, either documented or undocumented. The Selective Service System has no authority to collect such information, has no use for it, and it is irrelevant to the registration requirement. Consequently, there is no immigration data to share with anyone.

DUAL NATIONALS

Dual nationals of the U.S. and another country are required to register, regardless of where they live, because they are U.S. nationals.

See also Immigrants and Dual Nationals - Liability for Service

RESIDENTS OF PUERTO RICO, GUAM, VIRGIN ISLANDS, NORTHERN MARIANA ISLANDS, REPUBLIC OF THE MARSHALL ISLANDS, THE FEDERATED STATES OF MICRONESIA, AMERICAN SAMOA, AND PALAU

Residents of Puerto Rico, Guam, Virgin Islands, and Northern Mariana Islands are U.S. citizens. Citizens of American Samoa are nationals and must register when they are habitual residents in the United States or reside in the U.S. for at least one year. Habitual residence is presumed and registration is required whenever
WHO MUST REGISTER

a national or a citizen of the Republic of the Marshall Islands, the Federated States of Micronesia, or Palau, resides in the United States for more than one year in any status, except as a student who entered the U.S. for the purpose of full time studies as long as such person maintains that status or employee of the government of his homeland.

HOSPITALIZED OR INCARCERATED MEN
Young men in hospitals, mental institutions, or prisons do not have to register while they are committed. However, they must register within 30 days after being released if they have not yet reached their 26th birthday.

DISABLED MEN
Disabled men who live at home must register with Selective Service if they can reasonably leave their homes and move about independently. A friend or relative may help a disabled man fill out the registration form if he can’t do it himself.

Men with disabilities that would disqualify them from military service still must register with Selective Service. Selective Service does not presently have authority to classify men, so even men with obvious handicaps must register now, and if needed, classifications would be determined later.

FULL-TIME MILITARY EXEMPTED FROM REQUIREMENT* (SEE *NOTE BELOW)
Young men serving in the military on full-time active duty do not have to register, if serving continuously from age 18 to age 26. Those attending the service academies do not have to register. However, if a young man joins the military after turning 18 or leaves the military before turning 26, he must register.

NATIONAL GUARD AND RESERVES* (SEE *NOTE BELOW)
Members of the Reserve and National Guard not on full-time active duty must register.

CONSCIENTIOUS OBJECTORS
Men who would be classified as Conscientious Objectors if they were drafted must also register with Selective Service. If a draft begins and they are called, they would have the opportunity to file a claim for exemption from military service based upon their religious or moral objection to war.

SEX GENDER CHANGE / TRANSEXUAL
Individuals who are born female and have a sex change are not required to register. U.S. citizens or immigrants who are born male and have a sex change are still required to register.

*NOTE: If a man failed to register with Selective Service, Section 12(g) of the Military Selective Service Act allows non-registrants to receive benefits under specific conditions. As a veteran, or part-time National Guard or Reservist, the man satisfies those conditions with his DD Form 214 showing the dates of his military service, or a current military ID card if still on active duty or a member of the National Guard and Reserves. These documents serve as evidence that the man’s failure to register was not knowing and willful. Therefore, men who served on full-time active duty in the U.S. Armed Forces should not be denied student financial aid, loans, or grants; vocational training under WIA; government employment; and security clearances, on the basis of their failure to register with Selective Service. As long as the man has proof of his active duty military service, such as his DD 214, or current military ID card if still on active duty or a member of the National Guard or Reserves, his subsequent failure to register should not be a bar to any benefits or programs, contingent upon registration compliance, for which he is otherwise qualified.
Tax Benefits for Education: Information Center

Tax credits, deductions and savings plans can help taxpayers with their expenses for higher education.

- A tax credit reduces the amount of income tax you may have to pay.
- A deduction reduces the amount of your income that is subject to tax, thus generally reducing the amount of tax you may have to pay.
- Certain savings plans allow the accumulated earnings to grow tax-free until money is taken out (known as a distribution), or allow the distribution to be tax-free, or both.
- An exclusion from income means that you won't have to pay income tax on the benefit you're receiving, but you also won't be able to use that same tax-free benefit for a deduction or credit.

You can use the IRS's Interactive Tax Assistant tool to help determine if you're eligible for educational credits or deductions, including the American opportunity credit, the lifetime learning credit and the tuition and fees deduction.

Credits

An education credit helps with the cost of higher education by reducing the amount of tax owed on your tax return. If the credit reduces your tax to less than zero, you may get a refund. There are two education credits available: the American Opportunity Tax Credit and the Lifetime Learning Credit.

Who Can Claim an Education Credit?

There are additional rules for each credit, but you must meet all three of the following for either credit:

1. You, your dependent or a third party pays qualified education expenses for higher education.
2. An eligible student must be enrolled at an eligible educational institution.
3. The eligible student is yourself, your spouse or a dependent you list on your tax return.

If you're eligible to claim the lifetime learning credit and are also eligible to claim the American opportunity credit for the same student in the same year, you can choose to claim either credit, but not both. You can't claim the AOTC if you were a nonresident alien for any part of the tax year unless you elect to be treated as a resident alien for federal tax purposes. For more information about AOTC and foreign students, visit American Opportunity Tax Credit - Information for Foreign Students.

Deductions

Note: The Tuition and Fees Deduction expired Dec. 31, 2013. You may claim it on your tax year 2013 or prior years' tax returns. Under current law, the deduction is not available for tax years after 2013.

Tuition and Fees Deduction

You may be able to deduct qualified education expenses paid during the year for yourself, your spouse or your dependent. You cannot claim this deduction if your filing status is married filing separately or if another person can claim an exemption for you as a dependent on his or her tax return. The qualified expenses must be for higher education.

The tuition and fees deduction can reduce the amount of your income subject to tax by up to $4,000. This deduction, reported on Form 8917, Tuition and Fees Deduction, is taken as an adjustment to income. This means you can claim this deduction even if you do not itemize deductions on Schedule A (Form 1040). This deduction may be beneficial to you if, for example, you cannot take the lifetime learning credit because your income is too high.

You may be able to take one of the education credits for your education expenses instead of a tuition and fees deduction. You can choose the one that will give you the lower tax.

Generally, you can claim the tuition and fees deduction if all three of the following requirements are met:

- You pay qualified education expenses of higher education.
- You pay the education expenses for an eligible student.
- The eligible student is yourself, your spouse, or your dependent for whom you claim an exemption on your tax return.
You cannot claim the tuition and fees deduction if any of the following apply:

- Your filing status is married filing separately.
- Another person can claim an exemption for you as a dependent on his or her tax return. You cannot take the deduction even if the other person does not actually claim that exemption.
- Your modified adjusted gross income (MAGI) is more than $80,000 ($160,000 if filing a joint return).
- You were a nonresident alien for any part of the year and did not elect to be treated as a resident alien for tax purposes. More information on nonresident aliens can be found in Publication 519, U.S. Tax Guide for Aliens.
- You or anyone else claims an education credit for expenses of the student for whom the qualified education expenses were paid.

Student-activity fees and expenses for course-related books, supplies and equipment are included in qualified education expenses only if the fees and expenses must be paid to the institution as a condition of enrollment or attendance.

**Student Loan Interest Deduction**

Generally, personal interest you pay, other than certain mortgage interest, is not deductible on your tax return. However, if your modified adjusted gross income (MAGI) is less than $75,000 ($150,000 if filing a joint return), there is a special deduction allowed for paying interest on a student loan (also known as an education loan) used for higher education. Student loan interest is interest you paid during the year on a qualified student loan. It includes both required and voluntary interest payments.

For most taxpayers, MAGI is the adjusted gross income as figured on their federal income tax return before subtracting any deduction for student loan interest. This deduction can reduce the amount of your income subject to tax by up to $2,500.

The student loan interest deduction is taken as an adjustment to income. This means you can claim this deduction even if you do not itemize deductions on Form 1040's Schedule A.

**Qualified Student Loan**

This is a loan you took out solely to pay qualified education expenses (defined later) that were:

- For you, your spouse, or a person who was your dependent when you took out the loan.
- Paid or incurred within a reasonable period of time before or after you took out the loan.
- For education provided during an academic period for an eligible student.

Loans from the following sources are not qualified student loans:

- A related person.
- A qualified employer plan.

**Qualified Education Expenses**

For purposes of the student loan interest deduction, these expenses are the total costs of attending an eligible educational institution, including graduate school. They include amounts paid for the following items:

- Tuition and fees.
- Room and board.
- Books, supplies and equipment.
- Other necessary expenses (such as transportation).

The cost of room and board qualifies only to the extent that it is not more than the greater of:

- The allowance for room and board, as determined by the eligible educational institution, that was included in the cost of attendance (for federal financial aid purposes) for a particular academic period and living arrangement of the student, or
- The actual amount charged if the student is residing in housing owned or operated by the eligible educational institution.

**Business Deduction for Work-Related Education**

If you are an employee and can itemize your deductions, you may be able to claim a deduction for the expenses you pay for your work-related education. Your deduction will be the amount by which your qualifying work-related education expenses plus other job and certain miscellaneous expenses is greater than 2% of your adjusted gross income. An itemized deduction may reduce the amount of your income subject to tax.

If you are self-employed, you deduct your expenses for qualifying work-related education directly from your self-employment income. This may reduce the amount of your income subject to both income tax and self-employment tax.

Your work-related education expenses may also qualify you for other tax benefits, such as the tuition and fees deduction and the lifetime learning credit. You may qualify for these other benefits even if...
To claim a business deduction for work-related education, you must:

- Be working.
- Itemize your deductions on Schedule A (Form 1040 or 1040NR) if you are an employee.
- File Schedule C (Form 1040), Schedule C-EZ (Form 1040), or Schedule F (Form 1040) if you are self-employed.
- Have expenses for education that meet the requirements discussed under Qualifying Work-Related Education, below.

**Qualifying Work-Related Education**

You can deduct the costs of qualifying work-related education as business expenses. This is education that meets at least one of the following two tests:

- The education is required by your employer or the law to keep your present salary, status or job. The required education must serve a bona fide business purpose of your employer.
- The education maintains or improves skills needed in your present work.

However, even if the education meets one or both of the above tests, it is not qualifying work-related education if it:

- Is needed to meet the minimum educational requirements of your present trade or business or
- Is part of a program of study that will qualify you for a new trade or business.

You can deduct the costs of qualifying work-related education as a business expense even if the education could lead to a degree.

**Education Required by Employer or by Law**

Education you need to meet the minimum educational requirements for your present trade or business is not qualifying work-related education. Once you have met the minimum educational requirements for your job, your employer or the law may require you to get more education. This additional education is qualifying work-related education if all three of the following requirements are met.

- It is required for you to keep your present salary, status or job.
- The requirement serves a business purpose of your employer.
- The education is not part of a program that will qualify you for a new trade or business.

When you get more education than your employer or the law requires, the additional education can be qualifying work-related education only if it maintains or improves skills required in your present work.

**Education to Maintain or Improve Skills**

If your education is not required by your employer or the law, it can be qualifying work-related education only if it maintains or improves skills needed in your present work. This could include refresher courses, courses on current developments and academic or vocational courses.

**Savings Plans**

**529 Plans**

States sponsor 529 plans — qualified tuition programs authorized under section 529 of the Internal Revenue Code — that allow taxpayers to either prepay or contribute to an account for paying a student's qualified higher education expenses. Similarly, colleges and groups of colleges sponsor 529 plans that allow them to prepay a student's qualified education expenses. These 529 plans have, in recent years, become a popular way for parents and other family members to save for a child's college education. Though contributions to 529 plans are not deductible, there is also no income limit for contributors.

529 plan distributions are tax-free as long as they are used to pay qualified higher education expenses for a designated beneficiary. Qualified expenses include tuition, required fees, books and supplies. For someone who is at least a half-time student, room and board also qualify.

For 2009 and 2010, an ARRA change to tax-free college savings plans and prepaid tuition programs added to this list expenses for computer technology and equipment or Internet access and related services to be used by the student while enrolled at an eligible educational institution. Software designed for sports, games or hobbies does not qualify, unless it is predominantly educational in nature. In general, expenses for computer technology are not qualified expenses for the American opportunity credit, lifetime learning credit or tuition and fees deduction.

**Coverdell Education Savings Account**

This account was created as an incentive to help parents and students save for education expenses. Unlike a 529 plan, a Coverdell ESA can be used to pay a student's eligible K-12 expenses, as well as post-secondary expenses. On the other hand, income limits apply to contributors, and the total contributions for the beneficiary of this account cannot be more than...
$2,000 in any year, no matter how many accounts have been established. A beneficiary is someone who is under age 18 or is a special needs beneficiary.

Contributions to a Coverdell ESA are not deductible, but amounts deposited in the account grow tax free until distributed. The beneficiary will not owe tax on the distributions if they are less than a beneficiary’s qualified education expenses at an eligible institution. This benefit applies to qualified higher education expenses as well as to qualified elementary and secondary education expenses.

Here are some things to remember about distributions from Coverdell accounts:

- Distributions are tax-free as long as they are used for qualified education expenses, such as tuition and fees, required books, supplies and equipment and qualified expenses for room and board.

- There is no tax on distributions if they are for enrollment or attendance at an eligible educational institution. This includes any public, private or religious school that provides elementary or secondary education as determined under state law. Virtually all accredited public, nonprofit and proprietary (privately owned profit-making) post-secondary institutions are eligible.

- Education tax credits can be claimed in the same year the beneficiary takes a tax-free distribution from a Coverdell ESA, as long as the same expenses are not used for both benefits.

- If the distribution exceeds qualified education expenses, a portion will be taxable to the beneficiary and will usually be subject to an additional 10% tax. Exceptions to the additional 10% tax include the death or disability of the beneficiary or if the beneficiary receives a qualified scholarship.

For more information, see Top 310 – Coverdell Education Savings Accounts.

Scholarships and Fellowships

A scholarship is generally an amount paid or allowed to, or for the benefit of, a student at an educational institution to aid in the pursuit of studies. The student may be either an undergraduate or a graduate. A fellowship is generally an amount paid for the benefit of an individual to aid in the pursuit of study or research. Generally, whether the amount is tax free or taxable depends on the expense paid with the amount and whether you are a degree candidate.

A scholarship or fellowship is tax free only if you meet the following conditions:

- You are a candidate for a degree at an eligible educational institution.
- You use the scholarship or fellowship to pay qualified education expenses.

Qualified Education Expenses

For purposes of tax-free scholarships and fellowships, these are expenses for:

- Tuition and fees required to enroll at or attend an eligible educational institution.
- Course-related expenses, such as fees, books, supplies, and equipment that are required for the courses at the eligible educational institution. These items must be required of all students in your course of instruction.

However, in order for these to be qualified education expenses, the terms of the scholarship or fellowship cannot require that it be used for other purposes, such as room and board, or specify that it cannot be used for tuition or course-related expenses.

Expenses that Don’t Qualify

Qualified education expenses do not include the cost of:

- Room and board.
- Travel.
- Research.
- Clerical help.
- Equipment and other expenses that are not required for enrollment in or attendance at an eligible educational institution.

This is true even if the fee must be paid to the institution as a condition of enrollment or attendance. Scholarship or fellowship amounts used to pay these costs are taxable.

For more information, see Pub. 970.

Exclusions from Income

You may exclude certain educational assistance benefits from your income. That means that you won’t have to pay any tax on them. However, it also means that you can’t use any of the tax-free education expenses as the basis for any other deduction or credit, including the lifetime learning credit.
Employer-Provided Educational Assistance

If you receive educational assistance benefits from your employer under an educational assistance program, you can exclude up to $5,250 of those benefits each year. This means your employer should not include the benefits with your wages, tips, and other compensation shown in box 1 of your Form W-2.

Educational Assistance Program

To qualify as an educational assistance program, the plan must be written and must meet certain other requirements. Your employer can tell you whether there is a qualified program where you work.

Educational Assistance Benefits

Tax-free educational assistance benefits include payments for tuition, fees and similar expenses, books, supplies, and equipment. The payments may be for either undergraduate- or graduate-level courses. The payments do not have to be for work-related courses. Educational assistance benefits do not include payments for the following items.

- Meals, lodging, or transportation.
- Tools or supplies (other than textbooks) that you can keep after completing the course of instruction.
- Courses involving sports, games, or hobbies unless they:
  - Have a reasonable relationship to the business of your employer, or
  - Are required as part of a degree program.

Benefits over $5,250

If your employer pays more than $5,250 for educational benefits for you during the year, you must generally pay tax on the amount over $5,250. Your employer should include in your wages (Form W-2, box 1) the amount that you must include in income.

Working Condition Fringe Benefit

However, if the benefits over $5,250 also qualify as a working condition fringe benefit, your employer does not have to include them in your wages. A working condition fringe benefit is a benefit which, had you paid for it, you could deduct as an employee business expense. For more information on working condition fringe benefits, see Working Condition Benefits in chapter 2 of Publication 15-B, Employer’s Tax Guide to Fringe Benefits.

Related Items:

- IR-2013-18, IRS To Accept Tax Returns with Education Credits, Depreciation Next Week
- IR-2013-10, IRS To Accept Returns Claiming Education Credits by Mid-February
- IR-2009-78, Special IRS Web Section Highlights Back-to-School Tax Breaks; Popular 529 Plans Expanded, New $2,500 College Credit Available
- Fact Sheet 2009-12, How 529 Plans Help Families Save for College; and How the American Recovery and Reinvestment Act of 2009 Expanded 529 Plan Features
- 529 Plans: Questions and Answers
- Pub. 970, Tax Benefits for Education
- Tax Tip 2009-30, Offset Education Costs
- FS-2009-2, Tax Credits Provide Funds for First-Time Homebuyers, Childcare, Education and More
- Education Credits
- Tax Incentives for Higher Education
This guide provides the basic information you need to complete your PROFILE application at https://bigfuture.collegeboard.org beginning Oct. 1, 2013.

WHAT is the PROFILE? The PROFILE is an online application that collects information used by certain colleges and scholarship programs to award institutional aid funds. (All federal funds are awarded based on the FAFSA, available after Jan. 1 at www.fafsa.ed.gov.) Some colleges may require additional information, such as tax returns or an institutional application. If your parents are divorced, some colleges will also require your noncustodial parent to complete the Noncustodial PROFILE.

WHEN do I file the PROFILE? You may file the PROFILE as early as Oct. 1, 2013. However, you should file no later than two weeks before the EARLIEST priority filing date specified by your colleges or programs.

WHO must file the PROFILE? Check your colleges’ programs’ information to determine whether they require the PROFILE. A list of colleges that require the PROFILE from at least some of their applicants is found on the back of this page. The most up-to-date list, including search capabilities and additional information, can be found by clicking on “list of colleges, universities, and scholarship programs” on the PROFILE Index Page.

HOW do I file the PROFILE? You file the PROFILE online at www.collegeboard.org by selecting “CSS/PROFILE” under “Pay for College.” If you do not have a computer at home, register for PROFILE at your high school or local library, print the Pre-Application Worksheet and Instructions, and review them with your parents. Return to your high school or library and enter the information by logging back in to your application using your secure username and password.

WHAT does the PROFILE cost? The fee for the initial application and one college or program report is $25. Additional reports are $16. Payment may be made via credit or debit card. Fee waivers are granted automatically — based on the information entered on the PROFILE application — to students who are first-time college applicants and are from families with low incomes and assets. International students are not eligible for fee waivers. This waiver covers the application fee and the reporting fees for up to eight colleges or scholarship programs.

Information to have available when you register:

- Type of tax return you and your parent(s) will file for the current year (e.g., 1040, 1040 EZ, foreign return)
- If your parents receive TANF (Temporary Assistance for Needy Families) or SSI (Supplemental Security Income)
- If your parents are self-employed or own business(es) and/or farm(s)
- Your parents’ housing status (e.g., own, rent)
- Your personal information, including your Social Security number

Once you register, you will find detailed instructions and an extensive Help Desk, including Frequently Asked Questions, online.

The Process: Three Easy Steps

1. Register — Your PROFILE application is tailored to your family situation, based on your registration answers and the colleges or programs you select. After registering, you can securely save your application and return to complete it at any time, 24/7, using your collegeboard.org username and password.

2. Complete the Application — Use the customized Pre-Application Worksheet and Instructions to help you complete the PROFILE. As you answer questions, the system provides online help and edits to minimize mistakes.

3. Submit the Application — The date and time you submit your completed application will be recorded based on Eastern Time. You pay online and will receive an online PROFILE Acknowledgment as a record of your payment and application information. The Acknowledgment may include your next steps to complete your financial aid application process, so be sure to print a copy for your records.

At any time, you may add a college or program by going to the PROFILE home page and clicking “Add Colleges to Submitted Application.” You will be charged $16 for each college or program you add. Any unused fee-waiver eligibility will be automatically applied to your charges. You may not delete any recipients once you have submitted your application.

Questions? Contact customer support at 305-829-9793 (Monday through Friday, 9 a.m. to 6 p.m. Eastern Time, with extended hours from 8 a.m. to 10 p.m., January through April) or email help@cssprofile.org.
<table>
<thead>
<tr>
<th>CSS Code</th>
<th>Institution</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>1001</td>
<td>Adrian College</td>
<td>MI</td>
</tr>
<tr>
<td>2013</td>
<td>Albany College of Pharmacy</td>
<td>NY</td>
</tr>
<tr>
<td>7041</td>
<td>Albany Law School</td>
<td>NY</td>
</tr>
<tr>
<td>2195</td>
<td>Albert Einstein College of Medicine</td>
<td>NY</td>
</tr>
<tr>
<td>2004</td>
<td>Albright College</td>
<td>PA</td>
</tr>
<tr>
<td>2005</td>
<td>Alfred University</td>
<td>NY</td>
</tr>
<tr>
<td>1010</td>
<td>Alma College</td>
<td>MI</td>
</tr>
<tr>
<td>7363</td>
<td>Amer Assoc of C's of Osteo Med</td>
<td>MD</td>
</tr>
<tr>
<td>5007</td>
<td>American University</td>
<td>DC</td>
</tr>
<tr>
<td>0866</td>
<td>American University of Paris</td>
<td>FR</td>
</tr>
<tr>
<td>3033</td>
<td>Amherst College</td>
<td>MA</td>
</tr>
<tr>
<td>1502</td>
<td>Antioch College of Ohio</td>
<td>OH</td>
</tr>
<tr>
<td>3075</td>
<td>Babson College</td>
<td>MA</td>
</tr>
<tr>
<td>2037</td>
<td>Bard College</td>
<td>NY</td>
</tr>
<tr>
<td>3795</td>
<td>Bard College at Simon's Rock</td>
<td>MA</td>
</tr>
<tr>
<td>2038</td>
<td>Barnard College</td>
<td>NY</td>
</tr>
<tr>
<td>3076</td>
<td>Bates College</td>
<td>ME</td>
</tr>
<tr>
<td>1059</td>
<td>Beloit College</td>
<td>WI</td>
</tr>
<tr>
<td>3080</td>
<td>Bennington College</td>
<td>VT</td>
</tr>
<tr>
<td>3008</td>
<td>Bentley U: McAllum Graduate School</td>
<td>MA</td>
</tr>
<tr>
<td>3006</td>
<td>Bentley University</td>
<td>MA</td>
</tr>
<tr>
<td>1079</td>
<td>Bethel College</td>
<td>IN</td>
</tr>
<tr>
<td>3033</td>
<td>Boston College</td>
<td>MA</td>
</tr>
<tr>
<td>3037</td>
<td>Boston University</td>
<td>MA</td>
</tr>
<tr>
<td>3099</td>
<td>Bowdoin College</td>
<td>ME</td>
</tr>
<tr>
<td>9300</td>
<td>Boyce College of Health Sciences</td>
<td>SC</td>
</tr>
<tr>
<td>3086</td>
<td>Brandeis University</td>
<td>MA</td>
</tr>
<tr>
<td>3269</td>
<td>Bridgton Academy</td>
<td>ME</td>
</tr>
<tr>
<td>3189</td>
<td>Brown University</td>
<td>RI</td>
</tr>
<tr>
<td>2049</td>
<td>Bryn Mawr College</td>
<td>PA</td>
</tr>
<tr>
<td>2050</td>
<td>Bucknell University</td>
<td>PA</td>
</tr>
<tr>
<td>1073</td>
<td>Butler College</td>
<td>IN</td>
</tr>
<tr>
<td>4034</td>
<td>California Institute of Technology</td>
<td>CA</td>
</tr>
<tr>
<td>4072</td>
<td>Colorado College</td>
<td>CO</td>
</tr>
<tr>
<td>1100</td>
<td>Colorado College of Arts and Sciences</td>
<td>CO</td>
</tr>
<tr>
<td>6001</td>
<td>Colgate University</td>
<td>NY</td>
</tr>
<tr>
<td>2074</td>
<td>Carnegie Mellon University</td>
<td>PA</td>
</tr>
<tr>
<td>1105</td>
<td>Case Western Reserve University</td>
<td>OH</td>
</tr>
<tr>
<td>4054</td>
<td>Claremont McKenna College</td>
<td>CA</td>
</tr>
<tr>
<td>3279</td>
<td>Clark University</td>
<td>MA</td>
</tr>
<tr>
<td>1124</td>
<td>Cleveland Institute of Music</td>
<td>OH</td>
</tr>
<tr>
<td>2894</td>
<td>Cochran School of Nursing</td>
<td>NY</td>
</tr>
<tr>
<td>3208</td>
<td>Colby College</td>
<td>ME</td>
</tr>
<tr>
<td>2088</td>
<td>Colgate University</td>
<td>NY</td>
</tr>
<tr>
<td>3282</td>
<td>College of the Holy Cross</td>
<td>MA</td>
</tr>
<tr>
<td>5115</td>
<td>College of William and Mary</td>
<td>VA</td>
</tr>
<tr>
<td>1134</td>
<td>College of Wooster</td>
<td>OH</td>
</tr>
<tr>
<td>4072</td>
<td>Colorado College</td>
<td>CO</td>
</tr>
<tr>
<td>5117</td>
<td>Columbia College</td>
<td>SC</td>
</tr>
<tr>
<td>2174</td>
<td>Columbia U: Business School</td>
<td>CA</td>
</tr>
<tr>
<td>2116</td>
<td>Columbia University</td>
<td>NY</td>
</tr>
<tr>
<td>3284</td>
<td>Connecticut College</td>
<td>CT</td>
</tr>
<tr>
<td>2097</td>
<td>Cooper Union Science and Art</td>
<td>NY</td>
</tr>
<tr>
<td>2822</td>
<td>Cornell U: C of Vet Med</td>
<td>NY</td>
</tr>
<tr>
<td>2089</td>
<td>Cornell University</td>
<td>NY</td>
</tr>
<tr>
<td>3265</td>
<td>Dartmouth College</td>
<td>NH</td>
</tr>
<tr>
<td>3355</td>
<td>Dartmouth College: Thayer School of Engineering</td>
<td>NH</td>
</tr>
<tr>
<td>5150</td>
<td>Davidson College</td>
<td>NC</td>
</tr>
<tr>
<td>1166</td>
<td>DePauw University</td>
<td>IN</td>
</tr>
<tr>
<td>2186</td>
<td>Dickinson College</td>
<td>PA</td>
</tr>
<tr>
<td>2194</td>
<td>Drexel University*</td>
<td>PA</td>
</tr>
<tr>
<td>2223</td>
<td>Drexel University - College of Nursing</td>
<td>PA</td>
</tr>
<tr>
<td>6390</td>
<td>Macalester College</td>
<td>MN</td>
</tr>
<tr>
<td>1753</td>
<td>Madonna U: St Mary's College</td>
<td>MI</td>
</tr>
<tr>
<td>2396</td>
<td>Manhattan School of Music</td>
<td>NY</td>
</tr>
<tr>
<td>1452</td>
<td>Marymount College</td>
<td>MA</td>
</tr>
<tr>
<td>3514</td>
<td>Massachusetts Inst of Tech</td>
<td>MA</td>
</tr>
<tr>
<td>0935</td>
<td>McGill University</td>
<td>QC</td>
</tr>
<tr>
<td>3526</td>
<td>Middlebury College</td>
<td>VT</td>
</tr>
<tr>
<td>5327</td>
<td>MIUAD: Fine Arts College</td>
<td>FL</td>
</tr>
<tr>
<td>1484</td>
<td>Monmouth College</td>
<td>IA</td>
</tr>
<tr>
<td>2418</td>
<td>Moravian College</td>
<td>PA</td>
</tr>
<tr>
<td>3529</td>
<td>Mount Holyoke College</td>
<td>MA</td>
</tr>
<tr>
<td>1490</td>
<td>Mount Mary College</td>
<td>WI</td>
</tr>
<tr>
<td>2424</td>
<td>Muhlenberg College</td>
<td>PA</td>
</tr>
<tr>
<td>0085</td>
<td>National Merit Sch Corp</td>
<td>PA</td>
</tr>
<tr>
<td>2511</td>
<td>Nazareth College of Rochester*</td>
<td>NY</td>
</tr>
<tr>
<td>4546</td>
<td>New College Franklin</td>
<td>TN</td>
</tr>
<tr>
<td>3657</td>
<td>New England College</td>
<td>NH</td>
</tr>
<tr>
<td>2504</td>
<td>New York C of Podiatric Med</td>
<td>NY</td>
</tr>
<tr>
<td>0987</td>
<td>New York University</td>
<td>NY</td>
</tr>
<tr>
<td>3867</td>
<td>Northeastern University</td>
<td>MA</td>
</tr>
<tr>
<td>1561</td>
<td>Northland College</td>
<td>WI</td>
</tr>
<tr>
<td>6490</td>
<td>Northwestern College</td>
<td>CA</td>
</tr>
<tr>
<td>1565</td>
<td>Northwestern University</td>
<td>IL</td>
</tr>
<tr>
<td>2060</td>
<td>NY State College Ceramics - AU</td>
<td>NY</td>
</tr>
<tr>
<td>1587</td>
<td>Oberlin College</td>
<td>OH</td>
</tr>
<tr>
<td>2081</td>
<td>Occidental College</td>
<td>CA</td>
</tr>
<tr>
<td>1594</td>
<td>Ohio Wesleyan University</td>
<td>OH</td>
</tr>
<tr>
<td>1595</td>
<td>Olivet College</td>
<td>MI</td>
</tr>
<tr>
<td>2804</td>
<td>Patrick Henry College</td>
<td>VA</td>
</tr>
<tr>
<td>4620</td>
<td>Patten University</td>
<td>CA</td>
</tr>
<tr>
<td>4619</td>
<td>Patrick College</td>
<td>CA</td>
</tr>
<tr>
<td>2667</td>
<td>Polytechnic Institute of NYU</td>
<td>NY</td>
</tr>
<tr>
<td>4070</td>
<td>Pomona College</td>
<td>CA</td>
</tr>
<tr>
<td>3472</td>
<td>Princeton University</td>
<td>NJ</td>
</tr>
<tr>
<td>1630</td>
<td>Principia College</td>
<td>IL</td>
</tr>
<tr>
<td>3693</td>
<td>Providence College</td>
<td>RI</td>
</tr>
<tr>
<td>0949</td>
<td>Queen's University at Kingston</td>
<td>ON</td>
</tr>
<tr>
<td>3712</td>
<td>Quinnipiac University</td>
<td>CT</td>
</tr>
<tr>
<td>4654</td>
<td>Reed College</td>
<td>OR</td>
</tr>
<tr>
<td>2757</td>
<td>Rensselaer Polytechnic Inst</td>
<td>NY</td>
</tr>
<tr>
<td>9026</td>
<td>Rhode Island School of Design</td>
<td>RI</td>
</tr>
<tr>
<td>1730</td>
<td>Rhodes College</td>
<td>NY</td>
</tr>
<tr>
<td>6609</td>
<td>Rice University</td>
<td>TX</td>
</tr>
<tr>
<td>3729</td>
<td>Roger Williams University</td>
<td>RI</td>
</tr>
<tr>
<td>2763</td>
<td>Rosemont College</td>
<td>PA</td>
</tr>
<tr>
<td>2763</td>
<td>Sacred Heart University</td>
<td>CT</td>
</tr>
<tr>
<td>6829</td>
<td>Saint Louis University</td>
<td>MO</td>
</tr>
<tr>
<td>1702</td>
<td>Saint Mary's College</td>
<td>IN</td>
</tr>
<tr>
<td>3769</td>
<td>Salve Regina University</td>
<td>RI</td>
</tr>
<tr>
<td>4744</td>
<td>San Francisco Conservatory of Music</td>
<td>CA</td>
</tr>
<tr>
<td>4851</td>
<td>Santa Clara University</td>
<td>CA</td>
</tr>
<tr>
<td>2893</td>
<td>Sarah Lawrence College</td>
<td>NY</td>
</tr>
<tr>
<td>4393</td>
<td>Scripps College</td>
<td>CA</td>
</tr>
<tr>
<td>3676</td>
<td>Seattle Western Theo Sem</td>
<td>WA</td>
</tr>
<tr>
<td>1717</td>
<td>Shimer College</td>
<td>IL</td>
</tr>
<tr>
<td>1719</td>
<td>Siena Heights University</td>
<td>MI</td>
</tr>
<tr>
<td>2815</td>
<td>Skidmore College</td>
<td>NY</td>
</tr>
<tr>
<td>3762</td>
<td>Smith College</td>
<td>MA</td>
</tr>
<tr>
<td>3775</td>
<td>Smith College: Sch Social Work</td>
<td>MA</td>
</tr>
<tr>
<td>9856</td>
<td>Southern Baptist Theo Sem</td>
<td>KY</td>
</tr>
<tr>
<td>4392</td>
<td>Southern Cali C of Optometry</td>
<td>CA</td>
</tr>
<tr>
<td>6660</td>
<td>Southern Methodist University</td>
<td>TX</td>
</tr>
</tbody>
</table>
GUIDE TO PLANNING AND CONDUCTING A FINANCIAL AID NIGHT

INTRODUCTION

High school and financial aid counselors, as well as counselors employed by community social service agencies, are major sources of information about financing education beyond high school. Counselors share their basic knowledge and information about financial aid with interested students and family members via many different methods.

Perhaps the most obvious way of providing financial aid information to students and parents is through individual counseling sessions. However, individual sessions may not be practical given increasing student to counselor ratios and other counselor duties. Other methods, such as financial aid newsletters and brochures, the Internet, group sessions, email, and public presentations are more efficient in getting basic and essential information to those who are preparing financially for college.

Conducting a financial aid information night is a great way to deliver important financial aid information to students and families. Properly planned and executed, it can save counselors hours of time in disseminating information. Due to unique family circumstances, individual sessions still may be necessary and desirable for some families. By providing general information in a written format and group presentations to the majority of families, more time will be available for those families who require special attention.

NASFAA has developed its Financial Aid Night materials to assist counselors in planning and conducting a financial aid night for students and parents. It is divided into three parts:

1. Part one is the Guide to Planning and Conducting a Financial Aid Night.

2. Part two is What You Need to Know About Financial Aid, a financial aid night presentation slide show and a presentation guide providing the basic information students and families need to know when applying for financial aid.

3. Part three consists of handouts that can be copied and given to students and parents to help them through the financial aid application process. These include:
   - **FAFSA on the Web Worksheet**: The student and parent should complete and use this worksheet as a guide while electronically completing the FAFSA on the Web.
   - **Paper Free Application for Federal Student Aid (FAFSA)**: While the preferred method of FAFSA completion is electronically via FAFSA on the Web, the paper copy of the FAFSA is provided in these materials primarily as a reference, so students and parents will have a good idea as to what information is collected and what to expect during the application process.
   - **Application Form Tracking Worksheet**: A student should use one of these worksheets to keep track of the many application and documentation requirements for each school to which he or she applies. Like the Financial Aid Application Checklist, it can also be used as a review sheet in counseling sessions.
• **Financial Aid Application Checklist**: This running list of necessary actions has space for the student to enter due dates and to check off accomplished items. Designed to be used over a period of months, it can be used independently by the student or serve as a progress review sheet in counseling sessions with individual students.

• **Award Letter Comparison Worksheet**: Once actual aid offers are received from the schools to which the student has been admitted, this tool guides the family and counselor in comparing aid packages. The worksheet was a recommendation of the [NASFAA Award Notification and Consumer Information Task Force](#); it includes a glossary with specific terms necessary for a better understanding of award letters.

• **Cost of Attendance Comparison Worksheet**: This chart allows the student and parent to record and compare the costs for each school under consideration. Using this worksheet ensures that the family has **all** costs for each school. Wide discrepancies in estimates for living costs (expenses other than tuition, fees, and books) should be questioned. It can also be used by the counselor to help focus a student's expectations on what is reasonably manageable given the family's financial situation.

• **Federal Student Aid Program Summary**: This chart describes the eligibility requirements and features of the various federal student aid programs. It should be used in conjunction with the financial night presentation. Information regarding available state and institutional student financial aid funds may be obtained from each school.

• **Financial Aid Consultants and Scholarship Search Services Fact Sheet**: Should a family pay for someone to help them through the financial aid process? This fact sheet helps families avoid being scammed by unnecessary and costly reliance on paid consultants to obtain help and advice that is available from true experts at no charge.

• **Sample Scholarship Inquiry Letter**: This letter suggests how a student might inquire about financial aid from a private organization (that is, a source of funding other than the school or a government agency).

• **Financial Aid Glossary**: Financial aid is full of unique terms and acronyms. The glossary defines many of the terms that students and families will encounter as they navigate the financial aid process.

Counselors who do not have a financial aid knowledge base should consider asking a financial aid administrator from a nearby college or a representative of the state student assistance agency to conduct or assist in conducting a financial aid information night. Many state associations of financial aid administrators routinely conduct or provide support for such presentations. The following **Eight Steps from Start to Finish** will be helpful to the presenter in making the necessary arrangements.
PLANNING AND CONDUCTING A FINANCIAL AID NIGHT: EIGHT STEPS FROM START TO FINISH

1 Setting the date

Selecting an appropriate date for a financial aid information night is critical to its success. When selecting a date, consider the following:

- **Do** pick a date far enough in advance of the application deadline for your state’s student assistance program(s) and the priority filing dates announced by the schools to which your students typically apply. Check state and institutional application instructions, websites, and catalogues to determine these dates and count back four to six weeks to allow sufficient time for application completion and processing.

- **Do** pick a date that complements other school-related activities for families. For example, you might make the financial aid information night part of the program for a monthly PTA meeting. If not, be sure to pick a date that does not compete with the PTA meeting or other school or community events appealing to college-bound students and their parents.

- **Do** be sensitive to religious observances affecting the families that may need financial aid information.

- **Don’t** pick a date too close to major holidays or holiday weekends. Family scheduling conflicts will affect your attendance.

- **Do** host a Financial Aid Night with the FAFSA on the Web (FOTW) Worksheet if it is available. This “pre-application” worksheet includes many of the questions on the Free Application for Federal Student Aid (FAFSA). It is available for download and printing as part of NASFAA’s Financial Aid Night materials or via the FAFSA website at [http://www.fafsa.ed.gov/help/ffdef44.htm](http://www.fafsa.ed.gov/help/ffdef44.htm).

Though students are encouraged to file the FAFSA online, the online version is not available until on or after January 1 each year. The paper FAFSA on the Web Worksheet is normally distributed to secondary schools in October, although changes to the Worksheet or procedures for distributing it may delay its availability.

- **Don’t** try to compete with entertainment or athletic events that attract parents and students.

- **Don’t** ignore the possibility of inclement weather. Plan for and advertise inclement weather procedures and an alternate date.
2 Setting a time

Financial aid is a topic that concerns most families, so you should hold financial aid presentations at a time convenient to students and families, most likely weekday evenings or weekends. To schedule the presentation during the day when parents or other family members are working deprives you of many of your potential participants and deprives families of the information they seek.

3 Selecting a facility

Based on anticipated attendance, identify a facility with a room that will comfortably accommodate the group and the following:

- **Tables, or at least chairs with writing arms**, since many participants will take extensive notes;

- **Lighting control** to accommodate visual aids such as PowerPoint presentations, etc.;

- **Data projector and screen**, if required by the presenter;

- **Chalkboard or flipchart** at the front of the room for impromptu notes and calculations; and

- **Microphone**, if the presenter or the size of the room requires it.

The facility should be readily accessible to individuals with disabilities and from available parking areas. Plan to provide signs that direct participants to the appropriate location. Some facilities require special notification or arrangements for meetings held after normal business hours. To avoid problems with heat, air conditioning, lighting, and so on, be sure that the proper persons are advised of your meeting and what is needed.

4 Advertising the event

Once the date, time, and facility have been determined, you are ready to advertise the financial aid information night. Begin promotion at least two to four weeks in advance so that families can “pencil it in” their calendars, yet late enough that they don’t forget about it.

Beyond the obvious announcements at schools and in flyers sent home, consider using postings on your school and/or local high school websites if applicable and accessible, public service announcements by local television and radio stations, news or calendar items in local newspapers, items in PTA or school newsletters, posters in shopping areas, social networking, and public address announcements at sporting events and other school or community activities. If possible, send an email announcement to families at your school who might have interest in your event.
5 **Determining the presenters**

If you are making the presentation yourself, you may want to consider getting assistance from others with specialized information to share with your audience. It is likely not easy for you or the audience to cover all the information by yourself, and it frequently makes for a more interesting presentation to have an occasional change of pace and voice.

Since it may be impossible for you to be an authority on all aspects of college financing, consider bringing in an outside “expert.” Having additional speakers often increases the credibility of the presentation. We suggest inviting a local financial aid administrator to address federal assistance and a representative from the state agency to describe state aid programs. These outside presenters will add a positive touch to most presentations.

6 **Making a list, checking it twice**

The rest of the planning process involves following up to make sure that all arrangements are implemented as requested. Confirm everything about a week before your presentation and then again the day before. It is only human to forget, and periodic reminders are more easily managed than a last-minute frantic phone call ten minutes after the auditorium should have been opened, with 50 participants waiting in the hallway.

7 **Delivering the information**

With thorough planning, the presentation should go smoothly. Arrive well in advance of the stated starting time to make sure doors are unlocked, the lights are on, the room is properly arranged, and audiovisual equipment is set up and in working order. Put out directional signs early and as necessary to help people find their way. Have the registration materials organized and set up by the time the first audience member arrives.

Make every effort to start at the scheduled time. If anyone is to miss a portion of the session, it should be those who arrive late, not those who arrived on time but had to leave before you were finished.

Leave ample time for questions either during or after the formal presentation. The presenter(s) should expect that some families will want to ask personal questions after the session.

8 **Finishing touches**

If the room and/or building needs to be secured after the event, be sure you have made those arrangements with the appropriate individuals.

If outside presenters have assisted with the financial aid information night, thank them both publicly during the presentation and in writing shortly thereafter. Also be sure to thank those individuals who assisted with arranging and/or managing the facility where the presentation was held. In most cases, these individuals will have donated their time and perhaps some expenses for which they will not be reimbursed. A sincere and timely “thank you” may encourage them to assist you in the future.
Safeguard Your Student Aid Information

How Does Identity Theft Happen?
Criminals use their access to personal data such as names, telephone numbers, Social Security numbers, and bank and credit card information. Using the stolen data, the criminal can fraudulently obtain credit cards, buy items over the Internet, and even establish cellphone accounts.

Reduce Your Risk
- Never give personal information over the phone, through the mail, or on the Internet unless you made the contact and are sure you know who you're dealing with.
- Before providing personal information to an organization, review its privacy policy. By completing, or even requesting a student loan application from a private lender, you might be granting permission to that organization to access your personal information.
- Apply for federal student aid by filling out the Free Application for Federal Student Aid (FAFSA®) at www.fafsa.gov.
- After completing the FAFSA electronically, remember to exit the application and close the browser.
- Keep your Federal Student Aid PIN in a secure place. (Get your PIN at www.pin.ed.gov.)
- Don't reveal your PIN to anyone, even if that person is helping you fill out the FAFSA. The only time you should be using your PIN is when you are on secure U.S. Department of Education (ED) websites.
- Review your financial aid award documents and keep track of the amount of aid applied for and awarded.
- Shred charge receipts, copies of credit applications, checks and bank statements, and other documents with personal information if they are no longer needed.
- Keep your purse or wallet safe at all times; store it and other items containing personal information in a secure place at home, especially if you have roommates.

How We Keep Your Information Safe
ED cares about the privacy of your personal information. The information you share with us via our secure websites (e.g., www.fafsa.gov and www.pin.ed.gov) goes through a process called encryption. Encryption uses a mathematical formula to scramble your data into a format that is unreadable by anyone who might intercept it. This is how we do our part to keep your information safe—but you need to do yours as well.

Report Identity Theft
If you become a victim of identity theft or suspect that your student information has been stolen, contact:

U.S. Department of Education
Office of Inspector General Hotline
1-800-MIS-USED (1-800-647-8733)
complain online: www.ed.gov/misused

Federal Trade Commission
1-877-ID-THEFT (1-877-438-4338)
complain online: www.ftc.gov/idtheft

Social Security Administration
1-800-772-1213
www.ssa.gov/pubs/10064.html

Equifax Credit Bureau
1-800-766-0008
www.equifax.com

Experian Information Solutions
1-888-397-3742
www.experian.com

TransUnion Credit Bureau
1-800-680-7289
www.transunion.com
College Fee Waiver

The College Tuition Fee Waiver for Veteran Dependents benefit waives mandatory system-wide tuition and fees at any State of California Community College, California State University, or University of California campus. This program does not cover the expense of books, parking or room and board. There are four plans under which dependents of veterans may be eligible.

Plan A

- The child of a veteran who is totally disabled due to service-connected disabilities or whose death was officially rated as service-connected is eligible. The child must be over 14 years old and under 27 years old to be eligible. If the child is a veteran, then the age limit is extended to age 30;
- The spouse or Registered Domestic Partner (RDP) of a wartime veteran who has been rated as service-connected totally disabled is eligible. There are no age limit restrictions;
- The unmarried surviving spouse or RDP of a wartime veteran whose death has been rated as service-connected is eligible. There are no age limit restrictions;
- Any dependent of any veteran who has been declared missing in action, captured in the line of duty by hostile forces, or forcibly detained or interned in the line of duty by a foreign government or power is eligible.

The veteran must have served at least one day of active duty during a period of war as declared by the U.S. Congress, or during any time in which the veteran was awarded a campaign or expeditionary medal. Concurrent receipt of benefits under Plan A and VA Chapter 35 benefits is prohibited. To receive benefits under Plan A, a dependent must sign an "election" statement acknowledging this fact. There are no income restrictions under this plan. To be eligible, the event which caused basic entitlement to benefits (i.e., the date the veteran died of service-connected causes or the date the VA rated the veteran as totally disabled as a result of service-connected disabilities) must have occurred prior to the child's 21st birthday.

Plan B
The child of a veteran who has a service-connected disability, or had a service-connected disability at the time of death, or died of service-related causes is eligible. The child's annual income, which includes the child's adjusted gross income, plus the value of support provided by a parent, may not exceed the annual income limit. The current academic year entitlement is based upon the previous calendar year's annual income. Under Plan B, wartime service is not required and there are no specific age requirements. Children are the only dependents eligible under this plan. There is no prohibition against receiving concurrent VA Chapter 35 benefits.

Plan C

Any dependent of any member of the California National Guard, who in the line of duty while on active service to the state, was killed, died of a disability resulting from an event that occurred while in active service to the state, or is permanently disabled as a result of an event that occurred while in the service to the state is eligible. Surviving spouses or RDPs who have not remarried are also eligible.

"Active service to the state," for the purpose of this benefit, means a member of the California National Guard activated pursuant to Section 146 of the Military and Veterans Code. A copy of those orders pursuant to Section 146, not Section 143, must be furnished to establish eligibility.

Plan D

Medal of Honor recipients and children of Medal of Honor recipients under the age of 27 may qualify. Benefits under Plan D are limited to undergraduate studies only, and applicants are subject to both income and age restrictions. There is no prohibition against receiving concurrent VA Chapter 35 benefits.

Note: All applicants must meet California residency requirements.

How to Apply

To apply and to download an application (/VetServices/PublishingImages/Pages/Fiscal-Forms-and-Information/Dependents%20Fee%20Waiver%20Application%20%28DVS%2040%29.pdf), go to the County Veterans Service Office CACVSO website (http://www.cacvso.org/). For more information, you can also contact the admissions office or the Veterans Affairs office of any California college system campus.

To apply contact your local County Veterans Service Office. For more information about the college tuition fee waiver and to download an application, go to the CACVSO Website (http://www.cacvso.org/).

Getting Started
FINANCIAL AID CONSULTANTS AND SCHOLARSHIP SEARCH SERVICES FACT SHEET

As the financial aid process has become more complex, there has been a significant increase in the number of individuals offering professional financial aid services to students and their families. Most popular among these are financial aid consultants and scholarship search companies. Some families sing the praises of certain consultants and scholarship search companies. However, the industry also includes “bad apples” who charge very high fees and who do little more than provide information that is readily available for free. As a wise consumer, you should exercise caution to avoid being taken advantage of and to be sure you fully understand the services that are offered. The following information should help.

Financial Aid Consultants

Financial aid consultants usually charge a fee for a variety of services including:

- Preparing the Free Application for Federal Student Aid (FAFSA) and other financial aid forms;
- Estimating your resources;
- Estimating your expected family contribution (EFC);
- Estimating your financial need; and
- Describing the types of federal, state, local, institutional, and private aid programs that are available.

Before you pay a lot of money for the services of a financial aid consultant, keep the following in mind:

- **Financial aid administrators and others perform these same services FREE of charge!**
  - Contact the financial aid office at the college or university you would like to attend, a high school college counselor, or the reference librarian at the local public library for information or assistance. Even if you are planning to attend another school, the staff in any financial aid office or a reference librarian should be able to provide you with the same information and assistance that a consultant would provide. College websites, publications, and catalogs are also good sources of information.


- You may complete the FAFSA free of charge on the U.S. Department of Education’s FAFSA on the Web site at [www.fafsa.gov](http://www.fafsa.gov).
  - If a consultant is preparing a paper FAFSA on your behalf, always review and sign the FAFSA after it has been prepared and mail it yourself by the required deadline.
  - The consultant’s fee should be refundable if he or she completes the FAFSA incorrectly.
• As with all important documents, always keep copies of the FAFSA and other applications, forms, and correspondence for your files, even if someone has assisted in their preparation.

• Never agree to a fee based on the percentage of aid you receive.

• A financial aid consultant cannot guarantee you financial aid.

• Before hiring a consultant, request a list of references.

• Never sign a blank form.

• A consultant may charge you for a list of scholarships and grants copied directly from a school’s website or publications—information you could easily obtain for free.
  - Certain scholarships and grants awarded by schools and outside organizations are discretionary funds that may or may not be awarded again in subsequent years, even to prior recipients.

• Before engaging the services of a third party, be sure to review available information regarding the legitimacy of financial aid consultants or scholarship search organizations on these websites:
    - http://www.consumer.ftc.gov/articles/0160-student-loans
  - Better Business Bureau: www.bbb.org

**Scholarship Search Services**

Many search services charge a fee to find sources of student financial aid. Some of these services have been in existence for some time, others are relatively new. Search services need to be used with care and only after a thorough investigation of the services they render. The value of the information provided varies widely.

A guarantee that the service will find at least a certain number of aid sources, for instance, might simply mean that the service will tell you that you can apply for the federal student aid programs. There is no need to pay a search service to identify these programs, because information on all of the federal student aid programs is readily available free of charge in any financial aid office, college or university websites, or on the U.S. Department of Education’s website at http://studentaid.ed.gov/.

A little time and effort on your part browsing the Internet, or visiting your school’s website, financial aid office, college counseling office, guidance counselor’s office, or the reference section of a library will probably unearth most sources of assistance a search service could identify.

Also, several companies have also made scholarship search engines available on the Internet to students for free. These include, but are not limited to:

• FinAid - www.finaid.org;

• Big Future by The College Board - https://bigfuture.collegeboard.org/scholarship-search; and

A Message from the Federal Trade Commission

Many companies advertise through flyers, campus newspapers, direct mail, and websites that they can get students access to millions of dollars in unclaimed grants and scholarships. The Federal Trade Commission (FTC) encourages you to be well-informed about these companies and provides these tips:

1. Determine whether the company is actually offering a scholarship or is simply a scholarship search service. If the company claims to actually award a scholarship, be aware that most scholarship sponsors do not charge up-front fees to apply for funding, and no legitimate scholarship sponsor can guarantee that you will win an award.

2. Understand that scholarship search services do not award scholarships. These companies charge a fee to compare your profile with a database of scholarship opportunities and provide a list of awards for which you may qualify. They do not provide awards directly to applicants, nor do they help students apply for the awards. Some will list scholarships even if the application deadlines are past.

3. Don’t give out credit card or bank account information on the phone or over the Internet without getting information in writing first. It may be a set-up for an unauthorized charge or withdrawal.

4. Don’t forget the age-old rule: If it sounds too good to be true, it probably is!

Reporting Scholarship Scams and Suspected Financial Aid Fraud

If you feel that you have become a victim of a scholarship scam or financial aid fraud, please report it immediately.

- U.S. Department of Education’s Office of Inspector General (OIG): The OIG may be contacted by calling its hotline at 1-800-MIS-USED (1-800-647-8733), emailing oig.hotline@ed.gov, or by completing a complaint form available at http://www.ed.gov/about/offices/list/oig/hotline.html. Special agents in the OIG investigate fraud involving federal financial aid dollars.

- Federal Trade Commission (FTC): The FTC has an online complaint form at https://www.ftccomplaintassistant.gov/#&panel1-8 and a hotline at 1-877-FTC-HELP (1-877-382-4357; teletype for the hearing impaired: 1-866-653-4261). The FTC will investigate based on the number of complaints received.