

Finding Money for College or Career School

Basics of Financial Aid and the FAFSA® Process

[MHHS Counseling | October 2020]

We will talk about:

- Federal student aid
- State student aid
- Institutional aid
- Scholarships from other sources

We will answer:

- What is financial aid?
- Who can get it?
- How much can I get?
- How do I apply?
- What happens next?
- Where can I get more info?

What is financial aid?

- Money to pay for college or career school
 - Grants
 - Work-study
 - Loans
 - Scholarships

Info about types of aid: [StudentAid.gov/types](https://studentaid.gov/types)

Who can get federal student aid?

- U.S. citizen/national or eligible noncitizen
- High school diploma or equivalent
- Eligible degree/certificate program in college/career school
- Student has valid Social Security number
- Males registered for Selective Service
- Satisfactory academic progress in college/career school

Info about eligibility: [StudentAid.gov/eligibility](https://studentaid.gov/eligibility)

Who can get other kinds of financial aid?

- States, colleges, and private scholarships have their own eligibility criteria.
- Be sure you know what you need to do to qualify.

Info about finding scholarships: [StudentAid.gov/scholarships](https://studentaid.gov/scholarships)

California Dream Act (CADAA)

- Allows undocumented and nonresident students who qualify for a non-resident exemption under Assembly Bill 540 (AB 540) to receive certain types of financial aid such as: private scholarships funded through public universities, state administered financial aid, university grants, community college fee waivers, and Cal Grants
- Allows eligible students to pay in-state tuition at any public college in California
- Tech Help: 1-888-294-0148
- Application help: 1-888-224-7268
- Resources: [Dream Act Resource page](#)
- Student's Without Limits: [SWOL flyer](#)

Apply: [California Dream Act](#)

How much federal student aid can I get?

In general, depends on your financial need.

- Financial need determined by Expected Family Contribution (EFC) and cost of attendance (COA)
- EFC comes from what you report on FAFSA® form
- COA includes tuition, fees, room and board, transportation, etc.

$$\text{COA} - \text{EFC} = \text{financial need}$$

How much federal student aid can I get?

Maximum amounts for the major programs for a dependent freshman in 2020-21:

- Federal Pell Grant: \$6,345
- Federal Work-Study: depends on funds available at school
- Direct Subsidized and Unsubsidized Loans: \$5,500 total

Funds from other programs are available; see [StudentAid.gov/glance](#) for details.

How much state, school, and private scholarship money can I get?

Depends on the program; do your research!

- California Student Aid Commission: [Cal Grant](#)
- Cal Grant A: covers CSU/UC tuition or up to \$9,084 for private schools
- Other grants: Cal Grant B & C
- Ask college financial aid offices for info about aid available at their schools
- Free scholarship search at [StudentAid.gov/scholarships](#)

How do I apply for aid?

- Federal student aid: apply at [fafsa.gov](#)
- State aid:
 - create a [Webgrants 4 Students](#)
-GPA will be submitted for you by MHHS
 - CA Dream act: apply at [CA Dream Act](#)
- School aid: contact financial aid offices at schools you are considering
- Scholarships: visit [MHHS C&CC Scholarship list](#)

FASFA Platforms

[FAFSA](#) / [myStudentAid](#) / [StudentAid.gov](#)



How do I apply for federal student aid?

1. Create a username and password called the [FSA ID](#).
 - You and your parent must each create your own FSA ID; you can't share one.
 - If you provide an email address when creating your FSA ID, it must be a unique email address (can't provide same email address for more than one person's FSA ID).
 - DO NOT USE YOUR SMUSD EMAIL
 - Don't tell anyone your FSA ID!

How do I apply for federal student aid?

2. Gather the documents you need to apply.
 - Find checklist of what's needed on infographic called "[The FAFSA Process](#)" ([en español](#))
 - Optional: Preview some of the FAFSA questions on the [FAFSA on the Web Worksheet](#). ([en español](#))

How do I apply for federal student aid?

GATHER THIS INFORMATION

The FAFSA asks questions about you and your finances, so have the information below handy.



DON'T HAVE ALL YOUR INFO READY YET?

That's okay, you can start the FAFSA, save it, and come back later to finish it. (To find out whether you need to report info about your parents, visit [StudentAid.gov/dependency](#).)

How do I apply for student aid?

3. Apply at [fafsa.gov](#) or [Ca Dream Act](#)
 - Apply on or after October 1 but as early as possible to meet all deadlines.
 - Deadline: March 2, 2021
 - Use your (student's) FSA ID to start the application; saves time and confusion.
 - Need help? Use the help functions within the FAFSA form (including live chat) or call 1-800-4-FED-AID.
 - Don't forget: watch for the confirmation page that says your FAFSA form has been submitted. THEN log out.

How do I apply for student aid?

4. Watch for response by email or by mail, confirming that your FAFSA/CADAA form was processed.
 - Double-check that your info is correct by logging on at the FAFSA/CADAA site and reviewing your data.
 - Correct any mistakes and submit the corrected info.
 - Don't update info that was correct on the day you signed your FAFSA form.

How do I apply for student aid?

5. Watch for emails or letters from the schools you are considering.
 - Give the schools any additional paperwork they ask for.
 - Meet all deadlines or you could miss out on aid!

What happens next?

- Evaluate schools' aid offers.
- Use a [comparison worksheet](#)
- Once you decide which school to attend, keep in touch with the financial aid office to find out when and how you will get your aid.

Tip!

Use the same information you have at MHHS on your applications!

- Double check how your name appears on your official IDs and school record.
- Address- Do school records match what you are reporting on your financial aid application?

Where can I get more info?

- StudentAid.gov
 - Info about aid programs
 - Links to free scholarship and college searches
- 1-800-4-FED-AID or studentaid@ed.gov
 - Help with FAFSA form

Where can I get more info?

CALIFORNIA DREAM ACT

- Tech Help: 1-888-294-0148
- Application help: 1-888-224-7268
- Resources: [Dream Act Resource page](#)
- Student's Without Limits: [SWOL flyer](#)

Need help?

MHHS College & Career Center

Application Support:

The following Mondays from 2pm to 4pm:

October 12
October 19
October 26
November 2
November 9
November 30

Sign up here: [Application Support](#)

Need help?

**CA DREAM ACT APPLICATION (CADA)
DREAM ACT ZOOM (DAZ)
Parents/guardians welcome!**

Sign up here! <https://bit.ly/3lucTYH>

Thanks for coming

Visit our [Financial Aid](#) website for
information, resources, and videos.