

Financial Aid



Big Picture-CSU Financial Aid 2015-16

- 374,556 CSU Students received aid (80% of all students)
- More than \$4.1 Billion in Total Aid
- 61% of <u>All</u> undergraduates have full cost of tuition covered by grants, scholarships or waivers
- \$642 million in State University Grant to over 135,000 students
- For the 2017-18 academic year we anticipate over \$700 million in State University Grant awards



What does it cost?

2017-2018 Cost of Attendance* (9 months)

	At Home	On Campus	Off Campus
Fees	\$7,225	\$7,225	\$7,225
Books/Supp	\$1,827	\$1,827	\$1,827
Room/Board	\$5,197	\$13,320	\$13,521
Transportation	\$1,386	\$1,189	\$1,412
Personal	\$1,450	\$1,450	\$1,450
TOTAL	\$17,085	\$25,011	\$25,435

• Actual costs will vary by CSU campus



Application Process

- Starting October 1, 2017 students can begin submitting their FAFSA or CA Dream Act Application (CADAA) for financial aid <u>for fall</u> <u>2018.</u>
- This year, both the FAFSA and the CADAA applications, will use income data from **2016**!
- Because of the earlier tax year for income, students won't have to wait for their parents to file their taxes.



Application Timeline





Hot Topics in Financial Aid

- California Dream Act
- Transfer Students
- Special Circumstances/Dependency Overrides
- Homeless Youth & Food Insecurity

CA Dream Application

California Assembly Bills 130 &131 are the CA Dream Act

- Provides that students without lawful immigration status, who qualify for an AB540 nonresident tuition exemption:
- 1. Dream Application is completed instead of FAFSA (www.caldreamact.org)
- 2. Used to determine eligibility for state and institutional need based scholarships and grants
- 3. Cal Grant GPA verification is still required, in addition to the Dream Application, for Cal Grant consideration
- 4. Some campuses may also have a separate institutional scholarship application that must be filed in addition to the DREAM and FAFSA applications
- The Admission application fee waiver is also available to students without lawful immigration status, who will qualify for an AB540 nonresident tuition exemption & meet the income guidelines



CA Dream Application

- *NEW* CA Dream Application will not register male students for Selective Service
 - All male Cal Grant recipients, regardless of citizenship/resident status, are required to register for Selective Service



CA Dream Application

- DACA: Deferred Action for Childhood Arrivals
 - Should still complete the California Dream Application
- AB540 and the California Dream Act are California specific statutes



CA Dream Application & AB 540 General Requirements

AB540 is a Non-Resident Tuition Waiver

- Attended a California high school for at least three years or graduated early from a CA high school with the equivalent of three or more years of credit*, AND
- Graduated from a California high school, or pass the California High School Proficiency Exam (<u>CHSPE</u>), or obtained a Certificate of General Education Development (GED), AND
- Enrolled at an accredited and qualifying CA college or university; AND
- Complete(d) an affidavit to legalize immigration status as soon as you are eligible with your college or university

*If the student graduated early from high school under this provision, they must have also attended CA schools (elementary and secondary) for a cumulative total of three or more years (AB 2000)



Special Circumstances

- Don't let this delay your FAFSA or Dream application: the student should contact the financial aid office early
 - Each campus has different policies and procedures for helping students and families in need of a dependency override
 - Some common circumstances:
 - Death of a Parent
 - Student Estrangement from Parents
 - Homeless students
 - Other: Students with unique situations should contact the financial aid department at a CSU campus for guidance



Homeless Youth

- Increased awareness and sensitivity to the needs of this population
- CSU campuses may request more information from students to confirm homeless status
 - Each districts/high school's McKinney-Vento Homeless Liaison should be able to guide the student in getting confirmation
 - Students without documentation as detailed on the FAFSA/CADAA should speak with Financial Aid department about requirements for a dependency override
 - This population often time experience barriers to FAFSA/CADAA completion:
 - Inability to supply income and tax information
 - Need additional guidance in completing application process
 - Lack of contact with parent



Food Insecurity

- Many college students suffer from food insecurity, but may qualify for Cal Fresh (www.cdss.ca.gov/food-nutrition/calfresh)
 - Cal Fresh is known federally as Supplemental Nutrition Assistance Program (SNAP)
 - Issues electronic benefits that can be used to buy most foods at many markets and food stores
 - Apply online: benefitscal.org (available in multiple languages)
 OR
 - To find out more about applying for CalFresh in your county call the tollfree number 1-877-847-3663 (FOOD).
- Receipt of Cal Fresh does <u>not</u> negatively impact financial aid eligibility



Transfer Students

- Cal Grant B received at CC counts towards 4year Cal Grant eligibility
- Units attempted at CC may affect overall financial aid eligibility at a 4-year school
 - Satisfactory academic progress (maximum time frame)
 - Regardless if aid was received or not
- Units earned at CC affect SUG eligibility at a CSU
 - Regardless if aid was received or not



Transfer Students

- Pell Lifetime Eligibility Used (LEU): 6 years
 - Pell received while at a CC will reduce remaining Pell eligibility at a 4-year school
- Subsidized Loan Lifetime Eligibility
 - First time borrowers as of July 1, 2013
 - 6-year limit on Subsidized Loans
 - Borrowing at a CC may affect eligibility for Subsidized loan at a 4-year



Helpful Websites

- FAFSA: <u>http://www.fafsa.gov/</u>
- Cal Grants: <u>http://www.calgrants.org/</u>
- Dream Application: <u>www.CalDreamAct.org</u>
- Department of Education Student guide: <u>http://www.studentaid.ed.gov/</u>
- CSU campus websites: <u>http://calstate.edu/sas/fa_campus_url.shtml</u>
- CA Colleges and Career planning:
- <u>http://www.californiacolleges.edu/</u>



Questions???



www.calstate.edu