

# FINANCIAL AID PROGRAMS

## What is the financial aid process?

1. Most financial aid is based on the information provided on the Free Application for Federal Student Aid (FAFSA). This form must be completed every year and may be found at <http://www.fafsa.ed.gov/>.
2. Complete tax forms EARLY! (Your parent's forms may be needed). Information on these forms is needed to complete the FAFSA.
3. Submit FAFSA **on time** (March 2).
4. The Federal Government will issue you a Student Aid Report (SAR) that confirms the information provided on the FAFSA, and will list the "Expected Family Contribution (EFC). The EFC is based on your family's income and assets.
5. The college you attend will outline how much financial aid (from all sources) that it can offer you.
6. Besides federal and state financial aid, campuses and community groups often offer scholarships that may pay for tuition, books, and living expenses.

## What are the Federal and State Programs for which you may be eligible?

Name of program	Description	Award amount	Other requirements/conditions	Application process	Deadline	Tax credit
<b>Assumption Program of Loans for Education (APLE)</b>	The APLE encourages outstanding students, district interns, and out-of-state teachers to become teachers in critical shortage subject areas or designated schools.	The award amount is based on the subject being taught and the ranking of the school in which the teacher is teaching, for a maximum of \$19,000.	The loan is assumed over a four year period if the teacher fulfills four years of consecutive teaching.	Request forms from the APLE coordinator on your campus (list is located on website).		
<b>Cal Grant A - Entitlement Award</b>	The Cal Grant A - Entitlement Award assists with tuition and fees at public and independent colleges, and some occupational and career colleges.	At the UC and CSU campuses, the award covers up to full fees.	The requirements include at least 3.0 GPA, FN, and an on-time application. If you receive a Cal Grant A but attend a California Community College first, the award will be reserved for up to three years until you transfer to a four-year college.	File FAFSA.	March 2 priority deadline	

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<b>Cal Grant A - Competitive Award</b>	The Cal Grant A - Competitive Award assists with tuition and fees at public and independent colleges, and some occupational and career colleges.	At the UC and CSU campuses, the award covers up to full fees.	This award has the same requirements as the Entitlement Award but other factors, such as family income, time out of high school, are also considered. If you receive a Cal Grant A but attend a California Community College first, the award will be reserved for up to three years until you transfer to a four-year college. 2.4 GPA (3.0 if using High School GPA or test score) is required.	File FAFSA.	March 2 priority deadline	
<b>Cal Grant A Community College Reserve Grant</b>	If you attend a California Community College first, the Reserve Grant enables you to reserve your award for up to three years until you transfer to a four-year college.	At the UC and CSU campuses, the award covers up to full fees.	If you list a California Community College before a four-year college, it will be assumed the community college is your first choice.	File FAFSA.	March 2 priority deadline	
<b>Cal Grant A - Community College Transfer Entitlement Grant</b>	The Cal Grant A Community College Transfer Entitlement Grant guarantees your award when attending a four-year college if requirements are met and you continue to qualify for financial aid.	At the UC and CSU campuses, the award covers up to full fees.	The requirements include at least a 2.4 community college GPA, meeting admissions requirements for the four-year college, meet Cal Grant eligibility and financial requirements, apply by March 2nd, and be under 28 as of December 31 of the award year.	File FAFSA.	March 2 priority deadline	
<b>Cal Grant B - Entitlement Award</b>	The Cal Grant B - Entitlement Award provides a living allowance and tuition and fee assistance for low-income students.	Most first-year students are limited to an allowance for books and living expenses. When renewed or awarded beyond the freshman year, the award also helps pay for tuition and fees. Does NOT cover community college fees.	The requirements include at least 2.0 GPA, FN, and an on-time application.	File FAFSA.	March 2 priority deadline	
<b>Cal Grant B - Competitive Award</b>	The Cal Grant B - Competitive Award provides a living allowance and tuition and fee assistance for low-income students.	Most first-year students are limited to an allowance for books and living expenses. When renewed or awarded beyond the freshman year, the award also helps pay for tuition and fees. Does NOT cover community college fees	This award has the same requirements as the Entitlement Award but other factors, such as family income, time out of high school, are also considered. If you receive a Cal Grant B but attend a California Community College first, the award will be reserved for up to three years until you transfer to a four-year college.	File FAFSA.	March 2 priority deadline	
<b>Cal Grant B - Community College Transfer Entitlement Grant</b>	The Cal Grant B Community College Transfer Entitlement Grant guarantees your award when attending a four-year college if requirements are met and you continue to qualify for financial aid.	Most first-year students are limited to an allowance for books and living expenses. When renewed or awarded beyond the freshman year, the award also helps pay for tuition and fees. Does NOT cover community college fees	High school students who graduated July 1, 2000 or after, and go to a California Community College may receive a Cal Grant B award to attend a four-year college. You must also have at least a 2.4 community college GPA, meet admissions requirements for the four-year college, meet Cal Grant eligibility and financial requirements, apply by March 2nd, and be under 24 as of December 31 of the award year.			
<b>Cal Grant T</b>	The Cal Grant T program for teachers has not been funded since 2003.					
<b>California Chafee Grant Program</b>	The California Chafee Grant program provides assistance to foster youth for college or career training	Up to \$5,000 per year through your 23rd birthday.	You must be a current or former foster youth, not have reached your 22nd birthday as of July 1 of the award year, show FN, be enrolled at least half-time in an eligible school, be enrolled in a program at least one academic year long, attend class regularly and get good grades.	File FAFSA and submit an application for the program.	March 2 priority deadline	

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<b>Child Development Grant</b>	The Child Development Grant provides assistance to individuals interested in working at child care centers.	Up to \$1,000 per academic year if you attend a two-year college; up to \$2,000 if you are attending a four-year institution.	You must be a CA resident, be a US citizen or eligible noncitizen, meet Selective Service requirements, be enrolled at least half-time in courses leading to a permit, show FN, and agree to one year of service for each year the grant is received.	Must be nominated by eligible postsecondary institution or employing agency. Go to website for application. School must complete GPA and FN info.	2011-12 deadline was 6/15/2011	
<b>Federal Supplemental Educational Opportunity Grant (FSEOG)</b>	The FSEOG is designed for UG with high FN, and prioritizes funding for students receiving Pell Grants.	Between \$100-4,000/yr, based on when you apply, your FN, your school's funding level, and the policies of your school FA office.	You must show FN. Pell Grant recipients receive priority.	File FAFSA.	March 2 priority deadline	
<b>Federal Work Study</b>	Work Study provides jobs for UG and GD with FN.	The amount depends on when you apply, your FN, and your school's funding level.	The amount you earn can't exceed your total Federal Work-Study award.	File FAFSA.	March 2 priority deadline	
<b>Knowles Science Teaching Foundation (KSTF) Fellowships</b>	KSTF supports individuals who are committed to teaching high school science and/or mathematics for up to five years through a teacher preparation program.	Up to \$10,000/year and a monthly stipend.	You must have earned at least an undergraduate degree in a biological science, physical science, mathematics or engineering before the fellowship begins in June. Awards are not based on need.	Logon to <a href="http://fms.kstf.org/t_signup.aspx">http://fms.kstf.org/t_signup.aspx</a> to apply.	1/2/13	
<b>National Science &amp; Mathematics Access to Retain Talent (SMART) Grant</b>	The SMART grant is for students majoring in math, science, and other fields	Up to \$4,000 for each of the third and 4th year of UG study.	You must be a US citizen, Pell Grant recipient, enrolled full-time in a four-year degree-granting institution, have a minimum GPA of 3.0, and majoring in physics, life or computer science, engineering, mathematics, technology or a critical foreign language.	File FAFSA.		
<b>Pell Grant</b>	Pell Grants are usually awarded to UG, but a post-BA student seeking a teaching credential may be eligible.	The amount depends on program funding. 2002-03 maximum funding was \$4,000.	You must show FN.	File FAFSA.	March 2 priority deadline	
<b>Perkins Loan</b>	The Perkins Loan is a low-interest loan for UG and GD with FN.	UG = \$4,000/ year, up to \$20,000. GD = \$6,000/year, up to \$40,000 (including UG loans).	Repayment of loan begins nine months after you graduate, leave school, or drop below half-time.	File FAFSA.	March 2 priority deadline	x
<b>PLUS Loan</b>	The PLUS Loan is provided to parents of dependent UG enrolled at least 1/2 time.	The cost of attendance minus other FA received.	Parents request PLUS loans, and they can only receive an FFEL or Direct Loan (not both). FFEL loans are issued by private agencies (banks and other lenders) and Direct Loans are issued from the school.	Request forms from the financial aid office.		x

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<b>Stafford Loan</b>	Stafford Loans are both subsidized (based on FN) and unsubsidized.	Dependent UG = \$2625/1st yr, up to \$5500/yr. Independent UG - \$6625/1st year, up to \$10,500/yr.	Unsubsidized loans are charged interest from the time the loan is given out until it is paid off. Repayment of loan begins nine months after you graduate, leave school, or drop below half-time. FFEL loans are issued by private agencies (banks and other lenders) and Direct Loans are issued from the school.	File FAFSA.	March 2 priority deadline	x
<b>Stafford Loan Forgiveness</b>	New loan borrowers may be eligible for this loan forgiveness program.	Up to \$17,500.	You must be employed full-time for five consecutive years as a highly qualified secondary school teacher of science or math or a highly qualified elementary or secondary school special education teacher.	Request forms from the office that administers the Perkins Loan program at the school that holds your loan.		
<b>TEACH Grant</b>	The TEACH grant is for students pursuing teaching careers in high-need fields in a secondary school serving low-income students.	Up to \$4,000 per year	You must be enrolled in, or plan to complete, coursework necessary to teach and meet certain academic requirements.	File FAFSA. Contact the financial aid office at the school you are attending for details.		

Program Name	Website Address			
Assumption Program of Loans for Education (APLE)	<a href="http://www.csac.ca.gov/doc.asp?id=111">http://www.csac.ca.gov/doc.asp?id=111</a>			
Cal Grant A - Entitlement Award	<a href="http://www.csac.ca.gov/doc.asp?id=105">http://www.csac.ca.gov/doc.asp?id=105</a>			
Cal Grant A - Competitive Award	<a href="http://www.csac.ca.gov/doc.asp?id=105">http://www.csac.ca.gov/doc.asp?id=105</a>			
Cal Grant B - Entitlement Award	<a href="http://www.csac.ca.gov/doc.asp?id=106">http://www.csac.ca.gov/doc.asp?id=106</a>			
Cal Grant B - Competitive Award	<a href="http://www.csac.ca.gov/doc.asp?id=106">http://www.csac.ca.gov/doc.asp?id=106</a>			
Cal Grant T	<a href="http://www.csac.ca.gov/doc.asp?id=103">http://www.csac.ca.gov/doc.asp?id=103</a>			
California Chafee Grant Program	<a href="https://www.chafee.csac.ca.gov/default.aspx">https://www.chafee.csac.ca.gov/default.aspx</a>			
Child Development Grant	<a href="http://www.csac.ca.gov/doc.asp?id=110">http://www.csac.ca.gov/doc.asp?id=110</a>			
FEDERAL FINANCIAL AID	<a href="http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp">http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp</a>			
Federal Supplemental Educational Opportunity Grant	<a href="http://www.studentaid.ed.gov/students/publications/student_guide/2005-2006/english/types.htm#grants-campus-fseog.htm">http://www.studentaid.ed.gov/students/publications/student_guide/2005-2006/english/types.htm#grants-campus-fseog.htm</a>			
Federal Work Study	<a href="http://www.studentaid.ed.gov/students/publications/student_guide/2005-2006/english/types-fed-workstudy.htm">http://www.studentaid.ed.gov/students/publications/student_guide/2005-2006/english/types-fed-workstudy.htm</a>			
Knowles Science Teaching Foundation (KSTF)	<a href="http://www.kstf.org/teaching_fellowships_home.aspx">http://www.kstf.org/teaching_fellowships_home.aspx</a>			
National SMART Grant	<a href="http://studentaid.ed.gov/PORTALSWebApp/students/english/SmartGrants.jsp?tab=funding">http://studentaid.ed.gov/PORTALSWebApp/students/english/SmartGrants.jsp?tab=funding</a>			
Pell Grant	<a href="http://www.studentaid.ed.gov/students/publications/student_guide/2005-2006/english/types.htm#grants">http://www.studentaid.ed.gov/students/publications/student_guide/2005-2006/english/types.htm#grants</a>			
Perkins Loan	<a href="http://www.studentaid.ed.gov/students/publications/student_guide/2005-2006/english/types-perkinsandstaffordloans.htm">http://www.studentaid.ed.gov/students/publications/student_guide/2005-2006/english/types-perkinsandstaffordloans.htm</a>			
Stafford Loan	<a href="http://www.studentaid.ed.gov/students/publications/student_guide/2005-2006/english/types-perkinsandstaffordloans.htm">http://www.studentaid.ed.gov/students/publications/student_guide/2005-2006/english/types-perkinsandstaffordloans.htm</a>			
PLUS Loan	<a href="http://www.studentaid.ed.gov/students/publications/student_guide/2005-2006/english/types-plusloans.htm">http://www.studentaid.ed.gov/students/publications/student_guide/2005-2006/english/types-plusloans.htm</a>			
Loan Repayment	<a href="http://studentaid.ed.gov/PORTALSWebApp/students/english/repaving.jsp?tab=repaving">http://studentaid.ed.gov/PORTALSWebApp/students/english/repaving.jsp?tab=repaving</a>			
Loan Forgiveness	<a href="http://studentaid.ed.gov/PORTALSWebApp/students/english/cancelperk.jsp?tab=repaving">http://studentaid.ed.gov/PORTALSWebApp/students/english/cancelperk.jsp?tab=repaving</a>			
TEACH Grant	<a href="http://www.studentaid.ed.gov/PORTALSWebApp/students/english/TEACH.jsp">http://www.studentaid.ed.gov/PORTALSWebApp/students/english/TEACH.jsp</a>			
1/1/12	<p style="text-align: center;"><b>CODE</b></p> <p>BA = baccalaureate (student who has received an undergraduate degree)  FA = financial aid  FN = financial need  GD = graduate student  GED a General Education Development (GED) Certificate  UG = undergraduate student  SSN = social security number</p>			