



Escondido High School Counseling Department

Financial Aid Presentation:

Class of 2015





Agenda:

1. 6:30pm – Welcome & Introduction
2. 6:35pm – Presentation:
‘Financial Aid 101 – the Basics’
3. 7:20pm – Break-Out Session:
Question & Answer Session
4. 8pm – Thank you & See you on
2/4/15

in the EHS Learning Center to fill out the FAFSA on-line*!

* Last names A – Ln: 5-6:30pm / Last names Lo-Z: 6:30-8pm



Presentation Outline

- 1. Quick Comparison of Financial Aid Categories**
- 2. Scholarships**
- 3. Grants**
- 4. Loans**
- 5. Work Study**
- 6. Determining Student Financial Need**
- 7. FAFSA / Dream Act Financial Aid Application**





Types of Financial Aid

Grants & Scholarships:

do NOT have to be re-paid

Loans:

DO have to be re-paid



Work Study:

WORK

that is funded through the federal government

Quick Comparison



Scholarships & Grants:

- grants are bestowed on the basis of need
- scholarships are based on EITHER need and/or outstanding achievements

Loans:

- are available to both parents and students
- are subsidized by either the federal or state government, financial institutions (private banks), or the college and may have lower interest rates than regular loans
- in general, you do not start paying back these loans until after college graduation

Work Study:

- allows the student to go to school while earning money toward their college expenses



 SCHOLARSHIP 

Scholarships



Scholarships ARE definitely worth the time and effort required to apply.



- You can find information about many different kinds of scholarships at the EHS Career Center. The EHS website, and on fastweb.com .
- Scholarships are awarded by colleges, states, the military, businesses, corporations, unions, trade groups or associations and can be:
 - non-renewable/renewable each year throughout college
 - scholarships for a particular attribute (academic, sport or special abilities)
 - national scholarships for any college
 - scholarships for a specific college
 - scholarships that are need-based

Scholarships

WHAT?

“A Hint of Local and Regional Scholarships” –
Presentation & Compilation of Scholarships,
Mrs. Barcoma, EHS Counselor

WHEN?

Tuesday & Wednesday ,
January 13th & 14th, 2015:

WHERE?

ALL 12th Econ/Gov Classes



GRANTS



Grants



Federal Pell Grant

A grant awarded up to \$5,550 based on need and cost of attendance.

Federal Supplemental Educational Opportunity Grant

A grant awarded up to \$4,000 based on need cost of attendance.

State University Grant Programs (CSUs) & University of California Student Aid (UCs)
Need-based awards to eligible students who are California residents – full system-wide fees at CSUs or \$14,000 on average at UCs.



Grants for Particular Areas of Study



- Federal TEACH Grants
 - Up to \$4,000 a year for tuition
- APLE: California's Assumption Program of Loans for Education
 - Assumes up to \$19,000 of student loan debt in return for four years of teaching service
- Federal Loan Forgiveness for Teachers
 - Forgives federal Stafford loan debt
- Teach for America
 - Up to \$5,350 a year to repay loans plus other benefits
- SNAPLE: California's State Nursing Assumption Program of Loans for Education
 - Assumes up to \$25,000 of student loan debt in return for teaching service
- Child Development Grant
 - Up to \$2,000 a year
- California National Guard Education Assistance Award
 - \$1,551 - \$12,192



Grants, continued...

California STATE Grants:

Education Opportunity Program (EOP) Grant

California STATE Grants:



Education Opportunity Program (EOP) Grant

This grant is given to historically low-income and educationally disadvantaged students. Award amounts vary.

- * * * Students interested in applying to EOP must submit an application TO EACH CSU, Community College, or UC campus to which they have applied – deadlines vary by campus. * * *



Cal Grants

By completing the FAFSA/California Dream Act Financial and having Escondido High School submit your GPA to the State of California, EHS Seniors apply for all Cal Grants. Selection is based on financial need, academic performance, or other factors.

Cal Grant A is available to assist with tuition and fees for low and middle income students (3.0 GPA needed) at qualifying schools for an AA or BA/BS degrees = \$12,192 x year at UCs / \$5,472 x year at CSUs / \$9,084 x year at Independent Colleges ****There are potentially an unlimited number of these awards available!*

Cal Grant B, disadvantaged background is also considered (2.0 GPA needed) and can be used for AA, BA/BS, and Certificate Programs = \$1,648 stipend for 1st year of studies / Tuition & Fees *plus* \$1,648 for 2nd, 3rd, 4th year of studies

Cal Grant C, for AA or Certificate Programs only & Priority is Given to Occupational Goal*** – low & middle income students (NO GPA requirement) = \$547-\$2,462 - *for use on any school expenses including tuition & fees*

***Occupational Goals meeting 2 of the 3 qualifications: high employment need, high employment growth, high wage in the following areas = Auto Service Technicians & Mechanics / Carpenters / Computer Specialists / Computer Support Specialists / Cooks, restaurants / Fire Fighters / Fitness Trainers & Aerobic Instructors / Licensed Practical & Licensed Vocational Nurses / Medical Secretaries / Paralegals & Legal Assistants / Peace and Sheriff's Patrol Officers / Preschool Teacher / Registered Nurses

EHS has already submitted all GPAs for the Class of 2015 – now all you have to do is submit your FAFSA/CA Financial Aid Dream Act Application before March 2nd!



Cal Grants –

Middle Class Scholarship (MCS)

The MCS is available to middle income students and there is no GPA requirement. *The MCS can be used at any UC/CSU campus - BA/BS degrees* – for the 2014-2015 School Year, the maximum amounts awarded to students were:

\$1,710 x year at UCs / \$768 x year at CSUs

**students will receive notification by CSAC in August/September 2015 re: whether or not the student might be eligible for a MCS

**the MCS can also be used when completing a Teacher's Credential Program

How to monitor your Cal Grant:

- Create a student account on the Cal Grant website:

<https://mygrantinfo.csac.ca.gov>

- Mark these addresses as NOT 'junk mail':

calgrantoffice@csac.ca.gov / studentsupport@csac.ca.gov



LOANS



Loans

There are four main types of federally-funded loans with lower interest rates/special repayment options, and these loans are easier for students with no established credit to qualify.



Federal Perkins Loan

A *campus-based* loan with a 0% interest rate during school and no fees . Students can borrow up to \$5,500/year for undergraduate studies. A student must start to repay the loan 9 months after graduation, leaving school, or dropping below half-time status. Typical monthly repayments on this loan range from \$30 to \$150 depending on the total amount borrowed.



Loans, continued...



Dependent students can borrow up to \$5,500 in their first year of college in Federal Stafford Loans:

Federal Subsidized Stafford Loan

A loan based on need from a lending institution that is guaranteed by the state or other private nonprofit agency. The federal government pays the interest on the loan while you are attending college. Repayment begins six months after the student graduates, leaves school, or drops below half-time status.

Federal Unsubsidized Stafford Loan

With this loan the interest accrues while the student is attending school, but the student may elect to make monthly payments on the loan's interest while in school to lower the repayments after leaving school. A student must be attending college at least part-time and are not required to show need. The student is responsible for repaying the loan and interest.

***** interests rates on these loans are set by Congress
at 4.66% for School Year 2015-2016 *****



Repay your loan

Interest rate		5.00%		6.80%		7.90%	
Total amount borrowed	120 monthly payments of	Total interest	120 monthly payments of	Total interest	120 monthly payments of	Total interest	
\$5,500	\$58	\$1,500	\$63	\$2,095	\$65	\$2,473	
\$12,000	\$127	\$3,273	\$138	\$4,572	\$145	\$5,395	
\$19,500	\$207	\$5,319	\$224	\$7,429	\$236	\$8,767	
\$27,500	\$292	\$7,502	\$316	\$10,477	\$332	\$12,364	
\$31,000	\$329	\$8,456	\$357	\$11,810	\$374	\$13,938	
\$35,000	\$371	\$9,547	\$403	\$13,334	\$423	\$15,736	
\$45,000	\$477	\$12,275	\$518	\$17,143	\$544	\$20,232	
\$57,500	\$610	\$15,685	\$662	\$21,905	\$695	\$25,852	
\$60,000	\$636	\$16,367	\$690	\$22,858	\$725	\$26,976	
\$138,500	\$1,469	\$37,781	\$1,594	\$52,764	\$1,673	\$62,269	



Loans, continued...

Federal Parent Loan for Undergraduate Students (PLUS)

- This loan amount is determined by the costs remaining after consideration of other financial aid, so that you could borrow the entire cost of education minus financial aid received.
- The interest rate is set at 7.21% for the life of the loan and it is available regardless of income but you will have to meet the lending institution's requirements (i.e. credit check).
- Must have no debts delinquent 90 days or more; no defaulted loans, outstanding tax liens, unpaid judgments, bankruptcy, foreclosure or wage garnishment within the past five years.
- The repayment begins 60 days after the last disbursement of the academic year, and can be deferred until 6 months after student ceases to be enrolled in college.



WORK STUDY



Work Study

- these jobs are funded through the federal government and refer to the fact that the government pays a percentage of the student's 'work study' salary, and the employer pays the remaining percentage of the 'work study' salary
- **this program encourages community service work and work related to your course of study**
- students have to be enrolled at least half-time and demonstrate positive academic standing



How do we sign-up for these things?

By submitting one of the following
two financial aid applications:



START WITH THE FAFSA OR CALIFORNIA DREAM ACT APPLICATION

Go online and complete the **Free Application for Federal Student Aid**, or **FAFSA**. The FAFSA is the universal application for most financial aid for higher education. The federal government, states and colleges use the results to determine how much financial aid you may qualify to receive.



Undocumented students should complete the California Dream Act Application at www.caldreamact.org.

The FAFSA and California Dream Act applications ask for information about you, your family, your finances and your college plans.





FAFSA Application

Applicants must meet one of the following criteria:

- I am a U.S. Citizen, or U.S. National, or a U.S. Permanent Resident with an I-551 or I-551C (Permanent Resident Card)
- I am one of the following:
 - Person with 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 prior to April 1, 1980)
 - » Victim of human trafficking, T-Visa Holder (T-2, T-3, T-4, etc.)
 - » Parolee (you must be paroled into the U.S. for at least one year and you must be able to provide evidence from the USCIS that you are in the U.S. for other than a temporary purpose and that you intend to become a U.S. Citizen or permanent resident)
 - » A person who is a battered Immigrant-Qualified Alien
 - Person who is a battered immigrant-qualified alien

California Dream Act Financial Aid Applicants must meet the following criteria:

*****criteria set forth by the California State Legislature and administered by the California Student Aid Commission,***

www.csac.ca.gov

CA Dream Act Overview

AB 540 –
2001

- Allows non-resident students to pay in-state fees

AB 130 –
July 2011

- Private Scholarships can be administered by public institutions

AB 131 –
October 2011

- State funded grants including Cal Grants and institutional grants

STUDENTS WHO:

- Have attended a California high school for a minimum of three years;
- 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;
- Fill out an affidavit to legalize immigration status as soon as eligible.

CSS Profile – Private College Application

**** www.collegeboard.com ***

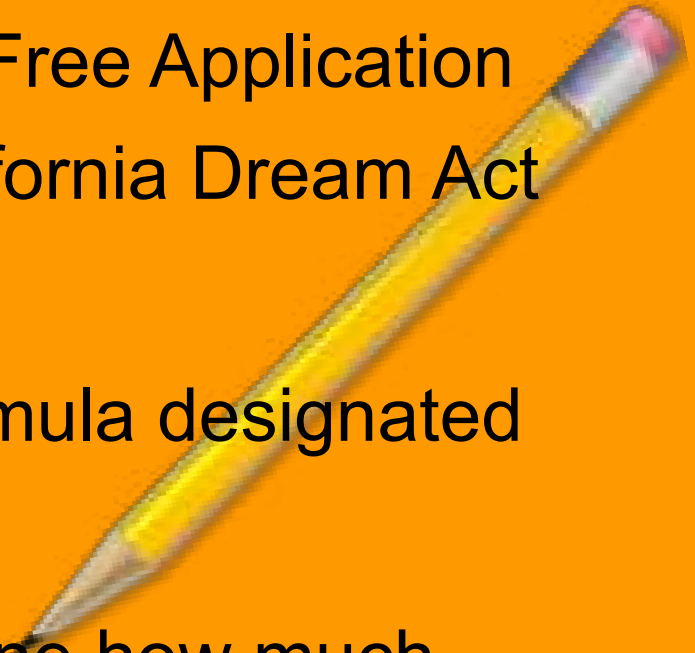
- CSS/Financial Aid PROFILE® is the financial aid application service of the College Board. More than 500 colleges, universities, graduate and professional schools, and scholarship programs use the information collected on the PROFILE to determine eligibility for nonfederal student aid funds.
- You should register for PROFILE as soon as you're sure about where you are applying for aid.
- You are charged an application fee of \$9, plus \$16 for each college or scholarship program to which you want information sent.
- Have your tax returns and financial documents handy. Ideally, you'll have already completed your tax return for the most recent tax year.
- You should leave plenty of time to fill out the form. Start your application at least one week before intending to complete the form.
 - Save time by using the pre-application worksheet.

DETERMINING STUDENT FINANCIAL NEED



Financial Aid Eligibility

- is calculated by a process called *need analysis*
- this is based on the **FAFSA** (Free Application for Federal Student Aid) / California Dream Act Financial Aid Application
- is analyzed according to a formula designated by Congress
- this need analysis will determine how much money a student and their family are expected to pay for a college education



Student Financial Need Analysis

Process

Cost of Education **MINUS** expected Family Contribution
EQUALS Financial Need

Costs of Education:

consists of tuition, fees room/board,
books, supplies transportation.

Expected Family Contribution (EFC):

is based on the financial resources of a
student and his or her family (based on the FAFSA).

Financial Need:

Students can receive
up to this
amount of
need-based
financial aid.



How will we PAY our EFC?

- The EFC (Expected Family Contribution) amount will be paid through your financial aid package.
- This will be a combination of grants, scholarships, and/or work study monies.
- If there is any remaining financial need, it will be considered for loans.



** * * A pamphlet called, Expected Family Contribution, explains how the EFC formulas are calculated and is available from:*

*» Federal Student Aid Information Center
(US Department of Education) –*

<http://federalstudentaid.ed.gov/index.html>

www.fafsa.gov



FAFSA



www.fafsa.gov

www.caldreamact.org



California Dream Act Financial Aid Application



www.caldreamact.org

FAFSA



WHAT IS IT?

- It is the Free Application for Federal Student Aid administered by the U.S. Department of Education
- It is the FREE application that ANY student who is a U.S. Citizen / Legal U.S. Resident SHOULD fill out and submit if they want to be considered for ANY type of financial aid
- Filling out the FAFSA does NOT obligate the student to accept the financial aid offered to them by their college of choice
- After filling out the FAFSA and receiving a financial aid package from a college – a student can ACCEPT or DECLINE ANY part of their package

FAFSA, continued...



PIN

- **PIN = PERSONAL IDENTIFICATION NUMBER**
- Your PIN serves as your **electronic signature** and provides access to your personal records.
- The **PIN** allows you to complete electronic applications *without having to submit a signature page via mail.*
- You are not required to have a PIN to complete a FAFSA. However, *it is the fastest way for you to sign your application and have it processed.*
- **The PIN also allows access to your Federal Student Aid information on the Internet.**
- This **SAME PIN** can be used each year to electronically apply for federal student aid and to access your U.S. Department of Education records online.

Each student AND at least one parent MUST create their own PIN at:

<http://www.pin.ed.gov>

Your PIN will be generated IMMEDIATELY for your use!

Federal Student Aid ID (FSA ID)

REPLACING PIN

after

MARCH 2, 2015

- *What this means:*
 - New login process
 - User-selected username
 - User selected password
 - Replaces the PIN that students will have created prior to March 2, 2015 to submit their FAFSA
 - Eliminates the need to supply your social security number and date of birth for login



FAFSA, continued...



WHEN TO APPLY?

- **SUBMIT your FAFSA ON-LINE** between January 1st and March 2nd before EACH year you plan on attending ANY institute of post-secondary education (CSU, UC, Technical/Vocational Institute, Community College, Private College).
- It is important to file your FAFSA by the annual priority filing date of March 2nd in order to be considered for ALL financial aid.
- It is preferable for students to file their FAFSA ON-LINE!

** * * If you choose to submit the FAFSA by mail, get a 'Certificate of Mailing' from the post office as proof you mailed your application on time. Use the postcard enclosed in the FAFSA for notification that your FAFSA was received by the processor.*



FAFSA, continued...

QUICK TIPS:

- Do NOT wait to find out if you have been admitted to your school of choice before you file the FAFSA!
- Avoid financial aid funding delays by:
 - Filing on time
 - Using accurate information
 - Following FAFSA instructions carefully
 - Keeping the Financial Aid Office informed of your current address



** * File the FAFSA every year you want to be considered for Financial Aid!*

FAFSA, continued...

DOCUMENTS EACH STUDENT WILL NEED TO FILL OUT THE FAFSA:

- ✔ Student's and Parent's Social Security numbers and driver's licenses
- ✔ W-2 Forms or other records of income earned
- ✔ Student's Federal Income Tax Return if you filed/will file * * *
- ✔ Parent's Federal Income Tax Return* * *, if you are a dependent student
- ✔ Current bank statements and records of stocks, bonds, and other investments
- ✔ Business or farm records, if applicable
- ✔ Your permanent resident card (if you are not a U.S. citizen)

** * * You do NOT have to wait until you or your parents file your tax return to file a FAFSA.*

If necessary, you can always correct your FAFSA information after the tax return is filed.





START HERE
GO FURTHER
FEDERAL STUDENT AID

FAFSA Worksheet

How/Why use the FAFSA Worksheet:

* By completing the FAFSA Worksheet,
all you will have to do is plug in your answers to the
on-line FAFSA

INSTEAD

of sitting at the computer for hours
trying to figure out your answers

****MINIMIZE ERRORS!**



START HERE
GO FURTHER
FEDERAL STUDENT AID

FAFSA Worksheet

Page 1:

Instructions & Deadlines

FAFSA on the Web Worksheet

www.fafsa.gov

2015 – 2016

Federal Student Aid

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DO NOT MAIL THIS WORKSHEET.

The *FAFSA on the Web Worksheet* provides a preview of the questions that you may be asked while completing the *Free Application for Federal Student Aid (FAFSA®)* online at www.fafsa.gov.

You must complete and submit a FAFSA to apply for federal student aid and for most state and college aid. Write down notes to help you easily complete your FAFSA anytime after January 1, 2015.

See the table to the right for state deadlines. Your application must be submitted by midnight Central time. Also pay attention to the symbols that may be listed after your state deadline. Check with your high school counselor or your college's financial aid administrator about other deadlines. The Federal deadline is June 30, 2016.

- **This Worksheet is optional and should only be completed if you plan to use *FAFSA on the Web*.**
- **Sections in purple are for parent information.**
- **This Worksheet does not include all the questions from the FAFSA. The questions that are included are ordered as they appear on *FAFSA on the Web*. When you are online, you may be able to skip some questions based on your answers to earlier questions.**

Applying is easier with the IRS Data Retrieval Tool!

Beginning in early February 2015, students and parents who have completed their 2014 IRS tax return may be able to use *FAFSA on the Web* to electronically view their tax information. With just a few simple steps, the tax information can also be securely transferred into *FAFSA on the Web*.

Sign your FAFSA with a Federal Student Aid PIN!

If you do not have a PIN, you can apply for one at www.pin.ed.gov. Your PIN allows you to electronically sign when you submit your FAFSA. If you are providing parent information, one parent must also sign your FAFSA. To sign electronically, your parent should also apply for a PIN.

Free help is available!

You do not have to pay to get help or submit your FAFSA. Submit your FAFSA **free** online at www.fafsa.gov. Federal Student Aid provides **free** help online at www.fafsa.gov or you can call 1-800-4-FED-AID (1-800-433-3243). TTY users (hearing impaired) can call 1-800-730-8913.

APPLICATION DEADLINES

Federal Deadline - June 30, 2016
State Aid Deadlines - See below.

Check with your financial aid administrator for these states and territories:
AL, AS*, AZ, CO, FM*, GA, GU*, HI*, MH*, MP*, NE, NH*, NM, NV*, OH*, PR, PW*, SD*, TX, UT, VA*, VI*, WI, and WY*.

Pay attention to the symbols that may be listed after your state deadline.

AK	Alaska Performance Scholarship - June 30, 2015 Alaska Education Grant - As soon as possible after January 1, 2015. Awards made until funds are depleted.
AR	Academic Challenge - June 1, 2015 (date received) Workforce Grant - Contact the financial aid office. Higher Education Opportunity Grant - June 1, 2015 (date received)
CA	For many state financial aid programs - March 2, 2015 (date postmarked) + * For additional community college Cal Grants - September 2, 2015 (date postmarked) + * Contact the California Student Aid Commission or your financial aid administrator for more information. February 15, 2015 (date received) # *
CT	FAFSA completed by April 1, 2015
DC	For DICTAG, complete the DC OneApp and submit supporting documents by April 30, 2015.
DE	April 15, 2015 (date received)
FL	May 15, 2015 (date processed)
IA	July 1, 2015 (date received) Earlier priority deadlines may exist for certain programs. *
ID	Opportunity Grant - March 1, 2015 (date received) # *
IL	As soon as possible after January 1, 2015. Awards made until funds are depleted.
IN	March 10, 2015 (date received)
KS	April 1, 2015 (date received) # *
KY	As soon as possible after January 1, 2015. Awards made until funds are depleted.
LA	June 30, 2016 (July 1, 2015 recommended)
MA	May 1, 2015 (date received) #
MD	March 1, 2015 (date received)
ME	May 1, 2015 (date received)
MI	March 1, 2015 (date received)
MN	30 days after term starts (date received)
MO	April 1, 2015 (date received)
MS	MTAG and MESG Grants - September 15, 2015 (date received) HELP Scholarship - March 31, 2015 (date received)
MT	March 1, 2015 (date received) #
NC	As soon as possible after January 1, 2015. Awards made until funds are depleted.
ND	April 15, 2015 (date received) # Earlier priority deadlines may exist for institutional programs.
NU	2014-2015 Tuition Aid Grant recipients - June 1, 2015 (date received) All other applicants - October 1, 2015, fall & spring terms (date received) - March 1, 2016, spring term only (date received)
NY	June 30, 2016 (date received) *
OK	March 1, 2015 (date received) #
OR	OSAC Private Scholarships - March 1, 2015 Oregon Opportunity Grant - As soon as possible after January 1, 2015. Awards made until funds are depleted.
PA	All first-time applicants enrolled in a community college; business/trade/technical school; hospital school of nursing; designated Pennsylvania Open-Admission institution; or non-transferable two-year program - August 1, 2015 (date received) All other applicants - May 1, 2015 (date received)
RI	March 1, 2015 (date received) #
SC	Tuition Grants - June 30, 2015 (date received) SC Commission on Higher Education Need-based Grants - As soon as possible after January 1, 2015. Awards made until funds are depleted.
TN	State Grant - Prior-year recipients receive award if eligible and apply by March 1, 2015. All other awards made to neediest applicants until funds are depleted. State Lottery - fall term, September 1, 2015 (date received)

STATE AID DEADLINES



FAFSA Worksheet

page 2:

- Page 2:

SECTION 1 = STUDENT INFORMATION

*Name

*Social Security Number

*Student Citizenship Status

*Student's Marital Status

*Selective Service Registration

*Student Aid Eligibility Drug Convictions

* Highest school parents completed

SECTION 2 = STUDENT DEPENDENCY STATUS

*If you check ANY of the boxes, you will NOT have to provide parental information, SKIP to page FOUR

*If you check NONE of the boxes, you must provide parental information



SECTION 1 - STUDENT INFORMATION

After you are online, you can add up to ten colleges on your FAFSA. The colleges will receive the information from your processed FAFSA.

Student's Last Name **First Name** **Social Security Number**

Student Citizenship Status (check one of the following)

- U.S. citizen (U.S. national) Neither citizen nor eligible noncitizen
- Eligible noncitizen (Enter your Alien Registration Number in the box to the right.)

Your Alien Registration Number

A									
---	--	--	--	--	--	--	--	--	--

Generally, you are an eligible noncitizen if you are:

- A permanent U.S. resident with a Permanent Resident Card (I-551);
- A conditional permanent resident with a Conditional Green Card (I-551C);
- The holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms paroled for a minimum of one year and status has not expired), T-Visa holder (T-1, T-2, T-3, etc.) or "Cuban-Haitian Entrant;" or
- The holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of "Victim of human trafficking."

Student Marital Status (check one of the following)

- Single Married or remarried Separated Divorced or widowed

You will be asked to provide information about your spouse if you are married or remarried.

Selective Service Registration

If you are male and 25 or younger, you can use the FAFSA to register with Selective Service.

What is the highest school parent 1 completed?

- Middle school/Jr. high College or beyond
- High school Other/unknown

What is the highest school parent 2 completed?

- Middle school/Jr. high College or beyond
- High school Other/unknown



SECTION 2 - STUDENT DEPENDENCY STATUS

If you can check ANY of the following boxes, you will not have to provide parental information. Skip to page 4. If you check NONE of the following boxes, you will be asked to provide parental information. Go to the next page.

<input type="checkbox"/> I was born before January 1, 1992	<input type="checkbox"/> I am married	<input type="checkbox"/> I will be working on a master's or doctorate program (e.g., MA, MBA, MD, JD, PhD, EdD, graduate certificate)
<input type="checkbox"/> I am serving on active duty in the U.S. Armed Forces	<input type="checkbox"/> I am a veteran of the U.S. Armed Forces	<input type="checkbox"/> I now have or will have children for whom I will provide more than half of their support between July 1, 2015 and June 30, 2016
<input type="checkbox"/> Since I turned age 13, both of my parents were deceased	<input type="checkbox"/> I was in foster care since turning age 13	<input type="checkbox"/> I have dependents (other than children or my spouse) who live with me and I provide more than half of their support
<input type="checkbox"/> I was a dependent or ward of the court since turning age 13	<input type="checkbox"/> I am currently or I was an emancipated minor	<input type="checkbox"/> I am currently or I was in legal guardianship <input type="checkbox"/> I am homeless or I am at risk of being homeless



FAFSA Worksheet

Page 3:

SECTION 3 - PARENT INFORMATION

*Who is considered a parent? **“Parent”** refers to a biological or adoptive one. Grandparents, foster parents, legal guardians, older siblings, and uncles or aunts are not considered parents on this form unless they have legally adopted you.

*Providing your father’s information? You will need:

**Providing your mother’s information? You will need:*

*Did your parents file or will they file a 2014 income tax return?

**What was your parents’ adjusted gross income for 2014?*

*How much did your father/step-father earn from working in 2014? / How much did your mother/step-mother earn from working in 2014?

**In 2013 or 2014, did anyone in your parents’ household receive:*

*Did your parents have any of the following items in 2014?

**Additional Information*

**Untaxed Information*

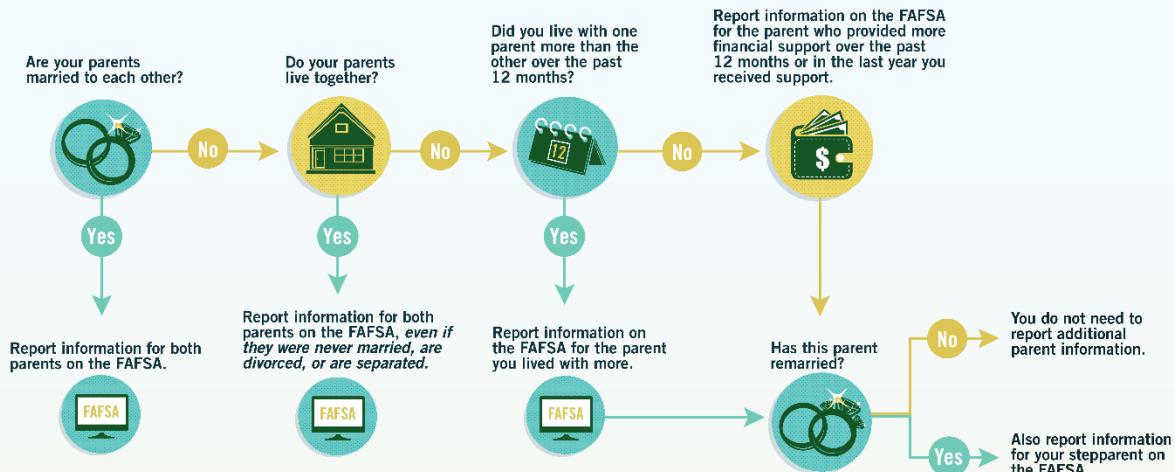
Your parents may be asked to provide more information about their assets.

Your parents may need to report the net worth of their current business and/or investment farms.

WHO'S MY PARENT WHEN I FILL OUT MY FAFSA®?

Dependent students are required to report parent information on the *Free Application for Federal Student Aid (FAFSA)*.¹ For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).



The following people are not your parents unless they have legally adopted you:



Widowed Stepparent



Grandparents



Foster Parents



Legal Guardians



Older Brothers or Sisters



Aunts or Uncles

If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/afsa/filling-out/parent-info or call 800-4-FED-AID (800-433-3243).

¹ If you're not sure whether you are a dependent student, go to StudentAid.gov/afsa/filling-out/dependency

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An OFFICE of the U.S. DEPARTMENT of EDUCATION

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**Beginning:
February 2, 2015**

**Parental Assets –
Do NOT elect to
skip this section,
If parents do not
have the assets
listed in the FAFSA,
then:
ENTER ALL '0's –
this will help CSAC
more quickly
determine CalGrant
eligibility!**

SECTION 3 - PARENT INFORMATION

Who is considered a parent? "Parent" refers to a biological or adoptive parent or a person determined by the state to be a parent (for example, if the parent is listed on the birth certificate). Grandparents, foster parents, legal guardians, older siblings, and uncles or aunts are **not** considered parents on this form unless they have legally adopted you. If your legal parents are living and married to each other, answer the questions about both of them. If your legal parents are not married and **live together**, answer the questions about both of them. In case of divorce or separation, give information about the parent you lived with most in the last 12 months. If you did not live with one parent more than the other, give information about the parent who provided you the most financial support during the last 12 months or during the most recent year you received support. If your divorced or widowed parent has remarried, also provide information about your stepparent.

Providing parent 1 information? You will need:

- Parent 1 (father/mother/stepparent) Social Security Number
- Parent 1 (father/mother/stepparent) name
- Parent 1 (father/mother/stepparent) date of birth
 - Check here if parent 1 is a dislocated worker

Providing parent 2 information? You will need:

- Parent 2 (father/mother/stepparent) Social Security Number
- Parent 2 (father/mother/stepparent) name
- Parent 2 (father/mother/stepparent) date of birth
 - Check here if parent 2 is a dislocated worker

Did you know?

If your parents file a tax return with the IRS, they may be eligible to use the IRS Data Retrieval Tool, which is the easiest way to provide accurate tax information. With just a few simple steps, they may be able to view their tax return information and securely transfer it into FAFSA on the Web.

Did your parents file or will they file a 2014 income tax return?

- My parents have already completed a tax return
- My parents will file, but have not yet completed a tax return
- My parents are not going to file an income tax return

What was your parents' adjusted gross income for 2014?

Skip this question if your parents did not file taxes. Adjusted gross income is on IRS Form 1040—Line 37; 1040A—line 21; or 1040EZ—line 4. \$

The following questions 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 the IRS Form 1040—Line 7 + 12 + 18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1.

How much did parent 1 (father/mother/stepparent) earn from working in 2014? \$

How much did parent 2 (father/mother/stepparent) earn from working in 2014? \$

In 2013 or 2014, did anyone in your parents' household receive: (Check all that apply.)

- Supplemental Security Income (SSI)
- Supplemental Nutrition Assistance Program (SNAP)
- Free or Reduced Price School Lunch
- Temporary Assistance for Needy Families (TANF)
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

Note: TANF may have a different name in your parents' state. Call 1-800-4-FED-AID to find out the name of the state's program.

Did your parents have any of the following items in 2014?

Check all that apply. Once online, you may be asked to report amounts paid or received by your parents.

Additional Financial Information

- American Opportunity Tax Credit or Lifetime Learning Tax Credit
- Child support paid
- Taxable earnings from work-study, assistantships or fellowships
- Taxable grant and scholarship aid reported to the IRS
- Combat pay or special combat pay
- Cooperative education program earnings

Untaxed Income

- Payments to tax-deferred pension and retirement savings plans
- Child support received
- IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
- Tax exempt interest income
- Untaxed portions of IRA distributions
- Untaxed portions of pension distributions
- Housing, food and other living allowances paid to members of the military, clergy and others
- Veterans noneducation benefits
- Other untaxed income not reported, such as workers' compensation or disability

**Your parents may be asked to provide more information about their assets.
Your parents may need to report the net worth of their current businesses and/or investment farms.**

FAFSA Worksheet

Page 4:

SECTION 4 = STUDENT INFORMATION

**Did you file or will you file a 2014 income tax return?*

You will need your tax returns and/or W-2 forms to complete the FAFSA

**What was your (and spouse's) adjusted gross income for 2014?*

**How much did you earn from working in 2014?*

**How much did your spouse earn from working in 2014?*

**In 2011 or 2012, did anyone in your household receive:*

**Did you or your spouse have any of the following items in 2014?*

**Additional Financial Information*

**Untaxed Information*

You may be asked to provide more information about your (and your spouse's) assets. You may need to report the net worth of current business and/or investment farms.

DO NOT MAIL THIS WORKSHEET.

GO TO: www.fafsa.ed.gov to complete and submit your application.



**START HERE
GO FURTHER
FEDERAL STUDENT AID**



SECTION 4 - STUDENT INFORMATION

Did you know?

If you file a tax return with the IRS, you may be eligible to use the IRS Data Retrieval Tool, which is the easiest way to provide accurate tax information. With just a few simple steps, you may be able to view your tax return information and securely transfer it into FAFSA on the Web.

Did you file or will you file a 2014 income tax return?

- I have already completed my tax return
- I will file, but I have not completed my tax return
- I'm not going to file an income tax return

What was your (and spouse's) adjusted gross income for 2014?

Skip this question if you or your spouse did not file taxes. Adjusted gross income is on IRS Form 1040—Line 37; 1040A—line 21; or 1040EZ—line 4.

The following questions 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 the IRS Form 1040—Line 7 + 12 + 18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1.

How much did you earn from working in 2014?

- Check here if you are a dislocated worker

How much did your spouse earn from working in 2014?

- Check here if your spouse is a dislocated worker

In 2013 or 2014, did anyone in your household receive: (Check all that apply.)

- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF)
- Supplemental Nutrition Assistance Program (SNAP)
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- Free or Reduced Price School Lunch

Note: TANF may have a different name in your state. Call 1-800-4-FED-AID to find out the name of the state's program.

Did you or your spouse have any of the following items in 2014?

Check all that apply. Once online, you may be asked to report amounts paid or received.

Additional Financial Information

- American Opportunity Tax Credit or Lifetime Learning Tax Credit
- Child support paid
- Taxable earnings from work-study, assistantships or fellowships
- Taxable grant and scholarship aid reported to the IRS
- Combat pay or special combat pay
- Cooperative education program earnings

Untaxed Income

- Payments to tax-deferred pension and retirement savings plans
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- Untaxed portions of pension distributions
- Housing, food and other living allowances paid to members of the military, clergy and others
- Veterans noneducation benefits
- Other untaxed income not reported, such as workers' compensation or disability
- Money received or paid on your behalf

You may be asked to provide more information about your (and your spouse's) assets. You may need to report the net worth of current businesses and/or investment farms.

CONTACT

FAFSA or the Financial Aid Office

if you have questions like the following:

- Questions regarding who is considered a parent
- Questions regarding residency
- Questions regarding social security numbers
- Questions regarding 'GI Bill' benefits for education

FAFSA -

Submitting the FAFSA:

Attend our EHS **FAFSA Work Night** on **February 4th**
With Financial Aid Advisors from CSU San Marcos

5-8pm in the EHS Learning Center:

If possible arrive between

5-6:30pm – Last Names A-Ln

6:30-8pm – Last Names Lo-Z



If you would like to fill out the FAFSA STEP-BY-STEP
with REAL people available
to answers questions for you -

BRING

ALL OF YOUR NECESSARY DOCUMENTS –
including your **FAFSA WORKSHEET!**



FAFSA, continued...



AND THEN WHAT?

- The FAFSA will produce an **Expected Family Contribution** (EFC) number immediately.
- However, no later than *2 weeks after submitting* your FAFSA you will receive a **Student Aid Report** (SAR), a list of all of your FAFSA answers, at the email address you provide when you register for your PIN.
- Upon accessing your SAR on-line, you should **REVIEW** all of the information and *submit any changes/updates necessary*.
- **LOOK** for your FINANCIAL AID PACKAGE from the colleges/institutions to which you have been admitted.

Appeals Process

Upon receiving a financial aid package from the school you plan to attend:

- Review the package –

- Do you have the grants for which you think you qualify?
- Do you have the loans you want?
- Do you have the work study you want?

- If NOT, then:

- Write a letter to that school's Financial Aid Office explaining why you believe you deserve X, Y, or Z
- Call to follow-up on the receipt and processing of your 'appeal letter'



References



- **California Student Aid Commission:**
<http://www.csac.ca.gov>
- **CSU Mentor:** <http://www.csumentor.com/finaid>
 - this is an excellent and user-friendly source of accurate financial aid information for California students entering any institution of post-secondary education (Community College, UC, CSU, Technical/Vocational Schools, Private College)
- **Federal Student Aid Information Center (US Dept. of Education):** <http://studentaid.ed.gov>
 - this is not as user friendly as the CSU Mentor site