

FAFSA – U.S. Citizenship and Residency

COS
CALIFORNIA OFFICE OF STUDENT SERVICES

What does completing a FAFSA do for me?

Fafsa.gov

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What does completing a Dream Act Application do for me?

Completed By non-citizens and non-residents who:

- Graduated or will graduate from a CA high school
- Has or will have attended a CA high school for at least 3 years or equivalency
- Has attended total of 3 years at CA elementary, secondary, or high school and earned credits in CA from a CA HS equivalent to 3 years

Caldreamact.org

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Pell Grant

- ▶ Up to \$6,345
- ▶ Automatically considered when submitting FAFSA
- ▶ Based off income, family size, number of dependents in college, and age of oldest parent



Work Study

- ▶ Earn a paycheck
- ▶ Gain work experience
- ▶ Jobs on or off campus
- ▶ Say "Yes" to Work Study on the FAFSA!



Stafford Loans

Subsidized Loans

- ▶ For students with demonstrated financial need, **no interest is charged** while in school at least half time. Up to \$3,500 in first year of college, and up to \$4,500 annually in senior year
- ▶ 2.75% current fixed APR



Unsubsidized Loans

- ▶ Not based on financial need: **interest is charged** during all periods, from \$2,000 in first year of college, up to \$7,500 a year in senior year.
- ▶ 2.75% current fixed APR



Plus Loan

- ▶ Unsubsidized loans for parents of dependent students and for graduate/professional students. **Interest is charged** during all periods
- ▶ 5.30% fixed APR



Cal Grants: Apply by March 2nd

Cal Grant A	Cal Grant B	Cal Grant C
<ul style="list-style-type: none"> • Can be used at CSU, UC and some private schools for tuition and fees • \$5,742 at a CSU • \$12,570 at a UC • Up to \$9,084 at private non-profit • Minimum 3.0 GPA • Held for two years while at community college. Contact CSAC for 3rd year hold. 	<ul style="list-style-type: none"> • CSU, UC, Community College, and some private • Living Allowance and Books • \$1,656 • Will pay tuition and fees at Cal Grant eligible 4-year college beginning in second year • Minimum 2.0 GPA 	<ul style="list-style-type: none"> • Pays for tuition and fees for vocational programs up to \$2,462 at some vocational schools • \$1,094 for books at community college



You can't use a Cal Grant at all CA schools. Find a list of eligible schools at: <http://www.csac.ca.gov/>



Blue & Gold Opportunity Plan

- ▶ Covers tuition and fees for families with income less than \$80,000 at a University of California campus
- ▶ Available for freshmen and transfer students



*Middle Class Scholarship

- ▶ CSU and UC campuses only
- ▶ For families who earn up to \$184,000

Max Awards

UC = \$5,028
CSU = \$2,296



Dream Loan for Undocumented Students

- ▶ CSU's and UC's only
- ▶ APR = 2.75%
- ▶ Max = \$4,000/year or \$20,000 lifetime
- ▶ 10 year repayment and six month grace period



California College Promise Grant



- ▶ Waiver of \$46 Enrollment Fees at California Community College
- ▶ Full Time Student 15 unit semester X \$46 = \$690 (\$1,380 annual)
- ▶ Submit FAFSA, Dream ACT, or Paper Application available
- ▶ COS awards 10,000 Promise Grants each year.



California College Promise

- ▶ **California College Promise (AB-19)**
 - ▶ "Free Two Years Community College"
 - ▶ Intent is to help students who do not qualify for financial aid
 - ▶ Each college can design own program
 - ▶ Check with college before enrolling
 - ▶ COS created Sequoias Promise Program
 - ▶ Reimburse first 4 semesters of full-time enrollment (12 units)
- ▶ **MUST COMPLETE A FAFSA or DREAM ACT TO QUALIFY!**



Semester Unit Requirement

- ▶ Full time (12 or more units) = 100% of Award
- ▶ ¾ Time (9 to 11.5 units) = 75% of Award
- ▶ ½ Time (6 to 8.5 units) = 50% of Award
- ▶ < ½ Time (5 to 5.5 units) = Pell Grant eligibility will vary from \$0-\$507 depending on student's Expected Family Contribution (EFC)



Keep your FINANCIAL AID!

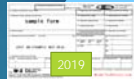
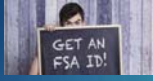
- ▶ SAP- Satisfactory Academic Progress
- ▶ SAP is Cumulative- your past stays with you
- ▶ GPA- must maintain 2.0 grade point average
- ▶ PACE- must complete 67% of attempted units



- ▶ **Dual and Concurrent Students:**
Your GPA and PACE stay with you!



What information do I need?



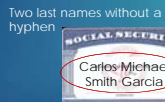
College List

1. COS
2. Fresno State
3. Fresno Pacific
4. Sacramento State
5. UC Davis

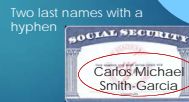


FSA ID: Student and Parent Requirements

- ▶ <https://fsaid.ed.gov>
- ▶ Social Security Number
- ▶ **Name exactly as it appears on SS card**
- ▶ Email Address other than school's email address (gmail, yahoo, Hotmail, etc)
- ▶ Parent and Student can't share the same email address



Garcia is last name for application



Smith-Garcia is last name for application



What happens after I apply?

- ▶ Confirmation shows EFC (Expected Family Contribution)
 - ▶ Lower number = Higher Financial Aid Eligibility
- ▶ Check Your Email and Mail
 - ▶ Some students get selected for verification
 - ▶ Turn in documents ASAP (Before August)
 - ▶ Refund instructions



Summer School

Do a 2020-21 FAFSA or California College Promise Application for financial aid during summer.







Scholarships



Go to: cos.edu/scholarships
What do you need?
 1. Three solid references
 2. Personal statement (900 words max)
 3. Fill out questions

One application, hundreds of scholarships opportunities!



Questions?



College of the Sequoias
Financial Aid

www.cos.edu
 (559) 730-3747
financialaid@cos.edu