

Class of 2018 GLT

CMIH:

**Paying for College: Where Can I
Get Money From?**

Overview

- We will explore the following about getting money:
 - Who
 - What
 - When
 - Where
 - How

COST OF ATTENDANCE

TUTION & FEES

ROOM & BOARD (HOUSING AND MEALS)

BOOKS & SUPPLIES

TRANSPORTATION

+PERSONAL EXPENSES

= COST OF ATTENDANCE

SDSU

Cost of Attendance

	Living with parents	Living in university housing	Living off campus
Basic tuition and fees*	\$7,084	\$7,084	\$7,084
Books, supplies	\$1,818	\$1,818	\$1,818
Food, housing	\$4,231	\$14,812	\$12,050
Transportation	\$1,511	\$1,464	\$1,880
Miscellaneous, personal	\$1,416	\$1,416	\$1,416
Total academic year	\$16,060	\$26,594	\$24,248

UCSD

Cost of Attendance

Estimated Cost of Attendance	Living with Parents	On Campus	Off Campus
Tuition and Fees^a			
CA Resident Tuition/Fees:	\$13,672	\$13,672	\$13,672
UC Systemwide Tuition/Fees \$12,294 UCSD Campus Fees \$1,378			
Housing and Meals	\$4,861	\$12,545	\$10,131
Books and Supplies	\$1,521	\$1,521	\$1,521
Transportation	\$1,686	\$814	\$1,632
Personal Expenses	\$2,050	\$1,598	\$1,949
Estimated CA Resident Cost Totals^b	\$23,790	\$30,150	\$28,905

STUDENT!

WHO?

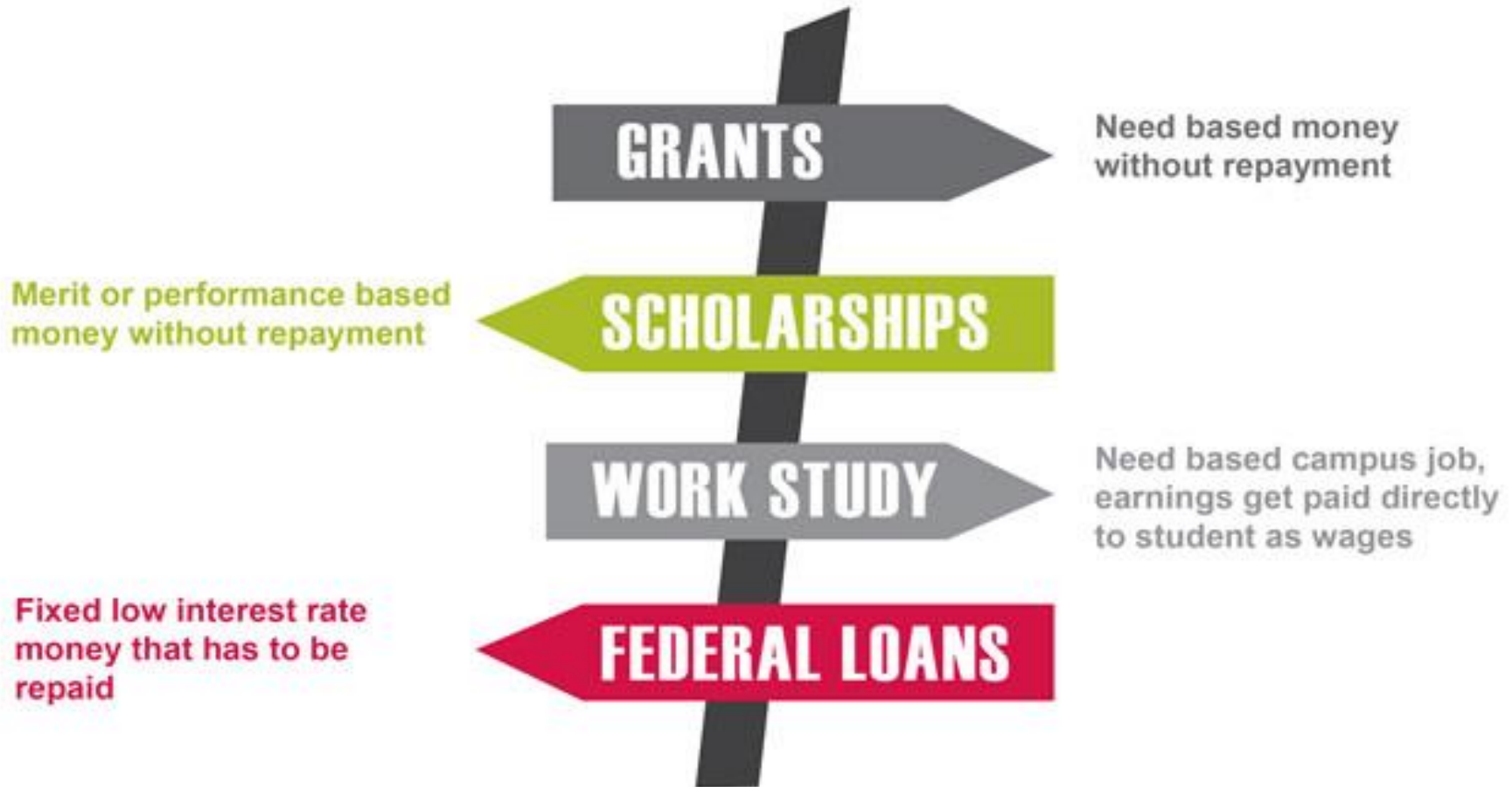
WHO?

- People will help you along the way, but ultimately it will be YOU (the student) who will need to APPLY
- YOU
 - Not your teacher
 - Not your counselor
 - Not your parent/guardian
 - Not your friend/sibling or any other person

\$\$\$MONEY\$\$\$

WHAT?

WHAT?- Different forms of getting money



WHAT?

Gift Aid vs Help Aid

Gift Aid	Self Help Aid
Merit Aid	Federal Student Loans
Need Based Grants	Federal Parent Loans
Institutional Scholarships	Work Study
Federal Grants	Repayable Aid
State Grants	
Outside Scholarships	

YOU CAN START RIGHT NOW!

WHEN?

WHEN?

11TH GRADE

AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL
SCHOLARSHIPS								2016 TAXES	SCHOLARSIPS		

12TH GRADE

AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
SCHOLARSHIPS	FAFSA/CA DREAM ACT					SCHOLARSHIPS				LOANS		

YEAR 1 OF COLLEGE AND BEYOND

AUG 2018 – AUG 2019

START PROCESS AGAIN

MANY OPPORTUNITIES

WHERE?

FINANCIAL AID APPLICATIONS

- FEDERAL AID (FAFSA)
- STATE AID (CAL GRANT)
- UNIVERSITY GRANTS
- BOARD OF GOVERNORS FEE WAIVER
(COMMUNITY COLLEGE ONLY)

FEDERAL AID

■ FAFSA APPLICATION ONLY

■ Pell Grant (Need Based)

- Can get up to \$5,000 if eligible
- Expected Family Contribution (EFC) must be ZERO
 - Information on tax forms will determine EFC

■ Work study

- Do this in place of Loans
- Allowed to work on campus 2
- Paid once a month
- The amount you earn can't exceed your total Work-Study Award

■ Loans

- Subsidized (Better)- No interest charged while going to school
- Unsubsidized- Interest begins accruing while going to school
- Fixed interest rate on both Subsidized and Unsubsidized loans (currently 3.76%)

STATE AID- Cal Grants

	Cal Grant A	Cal Grant B	Cal Grant C
GPA	3.00	2.00	N/A
Financial Need	Cost of Attendance - Expected Family Contribution = Unmet Need		
Income & Asset Ceiling	<i>Income:</i> Maximum amount depends on family size <i>Assets::</i> The maximum amount a family can have in assets that not exempt		
Program Enrollment	<ul style="list-style-type: none"> • Associates • Bachelors 	<ul style="list-style-type: none"> • Associates • Bachelors • Certificate 	<ul style="list-style-type: none"> • Vocational courses only • Associates • Certificate

... STATE AID continued

- Chafee Grant
 - Current or former foster youth
- Middle Class Scholarship
 - Family income of less or equal to \$150,000
 - The award is based on a sliding scale according to family income
 - Limited to no more than 40% of your institution's system-wide tuition

University Grants

- State University Grant at CSU's
 - Designated to pay a portion of your basic tuition and fees
 - Amount cannot exceed the cost of basic tuition and fees
- EOP Grant
 - Limited amount of funding
 - Not every EOP student will be eligible

Board of Governors Fee Waiver (BoG Fee Waiver)

- Available specifically for students at California community colleges
- Will waive your per-unit enrollment fee (currently \$46) at any community college throughout the state.
- Will NOT cover books and supplies (Cal Grant may help with these expenses)

APPLY! APPLY! APPLY!

- Do NOT Auto-disqualify your self
- \$2.9 Billion went unused in 2013-14 school year
 - Nearly \$400 million just in California
- You MUST apply every year



Scholarships

SCHOLARSHIP SEARCH ENGINES

- NAVIANCE- SALLY MAE (National College Search)
- FASTWEB.COM
- SCHOLARSHIPS.COM
- Scholarships To-Do List
 - Create Account
 - Research Requirements
 - Do NOT wait until senior year to begin researching scholarships

SCHOLLY- APP ON PHONE



MENU



The Easy Way To Find Scholarships

Scholly is an easy way to find scholarships for high school seniors, current undergraduates, and graduate students.

Download on the
App Store

GET IT ON
Google play

MOSTLY ONLINE

HOW?

HOW?

- Do Not be afraid to ask for help
- Make sure to give your self enough time to research, prepare and apply for grants, scholarships or loans
- Give the people helping you, i.e. teacher, counselor or parent/guardian enough time to help you
- DO NOT WAIT UNTIL THE LAST MINUTE
 - Don't leave everything for Senior year

College Making it Happen Workshops- CMIH

Month	Workshop
September	"Getting in to SD Universities"
October	"Paying for College"
November	"Getting in to 100% Free Colleges"
February	"Advantages of attending an Out-of –State University"
April	"Budgeting for College: Saving and Spending Your Money"
May	"Developing an Effective Personal Statement/Personal Insight Responses"

Q & A

Let's get this money!

Thank You