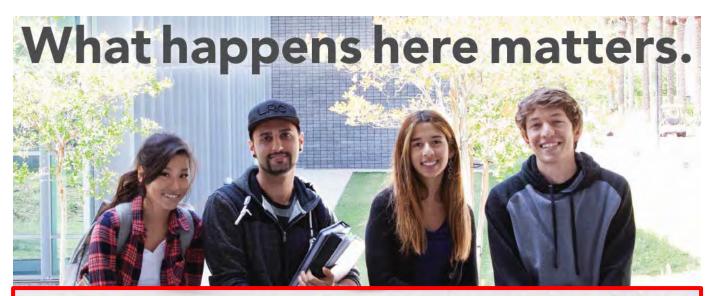


# Financial Aid 101

Presented by Victor Castro
Santiago Canyon College
High School & Community Outreach
castro\_victor@sccollege.edu
outreach@sccollege.edu
714.628.4808







## Santiago Canyon College was rated #13

by College Choice in their national rankings of the 50 Best Community Colleges for 2017.

SCC was the only community college in Orange County to be rated in the top 50 in the U.S.

For more information contact SCC Outreach at 714-628-4808. Join us and register today!



# Santiago Canyon College

8045 East Chapman Avenue • Orange, CA • 714-628-4900 • sccollege.edu



## **EARLY WELCOME**



## PRIORITY REGISTRATION

for both Fall & Spring semesters (one full year) only for graduating high school seniors!

- ONLINE APPLICATION
  October 1st, 2018
  - PLACEMENT-Multiple Measures February - May, 2019

**PAYMENT DEFERRED** 

- Counseling Orientation online-April-June 2019

  PRIORITY REGISTRATION
- April-June, 2019
  (1 year of priority Reg.)
- June/July 2019

  SUMMER ADVANTAGE
  ACADEMY

- Complete Fall 2018 online application:
- www.sccollege.edu
  No Placement Test–SCC will use HS
  transcripts & SBAC scores (11th grade
- Assessment) to determine English & Math placement for all HS seniors
  Understand the Early Welcome Priority
- Process for fall 2019 & spring 2020

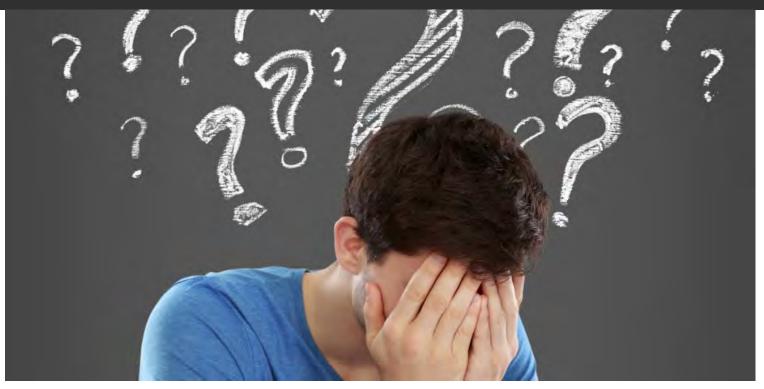
  Register for classes at SCC complete steps 13, to receive priority registration for fall & spring before you graduate from HS & before SCC students can register!
- Students can register!

  You may be eligible for the CA Promise fee waiver or a fee waiver from FAFSA/CA

  Dream Act (financial aid) to pay tuition

  Your ticket for a second year of priority
- Your ticket for a second year of priority registration!!! 2 full years of priority!!!

## 12 Common FAFSA® Mistakes



The 2019–20 FAFSA® is available October 1<sup>st</sup>, 2018-March 2<sup>nd</sup>, 2019! If you plan to attend college between July 1, 2019, and June 30, 2020, you should fill out your FAFSA form as soon as it becomes available!

Start the FAFSA

#### 1. Not Completing the FAFSA Form

I hear all kinds of reasons: "The FAFSA form is too hard." "It takes too long to complete." "I'll never qualify anyway, so why does it matter?" It does matter. For one, contrary to popular belief, there is no income "cut-off" when it comes to federal student aid. Also, the FAFSA form is not just the application for federal grants such as the Federal Pell Grant, it's also the application for Federal Work-Study funds, federal student loans, and even scholarships and grants offered by your state, school, or private organization. If you don't complete the FAFSA form, you could lose out on thousands of dollars to help you pay for college. It takes little time to complete, and there are "Help and Hints" provided throughout the application.

#### 2. Not Using the Correct Website

The official FAFSA website is **fafsa.gov.** That's **".gov"!** You never have to pay to complete the FAFSA form. If you're asked to provide credit card information, you're not on the official government website.

#### 3. Not Filling Out the FAFSA Form as Soon as It's Available

If you want to get the most financial aid possible, fill out the FAFSA form ASAP. Some financial aid is awarded on a first-come, first-served basis, and **some states and colleges run out of money early**. Even if it seems like your school's deadline is far off in the future, get your FAFSA form done ASAP. The 2019–20 FAFSA form requires **2017 tax information**, which you should already have—so there's no excuse to wait! Which brings me to...

#### 4. Not Filing the FAFSA Form by the Deadline

As I said, you should fill out the FAFSA form as soon as possible, but you should DEFINITELY fill it out before your earliest <u>FAFSA deadline</u>. Each state and school sets its own deadline, and some deadlines are very early. To be sure you are being considered for the maximum amount of financial aid, fill out your FAFSA form—and any other financial aid applications required by your state or school—before the earliest deadline.

**Check FAFSA Deadlines** 

#### 5. Not Getting an FSA ID Before Filling Out the FAFSA Form

It's important to get an FSA ID before filling out the FAFSA form. Why? Well, because when you register for an FSA ID, you may need to wait up to three days before you can use it to sign your FAFSA form electronically. An FSA ID is a username and password that you use to log in to certain U.S. Department of Education websites, including fafsa.gov. You AND your parent (if you're considered a dependent student) will each need your own, separate FSA IDs if you both want to sign your FAFSA form online. DO NOT share your FSA IDs with each other! Doing so could cause problems or delays with your financial aid. Don't wait! Create an FSA ID now: Studentaid.gov/fsaid.

**Check FAFSA Deadlines** 

6. Not Using Your FSA ID to Start the FAFSA Form

When you go to fafsa.gov, you will be given two options to log in:

- 1) Enter your (the student's) FSA ID
- 2) Enter the student's information

If you're the student, you should choose the first option Why? When you do, some of your personal information (name, Social Security number, date of birth, etc.) will be automatically loaded into your application. This will prevent you from running into a common error that occurs when your verified FSA ID information doesn't match the information on your FAFSA form. Also, you won't have to enter your FSA ID again to transfer your information from the IRS or to sign your FAFSA form

electronically.

IMPORTANT: We recommend that you, the student, start the FAFSA so you can choose the option "Enter your (the student's) FSA ID." However, if you are a parent who is starting a FAFSA on your child's behalf, you should use the option "Enter the student's information" because you should not know your child's FSA ID..



#### 7. Not Using the IRS Data

#### Retrieval Tool (IRS DRT)

Note: The IRS DRT returned with the 2019-2020 FAFSA form on Oct. 1 2018, with additional security and privacy protections added.

For many applicants, the most difficult part about filling out the FAFSA form is entering the financial information. But thanks to a partnership with the IRS, students and parents who are eligible can automatically transfer their necessary 2017 tax information into the 2019–20 FAFSA form using the IRS DRT. It's the fastest, most accurate way to enter your tax return information into the FAFSA form, so if you're given the option to "LINK TO IRS" button, take advantage of it!

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2017		$\neg$
2017		
	2017	



#### Parent 2017 Federal Income Tax Information

The information below is your tax information th\_2017 elp you answer some of the questions on the FAFSA.

	My Tax Information	FAFSA Question Numbers 😨
Tax Year	_2017	
Name(s)	Gdit Data	
Social Security Number	*** - ** - 2656	
Filing Status	Married-Filed Joint Return	Question 82 on the FAFSA
Type of Tax Return Filed	1040	Question 81 on the FAFSA
Adjusted Gross Income	\$33,400	Question 85 on the FAFSA
Income Earned From Work 🔞	<b>\$</b> 35,430	Your filing status indicates you may need to split this amount and enter it in two places on the FAFSA. Parent 1: Question 88 on the FAFSA and/or Parent 2: Question 89 on the FAFSA
Income Tax	\$8,900	Question 86 on the FAFSA
IRS Exemptions	1	Question 87 on the FAFSA
Education Credits	\$5,900	Question 93a on the FAFSA
IRA Deductions and Payments	\$4,400	Question 94b on the FAFSA
Tax-Exempt Interest Income	\$4,650	Question 94d on the FAFSA
Untaxed IRA Distributions 😯	\$7,900	Question 94e on the FAFSA
Untaxed Pensions 😨	\$6,900	Question 94f on the FAFSA

Print this page for your records before choosing an option below.

Transfer My Tax Information into the FAFSA 

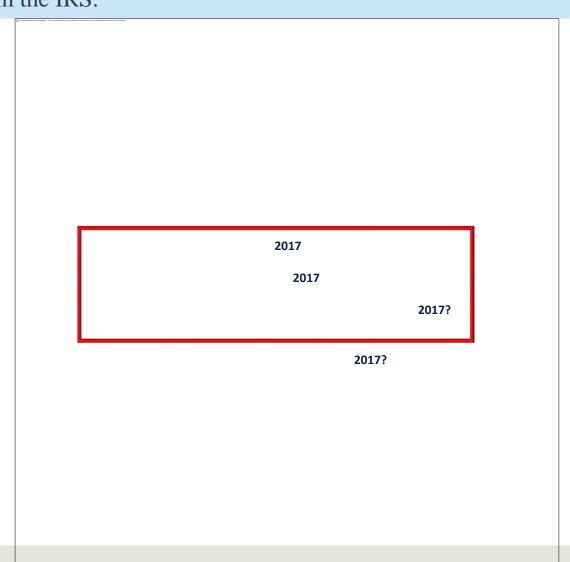
The tax information provided above will populate the answers to the appropriate FAFSA questions. After the FAFSA is populated your IRS session will end and you will return to your FAFSA. Check this box if you are choosing to transfer your information.

Do Not Transfer My Tax Information and Return to the FAFSA 🔞

By clicking the "Do Not Transfer" button, you are choosing not to transfer your tax information electronically. Your IRS session will end and you will return to your FAFSA. You may still use this tax information to input the data into your FAFSA.

Do Not Transfer

Beginning with the 2019–20 FAFSA form, the information transferred from the IRS to your FAFSA form will no longer be displayed online. When your information is successfully transferred, you won't see your tax information. Instead, the data fields will display the message "Transferred from the IRS."





#### 8. Not Reading Definitions Carefully

When it comes to completing the FAFSA form, you'll want to read each definition and each question carefully; sometimes the FAFSA form is looking for very specific information that may not be obvious.

Here are some items that have very specific (but not necessarily intuitive) definitions according to the FAFSA:

Legal guardianship—To determine your dependency status, the FAFSA form asks, "Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?" Many students incorrectly answer "yes" here. For this question, the definition of legal guardianship does not include your parents—even if they were appointed by a court to be your guardians. Also, you're not your own legal guardian.

**Parent**—The FAFSA form has <u>very specific guidelines</u> about which parent's information needs to be reported. Spoiler alert: It has nothing to do with who claims you on their taxes



On the FAFSA form you may be asked, "As of today, what is the marital status of your parents?" If your biological parents are divorced, but the parent with whom you lived more over the last 12 months is remarried, answer "remarried" and enter information about that parent and his or her spouse. If your biological parents are divorced and only the parent with whom you lived less is remarried, or if neither of your parents are remarried, answer "divorced."



- Number of family members (household size)—The FAFSA form has a specific definition of how your household size or your parents' household size should be determined. Read the instructions carefully. Many students incorrectly report this number, especially when the student doesn't physically live with the parent.
- Number of family members in college—Enter the number of people in your (or your parents') household who will attend college at the same time as you. Don't forget to include yourself, but don't include your parents in this number, even if they're in college. This number should never be greater than your number of family members.
- Net worth of investments—We have outlined some specific items that should and shouldn't be included as investments on the FAFSA form. For example, a college savings plan such as a 529 account is considered an investment\*, while the value of the home in which you live and the value of your retirement accounts are not. We highly recommend that you read this to make sure you are reporting this information correctly.
- Taxable college grants and scholarships—For this question, you report only college grant and scholarship amounts that were reported to the IRS as income. That means you should not use the amount listed on your 1098-T; you should report the amount listed on your tax return. Do not use the number in the adjusted gross income (AGI) field. Here are the tax line numbers you should reference when asked this question. If you didn't file taxes, you should enter zero.

<sup>\*</sup> If you're a dependent student, the value of any college savings accounts should be reported as a parent asset, not a student asset.

#### 9. Inputting Incorrect Information

Here are some examples of common errors we see when people complete the FAFSA form:

Confusing particles and remation with student information— I know there are many parents out there will out the FAFSA form for their children, but remember, it is the student's application. When the FAFSA form says "you" or "your," it's referring to the student, so make sure to enter your (the student's) information. If the form is asking for your parent's information, it will specify that in the question.

Entering information that doesn't match your FSA ID information— After you create an FSA ID, your information (name, Social Security number, date of birth) is sent to the Social Security Administration to be verified. If you then enter a different name, Social Security number, and/or date of birth on the FAFSA form, you'll receive an error message. This is often the result of a typo or mixing up student information and parent information. To avoid delays in completing and processing your application, triple-check that you have entered your information correctly. If your encounter this error, here's how you can resolve the error.

encounter this error, here's how you can resolve the error.

Amount of your income tax: Here, the FAFSA form is asking for your assessed income tax liability, not the amount of income tax withheld and not your AGI. I know this can be complicated. To avoid this common error, either transfer your tax information to the FAFSA form using the IRS DRT, or click here to find out which tax line number your should refer to when answering this question. (Note: It depends on which IRS form you filed.) Example: 1040 line 37, 1040A line 21...

IRS Form	AGI is on line
1040	37
1040A	21
1040EZ	4

#### 10. Not Reporting Required Information

Parent information—Even if you fully support yourself, pay your own bills, and file your own taxes, you may still be considered a dependent student for federal student aid purposes. If so, you must provide parents information on your FAFSA form. Dependency guidelines for the FAFSA form are determined by Congress and are different from those of the IRS. Find out whether you need to provide parent information by answering these questions. If you're considered a dependent student and don't provide parent information, your FAFSA form may not be processed, you may not receive an Expected Family Contribution (EFC), and/or you may qualify for unsubsidized loans only.

Additional financial information—If you follow our recommendation and use the IRS DRT, a lot of the financial information required on the FAFSA will be automatically filled in for you. However, the IRS DRT doesn't populate all the financial questions on the FAFSA form; some numbers, including many items in the "Additional Financial Information" section, must be manually entered. If you used the IRS DRT, you'll see that some boxes in that section are pre-checked and the fields prefilled with "Transferred from the IRS." Those items were available to be transferred from the IRS. However, other items, such as "Payments to tax-deferred pension and retirement savings plans" and others, cannot be transferred from the IRS. You must manually review each item in the list, check the box if it applies to you, and enter the appropriate amount by referencing your relevant financial records. In the case of payments to tax-deferred pension and retirement savings plans, you can find that information on your W-2 form.

#### 11. Listing only one college

This is a mistake unless you are applying to only one college or already know where you're going to school. Colleges can't see the other schools you've added, so you should add ALL colleges you are considering to your FAFSA form, even if you aren't sure whether you'll apply or be accepted. You can add up to 10 schools at a time. If you're applying to more than 10 schools, follow these steps.

It doesn't hurt your application to add more schools. In fact, you don't even have to remove schools you later decide not to apply to. If you don't end up applying or getting accepted to a school, the school can just disregard your FAFSA form. But you can remove schools at any time to make room for new schools.

Note: If you're a resident of certain states, the order in which you list the schools on your FAFSA form might matter. Find out whether your state has a requirement for the order in which you list schools on your FAFSA form.

#### 12. Not Signing the FAFSA Form

So many students answer every single question that is asked, but fail to actually sign the FAFSA form with their FSA ID and submit it. This happens for many reasons—maybe you forgot your FSA ID, or your parent isn't with you to sign with the parent FSA ID—so your application is left incomplete. Don't let this happen to you.

- If you don't know your FSA ID, select "Forgot username" and/or "Forgot password."
- If you don't have an FSA ID, create one.

If you're not able to sign with your FSA ID, there's an option to mail a **signature page.** If you would like confirmation that your FAFSA form has been submitted, you can **check your status** immediately after you submit your FAFSA form online.



## What is Financial Aid?

Financial Aid is money that is:

- Given
- Paid
- Borrowed (Loaned)

By the Federal or State government, college or private scholarship to help you pay for school.



## **Types of Financial Aid**

### FREE

- ☐ Grants
- Scholarships

### Earned

☐ Work Study

## Borrowed (Loans)

- Subsidized
- Unsubsidized
- Parent PLUS



# Types of Financial Aid: State Grants CAL GRANT A

#### Low to middle income students who:

- Meet the income ceilings and asset ceilings
- Have financial need
- ☐ 3.00 High School GPA minimum
- ☐ Associate or Bachelor programs only
- ☐ Cannot be used at a Community College but can be reserved to transfer to a university

CSU	UC	Independent	For Profit
\$5,742/yr	\$12,630/yr	\$9,084/yr	\$4,000/yr



# Types of Financial Aid: State Grants CAL GRANT B

#### Low income students who:

- Meet the income ceilings and asset ceilings
- Have financial need
- 2.00 GPA minimum
- Associate, Bachelor, and Certificate Programs
- Can be used at a UC, CSU, Private Univ. or Com.College

#### **Annual Awards**

- \$1,672 stipend first year (1st yr. at University or two years a CC)
- Tuition/Fees plus \$1,672 in 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup> year



CSU: 2<sup>nd</sup>, 3<sup>rd</sup>, & 4<sup>th</sup> yr. \$1,672 plus \$5,742 UC: 2<sup>nd</sup>, 3<sup>rd</sup>, & 4<sup>th</sup> yr. \$1,672 plus \$12,630

Private Univ.: 2<sup>nd</sup>, 3<sup>rd</sup>, & 4<sup>th</sup> yr. \$1,672 plus \$9,084

For Profit: \$1,672 plus \$4,000



# Types of Financial Aid: State Grants CAL GRANT C

#### Low and middle income students who:

- Enroll in vocational courses of study
- Associate and Certificate programs only
- Can be used for any school expenses including tuition and fees
- Associate, Bachelor, and Certificate Programs
- No GPA required

#### **Annual Awards**

- Up to \$1,094 for books/tools/equipment
- Up to \$2,462 for tuition/fees if attending a non California Community College



## Middle Class Scholarship Program

Student Aid Commission

### Middle Class Scholarship



#### **Enrollment Requirements**

- Must be enrolled at a UC or CSU
- Must be enrolled at least ½ time
- 1st Undergraduate program
- Income ≤ \$165,000
- Assets ≤ \$165,000

## <del>᠙᠙᠙᠙᠙᠙᠙᠙᠙᠙᠙</del>

- UC Maximum award amount:
   \$5,051
- CSU Maximum award amount:
   \$2,298

Only for students who have less than 40% of their UC or CSU fees covered by grants and scholarships

Created by Victor Castro Santiago Canyon College www.sccollege.edu

Making education beyond high school financially accessible to all Californians.



# Types of Financial Aid: Federal Grants Pell Grant

The government provides you money for school:

- You can receive the Pell Grant for a maximum of 12 semesters or 6 years
- Award depends on your financial need, cost of attendance, full or part-time status, etc...

Award amounts for 2018-2019 is \$5,920



## **Types of Financial Aid: Federal Grants**

### **FSEOG Grant**

A grant for undergraduate students with exceptional financial need who also qualify for the Federal Pell Grant

- Apply early: Students with the lowest expected family contributions (EFCs) will be considered first
- Grant is administered directly from the financial aid office at your college/ university
- Not all schools participate

Award amounts for vary from \$100 and \$4,000 a year



# Types of Financial Aid: FREE Work Study

#### Overview:

- Part-time employment while you are enrolled in school
- Administered by schools participating in Federal Work Study Program
- Available to full-time or part-time students

#### Where can I work?

- On or off campus
- Bookstore, Starbucks, Library, Recreation Center
- Special Programs (Talent Search, Upward Bound, etc..)



# Examples of Work-Study jobs:



**Tutors** 



Office Aide



**Bookstore Asst.** 



**Food Service** 



Lab Asst.

www.sccollege.edu

## **Types of Financial Aid: Borrowed**

### Loans

Money borrowed and **must be paid back** with interest

There are 3 types of loans available:

### **Student Loans**

#### 1. Subsidized Loans

 Government pays interest while the student is in school. Six months after student graduates or no longer in school Interest rate & payment begins (no back interest).

#### 2. Unsubsidized Loans

• Student pays interest accrued while in school. Six months after student graduates or no longer in school back Interest and loan payments begins (with back interest).

#### **Parent Loans**

#### 3. Parent PLUS Loans

 Loans offered to parents/guardians (with good credit) used to help pay student expenses. No grace period loans begins the following month at a higher interest rate.



## **Types of Financial Aid: FREE**

## **Scholarships**

- They are gifts.
- They do not need to be repaid.
- There are thousands of them, offered by schools, employers, individuals, private companies, nonprofits, communities, religious groups and professional and social organizations.



## Scholarships

- Money you do not have to repay, usually based on the student's skills, interest, area of study or scholastic performance
  - Athletic, musical, or other special talents
  - Community Service
  - Good grades
  - High test scores
- Beware of scams

www.fastweb.com
www.hsf.net
www.gmsp.org – Gates Millennium
www.coca-colascholarsfoundation.org
www.latinocollegedollars.org
www.unitedwayoc.org/sage-scholar-program
Contact the Career Center Coordinator or
Counselor for more scholarships



## Who can apply for financial aid?

#### **FAFSA**

- U.S. citizens, permanent resident
- High school graduate/GED holder
- Eligible degree/certificate program
- Valid Social Security number
- Males registered for Selective Service (can register through the application)
- Satisfactory academic progress

#### CAL Dream ACT

- AB540 students (Affidavit form submitted to Admissions)
- High school graduate/GED holder
- Eligible degree/certificate program)
- Males registered for Selective Service (Must Mail out paper registration form if not yet registered)
- Satisfactory academic progress



## Which application do I complete?

**A US Citizen** 

A Permanent Resident with a valid Permanent Resident card

**A US National** 

\*\*Males must register for the Selected Services

**Complete 2019-2020 Application** 

### **FAFSA**

www.fafsa.gov





## Which application do

ete?

Not a US Citizen, Permanent Resi a US National

#### If you me

- Attend a CA His
- Graduate from a
- Sign an affidavit v for permanent resi eligible.

Complete 2019-2

Deadline to apply March 2nd Entitlement Entitlement

n Act .ca.gov/

tion & resources.

mission has not now, or in the past, shared any information which would indicate a student's immigration status, either door

Pursuant to section 502 of the California Penal Code and Public Law 99-474, Title 18, United States Code unauthorized access to applicant information will be pr

## What you will need to get started!

2017 Tax Return

819 A

- 2017 W-2 Forms
- Soc.Sec.# for parents/students (if applicable)
- Marital status (parents & students)
- Date of marital status (parents)
- Permanent Resident card (if applicable)
- Parents date of birth
- Parents educational level
- Students CA driver's license number



## **Steps to Apply for Financial Aid**

#### **FAFSA**

- 1. FSA Create a Federal Student Aid ID (FSA ID)
- 2. Login to FAFSA
- 3. Complete the **2019-2020** FAFSA application
- 4. Create a MyWebGrants Account
- 5. Submit financial aid documents to colleges/universities

#### **CA Dream Act**

- 1. Login to the CA Dream Act
- 2. Create an account
- 3. Complete the <u>2019-2020</u> Cal Dream Act application
- 4. Create a MyWebGrants Account
- 5. Submit financial aid documents to colleges/ universities



### **Step 1: Login to the Correct Application**

Application window: **OCTOBER 1st - MARCH 2nd** 

www.fafsa.gov



www.dreamact.org





# FAFSA: Step 2: Create a Federal Student ID (FSA ID)

**Must have Social Security #** 

E-mail		6
Confirm E-mail		6
Username •		(
Password -		6
	√ Numbers → Uppercase Letters → Lowertrase Letters → Special Dissipliers	Patronnes Barow Test
Confirm Password •		6
Are you 13 years of age or older? •	I am 13 years of age or older.  I am 12 years of age or younger.  I am 12 years of age or younger.	6

www.fafsa.gov

# CA Dream Act Create an account

Do not need a Social Security #

icung the chare form in order to co	xpedite your application processing time.
Student Information	
* First Name	
Middle Initial	П
* Last Name	
* Date of Birth	
Student Address	
* Mailing Address	
• City	
* State	- SELECT -
* Zip Code	
Student Contact	
Phone Number	
* Email Address	
* Confirm Email Address	
Security Information	
	User ID Hint: Length 6 - 128 chars, Accepts Alphanumeric and @

www.dreamact.org



# Santiago Canyon College

What happens here matters.

High School Community & Outreach Department

# Cash 4 College Next Step



Student will receive an email with their Student Aid Report (SAR). Review for corrections and update your FAFSA/Dream Act information if needed.



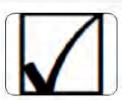
If you have trouble accessing your accounts contact:

FAFSA: 1.800.4FED.AID

DREAM ACT: 1.888.224.7268



Apply to Universities/Colleges



Log on to University/College student portal to check your <u>To Do list</u>. If any additional information is required by your institution Financial Aid Office make sure you quickly follow up with them.



The following is for future reference and remember its confidential information. So, make sure you keep in private area or keep in a file:

FA ID (FAFSA ID)	CA Dream Act
<u>Student</u>	User Id:
User Name:	PS:
PW:	
<u>Parent</u>	Web Grant
User Name:	User Name:
PW:	PS:

If you have any question contact us at (714) 628-4808 or at Outreach@sccollege.edu

Webgrants4Students.org

PROUD SPONSOR of the AMERICAN MIND®

# Free Application for Federal Student Aid





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SEARCH

Student Demographics

School Selection Dependency Status

Parent Demographics

Financial Information

Sign & Submit Confirmation

#### **Dependency Status Results**

Based on your answers to the dependency status questions, you are considered a dependent student. This means you must provide parental information. Select "I will provide parental information" and click Next to continue to Parent Demographics.

If you have a special circumstance and are unable to provide parental information. under very limited circumstances, you may be able to submit your FAFSA without parental information. Select "I am unable to provide parental information" and click Next to get additional information.

Lwill provide parental information

I am unable to provide parental information

PREVIOUS

NEXT

NEED HELP? SAVE

CLEAR ALL DATA VIEW FAFSA SUMMARY

EXIT

#### Help and Hints

#### Dependency Status Results

For dependent students, a special circumstance is a situation that exists between the student applicant and his or her parent(s) which prevents the student from providing parental information.

Select I will provide parental information to continue to Parent Demographics.

Select I am unable to provide parental information to get additional information about special circumstances.



Student Demographics

School Selection Dependence Status

#### Sign & Submit



Application was successfully saved.

#### VIEW OR PRINT YOUR FAFSA INFORMATION

Are you a preparer?





#### Student Signature



Student's Social Security Number

Student's last name

Data

Student's date of birth

01/01/1994

#### READ BEFORE PROCEEDING

By signing this application electronically using yo username and password, and/or any other crede and mailing it to us, YOU, THE STUDENT, certify

- will use federal and/or state student finanattending an institution of higher educatio
- are not in default on a federal student loa arrangements to repay it.
- do not owe money back on a federal stud arrangements to repay it,
- will notify your school if you default on a fe 5 will not receive a Federal Pell Grant from.

the student, agree to the terms outlined above.



SIGN





#### Example Student Ald Report

#### Processed Information

# Federal Student Aid FAFSA.

Form Approved OMB No. 1845-0001 App . Exp. 12/51/2018

#### 2013-2014 Electronic Student Aid Report (SAR)

The SAR summarizes the information you submitted on your 2013-2014 Free Application for Feder Student Aid (FAFSA

Application Receipt Date: 01/11/2013 Processed Date: 01/11/2013	XXX-XX-1234 JO 01 EFC: 7256 DBN: 4567	

#### Comments About Your Information

Based on the information we have on record for you, your EFC is 7256. You may ligible to receive a Federal Pell Grant and other federal student aid. Your school will use your EFC to grants, loans, and work study, and possible funding from your state

WHAT YOU MUST DO NOW (Use the checklist below to mal e that all

If you have now completed your 2012 tax return, you sho rmation to reflect the income and tax information FSA page to make the correction. You may be able to reported on your tax return. Click 'Make FAFSA Correction retrieve your tax return information directly from the IRS. empleted your tax return, you must correct this SAR to reflect the income and tax information reported on your tax

If you need to make corrections to your infor rrections' on the 'My FAFSA' page. You must use your Federal Student Aid PIN to access your recor additional help with your SAR, contact your school's financial aid office or the Federal Student Aid Information Ca )-AID (1-800-433-3243). If your mailing address or e-mail address changes, you can make the correction online or c D and ask a customer service representative to make the change for you.

#### FAFSA Data

Assumed fields, based on the data narked with an '7 (asterisk) sign

		_
1. Student's Last Jame:	ловиног	
2, Student's First Name.	ANNA	
3. Student's Middle Initial.	M	
4. Student's Permanent Mailing Address:	123 HOMETOWN STREET	
5. Student's Permanent City.	ANYTOWN	
6, Student's Permanent State;	MA	
7: Student's Permanent ZIP Code:	02115	
8. Student's Social Security Number:	XXX-XX-6789	
9. Student's Date of Birth:	03:04/1994	





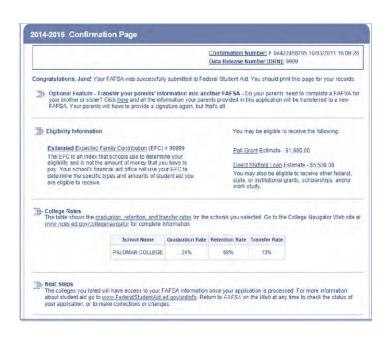
# **Estimated Family Contribution (EFC)**

Your EFC is an index number that college financial aid staff use to determine how much financial aid you would receive if you were to attend their school.

# **EFC**

 The closer the number is to 0000, the better it will be for your financial aid package.





# 2016-2017 Confirmation Page



Your confirmation page has been sent to you at the e-mail address; abc@fsa.gov

PRINT THIS PAGE

Confirmation Number: F 081000511 11/16 2017 16:22:09

Data Release Number (DRN): 3007

Congratulations, Dependent! Your FAFSA was successfully submitted to Federal Student Aid.

Does your brother or sister need to complete a FAFSA? If so, you can transfer your parents' information into a new FAFSA for your brother or sister to save time. Your parents will have to provide a signature again, but that's all.

(-...)

- Optional feature: transfer FAFSA data
- Eligibility information
- College information
- Next steps





#### School(s) on your FAFSA:

School Name	Graduation Rate	Retention Rate	Transfer Rate	Additional Information from College Navigator
UNIV OF ILLINOIS AT CHICAGO	60%	80%	NA NA	NA
ALABAMA AGROLTL & MECHL UNIV	35%	66%	NA	NA
UNIVERSITY OF IOWA	70%	86%	24%	NA
UNIV OF ILLINOIS @ URBANA- CHAMPAIGN	84%	93%	NA.	NA:

## Eligibility Information

Estimated Expected Family Contribution (EFC) = 002516
The EFC is a measure of how much you can contribute to
the cost of your education. Schools use your EFC to
determine your federal student aid eligibility.

The EFC is not how much aid you will receive or how much you have to pay for college.

Based on the eligibility criteria, you may be eligible for the following:

Pell Grant Estimate - \$3,225.00

Direct Stafford Loan Estimate - \$5,500.00

You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or work-study.

In addition, you should learn about federal tax benefits for education, including the American Opportunity Tax Credit (AOTC).

If you have questions, visit www.fafsa.gov and click the "Help" icon on the FAFSA home page.

# SELECTIVE SERVICE SYSTEM (SSS)

Males 18 to 25 must register with Selective Service System for Federal aid:

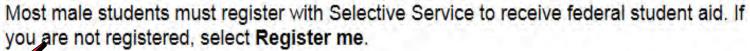
**U.S. Citizens and Permanent** Residents can apply for Selective Service on the **FAFSA Online Application** 

# Apply on FAFSA.GOV

Are you registered with Selective Service?









Register me

**Created by Victor Castro** Santiago Canyon College www.sccollege.edu



# SELECTIVE SERVICE SYSTEM (SSS)

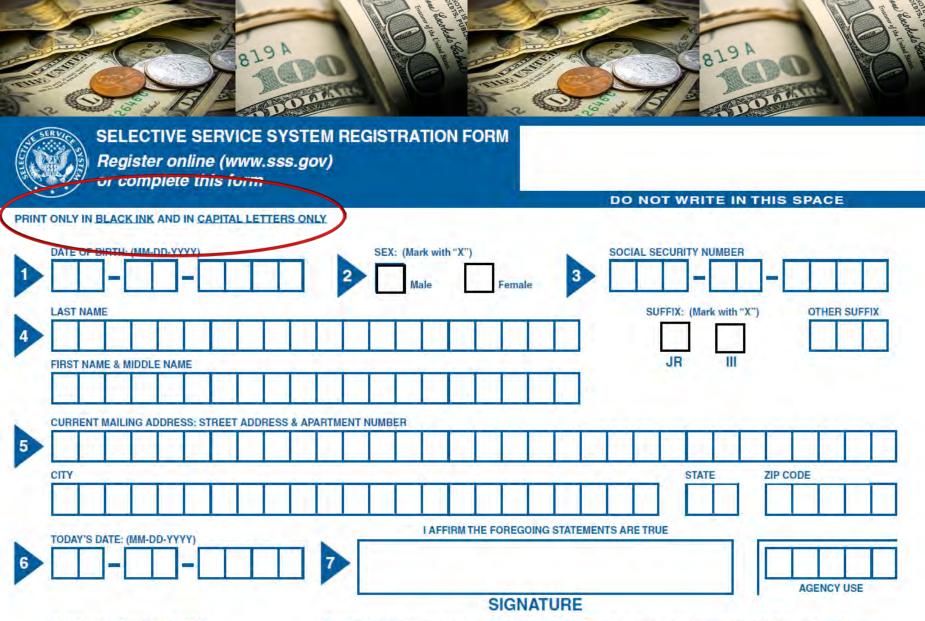
Males 18 to 25 must register with Selective Service System for Cal Grants and other state aid:

Undocumented students - AB540, Deferred Action for Childhood Arrivals (DACA), Dreamers:

- Do <u>not</u> need a Social Security Number
- Get registration form at U.S. Post Office or download the Selective Service System (SSS) form at www.caldreamact.org
- Student will receive a confirmation by mail



**CALDREAMACT.ORG** 



SSS FORM 1 (Expires March 2018) OMB APPROVAL 3240-0002 We estimate the public reporting burden for this collection will vary from two minutes per response, including time for reviewing instructions, searching existing data sources, gathering data, and completing and reviewing the information. Send comments regarding the burden statement or any other aspects of the collection of information, including suggestions for reducing this burden to: Selective Service System, SSS Forms Officer (3240-0002), Arlington, VA 22209-2425. The OMB control number 3240-0002, is currently valid. Persons are not required to respond to this collection unless it displays a valid OMB control number.



# MEN WHO ARE AGE 18 THROUGH 25 ARE REQUIRED TO REGISTER

www.sss.gov
or they can complete this form.

#### HOW TO COMPLETE THIS FORM

- Read the Privacy Act Statement.
- Print your information in BLACK INK and CAPITAL LETTERS ONLY.

Block 1: Print your date of birth. Use a two-number designation for the month and day and use a four-number designation for the year.

Block 2: Place an X in the correct box.

Block 3: Provide your Social Security Number if you have one since it is mandatory to include this information. Leave this space blank if you do not yet have a social security number.

Block 4: Print your full name as outlined on the card. Include any suffix (such as Jr., or II), in the designated box, if applicable.

Block 5: Print your current mailing address as outlined on the card. Use the twoletter State abbreviation and enter your ZIP Code.

Block 6: Print today's date. Use a two-number designation for the month and day and use a four-number designation for the year.

Block 7: Sign your name in the box.

- Selective Service will send you a Registration Acknowledgement in the mail.
- If you do not receive a Registration Acknowledgement within 90 days, it is your responsibility to contact the Selective Service System at the following Address:

Selective Service System
Registration Information Office
P.O. Box 94638
Palatine, IL 60094-4638

#### PRIVACY ACT STATEMENT

The Military Selective Service Act, Selective Service regulations, and the President's Proclamation on Registration require that you provide the indicated information, including your Social Security Number if you have one. The principal purpose of the requested information is to establish or verify your registration with the Selective Service System. This information may be furnished to other government agencies for the stated purposes on a selective basis. See Systems of Records SSS-9 <a href="https://www.sss.gov/Portals/0/PDFs/Systems%20of%20Records%202011.pdf">https://www.sss.gov/Portals/0/PDFs/Systems%20of%20Records%202011.pdf</a>

**DEPARTMENT OF JUSTICE** - for review and processing of suspected violations of the Military Selective Service Act, or for perjury, and for defense of a civil action arising from administrative processing under such Act.

**DEPARTMENT OF STATE & U.S. CITIZENSHIP AND IMMIGRATION SERVICES** - for collection and evaluation of data to determine a person's eligibility for entry/reentry into the United States and for U.S. citizenship.

DEPARTMENT OF DEFENSE & U.S. COAST GUARD - for exchange of data concerning registration, classification, induction, and examination of registrants and for identification of prospects for recruiting.

**DEPARTMENT OF LABOR** - to assist veterans in need of data concerning reemployment rights, and for determining eligibility for benefits under the Workforce Investment Act.

DEPARTMENT OF EDUCATION - to determine eligibility for student financial assistance.

OFFICE OF PERSONNEL MANAGEMENT & U.S. POSTAL SERVICE - to determine eligibility for employment.

**DEPARTMENT OF HEALTH AND HUMAN SERVICES** - to determine a person's proper Social Security Number and for locating parents pursuant to the Child Support Enforcement Act.

STATE AND LOCAL GOVERNMENTS - to provide data which may constitute evidence and facilitate the enforcement of state and local law.

BUREAU OF CENSUS - for the purposes of planning or carrying out a census or survey or related activity pursuant to the provisions of Title 13.

**ALTERNATIVE SERVICE EMPLOYERS** - for exchange of information with employers regarding a registrant who is a conscientious objector for the purpose of placement and supervision of performance of alternative service in lieu of induction into military service.

GENERAL PUBLIC - Registrant's name, Selective Service registration number, date of birth, and classification. (Military Selective Service Act, 50 U.S.C. 3806(h))

Failure to provide the required information may violate the Military Selective Service Act. Conviction for such a violation may result in imprisonment for up to five years and/or a fine of not more than \$250,000.



# **Financial Aid Timeline**

### October 1 – March 2

 Submit your FAFSA, Dream Act Application & Cal Grant GPA Verification Form (from high schools). Receive an email right away from FAFSA Student Aid Report (SAR).



# February - March

 Receive a California Aid Report (CAR) via email and Create your Webgrants4Students.org account.

#### March - April

- Students receive admission letters from colleges
- Students receive a financial aid award letter from each campus that accepts them



### May 1

- Students must file their Statement of Intent (SIR) to enroll in ONE college & pay a deposit fee
- \*Fees are waived if the student is a fin. aid recipient by some campuses

# LAST STEP

Helpful Tips

# CHECK YOUR EMAILS!

Submit documents

Make copies of everything

ames of the people you contact at your in

Malways write down names of the people you contact at your institutions

Student's who complete their Financial Aid File first. Are awarded first!





# CALIFORNIA COMMUNITY COLLEGES CHANCELLOR'S OFFICE

# California Community College Bound

Did you Know: 62% of students who receive their bachelor's degree at a California State University (CSU) and 32% of students who graduate from University of California (UC) school started their education at a California Community College!

(Source: Career and College Planning Guide for California Students and Their Families)

# Community Colleges offers several options for students:

- Associate Degree programs (2 years) in arts (A.A.) or sciences (A.S.)
- ❖ Transfer Options (2-3 years) Many Community Colleges have Transfer Agreement Guarantee (TAG)
- Certificate Programs (3 months-2 years) in arts, sciences, technical, and occupational fields such as health, business and finance, electronics, computer sciences, agriculture, police and fire science, food science, and building and landscaping trades.

As you can see, starting your education at a Community College is a SMART CHOICE.



# 114 Community College campuses throughout California

9 Community Colleges in Orange County:

- Coastline College
- Cypress College
- > Fullerton College
- Golden West College
- > Irvine Valley College
- Orange Coast College
- Saddleback College
- Santa Ana College
- > Santiago Canyon College







# California Community College Bound

# The tough part is deciding where to enroll!

Rancho Santiago Community College School District

Santiago Canyon College www.sccollege.edu



Coast Community College School District



IRVINE VALLEY COLLEGE www.ivc.edu



North Orange County
Community College School District





South Orange County
Community College School District



www.saddleback.edu

www.goldlenwestcollege.edu



# Community College 114 campuses



## Santiago Canyon College



- Associate degrees (AA/AS)
- ► Vocational Certificates
- B.S. at SAC (Fall 2017 Occupational Therapy) cost \$10,000 less than a CSU
- Transfer Programs

#### Fees & Tuition

- \$550 part-time \$1104 full-time/year
- b CAS/unit 17 units or more is full time



 To transfer within 2 years you must average 15 units per semester (Fall/Spring)

#### Requirements

HS Diploma or 18 years or older

- HS Diploma or 18 years of older
- GED or HS Proficiency
- Students must take English/Math Placement and have a counseling orientation prior to enrolling

www.californiacolleges.edu

















# PROGRAMS & SERVICES



# Vocational Certificate

- Every community college offers a variety of certificates
- Certificates prepare students with the skills necessary for employment
- As low as 15 units to 36 units (one to 3 semesters)



#### Example:

- Automotive Technology
- Culinary Arts
- Dental Assistant
- Medical Assistant
- Welding
- X-ray Technician
- Real Estate, etc...

# Associate Degree (A.A./A.S.)

- Associate of Arts or Associate Science Degree
- Requires both General Education and major specific courses
- Total of 60 units
- Helpful in achieving better paying job!



- Accounting
- Digital Media
- Fashion Design
- Fire Science
- Nursing
- Pharmacy Technology etc...

# Transfer Program

- Complete your freshmen & sophomore university level courses at a community college
- Transfer as a junior to a UC, CSU, or Private University
- Transfer Admissions Guarantee (TAG)
- Better chances of getting into the college/university of your choice
- No SAT/ACT scores required or HS transcripts







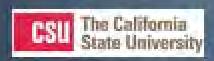














You can Transfer to any of the 23 California State Universities



Guaranteed Admissions to a CSU!





You can Transfer to 9 of the Universities of California Campuses

Transfer Admissions Guarantee (TAG)

At SCC you can TAG
6 out of the 9 UC campuses:

**UC Davis** 

UC Irvine

**UC Merced** 

**UC Riverside** 

UC Santa Barbara

**UC Santa Cruz** 







80 California Independent Colleges

# Main AICCU Campuses by Region\*

# 1. Northern California (1)

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# APPLY TO ALL COMMUNITY COLLEGES FROM OCTOBER 1<sup>ST</sup>, 2018 TO MAY 30<sup>TH</sup>, 2019 FOR FALL OF 2019!!!





# Why Santiago Canyon College?

March-June, 2019
Placement Test changed to multiple measures

April/June 2019
Online student Orientation

April - May, 2019
Priority Fall 2019 Registration

Make-up Registration is in June 2019

# Santiago Canyon College www.sccollege.edu

- Student Population: 15,000 (student ratio is 30 to 1)
- Learning Opportunities:
  - AA/AS Degrees
  - Certificate Programs
  - Transfer (TAG)
- Areas of Study
- Tuition & Fees: \$1,104
- Great Student Services
- Mascot: HAWKS













SCC Ranked 13th as the best 50 Community College in the U.S.

# Santa Ana College www.sac.edu

- Student Population: 29,318
- Learning Opportunities:
  - AA/AS Degrees
  - Certificate Programs
  - Transfer (TAG)
- Areas of Study
- Tuition & Fees: \$1,104
- Great Services
- Mascot:









#### Orange Coast College www.orangecoastcollege.edu

- Student Population: 24,424
- Learning Opportunities:
  - AA/AS & Transfer Plans (TAG)
  - Study Abroad: France, Italy, China
  - Career & Certificate Programs
- Areas of Study
- Tuition & Fees: \$1,104
- Services
- Mascot: Pirate Pete







#### Golden West College www.goldenwestcollege.edu

- Student Population: 17,773
- Advanced Learning Opportunities:
  - AA/AS & Transfer
  - Study Abroad: Ecuador, London, Beijing
  - Career & Technical Education
- Areas of Study
- Tuition & Fees: \$1,104
- Services
- Mascot: Rustler











#### Irvine Valley College www.ivc.edu

- Student Population: 23,000
- Learning Opportunities:
  - AA/AS Degrees
  - Certificate Programs
  - Transfer (TAG)
- Areas of Study
- Tuition & Fees: \$1,104
- Great Student Services
- Mascot: Lasers













# **Santiago Canyon College**



Attention seniors! Apply October 1<sup>st</sup>, 2019 for Santiago Canyon College Early Welcome, Fall 2019 semester!

- Apply at www.sccollege.edu
- Copies of HS transcripts & SBAC score for English/Math placement at SCC
- Complete Online Counseling Orientation
- Receive Priority fall 2019 Registration before you graduate from high school and before SCC College students can register

# Questions?

Victor Castro
Santiago Canyon College
castro\_victor @ sccollege.edu
(714) 628-4808