



**Santiago
Canyon
College**

What happens here matters.

Financial Aid 101

Presented by Victor Castro

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**Santiago Canyon College Was Rated #13
of the 50 Best Community Colleges in the US.**

-2017 College Choice National Rankings

Join the only Orange County community college to
be ranked among the very best.

For more information contact SCC Outreach at 714-628-4808.

 **Santiago Canyon College**
sccollege.edu

**Santiago Canyon College
Ranked 13th best
Community College
In the nation by
College Choice
2017**

**www.sccollege.edu/apply
Accepting fall 2019
Applications Oct. 1st, 2018**



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Santiago Canyon College

PROMISE SCHOLARSHIP



SCC Early Welcome

Steps:

1. Apply October 1st, 2018 – April 2019
2. Attend Counseling Orientation & Registration for fall 2019 in April/May
3. Apply for FAFSA or Cal Dream Act

HIGH SCHOOL GRADUATES CAN ATTEND SCC, TUITION FREE REGARDLESS OF FAMILY INCOME!

1. All 2019 high school graduates are eligible to receive the SCC Promise of free tuition for the first year.
2. Students that have financial need, (determined by the FAFSA), may also be awarded a \$400 book voucher to the SCC Hawk Bookstore (\$200 for fall and spring semesters).

Program Requirements:

- Students must be a California resident or AB 540 eligible.
- Remain continuously enrolled in 12 units or more during the Fall 2018 and Spring 2019 semesters. Students with verified disabilities impacting their ability to maintain 12 units may still qualify.
- Must maintain a minimum 2.0 GPA.
- Meet with your Academic Coach in the First Year Support Center once each semester during your first year.

www.scollege.edu/apply



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Common FAFSA® Mistakes



The 2019–20 FAFSA® is available October 1st, 2018-March 2nd, 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!



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Just make sure you don't make one of these common mistakes:

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!**

When it comes to Federal Student Aid 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 **2019–2020 FAFSA form requires 2017 tax information**, which you should have, so no excuse to wait!

4. Not Filing the FAFSA Form by the Deadline:

When to Apply: October 1st to March 2nd (every year for the next 4 years)

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 used to log in to certain U.S. Department of Education websites, including fafsa.gov. You AND one 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! Don't wait! Create an FSA ID now: **Studentaid.gov/fsaid**.



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 username and password
- 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.**



The screenshot shows the FAFSA login interface. At the top is a dark blue bar with the word "Login" in white. Below it is a white box with the heading "Log in to the FAFSA". The text inside the box explains that only students can use their FSA ID to log in, while parents and others can start a FAFSA for a student by entering their own information. There are two radio button options: "I am the student" (which is circled in red and labeled with a "1.") and "I am a parent, preparer, or student from a Freely Associated State" (labeled with a "2."). To the right of the text is a small box with the text "For Approval: Only for SARMSA. See the instructions." Below the options are two input fields for email and password.



Step 1: Login to the Correct Application

Application window:
OCTOBER 1st - MARCH 2nd

www.fafsa.gov

www.dreamact.org

Need money for college?

Complete the FAFSA® (Free Application for Federal Student Aid) form to apply for financial aid for college, career school, or graduate school.

NEW TO FAFSA.GOV?

Submitting the FAFSA form is quick, and most importantly, it's FREE. Get started today.

START HERE >

RETURNING USER?

- Make a correction
- Add a school
- View your Student Aid Report (SAR)

LOG IN >

The screenshot shows the California Student Aid Commission website. At the top, it says "CALIFORNIA DREAM ACT Apply by March 2". Below this, there is a section titled "Check out our California Dream Act information & resources." which contains three columns of options:

- New to The California Dream Act?**
 - Select the option if you:
 - Have never filed a CA Dream Act Application
 - Want to change your institution
 - Are just getting started
 - Start & New Application** (This button is circled in red)
- Provide a Parent Signature**
 - Select the option if you:
 - Need to upload Parent ID#
 - Forgot your Parent ID#
 - Need to sign your student's application
 - Sign Student Application**
- Returning User?**
 - Select the option if you want to:
 - Continue or renew your CA Dream Act Application
 - Update or correct current CA Dream Act Application
 - View your Student Aid Report (SAR) and more.
 - Login**

At the bottom of the page, there is a disclaimer: "Pursuant to section 502 of the California Penal Code and Public Law 98-473, Title 18, United States Code unauthorized access to equivalent information will be prosecuted to the fullest extent of the law."



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FAFSA STEPS

www.fafsa.gov

Federal Student Aid | FAFSA.gov

English | Español | Search FAFSA items

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START HERE >

RETURNING USER?

- Make a correction
- Add a school
- View your Student Aid Report (SAR)

LOG IN >

Login

Login to the FAFSA

Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the Save Key that the student made. [Help for parents.](#)

Form Approved
OMB No. 1845-0047
App Exp. 12/31/2019

I am the student

OR

I am a parent, preparer, or student from a Freely Associated State

NEXT >

Site Last Updated: Friday, February 9, 2018

Download [Adobe Reader](#)

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Create the FSA ID

Login

Log in to the FAFSA

Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the **Save Key** that the student made. [Help for parents.](#)

Form Approved
OMB No. 1845-0046
App. Exp. 12/31/2019

I am the student

OR

I am a parent, preparer, or student from a Freely Associated State

Do not log in with the FSA ID if you are not the student.

Don't have an FSA ID? [Create one](#) or login using the [student's identifiers.](#)

The student's FSA ID Username or Verified E-mail Address ?

[Forgot Username](#)

The student's FSA ID Password ?

[Forgot Password](#)

NEXT 



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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!

The screenshot shows the 'Parent Tax Filing Status' page with a progress bar at the top. The steps are: Student Demographics (checked), School Selection (checked), Dependency Status (checked), Parent Demographics (checked), Financial Information (active), Sign & Submit, and Confirmation. Below the progress bar, a green message box says 'Application was successfully saved.' A blue information box states: 'Attention! You must provide financial information from your parents' 2016 tax return on the following pages.' There are three questions with dropdown menus: 'For 2016, have your parents completed their IRS income tax return or another tax return?' (dropdown: 'Already completed'), 'For 2016, what is your parents' tax filing status according to their tax return?' (dropdown: 'Married-Filed Joint Return'), and 'Did your parents file a Puerto Rican or foreign tax return for 2016?' (radio buttons: 'Yes', 'No' selected). A dark blue section titled 'IRS Data Retrieval Tool' contains the text: 'Applying is faster and easier if your parents transfer their tax return information into this FAFSA with the IRS Data Retrieval Tool (IRS DRT)!'. At the bottom of this section, a button labeled 'LINK TO IRS' with a double-headed arrow icon is circled in red.

Go from FAFSA



Leaving FAFSA on the Web

You are now leaving FAFSA on the Web and will be transferred to the IRS Web site. Your FAFSA information will be saved.

Your saved FAFSA will automatically open either when you transfer your information from the IRS or choose to return to FAFSA on the Web from the IRS Web site. If you do not transfer your information or choose not to return to FAFSA on the Web from the IRS Web site, you will have to log in to open your saved FAFSA.

For your protection, your tax return information will not display on the IRS Web site or on the FAFSA.

[SKIP IRS DRT](#) [PROCEED TO IRS SITE](#)

IRS.gov [Return to FAFSA](#) | [Log Out](#) | [Help](#) [Español](#)

Get My Federal Income Tax Information

See our [Privacy Notice](#) regarding our request for your personal information.

Enter the following information from your 2017 Federal Income Tax Return. [?](#) Required fields *

First Name *	Dependent
Last Name *	Data16
Social Security Number *	***-**-2515
Date of Birth *	01 / 01 / 1999
Filing Status *	Single
Address - Must match your 2016 Federal Income Tax Return. ?	
Street Address *	123 Main St test
P.O. Box (Required if entered on your tax return) ?	
Apt. Number (Required if entered on your tax return)	
Country *	United States
City, Town or Post Office *	Dallas
State/U.S. Territory *	Texas (TX)
ZIP Code *	78999



To IRS Website



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Parent 2017 Federal Income Tax Information

The information below is your tax information that will help 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	\$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. Your IRS session will end and you will return to your FAFSA.

Transfer IRS 1040 tax info.

Student IRS Info

Student Demographics School Selection Dependency Status Parent Demographics Financial Information Sign & Submit Confirmation

STUDENT INFORMATION

You have successfully transferred your 2016 IRS tax information.

Your IRS tax information has been successfully transferred into this FAFSA. Questions that were populated with tax information will be marked with "Transferred from the IRS." For your protection, IRS tax return information is not displayed on the FAFSA.

What income tax return did you file for 2017
Transferred from the IRS

What was your adjusted gross income for 2017
Transferred from the IRS

PREVIOUS NEXT

To FAFSA Form online →

Confirmation Page & Transfer to New FAFSA

PRINT THIS PAGE

Confirmation Number: F 08100051803 11/16/2015 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

A screenshot of the FAFSA confirmation page. The page is mostly white with blue text and links. A red box highlights the 'Transfer FAFSA data' option in the list of next steps. The background of the slide features a grey and white geometric pattern on the right side.

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Estimated Family Contribution (EFC)

School(s) on your FAFSA:

School Name	Graduation Rate	Retention Rate	Transfer Rate	Additional Information from College Navigator
UNIV OF ILLINOIS AT CHICAGO	60%	60%	NA	NA
ALABAMA AGRICULT & MECHL UNIV	35%	66%	NA	NA
UNIVERSITY OF IOWA	70%	66%	24%	NA
UNIV OF ILLINOIS @ URBANA-CHAMPAIGN	54%	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:

[Pel 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)*.



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FAFSA on the Web (FOTW)

Start here for:

- Initial FAFSA
- Corrections
- Signatures / FSA ID
- Continuing a saved FAFSA
- Renewal FAFSA



www.fafsa.gov



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When To Apply:

- October 1 – March 2

Who Can Apply?

- Undocumented Students
- With or without DACA
- TPS Status
- U Visa Holders
- Ineligible for Federal Financial Aid

Additional Requirements

- You must apply for and qualify for an **AB 540 nonresident tuition exemption** in order to be eligible for state aid

- Males 18-25 yrs. old must register for Selective Service

<https://CalDreamAct.org/>



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California
Student Aid Commission

Cal Grant High School Entitlement Award

For current high school seniors and recent high school graduates

Who is considered for a High School Entitlement Award

- Current High school seniors and last year's high school graduates
- Students who meet the general Cal Grant eligibility requirements

Date to Apply

- **October 1st, 2018 to March 2nd, 2019**

How to Apply

- The local high school already submitted the HS senior the GPA to the California Student Aid Commission (CSAC) by March 2nd
- HS senior completes a Free Application for Federal Student Aid (FAFSA) or CA Dream Act Application (CADAA) by March 2nd
- Create an account at WebGrants for Students after you submit your FAFSA or CADAA for your award status mygrantinfo.csac.ca.gov



Once you submit your completed FAFSA/CADAA and High School GPA you will be considered for the appropriate Cal Grant award based on GPA, financial need, and college of attendance.



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Graduating Seniors

Use grades earned during 10th grade and 11th grade and summers following.

Most of you know when submitting GPA's for your current HS seniors you will only use completed coursework from the 10th grade and the 11th grade and summer school following those two grades. 9th grade coursework is never included and obviously you won't include any 12th grade coursework because students are still in that academic year.



Acceptable GPA's are unweighted and calculated using a 4.0 GPA scale.

No 9th grade or 12th grade GPA's

Making education beyond high school financially accessible to all Californians.

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 (low to middle income)
- 3.00 High School GPA minimum
- Associate or Bachelor programs only within California
- Can only be used for tuition and fees
- Cannot be used at a Community College but can be in reserve for up to two years until student transfer to a university

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



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 Community College

Annual Awards

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



CSU: 2nd, 3rd, & 4th yr. \$1,672 plus \$5,742

UC: 2nd, 3rd, & 4th yr. \$1,672 plus \$12,630

Private Univ.: 2nd, 3rd, & 4th 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



Types of Financial Aid: State Grants

California 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 ≤ \$171,000
- Assets ≤ \$171,000

UC Maximum award amount: \$5,052

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

A completed FAFSA or CADAA application is all that is needed



Types of Financial Aid: Federal Grants

Federal Pell Grant

The government provides you money for school:

- Awarded to undergraduate students
- 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 up to \$6,095



Types of Financial Aid: Federal Grants

Federal Supplemental Educational Opportunity Grant (FSEOG)

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 2018-2019 vary from \$100 up to \$4,000 a year



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Types of Financial Aid: Federal Grants

Teacher Education Assistance for College and Higher Education (TEACH) Grant

For undergraduate, post baccalaureate, or graduate students who are enrolled in programs designed to prepare them to teach in a high-need field at the elementary or secondary school level

- Must agree to serve for a minimum of 4 years (within 8 years of completing the program for which you received the grant funds) as a full-time teacher in a high-need field in a school or educational service agency that serves low-income students
- Must attend a participating school and meet certain academic achievement requirements
- Failure to complete teaching service commitment will result in grant being converted to a Direct Unsubsidized Loan for repayment.

Award amounts for 2018-2019 vary from \$100 up to \$4,000 a year

Type of Financial Aid: Federal 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 (at some colleges)
- Bookstore, Starbucks, Library, Recreation Center
- Special Programs (Talent Search, Upward Bound, etc..)



Examples of Work-Study jobs:



Tutors



Office Aide



Bookstore Asst.



Culinary Arts



Biotechnology



Science Lab Asst.

www.sccollege.edu



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Type of Financial Aid: Borrowed

Loans

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.



Type 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



What you will need to get started!

- **2017** Tax Return (1040, 1040A or 1040EZ)
- **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



LAST STEP

CHECK YOUR EMAILS!



Helpful Tips

- ☑ Submit documents
- ☑ Make copies of everything
- ☑ Always write down name/s your contact at your institution/s and get their direct phone# and email address
- ☑ Follow-up, follow-up, follow-up

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



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Questions?



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