
FA 101 for Academic Advisers



Early Awareness Activities

- FAFSA4Caster provides an eligibility preview for college cost planning: <https://studentaid.ed.gov/fafsa/estimate>
 - Use the College Navigator to find the published cost at your students' intended schools
- CSU Mentor <https://csumentor.edu/> is the official CSU Admit Application site and contains a FA Tab with a Net Price Calculator
- Get a FSA ID: <https://fsaid.ed.gov/npas/index.htm>
Use throughout your college career for FAFSA, Promissory Note, and other things

Plan for College

Information in this section is divided according to your education level or specific program interest. Please select from the following list:

- **Middle School Students** – Assistance for 6th-8th grade students
- **High School Students** – Assistance for 9th-12th grade students

[High School Planner](#) – High school students can plan to meet college entrance requirements

- **Transfer Students** – Assistance for college students

[Transfer Planner](#) – California Community College students can plan to meet general education requirements for the CSU.

[California Community College AA-T or AS-T for Transfer degree](#)

- **Graduate Students** – Assistance for graduate students
- **International Students** – Assistance for international students
- **Educational Opportunity Program (EOP)** – Information on the Educational Opportunity Program for historically underrepresented economically disadvantaged students

Applying for Financial Aid

FAFSA

- Vehicle for applying for all Federal and most CA Aid, both grant and loan aid
- HS seniors apply October 1st of their Senior year
- Students/Parents (Stepparents & Domestic Partners) complete new FAFSA each year
- Priority FAFSA filing date is March 2nd
- Income and assets requested from prior-prior year – **2015** for 2017-2018
- Data Retrieval Tool is recommended

Applying for Financial Aid

AB540 allows some students to be treated as residents for tuition purposes

- Dream Act allows AB540 student to apply for CA State aid by completing the Dream Application at:
<https://dream.csac.ca.gov/>
- Dream Application mirrors the FAFSA
- Allows for State Aid, Dream Loans and some Scholarships

Dreamers Must:

- Have attended CA HS for 3 years and graduated
- File a AB540 affidavit as required by each college
- Apply for legal residency as soon as possible

Applying for Financial Aid

DACA = Delayed Action for Childhood Arrivals

- President Obama Enacted in 2012 by Executive Order
- Provides two year exemption from deportation
- Exemption is renewable
- May apply for a SS Card and Work Permit
- What will President Trump Do?

Applying for Financial Aid

Other Requirements:

- High School diploma or GED
- Males must register with Selective Service
- No drug convictions while receiving aid
- Satisfactory Academic Progress
- No unresolved Defaulted Student Loans

Types of Aid - Federal

Pell Grants – Federal Aid

- Awarded to undergraduate and 1st teacher credential students from low income families
- Awarded on a sliding scale \$5,815 - \$199 (This year)
- Can be received for 6 years of full-time attendance

SEOG - (Supplemental Ed Opportunity Grant)

- For low income Pell undergraduates

Types of Aid - Federal

Teach Grant

- Specifically for Teacher Preparation Programs
- Can revert to a loan if service is not completed

Federal Work Study for undergrads and grads

- Awarded based on EFC
- Provides paid Student Assistant positions
- FAFSA filers should answer Yes to FWS Question

Types of Aid - State

Cal Grants – Awarded by CSAC

- Require GPA verification by high school/college
- Awarded based on financial need and GPA
- Cal A pays the Tuition Fee
- Cal B pays Tuition Fee and a stipend
- 4 Year eligibility Limit

Types of Aid - State

SUG (State University Grant) for undergrads/grads

- Awarded by all CSU's
- Targets the Tuition Fee
- Available to undergrads and grads
- Has a unit limit (225 unit and 1.5% or program units for graduate students)

Middle Class Scholarship for undergraduates

- FAFSA/Dream Application
- Eligibility on a sliding scale up to \$150 K income

Types of Aid – Loans

Direct Loans – Federal

- Subsidized = No interest accrued in-school for undergraduates
- Subsidy for 150% of degree program length
- Unsubsidized Direct Loans = Interest accrued in-school for undergraduates & graduates
- Interest Rates: 3.76% for loans paid July 1, 2016 and before July 1, 2017

Types of Loans

Perkins Loans – Federal

- Undergraduates may borrow
- Interest deferred while in school
- Interest rate is 5%
- Perkins is phasing out

PLUS Loans – Federal

- Parents of dependent students may borrow
- Graduate students may borrow until 2016
- Interest rate is 6.41%

Types of Loans

Private – borrowed from commercial banks

- Strict credit approval is required
- Interest rates and terms vary by lender
- In general, Federal Loans are better loans even when Direct Loan interest is higher

Direct Loan Limits

	Max Sub + UnSub	Max Subsidized
Dependent Freshman	\$ 5,500	\$ 3,500
Dependent Sophomore	\$ 6,500	\$ 4,500
Dependent Junior/Senior	\$ 7,500	\$ 5,500
Independent Freshman	\$ 9,500	\$ 3,500
Independent Sophomore	\$10,500	\$ 4,500
Independent Junior/Senior	\$12,500	\$ 5,500
Graduate	\$20,500	\$ 0
Graduate & Parent Plus	Up to the full COA	

Understanding Need and EFC

- Expected Family Contribution calculated on FAFSA
- Determines Pell Grant eligibility (Nationwide)
- Is a factor in Cal Grant eligibility
- Used by CSU to determine SUG eligibility
- May be used to determine FWS, Perkins Loan

Understanding Need and EFC

College Determined Cost: \$23,034

- EFC (from FAFSA) \$ 1,200

= Need \$21,834

- Pell Grant \$ 4665

- Cal Grant B \$ 5,472

- FWS \$ 2,400

- Direct Loans \$ 5,500

= *Unmet Need* \$ 3,797

COA – Budget Example

- Tuition and Fees \$ 6,564
- Room & Board \$12,450*
- Books/Supplies \$ 1,500
- Transportation \$ 1,182
- Personal Expense \$ 1,338
- TOTAL COST \$23,034
- * freshman on campus

Disbursement Schedule

Summer = Immediately after July 1st

Fall = Up to 5 days prior to 1st day of classes

Winter = After Holiday recess

Spring = First Week of spring classes

Book Vouchers – Issued to all FA filers with To Do List Complete

Emergency Loans – Open to all enrolled students up to \$1,000.00

How Can Students Get Aid Early

- Complete the FAFSA/DREAM App in October and before March 2nd
- USE **DRT** – Data Retrieval Tool to download income from the IRS onto the FAFSA
- Monitor To Do List and Complete FA items by document due date
- Monitor Horizon email for updates from FA

Special Circumstances

- Death of a Parent
- Parent/Student Loss of Employment
- Parents Divorce/Separate
- Student Estrangement from Parents
- Homeless students
- Other: Students with unique situations should contact the financial aid department at a CSU campus for guidance

Questions???

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