

Understanding Financial Aid

Financial Aid is any sort of money that is used to help a student pay for college. This includes **grants**, **scholarships**, and **student loans**. This money can often be used toward tuition, books, and other school related expenses.

When is the annual Financial Aid Night?	This event is offered at HHS on September 24, 2019 at 6:00 p.m. in the Theater.
What agency can I contact for more information regarding financial aid?	Contact the California Student Aid Commission at 1-800-433-3243 or www.csac.ca.gov
What is the Financial Aid Website?	www.fafsa.gov
Does it cost money to apply?	No - It is FREE! (Please use the above web address, as other links will charge you an application fee)
What does FAFSA stand for?	Free Application For Federal Student Aid
When should I apply?	You can begin the application in the Fall (October 1) of your SENIOR year
Do I have to apply every year?	Yes , students must submit a FAFSA for each year they plan on attending college. March 2nd is the Cal Grant deadline. Some colleges will have an earlier date. Check with each college that you apply to.
What is an FSA ID?	An FSA ID is a username and password that you must use to log in to and access websites like FAFSA. Use your full LEGAL NAME, which is on your Social Security Card. (takes 3-5 days for verification)
Who needs an FSA ID?	The student AND one parent will need their own FSA IDs. A separate email address must be used to create each ID. Use your full Legal Name , which is on your social security card.
How do I get an FSA ID?	Register for an FSA ID at: fsaid.ed.gov
How much Financial Aid money can I receive?	It all depends on your situation/need (i.e., high school academic achievement, financial need, the college you'll be attending, etc.)
What are the steps to complete my FAFSA?	<ol style="list-style-type: none"> 1. Get an FSA ID fsaid.ed.gov 2. Begin the 2020-2021 FAFSA: www.fafsa.gov 3. Driver's License Number/Alien Registration Number OPTIONAL 4. 2018 Federal tax return documents. Parents/student IRS W-2 documents. 5. Records of untaxed income. (Example: child support, interest income) 6. Information on cash, savings and checking account balances, investments (including real estate, but not including the home in which you live and/or business, and/or farm assets) 7. Begin the FAFSA application for the 2020-2021 school year (the year that the student will be attending college) 8. Submit the FAFSA by March 2, 2020 - for Cal Grant 9. Parents marriage date or divorce date. 10. Parents date of birth.
What should I expect after I submit my FAFSA application?	After completing your FAFSA you will receive a notification from " WebAdvisor " - you will then create an account with WebAdvisor. You will also need to create an account with webgrants4students.org to review your CAR (California Aid Report). CAR is the estimated financial aid amount that will be offered to the student

How can I get help?	From October 1st - March 2nd, you can stop by the Career Center or attend during a Patriot + session.
What's the difference between a Student Loan and a Grant/Scholarship?	Student loans must be repaid (usually with interest); grants/scholarships are not repaid. So make sure not to borrow more than you need! Learn more at studentloans.gov and studentaid.gov
What are Cal Grants?	Cal Grants are state-funded, need-based, cash grants given to California college students or student who qualify under AB540 CA Law. This will help pay for tuition and other school needs
How can I apply for a Cal Grant?	Once you complete the FAFSA/Dream Act application (by March 2nd) you will automatically be considered for the Cal Grant (once your GPA verification has been submitted)
Cal Grant A	Low to middle income students who have a 3.00 high school GPA minimum, have a financial need, meet the income and assets requirements, and are working towards an Associates (AA) or Bachelors (BA/BS) degree
Cal Grant B	Low income students who meet specific income and assets requirements, have financial need, 2.00 high school GPA minimum, and are working towards an Associates (AA) or Bachelors (BA/BS) degree
Cal Grant C	Low and middle income students who meet the income and assets requirements, have financial need, enroll in vocational courses of study, and are working towards an Associates (AA) degree or a certificate/vocational program
What is the Cal Grant GPA Submission?	HHS will automatically submit your verified/official grade point average (this is a requirement for all Cal Grants)
What is the California Dream Act?	The California Dream Act Application is the Financial Aid application for certain documented & eligible undocumented students
What is the Chafee Grant for Foster Youth?	The California Chafee Grant Program provides up to \$5,000 annually to foster youth and former foster youth to use for college expenses. To qualify, a student must have been in foster care between their 16th and 18th birthday. Students must complete the Chafee Grant application at chafee.csac.ca.gov and the FAFSA application . If you have specific questions please call (888)224-7268
If I am a DACA student do I complete the FAFSA?	NO! DACA students (Deferred Action for Childhood Arrivals) for Deferred Action should complete the Dream Act Application and NOT the FAFSA.
What is "COA"?	Each college has its own cost of attendance , or COA, which includes: <i>tuition, fees, books, supplies, housing, food, transportation</i> , and other <i>personal expenses</i> for the school year
What is "EFC"?	Your expected family contribution , or EFC, is the amount of money the government calculates that you and your family could reasonably contribute toward your college education for the year

For more information on FAFSA (or anything regarding financial aid) contact your **HHS College & Career Coordinators**: Mrs. Snyder (ext. 6097) snyderm@luhsd.net and Mr. Gates (ext. 6087) gatesp@luhsd.net Also make sure to visit the College & Career Center website: libertyunion.schoolwires.net/careercenter

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updated: 09/24/2019