Parent Institute: College 102
2 weeks until the semester ends!!!

Please remind your scholars that if they receive a “D” or “F” in ANY class, to improve their grades.

*Seniors can have their admission to a CSU or UC campus can be rescinded.*
AGENDA

- College Application Reminders
- Community College Registration
- Financial Aid Applications
- Award Letters
- Scholarships Resources
- What to do NOW!
1. College application process
College application reminders

**CSU & UC**
- Deadlines were 11/30
- Be on the lookout for admissions decisions between now and early April

**All Other 4-years**
- Check into other colleges you are interested in — there could still be colleges you can apply to
  - Check Common App or college websites for deadlines
  - Ensure you know application requirements (Essay, Letters of recommendation, Transcripts, etc).
College: What do to now?

- Pat yourself on the back!! You applied to college, CONGRATS!
- Create **Web Portals** using your ID received in confirmation email
  - This is how colleges will contact scholars!
- Call campuses to ensure they received all necessary materials (SAT/ACT scores, transcripts, letters of recommendations)
  - Check if any campus requires a mid-year transcript
- **Keep your grades up**
- Continue to explore your interests
- Sit and patiently wait to hear from the colleges
2. COMMUNITY COLLEGES

- MiraCosta College
- Palomar College
- San Diego Miramar College
- San Diego Mesa College
- Grossmont College
- Cuyamaca College
- San Diego Continuing Education Center
- San Diego City College
- Southwestern College
- Imperial Valley College
Benefits of Community College

1. Lower Tuition & Fees
2. Opportunity to Improve Your Transcript
3. Lower Living Costs
4. Greater Flexibility
5. Easier to Work
6. High-Quality Professors
7. Helps ease transition into college life
8. Build successful learning strategies

Perfect choice for students who wish to save money and reduce student loans or those who aren’t sure what they want to study yet.
Community College Process

All Community Colleges in California have online applications.

San Diego City College 6 Steps for New Students

1. Apply for admission: www.cccapply.org
2. Apply for financial aid
3. Online new student orientation
4. English & Math assessments
5. Counselor contact & educational planning
6. Register, pay for classes & get an official college ID card
CALIFORNIA COLLEGE Promise Grant

What’s New?
The Board of Governors Fee Waiver program will be renamed the California College Promise Grant. The program, including the application process and eligibility requirements, will remain the same.

What’s Changed?
Just the name! The fee waiver program, including the application process, and eligibility requirements, will remain the same. The California College Promise Grant, available to eligible students, will waive your per unit enrollment fee at any California community college throughout the state.

Eligibility Requirements
Once you’ve qualified, it’s important to ensure you’re meeting the academic and progress standards in order to avoid losing it.
- Sustain a GPA of 2.0 or higher
- Complete more that 50% of your coursework

What to expect
Fall 2017
California College Promise Grant is officially introduced to public

Fall 2018
Integration of California College Promise Grant begins

Fall 2019
‘Board of Governors Fee Waiver’ officially becomes a thing of the past

*You will hear both names used interchangeably until Fall 2019.

For more information, visit icanaffordcollege.com or contact the financial aid office or registrar at your college.
3. **Financial Aid Process**

Important Reminders

- Pell Grant
- Scholarship
- Out of Pocket
- Room and Board
- Federal Loan
- Expected Family Contribution
- FAFSA
- Cost of Attendance
- Net Price
- Federal Work-Study
- Student Aid Report
- Financial Need
- DREAM Act
- Cal Grant
- Unmet Need
Financial aid reminders

**FAFSA Application**
- Free Application for Federal Student Aid
- Submit Application Online
- Beginning October 1
- Due March 2nd
- Apply: [www.fafsa.gov](http://www.fafsa.gov)

**DREAM ACT Application**
- DACA or no social security #
- Submit Application Online
- Beginning October 1
- Due March 2nd
- Apply: [www.caldreamact.org](http://www.caldreamact.org)

- Without these applications, scholars **cannot** get any federal/state grants, federal work study, or institutional scholarships.
  - *Even if you are “unsure” as to your plan, filling out the application can cover your bases and set you up to attend a community college, trade/vocational program, etc.*

* For grades 9th-11th: can complete the FAFSA4caster to estimate financial award
After the FAFSA: What Happens Next?
**Types of Aid**

**Federal**
- Pell Grant
- Federal Work Study
- Subsidized Loan**
- Unsubsidized Loan
- Stafford Loan
- Perkins Loan
- Parent PLUS Loan

**State**
- Cal Grants
  - (A, B, or C)
- California College Promise Award
- Cal Vet Waivers**

**Institutional**
- School-Specific Scholarships or Grants
- Can be automatic or application-based
## Cal Grants & Scholarships -- Free Money $$

<table>
<thead>
<tr>
<th>Cal Grant A</th>
<th>Cal Grant B</th>
<th>Cal Grant C</th>
</tr>
</thead>
<tbody>
<tr>
<td>× 3.0 GPA minimum</td>
<td>× 2.0 GPA minimum</td>
<td>× 2.0 GPA minimum</td>
</tr>
<tr>
<td>× Up to $12,570 per year</td>
<td>× Up to $1,662 per year</td>
<td>× Used for vocational programs</td>
</tr>
</tbody>
</table>

### SCHOLARSHIPS!

Many scholarships have GPA and SAT score requirements. Start researching qualifications for scholarships.
4. Award Letters

How do I know how much I’ll have to pay?
What is an Award Letter

- A Financial Aid Award Letter is a summary of what money each university/college is willing to offer you
- Every Award Letter will be different and specific to that campus
  - Amounts may change depending on if you selected your interest in living on or off campus
- “Awards” can include:
  - Grants, Scholarships, Work Study, and Loans
- Each campus will send a personalized award letter
- It’s important to compare award letters to identify where you are getting offered the most money.
Where can I find my award letters?

- Award Letters can vary in location depending on the school.
  - Can be found on a web-portal for that campus (example: SDSU)
  - Can be mailed with your acceptance letter/packet
- Printing out each award letter is a great way to get set up and ready to compare your awards.

*If you cannot locate your award letter CALL the Financial Aid Office of that specific campus.
Tips:
- Anytime the word Scholarship or Grant is used, that means it is **FREE** money that does not have to be paid back.
- Anytime the words Stafford, Parent PLUS, Unsubsidized, Subsidized, and Perkins are used, those are **loans**.
- Subsidized loans do not accrue interest while you are in school because the US Government pays it. **Every other loan accrues interest while you are in school**.
Before comparing awards....

- Identify which items YOU have control over that are included in the Cost of Attendance:
  - Books, Transportation, Miscellaneous, Room & Board etc
- Are there other items that you should be budgeting for?
  - Car/Gas, Transportation, etc.

*Make a realistic budget for those “flexible” items*
Let’s see some examples!

How much in loans does this student need to take out per year?

<table>
<thead>
<tr>
<th></th>
<th>Fall 2011</th>
<th>Spring 2012</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>$750.00</td>
<td>$750.00</td>
<td>$1,500.00</td>
</tr>
<tr>
<td>Federal Perkins Loan</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Federal Subsidized Stafford</td>
<td>$2,750.00</td>
<td>$2,750.00</td>
<td>$5,500.00</td>
</tr>
<tr>
<td>Federal Unsubsidized Stafford</td>
<td>$1,001.00</td>
<td>$999.00</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Federal Work-Study Program</td>
<td>$1,300.00</td>
<td>$1,300.00</td>
<td>$2,600.00</td>
</tr>
<tr>
<td>University and Alumni Award</td>
<td>$16,250.00</td>
<td>$16,250.00</td>
<td>$32,500.00</td>
</tr>
</tbody>
</table>

Total Awards: $23,051.00 + $23,049.00 = $46,100.00
How much in loans does this student need to take out?

What about parent loans?
Cost of attendance vs Award Letter

Does your family need loans to cover: Books/Supplies, Transportation, Personal/Miscellaneous Expenses?

Saves $3,925
Comparing awards

You can use this worksheet to get a side-by-side comparison of your aid.

Laying it all out on paper oftentimes helps families understand which campus gets you the best

### Financial Aid Comparison Worksheet

Use this worksheet to generate a side-by-side comparison of the financial aid offers you have received!

<table>
<thead>
<tr>
<th>Name of College</th>
<th></th>
</tr>
</thead>
</table>

#### STEP ONE: What is the cost of attendance (COA)

<table>
<thead>
<tr>
<th>Item</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td></td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td></td>
</tr>
<tr>
<td>Books &amp; Supplies*</td>
<td></td>
</tr>
<tr>
<td>Transportation*</td>
<td></td>
</tr>
<tr>
<td>Miscellaneous Expenses*</td>
<td></td>
</tr>
<tr>
<td>Total Cost of Attendance</td>
<td></td>
</tr>
</tbody>
</table>

#### STEP TWO: What is your financial need?

<table>
<thead>
<tr>
<th>Item</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Cost of Attendance (COA)</td>
<td></td>
</tr>
<tr>
<td>Expected Family Contribution (EFC)</td>
<td></td>
</tr>
<tr>
<td>Total Financial Need</td>
<td></td>
</tr>
</tbody>
</table>

#### STEP THREE: Financial Aid Sources

<table>
<thead>
<tr>
<th>Source</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Aid</td>
<td></td>
</tr>
<tr>
<td>State Aid</td>
<td></td>
</tr>
<tr>
<td>College Grants &amp; Scholarship</td>
<td></td>
</tr>
<tr>
<td>Other Grants &amp; Scholarships</td>
<td></td>
</tr>
<tr>
<td>Total Gift Aid</td>
<td></td>
</tr>
<tr>
<td>Federal Work-Study</td>
<td></td>
</tr>
<tr>
<td>Student Loans (Subsidized, Unsubsidized, Perkins, etc.)</td>
<td></td>
</tr>
<tr>
<td>Parent Loans/PLUS</td>
<td></td>
</tr>
<tr>
<td>TOTAL FINANCIAL AID OFFER</td>
<td></td>
</tr>
<tr>
<td>What is your out-of-pocket cost? **</td>
<td></td>
</tr>
</tbody>
</table>

* Remember to consider if certain costs (such as transportation, books/supplies, & miscellaneous expenses) are accurately calculated according to your situation. Feel free to update with a more realistic cost.

** To calculate your out-of-pocket cost, subtract the number you got for your Total Financial Aid Offer from the Total Cost of Attendance. (Total Cost of Attendance - Total Financial Aid Offer = Out of Pocket Cost)
What’s Next?: Steps to enroll by May 1st decision day

1. Review award letters and make decision
2. Accept admissions
   a. Pay Intent to Enroll fee/deposit
3. Accept Financial Aid
   a. Cal Grants
   b. Scholarships
   c. Loans (entrance counseling, MPN)
   d. Work Study
4. Complete Verification Process (if needed)
5. Complete Housing Forms/Pay housing deposit (if needed)
6. Take any placement exams needed
7. Call the Admissions & Financial Aid Offices to ensure that all proper steps are being followed and they have everything they need.
5. Scholarship resources

FREE MONEY!! And there are a TON out there!
San Diego Foundation Common Application -> Due Tuesday, February 5th at 2pm

- [https://www.sd.foundation.org/students/common-scholarship-app/](https://www.sd.foundation.org/students/common-scholarship-app/)
- Last year, they awarded over $2.6 million to over 876 students

Who is Eligible? Even if you’re not a straight A, star athlete or student body president, they have scholarship opportunities for you!

- Commitment to your education
- Potential for success in college
- Minimum 2.0 GPA
- Participation in community service, extracurricular activities and/or work experience
- In need of help to pay for school (including middle-income families)
Where to find other scholarships?
- Scholar emails
- Class of 20-- Google Classroom
- e3 Civic High website
- College websites
- www.fastweb.com
- www.collegeboard.org
- www.cappex.com
- www.niche.com
- www.scholarships.com
- www.scholarshipmonkey.com
- www.unigo.com

...and so many more resources!!!
5. What to do now

Check your portal & email regularly
What to do now!

- Keep grades up!!!!!! No D/Fs!
- Make sure each campus has received your application materials
- Create your web portals for ALL colleges you applied to
- Check web portals weekly for any new requests (mid-year transcript)
- Apply for scholarships
- Patiently wait for admission decisions
- **Don’t** commit to a school until you have received all award letters, so you can compare costs!
- Visit the campus of Universities you are seriously considering
- See your counselor with questions or guidance
  - Available before school, during lunch, after school or by appointment
Graduation Cap & Gown Ordering

www.jostens.com
1-800-JOSTENS
SAVE THE DATE!
SATURDAY, April 13, 2019
Senior College Workshop @ e3
9:00 am-12:00 pm

Come get help with: Community College Applications & Scholarship Applications
Thank you for attending!

Questions?

Ms. Colon -- acolon@e3civichigh.com
Ms. Couperus -- ccouperus@e3civichigh.com