## **College Financial Aid**

#### **FAFSA**

Every school year students must apply for the FAFSA as early as Oct. 1<sup>st</sup> but must be submitted before Mar. 2<sup>nd</sup> if applying for Cal Grants. You may apply on the Internet at **www.fafsa.ed.gov**, which takes 1 - 2 hours, or get an application by phone at 1-800-801-0576.

- Students are now able to file a FAFSA as early as Oct. 1, rather than beginning on Jan. 1. This earlier submission date is a permanent change, enabling students to complete and submit a FAFSA as early as October 1 every year.
- Students will use earlier income information. Students will be required to report income information from an earlier tax year. For example, on the 2017–18 FAFSA, students (and parents, as appropriate) will report their 2015 income information, rather than their 2016 income information.

The following table provides a summary of key dates as we transition to using the early FAFSA submission timeframe and earlier tax information.

### CHANGES TO THE FAFSA PROCESS FOR 2017–18

SUBMIT A FAFSA EARLIER: Students will be able to submit a 2017–18 FAFSA as early as Oct. 1, 2016, rather than beginning on Jan. 1, 2017. The earlier submission date will be a permanent change, enabling students to complete and submit their FAFSAs as early as October 1 every year. (There is NO CHANGE to the 2016–17 schedule. The 2016–17 FAFSA became available Jan. 1, 2016.)

USE EARLIER INCOME AND TAX INFORMATION: Beginning with the 2017–18 FAFSA, students will report income and tax information from an earlier tax year. For example, on the 2017–18 FAFSA, students (and parents, as appropriate) will report their 2015 income and tax information, rather than their 2016 income and tax information.

Here's a summary of key dates for submitting the FAFSA depending on when you plan to go to school:

IF YOU PLAN TO ATTEND COLLEGE FROM	YOU WILL SUBMIT THIS FAFSA	YOU CAN SUBMIT The Fafsa from	USING INCOME AND TAX INFORMATION FROM
July 1, 2015-June 30, 2016	2015–16	January 1, 2015–June 30, 2016	2014
July 1, 2016-June 30, 2017	2016–17	January 1, 2016–June 30, 2017	2015
July 1, 2017-June 30, 2018	2017–18	October 1, 2016-June 30, 2018	2015
July 1, 2018-June 30, 2019	2018–19	October 1, 2017-June 30, 2019	2016

Federal Student Aid

StudentAid.gov/fafsa

### CAL GRANT - Due March 2<sup>nd</sup>

\*Missed the March 2 deadline? There is a second deadline, only for California Community College students, September 2. Submit the required forms before the September 2 deadline to be considered for this specific Cal Grant. There is a limited number of September Cal Grants available.

- To apply for the Cal Grant you must fill out the FAFSA application. The FAFSA is the application for federal student aid like Pell Grant, Supplemental Educational Opportunity Grant (SEOG), TEACH Grant, and federal student loans as well as state financial aid like Cal Grants. Most institutions also use the FAFSA for institutional need-based financial aid.
  - o http://www.csac.ca.gov/doc.asp?id=48
- Because American Christian Academy is not accredited our students must submit an SAT or ACT score along with the Cal Grant GPA verification form. It is very important that you file the FAFSA application between October 1st and no later than March 2<sup>nd</sup>. (See FAFSA info)
- Make a copy of the student's SAT or ACT scores and print out the Cal Grant GPA verification form for the correct date. This page also has information regarding rules for filing and addresses late verification forms and September junior college Cal Grant. This link is the same every year.
  - o <a href="http://www.csac.ca.gov/doc.asp?id=1177">http://www.csac.ca.gov/doc.asp?id=1177</a>

ACA does not need to fill out the school information but you must follow the instructions given, including the mailing instructions. If you will be mailing in a paper GPA Verification Form, be sure to make a copy for your records and obtain a Certificate of Mailing (\$1.30 in addition to postage) from the Post Office so that you can verify the date you mailed your form.

Register at <u>www.collegeboard.org/sat</u> in order to take the SAT.

• An SAT (1600 pts.) qualifying score of 1070+ qualifies for the Cal Grant A and a score of 870+ qualifies for the Cal Grant B.

Register at http://www.act.org/ in order to take the ACT.

 An ACT qualifying score of 21+ qualifies for the Cal Grant A and a score of 16+ qualifies for the Cal Grant B.

To compare the SAT to the ACT go to:

https://www.kaptest.com/college-prep/test-information/sat-vs-act

To take the free test prep for SAT or ACT go to:

https://www.kaptest.com/college-prep/getting-into-college/free-practice-test

https://www.khanacademy.org/

http://www.act.org/

Students may retake either test as many times as they wish and there are many books to help prepare for these tests. Without one of these scores, students are not eligible for Cal Grants. Be sure students take the test in enough time for results to come back to the school and your home before the Cal Grant is due, which is March 2<sup>nd</sup>. This March 2<sup>nd</sup> deadline is for university students, community college/transfer university students, vocational students, and professional teacher preparation. For further information go to www.collegeboard.org and if you still have additional questions, contact our High School Director at <a href="https://linearchy.new.collegeboard.org">https://linearchy.new.collegeboard.org</a> and if you still have

# **BOG Fee Waiver**

Financial aid comes in a few basic types: fee waivers, grants and scholarships (which you don't have to pay back), work study (which requires you to work in exchange for money), and loans (which you DO have to pay back). Many students qualify for a Board of Governors (BOG) Fee Waiver which is for California community colleges.

The BOG Fee Waiver is available specifically for eligible students at California community colleges whether having graduated or still in high school. The BOG Fee Waiver will waive your per-unit enrollment fee at any community college throughout the state. If you are awarded the BOG Fee Waiver you will still be responsible to pay the campus center, health fee and any material fees at the time of registration.

**❖** The BOG fee waiver is available to students taking concurrent classes while in high school, if you qualify financially.

### You may qualify for the BOG Fee Waiver if you:

- Are a student at a California community college, and have been determined to be a resident, or to be exempt from non-resident fees under AB 540, and;
- Have financial need, based on a financial aid office review of your Free Application for Federal Student Aid (<u>FAFSA</u>), or;
- Are receiving TANF, SSI/SSP or General Assistance, or;
- Meet the income standards:

Go to your community college website under financial aid to find out more information on the residency and financial needs requirements. You will also be able to access a current BOG application.

California Community College students receiving the BOG Fee Waiver must meet minimum academic and progress standards to remain eligible for the BOG Fee Waiver.

#### **Students Must:**

- Maintain a cumulative GPA of 2.00
- Successfully complete at least 50% of all units attempted
- 1. If a student is placed on "Academic" or "Progress Probation" through Admissions and Records for two consecutive primary terms, the student will lose eligibility for the BOG Fee Waiver.
- 2. The student could also lose enrollment priority through Admissions and Records if the cumulative GPA falls below 2.0 for two consecutive primary terms.
- 3. Students who lose BOG Fee Waiver eligibility will have an opportunity to regain eligibility by meeting the above listed standards or through an Admissions and Records appeal process.

# **Chafee Grant**

If you are or were in foster care between the ages of 16 and 18 as a dependent or ward of the court and have financial need, you may qualify for up to \$5,000 a year for career and technical training or college. This is the **Chafee Grant.** 

This is a separate application and not done through the FAFSA.

California Student Aid Commission - Financial Aid Programs



### California Student Aid Commission - Financial Aid Progra...

Financial Aid Programs The following is a list of programs administered by the California Student Aid Commission. Program names followed by an asterisk (\*) are avai...

View on www.csac.ca.gov Preview by Yahoo