



Understanding Student Financial Aid One Bite at A Time



**A Presentation for High School
Students & Families**

Created By:

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CSUDH Financial Aid & Scholarships Office

Topics



What, When, How?

What is Student Financial Aid?

When should I apply?

How do I apply?



Show Me the Money!

What types of aid are offered and how much?



Let's Recap

Review



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What, When, How?

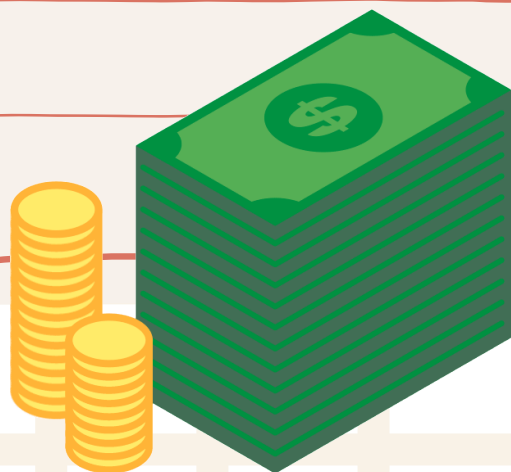
**What is Student Financial Aid?
When Should I Apply?
How do I Apply?**



Q What is Student Financial Aid? A



**Student Financial Aid is
MONEY!**



**This money is offered to
you to help pay for your
educational & personal
expenses while in
college.**

What expenses will you have?

- Classes (tuition & fees)**
- Books & Supplies**
- Food & Housing**
- Personal expenses**
- Gas, Cell phone, etc.**



When Should I Apply?

FALL

During during the
Fall of your senior
year!

The Priority Filing
Period is usually:
October 1st thru
March 2nd

IMPORTANT

You must **RE-APPLY** for each
new academic year until you
graduate with your degree!

It's the same
Priority Filing Period:
October 1st - March 2nd

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How do I apply?



ONLINE

You will apply online using your PC, laptop, iPad or tablet, or cell phone

FAFSA

Applicants who are U.S. Citizens or eligible non-citizens will submit a Free Application for Federal Student Aid



YouTube Video on What is FAFSA?

CA Dream Act Application (CADAA)

Applicants who are undocumented & meet the AB540 requirements may submit a CADAA application www.dream.csac.ca.gov



California Student Aid Commission Website

FAFSA Website



FAFSA® 2025–26 Coming Soon

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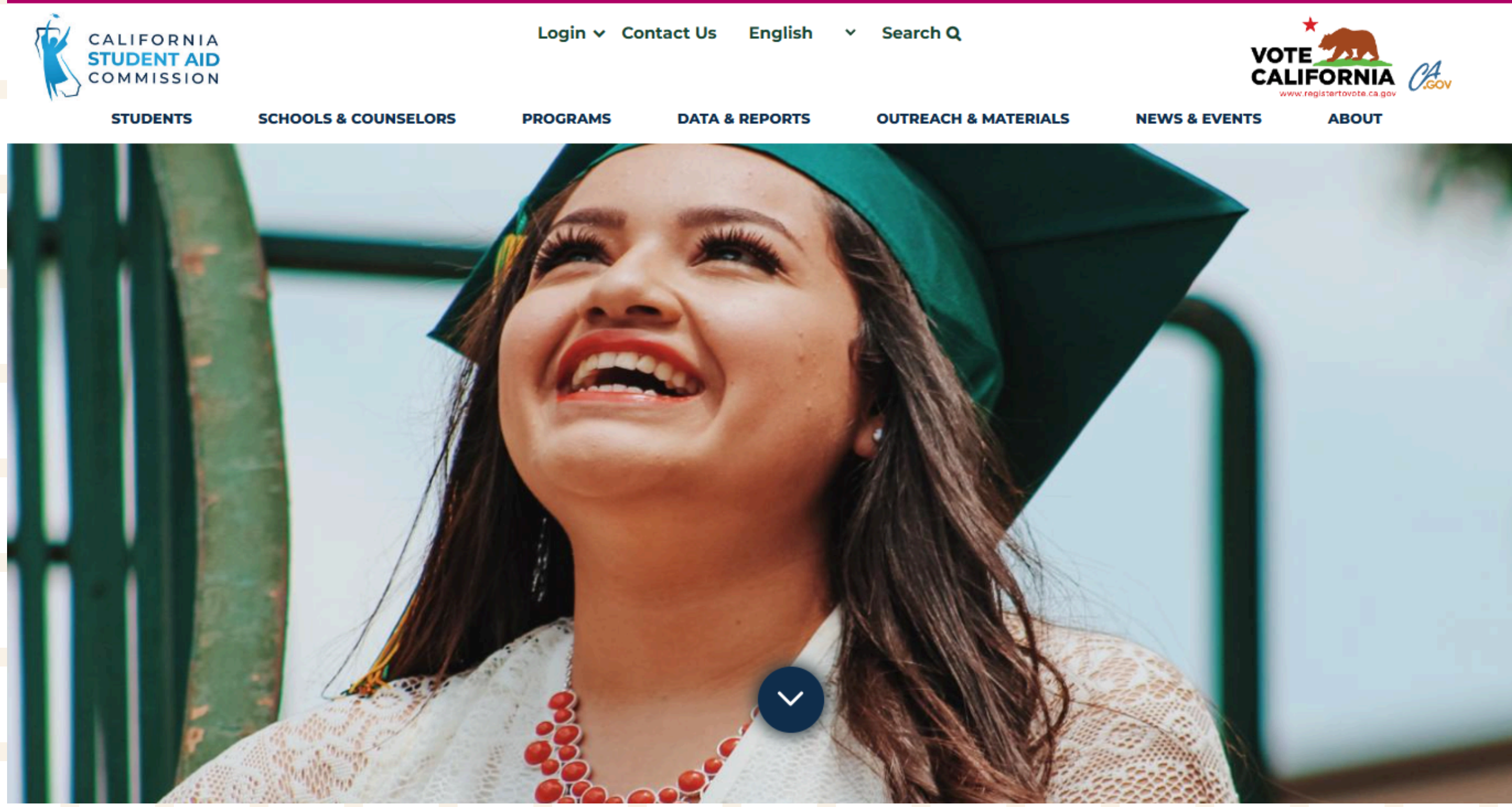
www.studentaid.gov | www.fafsa.gov

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California Student Aid Commission (CSAC) and CA Dream Act Application Websites



www.csac.ca.gov | dream.csac.ca.gov



Filing Period Exception for 2025-2026 FAFSA

Priority Filing Period: December 1, 2024 - March 3, 2025

Oct 1, 2024

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Mid Oct - Nov

Application access will gradually be increased to more users

Dec 1, 2024

FULL LAUNCH!
Access will be granted to all users nationwide.

CA Dream Act Application is expected to follow the same

timeline.



Application Filing Period Example

You will be applying for college and financial aid during your senior year.
Then, you must remember to re-apply for financial aid each year
until you graduate with your degree.

Financial Aid Year	Priority Filing Period	GOAL?
2025-2026 August 2025 - June 2026	Oct 1, 2024 - March 3, 2025 (because March 2 is a Sunday)	Apply before your freshman year.
2026-2027 August 2026- June 2027	Oct 1, 2025 - March 2, 2026	Apply before your sophomore year!
2027-2028 August 2027 - June 2028	Oct 1, 2026 - March 2, 2027	Apply before your junior year!

What will you need for the FAFSA?

FSA ID Username & Password

- You and your parent will each need your own individual FSAID username & password
- Must create using **different email addresses**

The Invite Process

Step 1: Students complete their section & enter parent name, DOB, SSN, email

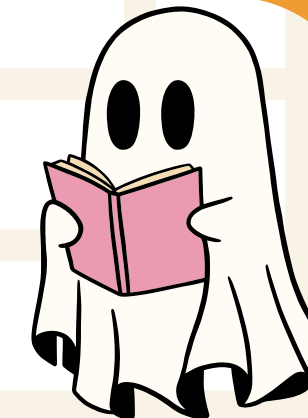
Step 2: Parents will receive an email **"Invite"** to complete their section

Provide Consent to use IRS Data

- Everyone must provide his/her **CONSENT** to have their IRS or **Federal Tax Information (FTI)** used
- For **2025-2026**, income tax data from **2023** will be reported.
- Even **non-filers** must provide consent



Important Questions to Address



Who is considered a parent?

A

Biological or Adoptive Parent

Who **is not** considered a parent?

Grandparents | Foster Parents

Legal Guardians

Aunts or Uncles

Brother or Sister

What happens if Consent is not authorized by student or parent?

Then, the student will not be considered for financial aid funds.

No consideration for federal grants.

No consideration for state grants.

What if a parent is Unwilling to provide "Consent?"

- Student may request to be offered a Direct Unsubsidized Loan only
 - This is the loan that accrues interest
- Student will need to consult with the Financial Aid Office for further assistance.

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RE: Divorced or Separated Parents

Who's Info should you provide?

The parent that contributes most to the student's living expenses is the parent that will contribute their information to the student's FAFSA.

No longer the parent that the student lives with.

There is a FAFSA Tool that can help.

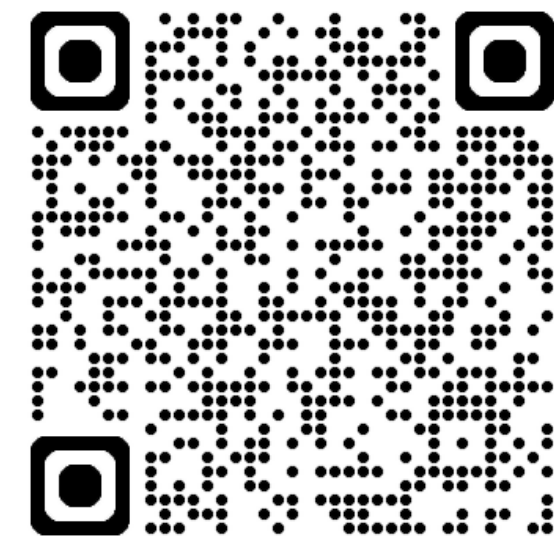
Who counts as a parent on the FAFSA® form?

A student may need to ask their parent(s) to provide information on their FAFSA form based on the student's dependency status.

This tool helps determine which parent(s) should participate in a student's FAFSA form.

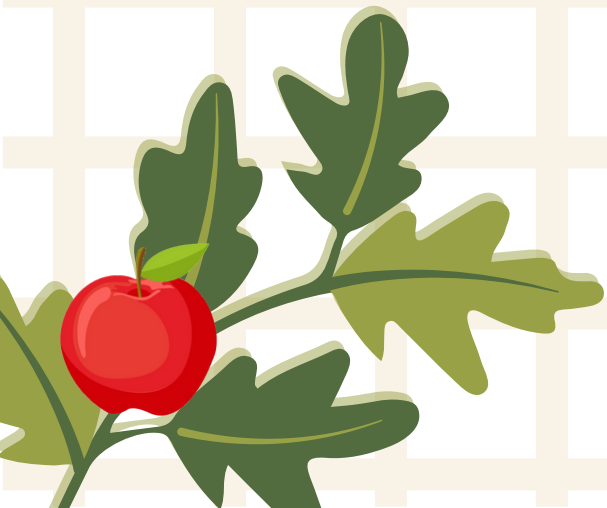



<https://studentaid.gov/fafsa-apply/parents>





Now, a few quick tips!





Tip #1

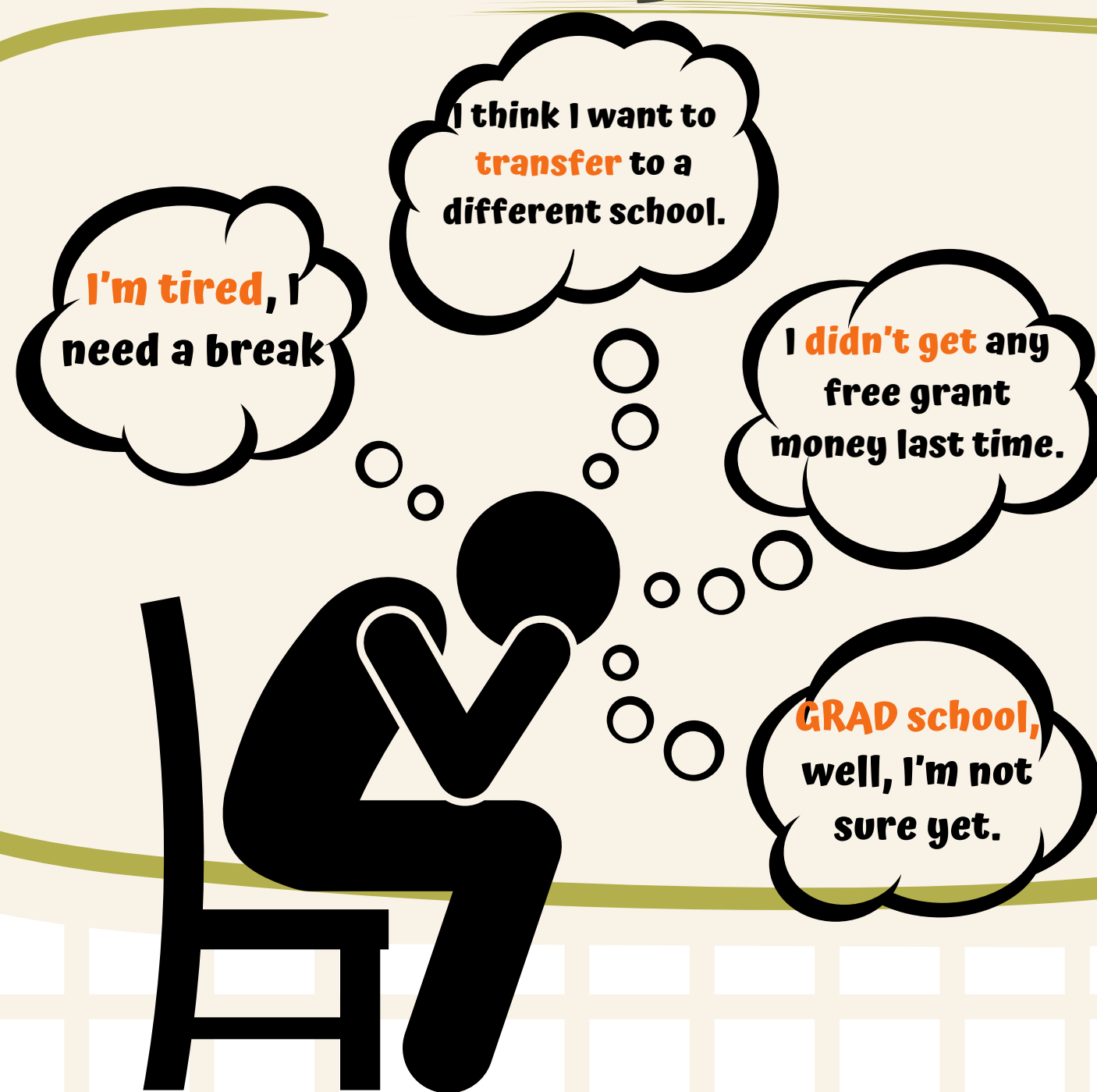
Financial Aid Applications submitted **after March Priority Filing Deadline** will still be processed for aid consideration.

However,

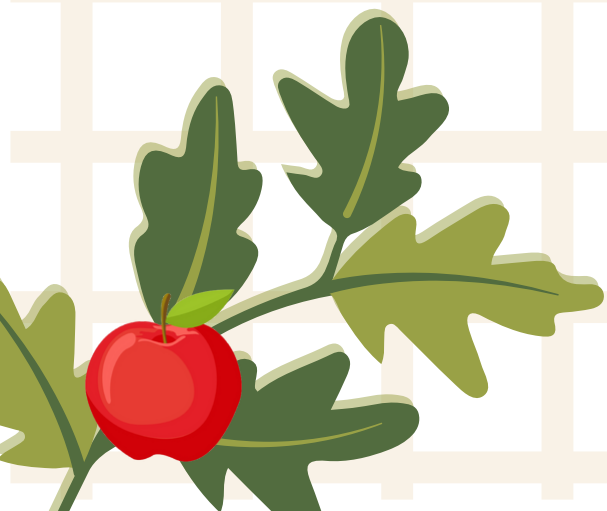
If you apply late, you may **miss out** on receiving some types of financial aid funds.

No matter what you
may be thinking at the
time.....

Tip #2



Until you graduate,
always submit your
renewal application
between
**October 1st -
March 2nd!**



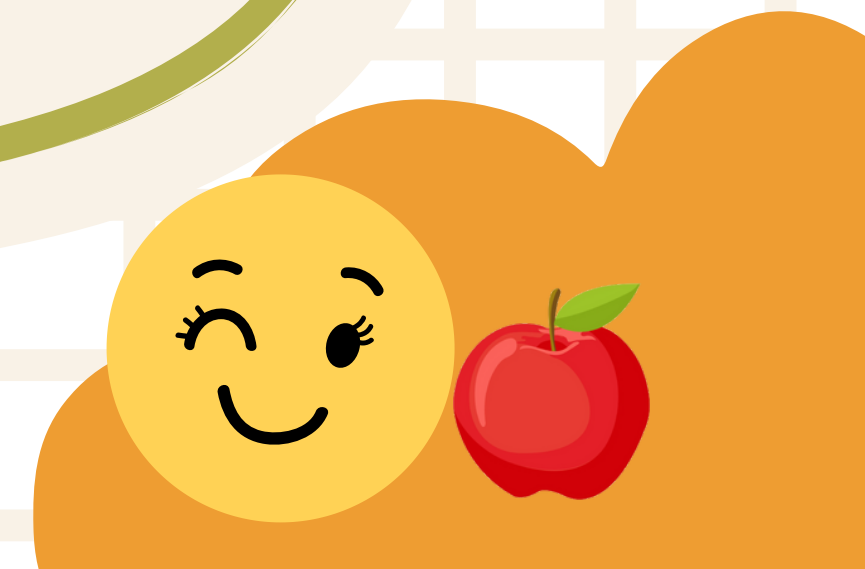
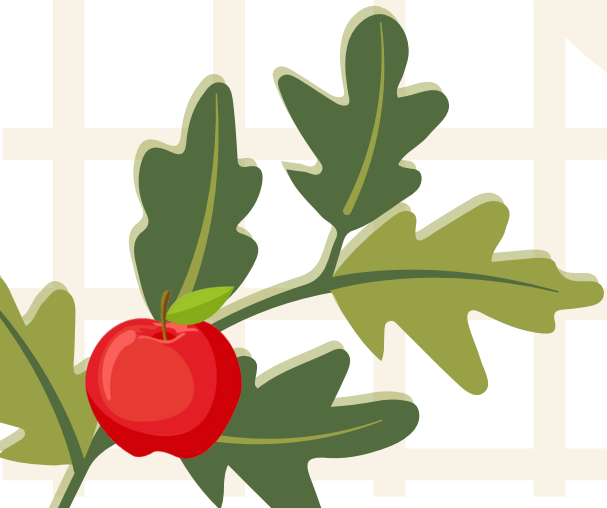
WHY?



Because,

If you change your mind about continuing with your degree pursuits your Financial Aid application will have already been submitted.

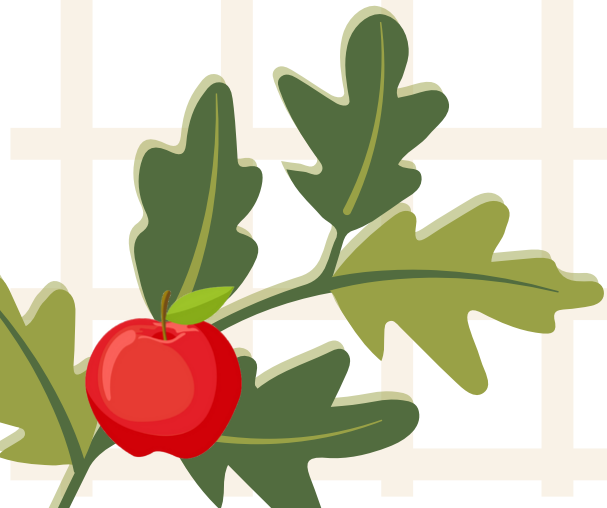
Therefore, your financial aid eligibility will be determined as an "**ON-TIME**" applicant as opposed to a "**LATE**" applicant!



Tip #3 - Common Mistakes to Avoid

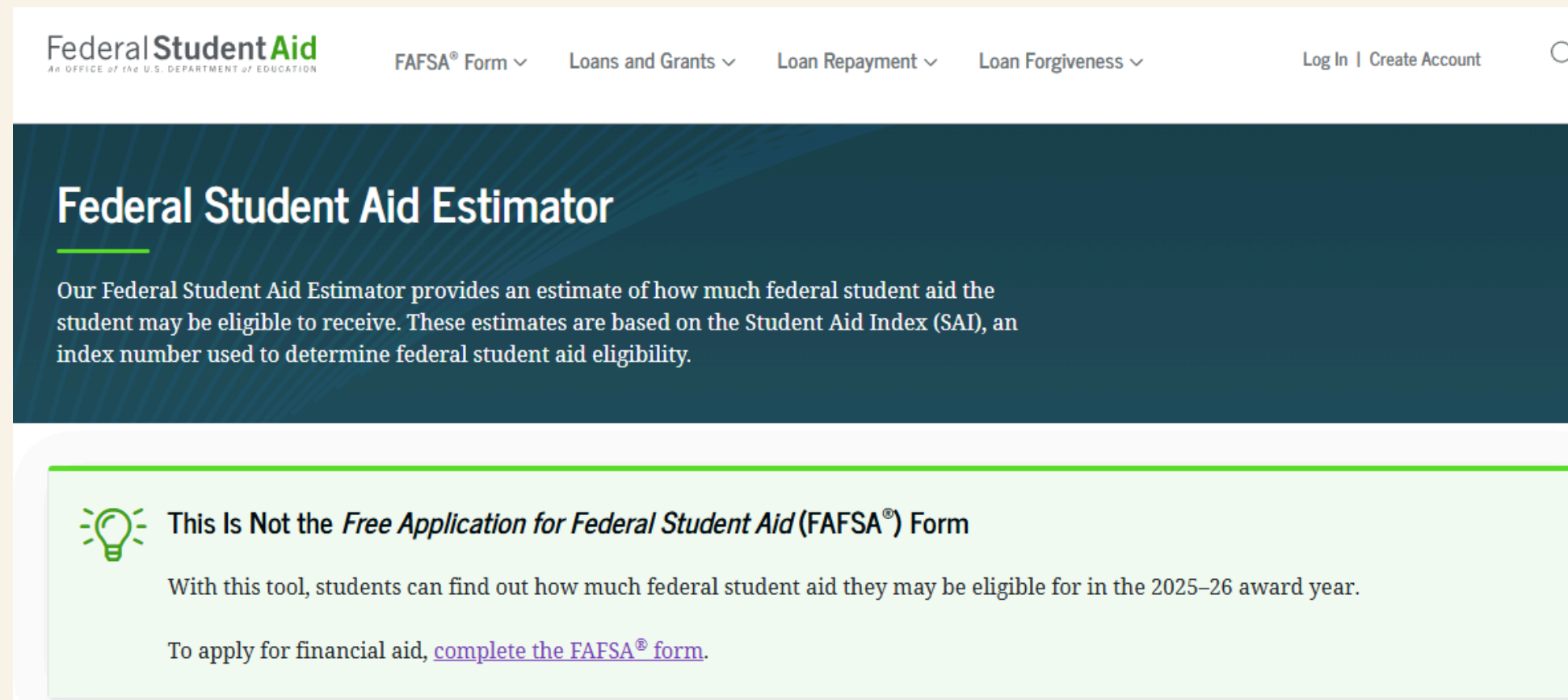
- Students should be **avoid** reporting their parent's 2023 income as their income.
- Miss reporting the **Family Size** (formerly the Household size) if prompted to provide it.
- **Avoid** reporting a dollar amount under the “*Foreign Income Exclusion*” question if you or your parent did not earn any foreign income.

Don't scroll. Read. Take your time.



Here's Another Tool!

Federal Student Aid Estimator!



The screenshot shows the top navigation bar of the Federal Student Aid website. It includes the logo for Federal Student Aid (an office of the U.S. Department of Education), a search icon, and links for FAFSA Form, Loans and Grants, Loan Repayment, Loan Forgiveness, Log In, and Create Account. Below the navigation bar is a dark blue header with the title "Federal Student Aid Estimator" and a sub-header. The sub-header text reads: "Our Federal Student Aid Estimator provides an estimate of how much federal student aid the student may be eligible to receive. These estimates are based on the Student Aid Index (SAI), an index number used to determine federal student aid eligibility." Below this is a light green callout box with a lightbulb icon. The callout text says: "This Is Not the *Free Application for Federal Student Aid* (FAFSA®) Form. With this tool, students can find out how much federal student aid they may be eligible for in the 2025–26 award year. To apply for financial aid, [complete the FAFSA® form.](#)"

<https://studentaid.gov/aid-estimator/>





Unusual Circumstances

Let's Briefly Discuss

Unusual Circumstances

Conditions that can justify an making an adjustment to a student's status based on a unique situation.

Dependency Override

- Parental abandonment, or where parental contact poses a risk.
- Not allowed for students that moved out (or) parents just refuse to provide their information.
- Decisions are made on a case-by-case basis and must be substantiated with supporting documentation.

Loss or Reduction of Income

- Initial application requires the 2023 income & Federal Tax Info (FTI)
- However, if the 2024 income or 2025 income will be less, student or parent can submit an "Income Adjustment Appeal" to the Financial Aid Office.
- FYI, these appeals are not submitted to the Dept of Education.

Other Unusual or Special Circumstance

- Death or Serious Illness
 - Additional Expenses that are not included in Cost of Attendance Budget
- Action:** Contact the Financial Aid Office to discuss & receive assistance



Show Me the Money!

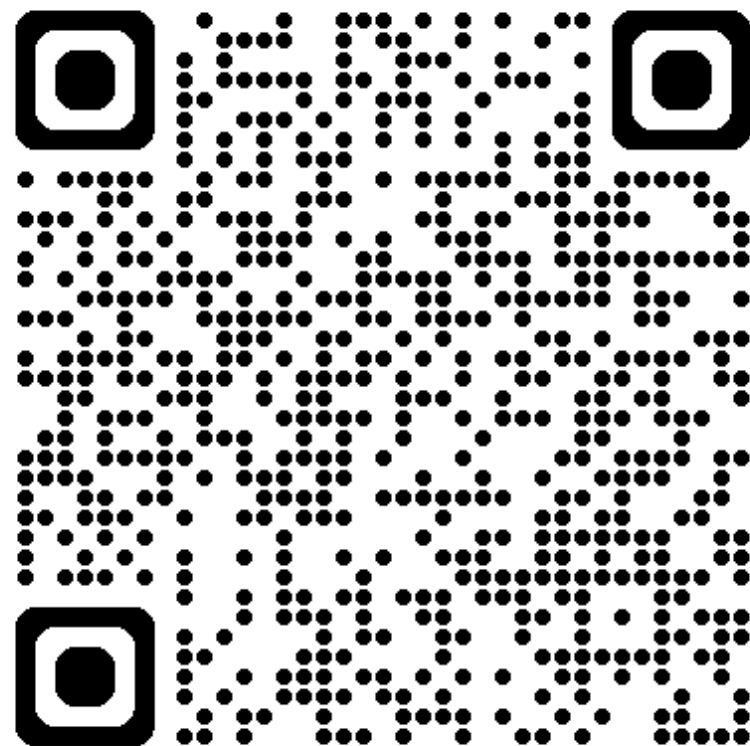
**What Types of Aid Are Offered
& How Much?**



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Types of Financial Aid



CSUDH Financial Aid Office
Types of Aid webpage



Types of Aid Categories

GRANTS

Free money you don't have to repay

Federal Grants

State Grants

Institutional Grants from the college or university

SCHOLARSHIPS

Free money you don't have to repay

Institutional Scholarships

Private Scholarships

Scholarships usually require a separate application

LOANS & WORK Programs

Federal Loans

Private Loans

Work-study & College Corps

GRANTS

Current Year - 2024-2025 Award Amounts

Federal Grants

Pell Grant \$0 - \$7,395

SEOG Grant \$1,000 - \$4,000

TEACH Grant \$4,000

- Federal grants may be used at any school you attend.

CAL GRANTS A & B

May be used in California only

\$6,084

For Cal State Universities
(CSU's)

\$14,436

For University of California
(UC's)

- Cal Grant awards help cover the **tuition** fees at CSUs and UCs

CSU State University Grant

\$6,084 for CSU campuses

This grant helps to cover the tuition fee just like the Cal Grant awards do.

Side Note for **UC's**:
They offer the **Blue & Gold Opportunity Plan** to help students pay the systemwide tuition & fees

Middle-Class Scholarship (MCS)

Offered by the California Student Aid Commission (CSAC)

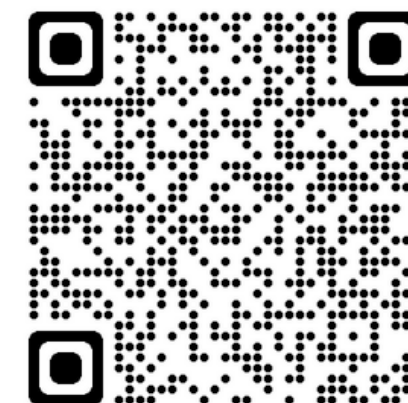
About MCS

- No separate application is required
- Just the FAFSA or CADAA application
- Award amounts can vary

Basic Requirements

- Must apply on-time
- Must be a CA resident and attend a UC or CSU
- Must meet the income requirements

For more information



Visit the website for the
California Student Aid Commission
(CSAC)

Scholarships

Institutional & Private

Institutional

Amounts will vary.

Most college & universities offer a variety of scholarships:

- ***New student*** scholarships
- ***Department*** Scholarships
- Scholarships for ***returning students***

Private

Amounts will vary.

Sources & Organizations will vary.

Millions of dollars go unclaimed each year because students don't apply.

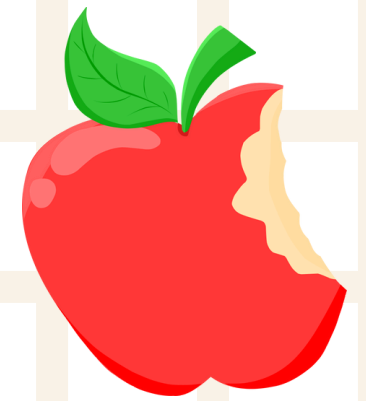
Suggestions

Visit the websites of the Financial Aid & Scholarship Offices for your schools of interest.

Use a **FREE scholarship search engine** to manage your searches including, but not limited to:

- www.scholarships.com
- [College Board Big Future](http://CollegeBoard.com/BigFuture)
- SallieMae.com/scholarships/

Loans & Work-Study



Federal Loans

- Offered to **FAFSA** applicants only; dollar amounts based on grade level
- Students **are not required** to borrow
- Any money borrowed, must be repaid
- **Lender** is the US Department of Education

Private Educational Loans

Amounts Vary

- **Borrowed** money from a bank
- Money will have to be **repaid**
- Usually requires a separate application & decisions are based on credit-worthiness

Federal Work-Study Program

- You **EARN** the money through **working part-time** on or off campus.
- Offered amounts can vary by school

Visit the Financial Aid Office websites to learn more



College Corp Program

College Corps

A California program.

You can earn money by helping to solve problems in your communities.

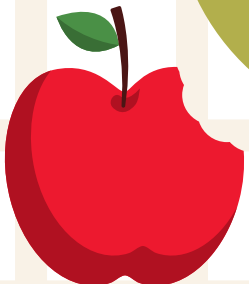
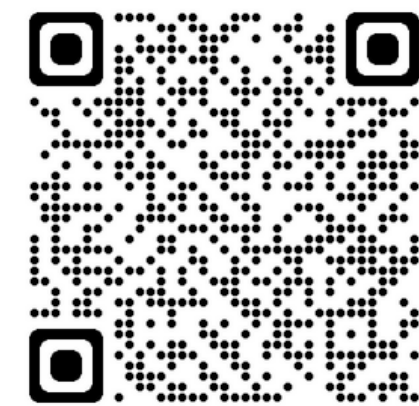
Money Highlights!

A **\$7,000 Stipend** (paid monthly throughout the academic year)

A **\$3,000 Education Award** for school expenses after completing **450 hours of service**

How to Learn More?

College Corps



Let's recap what we covered!

Review



Review!

What, When, How?



**Financial Aid
is MONEY!**



Each year until you graduate, try to **always meet** the priority filing period of:
October 1st - March 2nd

If you can avoid it, don't apply late.
If you apply late, you risk not being considered for certain types of aid.

FAFSA & CADAA applications are submitted **online**



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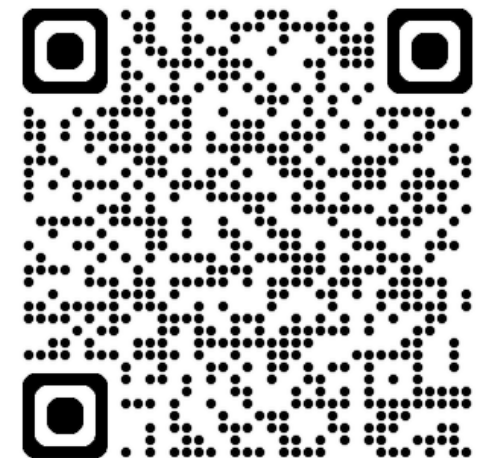
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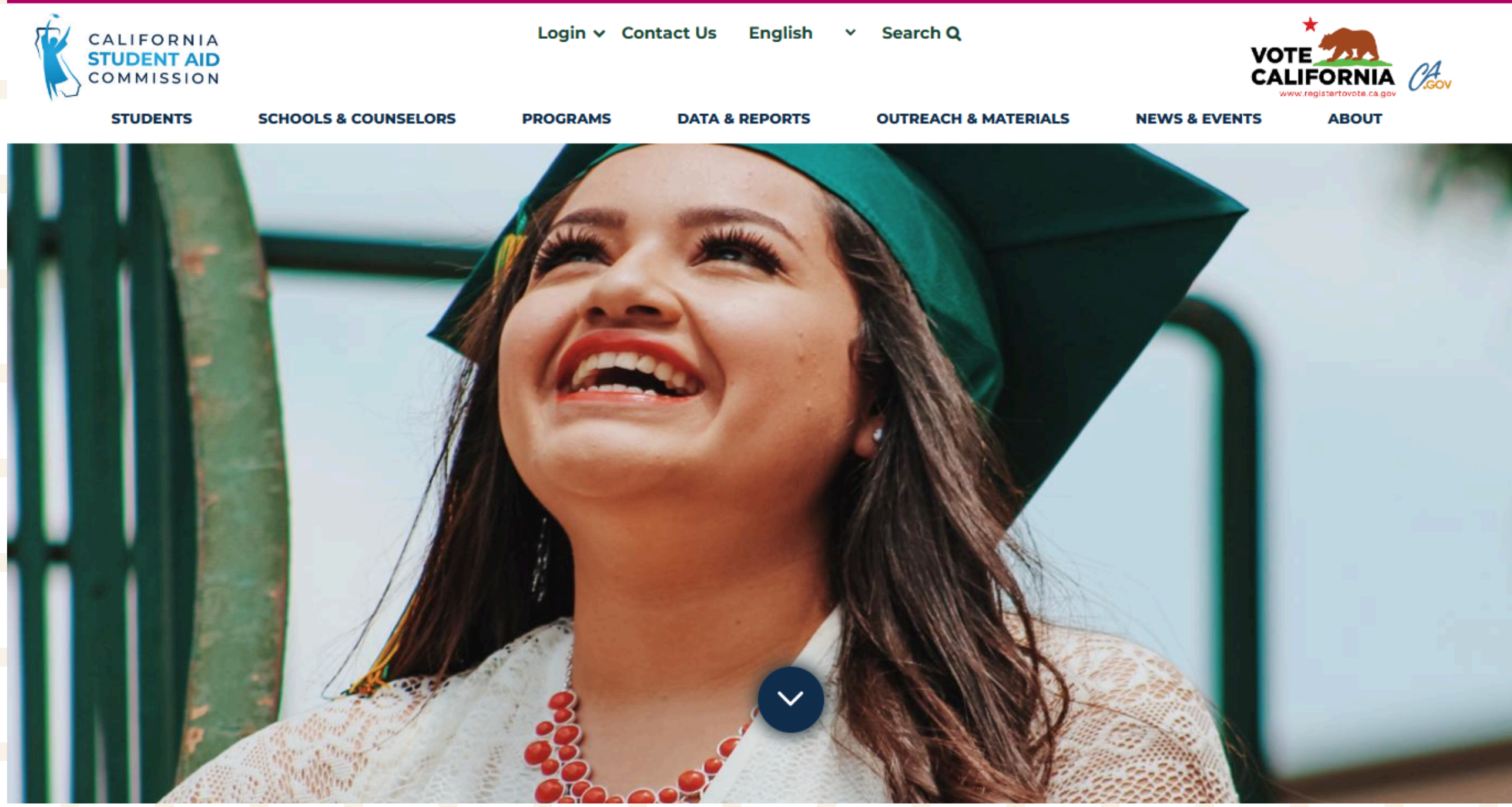
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California Student Aid Commission (CSAC) and CA Dream Act Application Websites



www.csac.ca.gov | dream.csac.ca.gov



Review Show Me the Money!



The types of aid include:

- **Grants** (free money)
- **Scholarships** (free money)
- **Loans** (must repay)
- **Work-study and College Corps** programs (you earn funds thru working or volunteer activities)

- **Federal Grants** may be used at any college **nation-wide**
- **Loans & Federal Work-study** may be used at any college **nation-wide**
- **But, Cal Grant, MCS, CSU, and UC state aid** funds may only be used in **California**

- Visit the **Financial Aid & Scholarship websites** for your **schools of interests**
- Sign up for a **FREE Scholarship Search engine** to help make your searching easier!



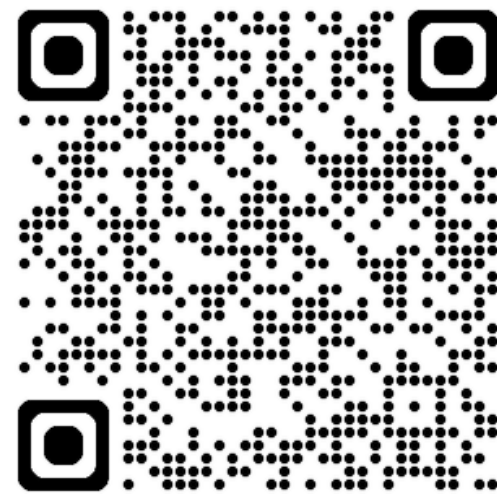
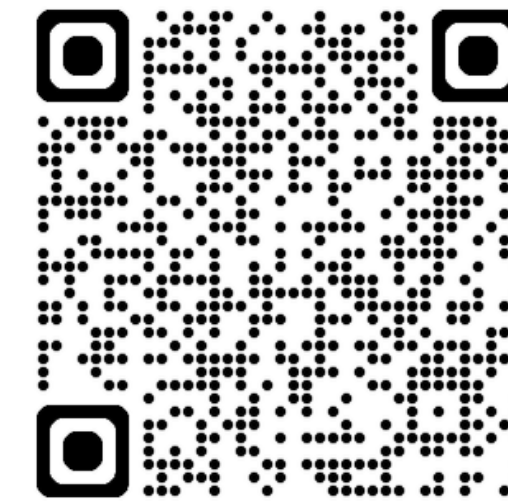
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FAFSA® Form ▾

Loans and Grants ▾

Loan Repayment ▾

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Log In | Create Account



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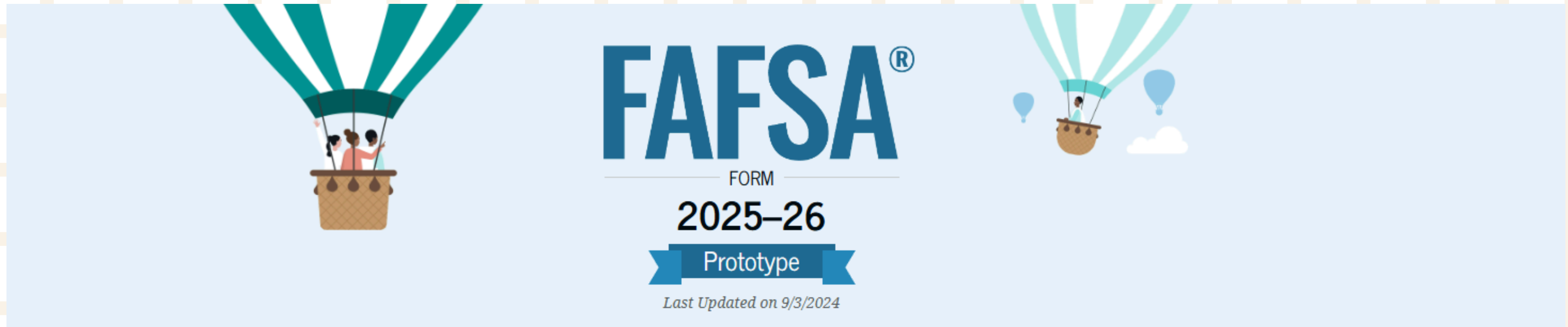


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FAFSA Prototype



The 2025–26 FAFSA Prototype URL

<https://fsapartners.ed.gov/fafsa-prototype/2526>

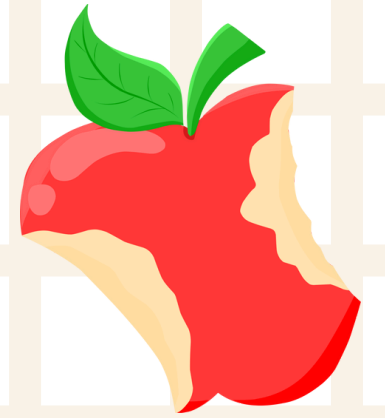
Access Code: **prototype2526**





That's All Folks!

Hoped this information helped!



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Carson, CA 90747
Phone: (310) 243-3691
www.csudh.edu/financial-aid/**

**QR Code for the CSUDH Financial Aid &
Scholarships Office Website**



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