

2020-2021 Financial Aid Workshop

Financial Aid Office
California State University, San Bernardino



Topics to be Covered



- What is the FAFSA?
- Obtaining a FSA ID
- FAFSA Application
- DREAM Application
- Types of Financial Aid
- Scholarship Application

What is the FAFSA?

- The FAFSA is the **Free Application for Federal Student Aid**
- www.fafsa.ed.gov
- 2020-2021 available starting October 1st
- Priority Deadline: MARCH 2
- Used for federal, state and institutional aid
 - Grants, Work-Study and Federal Student loans



- Collects demographic and financial information
- Information used to calculate the expected family contribution (EFC)
- Colleges use EFC to award financial aid
- Available in English and Spanish

Federal Student Aid ID

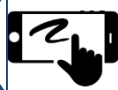
- FSA ID-a username and password-you will need to have a social security number to obtain a FSA ID.
- Each person (student and parent) must obtain a FSA ID , if a parent cannot obtain a FSA ID the signature page will need to be printed, signed and mailed.
- Save FSA ID to file the FAFSA each year, make corrections and access other federal websites.
- Only the owner of the FSA ID should create and use the account. Never share your FSA ID



Various Application Formats



FAFSA on the Web (FOTW)



myStudentAid mobile app



Paper or PDF FAFSA



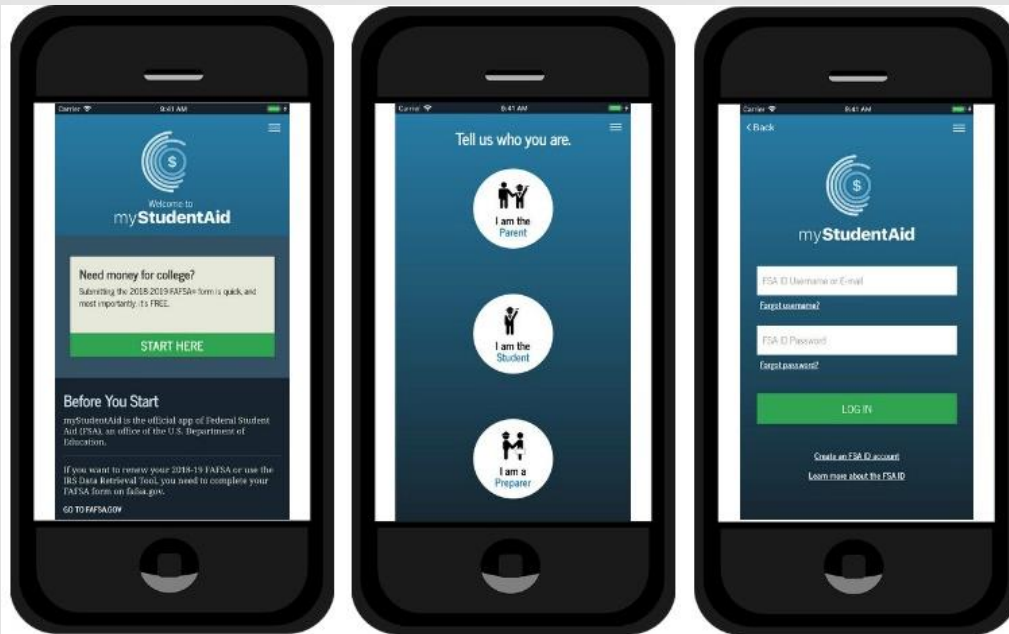
FAFSA on the Phone (FOTP)



FAA Access to CPS Online

NEW myStudentAid Mobile App

- You can now complete your FAFSA on the myStudentAid mobile app
- Download through your appstore or Google Playstore



FAFSA Application

- Step 1 - Student Demographics
- Step 2 - Student Financial Information
- Step 3 - Dependency Status
- Step 4 - Parent Information
- Step 5 - Student Household
- Step 6 - School Selection
- Step 7 - Signatures



Dependency Status

FAFSA asks questions to determine dependency status for Title IV federal student aid (not IRS) purposes:

- If all “No” responses, student is dependent
- If “Yes” to any question, student is independent



IRS Data Retrieval Tool

- Allows for certain tax return information to be transferred from the IRS database
- Participation is voluntary and student chooses whether or not to transfer data to FOTW
- IRS will authenticate taxpayer's identity
- If tax record is found, IRS transfers information to populate the FAFSA
- Reduces documents requested by financial aid office

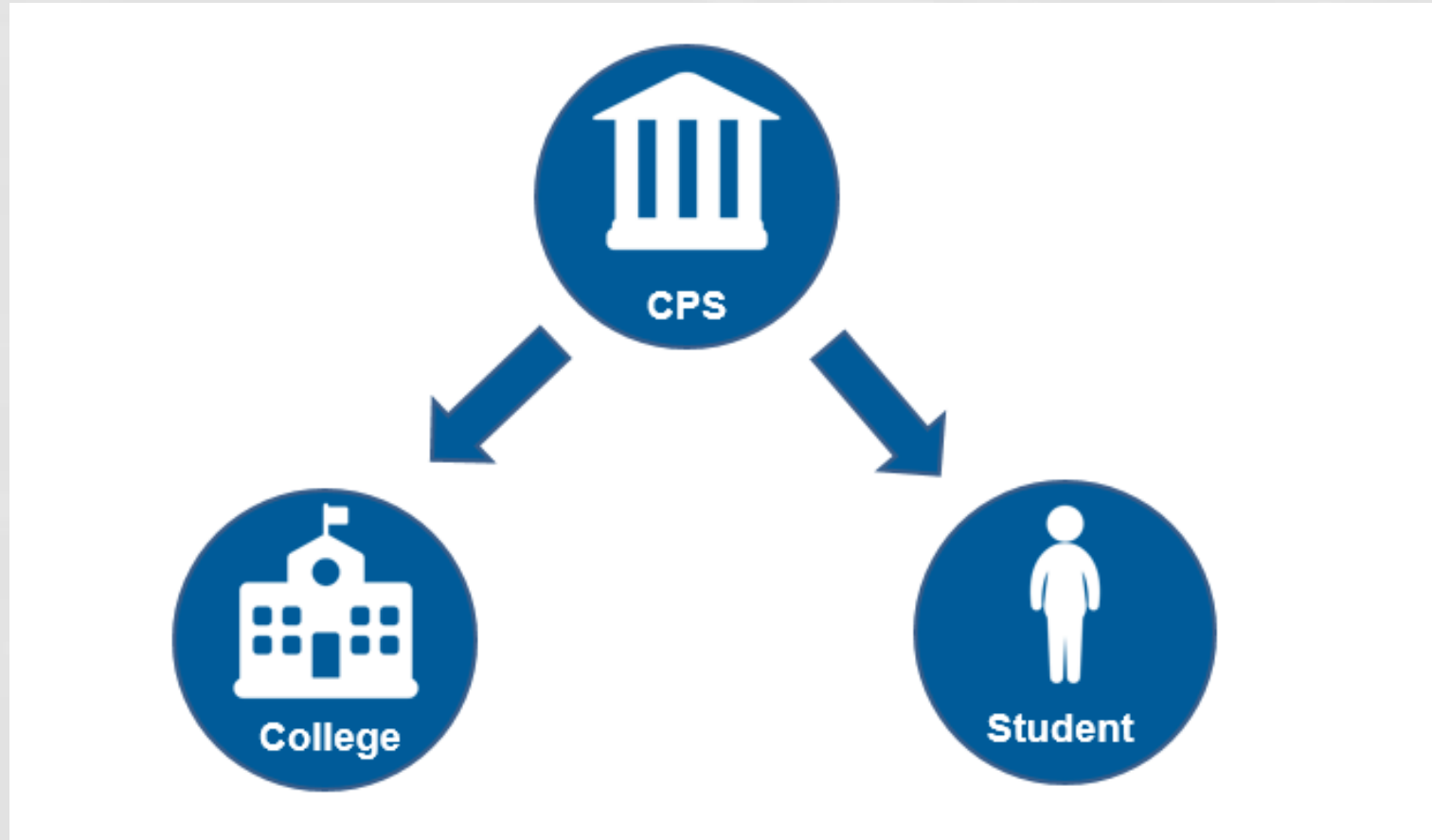


Frequent FAFSA Errors

- If parents do not have a Social Security Number-please input 000-00-0000.
- Divorced/widowed/remarried parental information
- Income earned by parents/stepparents
- Untaxed income
- U.S. income taxes paid
- Household size
- Number of household members in college
- Real estate and investment net worth



FAFSA Processing Results



Email Notification of SAR Processing

SAR for 2018-2019

(Student Aid Report)

Form Approved OMB No. 1945-0001

App. Exp. 12/31/2019

966-08-0007 DE 03

EFC: 4589°C

The grids below contain information from your student aid application (shaded items display parents' information, if provided). This is your copy of your application data for your records only. Do NOT mail this document or a copy of this document to the U.S. Department of Education. We will not return this copy to you. You may make corrections from the Department of Education's Web page fafsa.gov. You must use your FSA ID to access your record online.

1. Student's Last Name	DEMO, LAST NAME
2. Student's First Name	LARRY
3. Student's Middle Initial	
4. Student's Permanent Mailing Address	3017 HOLLOWAY DRIVE
5. Student's Permanent City	HANOVER
6. Student's Permanent State	PA
7. Student's Permanent ZIP Code	17036
8. Student's Social Security Number	999-99-9999
9. Student's Date of Birth	04/18/1999
10. Student's Telephone Number	
11. Student's Current License Number	
12. Student's Current License Type	
13. Student's E-mail Address	
14. Student's Citizenship Status	U.S. CITIZEN (OR U.S. NATIONAL)
15. Student's Alien Registration Number	
16. Student's Marital Status	SINGLE
17. Student's Marital Status Date	
18. Student's Date of Legal Residence	PA
19. Was Student a Legal Resident Before January 1, 2017?	YES
20. Student's Legal Residence Date	
21. Is the Student Male or Female?	MALE
22. Register Student With Selective Service System?	REGISTER ME
23. Drug Conviction Affecting Eligibility?	ELIGIBLE FOR AID
24. Parent 1 Educational Level	
25. Parent 2 Educational Level	
26. High School or Equivalent Completed?	HIGH SCHOOL DIPLOMA
27a. Student's High School Name	ABINGTON SHS
27b. Student's High School City	ABINGTON
27c. Student's High School State	PA
28. First Bachelor's Degree Before 2018-2019 School Year?	NO
29. Student's Degree Level in College in 2018-2019	2ND YR/SOPHOMORE
30. Type of Degree/Certificate	1ST BACHELOR'S DEGREE
31. Intended to Withdraw?	
32. Student Filed 2018 Income Tax Return?	WELL FILE
33. Student's Type of 2018 Tax Form Used	1040 OR 1040EZ
34. Student's 2018 Tax Return Filing Status	SINGLE
35. Student Eligible to File a 1040 or 1040EZ?	
36. Student's 2018 Adjusted Gross Income	\$ 1,300
37. Student's 2018 U.S. Income Tax Paid	\$ 20
38. Student's 2018 Exemption Claimed	0
39. Student's 2018 Income Earned from Work	\$ 1,300
40. Spouse's 2018 Income Earned from Work	
41. Student's Total of Cash, Savings, and Checking Accounts	\$ 900
42. Student's Net Worth of Current Investments	\$ 0
43. Student's Net Worth of Stocks/Investment Funds	\$ 0
44a. Student's Education Credit	\$ 0
44b. Student's Child Support Paid	\$ 0
44c. Student's Taxable Earnings from Head-Start Employment Programs	\$ 0
44d. Student's College Grant and Scholarship Aid Reported to IRS as Income	\$ 0
44e. Student's Taxable Combat Pay Reported to AGI	\$ 0
44f. Student's Cooperative Education Earnings	\$ 0
44g. Student's Payments to Tax-Deferred Pension & Retirement Savings	\$ 0
44h. Student's Deductible Payments to IRAs/Keogh Plans	\$ 0
44i. Student's Child Support Received	\$ 0
44j. Student's Tax Exempt Interest Income	\$ 0
44k. Student's Unearned Portion of IRA Distributions	\$ 0
44l. Student's Unearned Portion of Pension	\$ 0
44m. Student's Housing, Food, & Living Allowances	\$ 0
44n. Student's Veterans Noneducation Benefits	\$ 0
44o. Student's Other Unearned Income or Benefits	\$ 0
44p. Money Received or Paid on Student's Behalf	\$ 0

- If valid email address is provided on FAFSA
- Provides access to electronic SAR at www.fafsa.gov
- Review for any errors in order to make corrections.



California Dream Act of 2011

- Allows students who meet certain criteria to apply for financial aid, such as:
 - Private Scholarships
 - State University Grant (CSU)
 - Cal Grants, EOP Grants
 - Middle Class Scholarship
- Applicants include:
 - AB 540 or AB 2000 students
 - Undocumented students
 - Deferred Action for Childhood Arrival (DACA) students



California Dream Act Application

- Application opens October 1st
- <https://dream.csac.ca.gov>
- Eligibility
 - Attended a CA school for 3+ years AND graduated from a CA HS or equivalent
 - Attend a CA college or university
 - File affidavit with college or university of interest
- Priority Deadline: March 2nd
- Submit GPA Verification



What is Financial Aid?

Financial aid consists of funds provided to students and families to help pay for postsecondary educational expenses



What is Cost of Attendance (COA)?

Estimation of expected costs

Direct Costs



Tuition and fees



Room and board



Books and supplies

Indirect Costs



Transportation



Miscellaneous
personal expenses

What is Expected Family Contribution (EFC)?

- **Measurement of student's and family's ability to pay postsecondary educational expenses**



Student contribution

Parent contribution
(for dependent students)

What is Financial Need?

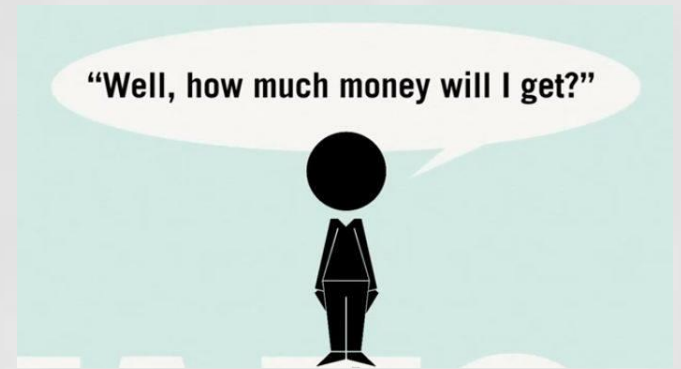
Cost of attendance (COA)

– Expected family contribution (EFC)

= Financial need

Types of Financial Aid

- Gift Aid
 - Grants or scholarships that do not need to be repaid
- Work-Study
 - Part-time employment
- Federal Student Loans
 - Low interest loans that must be paid back



Federal Aid Programs

- Pell Grant
- Supplemental Education Opportunity Grant (SEOG)
- Federal Work-Study
- Federal Direct Student Loans
 - Subsidized - Need Based
 - Unsubsidized – Non Need Based
- Federal Direct Parent Loans for Undergraduate Students (PLUS)



State Aid Programs

- Cal Grant A, B or C
- CHAFEE Grant
- Middle Class Scholarship (MCS)
- California Dream Loan



Cal Grant Program



- Deadline: March 2nd
- www.calgrants.org
- Must meet GPA, income and assets ceilings
- Required Documents
 - FAFSA
 - GPA Verification Form
 - School will file your GPA (check with your school)
 - Student can obtain a Cal Grant GPA Verification Form. Must be certified by a school official and mailed to CSAC



Middle Class Scholarship

- Students attending a CSU or UC with family income up to \$177,000
- U.S. citizen, permanent resident or have AB 540 status
- CA resident
- 2.0 GPA
- Complete FAFSA or Dream Act Application
- Meet certain income and other financial standards



Other Aid Programs

- Vocational Rehab
- Fee Paying Programs
- External Scholarships
- Veteran's Benefits
 - Contact Veteran's Affairs representative



Scholarships

- ONE online application used for a variety of on campus scholarships determined by various committees
- Deadline: March 2
- Needs to file a FAFSA by March 2 to be considered for need based scholarships
- Check for off-campus scholarships
 - Parent's Employers
 - Business
 - Internet



CSUSB Scholarships - Recommendations

At least one recommendation is required for an application to be considered complete.

NOTE: You may want to get more than one to make sure at least one is completed.

- To be completed by teacher or professor.
(Supervisor may be used in special circumstances)



CSUSB Scholarships – Essay Tips

Your autobiographical essay should be a reflection of your personal and academic life. Some scholarships require a separate essay and are noted in the application. Things to include:

- Family history/background
 - First generation college student
 - How you overcame adversity
- Community Service
 - Give examples
- Educational information
 - Degree objective
- Professional/career goals
 - Be specific if possible



Special Circumstances

Unusual uncovered
medical/dental
expenses

Secondary
school tuition

Extraordinary
dependent care

Parent or
spouse
death

Loss of
employment

Divorce

Student
cannot obtain
parental
information



Special Circumstances

- Conditions exist that cannot be documented with the FAFSA
- Contact your student's expected college/university financial aid office to discuss
- Send written explanation and documentation to your college's financial aid office
- College will review and request additional information if necessary
- Decisions are final and cannot be appealed to U.S. Department of Education



CSUSB Financial Aid Office

www.finaid.csusb.edu

909-537-5227 (phone)

909-537-7024 (fax)

University Hall-150



CSUSB FAO



@CSUSBFA



@CSUSBFA

Hours

Mon-Thurs 8:00AM-6:00PM

Friday 8:00AM-5:00PM



Questions

