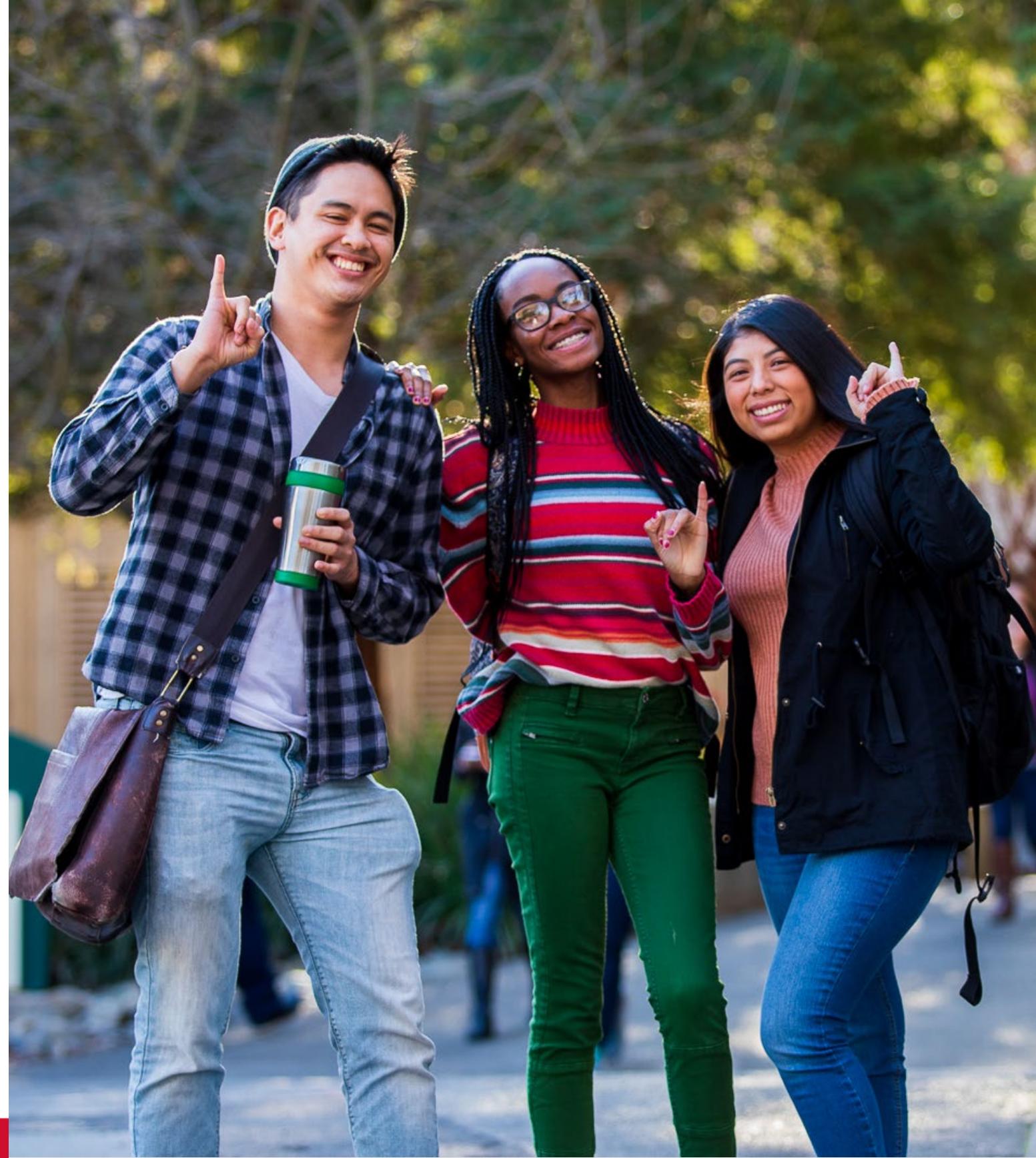


Financial Aid

Noelia Gonzalez

**Systemwide Director, Financial Aid
Programs**

CSU Chancellor's Office



The CSU is Affordable

- More than \$4.2 Billion in aid paid to almost 400,000 students
- 70.2% of the aid paid is grants, scholarships, or waivers
- Only 46% of students graduate with debt
- Average debt at graduation is \$18,173. That's 37% below the national average of \$28,950

FAFSA/CADAA Applications

An official website of the United States government. Help Center Submit a Complaint English | Español

Federal Student Aid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

Complete the FAFSA® Form

Use the *Free Application for Federal Student Aid (FAFSA®)* form to apply for financial aid for college or graduate school.

New to the FAFSA® Process?

Completing the FAFSA form is free. Fill it out now.

[Start Here](#)

Returning User?

[Correct info](#) | [Add a school](#) | [View your Student Aid Report \(SAR\)](#)

[Log In](#)

FAFSA® Announcements

CA.GOV California Student Aid Commission

Home CA.GOV CSAC.CA.GOV Privacy Policy Help

CALIFORNIA DREAM ACT Apply by March 2

The California Dream Act Application allows students interested in attending eligible California Colleges, Universities and Career Education Programs to apply for state financial aid. This application is unrelated to the federal Deferred Action for Childhood Arrivals (DACA) program.

[Check out our California Dream Act information & resources.](#)

- NEW to the CA Dream Act? First Time User?**
 - Start a NEW application
 - Get Started![Start](#)
- Returning User to CA Dream Act?**
 - Complete a saved application
 - Make a correction to your application
 - Renew your application
 - Add a school[Login](#)
- Submit Parent Signature**
 - Request a Parent PIN
 - Forgot your Parent PIN?
 - Sign the Student Application[Parent Signature](#)

<https://caldreamact.org>

<https://studentaid.gov/h/apply-for-aid/fafsa>

What is AB 540?

AB 540 Requirements

Option A

3 years of high school coursework **and** 3 years of total attendance at any of these schools in California:

- **Elementary School**
- **Middle School**
- **High School**

Option B (SB 68)

3 years attendance (or equivalent) at any of these schools in California:

- **High School**
- **Adult School**
- **Community College**

Fulfill one of the following

- Graduate from a California high school
- Obtain a certificate of completion, GED, HiSet or TASC in California
- Attain an Associate degree from a California Community College
- Fulfill minimum transfer requirements for a UC or CSU

2024 – 2025 Important Info

- FAFSA and CADAA are delayed and will not be available until sometime in December, likely towards the end of the month.
- One time change to priority deadline for the 2024/2025 academic year – April 2, 2024
- FAFSA and CADAA are being completely re-vamped
 - The CADAA will mirror the FAFSA, except for the FSA ID
 - CSAC is developing an E-Signature process for the CADAA
- Expected Family Contribution (EFC) is being replaced by Student Aid Index (SAI)
- Using 2022 Tax Year/Income

Top 10 changes to the FAFSA

- 1. FSA ID:** EVERYONE who wants to put information into an online FAFSA will need an FSA ID to access the form.
- 2. FSA ID Two-Step Verification:** Everyone who attempts to use their FSA ID to log into the 2024-25 FAFSA will go through a multi-factor authentication process.
- 3. Number in College:** The Student Aid Index (SAI) will no longer be divided by the number in college
- 4. Family Size:** The new name for household size is family size and will be determined by the number of exemptions claimed on the federal tax returns.
- 5. Number of colleges listed on the FAFSA:** Students will now be able to list up to 20 colleges on the FAFSA
- 6. Role-Based Form:** Each person/role on the FAFSA will only be able to see questions related to their role.

Top 10 changes to the FAFSA

- 7. Assets:** Families with an adjusted gross income of greater than \$60,000 or those who filed certain schedules will be required to submit assets.
- 8. Negative SAI:** The new SAI formula may result in a student receiving a negative SAI down to -1500.
- 9. Pell Grant Eligibility:** Pell Grant eligibility will continue to be calculated based on the SAI but will also be calculated using Federal Poverty Tables and the family make-up, size, and income.
- 10. Identifying Those Who Will Contribute Information (Roles):** If a student begins the FAFSA, they will be asked to identify the parent(s) or spouse who will be contributing financial information on the form.

Key Change

Contributor is a new term being introduced on the 2024–25 FAFSA

A contributor is:

Anyone who is required to provide information on a student's FAFSA, including the student, the student's spouse, a biological or adopted parent, or the parent's spouse (stepparent).

A Contributor isn't:

Grandparents, foster parents, legal guardians, brothers or sisters, and aunts or uncles, even if they helped provide for or raise the student.

What you need to know: Contributors

A student's or parent's answers on the FAFSA will determine which contributors (if any) will be required to provide information.

Students or parents invite contributors to complete their portion of the FAFSA form by entering the contributor's name, date of birth, Social Security number, and email address.

Contributors must provide personal and financial information in their own sections of the FAFSA form, but they are not financially responsible for the student's education costs.

Steps for Contributors

Step 1

Contributor receives email informing them that they've been identified as a contributor.

Step 2

Contributor creates a StudentAid.gov account if they don't already have one.

Step 3

Contributor logs in to account using their FSA ID (account username and password).

Step 4

Contributor reviews information about completing their section of the FAFSA.

Step 5

Contributor provides the required information on the student's FAFSA form.

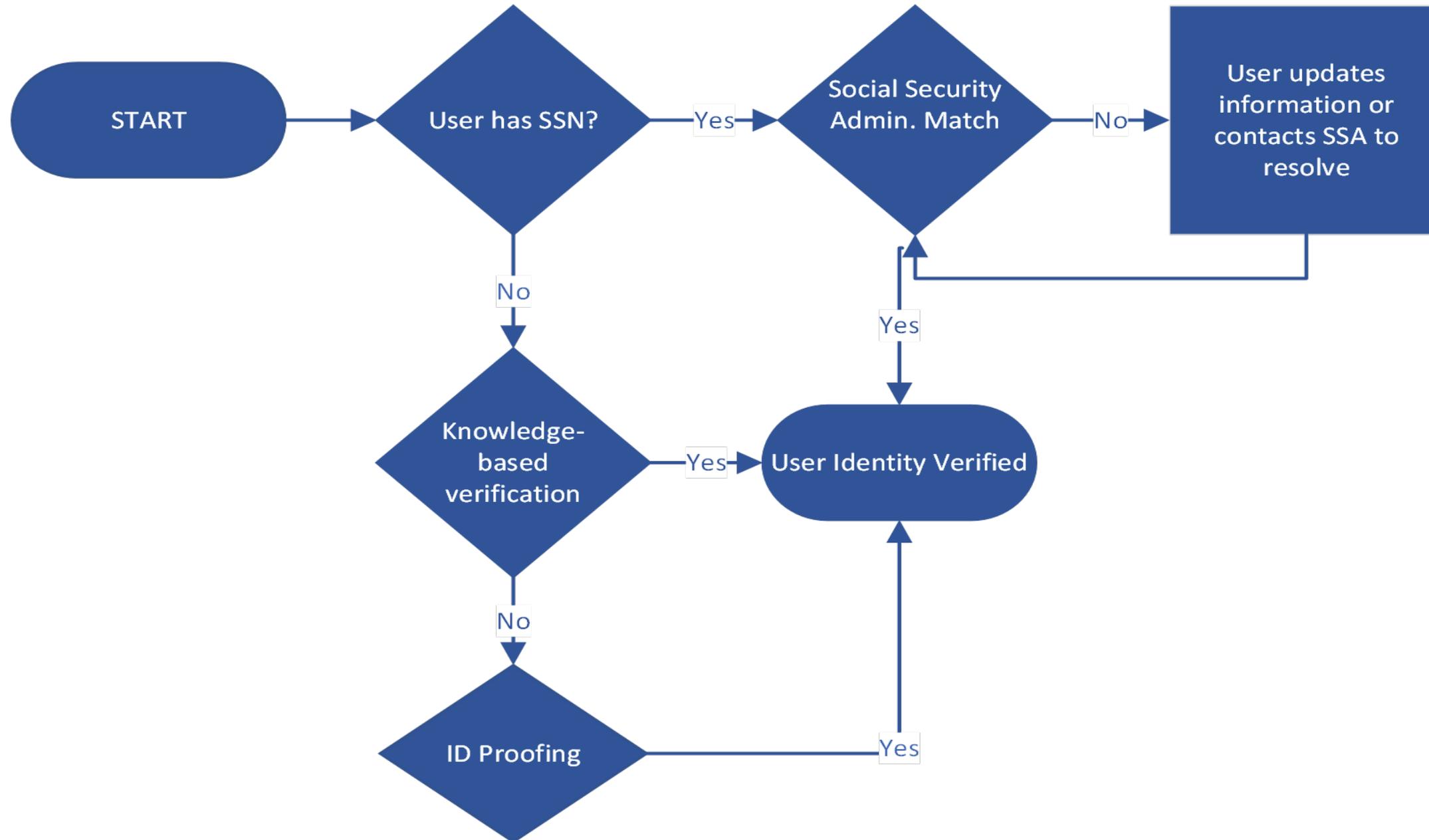
Important: Being a contributor does NOT implicate financial responsibility. However, if a required contributor refuses to provide their information, it will result in an incomplete FAFSA and the

*All contributors must have their own individual email account.

ID Verification for NON-SSN Holders

- Knowledge-based identity verification process
- Identity match required for each contributor to verify FSA ID
- Conducted on students who are from the Freely Associated States and have a pseudo-SSN
- The student's spouse, parent, or other parent are sent through the knowledge-based ID verification process when they do not have an SSN

ID Match and Verification Flow



Key Change – Financial Aid Direct Data Exchange

- All students and contributors must provide consent to
 - have their federal tax information transferred directly into the FAFSA via direct data exchange with the IRS,
 - have their federal tax information used to determine the student’s eligibility for federal student aid, and
 - allow the U.S. Department of Education to share their federal tax information with postsecondary institutions and state higher education agencies for use in awarding and administering financial aid.
- **NOTE:** Even if students or contributors don’t have a Social Security number, didn’t file taxes, or filed taxes outside of the U.S., they still need to provide consent.

Dependency Status

For the 2024–25 award year, an independent student is one of the following:

- born before Jan. 1, 2001
- married (and not separated)
- a graduate or professional student
- a veteran
- a member of the armed forces
- an orphan
- a ward of the court
- someone with legal dependents other than a spouse
- someone who is unaccompanied and homeless or self-supporting and at risk of being homeless

Students that cannot answer yes to any of the above are considered Dependent and must submit parent information.

Unusual Circumstances

- The conditions that justify an aid administrator making an adjustment to a student's status based on a unique situation
- Starting in 2024/25, initial and renewal applicants who indicate they have an unusual circumstance on their FAFSA form will submit their application under a provisional independent status.
- If the aid administrator does not approve the unusual circumstance, the student will be eligible for unsubsidized loan only.

Marital Status

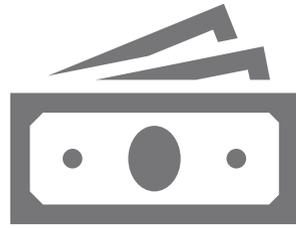
There are additional marital statuses on FAFSA. This is how the Feds determine who is a contributor.

- Student
 - Single (Never Married)
 - Married (Not Separated)
 - Remarried
 - Divorced
 - Separated
 - Widowed
- Parent
 - Single (Never Married)
 - Unmarried, living together
 - Married (not separated)
 - Remarried
 - Divorced
 - Separated
 - Widowed

Divorced Parents

- 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

Cost of Attendance



Direct Costs

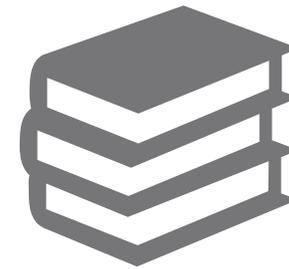
State Tuition Fee

Campus Fees – varies by campus

- Health Fees, Student Success, Student Association, Student Center, Athletics, etc.

On campus housing

Meal Plan



Indirect Costs

Books/Supplies

Transportation

Misc./Personal

Off campus housing and food

California State University – Estimated, Average COA

	With Parents	On-Campus	Off-Campus
State University Tuition Fees	\$6,084	\$6,084	\$6,084
Campus Fees	\$1,450	\$1,450	\$1,450
Books and Supplies	\$1,080	\$1,080	\$1,080
Food and Housing	\$8,967	\$16,702	\$17,800
Transportation	\$2,204	\$1,735	\$2,500
Personal/Misc.	\$2,200	\$2,050	\$2,550
Total	\$21,985	\$29,101	\$31,464

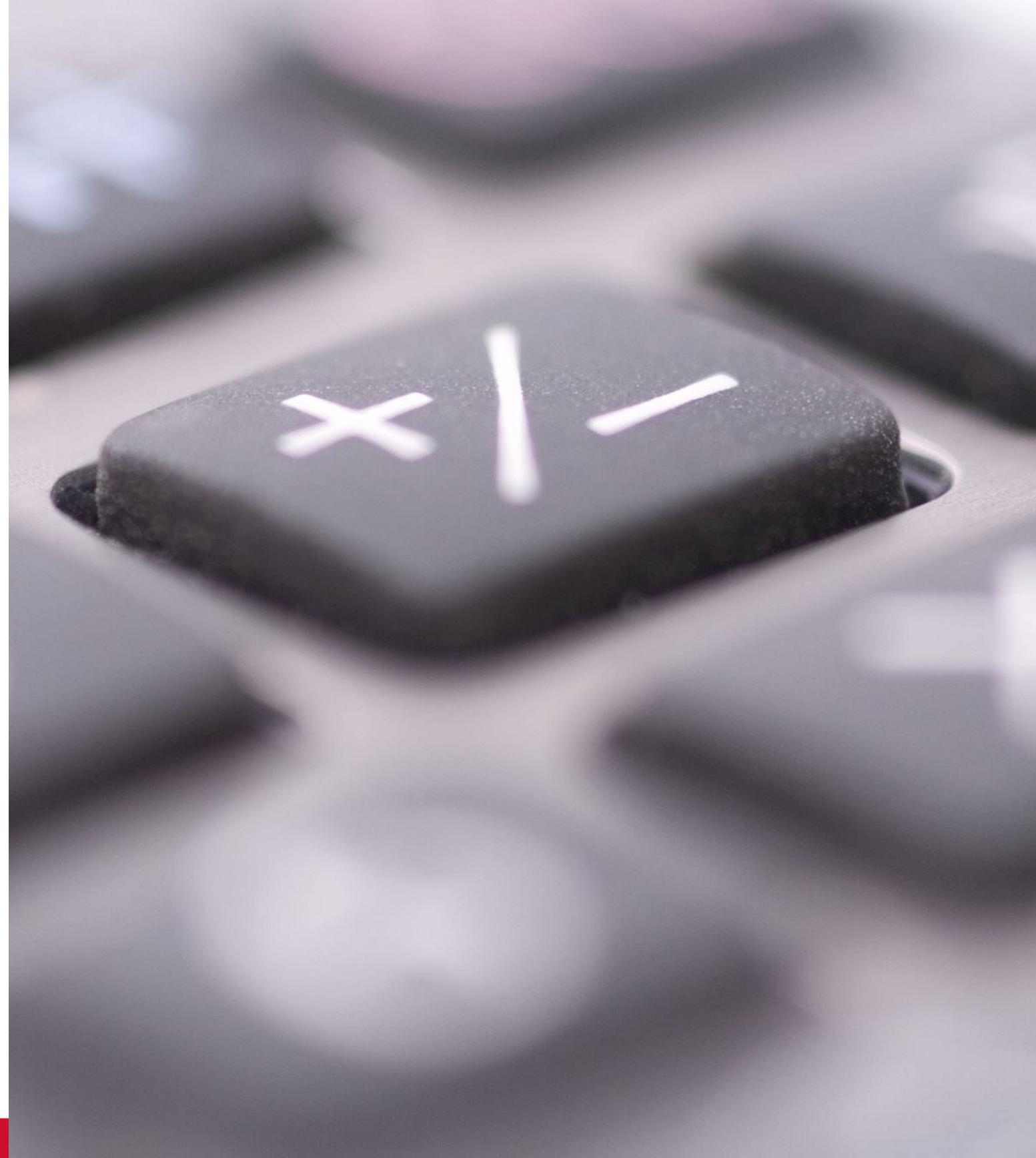
Need

- A student's financial aid award is based on their NEED. Typically, the higher the student's need, the higher the financial aid award.

Cost of Attendance

– Student Aid Index

= NEED



Where Does Financial Aid Come From?

FEDERAL GOVERNMENT

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Student Loans
 - Subsidized Student Loans
 - Unsubsidized Student Loans
 - Parent Plus Loans
 - Graduate Plus Loans
- Federal Teach Grant
- Federal Work Study

Where Does Financial Aid Come From?

CA State GOVERNMENT

- Cal Grant Programs
 - Cal Grant A - Fees
 - Cal Grant B – Fees and Access
 - Cal Grant for Foster Youth
 - Cal Grant for Students with Dependent Children Program
- Middle Class Scholarship – UC and CSU only
- Learning Aligned Employment Program
- Chafee Foster Youth Grant Program
- Golden State Teacher Grant
- CA Dream Act Service Incentive Grant Program – undocumented AB 540 students

MCS Income And Asset Ceilings

2024-25 MIDDLE CLASS SCHOLARSHIP INCOME CEILINGS	
Dependent students and Independent students with dependents other than a spouse	\$226,000
Independent students	
Single, no dependents	\$131,000
Married, no other dependents	\$150,000

2024-25 MIDDLE CLASS SCHOLARSHIP ASSET CEILINGS	
Dependent students ¹	\$226,000
Independent students ²	\$108,000

Where Does Financial Aid Come From?

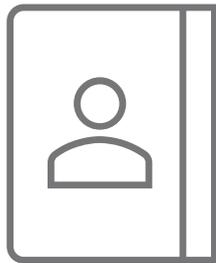
CALIFORNIA STATE UNIVERSITY

- State University Grant Program
 - Fee Paying Grant
 - Supplemental State University Grant
- Educational Opportunity Program (EOP)
- Dream Loan
- Institutional Scholarships

Private Scholarships

- Private agencies, companies, foundations, and employers
- CalKids – State Scholarship Program, www.calkids.org

Special Circumstances



Death or serious illness



Loss/reduction of income



Loss/reduction of benefits

Possible Cal Grant Reform

- For the 2024 – 2025 academic year
- Depending on budget – we won't know until May 2024 if reform will happen
- Cal Grant eligibility will be based on federal poverty rates, lower than current income/asset ceilings
- Remove age and time out of HS requirements
- No GPA requirement at CCC
- Students have 4 years and can use their full eligibility at the CCC

Possible Cal Grant Reform at the CSU

- Increase in older, independent students
- Decrease in first time freshmen and dependent students
- Students at four-year universities will no longer receive the \$1,648 supplemental Cal Grant funding.

CSAC Income and Asset Ceilings

- Current Cal Grant program – no changes

2024-25 CAL GRANT PROGRAM INCOME CEILINGS		
	Cal Grant A and C	Cal Grant B
Dependent students and Independent students with dependents other than a spouse		
<u>Family size:</u>		
Six or more	\$151,600	\$83,300
Five	\$140,600	\$77,100
Four	\$131,200	\$69,000
Three	\$120,700	\$62,000
Two	\$117,900	\$55,000
Independent students		
Single, no dependents	\$48,100	\$48,100
Married, no other dependents	\$55,000	\$55,000

2024-25 CAL GRANT PROGRAM ASSET CEILINGS	
Dependent students ¹	\$101,500
Independent students ²	\$48,300

Possible Cal Grant Reform

Student Situation	Percentage of Poverty Level
Dependent Student with Married Parents	275%
Independent, Married Students without dependents	
Dependent Student with single parent	325%
Independent, Single Student without dependents	
Independent, Married Student with dependents	350%
Independent, Single Student with dependents	400%

Possible Cal Grant Reform

Student Situation	Number in household	Income cut off
Dependent Student, Married Parents	4	\$76,313
Independent, Married Students without dependents	2	\$50,353
Dependent Student with single parent	2	\$59,508
Independent, Single Student without dependents	1	\$44,168
Independent, Married Student with dependents	4	\$97,125
Independent, Single Student with dependents	2	\$73,240

Review of Financial Aid Awards



Financial Aid awards are typically made once a student has completed their file with the financial aid office. Some may offer estimates.



At most CSUs, students will have to be admitted before they are awarded financial aid. The award offer is only valid for that campus, they do not carry from campus to campus.



All awards offers will be emailed to students. The email will direct students to their campus portal account.

Student Aid Estimator for 2024/2025

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

Sample Awards

COA	\$32,000
SAI	\$0
Need	\$32,000
Pell Grant	\$7,395
SUG	\$6,084
Cal B Access	\$1,648
SEOG	\$500
MCS Award	\$3,051
Total Grant	\$18,678
Sub loan	\$3,500
FWS	\$4,000
Total Award	\$26,178

COA	\$32,000
SAI	\$6,000
Need	\$26,000
Pell Grant	\$1,395
SUG	\$6,084
MCS Award	\$5,984
Total Grant	\$13,463
Sub loan	\$3,500
FWS	\$4,000
Total Award	\$20,963

COA	\$32,000
SAI	\$10,000
Need	\$22,000
MCS Award	\$8,676
Total Grant	\$8,676
Sub loan	\$3,500
FWS	\$4,000
Total Award	\$16,176

Additional Resources

- Federal Department of Education: www.studentaid.gov
- Free Application for Federal Student Aid: www.fafsa.gov
- California Student Aid Commission: www.csac.ca.gov
- CA Dream Act Application:
<https://dream.csac.ca.gov/landing>
- WebGrants: <https://mygrantinfo.csac.ca.gov/>
- <https://www.calstate.edu/attend/paying-for-college/financial-aid>
- <https://www.ncan.org/page/better-FAFSA>
- Campus Aid Offices
 - Financial Aid TV – FA Videos
 - Chat Bot



