

A PARENT'S GUIDE TO FINANCIAL AID



**RICHMOND
PROMISE**

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GLOSSARY OF TERMS

AB 540

A California law that allows certain non-resident students who have attended high school in California for 3 or more years and earned a high school diploma or its equivalent to be exempt from paying non-resident tuition at California's public universities.

California College Promise Grant (formerly known as the BOG Fee Waiver)

Waives the per-unit tuition fees (\$46/unit) for students planning to, or currently attending, a California community college.

California Dream Act Application (CADAA)

The financial aid application for students who are undocumented, have a valid or expired DACA, U Visa holders, have Temporary Protected Status (TPS), or meet the non-resident exemption requirements under AB 540.

Cal Grants (A,B,C)

Grants funded by the State of California for students attending California colleges and universities to cover tuition and education-related expenses. Eligibility for these grants are determined by the information provided on a student's FAFSA or CADAA.

Cost of Attendance

The average cost to attend a specific college for one year. This cost generally includes tuition, fees, books, supplies, room and board, transportation, and personal expenses.

DREAM loans

A subsidized loan program specifically developed to assist DREAMers. This loan is borrowed money and must be repaid with interest.

Expected Family Contribution (EFC)

A measure of a family's ability to contribute financially to a student's college education, as calculated by a formula established by law. A family's taxed and untaxed income, assets, and benefits (such as unemployment and Social Security) are all considered in the formula. A family's size and the number of family members attending college during the year are also considered.

FAFSA

Free Application for Federal Student Aid

Federal Pell Grant

A federal grant awarded solely based on a student's financial need. To receive a Pell Grant, a student must meet federal student aid eligibility requirements.

Federal Perkins loan

Low-interest federal student loans available for both undergraduate and graduate students with financial need. If you are attending school at least part-time (6 units), you have nine months after you graduate, leave school, or drop below part-time (6 units) before you must repay this loan.

FT3 (Free tuition for first-time, full-time students)

The Contra Costa Community College District (District) has announced free tuition for first-time, full-time Contra Costa College (CCC), Diablo Valley College (DVC) and Los Medanos College (LMC) students.

The District will provide free tuition for a full year to eligible students under the California College Promise, a statewide initiative to fund free tuition at community colleges. In order to receive free tuition for up to one year, CCC, DVC and LMC students must meet the following requirements:

- Be a first-time college student
- Complete the District's Pledge Application
- Complete the FAFSA or California Dream Act Application (CADAA)
- Complete an educational plan
- Enroll in and complete a minimum of 12 units
- Maintain a 2.0 GPA

Students are not required to demonstrate financial need or meet any income requirements.

Gift Aid

A type of financial aid, such as a grant, scholarship, or fee waiver, that does not need to be repaid.

Loans

Borrowed funds that must be repaid with interest. A **Direct Subsidized loan** is for eligible students who have demonstrated financial need. Interest on these particular loans does not start to accumulate until six months after a student graduates. A **Direct Unsubsidized loan** is available to students at all levels (undergraduate, graduate, professional) and does not require a demonstration of financial need. For these loans, interest accrues as soon as the loan is received. Parents of a dependent undergraduate student can take out a **Direct Parent PLUS loan**. These loans are offered at a fixed interest rate (generally higher rate than **student loans**). To be eligible for this loan, a parent must be the biological or adoptive parent of the undergraduate student, and must not have an adverse credit history.

Note from the Federal Student Aid website: Grandparents (unless they have legally adopted the dependent student) and legal guardians are not eligible to receive parent PLUS loans, even if they have had primary responsibility for raising the student.

Net price

The actual cost of attending college. This is not the sticker price, which refers to the price to attend college listed on a college's website or brochure. To calculate the net price, subtract the gift aid your student received (fee waivers, grants, and scholarships) from the listed sticker price.

University grants

Funds awarded to students by a university. These funds do not need to be repaid.

Work-study

A federal financial aid program that provides part-time jobs for undergraduate and graduate students with demonstrated financial need.



INTRODUCTION

GO Public Schools West Contra Costa is proud to partner with The Richmond Promise to create a toolkit to support families as they navigate the college financial aid process. Each year, during this rite of passage, students and parents alike struggle to complete this vital step to making college affordable. As two local organizations committed to serving the students and families of West Contra Costa, we decided to team up and bring our collective expertise to heed our community's calls for help.

This government-facilitated process can easily feel overwhelming which often prevents families

from completing the financial aid application process. While students can complete some sections on their own, most will require a parent's support to complete the full application.

We hope that this workbook serves as a guide to you and your child as you walk through either the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA). We're here for you — and remember — completing this process brings you one step closer to making your child's college dreams a reality.



WORKBOOK GOALS AND OVERVIEW

No matter how old your child is, it is never too early to start planning for college. As such, a key consideration for your child's college plans is cost. With college costs on the rise, financial aid can provide families with the resources they need to offset these increases. Yet, for many families, navigating the financial aid application process is daunting, and often results in incomplete applications and millions of dollars in unallocated aid.¹

This workbook aims to provide you with the clarity, confidence, and information needed to successfully complete the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA).

By reading this, you have already taken a critical step in setting up your child for success in the future. In fact, research has shown that there is an association between FAFSA completion and college enrollment: 90 percent of high school seniors who complete FAFSA matriculate to college, compared to the 55 percent who do not complete FAFSA.²

If your child is a senior this academic year, we share in your excitement for the opportunities that await after high school. And even if you have children in earlier grade levels, remember, it is never too early to start planning for their future.

SPECIFICALLY, WE HOPE YOU

- Calendar the important dates and deadlines listed on page 21
- Complete the appropriate financial aid application - FAFSA or CADAA
- Feel empowered to share this workbook with other families in your community

SOURCES

¹ <https://www.nerdwallet.com/blog/loans/student-loans/missed-free-financial-aid/>

² <http://staging.brownwoodfish.com/CollegeAccess/WhyInvestFAFSA>

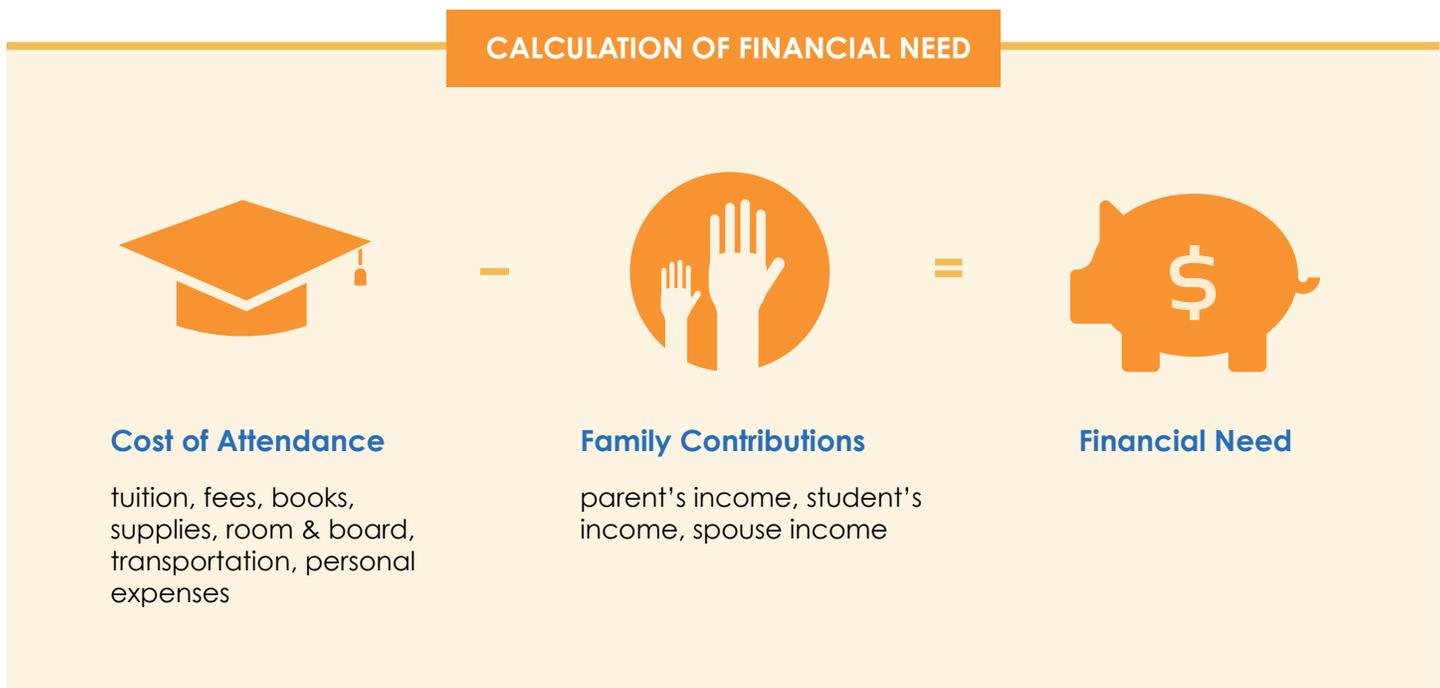


**WHAT IS
FINANCIAL AID?**

FINANCIAL AID OVERVIEW

In speaking with families about their knowledge of — and comfort with — the financial aid application process, many parents expressed a need for more clarity and assurance before providing their personal information on an application. Parents also admitted that the terminology used, and the legality of the financial aid process as a whole, was intimidating.

In this overview, we hope to provide the information needed to help parents understand the actual cost of college and the options available to assist with covering those costs.



DETERMINING THE COST OF COLLEGE

At the beginning of this workbook, we provided a glossary of terms that are associated with financial aid. For the purpose of this overview, we will focus more specifically on a few terms that are used frequently on financial aid materials and other related documents and advertisements.

The **Cost of Attendance (COA)** refers to the average cost to attend a specific college for one year. This cost generally includes tuition, fees, books, supplies, room and board, transportation, and personal expenses.

The **Expected Family Contribution (EFC)** is a measure of a family's ability to contribute financially to a student's college education, as calculated by a formula established by law. A family's taxed and untaxed income, assets, and benefits (such as unemployment and Social Security) are all considered in the formula. A family's size and the number of family members attending college during the year are also considered.

To determine a student's financial need, we subtract the Expected Family Contribution from the Cost of Attendance.

NET PRICE VS. STICKER PRICE

It is important to understand what is truly meant when thinking about the overall cost of college. The cost of college is more than the price of tuition, it also includes the cost of textbooks, supplies, personal expenses, rent, transportation, and any other additional fees. For this reason, there is another concept we need to become familiar with: **net price** vs. **sticker price**.

A college **sticker price** refers to the price to attend college listed on a college's website or brochure. But it does not take into account the gift aid (scholarships, fee waivers, grants) a student may have received.

The **net price** is a number that deserves your attention. The net price represents what your student can expect to pay after gift aid has been taken into account.



REMINDER

Gift aid is money for college expenses that does not need to be repaid. Gift aid comes in the form of scholarships (like the Richmond Promise scholarship!), grants, and fee waivers.



STUDENT PROFILE : LORENA

Lorena, a senior at De Anza High School, hopes to attend the University of Oregon. When she visited the university's website to figure out how much it would cost to attend, this is what she found:

HOW MUCH DOES IT COST TO ATTEND?

\$26,862

In State Oregon
Resident Sticker Price

Tuition	\$9,885
Books and Supplies	\$1,125
Other Fees	\$2,076
Room and Board	\$11,450
Other Expenses Budget	\$2,356

\$49,542

Out of State
Resident Sticker Price

Tuition	\$32,535
Books and Supplies	\$1,125
Other Fees	\$2,076
Room and Board	\$11,450
Other Expenses Budget	\$2,356

Residents of Oregon pay an annual total price of \$26,862 to attend University of Oregon on a full time basis. This fee is comprised of \$9,855 for tuition, \$11,450 room and board, \$1,125 for books and supplies and \$2,076 for other fees.

Because Lorena lives in California, her tuition is much higher than it would be if she lived in Oregon. But, Lorena recently received two scholarships: a \$1,500 scholarship from The Richmond Promise and a \$13,000 scholarship from a local foundation. She also received a grant from the University of Oregon for \$2,000. In total, she has accumulated \$16,500 in gift aid.

UNDERSTANDING NET PRICE VS STICKER PRICE

\$49,542 per year	Sticker Price Listed on school's website
– \$16,500 per year	Gift Aid Scholarships, Grants
\$33,042 per year	Net Price Actual cost to attend

If we subtracted her total gift aid from the out of state resident sticker price of \$49,542, the net price for Lorena to attend the University of Oregon is \$33,042 per year.

We have provided a table* on page 11 detailing the average cost to attend the various types of colleges in California. It is important to note the difference between the sticker price and the net price. Remember, the net price is the actual cost including any gift aid a student may have received.

**The University of Oregon costs represented here were pulled directly from the University of Oregon's official website.*

COLLEGE TYPE	EXAMPLE	STICKER PRICE Price on website; (type of housing)	ACTUAL PRICE ONLY Tuition, Room & Board; (type of housing)
California Community College (2 year)	Contra Costa College	\$12,988 (at home)	\$6,706 (at home)
California State University (CSU)	San Francisco State University	\$27,484 (off campus)	\$12,682 (at home)
University of California (UC)	UC Berkeley	\$35,258 (dorming)	\$28,629 (dorming - triple room)
Private Schools	Stanford	\$71,587 (dorming)	\$67,117 (dorming)

**These figures represent the cost of attendance from the 2018-19 academic year.*

PAYING FOR COLLEGE

College affordability is a deep concern for many families throughout California. Over decades, Californians have watched prices increase all around them — from college tuition to general living expenses. An analysis published by the California Budget & Policy Center shows that between 1979 and 2019, tuition and fees at California State Universities rose by \$6,800 (adjusted for inflation), while food- and housing-related expenses have increased by 40%.

So the question remains: how can families afford higher education? There is no singular answer for every student, but it is likely that financial aid will play an important role.

Sources of Financial Aid

Financial aid can be granted by both the federal and state government; colleges and universities also have the ability to grant scholarships and awards to help students finance their education. Additionally, scholarships can sometimes be offered through philanthropic foundations (like The Richmond Promise!), corporations, or local government offices.

Types of Financial Aid

There are three types of financial aid: **gift aid**, **work-study**, and **loans**. The definitions for each of these terms can be found in the glossary at the beginning of the workbook, but we will review them again here:



TERMS

Gift Aid: A type of financial aid, such as a grant, scholarship, or fee waiver, that does not need to be repaid.

Loans: Borrowed funds that must be repaid with interest. A **Direct Subsidized loan** is for eligible students who have demonstrated financial need. Interest on these particular loans does not start to accumulate until six months after a student graduates. A **Direct Unsubsidized loan** is available to students at all levels (undergraduate, graduate, professional) and does not require a demonstration of financial need. For these loans, interest accrues as soon as the loan is received. Parents of a dependent undergraduate student can take out a **Direct Parent PLUS loan**. These loans are offered at a fixed interest rate (generally higher rate than **student loans**). To be eligible for this loan, a parent must be the biological or adoptive parent of the undergraduate student, and must not have an adverse credit history.

Work-study: A federal financial aid program that provides part-time jobs for undergraduate and graduate students with demonstrated financial need.



GIFT AID

As described previously, gift aid comes in the form of scholarships, grants, and fee waivers, and does not require repayment. To help you and your student navigate the various forms of gift aid, we have provided definitions, eligibility requirements, and other important notes.

Federal Pell Grant: A federal grant awarded solely based on a student's financial need. To be eligible to receive a Pell Grant, a student must have an Expected Family Contribution (EFC) between \$0 and \$5,486, be a U.S. citizen or eligible non-citizen, and have not already earned a bachelor's, graduate, or professional degree. As of the 2020-21 school year, if granted, a student can receive up to \$6,345 a year to attend school.



IMPORTANT NOTES

- To continue receiving a Pell Grant, you must reapply every year using the FAFSA.
- In addition to your EFC, your Pell Grant amount is dependent on your enrollment status. Students enrolled full time will receive more aid than students enrolled part-time.

CAL GRANTS (A,B,C)



Cal Grants (A,B,C): Grants funded by the State of California for students attending California colleges and universities to cover tuition and education-related expenses. Eligibility for these grants is determined by the information provided on a student's FAFSA or CADAA. There is a maximum of four years of Cal Grant eligibility.

CAL GRANT A

This Cal Grant A is specific to students attending a UC, CSU, or a private 4-year university in California. To be eligible for this particular grant, students must have demonstrated financial need, be a California resident, and have a minimum 3.0 high school GPA. If awarded, students may receive up to \$12,570 per year at a UC, up to \$5,742 per year at a CSU, and up to \$9,084 per year for a private non-profit university.

CAL GRANT B

The Cal Grant B can be awarded to students attending a 4-year university in California or any eligible 2-year college. To be considered for a Cal Grant B award, students must have demonstrated financial need, be a California resident, and have a minimum 2.0 high school GPA. If awarded, a student receives an initial stipend of \$1,656; the subsequent years, the student receives the \$1,656 stipend in addition to the respective tuition and fee awards of the Cal Grant A award.

CAL GRANT C

The Cal Grant C award is specific to any student planning to attend an occupational or technical education program that is at least 4 months in length. Students enrolling in a career and technical education program at a California community college are eligible for this award. While there is no GPA requirement, students must demonstrate financial need. If awarded, a student may receive up to \$2,462 (or \$1,094 if attending a California community college) for tuition and fees and up to \$547 for books, tools, and equipment.



IMPORTANT NOTES

- To be eligible for a Cal Grant A award, a student must be enrolled in a 4-year college at least part-time.
- If a student was offered a Cal Grant A award but opts to attend a California community college, the Cal Grant A award can be held on reserve for up to two years until the student transfers to a 4-year college.



STUDENT PROFILE : DARRELL

Darrell is planning to attend Cal State Sacramento after graduation. He recently learned that he would receive the Cal Grant B award. Here is a breakdown of the award's distribution:

GRANT TYPE	FRESHMAN	SOPHOMORE	JUNIOR	SENIOR	TOTAL AWARD
Cal Grant B +Stipend Tuition	\$1,656 +0	\$1,656 +\$5,742	\$1,656 +\$5,742	\$1,656 +\$5,742	\$23,850



IMPORTANT NOTE

DIRECTLY FROM THE CALIFORNIA STUDENT AID COMMISSION'S WEBSITE FOR STUDENTS ATTENDING COMMUNITY COLLEGE:

“If you receive a Cal Grant B, you can use your \$1,656 living allowance to help pay for books and other community college costs. If you do, however, keep in mind that you'll be using up Cal Grant eligibility that you may instead want to save if you're planning to transfer to a four-year college.”

WHAT DOES IT MEAN TO DEMONSTRATE FINANCIAL NEED?

Demonstrated financial need is actually calculated by subtracting a family's ability to pay for college (as defined by the Expected Family Contribution) from the total college costs, or Cost of Attendance.



CAN UNDOCUMENTED STUDENTS APPLY FOR CAL GRANTS?

Undocumented students meeting the following criteria may be considered for a Cal Grant award after completing the California Dream Act Application (CADAA):

- Attended a California high school for at least 3 years
- Graduated from a California high school or the equivalent
- Enrolled in a public or private non-profit California college or university
- If the student is without lawful immigration status, the student must file an affidavit with the institution stating that he/she has filed an application to legalize status or will file as soon as eligible

ADDITIONAL GIFT AID OPPORTUNITIES

Of course, Pell Grants and Cal Grants are not the only form of gift aid available. California's universities can also provide eligible students with varying amounts of financial support:

The Middle Class Scholarship: This opportunity is available to students with family incomes and assets up to \$177,000. This scholarship is intended for students attending a UC or CSU.

UC Blue and Gold Opportunity Plan: This plan covers full tuition and fees for undergraduate UC students with family incomes under \$80,000.

COMMUNITY COLLEGE GRANTS & OPPORTUNITIES

California's community colleges continue to be a viable post-secondary pathway for thousands of students. To help cover the cost of tuition and other related costs, students can look into the following opportunities:

California College Promise Grant: Formerly known as the Board of Governors (BOG) fee waiver, the California College Promise Grant waives per-unit tuition fees for all qualifying students planning to attend, or currently attending, a California community college.

Icanaffordcollege.com, an easy-to-navigate website with financial aid resources for students, states that there are 3 eligibility requirements to qualify for the California College Promise Grant:

1. You must be a student planning to or currently attending a California community college.
2. You must be determined a resident OR be exempt from non-resident fees under the California Dream Act.
3. You must have financial need.

FT3 (Free tuition for first-time, full-time students): The Contra Costa Community College District (District) has announced free tuition for first-time, full-time Contra Costa College (CCC), Diablo Valley College (DVC) and Los Medanos College (LMC) students.

The District will provide free tuition for a full year to eligible students under the California College Promise, a statewide initiative to fund free tuition at community colleges. In order to receive free tuition for up to one year, CCC, DVC and LMC students must meet the following requirements:

- Be a first-time college student
- Complete the District's Pledge Application
- Complete the FAFSA or California Dream Act Application (CADAA)
- Complete an educational plan
- Enroll in and complete a minimum of 12 units
- Maintain a 2.0 GPA



WORK-STUDY

Work-study is a federal financial program that gives qualified students the opportunity to earn funds through work. To be considered for federal work-study, students must meet eligibility requirements and indicate their interest on the FAFSA.

Work-study awards are limited and highly competitive. It is also important to note that work-study programs vary widely between colleges, so if your student receives a work-study award, be sure to look into the details. To help you and your student navigate work-study, we have compiled a list of frequently asked questions.

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information
Student Eligibility				
STUDENT	Are you a U.S. citizen? Yes, I am a U.S. citizen (or U.S. national) ▾			
	What will your high school completion status be when you begin college in the 2016-2017 school year? High school diploma ▾			
	What will your grade level be when you begin the 2016-2017 school year? Never attended college/1st yr. ▾			
	What degree or certificate will you be working on when you begin the 2016-2017 school year? 1st bachelor's degree ▾			
	Are you interested in being considered for work-study? Yes ▾			
	Will you have your first bachelor's degree before you begin the 2016-2017 school year? <input type="radio"/> Yes <input checked="" type="radio"/> No			

WORK-STUDY FAQ

Q. Are undocumented students eligible for federal work-study?

A. No. However, undocumented students can look into non-federal work-study programs. For example, at UC Berkeley, undocumented students can apply for Director's Work-Study.

Q. What types of federal work-study jobs are available?

A. Eligible work-study employers include:

- The college or university
- State or local public agencies (if the work is in the public interest)
- Federal agencies, with the exception of the Department of Education (if the work is in the public interest)
- Private non-profit organization (if the work is in the public interest)
- For-profit organizations

Note: Federal regulations define work in the public interest as work performed for the national or community welfare rather than work performed to benefit a particular interest or group.

Q. Are jobs on campus or off campus?

A. Both.

Q. How much do federal work-study jobs pay?

A. Pay for federal work-study jobs does vary, but a federal work-study student must be paid at least the greater of the federal, state or local municipality minimum wage. As of July 1, 2019, the federal minimum wage is \$7.25/hr. Review the map to ensure your student is receiving the appropriate pay.

Q. How will students be paid?

A. Generally, undergraduate work-study students are paid by the hour. Graduate work-study students can be paid hourly or salary. By law, your student must be paid at least once a month, and must be paid directly unless arranged otherwise.

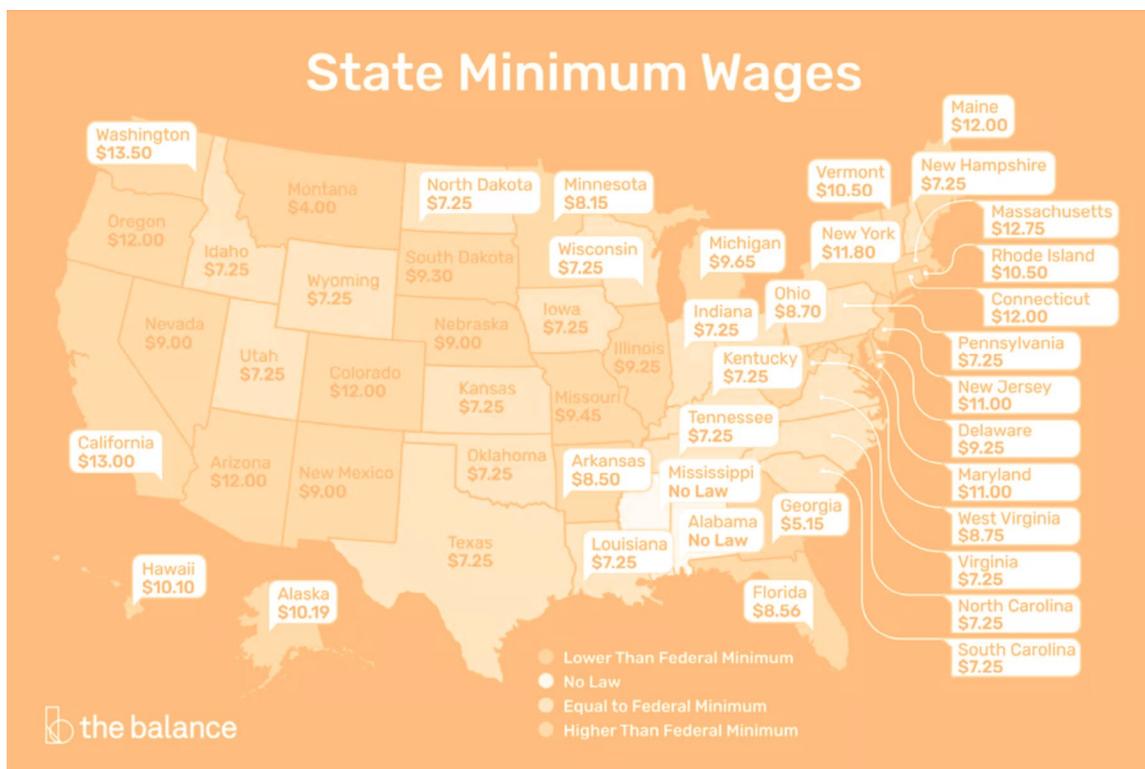


Image Source:
<https://www.thebalancecareers.com/2018-19-federal-state-minimum-wage-rates-2061043>

LOANS

As we mentioned previously, **loans** are borrowed funds that must be repaid with interest. There are a variety of loans available to students and families needing financial support to help pay for college. Let's take a closer look at some of the more common options.

A DIRECT SUBSIDIZED LOAN VS. A DIRECT UNSUBSIDIZED LOAN

A **Direct Subsidized loan** is for eligible students who have demonstrated financial need. Interest on these particular loans does not start to accumulate until six months after a student graduates. A **Direct Unsubsidized loan** is available to students at all levels (undergraduate, graduate, professional) and does not require a demonstration of financial need. For these loans, interest accrues as soon as the loan is received. To receive either type of loan, students must complete the FAFSA.

Now that you know the difference between a subsidized and unsubsidized loan, let's look at the maximum amounts your student may receive from these loans each year, and what factors influence that amount.

THE DIRECT PARENT PLUS LOAN

Parents of a dependent undergraduate student can take out a Direct Parent PLUS loan. These loans are offered at a fixed interest rate (generally higher rate than student loans). To be eligible for this loan, a parent must be the biological or adoptive parent of the undergraduate student, and must not have an adverse credit history.

We recognize and respect that the idea of borrowing money to cover college costs may leave parents feeling anxious, concerned, or even intimidated. To help alleviate some of this anxiety, we put together a list of tips from experts on the topic of paying for college on page 19.

DEPENDENT STUDENT VS. INDEPENDENT STUDENT

Most students applying for financial aid are dependents. To be considered independent, a student must meet one of the following criteria:

- You are working on a degree beyond a bachelor's, such as a master's or doctorate
- You have a child or children, or other legal dependents, who receive more than half of their financial support from you
- You are married (or separated but not divorced)
- You are at least 24 years old
- You are a veteran of the United States Armed Forces
- You are currently serving on active duty in the Armed Forces for purposes other than training
- If, at any time since you turned 13, both your parents were deceased, you were in foster care, or were a ward of the court
- You were an emancipated child as determined by a court judge
- You are homeless or at risk of homelessness as determined by the director of a HUD approved homeless shelter, transitional program, or high school liaison

YEAR	DEPENDENT STUDENT	INDEPENDENT STUDENT
First year	\$3,500 in subsidized \$2,000 in unsubsidized	\$3,500 in subsidized \$6,000 in unsubsidized
Second year	\$4,500 in subsidized \$2,000 in unsubsidized	\$4,500 in subsidized \$6,000 in unsubsidized
Third year and beyond	\$5,500 in subsidized \$2,000 in unsubsidized	\$5,500 in subsidized \$7,000 in unsubsidized

TIPS ON TAKING OUT LOANS TO HELP PAY FOR COLLEGE



1. LOOK INTO FEDERAL STUDENT LOANS FIRST

Many experts agree, before you consider taking out a private loan, look into federal student loans first. This is of course, after your student has applied and received gift aid, and/or been awarded federal work-study.

Unlike private loans, federal student loans don't require a credit history, have repayment plans that are based on your income, have low fixed income rates, and generally have postponement and forgiveness options.

2. BORROW WHAT YOU NEED

Unlike scholarships and grants, loans need to be repaid. With this in mind, families and students are advised to only borrow what is truly needed to cover college costs. As most loans do not require repayment to start until at least 6 months after a student graduates or leaves school, experts recommend borrowing an amount that will keep your payments at around 10% of your projected monthly take-home pay.

3. PAY INTEREST AS IT ACCUMULATES

Remember, for direct unsubsidized loans interest begins to accrue right away. If possible, start to pay interest off even while you're still in school.

4. REACH OUT TO YOUR LOAN SERVICER EARLY AND OFTEN

According to the Federal Student Aid Office, you should reach out to your loan servicer if you:

- Change your address or telephone number
- Change your name (for example, maiden name to married name)
- Enroll less than half-time for the loan period certified by the school
- Fail to enroll at the school that determined you were eligible to receive the loan
- Stop attending school or drop below half-time enrollment
- Transfer from one school to another school
- Graduate

You should also connect with your loan servicer before your first payment is due. Take this opportunity to ask any questions, to confirm the final amount owed, and to solidify your payment schedule.



FINANCIAL AID APPLICATIONS



FINANCIAL AID APPLICATIONS

By now you have been introduced to the goals of this workbook, some of the more popular terms you will come across when working with your child's financial aid application, the cost of college, and options to help finance your child's education.

In this section, we will walk you through the information required for the FAFSA and CADAA. We will also take a closer look at both financial aid applications and provide you with insight into sections where students and parents struggle the most.

ACTION ITEM

Before you continue, we ask that you take out your cell phone, planner, notebook, or whatever you use to keep track of important dates.

If you are reading about financial aid on the internet or speaking with other parents, you may hear that March 2nd is actually not the correct deadline. To be clear, there are three dates to consider when applying for financial aid: the college, state, and federal deadlines. In California, most state financial aid programs require applications to be submitted by March 2nd, like Cal Grants. This is also referred to as a priority filing period, meaning that students are likely to receive more aid if they file before the June 30th federal deadline.

PLEASE CALENDAR THESE DATES:

- October 1st - Financial Aid Application Period Opens**
- March 2nd - Financial Aid Application Priority Deadline / Cal Grant Deadline**

ACCESSING HIGHER EDUCATION AS AN UNDOCUMENTED STUDENT

Before we take a closer look at both applications, it is important to pause here and address the questions and concerns raised by undocumented students, students with undocumented parents, and advocates in regards to the financial aid application process. We have provided answers to some of the most pressing and pertinent questions raised by parents and students.

Q. What is the difference between the FAFSA and the CADAA?*

A. Students should only complete one of the applications (not both), according to the citizenship requirements below:

You are eligible to complete the FAFSA if you are a:

- U.S Citizen
- Permanent Resident
- Eligible non-citizen
- T Visa holder

You are eligible to complete the CADAA if you:

- Are undocumented
- Have a valid or expired DACA
- Are a U Visa holder
- Have Temporary Protected Status (TPS)
- Meet the non-resident exemption requirements under AB 540

Q. As an undocumented student am I eligible for federal financial aid?*

A. No. Undocumented students are not eligible for federal student aid. If you attend an eligible California public or private institution, **you will be considered for California state financial aid.**

Q. I am an undocumented student who applied for in-state tuition through AB 540. Could immigration enforcement authorities learn of my undocumented status through my AB 540 application?*

A. Possibly, but it is unlikely. The CSU, UC, and California community college systems publicly stated that they will refuse to share immigration-related information and do whatever they can to protect AB 540 applicant information from immigration enforcement authorities.

See the joint-statement released by the California Student Aid Commission (CSAC) with the California Department of Education:

*"The information provided via the California Dream Act Application is used solely to determine eligibility for state financial aid and isn't shared with the federal government or used for immigration enforcement purposes. The CSAC will protect this information to the fullest extent of the law."**

Q. In my application for federal student aid through FAFSA, I revealed that my parents are undocumented by filling in "0s" for their social security number where asked on the FAFSA form. Could immigration enforcement authorities access this information from my FAFSA record?*

A. Yes. There is some risk involved in submitting a FAFSA form that reveals an undocumented parent because the U.S. Department of Education can share FAFSA application information with law enforcement agencies. Immigration enforcement authorities have never requested student FAFSA information in the past, but that could change in the future. Students should make the decision that is best for them in light of this risk and the important decision to attend college.

* This content was pulled directly from the California Student Aid Commission's website.

** This content was pulled directly from the ACLU of Northern California's website.

WHO IS CONSIDERED A PARENT FOR THE FAFSA AND CADAA?

WHO IS A PARENT?

For the purpose of the FAFSA and CADAA, a parent is defined as biological or legally adoptive (this includes same-sex parents and unmarried parents living together).

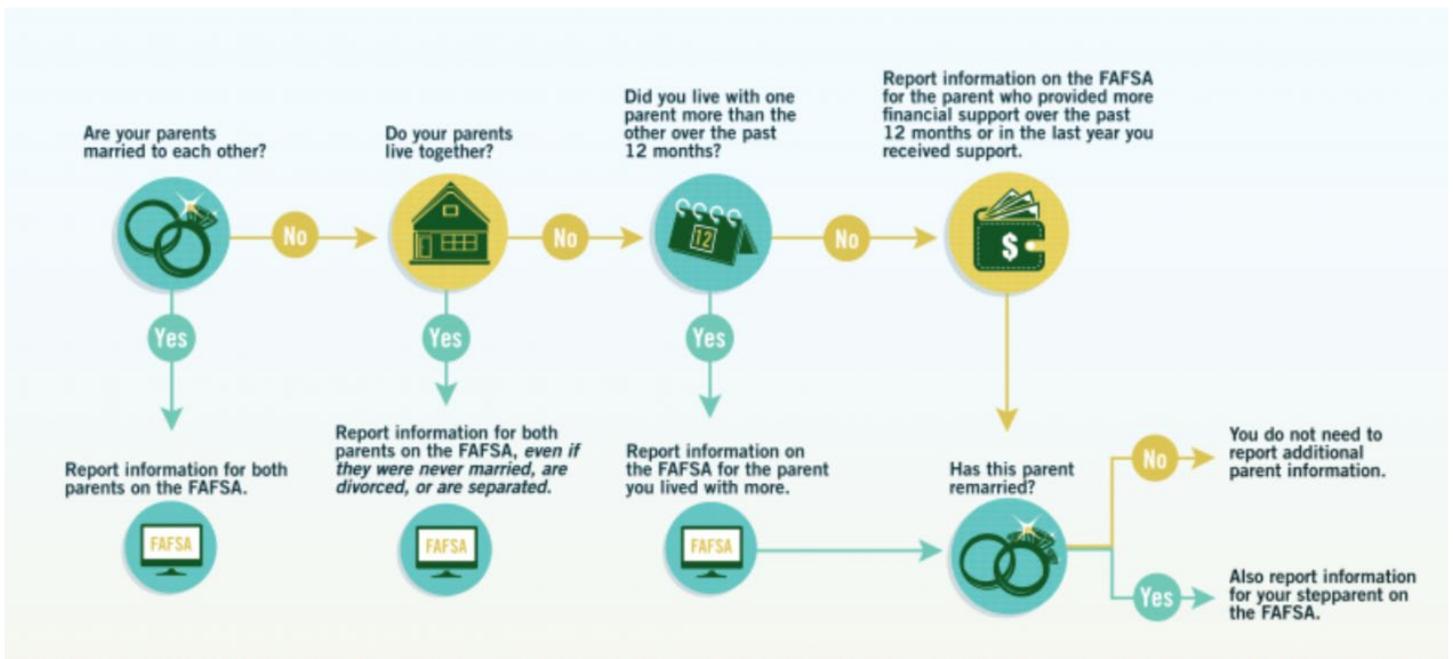
In the case of divorced or separated parents who do not live together, the parent is defined as the adult with whom the student **has lived with more in the last 12 months**. A step-parent can also be considered a parent if the individual is currently legally married to the student's primary custodial parent.

The Federal Student Aid office has created a graphic to help your student determine which parent's information to provide when filling out the FAFSA. The same graphic can be applied to the CADAA.

WHO IS NOT A PARENT?

While there may be adults and parent-like figures in a student's life, for the purpose of the FAFSA and CADAA only biological parents or legally adoptive parents should provide their information. Widowed step-parents, grandparents, foster parents, legal guardians, siblings, aunts and uncles are not considered a student's parent unless they have legally adopted the student.

It is important to note that if a student is in foster care or has a legal guardian, he/she will be considered an independent and will not need to provide any parental information.



The following people are not your parents unless they have legally adopted you:

- Widowed Stepparent
- Grandparents
- Foster Parents
- Legal Guardians
- Older Brothers or Sisters
- Aunts or Uncles

Image Source: <https://studentaid.gov/apply-for-aid/fafsa/filling-out/parent-info>



**FREE APPLICATION FOR
FEDERAL STUDENT AID (FAFSA)**



FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

Here we are, the Free Application for Federal Student Aid (FAFSA). Before we walk through the FAFSA step-by-step, have you confirmed which of the two applications — FAFSA or California Dream Act Application (CADAA) — is appropriate for your student? As a reminder, please review the citizenship requirements:

You are eligible to complete the FAFSA if you are a:

- U.S Citizen
- Permanent Resident
- Eligible non-citizen
- T Visa holder

You are eligible to complete the CADAA if you:

- Are undocumented
- Have a valid or expired DACA
- Are a U Visa holder
- Have Temporary Protected Status (TPS)
- Meet the non-resident exemption requirements under AB 540

You can only fill out one application per year.

CREATE AN FSA ID

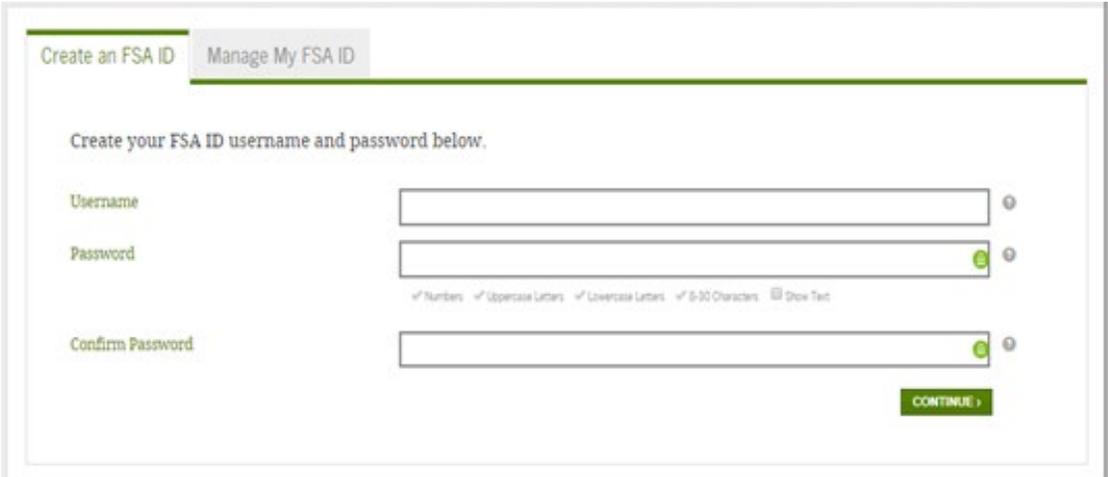
In order to successfully complete the FAFSA, you and your student will both need to create an FSA ID. Your FSA ID will serve as your legal, electronic signature. Please note, a valid social security number is required for this process. A work-only social security number cannot be used. If a parent does not have a valid social security number, the signature page will have to be printed and mailed.

Before you create an account, review the note below from the Federal Student Aid office:

Because financial aid agreements are legally binding, you can't create an account for someone else, even another family member. Parents and students must create their own accounts.

1. Go to <https://studentaid.gov/fsa-id/create-account/account-info>
2. You will need to create a username and password. You will also need to enter an email address — make sure you enter an email address that you check frequently.
3. You will be asked to enter your social security number.
4. You will also be asked to answer self-selected security questions. These questions will be used to confirm your identity in the event that you forget your password or username.
5. Once you provide all of your information, a verification code will be sent to the email address you provided. Once you enter the verification code, your FSA ID will be ready for use.

Note: If you decided to provide a mobile phone number, a verification code will also be sent via text message.



The screenshot shows the 'Create an FSA ID' form. At the top, there are two tabs: 'Create an FSA ID' (active) and 'Manage My FSA ID'. Below the tabs, the instruction reads 'Create your FSA ID username and password below.' There are three input fields: 'Username', 'Password', and 'Confirm Password'. Each field has a small circular icon to its right. Below the 'Password' field, there are four checked checkboxes: 'Numbers', 'Uppercase Letters', 'Lowercase Letters', and '8-30 Characters', followed by a 'Show Text' button. A green 'CONTINUE >' button is located at the bottom right of the form.

START THE FAFSA

1. Go to <https://studentaid.gov/fsa-id/create-account/account-info>. Login using your FSA ID.

SECTION 1: STUDENT DEMOGRAPHICS

In the Student Demographics section of the FAFSA, your student will be asked to provide general information: name, birthdate, social security number, permanent legal address, citizenship status, etc. Please note, this is also the section of the application where your student must select if they would like to be considered for **work-study***.

Your student will also be asked to indicate what their college grade level will be at the beginning of the 2021-2022 school year. The college grade level refers to your student's grade level in regards to completing their intended certificate or degree. It does not refer to the number of years your student has attended college.

If your student is currently a senior in high school or will be a first-time college student, be sure they select **Never attended college/1st yr.**

Student Education

Student Demographics
School Selection
Dependency Status
Parent Demographics
Financial Information
Sign & Submit
Confirmation

STUDENT INFORMATION

What will your high school completion status be when you begin college in the 2019-2020 school year? ?

High school diploma

What will your college grade level be when you begin the 2019-2020 school year? ?

Never attended college/1st yr.

What degree or certificate will you be working on when you begin the 2019-2020 school year? ?

Select

Will you have your first bachelor's degree before you begin the 2019-2020 school year? ?

Yes No

← PREVIOUS

NEXT →

*For more information on work-study, refer to the *What is Financial Aid?* section.

START THE FAFSA

SECTION 2: SCHOOL SELECTION

Now, in the School Selection section of the FAFSA, your student will indicate which colleges and universities should receive this application. If your student is currently a senior in high school, the completed FAFSA should be sent to the colleges and universities where your student is seeking admission.

When listing colleges and universities in the School Selection section, here are some helpful tips:

1. If your student is graduating from a high school in California and is seeking admission to California's public universities, list a California college or university first. This will be important for Cal Grant consideration.
2. As we discussed previously in this workbook, there are varying deadlines for financial aid applications. After listing a California public university, list those colleges and universities with the earliest financial aid deadlines (in-state or out-of-state).
3. Try and keep the number of colleges and universities listed to ten. If your student is applying to more than ten colleges and universities, wait until your student receives the processed Student Aid Report (SAR). Once received, add and delete schools as necessary.

Search for Colleges

Student Demographics
 ✔

School Selection
 ✎

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

STUDENT INFORMATION

i Here's where you'll search for the colleges to which you'd like to send your FAFSA information. You can add up to 10 colleges at a time to your FAFSA. If you're applying to more than 10 colleges, [follow these instructions](#).

Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.

i Complete the fields below to search for a college to add to your FAFSA.

Do you know the college's [Federal School Code](#)? ?

Yes No

State ?

Select ⌵

City (optional) ?

School Name (optional) ?

START THE FAFSA

SECTION 3: DEPENDENCY STATUS

The Dependency Status section will be used to determine if your student is a dependent or an independent. Your student is considered an independent on the 2021-2022 FAFSA if your student's answer is "yes" to any of the following questions:

1. Will you be 24 or older by Jan. 1 of the school year for which you are applying for financial aid? For example, if you plan to start school in August 2021 for the 2021–2022 school year, will you be 24 by Jan. 1, 2021 (i.e., were you born before Jan. 1, 1998)?
2. Are you married or separated but not divorced?
3. Will you be working toward a master's or doctorate degree (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.)?
4. Do you have children who receive more than half of their support from you?
5. Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?
6. Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
7. Are you a veteran of the U.S. armed forces?
8. At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?
9. Are you an emancipated minor or are you in a legal guardianship as determined by a court?
10. Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?

Student Age/Marital Status/Degree Confirmation

Student Demographics
School Selection
Dependency Status
Parent Demographics
Financial Information
Sign & Submit
Confirmation

STUDENT INFORMATION

i Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

Were you born before January 1, 1996? ?

Yes No

As of today, are you married? ?

Yes No

At the beginning of the 2019-2020 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)? ?

Yes No

Does Student Have Dependents?

Student Demographics School Selection **Dependency Status** Parent Demographics Financial Information Sign & Submit Confirmation

STUDENT INFORMATION

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2019 and June 30, 2020? ?

Yes No

Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2020? ?

Yes No

If your student is considered an independent, then they do not need to provide any parental information on the FAFSA. If your student is considered a dependent, then parental information will be required.

SECTION 4: PARENT DEMOGRAPHICS

If your student is completing the Parent Demographics section of the FAFSA, it is for one of three reasons: 1) your student is considered a dependent (for financial aid purposes), 2) your student is considered an independent but has opted to provide parental information on a completely voluntary basis or 3) your student is considered an independent, but is working toward a graduate degree that requires parental information, regardless of dependency status.

What information will you (the parent) be asked to provide in this section?

- Your social security number*
- Your legal first and last name
- Your date of birth
- Email address
- If you've lived in your current state of residence for at least 5 years

You will also be asked to explain the size of your household, and whether or not you have any other dependents in your household who will attend, or are currently enrolled in, college at least part-time. **Pay attention to the dates provided for this question.** For example, if the student completing the FAFSA for the 2021-2022 school year has a younger sibling currently in 11th grade, the younger sibling will not be a college student between July 1, 2021 - June 30, 2022.

*Note: If you do not have a social security number, enter 000-00-0000.

SECTION 5: FINANCIAL INFORMATION

This is the section of the FAFSA where parents are asked to provide both personal and tax-related information. Not surprisingly, this is also the section of the application that parents and students alike struggle to complete.

To minimize frustration and any confusion, let's look at what questions your student will need to answer about you (assuming you are the parent):

- **Tax return completion status.** There is a drop-down menu that will allow your student to answer if you "already completed", "will file", or are "not going to file" taxes for the previous year. It's important to note that the previous year refers to the most recent tax filing year. For example, if your student is completing the FAFSA for the 2021-2022 school year, you should provide information from your 2019 tax return.
- **Tax Filing Status.** Answer this according to how you filed your previous year's taxes. As a reminder, the most common tax filing statuses are:
 - Single
 - Married Filing Jointly
 - Married Filing Separately
 - Head of Household
 - Qualifying Widow(er) with Dependent Child
 - **Puerto Rican or foreign tax return.** The FAFSA will ask specifically if you filed a Puerto Rican or foreign tax return for the previous tax year. Indicate yes or no.

PARENT INFORMATION

i Attention! You must provide financial information from your parents' **2017 tax return** on the following pages.

For 2017, have your parents completed their IRS income tax return or another tax return? ?

Already completed ↓

For 2017, what is your parents' tax filing status according to their tax return? ?

Married-Filed Joint Return ↓

Did your parents file a Puerto Rican or foreign tax return for 2017? ?

Yes No

 **IRS Data Retrieval Tool**

Applying is faster and easier if your parents transfer their tax return information into this FAFSA with the IRS Data Retrieval Tool (IRS DRT)!

[LINK TO IRS](#) 

WHAT IS THE IRS DATA RETRIEVAL TOOL?

The IRS Data Retrieval Tool was created to help parents and students complete the FAFSA in a more timely and accurate manner. If you (the parent) answered that you have “already completed” the previous year’s tax return, the IRS Data Retrieval Tool will automatically populate the FAFSA with the majority of your required tax information. If your tax information is successfully transferred, the respective fields will say “Transferred from the IRS” and will not show your actual information.

Unfortunately, the IRS Data Retrieval Tool may not work for every user. Here are some more common reasons why information transfers are unsuccessful:

- **The applicant(s) information does not match the information on the tax return.** This could be your name or possibly your address if you have recently moved.
- **It takes time for all the tax information to upload.** It may take up to three weeks for the tax return information to become available through the IRS Data Retrieval Tool if you filed electronically, and up to eleven weeks if you have submitted your tax return information by mail.
- **You do not have a social security number, or the social security card you hold is restricted.** A valid, unrestricted social security number is required to use the IRS Data Retrieval Tool.

WHAT SHOULD I DO IF THE IRS DATA RETRIEVAL TOOL DID NOT WORK FOR ME?

Don’t worry! You can still manually enter all of the relevant information, and we hope you do because you are so close to successfully submitting the FAFSA! If you could not, or preferred not to, use the IRS Data Retrieval Tool be prepared to answer questions about the following:

- **Adjusted Gross Income (AGI).** This can be found on Line 37 (1040), Line 21 (1040A), or Line 4 (1040EZ) of the federal tax return. If you (the parent) are married, but you and your spouse file separate returns, you will need to combine both AGIs.
- **Earnings from work.**
 - (1040) Add lines 7, 12, 18 + Box 14 of IRS Schedule K-1 (1065)
 - (1040A) Line 7
 - (1040EZ) Line 1
- **Benefits from federal assistance programs.** The FAFSA will show you a list of federally funded benefits programs. If you received benefits from any of the programs shown, check the box accordingly. It is important to note that answering truthfully will not affect your student’s financial aid eligibility, nor will it impact your status in any of the mentioned programs.

SIGN & SUBMIT

- **Income taxes.**

(1040) Line 56 minus (-) line 46. Enter the total calculated after subtracting the two lines.

(1040A) Line 36 minus (-) line 28. Enter the total calculated after subtracting the two lines.

(1040EZ) Line 10

- **Exemptions.**

(1040 and 1040A) Line 6-d

(1040EZ) If you are single, enter "1" and if you are married enter "2"

- **Assets.** Asset-related questions are all self-reported. You will need to report the figure that best represents how much cash you have, and the balances in any open checking and savings accounts. You will also be asked to report the net worth of additional investments that you may own. This may include stocks or real estate.

This does not represent every question you may be asked to answer when completing the FAFSA, but it does cover the more common tax-related questions. **Your student will have to answer similar questions before the application can be submitted.**

SECTION 6: SIGN & SUBMIT

Congratulations! You did it! In order to submit the FAFSA, you and your student must sign the application. You can do this electronically by using your FSA IDs. As a reminder, if the parent does not possess a valid social security number, the student should electronically sign their part of the application, and then print the signature page for the parent to sign. The signed signature page can be mailed to:

Federal Student Aid Programs
P.O. Box 7652
London, KY 40742-7652

Once the application has been electronically signed and submitted, a confirmation number will appear. We recommend that you print the confirmation page, or take a picture of the screen with your cell phone.



CALIFORNIA DREAM ACT APPLICATION (CADAA)



WHAT IS THE CALIFORNIA DREAM ACT APPLICATION (CADAA)?

The CADAA is the financial aid application for students who are undocumented, have a valid or expired DACA, U Visa holders, have Temporary Protected Status (TPS), or meet the non-resident exemption requirements under AB 540.

If you have been granted a social security number and permanent residency you should be completing the Free Application for Federal Student Aid (FAFSA). If you have been granted a social security number for work-related purposes and are still awaiting the completion of your asylum/residency case complete the CADAA.

The CADAA is **not** an application for federal financial aid.

The CADAA is used for applying for state financial aid in California. This includes University of California grants, California State University grants, as well as Cal Grants at public and private universities in California.

The CADAA can **not** be used to apply for state financial aid outside of California. It is specific to California. If your student is not eligible for federal financial aid, and is interested in attending a college outside of California, you will need to look into additional programs and services specific to the college and state of interest.

The CADAA is processed by the California Student Aid Commission. There is no cost for completing or submitting the CADAA.

The CADAA can be filed on paper or electronically.

CALIFORNIA DREAM ACT APPLICATION (CADAA)

Here we are, the California Dream Act Application (CADAA). Before we walk through the CADAA step-by-step, have you confirmed which of the two applications — Free Application for Federal Student Aid (FAFSA) or CADAA — is appropriate for your student? As a reminder, please review the eligibility requirements:

YOU ARE ELIGIBLE TO COMPLETE THE CADAA IF*:

1. You are not eligible to file the FAFSA **and**
2. You attended a California high school for three or more years **or**
 - a. You attained credits from a CA high school equivalent to three or more years of full-time high school coursework and a total of three or more years attendance in CA elementary schools, CA secondary schools, CA adult schools, or a combination of those schools, **or**
 - b. You attained credits at a CA community college, or a combination of the schools listed above.
3. You graduated or will graduate from a California high school or the equivalent by passing the General Education Development (GED), High School Equivalency Test (HiSET), Test Assessing Secondary Completion (TASC), or California High School Proficiency (CHSPE), **or**
 - a. You have or will have an associate degree from a CA community college, **or**
 - b. You have or will have fulfilled the minimum requirements to transfer from a CA community college to a University of CA or CA State University, **and**
4. If you are without lawful immigration status, you will file an affidavit with your college stating that you will take action.

You can only fill out one application per year.

**These eligibility requirements have been pulled directly from the 2020-21 California Dream Act Application.*

ACCESS THE CADA

If you are planning to submit the California Dream Act Application electronically, you can access the application by visiting <https://dream.csac.ca.gov/>. This is the official California Student Aid Commission website. It is important to note that the electronic application is only available in English.

If you would like a paper application, you can access the appropriate PDF here: <https://www.csac.ca.gov/post/resources-california-dream-act-application>. The paper application is available in both Spanish and English.

 **NEW to the CA Dream Act?
First Time User?**

- Start a NEW application
- Do not submit multiple applications

Get Started!

 **Start**

 **Returning User to CA Dream Act?**

- Renew your application
- Submit a saved application
- Make a correction or add a school to your application

[Forgot User ID or Reset Password](#)

 **Login**

 **Submit Parent Signature**

- Request a Parent PIN
- Forgot your Parent PIN?
- Sign the Student Application

 **Parent
Signature**

SECTION A: STUDENT QUESTIONS

For this first section, your student will be asked to provide general information such as: legal name (as it appears on school records), birth date, mailing address, citizenship status, and driver's license (if applicable). Additionally, students attending public schools in California will be asked to input their 10-digit Statewide Student ID (SSID) numbers.

SECTION A FYI

Students will also be asked to provide the highest level of schooling completed by their parents. For the purpose of this application, a parent is defined as biological or legally adoptive (this includes same-sex parents and unmarried parents living together). A step-parent can also be considered a parent if the individual is currently legally married to the student's primary custodial parent. *(For more information on how a parent is defined, please review Who is considered a parent? on page 23)*

Your student will also be asked to provide a social security number. If your student does not have a Social Security number, leave the answer blank.

SECTION B (STUDENT)

This section of the CADAA will inquire about **your student's finances**, specifically tax filing status and/or intentions. If your student did not complete an IRS income tax return in 2019 (or any other tax return) and does not intend to file, indicate this on Question 32 and skip ahead to Question 39 of this section. If your student did file an income tax return, or intends to, they will be asked to fill out general filing status questions (Question 33 - 37).

SECTION B FYI

If your student filed (or will file) an income tax return, the CADAA asks if a Schedule 1 was (or will be) filed with your tax return (Question 35). Schedule 1's are attached when there is additional income, or an adjustment to income, that needs to be reported. This can include unemployment compensation, alimony received or paid, or student loan interest deductions. If more information on the Schedule 1 form is needed, visit <https://support.taxslayer.com/hc/en-us/articles/360019488592-What-is-Schedule-1-Form-1040->.

Question 39 asks how much the student earned from working in 2019. If your student worked in 2019, report their earnings regardless of if they intend to file taxes.

Section C (Student): Answer the questions in this section to determine if you will need to provide parental information. If you answer "Yes" to any of the questions in this section, skip Section D and go to Section E on page 8.

46. Were you born before January 1, 1997?	Yes <input type="radio"/>	No <input type="radio"/>
47. As of today, are you married? (Also answer "Yes" if you are separated but not divorced.)	Yes <input type="radio"/>	No <input type="radio"/>
48. At the beginning of the 2020-2021 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)?	Yes <input type="radio"/>	No <input type="radio"/>
49. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? See Notes page 9.	Yes <input type="radio"/>	No <input type="radio"/>
50. Are you a veteran of the U.S. Armed Forces? See Notes page 9.	Yes <input type="radio"/>	No <input type="radio"/>
51. Do you now have or will you have children who will receive more than half of their support from you between July 1, 2020 and June 30, 2021?	Yes <input type="radio"/>	No <input type="radio"/>
52. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2021?	Yes <input type="radio"/>	No <input type="radio"/>
53. At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court? See Notes page 10.	Yes <input type="radio"/>	No <input type="radio"/>
54. As determined by a court in your state of residence, are you or were you an emancipated minor? See Notes page 10. ..	Yes <input type="radio"/>	No <input type="radio"/>
55. Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence? See Notes Page 10	Yes <input type="radio"/>	No <input type="radio"/>
56. At any time on or after July 1, 2019, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless? See Notes page 10.	Yes <input type="radio"/>	No <input type="radio"/>
57. At any time on or after July 1, 2019, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless? See Notes page 10.	Yes <input type="radio"/>	No <input type="radio"/>
58. At any time on or after July 1, 2019, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 10	Yes <input type="radio"/>	No <input type="radio"/>

SECTION C (STUDENT)

This section of the CADAA is used to determine if your student is considered a dependent or an independent. If your student answers "yes" to any questions in this section (46 - 58), then your student will skip Section D (parent information) and move on to Section E. If your student answers "no" to each question in this section (46 - 58), you will next move to Section D.

UNDER WHAT CIRCUMSTANCES IS MY STUDENT CONSIDERED AN INDEPENDENT?

Factors that influence a student's dependency status can include:

- Marital status
- Age
- Military service
- Homelessness
- Additional dependents
- Pursuit of a master's degree or enrollment in a doctorate program
- Court-approved emancipation

SECTION D (PARENT)

This section of the CADAA asks parents to provide general information (legal name, mailing address, etc.), as well as more in-depth questions about finances. Before you (the parent) dive into this section, make sure you have established whose information is appropriate to include by reviewing the Who is considered a parent? (pg. 23) included in this workbook. If the application will include information for two parents (Parent #1 and Parent #2), be sure to keep them consistent when filling out the application (for example, Parent #1 = Mother, Parent #2 = Step-father).

What information will I (the parent) need to provide to complete this section of the CADAA?

- 2019 tax return information*
- Income earned in 2019*
- Knowledge of benefits received through federal or state assistance programs
- Social Security number — use 000-00-0000 if you do not have one

SECTION D FYI

- Question 63 asks for the parents' marital status. Answer this question with the status that is correct **as of the day** you are filling out the application.
- Question 78 asks how many people in the parents' household will be college students between July 1, 2021 - June 30, 2022. This question is asked to better understand additional financial obligations you might have, and to determine the appropriate amount of aid for your student.
 - Do not include parents as college students
 - To be counted in the answer for this question, members of the household must be enrolled (at least part-time) in a program that leads to a college degree or certificate
- For Questions 89 - 98 of the CADAA, enter "0" even if the answer does not apply. Do not leave the questions blank.
- There are a number of questions that are specific to income tax return filings. Even if you do not intend to file, parents (Parent #1 and Parent #2) will still be asked to report wages earned, and to report cash balances and the net worth of any investments (excluding the house in which the parents currently live).

SECTION E (STUDENT)

This section of the CADAA is only to be answered by students who are determined to be independents according to their answers in Section C. If your student replied "yes" to any question in Section C, then Section E must be completed.

**This assumes you are completing the CADAA for the 2021-22 school year*

SECTION F (STUDENT)

This section of the CADAA is used to inform processors which universities should receive the completed application. Students will be asked to enter unique codes for the colleges where they are seeking admission. To find the appropriate college codes, visit www.fafsa.gov.

The college codes are the same for both the CADAA and the FAFSA.

When entering colleges, be sure your student lists their top choice, California universities first. As a reminder, the CADAA is an application for state aid in California only — this application cannot be used for universities outside of California, or to access federal student aid funds.

SECTION G (STUDENT AND PARENT)

Congratulations! You did it! In order to submit the CADAA, you and your student must sign the application.

If you and your student are completing the CADAA electronically, the parent will be asked to enter their name, date of birth, and address at the end of the application to generate a Parent Pin. Be sure the information provided at this point exactly matches the information provided in Section D. Once entered, the application system will automatically create a Parent Pin that will serve as the parent's electronic signature. Write this number down in a notebook, and take a picture of the screen with your cell phone.

Once the application has been electronically signed and submitted, a confirmation number will appear. We recommend that you print the confirmation page, or take a picture of the screen with your cell phone.



SIGN



SUBMIT

