

FUND YOUR
future®

Planning and Paying for College

Grants, Scholarships, Loans and
Other Money for College



Before You Get Started, Read:

- The Financial Aid Handbook – Getting the Education You Want for the Price You Can Afford by Carol Stack and Ruth Vedvik (\$16 on Amazon)
- Questions Families Need to Ask About Paying for College by Jillian Berman - <https://www.wsj.com/articles/questions-families-need-to-ask-about-paying-for-college-1442800935>
- 8 Countries Where US Students Can Study For Free In Europe - <https://www.student.com/articles/countries-american-students-study-free-europe/>
- Adam Ruins Everything “Adam Ruins College” - <https://www.trutv.com/shows/adam-ruins-everything/blog/adams-sources/adam-ruins-college.html>
- Bottom Up College Planning: How to Build a Solid College List by Carolyn Lawrence
- College Scorecard – shows cost, graduation rate and salary <https://collegescorecard.ed.gov/>

Book Recommendation

The Financial Aid Handbook – Getting the Education You Want for the Price You Can Afford by Carol Stack and Ruth Vedvik (\$16 on Amazon)

“Universities are businesses, just like everything else, not an altruistic force that exists solely to spread the “life of mind”. “

- ***Explains cost based college search***
- ***Myths: You get what you pay for, If you get into your reach school, you should go there, If my parents say they won't pay, I'll get more aid etc.***
- ***The bottom half of the class pays for the top half of the class***
- ***Students should be in the top 25% of applicants to have the best possible chance of getting funded***
- ***\$8K per year debt challenge or \$32,000 total – approx. \$320 monthly payment over 10 years***

Cost of College - UC

	Living on campus	Living off campus
Tuition and fees*	\$13,900	\$13,900
Books and supplies	\$1,200	\$1,200
Health insurance allowance/fee	\$2,400	\$2,400
Room and board	\$15,800	\$12,400
Personal/transportati on	\$2,000	\$2,500
TOTAL	\$35,300	\$32,400

Cost of College - CSU

2017-18 Standard Student Expense Budgets

BUDGET CATEGORY/ EXPENSE ITEM	BAKERSFIELD	CHANNEL ISLANDS	CHICO	DOMINGUEZ HILLS	EAST BAY	FRESNO	FULLERTON	HUMBOLDT	LONG BEACH	LOS ANGELES	MONTEREY BAY
Living with Parents											
Total Fees	\$7,146	\$6,802	\$7,348	\$6,832	\$6,834	\$6,583	\$6,830	\$7,488	\$6,794	\$6,632	\$7,048
Books and Supplies	\$1,948	\$1,948	\$1,854	\$1,850	\$1,500	\$1,854	\$1,948	\$1,725	\$1,948	\$1,948	\$1,854
Food and Housing	\$5,247	\$5,248	\$5,248	\$5,248	\$5,247	\$5,247	\$5,247	\$5,170	\$5,248	\$5,247	\$5,248
Transportation	\$1,565	\$1,564	\$1,096	\$1,520	\$1,350	\$1,098	\$1,524	\$1,052	\$1,566	\$1,565	\$1,548
Personal	\$1,450	\$1,450	\$1,450	\$1,450	\$1,392	\$1,450	\$1,450	\$1,434	\$1,450	\$1,450	\$1,450
TOTAL	\$17,356	\$17,010	\$16,996	\$16,898	\$16,323	\$16,232	\$16,899	\$16,870	\$17,004	\$16,842	\$17,146
Living in Campus Housing											
Total Fees	\$7,146	\$6,802	\$7,348	\$6,832	\$6,834	\$6,583	\$6,830	\$7,488	\$6,794	\$6,632	\$7,048
Books and Supplies	\$1,948	\$1,948	\$1,854	\$1,850	\$1,500	\$1,854	\$1,948	\$1,725	\$1,948	\$1,948	\$1,854
Food and Housing	\$13,968	\$16,954	\$12,712	\$11,404	\$14,184	\$9,704	\$15,642	\$13,016	\$12,484	\$13,256	\$12,396
Transportation	\$1,453	\$1,452	\$1,098	\$850	\$1,200	\$838	\$1,452	\$1,052	\$1,454	\$1,453	\$820
Personal	\$1,450	\$1,450	\$1,450	\$1,450	\$1,392	\$1,450	\$1,450	\$1,434	\$1,450	\$1,450	\$1,450
TOTAL	\$25,965	\$28,606	\$24,420	\$22,386	\$25,110	\$20,429	\$27,322	\$24,716	\$24,120	\$24,839	\$23,368
Living Off Campus											
Total Fees	\$7,146	\$6,802	\$7,348	\$6,832	\$6,834	\$6,583	\$6,830	\$7,488	\$6,794	\$6,632	\$7,048
Books and Supplies	\$1,948	\$1,948	\$1,854	\$1,850	\$1,500	\$1,854	\$1,948	\$1,725	\$1,948	\$1,948	\$1,854
Food and Housing	\$12,061	\$14,502	\$11,862	\$13,500	\$12,923	\$13,294	\$14,502	\$12,016	\$13,486	\$14,502	\$12,292
Transportation	\$1,524	\$1,524	\$1,098	\$1,520	\$1,350	\$1,234	\$1,524	\$1,052	\$1,524	\$1,524	\$1,508
Personal	\$1,450	\$1,450	\$1,450	\$1,450	\$1,392	\$1,450	\$1,450	\$1,434	\$1,450	\$1,450	\$1,450
TOTAL	\$25,129	\$26,226	\$25,578	\$25,152	\$24,999	\$24,415	\$26,254	\$24,716	\$25,202	\$26,096	\$25,152

BUDGET CATEGORY/ EXPENSE ITEM	NORTHBRIDGE	POMONA	SACRAMENTO	SAN BERNARDINO	SAN DIEGO	SAN FRANCISCO	SAN JOSE	SAN LUIS OBISPO	SAN MARCOS	SONOMA	STANISLAUS
Living with Parents											
Total Fees	\$6,870	\$7,297	\$7,204	\$6,876	\$7,460	\$7,254	\$7,991	\$9,432	\$7,648	\$7,724	\$7,020
Books and Supplies	\$1,948	\$1,854	\$1,854	\$1,854	\$1,854	\$1,948	\$1,948	\$1,884	\$1,854	\$1,854	\$1,800
Food and Housing	\$5,246	\$5,247	\$5,247	\$5,248	\$4,316	\$5,247	\$5,247	\$5,112	\$5,247	\$5,246	\$5,248
Transportation	\$1,564	\$1,450	\$1,098	\$1,107	\$1,542	\$1,565	\$1,565	\$1,254	\$1,564	\$1,564	\$1,100
Personal	\$1,450	\$1,300	\$1,450	\$1,450	\$1,450	\$1,450	\$1,450	\$1,449	\$1,450	\$1,450	\$1,450
TOTAL	\$17,076	\$17,148	\$16,853	\$16,535	\$16,622	\$17,464	\$18,201	\$19,131	\$17,763	\$17,836	\$16,418
Living in Campus Housing											
Total Fees	\$6,870	\$7,297	\$7,204	\$6,876	\$7,460	\$7,254	\$7,991	\$9,432	\$7,648	\$7,724	\$7,020
Books and Supplies	\$1,948	\$1,854	\$1,854	\$1,854	\$1,854	\$1,948	\$1,948	\$1,884	\$1,854	\$1,854	\$1,800
Food and Housing	\$10,402	\$14,514	\$14,396	\$13,221	\$15,966	\$14,502	\$15,994	\$13,134	\$13,227	\$13,564	\$9,766
Transportation	\$1,452	\$1,450	\$808	\$807	\$1,494	\$1,565	\$1,453	\$1,254	\$1,132	\$1,452	\$700
Personal	\$1,450	\$900	\$1,450	\$1,450	\$1,450	\$1,450	\$1,450	\$1,449	\$1,450	\$1,450	\$1,450
TOTAL	\$22,122	\$28,015	\$28,742	\$24,238	\$28,224	\$28,719	\$28,436	\$27,153	\$28,311	\$26,894	\$26,836
Living Off Campus											
Total Fees	\$6,870	\$7,297	\$7,204	\$6,876	\$7,460	\$7,254	\$7,991	\$9,432	\$7,648	\$7,724	\$7,020
Books and Supplies	\$1,948	\$1,854	\$1,854	\$1,791	\$1,854	\$1,948	\$1,948	\$1,884	\$1,854	\$1,854	\$1,800
Food and Housing	\$14,502	\$12,588	\$13,254	\$13,770	\$12,761	\$14,502	\$14,502	\$13,134	\$13,293	\$14,502	\$11,900

<https://www2.calstate.edu/attend/paying-for-college/Documents/18-19-coa.pdf>

Cost of College – private schools

Stanford: \$ 71,587 per year

University of Redlands: \$ 63,932

USC: \$ 74,825

Point Loma: \$ 46,150

Ways to make college more affordable

- Plan ahead (also consider if your child will go beyond a BA/BS, multiple children)
- Consider Community College
- Take summer courses at CCC (check w/college)
- Apply for scholarships
- Living w/ parents and not on campus
- Be an RA on campus or get on campus job
- Finish in 4 years
- AP and CLEP credit
- Buy used textbooks
- Work for a university 😊

How is aid is calculated?



Cost of Attendance – Expected Family Contribution = Need

How is aid is calculated? Cont.

- Each college has its own student budget, or COA, which includes tuition, fees, books, supplies, housing, food, transportation and personal expenses (direct and indirect costs)
- Expected family contribution (**EFC**) (the smaller, the better)
 - ◆ The amount of money the government believes you or your family could reasonably contribute toward your education
- Your demonstrated financial need

$$\begin{aligned} & \text{Your COA} \\ & - \text{Your EFC} \\ & = \text{Your demonstrated financial need} \end{aligned}$$

EFC calculation

- The EFC is calculated according to a formula established by law. Your family's taxed and untaxed income, assets, and benefits (such as unemployment or SSI) all could be considered in the formula.
- Considers family size and the number of family members who will attend college or career school during the year. [The EFC Formula](#)
(<https://ifap.ed.gov/efcformulaguide/attachments/071017EFCFormulaGuide1819.pdf>) guide shows exactly how an EFC is calculated.
- **Your EFC is not the amount of money your family will have to pay for college**, nor is it the amount of federal student aid you will receive. It is a number used by your school to calculate how much financial aid you are eligible to receive.

Federal Student Aid

- Federal Pell Grant
- Federal Suppl. Educ. Opp. Grant
- TEACH Grant
- Iraq and Afghanistan Service Grant
- Federal Work-Study
- Direct Subsidized and Unsubsidized Loans
- Direct PLUS Loan

Federal Pell Grant

- Up to \$ 6095
- For undergraduates with exceptional financial need
- no more than 12 semesters
- Amount you get, will depend on *financial need*, cost of attendance, full-time or part-time student, and plans to attend school for a full *academic year* or less.
- Students whose total family income is \$50,000 a year or less qualify, but most Pell grant money goes to students with a total family income below \$20,000.

Federal Suppl. Educ. Opp. Grant (FSEOG)

- Up to \$ 4000
- For undergraduates with exceptional financial need, Pell grant recipients take priority
- called “campus-based” aid, not all schools participate

TEACH Grant

- Up to \$ 3752
- For undergraduates and graduates who plan to become teachers
- Must sign an agreement to teach for four years in a high-need field serving low-income students (within eight years of completing the academic program)

Federal Loans

- Direct Subsidized Loan (financial need, up to \$5500, no interest while in school, 5.05% interest)
- Direct Unsubsidized Loan (up to \$20,500 less any subsidized amounts, interest while in school, 5.05% interest)
- Direct PLUS – for parents, up to maximum COA minus other aid (7.6% interest)

Federal Grants/Loans cont.

More information:

Studentaid.gov/pell-grant

Studentaid.gov/fseog

Studentaid.gov/teach

Studentaid.gov/iraq-afghanistan

Studentaid.gov/workstudy

Studentaid.gov/perkins

Studentaid.gov/sub-unsub

Studentaid.gov/interest

Studentaid.gov/plus

Private loans

- Often carry higher interest rates and fees than federal loans
- May have less attractive repayment terms
- Typically the interest rates are variable
 - ◆ Rates can change month to month
- Usually based on your credit rating and debt-to-income ratio
 - ◆ Not based on financial need
- May require a co-signer

Federal Tax Incentives

- **American Opportunity Tax Credit** – claim up to \$2,500 per student per year for qualified educational expenses in the first four years (\$1,000 if your credit is more than you owe in taxes)
- **Lifetime Learning Credit** – claim up to \$2,000 per tax return for tuition, fees, and other qualified educational expenses
- Student Loan Interest Deduction
- More information: <https://www.irs.gov/newsroom/tax-benefits-for-education-information-center>

College Saving Plans

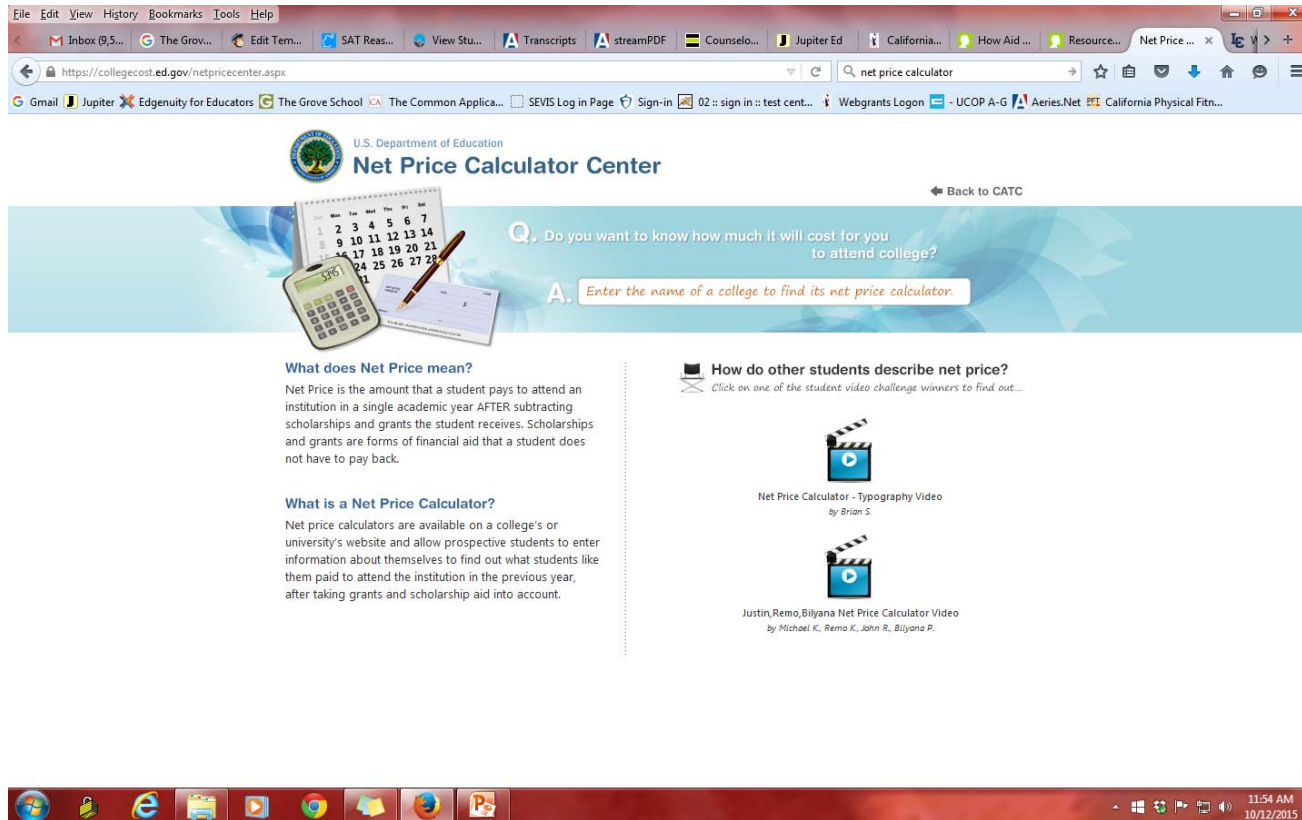
- A 529 plan is a college savings plan operated by a state or educational institution designed to help families set aside funds for future college costs.
- account ownership matter (asset on FAFSA)
- www.savingforcollege.com

FAFSA4Caster

The screenshot shows the FAFSA4caster website interface. At the top, there's a navigation bar with links: Home, About Us, FSA ID, StudentAid.gov, and Help. The main heading is "FAFSA4caster". Below this, a paragraph explains that the tool helps understand options for paying for college and estimates eligibility for federal student aid. It mentions that estimates will be shown in the "College Cost Worksheet" and that users can also provide estimated amounts of other student aid and savings. A "Go ahead and get started now!" prompt is followed by a link to "Help and Hints" on the right. The "Student Information" section contains a dropdown menu for "Are you a U.S. citizen?" with a "Select" option. A "SUBMIT" button is located below this section. The "Help and Hints" sidebar on the right, titled "Are you a U.S. citizen?", provides instructions on selecting citizenship status. It lists options for U.S. citizens (U.S. national) and eligible noncitizens (permanent residents with I-551, Conditional permanent residents with I-551C, or other eligible noncitizens with Arrival-Departure Record I-94). The footer includes "Site Last Updated: Sunday, September 20, 2015", a "Download Adobe Reader" link, and various legal notices and links (FOIA, Privacy, Security, Notices, WhiteHouse.gov, USA.gov, ED.gov). The bottom of the screen shows a Windows taskbar with various application icons and the system clock displaying 11:50 AM on 10/12/2015.

Provide some basic information and **we'll estimate your eligibility for federal student aid.**
<https://fafsa.ed.gov/FAFSA/app/f4cForm?execution=e1s1>

Net Price Calculator



U.S. Department of Education
Net Price Calculator Center

Back to CATC

Q. Do you want to know how much it will cost for you to attend college?

A. Enter the name of a college to find its net price calculator.

What does Net Price mean?

Net Price is the amount that a student pays to attend an institution in a single academic year AFTER subtracting scholarships and grants the student receives. Scholarships and grants are forms of financial aid that a student does not have to pay back.

What is a Net Price Calculator?

Net price calculators are available on a college's or university's website and allow prospective students to enter information about themselves to find out what students like them paid to attend the institution in the previous year, after taking grants and scholarship aid into account.

How do other students describe net price?

Click on one of the student video challenge winners to find out...

Net Price Calculator - Typography Video
by Brian S.

Justin, Remo, Bilyana Net Price Calculator Video
by Michael K., Remo K., John R., Bilyana P.

<https://collegecost.ed.gov/netpricecenter.aspx>

CA State Aid

- **Cal Grants (Entitlement and Competitive Awards)**
- **BOG Waiver**
- **Middle Class Scholarship**
- **CHAFEE Grant for Foster Youth**
- **Child Development Grant**
- **Law Enforcement Grant**
- **Only if you attend CA schools**
- **<https://www.csac.ca.gov/financial-aid-programs>**

Cal Grant A

- 3.0 high school GPA required (unw. 10-11)
- \$ 12,630 at University of California
- \$ 5,742 at CSU's
- \$ 9,084 at qualifying private colleges
- If you attend a CA Community College, your grant is held in reserve until transfer
- 2019-20 Income and Asset Ceilings -
https://www.csac.ca.gov/sites/main/files/file-attachments/2019-20_income_and_asset_ceilings_for_new_applicants_and_renewing_recipients.pdf (average family gross adjusted income before taxes)

Cal Grant B

- 2.0 high school GPA required
- \$ 1,672 living allowance for your first year, plus tuition and fee award beyond first year in the same amounts as Cal Grant A

Cal Grant C

- \$ 1094 for books, tools etc.
- \$2,462 for tuition (if not attending a Comm. College)
- no GPA requirement

Tracking your Cal Grant

- Track your Cal Grant and/or California Chafee Grant application or award
- www.webgrants4students.org
 - ◆ 24/7 access
 - ◆ Secure account
 - ◆ Make changes to your account
- Avoid delays in getting your grant – keep your account updated

Sample CAR

■ Sample CAR

Access your
CAR online at
www.webgrants4students.org

California Aid Report (CAR)

Search = SSN

Congratulations! The California Student Aid Commission (CSAC) has awarded you an estimated Entitlement Cal Grant award. This CAR contains important information about your Cal Grant. Please note that the information provided below is based on the information you provided on your FAFSA and is considered an estimated award. Please be aware that this award offer may be withdrawn or reduced pending approval of the final State budget.

MATTHEW G JONES Date issued: 03/04/11 SSN: 555555555

School Choice	Cal Grant A	Cal Grant B	Cal Grant C
CSU-SAN FRANCISCO	SEE CODE #99	\$1,551	NOT APPL.

The award amounts listed above indicate the type and estimated amount of your Cal Grant award for the first three qualifying schools that you listed on your FAFSA application and reflect the amount you may receive for one academic year of full-time attendance.

My Cal Grant Award:

- If the first school listed above is not the school you plan to attend, when you decide on the school you will attend, please log on to your WebGrants for Students account and change your school of attendance.
- If your Cal Grant award does not appear on your financial aid award notification from your school, contact the college Financial Aid Office at the school you plan to attend and notify them of your Cal Grant offer.
- To be eligible for this Entitlement Cal Grant award, you must have satisfied all high school graduation requirements. In late spring, CSAC will ask for confirmation of your high school graduation.
- Read the [Important Facts About Your New Cal Grant Award](#) as it contains important information on how to activate, retain and renew your Cal Grant award offer.
- Continually monitor your Cal Grant Award by checking your WebGrants For Students account.

Changes to the Cal Grant program may occur through the State budget process that might impact your award offer. The final amount of your award will be determined based on your school of attendance, enrollment status, and confirmation of the State budget.

If you have been offered a Cal Grant A and you choose to attend a California Community College, you will not receive any payments while attending community college. Instead, CSAC will hold the potential grant in a status called Community College Reserve for up to two years and, potentially, for an additional year with an extension request from the student. You may activate the Cal Grant A award by putting a school change request on WebGrants and by attending in an AA or BA/BS program at a non-community college in California. To keep your eligibility for a Community College Reserve award, you must be enrolled for the fall term.

PRIVACY STATEMENT: Please be aware, grant award information for students who are 18 years of age or older will only be released to parents or guardians with written authorization from the student.

Diana Fuentes-Michel, Executive Director
California Student Aid Commission

BOG Waiver Fee Waiver

- Visit www.icanaffordcollege.com
- For eligible California residents, the California Community Colleges Board of Governors (BOG) Fee Waiver permits enrollment fees to be waived.
- 2018-19 Income Standards:
<https://extranet.cccco.edu/Portals/1/SSSP/FA/FWAX/201819CCPGPromiseGrantIncomeStandards.pdf>

Middle Class Scholarship

- Students may be eligible for a scholarship of no less than 10% and no more than 40% of the mandatory system-wide tuition at UC or CSU
- Cal Grant or MCS, not both
- Attend CSU or UC
- Max. award amounts: UC - \$ 5052, CSU - \$ 2298
- Family income and asset ceiling of \$171,000
- Limited to four years
- no set amount, varies by student

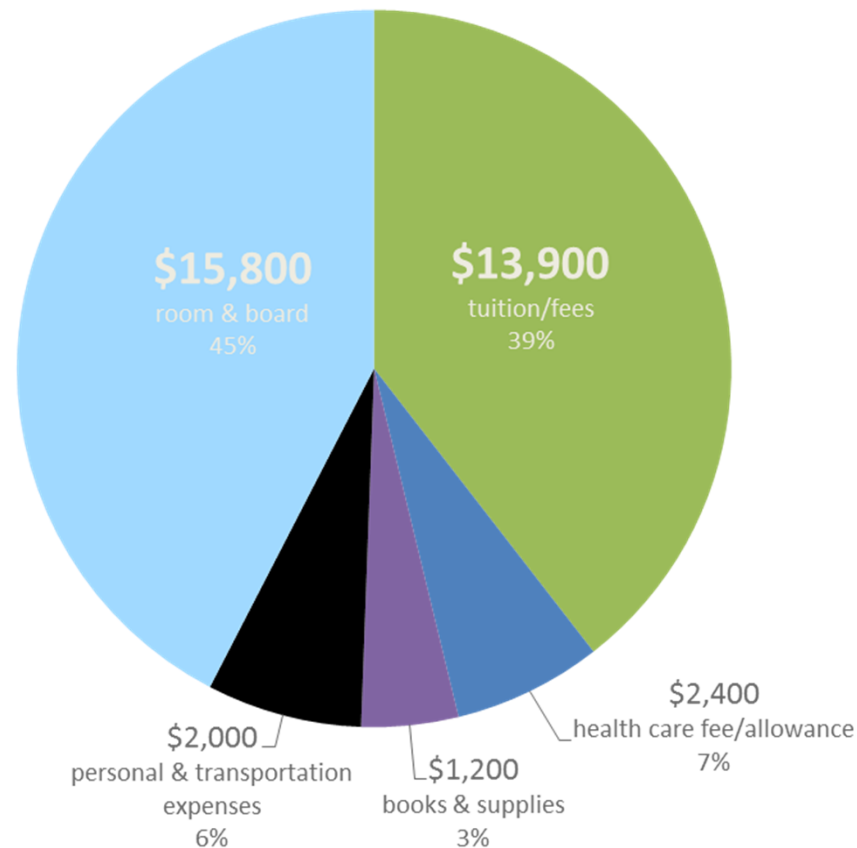
UC Education

- Nearly two-thirds of all undergrad students receive UC grant and scholarship aid, with an average award of nearly \$17,000
- <http://admission.universityofcalifornia.edu/paying-for-uc/index.html>
- 57% of students attending UC do not pay tuition and fees.

Average UC Cost of Attendance for 2018-19

Living on campus: \$35,300

*Most students do not
pay the full cost of
attendance.*



Students

UC expects students to cover part of the cost of attendance through working and borrowing.

Parents

UC expects parents to contribute based on their financial resources and circumstances as reported on the FAFSA or California Dream Act Application.

University of California

UC covers the remaining costs with gift aid from a variety of sources. Each campus determines a student's total grant eligibility and meets it using federal, state and UC's own gift aid programs.

SAMPLE FINANCING PLANS



Student scenarios: <http://admission.universityofcalifornia.edu/paying-for-uc/how-aid-works/student-scenarios/index.html>

Blue + Gold

The Blue and Gold Opportunity Plan provides a **minimum** amount of grant money for qualifying students.

- Students with sufficient financial need can qualify for even more grants to cover other educational expenses, such as room and board, books and transportation.
- UC currently provides grants and scholarship assistance averaging nearly **\$17,000** per student to 3 out of 4 students.
- Family income under \$80,000 UC tuition and fees will be fully covered during the first 4 years.

CSU Education

- **State University Grant (SUG)** - provides need-based awards to cover a portion of the State Tuition Fee for eligible undergraduate, graduate, and post baccalaureate students who are California residents or are otherwise determined as eligible. System wide, the priority is to award a SUG at least equal to the amount of the State Tuition Fee (\$5,472 for undergraduates, to eligible students who apply for financial aid by March 2, who have an **expected family contribution (EFC) of \$4,000 or less, and who are not receiving a Cal Grant or other award designated to cover fees. Funding for this program is limited.** Students must reapply for consideration every year. State University Grant awards are limited based on the number of units a student has earned and published length of their academic program. For more complete information, review the financial aid web site(s) of the campuses you are interested in or currently attending.
- **Educational Opportunity Grant (EOP Grant)** – up to \$2000

Other ways to pay for college

- Private scholarships
- National Merit Scholarships (PSAT/NMSQT)
- Community service
- The military
- Credit for experience
- Earn credit in high school
- Cooperative education
- Part-time work
- Start at a community college
- ScholarShare college savings plan
- Company-paid education
- Tax benefits
- Jobs that help you repay loans
- on campus jobs, used books, scholarships



See details: Fund Your Future
Workbook, pg 23-26

How to apply for aid? FAFSA and CSS Profile

- File FAFSA between October 1 – March 2nd.
- Seniors: Cal Grant GPA verification by March 2nd – Grove uploads GPA's unless families opt-out
- CSS Profile (used by private schools in addition to FAFSA):
<https://cssprofile.collegeboard.org/>

Completing the FAFSA

- Everybody should complete the FAFSA!
- FAFSA must be completed every year
- To complete the 2019-20 FAFSA, go to <https://fafsa.ed.gov/>
- Complete as soon as possible after October 1 of senior year using your 2017 tax returns
- Create your FSA ID – username and password (student and one parent)
- Name must match your SSN
- Use IRS Data Retrieval Tool

Divorced or Separated Parents

- Provide information for the parent (s) with whom the student lived with the most during the 12 months prior to filing the FAFSA
- If time is 50/50, use the information for the parent who provided the greatest amount of financial support

Remarried Parent

Provide information about the custodial parent and stepparent regardless of:

- Agreement of nonsupport
- Prenuptial agreement
- Divorce designating tax filing exemptions
- Parent claiming student on tax return need not to be the parent required to provide data on FAFSA

Free help with the FAFSA

- California Cash for College workshops
 - ◆ October through February
 - ◆ <https://www.cash4college.csac.ca.gov/>
 - ◆ Help at www.fafsa.gov
 - ◆ Click on the Live Help button
- Phone: 1-800-433-3243
 - ◆ M-F til 11 p.m. (ET) Saturday til 5 p.m. (ET)

Student Aid Report (SAR)

- The **SAR** is a report from the federal processor summarizing the information you provided on the FAFSA
 - ◆ Receive within 72 hours if you submitted the FAFSA online
 - ◆ Review right away for accuracy
- Lists your EFC for the school year
 - ◆ Located at the top of your SAR
 - ◆ No dollar sign next to it (e.g., 02500)

Sample SAR



STUDENT AID REPORT 2012 - 2013

WWW.FAFSA.GOV

1-800-4-FED-AID (1-800-433-3243)
(TTY: 1-800-730-8913)

OMB No. 1845-0008

APRIL 22, 2012

000001C001

DATA RELEASE NUMBER (DRN): 9755
EXPECTED FAMILY CONTRIBUTION (EFC): 00000*C

JOHN SMITH
742 EVERGREEN TERRACE
SPRINGFIELD OH 55555

Dear JOHN SMITH,

Your Student Aid Report (SAR) summarizes the information you submitted on your 2012 - 2013 Free Application for Federal Student Aid (FAFSA).

Application Status (review the checked boxes)

- ☒ Your FAFSA appears to be complete. **Review the data on pages 3-10 of your SAR and make corrections or updates if necessary.** The school(s) listed on your FAFSA will receive your information.
- ☒ Your FAFSA has been selected for verification. Verification is a process where your school confirms the data you reported on your FAFSA. Your school has the authority to contact you for documentation that supports income and other information that you reported on your FAFSA.

Scholarships

- Websites of prospective schools
- College Board Scholarship Search - <https://bigfuture.collegeboard.org/scholarship-search>
- Fastweb - <http://www.fastweb.com/>
- StudentScholarships - <http://www.studentscholarships.org/>
- Free-4You - <http://www.free-4u.com/>
- Sallie Mae - <https://www.salliemae.com/plan-for-college/scholarships/scholarship-search/>
- Redlands Scholarship Foundation - <http://www.redlandsscholarships.org/>
- Mike Morrell 23rd district scholarships - <https://morrell.cssrc.us/content/local-scholarship-opportunities>
- Check with your employer and/or professional organization

Institutional Aid

- Are scholarships/grants renewable?
- Will the scholarship grant reduce institutional aid?

College Campus Aid

- Check campuses Financial Aid section for additional scholarships, grants etc.
- For example:
 - UC Riverside -
<http://financialaid.ucr.edu/scholarships/index.html>
 - CSU Fullerton -
<http://www.fullerton.edu/financialaid/award/scholarships.php>
 - CSU schools – check portal for scholarship applications

Publications

- Funding Your Education resources
<https://studentaid.ed.gov/sa/resources>
- Fund Your Future Workbook
<http://www.fundyourfuture.org/>
- CA Student Aid Commission -
<https://www.csac.ca.gov/>

Re-payment / Loan Forgiveness

- Repayment starts after 6 month, Income-based payment plans available
- You cannot discharge student loans in bankruptcy!
- Loan repayment: <https://studentaid.ed.gov/sa/repay-loans>
- 60+ Ways To Get Rid Of Your Student Loans Without Paying Them – An (Almost) Comprehensive Guide To Student Loan Forgiveness And Discharge
<https://www.sandiego.edu/financialaid/documents/60-ways-to-get-rid-of-your-student-loans-without-paying-them.pdf>

Repaying Your Student Loans

- **The Ultimate Guide to Paying Off Student Loans Faster -**
<https://studentloanhero.com/featured/ultimate-guide-paying-off-student-loans-faster/>
- **Repayment Estimator –**
<https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action>
- <https://studentaid.ed.gov/sa/repay-loans>
- <https://studentaid.ed.gov/sa/sites/default/files/repaying-your-loans.pdf>