

2012-13

FUND YOUR
future®

Top 5
financial
aid tips

Page 1

Grants,
scholarships,
loans
and other
money
for
college



ECMC

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Money for college for 2012-13

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Cracking the codes: Major financial aid acronyms

| | |
|-------|---|
| CAR | California Aid Report |
| COA | Cost of attendance |
| CCC | California Community College |
| CSU | California State University |
| EFC | Expected family contribution |
| FAFSA | Free Application for Federal Student Aid |
| GED | General educational development (high school graduation equivalency certificate) |
| GPA | Grade point average |
| SAR | Student Aid Report |
| SSN | Social Security number |
| UC | University of California |

This brochure is provided for students and families by the California Student Aid Commission in partnership with ECMC. Schools can order additional copies by calling 1-877-233-3863 or going to www.ecmc.org/publications.

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[facebook.com/CSAC.StudentAidCommission](https://www.facebook.com/CSAC.StudentAidCommission)



Financial aid: Will I qualify?

There is a lot of financial aid available. Apply early and don't disqualify yourself. You may be surprised!

Top five things **you must do** to maximize your student financial aid:

- 1** Submit the Free Application for Federal Student Aid, or FAFSA, at www.fafsa.gov.
- 2** Submit your verified GPA for the Cal Grant program by **March 2**.
- 3** Apply for national scholarships (see back cover).
- 4** Apply for local scholarships. Your school's college advisor will tell you how to apply for scholarships available to students at your school.
- 5** Talk to your family about paying for college. Tell them they can assist just by helping you complete the FAFSA. Some extended family members may be able to help with books and other expenses.

To learn more, go to www.studentaid.ed.gov.

Financial aid timeline and checklist



Fall

-
- Talk to your high school counselor about your college plans and financial needs. Ask about scholarships offered by local organizations and businesses.

-
- Keep up your grades.

Browse the Web for college and career planning tips:

- www.californiacolleges.edu, www.finaid.org,
www.collegeboard.org, www.csac.ca.gov,
www.calgrants.org, www.collegenavigator.gov and
www.studentaid.ed.gov.

-
- Make sure you have a Social Security number. You need one to apply for most financial aid. If you don't have one, go to www.ssa.gov or call 1-800-772-1213 (TTY 1-800-325-0778).

-
- Keep a calendar of important deadlines for both college admissions and financial aid.

-
- Complete the FAFSA on the Web Worksheet at www.fafsa.gov ahead of time, so you'll have all the information you need in front of you when you're ready to complete the online FAFSA starting January 1.

-
- Search online for private scholarships, including www.fastweb.com, www.collegeboard.org/pay,
www.collegenet.com/mach25, www.finaid.org and
www.scholarshiphelp.org.

-
- Ask if your school will submit your verified Cal Grant GPA electronically or if you'll need to submit it using the paper Cal Grant GPA Verification form, located at www.calgrants.org or www.csac.ca.gov.

-
- Look into AmeriCorps at www.americorps.gov to learn how to earn money for college in return for volunteer service.

-
- Try the new "net price calculator"—colleges are now required to have this tool on their websites to help you determine if you can afford the college you hope to attend.
-

Winter

- Be sure to meet all financial aid deadlines. Check with each college you're considering about its deadlines.
-

- Attend your school's financial aid workshops or college planning nights.
-

Maximize your financial aid by submitting your FAFSA and verified Cal Grant GPA as soon as possible on or after

- January 1. Rather than miss a deadline, use estimates if your parents (or you) haven't yet completed a federal tax return. You can make corrections later.
-

- Attend a free California Cash for College workshop in January or February for help completing the FAFSA and other forms. For dates and locations, go to www.californiacashforcollege.org.
-

- Apply for a Cal Grant by the **March 2** deadline.
-

- Review your Student Aid Report (SAR), which you'll receive after submitting your FAFSA, and make any corrections.
-

- Keep a copy of everything you submit.
-

Spring/Summer

- Review your California Aid Report (CAR), which you'll receive in an email notification after you apply and are approved for a Cal Grant, and make any corrections.
-

- Watch and respond to college acceptance letters and financial aid offers.
-

- Evaluate all financial aid offers carefully. Ask questions.
-

- Consider grants, scholarships, work-study and other aid you don't have to repay before accepting a student loan.
-

- Check out low-interest federal student loan options at www.studentloans.gov.
-

AB 540 students and the California Dream Act of 2011

If you're an undocumented or underdocumented student, attended at least three years of high school in California and graduated from a California high school or received its equivalent, you may qualify for in-state tuition rates at California's public colleges and may also be considered for an institutional, privately funded scholarship. To learn more, contact your college's admissions office. Check out additional scholarship websites listed on the back cover.

The basics of financial aid



Whether you're planning to go to college or get job training, many programs are available to help you cover the costs. First check out money that you don't have to repay—grants and scholarships.

Grants are money you don't have to pay back and are typically based on financial need.

Scholarships are also free money for college and are based on your area of study or on merit, such as good grades, special talents or community service.

Work-study or student employment programs let you earn money for college in a job on or off campus.

Loans are borrowed money that you must repay with interest. If you do need to borrow, there are federal loans that offer low interest rates and other benefits.

Consider reducing costs by starting at a community college, becoming an AmeriCorps volunteer to earn an education award or taking Advanced Placement courses in high school for college credit to help you graduate sooner and save on tuition. Your school counselor or career center should be your first stop. Then go online—you'll find a list of helpful sites on the back cover.

Applying for financial aid is free. Simply complete the FAFSA for all federal financial aid as soon after January 1 as possible and submit a verified Cal Grant GPA by **March 2** to apply for a Cal Grant. Apply for financial aid every year, from your senior year of high school through your senior year in college—and even beyond, if you're headed to graduate school.

Free financial aid is available: never pay for the FAFSA or to have it completed for you.

fyi

“College” in this brochure refers to any college, university, graduate or professional school, career college, technical or vocational program, or other educational institution beyond high school.

Start with the FAFSA

You apply for most financial aid by completing the Free Application for Federal Student Aid, or FAFSA. It's the universal application the federal government, states and colleges use to determine how much financial aid you qualify to receive. The FAFSA asks for information about you, your family, your finances and your college plans. The fastest and easiest way to complete the FAFSA is online at www.fafsa.gov. If you need online access, go to your school or local library. There's also a paper FAFSA you can get by calling 1-800-433-3243 (allow three to four weeks for the paper process). Both versions are available in Spanish.

Try to submit the FAFSA as soon as possible on or after January 1—and before your earliest college financial aid priority deadline. Some financial aid offered by California or your college may require you to submit additional information or applications, such as a verified GPA for a Cal Grant by the **March 2** deadline.

Get free help

IN PERSON ▶ Ask your school for help, attend your school's financial aid event or a free California Cash for College workshop in January or February. Many Cash for College workshops have staff who speak Spanish and other languages. For dates and locations, go to www.californiacashforcollege.org.

ONLINE ▶ At www.fafsa.gov, find help for questions or click on the Live Help button located inside each page.

PHONE ▶ Call the U.S. Department of Education at 1-800-433-3243 (TTY 1-800-730-8913) Monday through Friday (up to 9 p.m. Pacific time) and extended hours on Saturday; not available on Sunday.

High school seniors may qualify for \$1,000

High school seniors who attend a Cash for College workshop and apply for a Cal Grant by the **March 2** deadline could qualify for an extra \$1,000 scholarship. AB 540 students can also participate.



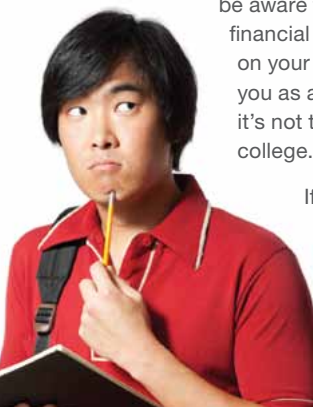
Do I need to provide parent financial information?

You will need to provide your parent's financial information on the 2012-13 FAFSA unless one of the following situations describes you:

- You were born before January 1, 1989.
- You're married as of the date you complete the FAFSA.
- You'll be working on a master's or doctorate degree or a graduate certificate in the fall of 2012.
- You're currently serving on active duty (other than training) in the U.S. Armed Forces.
- You're a veteran of the U.S. Armed Forces (or will be a veteran as of June 30, 2013), or you attended a service academy and were released under a condition other than dishonorable.
- You have children who receive more than half their financial support from you.
- You have dependents other than your spouse or children who live with you and who receive more than half their financial support from you.
- At any time since you turned age 13, both your parents were deceased or you were in foster care or were a ward or dependent of the court.
- You're an emancipated minor or are in legal guardianship as determined by the court in your state of legal residence.
- You are a self-supporting unaccompanied youth who is homeless or at risk of homelessness.

If none of the above scenarios apply to you, you must include your parent's information on the FAFSA. Please be aware that you cannot omit your parent's financial information simply because you live on your own, or your parents no longer list you as a dependent on their tax return or feel it's not their responsibility to help you pay for college.

If none of these apply to you, but you believe your situation makes you independent, contact the financial aid office of the college you are planning to attend to discuss your situation.



Don't wait until you or your parents have filed a federal tax return to submit the FAFSA. Rather than miss a deadline, use estimates. You can make corrections later.

Cal Grants are free money— apply by **March 2**

Cal Grants

Your Cal Grant follows you to whichever eligible California school you choose. You can get up to \$12,192 for college or up to \$3,168 a year for career training. And, you don't have to pay it back. Find out more at www.calgrants.org. Cal Grant offers are subject to state budget requirements.

There are several types of Cal Grant awards administered by the California Student Aid Commission. Just apply by the **March 2** Cal Grant deadline, and we'll determine which Cal Grant you qualify to receive.

Cal Grant A, Cal Grant B

Going to a CSU or UC? The Cal Grant A Entitlement Award covers up to the full systemwide tuition fee, up to \$5,472 at CSU or \$12,192 at UC. Or, up to \$9,708 in tuition and fees at independent colleges and some career technical schools.

Cal Grant B provides a \$1,551 living allowance for your first year, plus a tuition and fee award beyond your first year in the same amounts as Cal Grant A.

If you begin at any of California's 112 community colleges and transfer to a four-year California college, a Cal Grant is available for up to four years of education, dependent upon your education level at time of transfer. Contact your campus transfer center to make sure you are taking the transferable classes needed for your four-year degree.

Cal Grant B, Cal Grant C

The Cal Grant B can also be used at any California Community College that has career technical certificate programs. To learn more, visit www.whodouwant2b.com.

Or, use a Cal Grant C to help you pay for career technical training at a California Community College; nursing and allied health programs at a hospital school; or selected courses at independent colleges or eligible proprietary colleges.



You don't have to figure out which Cal Grant to apply for. Your eligibility is based on your FAFSA responses, verified Cal Grant GPA, the California colleges you list on your FAFSA and whether you're a recent high school graduate.

More free money from the government



| Type of grant: | Award amount: | How to apply: | Conditions for eligibility: |
|--|--|--|---|
| Federal Pell Grant Visit www.studentaid.ed.gov | Up to \$5,550 a year (award amount for 2011-12) | FAFSA www.fafsa.gov | <ul style="list-style-type: none"> Your EFC and COA (See page 16) Whether attending full or part time Must not already have a bachelor's degree* |
| Federal Supplemental Educational Opportunity Grant (FSEOG) Visit www.studentaid.ed.gov | From \$100 to \$4,000 a year (funds are limited) | FAFSA www.fafsa.gov | <ul style="list-style-type: none"> Your EFC and your financial need Whether attending full or part time Priority given to Pell Grant recipients with the lowest EFCs |
| Federal TEACH Grants Visit www.studentaid.ed.gov or contact the financial aid office at the college or university you plan to attend | Up to \$4,000 a year | FAFSA www.fafsa.gov | <ul style="list-style-type: none"> Sign agreement to serve as a paid full-time teacher in a high-need field serving low-income students Agree to teach at least four academic years within eight years of completing your program of study If you fail to complete your obligation, the grant converts to an unsubsidized Stafford loan you must repay with interest Be enrolled in, or plan to complete, coursework to begin a teaching career Maintain a cumulative GPA of at least 3.25 |
| California Chafee Grant Visit www.chafee.csac.ca.gov ; call 1-888-224-7268; or contact your school, caseworker or Independent Living Coordinator | Up to \$5,000 a year for job training or college in addition to any other state or federal aid you receive | FAFSA and Chafee Grant application (doesn't require a Social Security number) | <ul style="list-style-type: none"> You are or were in foster care between ages 16-18 Demonstrate financial need Stay in school and maintain good grades Be enrolled at least half time Need analysis report Confirmation of eligible foster care |
| Child Development Grants Visit www.csac.ca.gov ; choose "Financial Aid Programs" or call 1-888-224-7268 | \$1,000 a year (at a California Community College) or \$2,000 a year (at a four-year college); up to \$6,000 total | <ul style="list-style-type: none"> Must be nominated FAFSA and Child Development Grant application | <ul style="list-style-type: none"> Be pursuing a child development permit and plan to work at a licensed children's center in California Must sign a Service Commitment Agreement to teach or supervise in a California licensed child care facility Financial need; apply by application deadline |
| Law Enforcement Personnel Dependents Grant Visit www.csac.ca.gov and choose "Financial Aid Programs" or call 1-888-224-7268 | Up to \$13,743 a year | <ul style="list-style-type: none"> FAFSA & Law Enforcement Personnel Dependents Grant application Additional documentation as required Applications accepted year-round | <ul style="list-style-type: none"> Dependent or spouse of a California peace officer, firefighter or certain other law enforcement employee who died or became totally disabled in the line of duty Demonstrate financial need |

*Except for students working toward teacher certification or enrolled in a five-year baccalaureate program.

fyi Financial aid covers more than tuition, fees and books. It can also help you pay for rent, food, transportation and other living expenses. Plus, you don't have to go to school full time to receive financial aid.

fyi You should apply for financial aid even before you find out if you've been accepted to school. Otherwise, you may miss out on grants, scholarships and other free money for education.



Applying for Cal Grants

Two forms, two steps

- 1 Submit your FAFSA as soon as possible on or after January 1, and no later than the postmark (or electronically transmitted) Cal Grant deadline of **March 2**.
- 2 Submit your verified Cal Grant GPA (or GED, SAT or ACT score in some cases) to the California Student Aid Commission by **March 2**. Ask your school if it will submit your Cal Grant GPA electronically or if you'll need to submit the paper Cal Grant GPA Verification form. If you need to submit your GPA, check with your counselor or find the form online at www.calgrants.org. You must give it to a school official for verification before mailing it—the paper verification form cannot be submitted online.

If you missed the March 2 deadline and plan to attend a California Community College in the fall, you have a second deadline of September 2. However, Cal Grant awards for those who apply by September 2 are limited, so apply by **March 2** if you can.

Track your Cal Grant 24/7

You can get quick answers to questions about your Cal Grant or California Chafee Grant application using WebGrants for Students at www.webgrants4students.org.



Cal Grants can help cover tuition, fees and living expenses.

Cal Grants at a glance

| Cal Grant: | You can receive up to: | GPA requirement: |
|---|---|---------------------------|
| Cal Grant A | <ul style="list-style-type: none">• \$12,192 at University of California• \$5,472 at California State University• \$9,708 at independent California colleges• If you attend a California Community College, your grant is held in reserve until transfer | 3.0 high school GPA |
| Cal Grant B | <ul style="list-style-type: none">• \$1,551 living allowance for your first year, plus tuition and fee award beyond first year in the same amounts as Cal Grant A | 2.0 high school GPA |
| Cal Grant C | <ul style="list-style-type: none">• \$576 for books, tools and equipment for a technical or career education• \$2,592 for tuition (if not attending a California Community College) | N/A |
| Cal Grant Transfer Entitlement Award | <ul style="list-style-type: none">• Same as Cal Grant A or Cal Grant B | 2.4 community college GPA |

To qualify, you must:

- meet basic eligibility requirements for state and federal aid,
- demonstrate financial need,
- meet any minimum GPA requirements, and
- submit a FAFSA and a verified Cal Grant GPA between January 1 and **March 2**.

The Cal Grant guarantee

If you're a high school senior, graduate from a California high school, meet the eligibility requirements and apply by **March 2**, you're guaranteed to receive a Cal Grant.

Cal Grant Entitlement: You have three chances to apply

1. As a high school senior
2. Within one year after graduating from high school or receiving your GED
3. As a California Community College transfer student, as long as you are under the age of 28

For more information, visit www.calgrants.org and www.csac.ca.gov.

More aid from the state of California

University of California (UC) student aid

Nearly two-thirds of all undergraduate students receive UC grant and scholarship aid, with an average award of about \$14,000. In addition, many students receive fellowships or scholarships. Go to www.universityofcalifornia.edu (select “Financial Aid” from the Quick Links drop-down menu).

California State University (CSU) Grant

The CSU Grant assists California residents with financial need. The award amount varies, but it generally covers at least a portion of the State University Tuition Fee. Visit www.calstate.edu or www.csumentor.edu, or contact your college’s financial aid office.

California Community College (CCC) Fee Waiver

At a CCC, you’ll pay less than \$1,080* a year in fees (they don’t charge tuition). If you qualify for a Cal Grant or have financial need, you may receive a fee waiver. You can use your federal Pell Grant, some Cal Grants, work-study, federal loans and other financial aid to pay for books and living expenses.

You’ll pay no enrollment fees at a CCC if you’re a California resident and:

- you’re eligible for a Cal Grant or other need-based financial aid; or
- you or your family receive CalWORKs/ TANF, SSI or General Assistance; or
- your total family income is within the income standards; or
- you fall into a special classification that includes dependents of veterans.



Learn more about community colleges at www.californiacolleges.edu and about transfer opportunities at www.assist.org. Money for college—fees, books, supplies, and sometimes even the rent—is available year-round at CCCs. Find out more at www.icanaffordcollege.com; choose “Financial Aid Info.”

**These fees are subject to change by the California State Legislature.*

Ways to reduce college costs

1 Private scholarships

Talk to your high school counselor and use free online scholarship directories. See “College funding” on the back cover.

2 National Merit Scholarships

Taking the Preliminary SAT/National Merit Scholarship Qualifying Test in the fall of your junior year will enter you in the competition for a National Merit Scholarship. See your high school counselor to learn more or go to www.nationalmerit.org.

3 Community service

By becoming a volunteer with one of the AmeriCorps programs, you can earn up to \$5,550 a year for college. Learn more at www.americorps.gov or www.californiavolunteers.org.

4 California Conservation Corps

Get paid to work in the outdoors serving your state and take community college or adult education classes, or pursue your high school diploma at night as a member of the California Conservation Corps. After a year, if you successfully complete classes in career development and conservation awareness, and perform 48 hours of volunteer service, you could get up to \$2,000 for college or vocational training. Learn more at www.ccc.ca.gov.

5 Start at a California Community College

You’ll save thousands of dollars in tuition and have your general education requirements behind you. Go to www.icanaffordcollege.com.

6 Enlist in the military

Learn about education benefits for service members at www.todaysmilitary.com. If you’re a veteran, check out www.gibill.va.gov. Active members of the California National Guard, State Military Reserve or Naval Militia who meet specified qualifications may be eligible for financial assistance for college; go to www.calguard.ca.gov.

7 Part-time work

A part-time, summer or holiday season job can also help.

8 Aid for foster youth

Money is set aside for foster youth. If you are or were in foster care, you may be eligible for financial assistance for college or job training. See “Foster youth grants and information” on the back cover.





Federal loans: The smart way to borrow

If you need to borrow for college, first look into a federal student loan. You'll get a fixed interest rate and flexible repayment plans, along with other benefits. What's more, you won't have to start paying back your loan until six months after you graduate. Your parents may want to consider a federal PLUS loan. For more details on all federal loans, visit www.studentloans.gov.

Federal Stafford loans

For students at all types of colleges who attend at least half time. The interest rate for the 2012-13 academic year is fixed at 6.8 percent.

Subsidized Stafford loans: for students with financial need. The federal government pays the interest while you're in college and during the first six months after you graduate.

Unsubsidized Stafford loans: for all eligible students, regardless of income or assets. You're responsible for paying all the interest that accrues, even while you're in college, but you can request to postpone your payments until you graduate.

A 1 percent loan fee will be deducted from each federal loan disbursement you receive.

You can borrow a total of up to \$9,500 a year in Stafford loans as a first-year student, up to \$10,500 as a second-year student and up to \$12,500 each year as a third-year student or beyond, depending on your COA, your EFC, your enrollment and dependency status, and your other financial aid.

Federal Perkins loans

Students with exceptional financial need at participating colleges can get low-interest Perkins loans. You'll pay no interest while in school and have up to nine months after graduating before you must start repaying your loan at 5 percent interest. Depending on when you apply, your financial need and available funds, you can borrow up to \$5,500 a year for undergraduate study and up to \$8,000 a year if you're a graduate or professional student.

Federal PLUS loans

These loans help your parents or stepparents pay for your college costs. To apply, your parents must complete the federal PLUS loan application and meet the credit eligibility requirements. You should also submit the FAFSA to see if you're eligible for other types of financial aid. The interest rate on a PLUS loan is fixed at 7.9 percent. Graduate and professional students can also qualify for PLUS loans.



Private loans

If you still need money for college after researching scholarships, grants, work-study and other forms of aid that you won't have to pay back, and federal loans aren't enough, look into private loans. Private loans often carry higher interest rates and fees than federal loans, and may have less attractive repayment terms. Carefully compare lenders to make the best choice for you.

How will I find out how much financial aid I will receive?

The financial aid office at each college you list on your FAFSA will provide you with an evaluation of your eligibility for financial aid if you submitted the required financial aid applications and met the deadlines. Typically, your award offer will list your college costs for the year, the amount you'll have to contribute and the amount that will be covered by grants, fee waivers, loans or other financial aid. Your financial aid offers will vary by college, so be sure to review them carefully.

What does it cost to attend college? (COA)

Each college has its own cost of attendance, or **COA**, which includes tuition, fees, books, supplies, housing, food, transportation and personal expenses for the school year. It may also include money for a computer.

Your COA will vary depending on your college and where you live (with your parents, or on or off campus). If you have children or other dependents who require care while you go to class, your COA may also include these expenses. If you have a disability, let your college know about any related expenses that aren't already covered.

Your Expected Family Contribution (EFC)

Your expected family contribution, or **EFC**, is the amount of money the government calculates you and your family could reasonably contribute toward your education for the year, based on your and your parents' FAFSA responses. Your EFC determines the types and amounts of federal and state aid you qualify to receive.

If you submit the FAFSA online and provide the required electronic signatures and an email address, you should receive your Student Aid Report, or SAR, from the U.S. Department of Education within three days. The SAR contains a summary of your FAFSA information and lists your EFC. (If you submit the paper FAFSA, it could take three to four weeks.)

Each college you list on your FAFSA will receive your SAR information. The California Student Aid Commission (CSAC) will receive a copy to determine your eligibility for a Cal Grant and other California state aid if you list a California school on your FAFSA, and submit your verified Cal Grant GPA by the **March 2** Cal Grant deadline. If you are offered a Cal Grant you'll receive an email notification from CSAC to review your CAR, which estimates your Cal Grant award.

Whether you go to an expensive college or one with lower costs, your EFC will stay the same.

Comparing financial aid offers

If you receive offers of financial aid from more than one college, you need to find out what your “net cost” is at each school. The net cost is the cost the student must pay after subtracting all the financial aid they will receive from the cost of attendance at the school. Each school will have a “net price calculator” on its website to assist students in comparing the net cost with other schools. You can compare your offers online by using the calculator located at http://apps.collegeboard.org/fincalc/college_cost.jsp.



Financial aid is available

If you think you'll need financial help, apply for it! For more information, contact your high school counselor or your college's financial aid office, or visit the websites listed on the back cover.

FAFSA4caster—Take a peek into your future

You can get an estimate of your eligibility for federal student aid instantly, even before your senior year, and shorten the time it takes to complete the FAFSA by using FAFSA4caster.

You'll find this handy planning tool at www.fafsa4caster.ed.gov in English and Spanish.

Programs that help you repay your loans

There are programs that will give you a paycheck and help you pay down your student loans. If you're planning to become a teacher or a nurse, learn more about California's loan assumption programs at www.csac.ca.gov (choose “Financial Aid Programs”).

For information on federal loan forgiveness programs, go to www.studentaid.ed.gov.

Websites that click

COLLEGE FUNDING

California student aid & Cal Grants

- *www.calgrants.org
- www.csac.ca.gov
- *www.ca.gov/education

California Cash for College

- *www.californiacashforcollege.org

Federal financial aid

- *www.fafsa.gov
- *www.studentaid.ed.gov
- *www.studentloans.gov

ScholarShare

- *www.scholarshare.com

Free scholarship directories

- www.fastweb.com
- *www.collegeboard.com/pay
- www.scholarships.com

African American scholarships

www.uncf.org

Asian American scholarships

www.apiasf.org

Gates Millennium scholarships

www.gmsp.org

Latino scholarships

- *www.hsf.net
- *www.latinocollegedollars.org
- www.hispanicfund.org
- *www.maldef.org

Native American scholarships

www.bie.edu
www.collegefund.org
www.aises.org/what/programs/scholarships

Sports scholarships

www.ncaa.org

Scholarship fraud

- *www.ftc.gov/scholarshipscams

Identity theft

- *www.ftc.gov/idtheft
- *www.idtheftcenter.org

Smart borrowing

- *www.studentloans.gov

Tax benefits

www.irs.gov/pub/irs-pdf/p970.pdf

COLLEGES

California public colleges

www.californiacolleges.edu

California Community Colleges

- *www.icanaffordcollege.com

California State University

- *www.csumentor.edu

University of California

www.universityofcalifornia.edu

Independent California colleges

www.aiccu.edu

College costs and career exploration

- www.californiacolleges.edu
- *<http://collegenavigator.ed.gov>
- www.whodoyouwant2b.com
- www.finaid.org

OTHER RESOURCES

ACT or SAT

- www.actstudent.org
- *www.collegeboard.org

AmeriCorps/volunteers

- www.americorps.gov
- *www.californiavolunteers.org

Citizenship

- *www.uscis.gov

Foster youth grants and information

www.chafee.csac.ca.gov
www.fosteryouthhelp.ca.gov
www.calyouthconn.org
www.calgrants.org

Health careers

- *www.healthjobsstarthere.com

Job trends

www.bls.gov/emp

Students with disabilities

www.heath.gwu.edu
www.dor.ca.gov

Military and veterans benefits

- *www.todaysmilitary.com
- www.gibill.va.gov

**Provides information in Spanish*



ECMC

