

INVEST IN YOU









Financial Aid- LPC Flex Day

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Director of Financial Aid



Financial Aid

- Financial aid is money available to assist students with the costs of attending college
- Financial aid comes from the federal and state government, academic institutions and private sources in forms of scholarships

	Tuition and Fees
	Books and Supplies
	Transportation
	Housing
	Food
	Personal/Misc.

Types of Financial Aid

Gift Aid

- Grants, fee waivers, or scholarships that do not need to be repaid

Work Study

- Money earned by the student as payment for a job on or off campus

Loans

- Borrowed money needed to be paid back with interest

Cost of Attendance (COA)

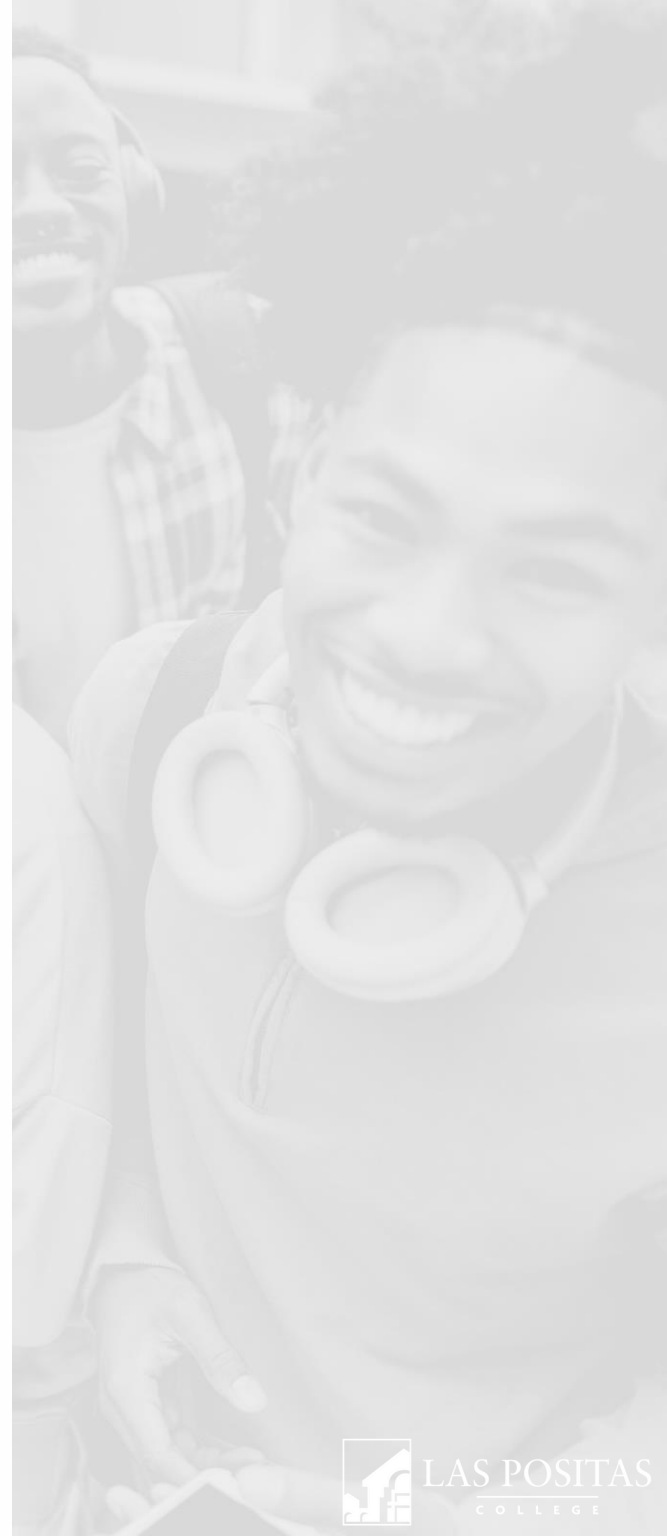
- **Cost of Attendance is the estimated average amount it will cost to be a student (attend)**
- **COA is the estimate of**
 - **Tuition and fees**
 - **Direct Cost**
 - **Food and Housing**
 - **Variable Cost**
 - **Books and Supplies**
 - **Variable Cost**
 - **Transportation**
 - **Variable Cost**
 - **Personal Expenses**
 - **Variable Cost**





Understanding Financial Aid

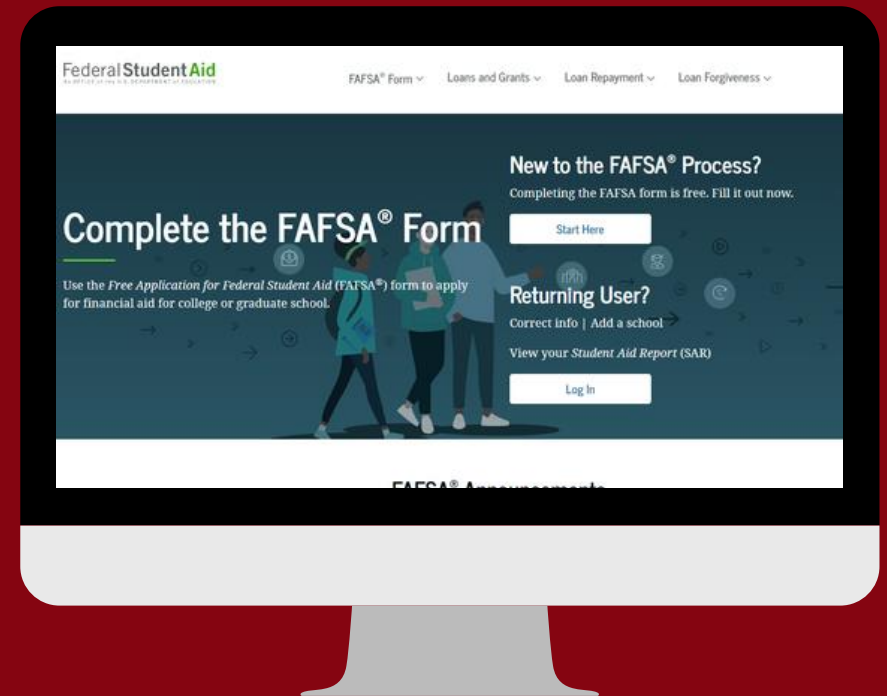
- Students and parents are considered the primary sources for funding a college education and are expected to contribute to the extent they are able as determined by the financial aid application
- Financial aid measures a family's ability, not willingness, to pay for a college education



How to Apply for Aid?

Free Application for Federal Student Aid - FAFSA

- School Code: 030357
- Who applies to FAFSA? :
 - Citizens
 - Eligible non-citizens
 - T Visa (human trafficking)



2024-25 FAFSA

Key Features:

- Integration to allow users federal tax information (FTI) to be retrieved and transferred directly into the FAFSA form via IRS direct data exchange
- Dependent students must invite their parent(s) to contribute to their form if parent information is required.
- Independent married students must invite their spouse to contribute to their form if they did not file taxes jointly and information is required.
- Student and contributor(s) must provide consent to retrieve and disclose FTI from the IRS for the student to be eligible for federal student aid.
 - **REQUIRED** consent from everyone who contributes to application.



What is so special about the new FAFSA?

FAFSA vs FAFSA

Old – all information could be entered into the FAFSA application manually and there was an option of going to the IRS to do a partial tax import (Data Retrieval Tool), then that information is editable.

New – The FAFSA is now a compilation of 2-4 ‘sections’ added together

1. All questions that do not pertain to taxes – manually entered
2. The Federal Tax Information (FTI) from the student
3. The Federal Tax Information (FTI) from the contributor(s)

Which Parent Must Complete the FAFSA?

When parents are divorced, separated or never married, and do not live together, only one parent must complete the FAFSA

- The parent who provides more financial support to the student, **not** the parent that the student lived with the most
 - This will often be the person who claimed the student on the taxes

If the parent has remarried as of the date the FAFSA is filed, the stepparent's income, assets, and dependents must be reported on the FAFSA

- This may require two contributor invites from student

Contributors

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

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

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

If the student's parents are married, remarried, or unmarried and living together, must invite at least one parent as a contributor with the option to invite the other parent as well.



Parent Questions

Are your parents married to each other?

- If yes, provide information about both parents
- If no, next question

Do your parents live together?

- If yes, provide information about both parents
- If no, next question

Did one parent provide more financial support than the other during the past 12 months?

- If both parents provided an exact equal amount of financial support or if they don't support the student financially, select "No," and refer to the parent with the greater income and assets in the next question.
- Yes or No, next question

Has the parent you identified in the previous questions remarried?

- If yes, provide information for the parent and stepparent
- If no, provide information about this parent only

Are the parents married to each other?

Yes No

Do the parents live together?

Yes No

Did one parent provide more financial support than the other parent over the past 12 months?


If both parents provided an exact equal amount of financial support or if they don't support the student financially, select "No," and refer to the parent with the greater income and assets in the next question.

Yes No

Has the parent you identified in the previous question remarried?

Remember, this applies to the parent with the greater income and assets.

Yes No

 **Provide Information for This Parent Only**

Based on your answers in the previous section, you'll need to provide information about only this parent on the FAFSA® form. You can invite this parent to the form and have them complete their required sections.



Dependent Students Invite Contributors

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Invite Parent(s) to This FAFSA® Form

We Need Information for One of Your Parents Now
Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA form. This does not make them financially responsible for your education. Right now, you should only invite one of your parents.

Enter information about one of your parents identified on the prior page, and we'll send an email on your behalf.

We highly recommend you only complete the "Parent Who Will Fill Out This Form" box.

Only the email address does not need to match.

Parent Who Will Fill Out This Form	Parent Spouse or Partner
First Name [?]	Do not fill out this section unless otherwise instructed. First Name [?]
Last Name [?]	Last Name [?]

Date of Birth [?]	Date of Birth [?]
Month Day Year	Month Day Year
<input type="text"/>	<input type="text"/>
Social Security Number (SSN) [?]	Social Security Number (SSN) [?]
<input type="text"/>	<input type="text"/>
<input type="checkbox"/> My parent doesn't have an SSN.	<input type="checkbox"/> My parent doesn't have an SSN.
Email Address [?]	Email Address [?]
<input type="text"/>	<input type="text"/>
Confirm Email Address [?]	Confirm Email Address [?]
<input type="text"/>	<input type="text"/>
<input type="button" value="Send Invite"/>	<input type="button" value="Send Invite"/>



Contributors without a SSN

- Spouses and parents who are undocumented or foreign citizens will be able to obtain an FSA ID even without a Social Security Number (SSN)
- Indicate you don't have a SSN by clicking the checkbox
- Contributor information is not shared with the Department of Homeland Security (DHS) or immigration enforcement
- If there are problems obtaining an FSA ID, call the Federal Student Aid at 1-800-433-3243 or visit studentaid.gov/fsa-id

First Name ?

Middle Initial ?

Last Name ?

Date of Birth

Month Day Year ?

Social Security Number ?

I am a citizen of the Freely Associated States and I do not have a Social Security number (SSN); OR I am a parent or spouse of a student who is applying for aid and I do not have an SSN.



Next Steps for Contributors

- Contributor receives email informing them that they've been identified as a contributor.
- Contributor creates a FSA ID if they don't already have one.
- Contributor reviews information about completing their section of the FAFSA
- Contributor provides the required information on the student's FAFSA form.

If a required contributor refuses to provide their information, it will result in an incomplete FAFSA form, and the student will become ineligible for federal student aid.

Consent and Approval

All students and contributors must provide consent and approval to:

- Have their Federal Tax Information (FTI) transferred directly into the FAFSA form via the Direct Data Exchange (DDX) with the IRS
- Have their federal tax information used to determine the student's eligibility for federal student aid
- Allow the U.S. Department of Education to share their tax information with postsecondary institutions and state higher education agencies, such as CSAC, for use in awarding and administering financial aid



Independent Students

For the 2024-25 academic year, students are considered independent if they are one of the following:

- Born before Jan. 1, 2001
- Married (and not separated)
- Graduate or professional student
- Veteran
- Member of the armed forces
- Have a court-ordered legal guardianship
- Court-ordered emancipated minor
- Orphan
- Ward of the court
- Foster Care
- Someone with legal dependents other than a spouse
- Homeless or at risk of being homeless



Federal Student Aid Assistance

- Answers to common questions about the FAFSA process
 - studentaid.gov/apply-for-aid/fafsa/filling-out/help
- Online assistance and contact information for Federal Student Aid Information Center (FSAIC)
 - 1-800-433-3243
 - studentaid.gov/help-center/contact

Contact

Federal Student Aid Information Center (FSAIC)

 Live Chat

 1-800-433-3243

 Email

Hours of Operation ^

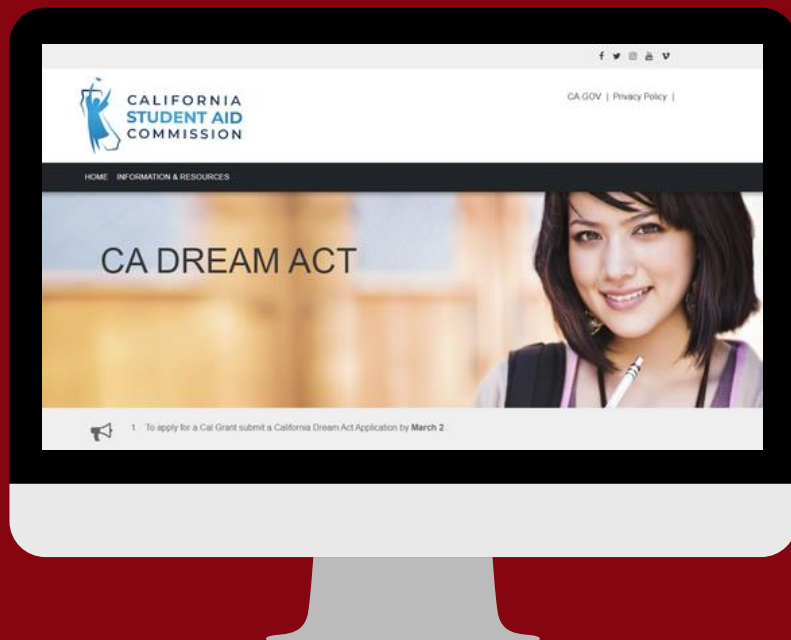
Monday–Friday: 8 a.m.–10 p.m. Eastern time (ET)

Saturday: 11 a.m.–5 p.m. ET

Sunday: Closed

Closed on all federal holidays.

California Dream Act Application - CADAA



- School Code: 030357
- Who applies to CADAA? :
 - Undocumented/DACA Students
 - With AB 540 Status
 - TPS Recipients
 - U Visa (certain victims of crime)
- If you apply to CADAA submit "AB 540 California non-resident tuition exemption request" or "AB 540 Affidavit" to A&R

Submit 1 Application Yearly FAFSA OR CADAA

AB 540 Eligibility

To pay in-state tuition under AB 540 status students must meet the following requirements:

1. Attendance Requirement (minimum)

- 3 years of high school, adult school, community college or any combination of the above in California OR
- 3 years of high school coursework and attended a combination of California elementary, secondary, and high school

2. Completion of a course of study (at least one)

- CA high school diploma, GED, or the equivalent (HiSET, TASC, CHSPE) OR
- Degree from a California Community College OR
- Fulfilled minimum transfer requirements to a UC or CSU Campus



Parent Section

ONE parent's information is needed:

- Student's parent is not married and not living with the other student's parent
- Student's parent is divorced and has not remarried
- Student's parents are separated and NOT living in the same household

TWO parent's information is needed:

- Student's parents are not married, but are living together
- Student's parents are married to each other
- Student's parents married/remarried to student's stepparent



Sources of Financial Aid

STATE FINANCIAL AID

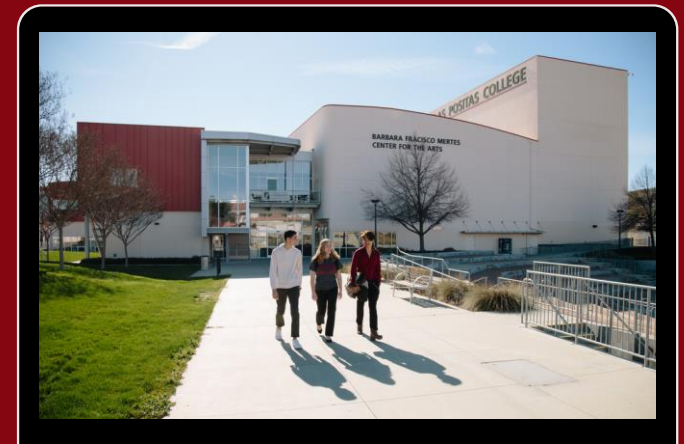
California College Promise Grant Fee Waiver
Cal Grant
Student Success Completion Grant
Chafee Grant

FEDERAL FINANCIAL AID

Pell Grant
Supplemental Educational Opportunity Grant
Federal Work-Study
Student Loans

INSTITUTIONAL AID

LPC Free Tuition Promise
LPC Scholarships



State Financial Aid

California College Promise Grant Fee Waiver

- Waives the \$46/unit enrollment fee for California residents with unmet financial need
- No minimum amount of units needed
- Students are automatically screened for the fee waiver when submitting the FAFSA or CADAA



CAL GRANT

Cal Grant A

- For high school seniors and recent high school grads
- at least 3.0 GPA
- For low to middle income students

Cal Grant B*

- For high school seniors and recent high school grads
- at least 2.0 GPA
- For low income students

Cal Grant C*

- For vocational, technical or occupational programs 2-4 semesters in length
- No GPA requirement

*Student Success Completion Grant for 12-14.5 or 15+ unit enrollment.

APPLY THROUGH FAFSA OR CADAA BEFORE APRIL 2ND 2024

CHAFEE GRANT

The California Chafee Grant for Foster Youth awards up to \$5,000 a year to eligible foster youth.

Eligibility Requirements:

- Not have reached your 26th birthday as of July 1st of the award year

AND

- Be current or former foster youth who was a dependent or ward of the court, living in an out-of-home foster care placement, between the ages of 16 and 18

OR

- Be a youth who was placed in out-of-home care by a tribe or tribal organization between the ages of 16-18

REQUIRES A SEPARATE APPLICATION

Federal Financial Aid

Federal Pell Grant

- Aid awarded on the basis of financial need and Student Aid Index (SAI)
- Currently for 2023-2024 Max Pell is \$7,396/year
 - Amount varies with SAI and units the students is enrolled in
 - *You will receive the same Pell Grant award at any college you attend*
- Must apply annually through the FAFSA

FAFSA deadline for federal aid is June 30th of the end of the school year; students can receive retroactive funding if applying late.

Federal SEOG

- Federal financial aid program with limited funds
- Must be a Pell Grant recipient (not just eligible)
- Aid awarded on the basis of financial need and Student Aid Index (SAI)
 - Must have an SAI of ≤ 0 (the range is -1500 to 999,999)
 - Amount is \$300/semester (Fall/Spring) with enrollment at 6+ units
 - You *may not* receive the same amount of SEOG at other colleges
- Must apply annually through the FAFSA

Federal Work-Study

- Federal financial aid program with limited funds
- Money earned through a job that may be on or off campus
- Must have financial need and be enrolled in 6+ units
- Work hours are flexible with student's class schedule
- Each college has its own award policy, pay rates and procedures
- Must apply annually through the FAFSA

Federal Direct Loans

- Money borrowed from Dept. of Education by the student
 - Must have financial need for Subsidized (government pays interest while in school)
 - May be able to take out an Unsubsidized without financial need (student is responsible for cost of interest while in school)
- Annual and aggregate limits are set by Dept. of Ed, though a college has an ability to award lower dollar amounts, with cause
- 6-month grace period after graduation before repayment begins
- Must apply annually through the FAFSA

Institutional Financial Aid

The Las Positas Free Tuition Promise for 2024-2025

Las Positas College now offers free tuition for first-time, full-time students in their 1st year and a 2nd year promise for those who maintain eligibility throughout the fall and spring terms.

Eligible Students

- First-time college students that have not attended college before. Students who have earned college credit prior to high school graduation or students enrolled at Las Positas College during the summer immediately prior to fall are eligible.
- Must be enrolled in, and must complete, 12 or more units per semester during fall and spring terms.
- Must be a California resident or AB 540 student.

Application Process

1. Apply to Las Positas College.
2. Complete the FAFSA or the CADAA



Scholarships

The screenshot shows a website page with a dark sidebar on the left containing navigation links: Home, ROP Classes, Career Technical Education, College Visits, College Planning, Career Exploration, Events, Newsletters, Military Careers and Education, Standardized Testing (PSAT, SAT, ACT), and Scholarships and Financial Aid. The main content area has a white background with the title 'Scholarships and Financial Aid' in a large, black, handwritten-style font. Below the title, there is a yellow horizontal line and the text 'For a current list of PUSD Scholarships, click [HERE](#) .'. At the bottom, there are three promotional banners: 'FINANCIAL AID NIGHT', 'Big FAFSA® changes are here' (with subtext: 'Different doesn't mean bad, we've got your back so you don't miss a beat. Completing and submitting the Free Application for Federal Student Aid (FAFSA®) just got easier, but you will want to know about changes too so you're prepared!'), and 'Don't miss out on financial aid.'

The screenshot shows the Amador Valley High School website. The header features a navigation menu with links: Career Center, Newsletters, Events, Work Permits, Career Exploration, College/University, Scholarships and Financial Aid (highlighted), Scholarship Websites, Undocumented Students, and NCAA - Sports. The main content area has a background image of purple and yellow flowers and the title 'SCHOLARSHIPS'. Below this is a section titled 'PUSD SCHOLARSHIPS' with a table of scholarships as of 2/6/24.

SCHOLARSHIP	QUALIFICATIONS	AWARD	DEADLINE
Western Undergraduate Exchange (WUE)	The Western Undergraduate Exchange (WUE) is an agreement among WICHE's 16 members, through which 160+ participating public colleges and universities provide steep nonresident tuition savings for Western students. Through WUE, eligible students can choose from hundreds of undergraduate programs outside their home state, and pay no more than 150 percent of that institution's resident tuition rate. Click HERE for the full list of participating WUE schools.	Varies per institution	Varies per institution
	The \$2,000 Sallie Mae Scholarship Sweepstakes is only open to legal residents of the 50 United States, the District of Columbia and any US Territory age 17 or older at the time of entry, and who meet		

- Awards may be based on talent, grades, financial need or any criteria determined by the donor and LPC Foundation
- The donor/Foundation decides on the award amount in addition to deadlines and applications requirements
- You may find scholarship opportunities through our webpage, search engines, organizations such as unions, employers, clubs, etc.



Scholarships

- NEVER PAY MONEY TO APPLY FOR A SCHOLARSHIP
- Tips on avoiding scams:
 - US Department of Education
 - <https://studentaid.gov/resources/scams>
 - Federal Trade Commission
 - <https://consumer.ftc.gov/scams>
 - Scholarship Searches
 - FinAid
 - <https://finaid.org/>
 - Big Future by The College Board
 - <https://bigfuture.collegeboard.org/>
 - Hint: use a separate dedicated email address when using scholarship search programs to avoid spam



Summary of the Financial Aid Process

- Apply for financial aid annually
- Keep a copy of all forms submitted
- Review your application
- Communicate with the college Fin Aid Office



Questions?



Thank you!

FINANCIAL AID OFFICE

Website: laspositascollege.edu/financialaid/

Email: lpcfinaid@laspositascollege.edu

Phone Number: (925) 424-1580



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