

Project on Youth and Non-Military Opportunities

Project YANO • P.O. Box 230157 • Encinitas, CA 92023
(760) 634-3604; fax (760) 753-7518; www.projectyano.org

College Financial Aid Resources

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Books:

- USA Today-Financial Aid for College: A quick guide to Everything you need to know
- The Student Guide to Financial Aid, free download at www.ed.gov

Programs:

- **Educational Opportunity Program (EOP)/Extended Opportunity Programs and Services (EOPS)**—assists low income, educationally disadvantaged students by providing support services above and beyond what is provided by the larger college as a whole. ~Check with your college/university for a similar program.~
- **Federal TRIO Programs**—are Federal outreach and student services programs designed to identify and provide services for individuals from disadvantaged backgrounds. TRIO includes eight programs targeted to serve and assist low-income individuals, first-generation college students, and individuals with disabilities to progress through the academic pipeline from middle school to post baccalaureate programs. TRIO also includes a training program for directors and staff of TRIO projects. <http://www2.ed.gov/programs/trioeoc/resources.html>
~Check with your college/university for a similar program.~
- **Educational Talent Search**—a TRIO program that assists students to graduate from middle and high school and gain acceptance into a four-year college or university. <http://trio.ucsd.edu>
- **Upward Bound**—challenges students to develop the essential skill, study habits, discipline and attitude necessary for success in high school and college. <http://trio.ucsd.edu/>
- **California Student Opportunity and Access Program (Cal-SOAP)**—helps students who are educationally disadvantaged- pursue higher education. <http://www.sandiegocalsoap.com/>

Federal/State Aid:

- **Federal Pell Grants**—Unlike a loan, these grants do not have to be repaid. Pell Grants are awarded usually only to undergraduate students who have not earned a bachelor's or a professional degree (in some cases, however, a student enrolled in a post-baccalaureate teacher certification program might receive a Pell Grant). Pell Grants are considered a foundation of federal financial aid, to which aid from other

federal and nonfederal sources might be added. The maximum award for the 2013-14 award year (July 1, 2013, to June 30, 2014) is \$5,645 and can only be awarded for a total of 12 semesters (6 years). The maximum can change each award year and depends on program funding. The amount you get, though, will depend not only on your financial need, but also on your costs to attend school, your status as a full-time or part-time student, and your plans to attend school for a full academic year or less. Consideration for this federal grant is based on information obtained from FAFSA application.

- **Federal Supplemental Educational Opportunity Grants (FSEOG)**—are for undergraduates with exceptional financial need. Pell Grant recipients with the lowest EFCs will be the first to get FSEOGs. Just like Pell Grants, FSEOGs don't have to be paid back. You can receive between \$100 and \$4,000 a year, depending on when you apply, your financial need, the funding at the school you're attending, and the policies of the financial aid office at your school. Consideration for this federal grant is based on information obtained from FAFSA application.
- **Academic Competitiveness Grant**—~NOTE: As of Fall of 2011 these competitiveness grants have been defunded and are no longer available, however there is a possibility they be refunded in the future~ These grants were available for the first time for the 2006-2007 school year for first year college students who graduated from high school after January 1, 2006, and for second year college students who graduated from high school after January 1, 2005. The Academic Competitiveness Grant award is in addition to the student's Pell Grant award. An Academic Competitiveness Grant will provide up to \$750 for the first year of undergraduate study and up to \$1,300 for the second year of undergraduate study to full-time students who are eligible for a Federal Pell Grant and who had successfully completed a rigorous high school program, as determined by the state or local education agency and recognized by the Secretary of Education. Second year students must maintain a cumulative grade point average (GPA) of at least 3.0. Consideration for this federal grant is based on information obtained from FAFSA application as well as GPA verification.
- **Cal Grants**—Funded by the State of California and administered by the California Student Aid Commission, Cal Grants are one of the smartest ways to get cash funding for college. For starters, it's money you don't have to pay back. And secondly, it's guaranteed. If you're a graduating high school senior, recent high school graduate, or current college student, have at least a 2.0 GPA, meet financial and other requirements and submit two forms (FAFSA and GPA verification form) by March 2. Each of the Cal Grants listed below are for students pursuing an undergraduate associate's or bachelor's degree or a vocational/occupational training program. Visit www.csac.ca.gov for complete eligibility details and information.
 - **Cal Grant A:** Can be used for tuition and fees at public and private colleges as well as some private career colleges. At CSU and UC schools, this Cal Grant

covers up to \$5,472 and \$12,192 per year respectively (as of 02/2014). If you are attending a private college, it pays up to \$9,223 towards tuition and fees. To get this Cal Grant, you need to be working toward a two- or four-year degree. If you are applying using your high school GPA, you need to have at least a 3.0 but if you're applying using your college GPA, you must have at least a 2.4.

- **Cal Grant B:** Provides low-income students with a living allowance and assistance with tuition and fees. Most first-year students receive an allowance of up to \$1,473 for books and living expenses. After the freshman year, Cal Grant B also helps pay tuition and fees in the same amount as a Cal Grant A. For a Cal Grant B, your coursework must be for at least one academic year and you need at least a 2.0 GPA.
- **Cal Grant C:** Awards help pay for tuition and training costs at occupational or career colleges. This \$547 award is for books, tools and equipment. You may also receive up to an additional \$2,462 for tuition at a school other than a California Community College. To qualify, you must enroll in a vocational program that is at least four months long at a California community college, private college, or a vocational school. Funding is available for up to two years, depending on the length of your program.

Non-Citizen/AB 540 Student Resources:

- What is an AB 540 student (California)?
 - In California, you are an AB 540 student, and exempt from paying non-resident enrollment fees, if you meet all of the following criteria:
 - Attended a California high school for at least three years;
 - Graduated from a California high school, got a GED or passed the California High School Proficiency Exam;
 - Are registered or enrolled at a California community college; **AND**
 - If required, complete an affidavit saying you have filed (or will file when you are eligible to do so) for legal immigration status.
 - *Please contact your college Admissions Office to determine if you are AB 540 eligible.*
- Available Types of Aid to AB540 Students:
 - Several types of state and institutional aid are available to AB 540 students as a result of the California Dream Act.
- Scholarship without Social Security Number (SSN) Requirement
<http://www.dreamactivist.org/faq/education/scholarships/>
- California DREAM Act Information/AB540
<http://www.icanaffordcollege.com/index.cfm?navId=387>
- California DREAM Act Resources
<http://www.icanaffordcollege.com/index.cfm?navId=388>

Other scholarships/Databases/College info:

- www.fastweb.com -one of the most popular scholarship sites, but beware: they promote military scholarships and send recruitment ads to your email
- <http://e4fc.org/resources/scholarshiplists.html> - Educators for Fair Consideration
- www.fafsa.ed.gov
- www.finaid.org- established in the fall of 1994 as a public service. This award-winning site has grown into the most comprehensive source of student financial aid information, advice and tools -- on or off the web.
- www.scholarships.com
- www.collegeboard.org
- www.collegeispossible.org
- www.college-scholarships.com
- www.salliemae.com -tips on college financing
- www.collegexpress.com
- www.fastaid.com
- www.collegeview.com
- www.collegenet.com
- www.scholarship-page.com
- www.collegeanswer.com
- www.icanaffordcollge.com - specific to California community college system
- www.chci.org/scholarships/ - focus on scholarships for Latin@ students, including national directory of scholarships, internships and fellowships for Latin@ youths.
- www.quintcareers.com/teen_aid.html
- www.freescholarshipguide.com
- www.supercollege.com
- www.cityofcollegedreams.org
- www.gmsp.org
- www.dellscholars.org
- www.manasd.org - MANA de San Diego Sylvia Chavez Memorial Scholarship Program (annual), for San Diego County Latina residents. For students in a community college, four-year university or graduate program.
- www.maldef.org/leadership/scholarships/index.html
- www.razaeducators.org/about_projects_scholarship.html