



FINANCIAL AID

Counseling and Guidance Offices, Acalanes Union High School District.
Acalanes, Campolindo, Del Oro, Las Lomas, Miramonte

FINANCIAL AID FOR COLLEGE

The cost of going to college is a concern for parents and students. From the modest cost of attending a community college like Diablo Valley College to the higher price of going to an independent college, there is the need to cope with the challenge of paying for college. This Guidelines publication will give you some basic information about financial aid for the college years.

WHAT IS THE COST OF GOING TO COLLEGE?

Tuition and Fees...

Tuition charges help pay for the cost of instruction.
Some colleges charge fees in addition to tuition.
Independent college tuition is significantly higher than public colleges.
Check college catalog for information on tuition and fees.

Room and Board...

Students living away from home have both housing and food costs.
Many colleges provide campus housing for frosh students.
Check college catalog for on-campus room and board costs.

Travel...

Need to consider costs of traveling from home to college.
Estimate number of trips home during college year.
Some colleges allow cars on campus...but there may be parking fees.

Books...

All college textbooks must be purchased.
Book costs can add up to hundreds of dollars each year.
Finding used textbooks at campus book store can help reduce book costs.

Personal Expenses...

May need new clothes to cope with climate of college.
Going to campus activities from football games to concerts.

WHO QUALIFIES FOR FINANCIAL AID?

You must have "need" to qualify for financial aid.

College costs minus your family contribution equals your financial "need".

Family contribution is determined from the information on the Free Application for Federal Student Aid (FAFSA).

Some factors involved in estimating family contribution are the income, assets, and age of your parents, as well as the number of children in the family and number of family members attending college.

There are "no-need" scholarships available at some colleges. The College Financial Aid Office will put together a financial aid package. Many private schools have a great deal of money to offer students with financial need.

WHAT ARE THE SOURCES OF FINANCIAL AID?

COLLEGES: Every college has a Financial Aid Office which helps students find grants, loans, scholarships and work study programs.

STATE OF CALIFORNIA: The Cal Grant program awards grants that help pay tuition costs for California students going to a California public or independent college.

COMMUNITY SCHOLARSHIPS: Organizations in the community give scholarships that are usually one year awards to outstanding seniors.

LOANS: Request information from the Financial Aid Office at the college you will attend about loans that are available to parents and students.

MILITARY: The military services have opportunities that range from programs for enlisted persons to attendance at West Point, Annapolis and the Air Force Academy.

FEDERAL GOVERNMENT: The Pell Grant program provides funds for low income students to attend college.

WHAT APPLICATIONS ARE NEEDED TO APPLY FOR FINANCIAL AID?

FREE APPLICATION FOR FEDERAL STUDENT AID...FAFSA

All colleges want this form completed.
Pick up copy of FAFSA in the Counseling Office or College/Career Center.
Mail completed form during January or February.
Form gives "basic" financial aid information to U.S. Government and colleges.
Required to qualify for federal financial aid programs.
No fee involved...the FAFSA is a "free" form.
www.fafsa.ed.gov

CALIFORNIA GRANT APPLICATION...GPA VERIFICATION FORM

If you are going to a California college you must complete Cal Grant application.
Pick up Cal Grant Application in the Counseling Office or College/Career Center.
Application asks for student's high school grade point average..GPA.
Be sure to mail in application before March deadline.
No fee is charged for Cal Grant Application.
<http://www.casc.ca.gov>

INDIVIDUAL COLLEGE FINANCIAL AID APPLICATION OR PROFILE

Profile: The Financial Aid Profile (CSS) is needed at most private colleges. There is a fee for this service.
Some colleges have their own financial aid application.
Student needs to contact college financial aid office for application, or apply online.
Financial aid application sometimes sent with admissions application.
Check deadline carefully so application is submitted on time.
Usually no charge for individual college financial aid application.

LOCAL SCHOLARSHIPS

Each year local scholarships are awarded to graduating seniors.
Check with the College/Career Center for local scholarship information.
Application required by some local organizations giving scholarships.
Scholarships recognize student achievement during high school.
Selection of scholarship winner made by organization or faculty committee.
Student receives recognition at high school awards ceremony.

EMPLOYMENT

It must be recognized that monies earned by students who are employed will be considered at a higher rate.
Many colleges and universities would prefer to see volunteer or community service efforts.

FINANCIAL AID WORKBOOK AND THE WEB

One of the best sources of financial aid information for high school students and parents is the "Fund Your Future" Workbook published each year by the California Student Aid Commission. This workbook explains how to apply for federal and state financial aid opportunities including grants, loans and work-study programs. You can receive a copy of this free workbook in the Counseling Office or College/Career Center. Copies of the financial aid addresses are available in the College/Career Center.

CHECKLIST FOR SENIORS APPLYING FOR FINANCIAL AID...

- Find out the costs at the colleges where you are applying.
- Talk with your parents about how college costs will be paid.
- Pick up the Free Application for Federal Student Aid...FAFSA.... or apply online at www.fafsa.ed.gov.
- Pick up the Cal Grant Application in the College/Career Center.
- Check with colleges about individual financial aid application.
- Check with the College/Career Center about local scholarships.
- Be sure to mail in all applications on time.
- Pick up a copy of the Financial Aid Workbook.

HOW TO FIND OUT MORE INFORMATION ABOUT FINANCIAL AID

1. Ask your high school counselor for help with your financial aid questions.
2. Your College/Career Center Advisor has a great deal of scholarship information.
3. Ask the Financial Aid Office at the college where you are applying for information about financial aid and scholarship opportunities.
4. Read the "Fund Your Future" Workbook to obtain information about federal and state financial aid programs.
5. Attend Financial Aid Night held in January at Las Lomas High School and open to all students and parents in the Acalanes District.
6. Search the Web addresses for information: <http://www.finaid.org>
<http://www.fafsa.ed.gov>