



# Understanding Student Financial Aid One Bite at A Time



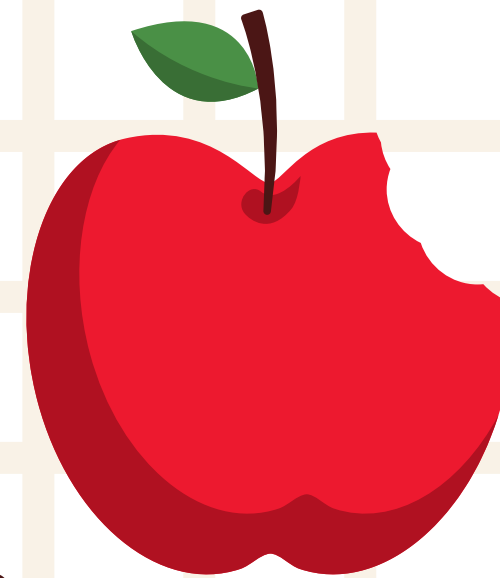
Presentation for High School Students  
for LAUSD Regional South College Fair  
September 28, 2024

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CSUDH Financial Aid & Scholarships Office



# Topics



## What, When, How?

- **What is Student Financial Aid?**
- **When should I apply?**
- **How do I apply?**



## Show Me the Money!

- **What types of aid are offered and how much?**



## Recap

**Just a review!**



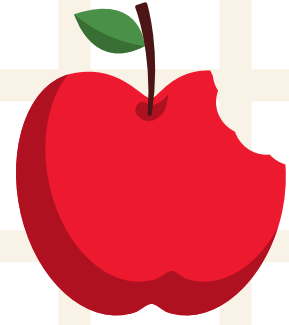


# What, When, How?

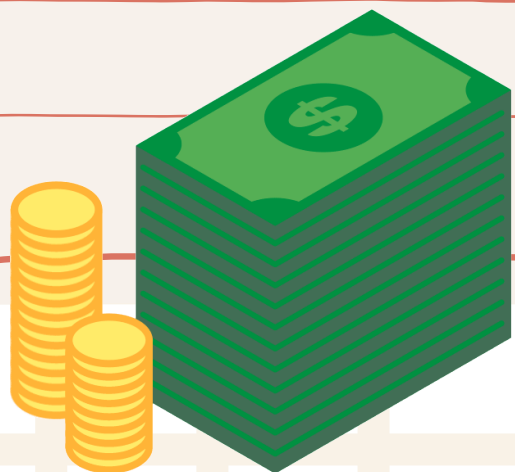
**What is Student Financial Aid?  
When Should I Apply?  
How do I Apply?**



# Q What is Student Financial Aid?



**Student Financial Aid is  
MONEY!**



**This money is offered to  
you to help pay for your  
educational & personal  
expenses while in  
college.**

**What expenses will you have?**

**Classes (tuition & fees)**

**Books & Supplies**

**Food & Housing**

**Personal expenses**

**Gas, Cell phone, etc.**






# When Should I Apply?



## FALL

During during the  
Fall of your senior  
year!



The priority filing  
period is usually:  
October 1st thru  
March 2nd

## IMPORTANT

You must **RE-APPLY**  
for each new  
academic year. You  
may re-apply  
during the same  
priority filing period:

October 1st - March  
2nd



# How do I apply?



## ONLINE

You will apply online using your PC, laptop, iPad, or cell phone

## FAFSA

Applicants who are U.S. Citizens or eligible non-citizens will submit a Free Application for Federal Student Aid



YouTube Video on What is FAFSA?

## CA Dream Act Application (CADAA)

Applicants who are undocumented & meet the AB540 requirements may submit a CADAA application  
[www.dream.csac.ca.gov](http://www.dream.csac.ca.gov)



California Student Aid Commission Website



# Important Update for the 2025-2026 FAFSA



**Oct 1, 2024**

FASFA will be open to  
limited users & a few  
schools for beta testing

**Mid Oct - Nov**

Application access will  
**gradually** be increased  
to more users

**Dec 1, 2024**

**FULL LAUNCH!**  
Access will be granted  
to all users  
nationwide.

CA Dream Act Application is  
expected to follow the same  
timeline.

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# Application Filing Period Example

You will be applying for college and financial aid during your senior year.  
Then, you must remember to re-apply for financial aid each year  
until you graduate with your degree.

Financial Aid Year	Priority Filing Period	GOAL?
<b>2025-2026</b> August 2025 - June 2026	Oct 1, <b>2024</b> - March 2, 2025	Apply <b>before</b> your <b>freshman</b> year.
<b>2026-2027</b> August 2026- June 2027	Oct 1, <b>2025</b> - March 2, 2026	Apply <b>before</b> your <b>sophomore</b> year!
<b>2027-2028</b> August 2027 - June 2028	Oct 1, <b>2026</b> - March 2, 2027	Apply <b>before</b> your <b>junior</b> year!



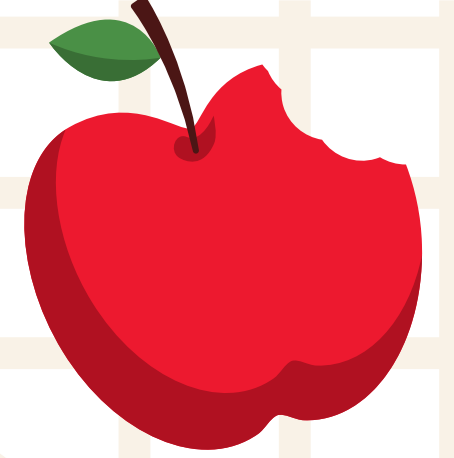


# Tip #1

Financial Aid Applications submitted **after March 2nd** will still be processed for aid consideration.

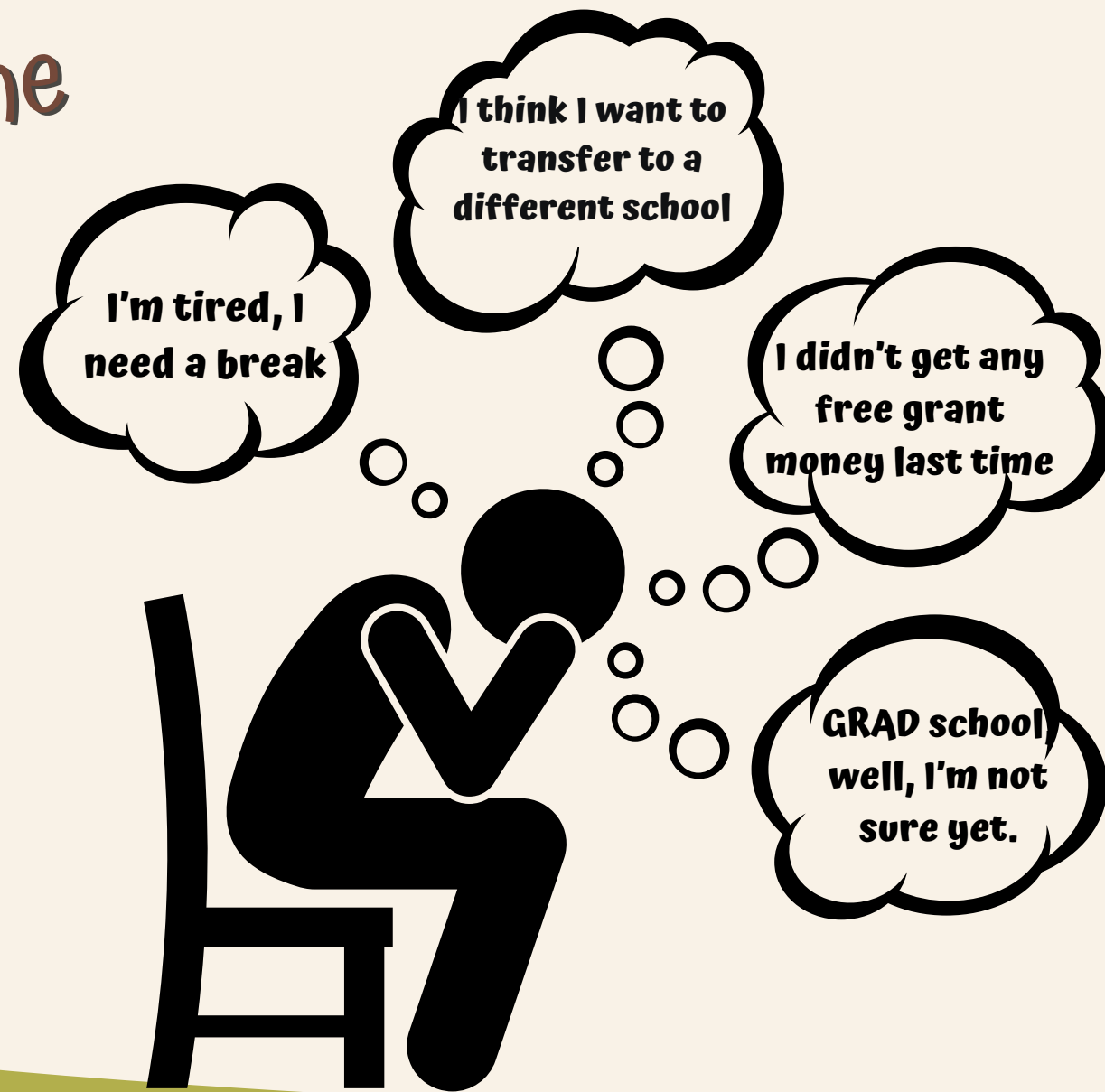
However.....

**If you apply late**, you may **miss out** on receiving some types of financial aid funds.

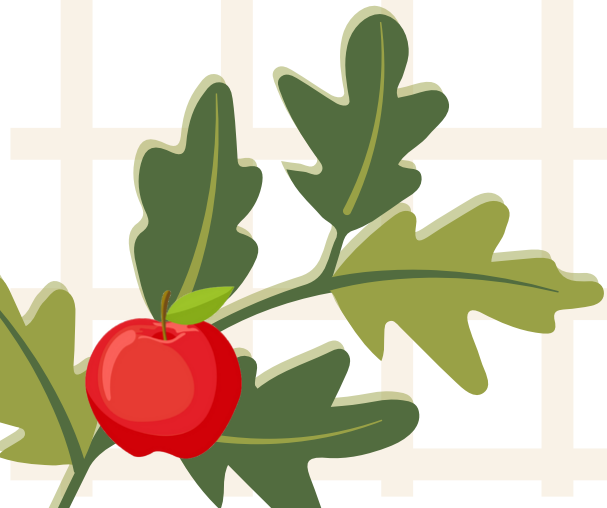


## Tip #2

No matter what you may be thinking at the time.....

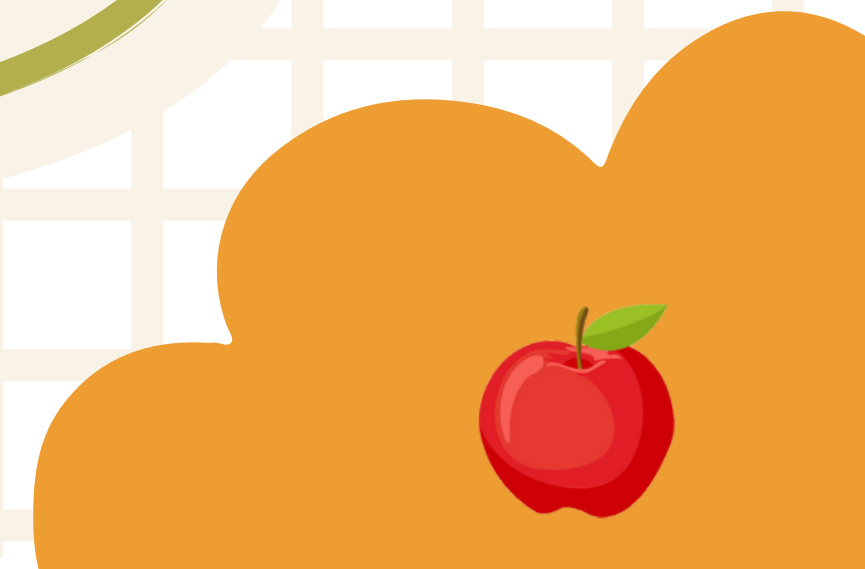


Until you graduate, always submit your renewal application between **October 1st - March 2nd.**



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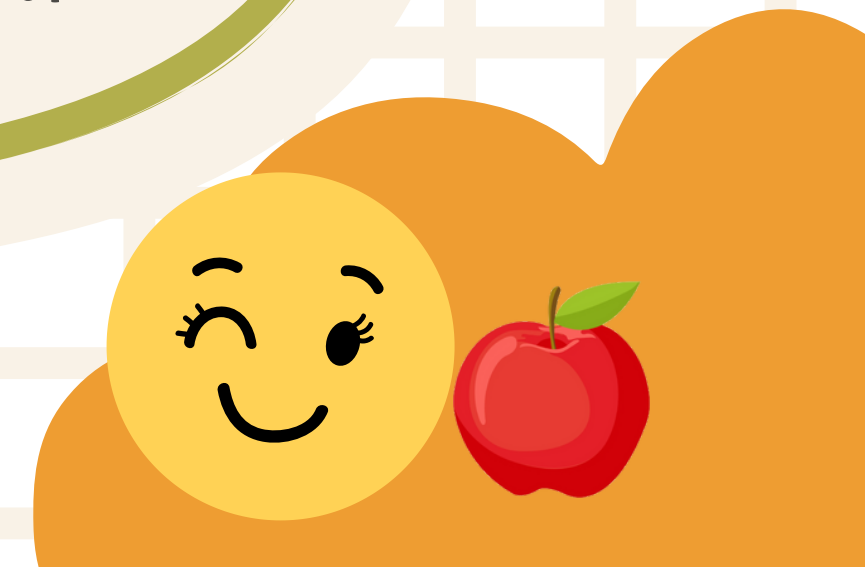
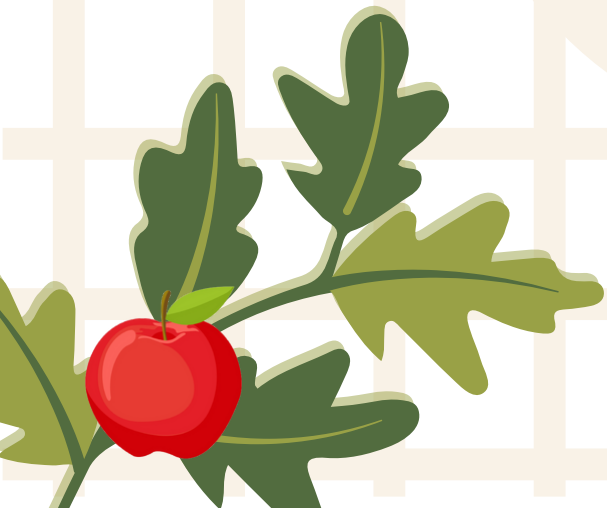
# WHY?



**Because,**

If you change your mind about continuing with your degree pursuits your Financial Aid application will have **already** been submitted.

Therefore, your financial aid eligibility will be determined as an **"ON-TIME"** applicant as opposed to a **"LATE"** applicant!





# Show Me the Money!

**What Types of Aid Are Offered  
& How Much?**

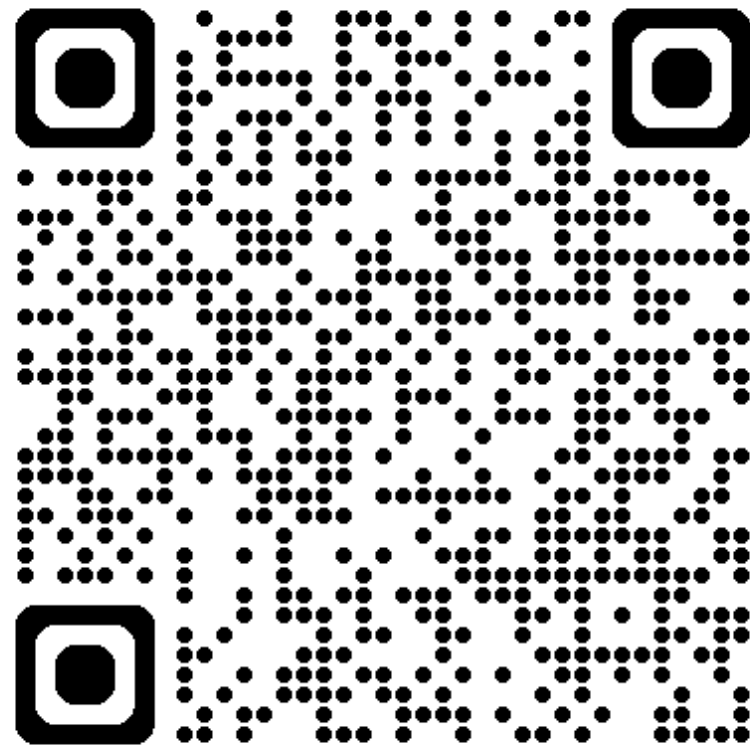


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# Types of Financial Aid



CSUDH Financial Aid Office  
**Types of Aid** webpage



# Types of Aid

## GRANTS

**Federal Grants**

**State Grants**

**Institutional Grants  
from the college or  
university**

**GRANTS** are **FREE** money that  
**DO NOT** have to be **REPAID**

## SCHOLARSHIPS

**Institutional  
Scholarships**

**Private  
Scholarships**

Scholarships usually  
require a separate  
application

Like grants, scholarships are  
**FREE** money that  
**DO NOT** have to be **REPAID**

## LOANS & WORK Programs

**Federal Loans**

**Private Loans**

**Work-study &  
College Corps**

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# GRANTS

## Current Year - 2024-2025 Award Amounts

### Federal Grants

**Pell Grant \$0 - \$7,395**

**SEOG Grant \$1,000 - \$4,000**

**TEACH Grant \$4,000**

- Federal grants may be used at any school you attend

### CAL GRANTS

May be used in California only

**\$6,084** for CSU's  
Cal State Universities

**\$14,436** for UC's  
University of California

- Cal Grant awards help cover the tuition fees at CSUs and UCs

### CSU State University Grant

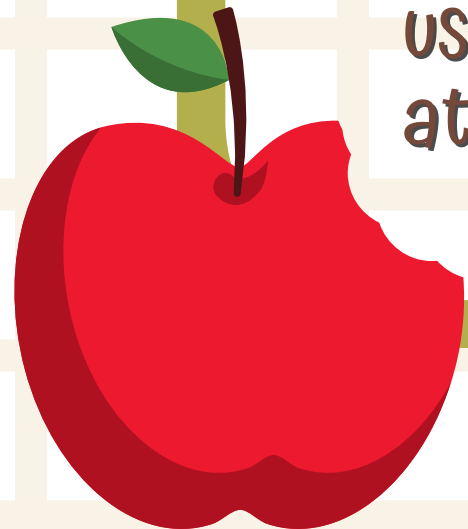
**\$6,084** for CSU campuses

This grant helps to cover the tuition fee just like the Cal Grant awards do

- Side Note for **UC's**: they offer the **Blue & Gold Opportunity Plan** to help students pay the systemwide tuition & fees

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# Middle-Class Scholarship (MCS)

Offered by the California Student Aid Commission (CSAC)

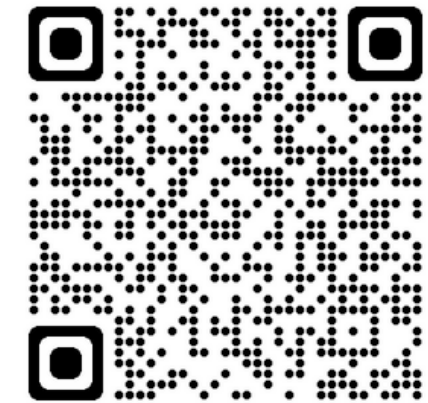
## About MCS

- No separate application is required - just the FAFSA or CADAA application
- Award amounts can vary

## Basic Requirements

- Must apply on-time
- Must be a CA resident and attend a UC or CSU
- Must meet the income requirements

## For more information



Visit the website for the California Student Aid Commission (CSAC)



# Scholarships

## Institutional & Private

### Institutional

#### Amounts Vary

Most college & Universities offer a variety of scholarships:

- New student scholarships
- Department Scholarships
- Scholarships for returning students

### Private

#### Amounts Vary

Sources & Organizations vary

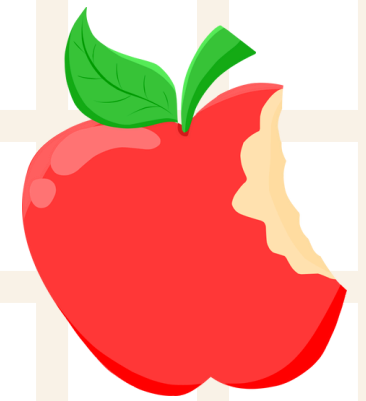
### Suggestions to Learn More & Apply:

Visit the Financial Aid & Scholarship Office websites of your schools of interest.

Use a scholarship search engine to manage your searches including, but not limited to:

- [www.scholarships.com](http://www.scholarships.com)
- [College Board Big Future](#)
- [Scholly by Sallie Mae](#)

# Loans & Work-Study



## Federal Loans

- Offered based on grade level
- Students **are not required** to borrow
- Any money borrowed, must be repaid

## Private Educational Loans

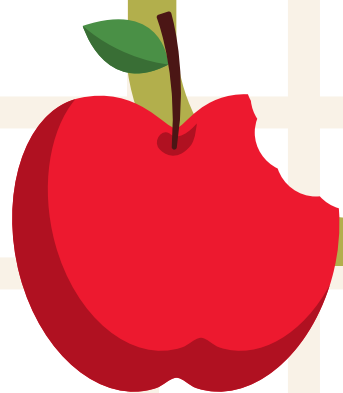
### Amounts Vary

- Borrowed money from a bank
- Money will have to be repaid
- Usually requires a separate application

## Federal Work-Study Program

- You **EARN** the money through working or your volunteer contributions
- Offered amounts can vary by school

Visit the Financial Aid Office websites to learn more



# College Corp Program

## College Corps

A California program.

You can earn money by helping to solve problems in your communities.

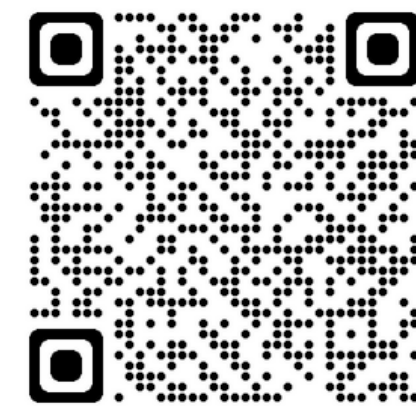
## Money Highlights!

A \$7,000 Stipend (paid monthly throughout the academic year)

A \$3,000 Education Award for school expenses after completing 450 hours of service

## How to Learn More?

**College Corps**



Let's recap what we covered!

Review





# Review!

## What, When, How?



**Financial Aid  
is MONEY!**



Each year until you graduate, try to **always meet** the priority filing period of:  
**October 1st - March 2nd**

If you can avoid it, don't apply late.  
If you apply late, you risk not being considered for certain types of aid.

**FAFSA & CADAA** applications are submitted **online**



# Review / Show Me the Money!



The types of aid include:

- **Grants** (free money)
- **Scholarships** (free money)
- **Loans** (must repay)
- **Work-study and College Corps** programs (you earn funds thru working or volunteer activities)

- Federal Grants may be used at any college nation-wide
- Loans & Federal Work-study may be used at any college nation-wide
- But, Cal Grant, MCS, CSU, and UC state aid funds may only be used in California

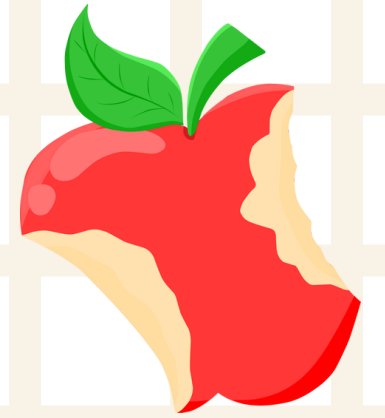
- Visit the Financial Aid & Scholarship websites for your schools of interests
- Consider signing up for a free scholarship search engine to help make your searching easier





**That's All Folks!**

**Hoped this information helped!**



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[www.csudh.edu/financial-aid/](http://www.csudh.edu/financial-aid/)**

**QR Code for the CSUDH Financial Aid &  
Scholarships Office Website**

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