

Transfer Club

Financial Aid/Scholarship Workshop

Luis Vargas

Financial Aid Program Services Coordinator

Today's Agenda

SMCCD SCHOLARSHIP



FAFSA/CALIFORNIA DREAM APPLICATION



UNDERSTANDING "THE COST OF ATTENDANCE"



QUESTIONS AND ANSWERS



Scholarship

- A financial award given to a student based on academic achievement/merit.
- Scholarships do not have to be repaid
- Institutional (Colleges and Universities)
- External Scholarships
- Community
- Local Organization
- Jobs/Employment

CSM Scholarship

One application form - ONLINE

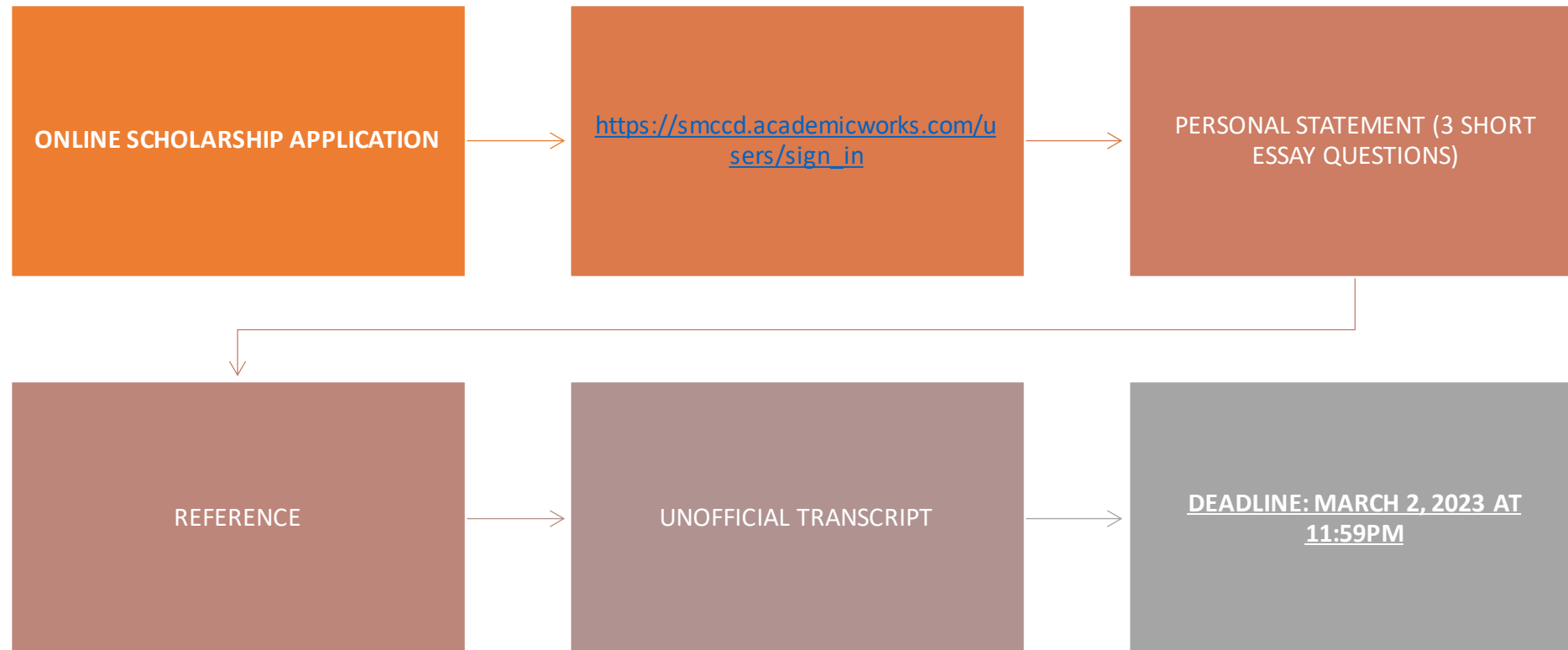
Over 50 different kind of scholarships

Available to ALL current students and incoming new/returning students of SMCCCD

To apply there is:

- No GPA requirement
- No financial need requirement
- No citizenship requirement

How Do I Apply?



How to Apply

FAFSA – Federal Application for Student Aid



- FSA ID: User Name & Password (Student/Parent)
- www.fafsa.gov

OR



- California Dream Act: www.caldreamact.org for Undocumented, AB540 or DACA Students

Submit One Application – Not Both!
Application Will Determine Eligibility for ALL Types of Aid

California Dream Act Application- www.caldreamact.org

CA GOV California Student Aid Commission

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CALIFORNIA DREAM ACT
Apply by March 2

The California Dream Act Application allows students enrolled in eligible California Colleges, Universities and Career Education Programs to apply for state financial aid. This application is viewed as the federal Deferred Action for Childhood Arrivals (DACA) program.

Check out our California Dream Act information & resources.

- NEW to the CA Dream Act? (New User Start)**
 - Start your application
 - Get started
 - Start**
- Returning User to CA Dream Act?**
 - Complete a new application
 - Make a correction to your application
 - Renew your application
 - FAQ section
 - Login**
- Return Parent Signature**
 - Request a Parent PIN
 - Forgot your Parent PIN
 - Sign the Student Application
 - Parent Signature**

Basic Eligibility Requirements

- Meet the requirements of AB540
- Attend California schools for 3 years
- Graduate from a CA high school or the equivalent (GED or CHSPE)
- Attend a qualifying CA college or university, and
- If applicable, complete an affidavit to legalize immigration status as soon as student is eligible

The California Student Aid Commission has strict security and confidentiality policies and procedures in place to protect the integrity and confidentiality of student records. The California Student Aid Commission has not been, or in the past, shared any information which would indicate a student's immigration status, either documented or undocumented. The California Student Aid Commission also adheres to the Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1221g, 34 CFR Part 99), a Federal law that protects the privacy of student education records.

Approved by student aid.org, California Student Aid Commission. This is a public website and any information you provide will be accessible to the public.

Expected Family Contribution (EFC)

- Your Expected Family Contribution (EFC) is an index number used to determine your eligibility for federal student financial aid. This number results from the information you provide in your *Free Application for Federal Student Aid (FAFSA®)* form or the California Dream Act.

The Formula

Cost of Attendance

- EFC

= Financial Need

Types of Financial Aid

Scholarships and Grants

- Need based
- Merit based

Employment opportunities

- Federal work study
- Other

Types of Financial Aid

Loans

- Student
 - Federal Subsidized
 - Federal Unsubsidized

Private, alternative (credit based)

Federal Parent PLUS Loan

Understanding The Cost of Attendance



Cost of Attendance (COA) at a Private University College

Average \$63,000 per year

Budget Item	2022-2023 Academic Year
Tuition	57,693
Room and Board	18,619
Student Fees Allowance	2,145
Books and Supplies Allowance	1,350
Personal Expenses Allowance	2,355
Travel	Varies
Total	\$82,162



Cost of Attendance at a CSU

Average **\$26,000** per year

2022– 2023 STUDENT BUDGET UNDERGRADUATE STUDENTS

**TUITION & CAMPUS FEES (6.1 or more units)	\$7,899		
STANDARD STUDENT BUDGET ALLOWANCES	WITH PARENTS	CAMPUS HOUSING*	OFF CAMPUS
ROOM AND BOARD	\$10,056	\$18,568	\$19,266
TRANSPORTATION	\$1,330	\$1,134	\$1,274
MISCELLANEOUS / PERSONAL	\$2,614	\$2,139	\$2,877
BOOKS & SUPPLIES	\$1,110	\$1,110	\$1,110
UNDERGRADUATE TOTAL	\$23,009	\$30,850	\$32,426



San José State
UNIVERSITY

*Campus Housing costs are average of CV Buildings + 21 swipes/week meal plan

** All fees and charges are subject to change without notice

Loan fees could average from \$80 - \$190 depending on one's career

Non-Resident Fees are charged an additional \$396 per unit.

Cost of Attendance at a UC

Average **\$35,000** per year

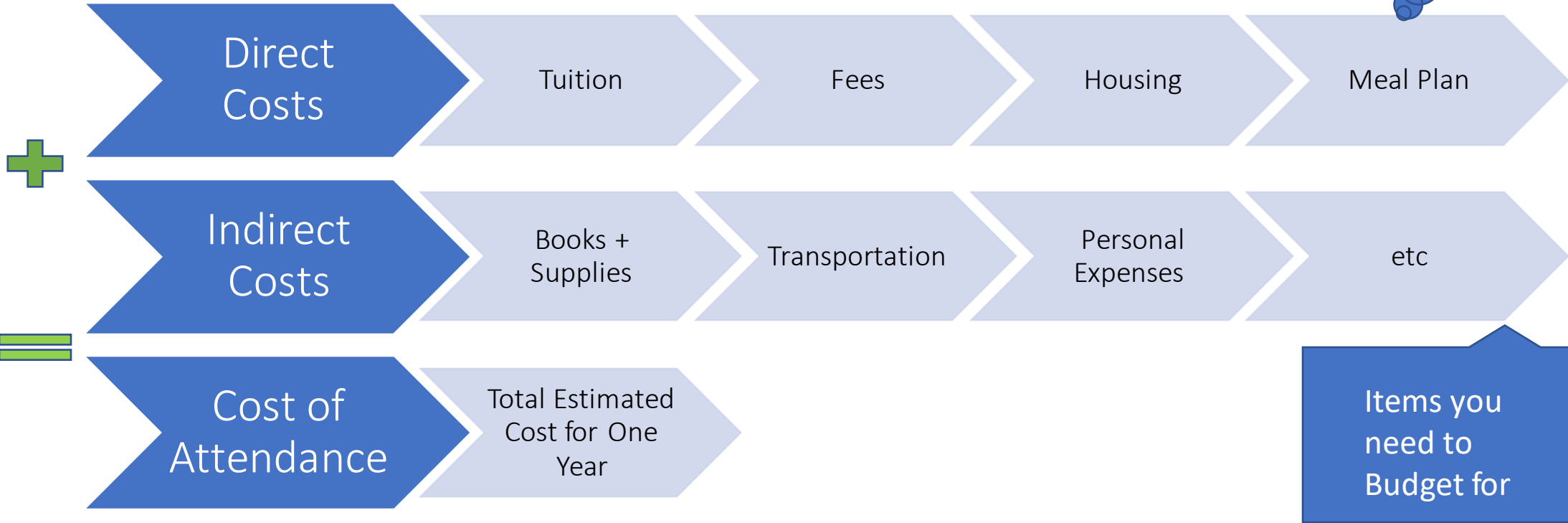
2022-23 Undergraduate Budgets for Entering students - Fall, Winter, & Spring Terms [\[hide\]](#)

Entering Students	On-Campus	Off-Campus	Commuter
Tuition and Fees **	\$14,640	\$14,640	\$14,640
Room and Board *	\$18,186	\$15,654	\$7,101
Books and Supplies *	\$1,203	\$1,203	\$1,203
Transportation *	\$810	\$1,287	\$2,055
Personal Expenses *	\$1,509	\$1,590	\$1,905
Campus Health Insurance ***	\$2,823	\$2,823	\$2,823
Total California Resident Budget	\$39,171	\$37,197	\$29,727
Non-Resident Tuition	\$31,026	\$31,026	\$31,026
Total Non-California Resident Budget	\$70,197	\$68,223	\$60,753



Lets Break It Down....

Think of Direct Costs as "things the school will charge me for"



DEADLINE: March 2, 2023 at 11:59pm

Next Steps



Questions?

Luis Vargas

- Email: Vargasl@smccd.edu
- Phone: 650-773-3674
(Call/Text)