

A PARENT'S GUIDE TO FINANCIAL AID



Tell us about your financial aid experience!
Win prizes!



UPDATED FOR THE 2025-2026 AWARD YEAR

Dear Champion,

Each and every person—parent, caregiver, educator, school counselor, family member, or friend—who helps a student navigate the journey to paying for college, is a true champion.

I spent most of my childhood within one block of California State University, Stanislaus—my elementary school, our neighborhood park, every place I called home just a stone's throw away—but I had so many questions: How did you get in? How did you pay for it? What is the FAFSA?

Instead of nurturing my curiosity, my high school guidance counselor told me that college would be a waste of my time and money, so my family and I were left to figure out how to both get me into school and pay for it ourselves. Navigating the financial aid world on our own wasn't easy but figuring it out (admittedly with a number of missteps along the way) is something that I am grateful for daily.

I know so many others share my experience, and it is clear that access to financial aid is critical to help more students and their families offset the cost of college. Each year, millions of dollars in aid are left unallocated to students who are eligible. Together, we can change this.

In 2024, the FAFSA Simplification Act—as well as AB 1540, which simplifies how CADAA applicants access financial aid—took effect. These two laws simplified the application process and expanded access so that more students could receive aid to help pay for college. At GO, we're thrilled to see many of the changes we've supported incorporated into the simplification of the FAFSA and CADAA. We look forward to supporting families again for the 2025-2026 award cycle.

This year's guide highlights changes to both the FAFSA and CADAA since 2024, and includes screenshots of the new application portals for both financial aid application forms. In response to your feedback in previous editions, GO is also producing supplemental resources to help families navigate our guides. Be sure to follow us on social media ([Facebook](#) | [LinkedIn](#)) for access to these additional tools throughout the application season and invitations to our upcoming financial aid webinar series in 2025.

We invite you, a champion for students, to join our efforts to ensure that every family has what they need this year to apply for financial aid. [Follow this link](#) to stay connected to our work and to learn more about how you can get involved now and in the future.

It is my sincerest hope that you find this year's A Parent's Guide to Financial Aid useful as you complete either the FAFSA or CADAA.

The FAFSA or CADAA application isn't just for high school seniors. Share this resource with anyone you know who is planning to attend or currently attends a community college, a trade school, or four-year college. Together, let's help more students lead lives of their choosing—lives filled with joy, purpose, and above all else, opportunity.

In Community,



Darcel Sanders
Chief Executive Officer



P.S. The California priority deadline to verify GPA and submit your completed 2025-2026 FAFSA or CADAA applications is Monday, March 3, 2025. Read on for our step-by-step walk-throughs of both financial aid application forms!

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GLOSSARY OF TERMS

AB 1780:

A new California law that ensures merit-based admissions at private colleges in California to reduce biases in the practice of giving preference for legacy and/or donor-based students.

AB 469:

A California law that requires 12th graders to complete the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA), or formally opt out.

AB 540:

A California law that allows nonresident students, including undocumented students, to pay the same tuition rate as California residents to attend a California college, provided they meet certain eligibility requirements. SB 68 expands AB 540 to enable students to count years spent at a California community college or adult school toward AB 540 eligibility.

California College Promise Grant (formerly known as the BOG Fee Waiver):

Waives the per-unit tuition fees (\$46/unit) for students planning to, or currently attending, a California community college.

California Dream Act Application (CADAA):

The California Dream Act allows both undocumented and nonresident documented students who meet certain criteria to apply for and receive varying types of institutional and state-administered financial aid in California — eligible students complete the California Dream Act Application (CADAA) to access this aid.

Cal Grants (A,B,C):

Grants funded by the state of California for students attending California colleges to cover tuition and education-related expenses. Eligibility for these grants is determined by the information provided on a student's FAFSA or CADAA and the student's verified GPA (with the exception of the Cal Grant C award which has no GPA requirement). There is a maximum of 4 years of eligibility for Cal Grants A and B, and a maximum of 2 years for Cal Grant C.

Cal Grant Reform Act:

A California law that will make significant changes to the Cal Grant, pending adequate funding in the 2024 state Budget. Cal Grant awards will be streamlined into only two types of awards: Cal Grant 2 for community college students, and Cal Grant 4 for students at four-year institutions. New requirements include a 2.0 GPA requirement for 4-year students, and no GPA requirement for California Community College (CCC) students.

Contributor:

A term introduced in 2024 for the parent or student completing the FAFSA application form.

Cost of Attendance (COA):

The average cost to attend a specific college for one year. This cost is commonly referred to as a college's "sticker price" and generally includes tuition, fees, books, supplies, room and board, transportation, and personal expenses. It does not take into account any gift aid received by a student.

DREAM Loans:

A subsidized loan program specifically developed to assist DREAMers. This loan is borrowed money and must be repaid with interest.

FAFSA:

An acronym for the Free Application for Federal Student Aid.

FAFSA Submission Summary:

Formerly known as the Student Aid Report.

Federal Pell Grant:

A federal grant awarded solely based on a student's financial need. To receive a Pell Grant, a student must meet federal student aid eligibility requirements.

Federal Perkins Loan:

Low-interest federal student loans available for both undergraduate and graduate students with financial need. If you are attending school at least part-time (6 units), you have nine months after you graduate, leave school, or drop below part-time (6 units) before you must repay this loan.

Gift Aid:

A type of financial aid such as a grant, scholarship, or fee waiver that does not need to be repaid.

Loans:

Borrowed funds that must be repaid with interest. See "Self-Help Aid."

Other Financial Assistance:

Formerly known as Estimated Financial Assistance.

Net Price:

The actual cost of attending college. This is not the **sticker price**, which refers to the price to attend college listed on a college's website or brochure. To calculate the net price, subtract the gift aid your student received (fee waivers, grants, and scholarships) from the listed sticker price.

Public Service Loan Forgiveness:

A federal program that forgives the remaining balance of a borrower's Direct loans (see loans definition) after the borrower has made 120 qualifying payments under a qualifying repayment plan while working full-time for a qualifying employer. Use the [PSLF Help Tool](#) to see if your student is eligible.

Scholarship Displacement:

A practice whereby colleges and universities reduce the financial aid offered to a student by the amount the student earned in outside scholarships. Public and private universities in California are prohibited from displacing private scholarships meeting certain criteria.

Self-Help Aid:

A type of financial assistance such as loans and work-study.

Student Aid Index (SAI):

Formerly known as Expected Family Contribution. A number that a college's financial aid office uses to determine how much federal student aid the student would receive if the student attended the school. This number results from the information that the student provides in their FAFSA form. A student's SAI can be as low as negative \$1,500.

University Grants:

Funds awarded to students by a university. These funds do not need to be repaid.

Work-Study:

A federal financial aid program that provides part-time jobs for undergraduate and graduate students with demonstrated financial need. See "Self-Help Aid."

INTRODUCTION

A Parent's Guide to Financial Aid was created in response to the questions and concerns we heard from students and families about financial aid. The frustration and overwhelm caused by the application is apparent, as is the general confusion over what types of aid are available and who is actually eligible to apply. Take all of these factors into account — the cumbersome application process, the lack of accessible information or misinformation — and it's no surprise that students and their families struggle to complete this vital step toward making college affordable or avoid it altogether.

We can do better. We can change these outcomes if we come together as a community to share more accurate information about financial aid and help more students apply.



According to the National College Attainment Network (NCAN), the high school class of 2023 left over **\$4 billion in Pell Grants** on the table by not completing the FAFSA. In California alone, it is estimated that **\$493,088,389** in available dollars were left unclaimed.

DEBUNKING FINANCIAL AID MYTHS

Myth: Undocumented students can't apply for financial aid.

Fact: Undocumented students who meet certain criteria can apply for state financial aid using the California Dream Act Application (CADAA).

Myth: My student has to have straight A's to be eligible to receive financial aid.

Fact: Not necessarily. While some grants and scholarships have a GPA requirement (like some Cal Grants), others (like the Pell Grant) do not.

Myth: Financial aid isn't available to community college students.

Fact: Financial aid is available. In fact, California expanded financial aid access, including tuition-free access, to more community college students. Read more [here](#).

Myth: I already completed the FAFSA or CADAA last year. I do not need to complete it again.

Fact: The FAFSA or CADAA needs to be completed each year to continue to access financial aid.

SOURCES

<https://www.ncan.org/news/news.asp?id=662266&hhSearchTerms=%22unclaimed+and+financial+and+aid%22>

FINANCIAL AID COMPLETION IN CALIFORNIA AT-A-GLANCE

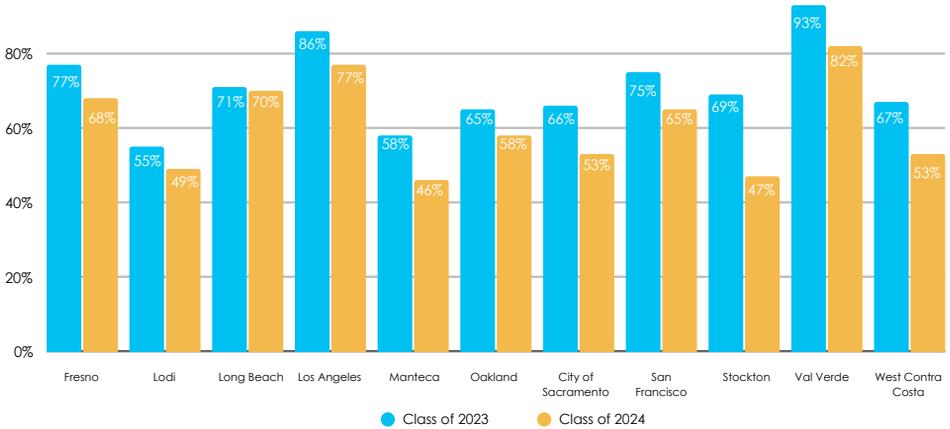


Although there has always been the need, California has struggled to ensure all students have completed the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA). In 2018, California ranked 30th in the country for FAFSA completion, with only 54% of high school seniors completing a financial aid application.

In 2020, amid the COVID-19 pandemic, FAFSA completion rates dropped by 11%, while CADAA completion rates dropped by 45%. Communities with the most students of color, rural areas, and the highest poverty were hit hardest by these decreases in completion.

In October 2021, Governor Newsom signed AB 469 into law. This measure, which was supported by GO's network of families, now requires all 12th graders in California to complete the FAFSA or CADAA unless they formally opt out.

CHANGES IN FAFSA/CADAA COMPLETION FOLLOWING AB 469 UNIFIED SCHOOL DISTRICTS IN CALIFORNIA: 2022-23 to 2023-24



Source: [The California Student Aid Commission \(CSAC\), November 2024](#)

The first year of California's Universal Financial Aid Law (2023-24) resulted in an increase of over 32,000 applications across the state. We saw 69% of students in the 2023 graduating class complete a FAFSA or CADAA. However, only 60% of the 2024 graduating class completed the FAFSA or CADAA. CSAC tracked the 9% drop in completed FAFSA/CADAA applications in their [Race to Submit 2024 dashboard](#) but declined to rank the data, [citing](#) "ongoing issues with the 2024-2025 FAFSA."



California's total FAFSA and CADAA [submissions in 2024](#) dipped below 2022 numbers.



California saw an [27 percent](#) or [51,560 application](#) decrease in [first-generation college students](#) applying for financial aid in 2024.



WORKBOOK GOALS AND OVERVIEW

No matter how old your child is, it is never too early to start planning for college. A key consideration for your child's college plans is cost. With college costs on the rise, financial aid can provide families with the resources they need to offset these increases. Yet, for many families, navigating the financial aid application process is daunting, and often results in incomplete applications and millions of dollars in unallocated aid.

This workbook aims to provide you with the clarity, confidence, and information needed to successfully complete the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA).

By reading this, you have already taken a critical step in setting up your child for success in the future. In fact, research has shown that there is an association between FAFSA completion and college enrollment: High school seniors who complete the FAFSA are 84% more likely to immediately enroll in college.

If your child is a senior this academic year, we share in your excitement for the opportunities that await after high school. And even if you have children in earlier grade levels, remember, it is never too early to start planning for their future.

SPECIFICALLY, WE HOPE YOU:

- Calendar the important dates and deadlines listed in the Financial Aid Applications section of this workbook.
- Complete the appropriate financial aid application, either the FAFSA or CADAA.
- Share this workbook with other families in your community.
- Remember that the FAFSA and CADAA are free to apply. Avoid scams: Do not pay for services that claim to help contributors, i.e. parents and students, apply for federal financial aid.

SOURCES

- 1 <https://www.nerdwallet.com/article/loans/student-loans/class-of-2022-missed-out-on-3-6b-in-college-grants-report-shows>
- 2 <https://www.ncan.org/page/NationalFAFSACompletionRatesforHighSchoolSeniorsandGraduates>



WHAT IS FINANCIAL AID?

Tell us about your financial
aid experience!
Win prizes!



FINANCIAL AID OVERVIEW

In speaking with families about their knowledge of — and comfort with — the financial aid application process, many parents expressed a need for more clarity and assurance before providing their personal information on an application.

In this overview, we hope to provide the information needed to help you understand the actual cost of college and the options available to assist with covering those costs.

DETERMINING THE COST OF COLLEGE

At the beginning of this workbook, we provided a glossary of terms. For the purpose of this overview, we will focus more specifically on a few terms that are used frequently on financial aid materials and other related documents and advertisements.

The **Cost of Attendance (COA)** refers to the average cost to attend a specific college for one year. This cost is commonly referred to as a college's "sticker price" and generally includes tuition, fees, books, supplies, room and board, transportation, and personal expenses.

The **Student Aid Index (SAI)** is a determination of how much federal student aid a student would receive, based on the information that the student provides in their FAFSA form. A student's SAI can be as low as negative \$1,500 and takes into account taxed and untaxed income, assets, and benefits (such as unemployment and Social Security), and family size.

To determine a student's financial need, we subtract the Student Aid Index from the Cost of Attendance.

Cost of Attendance



Federal law requires colleges to calculate an estimated Cost of Attendance for one academic year. The Cost of Attendance is not the actual price your student will pay — it is an estimate of what the college might cost. The table on page 11 lists the 2024-25 Cost of Attendance (COA) estimates for a variety of California colleges, with links included for each respective college's COA web page.

Notes

1. The figures provided in the table are estimates and are subject to change.
2. The estimates provided assume the student is a full-time undergraduate student with California residency or exemption from paying nonresident fees and tuition.

COLLEGE NAME	IN-STATE TUITION & FEES	BOOKS & SUPPLIES	ON-CAMPUS HOUSING*	OFF-CAMPUS HOUSING*
American River College (2-year college)	\$1,288	\$1,152	No on-campus housing	\$29,016
California State University East Bay	\$7,583	\$1,029	\$21,531	\$28,940
California State University Fresno	\$7,340	\$1,062	\$16,616	\$22,272
California State University Los Angeles	\$7,160	\$1,054	\$26,350	\$27,208
California State University Stanislaus	\$8,246	\$1,080	\$17,052	\$26,884
City College of San Francisco (2-year college)	\$0	\$1,083	No on-campus housing	\$31,292
Contra Costa College (2-year college)	\$1,104	\$1,220	No on-campus housing	\$31,122
Fresno City College (2-year college)	\$1,332	\$1,980	No on-campus housing	\$25,488
Cal Poly Humboldt	\$8,250	\$870	\$18,450	\$18,764
Loyola Marymount University	\$61,867	\$1,062	\$26,558	\$31,865
Modesto Junior College (2-year college)	\$1,276	\$938	No on-campus housing	\$25,548
Saint Mary's College of California	\$57,303 (+\$500 in fees)	\$1,152	\$13,600-\$19,800 (depending on room and meal plan)	N/A
San Diego State University	\$8,728	\$946	\$26,416	\$23,048
University of California, Berkeley	\$16,608	\$1,132	\$30,898 (campus residence hall)	\$31,728
University of California, Davis	\$16,764	\$1,386	\$26,551 (campus residence hall)	\$21,879
University of California, Merced	\$15,556	\$1,046	\$27,352	\$20,442
University of California, Riverside	\$15,605	\$1,575	\$26,423 (campus residence hall)	\$21,507
University of California, Santa Barbara	\$16,407	\$1,380	\$26,781 (campus residence hall)	\$23,592
University of California, Santa Cruz	\$16,014	\$1,194	\$26,952	\$27,495
University of the Pacific	\$57,080	\$1,062	\$21,390	\$21,390

*Total housing costs may include transportation, meals, personal expenses, health insurance fees, and other institutional charges.

Source: The figures in this table were sourced from the website of each listed college.

UNDERSTANDING THE STUDENT AID INDEX (SAI)

The **Student Aid Index (SAI)** is a determination of how much federal student aid a student would receive, based on the information that the student provides in their FAFSA form.

- A higher SAI leads to less financial aid.
- A lower SAI increases eligibility for need-based financial aid.
- A negative SAI allows colleges to identify students with greater financial need.

To determine a student's financial need, we subtract the Student Aid Index from the Cost of Attendance:

$$\text{NEED} = \text{COA} - \text{SAI} - \text{OFA}$$

Cost of Attendance Student Aid Index Other Financial Assistance



STUDENT PROFILE: OLIVIA

Olivia will be starting her first year at California State University, East Bay this fall. She has a child, so she is considered an **independent** student on the FAFSA. She works part time as a server at a local restaurant and made \$12,000 in 2023.

Including in-state tuition and fees, books and supplies, on-campus housing, meals, transportation, and personal expenses, Olivia's total **Cost of Attendance (COA)** at CSU East Bay is **\$31,143**.

Based on the information above, Olivia's SAI is **-1,500**. Here is what Olivia needs to know about her SAI:

$$\mathbf{\$31,643} = \mathbf{\$30,143} - \mathbf{-\$1,500}$$

FINANCIAL NEED COST OF ATTENDANCE (COA) STUDENT AID INDEX (SAI)

- Her negative SAI allows her calculated financial need to be higher than the cost of attendance.
- A negative SAI does not mean that Olivia will receive the entire \$31,643 in financial aid. The SAI only measures financial need.
- Colleges may offer multiple types of financial aid to offset financial need, including grants, scholarships, subsidized loans, and unsubsidized loans.
- If a student has a zero or negative SAI, they qualify for the maximum Federal Pell Grant.



STUDENT PROFILE: JAYDEN

Jayden is a senior at Rosemont High School who has been admitted to University of California, Merced this fall. He plans to live at home with his parents and younger brother. Their family income for 2023 was \$75,000.

Including in-state tuition and fees, books and supplies, meals, transportation, and personal expenses, Jayden's total **Cost of Attendance (COA)** at UC Merced is **\$32,322**.

Based on the information above, Jayden's SAI is **3359**. Here is what Jayden needs to know about his SAI:

\$28,963	=	\$32,322	-	\$3,359
FINANCIAL NEED		COST OF ATTENDANCE (COA)		STUDENT AID INDEX (SAI)

- Jayden's federal student aid offer cannot exceed the cost of attendance.
- The [financial aid estimator tool](#) estimates that Jayden will be offered about \$11,500 in Federal Student Aid. This does not include the aid that may be offered through the state (like Cal Grants) or his college (like the UC Blue and Gold Opportunity Plan).
- Because Jayden's SAI is higher than zero, he is not eligible for the maximum Federal Pell Grant, but may still receive a partial grant.

Use the [Federal Student Aid Estimator at: studentaid.gov/aid-estimator](#)

Good news! The student may be eligible for federal student aid.

Estimates

These results are based on a method—the Student Aid Index (SAI)—a number used by a college's financial aid office to determine federal student aid eligibility.

Estimated Federal Student Aid

\$11,516

Federal student aid from the U.S. Department of Education helps cover expenses such as tuition, fees, books, supplies, food, housing, and travel—but it is not the only source of funding for the students' college costs. Scroll down to the "Other Factors To Consider" section to see some additional options that may help students lower their college costs.

Estimated Federal Pell Grant	Maximum Available Direct Loans	Average Work-Study Funds
\$4,035	\$5,500	\$1,981

These estimates are all approximate calculations.

[More information about these numbers](#) ▾

Estimated Student Aid Index (SAI)

SAI is an eligibility index number that the college's financial aid office uses to determine how much federal student aid the student would receive if the student attended their school. Taking into consideration the student's or parent's income and assets, a need-based analysis generates an estimated SAI value. Learn [how the SAI is calculated](#).

Estimated SAI

3359

WANT TO LEARN MORE?

Join us for our financial aid webinars in January and February 2025!

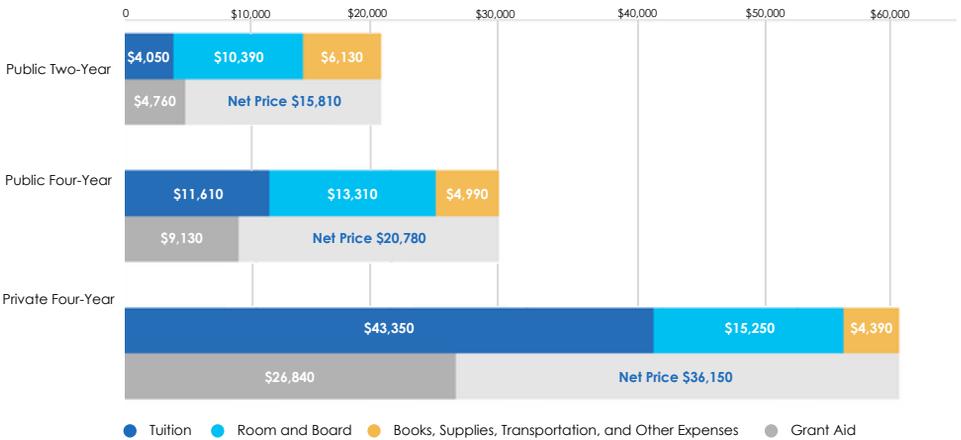


Scan the QR code to RSVP:

NET PRICE VS. COST OF ATTENDANCE ("STICKER PRICE")

So, how much does college really cost? The table on the previous page provided an overview of estimates for the **cost of attendance** at a variety of colleges in California, but those figures do not take into account the gift aid (scholarships, fee waivers, grants) your student may receive. Once this aid is factored in, you and your student will have a better sense of what is often referred to as the **net price**, which is an estimate of what will need to be paid every year to cover your student's college expenses.

GRANT AID TYPICALLY REDUCES THE "STICKER PRICE" OF COLLEGE BY 20% TO 40%



Source: [Trends in College Pricing and Student Aid 2024, College Board](#).



REMINDER

Gift aid is money for college expenses that does not need to be repaid. Gift aid comes in the form of scholarships, grants, and fee waivers.



STUDENT PROFILE: LORENA

Lorena, a senior at Hillcrest High School, is planning to attend the University of Oregon. Here's how the University of Oregon breaks down their Cost of Attendance.

HOW MUCH DOES IT COST TO ATTEND?

\$37,092 In State Oregon Resident Sticker Price	
Tuition and Fees	\$16,137
Books and Supplies	\$1,362
On-Campus Housing and Meals	\$16,611
Personal Expenses	\$2,538
Transportation	\$444

\$66,531 Out of State Resident Sticker Price	
Tuition and Fees	\$44,598
Books and Supplies	\$1,362
On-Campus Housing and Meals	\$16,611
Personal Expenses	\$2,538
Transportation	\$1,422

Residents of Oregon pay an annual total price of \$37,092 to attend University of Oregon on a full-time basis. This fee includes \$16,137 for tuition and fees, \$16,611 for living expenses, \$1,362 for books and supplies, and \$2,982 for other expenses.

Because Lorena lives in California, her tuition is much higher than it would be if she lived in Oregon. But, Lorena recently received two scholarships: a \$1,500 scholarship from a local business and a \$13,000 scholarship from a local foundation. She also received a grant from the University of Oregon for \$2,000. In total, she has accumulated \$16,500 in gift aid.

UNDERSTANDING NET PRICE VS STICKER PRICE	
\$66,531 per year	Sticker Price Listed on school's website
- 16,500 per year	Gift Aid Scholarships, Grants
\$50,031 per year	Net Price Actual cost to attend

If we subtract her total gift aid from the out of state resident sticker price of \$66,531, the net price for Lorena to attend the University of Oregon is \$50,031 per year. And remember, Lorena does not have to pay back the \$16,500 in yearly gift aid she was awarded.

**The University of Oregon costs represented here were pulled directly from the University of Oregon's official website. (2024-25).*

BREAKING DOWN COLLEGE COSTS WITH YOUR STUDENT

A 2019 poll published by USA TODAY asked the question: "What matters most when you're choosing a college?" Forty-five percent of the nearly 42,000 participants replied that cost is their number one consideration when choosing where to go to college.

There are several factors to consider when your student is deciding which colleges to apply to and where to attend (selection of majors, location, campus environment, etc.), but it is incredibly important to have early and honest conversations about the cost of attending their top choices. Use our Breaking Down College Costs With Your Student tool to dive deeper into college costs and to surface any additional expenses that might otherwise be overlooked.

Tuition



The fee charged by colleges for instruction. Tuition costs vary and depend on the type of institution (2-year or 4-year, public or private) and your residency status (in-state or out-of-state).

Questions to Consider

1. What type of institutional aid or scholarships are available at the colleges your student is considering? College A's tuition may be more expensive than College B, but College B could offer a substantial scholarship that covers most of your student's college costs.

Institutional Fees



These fees vary in amount and are applied to a range of services: from student activities to campus improvement projects. Often a college will list these fees alongside tuition costs on their website.

Questions to Consider

1. Are there waivers for any of the listed institutional fees on the college's website?
2. Are there one-time fees for new students to be aware of? Maybe a new student orientation fee?

Books & Supplies



This can include textbooks, workbooks, lab notebooks, general school supplies, and other course materials.

Questions to Consider

1. Does your student's intended major/program of study require the purchase of any special (or costly) equipment, supplies, or software?
2. Will your student need a laptop?

Student Health Insurance



Most colleges mandate that all students have health insurance - either through the student's parents, an employer (if applicable), or through the college itself.

Questions to Consider

1. How much is the health insurance plan offered by the college?
2. (Assuming your student opts out of the college's health insurance plan) Is their doctor close by? Is their insurance accepted in the state where they will attend college? Where is the nearest hospital or urgent care clinic?
3. Can your student receive basic health care services from the college's clinic or medical facilities even if they opt out of the college's health insurance plan? Are there fees for these basic services?

Housing



Some of the most common housing options for college students include: living at home with friends or relatives, on-campus apartments or residence halls (dorms), off-campus living (renting a room or an apartment).

Questions to Consider

1. What are the average rent prices in the areas where your student is looking to attend college?
2. How close are the student housing options to the college? Do students tend to live close by or further out because of cost and/or availability?
3. If your student chooses to live at home, how much will they spend commuting?
4. What is the average cost of utilities? If your student plans to live in an apartment at some point, the cost of utilities needs to be considered.
5. If your student moves into an apartment, will new furniture need to be purchased?

Transportation



This may include costs for public transportation, parking on-campus or off-campus, tolls, gas, vehicle wear and tear (for commuters), and other expenses associated with daily/weekly travel.

Questions to Consider

1. Is public transportation frequent and reliable around the college? If so, is it free to students (or is the cost included in the institutional fees)?
2. Will your student need a car to get around? If so, how much does a parking permit cost? Are parking permits easy to acquire?
3. How costly is it for your student to travel back home (for holidays, emergencies, etc.) from their college of choice?

Food/Meals



Costs here can include grocery shopping, meal plans, and dining out.

Questions to Consider

1. Are there healthy and budget-friendly places nearby for dining out and grocery shopping?
2. If your student intends to cook a lot of their own meals, what appliances/ kitchenware need to be purchased?
3. How much are the college's meal plans? What plan do most students choose?

Other Personal Costs



Personal costs may include entertainment, clothing, cell phone bills, and any other recurring expenses.

Questions to Consider

1. If your student is considering colleges in locations with warmer or colder temperatures, will they need a new wardrobe?
2. Will your student need to update their cell phone and/or plan to expand coverage?





PAYING FOR COLLEGE

Now, more than ever, families are asking the question: how can we afford higher education? There is no singular answer for every student, but it is likely that financial aid will play an important role.

College affordability is a deep concern for many families throughout California. Over decades, Californians have watched prices increase all around them — from college tuition to general living expenses. An analysis published by the California Budget & Policy Center shows that between 1979 and 2019, tuition and fees at California State Universities (CSU) rose by \$6,800 (adjusted for inflation), while food- and housing-related expenses have increased by 40%. And in 2023, the CSU system voted to raise tuition by another 34% over five years.

Sources of Financial Aid

Financial aid can be granted by both the federal and state government; colleges and universities also have the ability to grant scholarships and awards to help students finance their education. Additionally, scholarships can sometimes be offered through philanthropic foundations, service organizations, corporations, or local government offices.

Types of Financial Aid

There are two types of financial aid, according to CSAC: gift aid and self-help aid. The definitions for each of these terms can be found in the glossary at the beginning of the workbook, but we will review them again on the next page.



TERMS

Self-Help Aid: A type of financial aid that is either earned (through work-study, for example) or that needs to be repaid such as a loan.

Loans: Borrowed funds that must be repaid with interest. A **Direct Subsidized loan** is for eligible students who have demonstrated financial need. Interest on these particular loans does not start to accumulate until six months after a student graduates. A **Direct Unsubsidized loan** is available to students at all levels (undergraduate, graduate, professional) and does not require a demonstration of financial need. For these loans, interest accrues as soon as the loan is received. Parents of a dependent undergraduate student can take out a **Direct Parent PLUS loan**. These loans are offered at a fixed interest rate (generally higher rate than **student loans**). To be eligible for this loan, a parent must be the biological or adoptive parent of the undergraduate student, and must not have an adverse credit history.

Work-Study: A federal financial aid program that provides part-time jobs for undergraduate and graduate students with demonstrated financial need.



GIFT AID

GIFT AID

As described previously, gift aid comes in the form of scholarships, grants and fee waivers, and does not require repayment. To help you and your student navigate the various forms of gift aid, we have provided definitions, eligibility requirements, and other important notes.

Federal Pell Grant: A federal grant awarded solely based on a student's financial need. Students who are eligible for a Maximum Pell Grant will have an Student Aid Index (SAI) between negative \$1,500 and \$0. However, students may also qualify if their SAI is less than the maximum Pell Grant award for the year, or based on family size, adjusted gross income (AGI), and federal poverty guidelines. Recipients of a Pell Grant must be a U.S. citizen or eligible non-citizen, and have not already earned a bachelor's, graduate, or professional degree. If granted, a student can receive up to \$7,395 a year to attend college.



IMPORTANT NOTES

- To continue receiving a Pell Grant, your student must reapply every year using the FAFSA.
- In addition to your SAI, your student's Pell Grant amount is dependent on their enrollment status. Students enrolled full-time will receive more aid than students enrolled part-time.
- Direct Loans and Pell Grants cannot be greater than the cost of attendance (COA). However, if a student has a negative SAI, they are eligible to receive other types of aid that exceed COA.



Cal Grant Reform Act Update

The Cal Grant Reform Act was passed in 2022, with the hopes of making significant changes to California's largest financial aid program. When implemented the following adjustments will be enacted.

- Grants will be streamlined into only two types of awards: Cal Grant 2 for community college students, and Cal Grant 4 for students at four-year institutions
 - Cal Grant 2 will have no GPA requirement
 - Cal Grant 4 will have a GPA requirement of 2.0
- There will no longer be Cal Grant Competitive Awards, so students will need to make sure they meet eligibility requirements in order to receive grants
- Eligibility barriers like age and time out of high school will no longer be considered under Cal Grant 2

Due to revenue shortfalls, the 2024-2025 CA State Budget did not allow for the implementation of these changes. Until these updates are implemented, students will continue to receive Cal Grants A, B, and C:

Cal Grants (A, B, C): Grants funded by the state of California for students attending California colleges to cover tuition and education-related expenses. Eligibility for these grants is determined by the information provided on a student's FAFSA or CADAA and the student's verified GPA (with the exception of the Cal Grant C award which has no GPA requirement). There is a maximum of 4 years of eligibility for Cal Grants A and B, and a maximum of 2 years for Cal Grant C.

Cal Grant A: The Cal Grant A is specific to students attending a UC, CSU, or a private 4-year university in California. **To be eligible for this particular grant, students must have demonstrated financial need, be a California resident, and have a minimum 3.0 high school GPA.** If awarded, students may receive \$14,436 per year at a UC, \$6,084 per year at a CSU, and \$9,358 per year for a private non-profit university. Students may receive this award for 4 years.

Cal Grant B: The Cal Grant B can be awarded to students attending a 4-year college in California or any eligible 2-year college. **To be considered for a Cal Grant B award, students must have demonstrated financial need, be a California resident, and have a minimum 2.0 high school GPA.** If awarded, a student receives an initial stipend of \$1,648; the subsequent years, the student receives the \$1,648 stipend in addition to the respective tuition and fee awards of the Cal Grant A award. Students may receive this award for 4 years.

Cal Grant C: The Cal Grant C award is specific to any student planning to attend an occupational or technical education program that is at least 4 months in length. Students enrolling in a career and technical education program at a California community college are eligible for this award. **While there is no GPA requirement, students must demonstrate financial need.** If awarded, a student may receive \$2,462 (or \$1,094 if attending a California community college) to pay for tuition and fees at a private nonprofit or for-profit college and \$547 for books, tools, and equipment. The Cal Grant C award is available for 2 years



IMPORTANT NOTES

- Your student may only receive one Cal Grant award at a time. If your student qualifies for multiple Cal Grant awards, your student will be granted the one that pays the highest amount (which will depend on which college they choose to attend).
- If a student was offered a Cal Grant A award but opts to attend a California community college, the Cal Grant A award can be held on reserve for up to two years until the student transfers to a 4-year college.

Cal Grant A

California Community College	\$0 (if awarded, the Cal Grant A award can be held on reserve for up to 2 years until the student transfers to a 4-year college.)
California State University (CSU)	\$6,084 per year (up to 4 years)
University of California (UC)	\$14,436 per year (up to 4 years)
Private non-profit college	\$9,358 per year (up to 4 years)
WASC-accredited for-profit college	\$8,056 per year (up to 4 years)
non-WASC-accredited for-profit college	\$4,000 per year (up to 4 years)

Cal Grant B

California Community College	\$1,648
California State University (CSU)	Year 1: \$1,648 Years 2-4: \$1,648 + \$6,084 (annually)
University of California (UC)	Year 1: \$1,648 Years 2-4: \$1,648 + \$14,436 (annually)
Private non-profit college	Year 1: \$1,648 Years 2-4: \$1,648 + \$9,358 (annually)
WASC-accredited for-profit college	Year 1: \$1,648 Years 2-4: \$1,648 + \$8,056 (annually)
non-WASC-accredited for-profit college	Year 1: \$1,648 Years 2-4: \$1,648 + \$4,000 (annually)

Cal Grant C

California Community College	\$1,094 (up to 2 years; must be enrolled in an occupational or technical education program)
California State University (CSU)	Not Applicable
University of California (UC)	Not Applicable
Private non-profit college	\$2,462 (for tuition and fees) + \$547 (for books and supplies)
WASC-accredited for-profit college	\$2,462 (for tuition and fees) + \$547 (for books and supplies)
non-WASC-accredited for-profit college	\$2,462 (for tuition and fees) + \$547 (for books and supplies)



STUDENT PROFILE: DARRELL

Darrell is planning to attend California State University, Sacramento after graduation. He recently learned that he would receive the Cal Grant B award. Here is a breakdown of the award's distribution:



GRANT TYPE	YEAR ONE	YEAR TWO	YEAR THREE	YEAR FOUR	TOTAL AWARD
Cal Grant B	\$1,648	\$1,648 + \$6,084	\$1,648 + \$6,084	\$1,648 + \$6,084	\$24,844



IMPORTANT NOTE FOR COMMUNITY COLLEGE STUDENTS

If your student receives the Cal Grant B, the \$1,648 access award can be used to help pay for books and other community college costs. If used, however, keep in mind that **this will count toward the 4-year maximum** Cal Grant B eligibility. For this reason, experts recommend that students use their Cal Grant B for no more than **TWO** years max at a community college.

CAL GRANTS (A, B, C)

HOW DO I KNOW IF I MAKE TOO MUCH FOR MY STUDENT TO RECEIVE A CAL GRANT?

Use the tables to see if your family's total annual income falls below the income ceiling for your household size. This will help you determine if you make too much for your student to be considered for a Cal Grant award. Don't forget that the Cal Grants A and B also have a GPA requirement (Cal Grant A = at least a 3.0 GPA, Cal Grant B = at least a 2.0 GPA).

2025-26 CAL GRANT PROGRAM INCOME CEILINGS <small>(for dependent students and independent students with dependents other than a spouse)</small>		
HOUSEHOLD SIZE	CAL GRANT A & C	CAL GRANT B
Six or more	\$157,100	\$86,300
Five	\$145,700	\$79,900
Four	\$135,900	\$71,500
Three	\$125,100	\$64,200
Two	\$122,100	\$57,000

CAL GRANT PROGRAM INCOME CEILINGS <small>(for independent students)</small>		
	CAL GRANT A & C	CAL GRANT B
Single independent student, no dependents	\$49,800	\$49,800
Married independent student, no dependents	\$57,000	\$57,000

Source: CSAC Cal Grant Income and Asset Ceilings (<https://www.csac.ca.gov/post/cal-grant-income-and-asset-ceilings>)

ARE UNDOCUMENTED STUDENTS ELIGIBLE TO RECEIVE CAL GRANTS?

Yes! Undocumented students may be considered for Cal Grant awards if they meet certain eligibility requirements and submit the California Dream Act Application (CADAA) by March 3, 2025. Students must also make sure that their GPAs are verified before March 3, 2025, to be considered for Cal Grants.

Generally, GPA verification is handled by high school or community college staff, but your student should follow up with a counselor to make sure this important step is not missed.



Check out these helpful [CADAA checklist](#) and [Cal Grant checklist](#) created by Immigrants Rising.

¹ <https://immigrantsrising.org/resource/ca-dream-act-application-checklist/>
<https://immigrantsrising.org/resource/cal-grant-checklist/>

UPDATE

CHANGES TO CAL GRANTS DELAYED

California's 2022-23 state education budget included the [Cal Grant Equity Framework](#), which proposed the elimination of a GPA requirement for community college students, removing the one-year limit on time out of high school for students attending a UC or CSU, employing an ongoing cost of living adjustment (COLA) for the Cal Grant access award, and streamlining the Cal Grant into just two kinds of awards: Cal Grant 2, for community college students, and Cal Grant 4, for students at 4-year institutions.

Note: The state budget allocated funds to the California Student Aid Commission to start planning for upcoming changes. However, due to revenue shortfalls, the 2024-2025 CA State Budget did not allow for the implementation of these changes. Until these updates are implemented, students will continue to receive Cal Grants A, B, and C:

ADDITIONAL GIFT AID OPPORTUNITIES

Pell Grants and Cal Grants (A,B,C) are just a few of many gift aid opportunities available. There are additional awards under the Cal Grant program as well as financial support that can be provided by California's colleges directly to eligible students.

The Middle Class Scholarship: This opportunity is available to dependent students and Independent students with dependents other than a spouse with a family income up to \$234,000. For independent students who are single with no dependents the income ceiling is \$136,000 and for those who are married with no other dependents the ceiling is \$155,000.

When it comes to assets, the ceiling is \$234,000 for dependent students and \$112,000 for independent students.

This scholarship is intended for students attending a UC or CSU.

UC Blue and Gold Opportunity Plan: This plan covers full tuition and fees for undergraduate UC students with family incomes under \$80,000 and meet other eligibility requirements.

California Dream Act Service Incentive Grant (CDSIG): 1,667 eligible students can receive up to \$4,500 a year for performing at least 100 hours per quarter or 150 hours per semester of community or volunteer service with an organization selected from the official list of CSAC-approved service organizations.

To be considered for a CDSIG students must:

- Successfully submit the CADAA
- Have financial need
- Be enrolled at an eligible Cal Grant college
- Be an active recipient of a Cal Grant A (Cal Grant A recipients must have met Cal Grant B eligibility) or Cal Grant B Award
- Meet Satisfactory Academic Progress
- Submit a [CDSIG application](#)



ADDITIONAL GIFT AID OPPORTUNITIES



COMMUNITY COLLEGE GRANTS & OPPORTUNITIES

California's community colleges continue to be a viable post-secondary pathway for thousands of students. To help cover the cost of tuition and other related costs, students can look into the following opportunities:

California College Promise Grant: Formerly known as the Board of Governors (BOG) fee waiver, the California College Promise Grant waives enrollment fees (\$46 per unit) for all qualifying students attending a California community college.

To be eligible for the California College Promise Grant, your student must:

1. Be planning to or currently attending a California community college.
2. Be determined a resident OR be exempt from nonresident fees under the California Dream Act.
3. Have financial need (determined by completing the FAFSA or CADAA).

This grant is not automatically awarded. Your student [must apply](#) and be accepted. It is also important to note that, once awarded, students must keep up a GPA of 2.0 or higher and complete more than 50% of the coursework they attempt.

Student Success Completion Grant: The SSCG is designed to provide students with additional financial aid to help offset the total cost of community college attendance, and to encourage full-time attendance and successful on-time completion. The Student Success Completion Grant pays Cal Grant recipients enrolled in at least 12 but fewer than 15 semester units \$2,596 annually (\$1,298 per semester). Cal Grant recipients enrolled in 15 or more semester units receive \$8,000 annually (\$4,000 per semester). Total grant amount is up to the amount of unmet need.

To be eligible for the Student Success Completion Grant, students must:

- Have completed either the FAFSA or CADAA
- Be a Cal Grant B or Cal Grant C recipient
- Have unmet financial need
- Maintain Satisfactory Academic Progress
- Attend a California community college full-time (12 or more units)

All requirements must be met to be considered. The Student Success Completion Grants are available on a first-come, first-served basis.

Federal Supplemental Educational Opportunity Grant (FSEOG):

The FSEOG is awarded to students who maintain enrollment as an undergraduate student and must not have previously earned a bachelor's degree. Students may receive up between \$100 and \$4,000 each year, and Pell-eligible students are given priority. The financial aid office will award FSEOGs to students that have the most financial need. Each school sets its own deadlines for campus-based funds and once the full amount of the school's FSEOG funds has been awarded to students, no more FSEOG awards can be made for that year.



FEDERAL WORK-STUDY

Work-study is a federal financial aid program that gives qualified students the opportunity to earn funds through work. Students can earn funds at approximately 3,400 participating colleges and universities nationwide.

Students previously indicated that they were interested in Federal Work-Study (FWS) employment on their FAFSA form. However, the 2025-26 FAFSA has removed questions about FWS in two places:

- Interest in being considered for work-study
- taxable earnings from need-based employment programs, such as FWS and need-based employment portions of fellowships and assistantships

Work-study awards are limited and highly competitive. It is also important to note that work-study programs vary widely between colleges, so if your student receives a work-study award, be sure to look into the details. To help you and your student navigate work-study, we have compiled a list of frequently asked questions.

The 2025-26 FAFSA form has a "FAFSA Submission Summary" (previously the Student Aid Report), which was introduced last year and includes an Eligibility Overview. Here, you can review estimates for your student's SAI, as well as federal student aid that your student is eligible to receive, including Pell Grant, direct loans, and work-study.

You can also find estimates before starting the FAFSA using the Federal Student Aid Estimator at <https://studentaid.gov/aid-estimator>.

FAFSA FORM 2025-26 **FAFSA Submission Summary**

Student: **Raya Tran** Application Received: **Nov 19, 2024** Application Processed: **Jan 16th, 2024** Data Release Number: **1234**

Eligibility Overview FAFSA Form Answers School Information **Need Steps**

Your Estimated Federal Student Aid

Federal Pell Grant
A Federal Pell Grant is awarded to undergraduate students who have financial need and who have not earned a degree or are in a teacher certification program. Federal Pell Grants don't need to be repaid. **Up to \$4,556**

Federal Direct Loans
A federal direct loan is money lent to you by the government to you that you must repay with interest. **Up to \$4,556**

Federal Work-Study
Federal Work-Study is a way for students to earn money to pay for school through part-time jobs on or off campus. **You May Be Eligible**

Amounts shown here are only estimates of federal student aid based on full-time enrollment and the average cost of attendance. Your school will determine how much student aid to offer you, which may include additional aid from your school or state.

[Learn more about financial aid](#)

Keep in mind, this is only an estimate
Always refer to your school's financial aid offer for a final determination of financial aid available.

Your Student Aid Index (SAI)
Your SAI is an index number used by your school to determine your federal student aid eligibility and to build your financial aid offer. Your SAI may change due to you updating or correct your FAFSA information or due to verification. **-355**

[What does this mean?](#)

WORK-STUDY FAQs

Q: Are undocumented students eligible for federal work-study?

A: No. However, undocumented students can look into non-federal work-study programs. For example, at UC Berkeley, undocumented students can apply for Director's Work-Study.

Q. What types of federal work-study jobs are available?

A: Eligible work study employers include:

- The college or university
- State or local public agencies (if the work is in the public interest)
- Federal agencies, with the exception of the Department of Education (if the work is in the public interest)
- Private non-profit organization (if the work is in the public interest)
- For-profit organizations

Note: Federal regulations define work in the public interest as work performed for the national or community welfare rather than work performed to benefit a particular interest or group.

Q. Are jobs on-campus or off-campus?

A: Both.

Q. How much do federal work-study jobs pay?

A: Pay for federal work-study jobs does vary, but a federal work-study student must be paid at least the greater of the federal, state or local municipality minimum wage.

Q. How will students be paid?

A: Generally, undergraduate work-study students are paid by the hour. Graduate work-study students can be paid hourly or salary. By law, your student must be paid at least once a month, and must be paid directly unless arranged otherwise.

State minimum wages, in dollars. Sept. 30, 2024

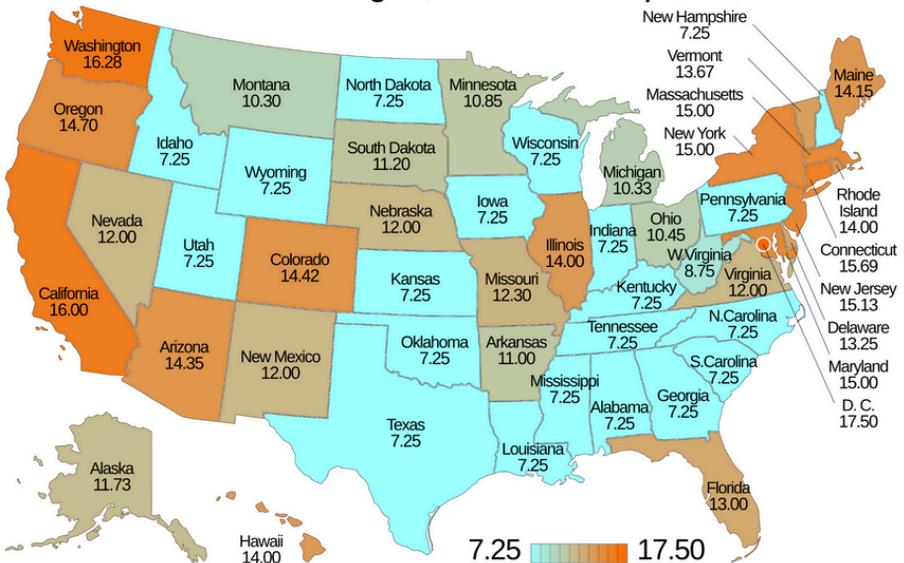


Image Source: https://en.wikipedia.org/wiki/List_of_US_states_by_minimum_wage#/media/File:Map_of_US_minimum_wage_by_state.svg

LOANS

As we mentioned previously, **loans** are borrowed funds that must be repaid with interest. There are a number of loans available to students and families needing financial support to help pay for college. Let's take a closer look at some of the more common options.

A Direct Subsidized Loan vs. A Direct Unsubsidized Loan

A **Direct Subsidized loan** is for eligible students who have demonstrated financial need. Interest on these particular loans does not start to accumulate until six months after a student graduates.

A **Direct Unsubsidized loan** is available to students at all levels (undergraduate, graduate, professional) and does not require a demonstration of financial need. For these loans, interest accrues as soon as the loan is received. To receive either type of loan, students must complete the FAFSA.

Now that you know the difference between a subsidized and unsubsidized loan, let's look at the table below to see the maximum amounts your student may receive from these loans each year, and what factors influence that amount.

YEAR	DEPENDENT STUDENT	INDEPENDENT STUDENT
First Year	<u>\$3,500 in subsidized</u> \$2,000 in unsubsidized	<u>\$3,500 in subsidized</u> \$6,000 in unsubsidized
Second Year	<u>\$4,500 in subsidized</u> \$2,000 in unsubsidized	<u>\$4,500 in subsidized</u> \$6,000 in unsubsidized
Third Year and Beyond	<u>\$5,500 in subsidized</u> \$2,000 in unsubsidized	<u>\$5,500 in subsidized</u> \$7,000 in unsubsidized

The Direct Parent PLUS Loan

Parents of a dependent undergraduate student can take out a **Direct Parent PLUS loan**. These loans are offered at a fixed interest rate (generally higher rate than **student loans**). To be eligible for this loan, a parent must be the biological or adoptive parent of the undergraduate student, and must not have an adverse credit history.

We recognize and respect that the idea of borrowing money to cover college costs may leave parents feeling anxious, concerned, or even intimidated. To help alleviate some of this anxiety, we put together a list of tips from experts on the topic of paying for college on the next page.



TIPS ON TAKING OUT LOANS TO HELP PAY FOR COLLEGE

1. LOOK INTO FEDERAL STUDENT LOANS FIRST

Many experts agree: before you consider taking out a private loan, look into federal student loans first. This is, of course, after your student has applied and received gift aid and/or been awarded federal work-study.

Unlike private loans, federal student loans don't require a credit history, have repayment plans that are based on your income, have low fixed income rates, and generally have postponement and forgiveness options.

2. BORROW WHAT YOU NEED

Unlike scholarships and grants, loans need to be repaid. With this in mind, families and students are advised to only borrow what is truly needed to cover college costs. As most loans do not require repayment to start until at least 6 months after a student graduates or leaves school, experts recommend borrowing an amount that will keep your payments at around 10% of your projected monthly take-home pay.

3. PAY INTEREST AS IT ACCUMULATES

Remember, for direct unsubsidized loans, interest begins to accrue right away. If possible, start to pay interest off even while you're still in school.

4. REACH OUT TO YOUR LOAN SERVICER EARLY AND OFTEN

According to the Federal Student Aid Office, you should reach out to your loan servicer if you:

- change your address or telephone number
- change your name (for example, maiden name to married name)
- enroll less than half-time for the loan period certified by the school
- fail to enroll at the school that determined you were eligible to receive the loan
- stop attending school or drop below half-time enrollment
- transfer from one school to another school
- graduate

You should also connect with your loan servicer before your first payment is due. Take this opportunity to ask any questions, to confirm the final amount owed, and to solidify your payment schedule.

UPDATE

HAVE YOU HEARD THE LATEST ON STUDENT LOAN FORGIVENESS?

Over the past couple years, student loan forgiveness has been a topic of great political debate. Forward progress on increasing forgiveness opportunities remains in flux.

However, there are still ways for qualifying students to apply for forgiveness through [existing student loan forgiveness programs](#). For more information on who qualifies and how to apply for forgiveness, [click here](#).



FINANCIAL AID APPLICATIONS

Tell us about your financial
aid experience!
Win prizes!





FINANCIAL AID APPLICATIONS

By now you have been introduced to the goals of this workbook, some of the more popular terms you will come across when working with your student's financial aid application, the cost of college, and options to help finance your student's education.

In this section, we will walk you through the information required for the FAFSA and CADAA. We will also take a closer look at both financial aid applications and provide you with insight into sections where students and parents struggle the most.

ACTION ITEM

Before you continue, we ask that you take out your cell phone, planner, notebook, or whatever you use to keep track of important dates.

PLEASE CALENDAR THESE DATES:

- March 3, 2025: FAFSA or CADAA must be submitted for Cal Grant consideration.**
- June 30, 2025: Federal FAFSA filing deadline.**
- September 2, 2025: Last day to submit your FAFSA or CADAA for Cal Grant C consideration.**
- September 14, 2025: Last day to submit corrections to your FAFSA.**

If you are reading about financial aid on the internet or speaking with other parents, you may hear that March 2nd is the annual deadline. To be clear, in California, most state financial aid programs (like Cal Grants) require applications to be submitted during the priority filing period for early consideration. This year, due to March 2nd falling on the weekend, the California priority deadline is Monday, March 3, 2025.

ACCESSING FINANCIAL AID AS AN UNDOCUMENTED STUDENT

First, let's clarify who is considered an undocumented student.

According to the California Student Aid Commission, an undocumented student is a foreign national for whom **any** of the following is true:

- Someone who entered the country without inspection nor proper documentation/permission
- Someone who entered the country with a legal visa but overstayed the visa's stated limit
- Someone who has, or previously had, Deferred Action for Childhood Arrival (DACA) status
- Someone who still in the process of legalizing their immigration status in the United States

Undocumented students are not eligible to receive federal financial aid. However, undocumented students (who meet AB 540/SB 68 requirements) **are** eligible to receive state financial aid in California and can be considered for institutional aid from varying colleges in California.

Eligible undocumented students seeking state financial aid should apply using the California Dream Act Application (CADAA). If you have questions about whether or not your student is eligible to complete the CADAA, check out [this tool](#) created by [Immigrants Rising](#).

Reminder: California state financial aid can only be used at public or private institutions in California. For example, Cal Grant awards cannot be applied to tuition or fees at a college outside of California.

FREQUENTLY ASKED QUESTIONS

To help address any concerns about applying for financial aid as an undocumented student (or as a student with undocumented parents), we have provided answers to some of the most frequently asked questions.

Q. Should my student fill out the FAFSA or CADAA?*

A: Students should only complete one of the applications (not both), according to the citizenship requirements below:

You are eligible to complete the FAFSA if you are a:

- U.S Citizen
- Permanent Resident
- Eligible non-citizen
- T Visa holder

You are eligible to complete the CADAA if you:

- Are undocumented
- Have a valid or expired DACA
- Are a U Visa holder
- Have Temporary Protected Status (TPS)
- Meet the nonresident exemption requirements under AB 540/SB 68

Reminder: If your student has Temporary Protective Status (TPS) or holds a U Visa, they can apply for state financial aid through the CADAA, even if they do not meet the AB 540/SB 68 requirements.

Q. What are the nonresident exemption requirements under AB 540/SB 68?

A: Students must meet all three requirements to be eligible:

1. Time and Coursework Requirements. Three years of credit from a California high school **and** three years of total attendance at any combination of a California elementary school, California middle school, or California high school

OR

Three years of attendance (or the equivalent) at a California high school, a California adult school, or a California community college.***

***Note: Only a maximum of two years at a California community college counts toward meeting this requirement. An additional year at another approved California institution is needed to meet the requirement in full.

2. Degree or unit requirements. Any one of the following will satisfy this particular requirement:

- Graduation from a California high school (or the equivalent)
- Attainment of an associate's degree from a California community college
- Fulfillment of minimum transfer requirements from a California community college to a UC or CSU

3. Completed Nonresident Exemption Request (if applicable). The California Nonresident Exemption Request form states that you meet the AB 540 requirements. Starting in 2024-25, this form is included in the CADAA.

Q. As an undocumented student am I eligible for federal financial aid?*

A: No. Undocumented students are not eligible for federal student aid. If you attend an eligible California public or private college, **you will be considered for state financial aid.**

Q. Is DACA required to apply for financial aid in California?

A: No, DACA is not required to apply for financial aid in California.

Q. I am an undocumented student who applied for in-state tuition through AB 540. Could immigration enforcement authorities learn of my undocumented status through my AB 540 application?*

A: Possibly, but it is unlikely. The CSU, UC, and California community college systems publicly stated that they will refuse to share immigration-related information and do whatever they can to protect AB 540 applicant information from immigration enforcement authorities.

See the joint-statement released by the California Student Aid Commission (CSAC) with the California Department of Education:

"The information provided via the California Dream Act Application is used solely to determine eligibility for state financial aid and isn't shared with the federal government or used for immigration enforcement purposes. The CSAC will protect this information to the fullest extent of the law."*

Q. In my application for federal student aid through FAFSA, I revealed that my parents are undocumented by checking the box for no social security number where asked on the FAFSA form and entering their address. Could immigration enforcement authorities access this information from my FAFSA record?

A: Yes. There is some risk involved in submitting a FAFSA form that reveals an undocumented parent because the U.S. Department of Education can share FAFSA application information with law enforcement agencies. Immigration enforcement authorities have never requested student FAFSA information in the past, but that could change in the future. Students should make the decision that is best for them in light of this risk and the important decision to attend college.

*This content was pulled directly from the California Student Aid Commission's website.

WHO IS CONSIDERED A PARENT FOR THE FAFSA AND CADAA?

WHO IS CONSIDERED A PARENT?

For the purpose of the FAFSA and CADAA, a parent is defined as biological or legally adoptive (this includes same-sex parents and unmarried parents living together).

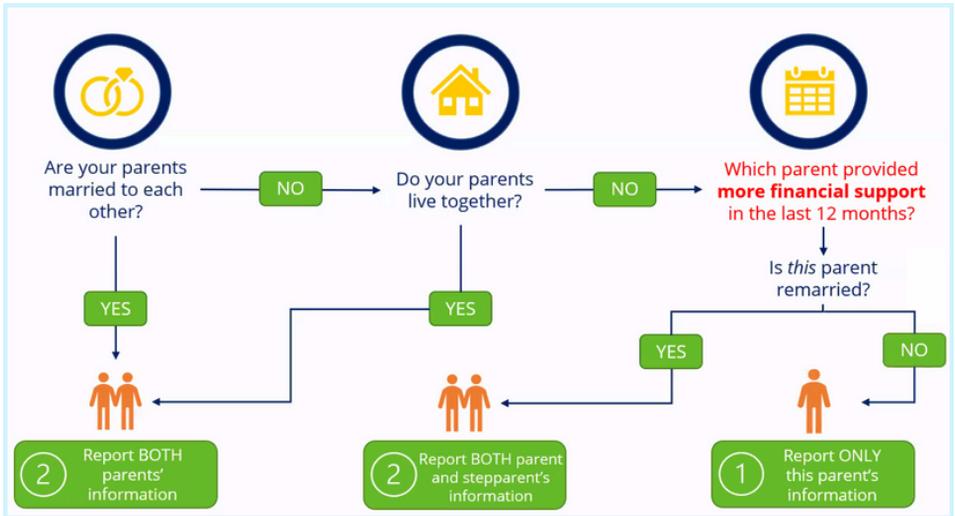
In the case of divorced or separated parents who do not live together, use the chart below to determine whose information to provide on your application based on your parents' marital status.

WHO IS NOT A PARENT?

While there may be adults and parent-like figures in a student's life, for the purpose of the FAFSA and CADAA only biological parents or legally adoptive parents should provide their information. Widowed stepparents, grandparents, foster parents, legal guardians, siblings, aunts and uncles are not considered a student's parent unless they have legally adopted the student.

It is important to note that if a student is in foster care or has a legal guardian, the student will be considered an independent and will not need to provide any parental information. Check page 46 (FAFSA) or page 67 (CADAA) for more information on whether a student would be considered independent.

COURTESY OF UASPIRE



The following are not considered parents for the FAFSA/CADAA unless they have legally adopted you:



widowed stepparent



grandparents



foster parents



legal guardians



older siblings



aunts or uncles



**FREE APPLICATION FOR
FEDERAL STUDENT AID (FAFSA)**

**IMPORTANT DATES AND DEADLINES:
Cal Grants: March 3, 2025
Federal Grants: June 30, 2025**



FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

Here we are, the Free Application for Federal Student Aid (FAFSA). Before we walk through the FAFSA step-by-step, have you confirmed which of the two applications — FAFSA or California Dream Act Application (CADAA) — is appropriate for your student? As a reminder, please review the citizenship requirements:

You are eligible to complete the FAFSA if you are a:

- U.S Citizen
- Permanent Resident
- Eligible non-citizen
- T Visa holder

You are eligible to complete the CADAA if you:

- Are undocumented
- Have a valid or expired DACA
- Are a U Visa holder
- Have Temporary Protected Status (TPS)
- Meet the nonresident exemption requirements under AB 540/SB 68

Reminder: If your student has Temporary Protective Status (TPS) or holds a U Visa, they can apply for state financial aid through the CADAA, even if they do not meet the AB 540/SB 68 requirements.

You can only fill out one application per year.



WHAT PARENTS NEED TO KNOW ABOUT THE FAFSA

The FAFSA Simplification Act went into effect last year, after being signed into law in 2020. The law is meant to do just as it says – simplify the application process and expand access so that more students can receive financial aid to help pay for college.

WHAT EXACTLY HAS CHANGED AS A RESULT OF THIS LAW?

Here are some of the most significant changes parents and students should know about:

TERMINOLOGY SHIFTS

- **Student Aid Index (SAI):** The process of determining how much federal student aid a student will receive was previously called Expected Family Contribution (EFC). The 2025-26 FAFSA now uses the Student Aid Index (SAI). Students with the greatest need previously had an EFC of 0. Now the SAI can go as low as negative \$1,500. The new terminology clarifies that this number is meant to be used by colleges to determine how much aid to provide each applicant, NOT to suggest how much a family must pay or how much aid a student will actually receive. The State Higher Education Executive Officers Association (SHEEO) estimates that this change will benefit 78% of applicants. 13% of applicants will see no change, and about 8% of applicants will see a higher SAI than their previous EFC calculation.
- **Contributor** is a term for anyone providing information on an application. Student applicants, their parents, stepparents, and their spouse are all considered contributors. Contributors either start the application or are invited to it, and will contribute information to a student's application.
- **Financial Aid Direct Data Exchange (FADDX):** The Financial Aid Direct Data Exchange (FADDX) (formerly the IRS Data Retrieval Tool) allows the application to ask fewer questions about finances because information will be automatically updated with information from tax returns. With this new tool, fewer applications are anticipated to be selected for verification.
- **Consent:** In order for students to be eligible to receive federal aid using the 2025-26 FAFSA, every contributor must consent to the Financial Aid Direct Data Exchange (FADDX). This means that every individual completing a portion of the FAFSA is required to allow the application to connect to the IRS to retrieve information from tax returns.



WHAT PARENTS NEED TO KNOW ABOUT THE FAFSA

- The online FAFSA application is available in the 11 most commonly spoken languages in the United States.
- The number of students in college is no longer be considered when calculating students' financial aid awards.
- Incomplete applications will stay in the system for only 45 days, at which point they will be deleted. This means the student will be required to start a new application if they do not complete the process in time.

INCOME AND ASSET REPORTING

- All contributors on the 2025-26 form must consent to the Financial Aid Direct Data Exchange (FADDX) in order for the student to be eligible for federal student aid.
- Even with consenting to the FADDX, tax filers will still see a few tax questions on the form, including questions about Earned Income Tax Credit (EITC), taxable grants and scholarships, and foreign earned income exclusion.
- Families who earn less than \$60,000 annually, or if someone in the household received certain federal benefits in the last two years are exempt from reporting assets. Dependent applicants will not qualify for an exemption from asset reporting if their parents do not reside in and do not file taxes in the U.S. or a U.S. territory unless they are not required to file due to having income below the filing threshold.
- The 2025-26 application considers child support received as an asset, not income.
- The 2025-26 application removed two asset reporting exceptions; family farms and small businesses are considered assets that are available to help pay for college, unless the family uses a farm as their primary residence.
- If a student's parents are divorced or separated, reporting of parent income and assets in the 2025-26 application is determined based on which parent provided the greater portion of the student's financial support, not which parent the student lived with more during the past 12 months.
- 529 plans (college savings accounts) only need to be reported for the student completing the 2025-26 application. This means accounts for their siblings, or those of a noncustodial parent, do not need to be reported.
- Untaxed income, veteran's education benefits, workers' compensation, and monetary gifts from noncustodial parents, no longer need to be reported.
- There is an option to manually enter information for separated and divorced parents whose tax filing status is not an accurate reflection of marital status, individuals who have experienced identity theft, or undocumented individuals who do not file taxes.



WHAT PARENTS NEED TO KNOW ABOUT THE FAFSA

PELL GRANT ELIGIBILITY

- Starting in 2023-24, students who are incarcerated and enrolled in an approved Prison Education Program once again became eligible for Pell Grants.
- The FAFSA Simplification Act restores lifetime Pell Grant eligibility for students who were unable to complete their program of study due to their institution closing, who were falsely certified as eligible to receive federal financial aid, or whose loans are discharged through borrower defense due to illegal conduct by their colleges. This means that students can restart their Pell eligibility clock if it was used under the above circumstances.
- Federal Pell Grants usually are awarded only to undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree. In some cases, however, a student enrolled in a post-baccalaureate teacher certification program might receive a Federal Pell Grant.

WHAT YOU'LL NEED TO COMPLETE THE FAFSA



STEP ONE

CREATE A STUDENTAID.GOV ACCOUNT

In order to successfully complete the FAFSA, **every contributor** needs to create their own StudentAid.gov account (previously called the "FSA ID"). Your StudentAid.gov account will serve as your legal, electronic signature. The application includes a checkbox to indicate that a parent does not have a Social Security Number, and checking this box will not have an impact on how much financial aid your student will receive.

Before you create an account, see note below from the Federal Student Aid Office:

Because financial aid agreements are legally binding, you can't create an account for someone else, even another family member. Parents and students must create their own accounts.

1. Go to <https://studentaid.gov/fsa-id/create-account/account-info>

Reminder: Do not use nicknames on the FAFSA. Provide your legal name as it appears on your Social Security card. Before your student submits their FAFSA, double and triple check that birthdates and Social Security Numbers were input correctly.

2. When filling out your personal information, you will be asked to enter your Social Security Number or check the "I don't have a Social Security number" box.

IMPORTANT

"I DON'T HAVE A SOCIAL SECURITY NUMBER" CHECKBOX*

In order to verify StudentAid.gov accounts if a student's parent does not have a Social Security number, the parent will be asked up to four knowledge-based questions, which may include a previous address, phone number, former employers, or loan amount.

- Once the questions are answered correctly, the StudentAid.gov account will be verified immediately.
- If questions are not answered correctly on the first attempt, contributors will be required to provide additional information via email, and will need to provide identification (driver's license, passport, or state or city ID card) or a combination of an accepted form of identification and a utility bill.

NOTE: You can't create another new [StudentAid.gov](https://studentaid.gov) account to bypass a failed verification.

ID MATCH & VERIFICATION FLOW



COURTESY OF THE NATIONAL COLLEGE ATTAINMENT NETWORK (NCAN)

- **Note: For the 25-26 award year, some elements above may be waived.**

STEP ONE

CREATE A STUDENTAID.GOV ACCOUNT

3. Next, you will need to create a username and password. You will also need to enter an email address — make sure you enter an email address that you check frequently and will continue to have access to in the future.
4. You will be asked to enter your permanent address, and optionally, add a mobile phone number. FSA recommends setting up a mobile phone account in order to establish two-step verification.
5. You will be asked to select a preference for communication: email or postal mail for required communications, and email or text message for optional communications. This screen is also where you can choose your language preference among the 11 most commonly spoken languages in the United States.
6. You will also be asked to answer self-selected security questions. These questions will be used to confirm your identity in the event that you forget your password or username.
7. Once you provide all of your information and agree to Federal Student Aid's Terms and Conditions, you will need to set up two-step verification using your email, phone number, or an authenticator app. A verification code will be sent to the validation method you chose. You will need to complete two-step verification every time you log into your StudentAid.gov account.
8. Once you have validated your account, you will be assigned a backup code. Write down this code, take a screenshot, or take a picture of it with your cell phone.
9. Once you verify that you have stored your backup code somewhere safe, your StudentAid.gov account is created, but full account access can take up to three days. You will receive an email indicating that your name, Social Security number, and date of birth match what is on record with the Social Security Administration (SSA). You will receive an email once your information is matched with the SSA.

STEP TWO

START THE FAFSA

There are two options to start a new FAFSA form:

SCENARIO 1: Start the FAFSA form as a **student**. The student will then invite parents, and any other contributors, to enter their information. Contributors will only have access to their portion of the application, not the student's responses.

SCENARIO 2: Start the FAFSA form as a **parent**. The parent will then invite the student, and any other contributors, to enter their information. In this instance, parents will be able to view responses to all questions on the application.

SCENARIO 1: START THE FAFSA FORM AS A STUDENT

1. Go to <https://studentaid.gov/h/apply-for-aid/afsa>.
2. Select "Start New Form" under "Start a 2025–26 FAFSA".
3. Login using your StudentAid.gov account. Complete the two-step verification and confirm your contact information.
4. Indicate that you are starting the FAFSA form as a **Student**.
5. Review the informational pages, including an overview of the FAFSA form, how to add contributors, and information or documents you will need to complete the application. The application indicates that it will take about an hour to complete the form.
6. Once you select "Start FAFSA form," review and verify that all your personal information is correct. Make any necessary corrections in your account settings.
7. Enter the date you (the student) became a legal resident. If you were born in the United States, enter your date of birth.
8. In order to be eligible for Federal Student Aid, all contributors must consent to share your federal tax information. Read through the information, then select "Approve" at the bottom of the page. **If you select "Decline," you will not be eligible to receive federal student aid.**



USING THE FINANCIAL AID DIRECT DATA EXCHANGE (FADDX)

WHAT IS THE FINANCIAL AID DIRECT DATA EXCHANGE (FADDX)?

The Financial Aid Direct Data Exchange (FADDX) was designed to be a faster, more streamlined version of the IRS Data Retrieval Tool (DRT). The Direct Data Exchange will help parents and students complete the FAFSA in a more timely and accurate manner by automatically populating the FAFSA with the majority of your required tax information.

The FADDX is anticipated to be more accurate than the DRT, but it may still not work for every user. The main reason that an information transfer may be unsuccessful is if the applicant(s) information does not match the information on the tax return. This could be your name or possibly your address if you have recently moved.

You may be able to enter your information manually if:

- You filed taxes outside of the United States
- Your StudentAid.gov account is not yet verified
- There was a recent change in marital status

Summary

Your consent and approval are needed to retrieve and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete the FAFSA® form. If you don't provide consent and approval, you will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return.

→ Get your 2023 tax return information for the 2025–26 FAFSA form.

→ Tax return information is required to complete the FAFSA form.

→ Federal tax information is used to determine your eligibility for federal student aid.

WANT TO LEARN MORE?

Join us for our financial aid webinars in January and February 2025!

Scan the QR code to RSVP:



1 PERSONAL CIRCUMSTANCES

1. Select your current marital status and indicate your college grade level:

You will be asked to indicate what your **college grade level** will be at the beginning of the 2025-26 school year. If you have completed the FAFSA before and are applying for a renewal, the **college grade level** refers to your grade level in regards to completing your intended certificate or degree. It does **not** refer to the number of years you have attended college.

If you are currently a senior in high school and will be a first-time college student, be sure you select **First Year (freshman)**.

WHAT IF...?

What if I am a high school student and I'm currently enrolled in college courses at a California community college, or have already completed community college courses? Should I still select **First Year (freshman)** for the purpose of the FAFSA?

Yes You should still select **First Year (freshman)**.

2. You will also be asked if you will already have a bachelor's degree at the beginning of the 2025-26 school year. A "Yes" response will affect your dependency status and eligibility for aid, including the Federal Pell Grant.

DEPENDENCY STATUS

The next four pages of the application will ask questions to determine if you are a dependent or an independent. For dependent students, the government assumes that some financial support will come from the student's parents, which is why your parent or guardian's income information will be collected and used to calculate how much you receive in financial aid. Independent students are assumed to have no financial support from parents, so only the student's income information is needed.

STEP THREE

COMPLETE THE FAFSA (STARTED BY THE STUDENT)

You are considered **independent** on the FAFSA if any of the following statements apply to you, as a **student**:

- You are currently serving on active duty in the U.S. armed forces for purposes other than training.
- You are a veteran of the U.S. armed forces.
- You have children or other people (excluding your spouse) who live with you and receive more than half of their support from you now and between July 1, 2025 and June 30, 2026.
- At any time since you turned 13, you were an orphan (no living biological or adoptive parent).
- At any time since you turned 13, you were in foster care.
- You are or were a legally emancipated minor, as determined by a court in your state of residence.
- You are or were in a legal guardianship with someone other than your parent or stepparent, as determined by a court in your state of residence.
- You were born before January 1, 2002.
- You are married. (Answer "No" if you are separated but not divorced.)
- You are working toward a master's or doctorate degree (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.).
- At any time on or after July 1, 2024, you were unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless.

Again, if you are considered an independent, then you do not need to provide any parental information on the FAFSA. If you are considered a dependent, then parental information will be required.

IMPORTANT

The FAFSA Simplification Act allows students who are otherwise dependent to submit the FAFSA as a "provisional" independent student if they believe they may be eligible for independent status because of exceptional circumstances that prevent the student from contacting their parents. Students may be experiencing "unusual circumstances" if they:

- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents;
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;
- are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents.

If a **dependent student's** parent is unwilling to provide their information, but the student does not meet the criteria above, there is an option to apply for a Direct Unsubsidized Loan only. If this is the case, the student should choose "Yes," and a financial aid administrator at the student's school will determine their eligibility.

INVITING CONTRIBUTORS TO COMPLETE THE APPLICATION

Depending on your dependency status, as well as your answers to the questions about your (and your parents') marital status, the next step will be to invite contributors to complete their portion of the FAFSA.

Make sure that when you are inviting your parent or guardian as a contributor, you provide their full legal name and birthdate. You will be asked for their Social Security Number. If they do not have one, you should check the "My parent doesn't have an SSN" box, and provide their address instead.

Your parent or guardian's name, date of birth, and Social Security number (or mailing address) must match their permanent, legal information. Their email address does not need to match the one they used to create their StudentAid.gov account

Invite Parent(s) to This FAFSA® Form

We Need Information for Your Parent(s) 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 doesn't make them financially responsible for your education. You can invite one or both of your parents to your form now and have them complete their required sections.

Enter information about your parent(s) identified on the prior page, and we'll send an email on your behalf.

If they already have a StudentAid.gov account username and password (FAFSA ID), the information entered here must exactly match that account.

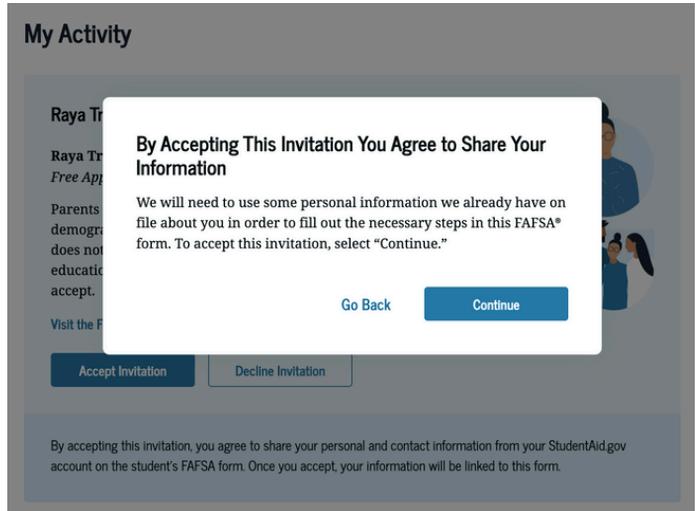
IMPORTANT: If your contributor doesn't have a Social Security number, you may encounter an issue that impacts your ability to add them to your form. If you receive this error, review the guidance and recommended workaround and try again.

Use the email address that is most likely to reach your contributor. Unlike the other information provided, the email address doesn't need to match the email associated with their StudentAid.gov account.

Parent	Parent Spouse or Partner
<p>First Name <input type="text"/></p> <p>Last Name <input type="text"/></p> <p>Date of Birth Month <input type="text"/> Day <input type="text"/> Year <input type="text"/></p> <p>Social Security Number (SSN) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p><input type="checkbox"/> My parent doesn't have an SSN. Checking this box when your parent does have an SSN may delay processing of your FAFSA form.</p> <p>Email Address <input type="text"/></p> <p>Confirm Email Address <input type="text"/></p> <p style="text-align: center;">Send Invite</p>	<p>First Name <input type="text"/></p> <p>Last Name <input type="text"/></p> <p>Date of Birth Month <input type="text"/> Day <input type="text"/> Year <input type="text"/></p> <p>Social Security Number (SSN) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p><input type="checkbox"/> My parent doesn't have an SSN. Checking this box when your parent does have an SSN may delay processing of the FAFSA form.</p> <p>Email Address <input type="text"/></p> <p>Confirm Email Address <input type="text"/></p> <p style="text-align: center;">Send Invite</p>

Contributors will receive an email inviting them to your FAFSA form. Invitations will automatically be resent after 7 and 14 days.

Note: In this scenario, a parent/contributor will join the IN-PROGRESS application that was started by the student.



Once your parent/guardian accepts the invitation and agrees to share their information by clicking “Continue,” they will begin their portion of the application. The “Completing the FAFSA Form as a Parent” section will walk them through the steps of completing their FAFSA portion of the form.

2 STUDENT DEMOGRAPHICS

This portion of the application will ask questions about your gender, race, and ethnicity. These questions are for research purposes only; responses will not be shared with colleges and will not affect your financial aid eligibility. An option to “prefer not to answer” has been added to all demographic questions.

There are also questions on the following topics:

Student

- Citizenship status
- High school completion status

Parent(s)

- Education status
- Whether the student’s parent or guardian had been killed in the line of duty

3 STUDENT FINANCIALS

If you filed your 2023 taxes, you will be asked to add the following information in this section of the application. Your parent or guardian will also provide information about their taxes in their portion of the application.

- IRA rollover into another IRA or qualified plan (if none, enter "0")
- Pension rollover into an IRA or other qualified plan (if none, enter "0")
- Foreign Earned Income Exclusion (if none, enter "0")
- Optional: Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (these usually apply to those renewing their FAFSA form, not to first-time applicants)

You will also be asked to enter information about your assets. Your parent or guardian will also provide information about their assets in their portion of the application.

- Current total of cash, savings, and checking accounts (not including student aid) (if none, enter "0")
- Current net worth of investments, including real estate. Net worth is the value of the investments minus any debts owed against them (if none, enter "0")
- Current net worth of business and investment farms. Net worth is the value of the businesses or farms minus any debts owed against them (if none, enter "0")

4 COLLEGES

Now, in the School Selection section of the FAFSA, you will indicate which colleges and universities should receive this application. If you are currently a senior in high school, the completed FAFSA should be sent to the colleges where you are seeking admission.

 0 out of 20 schools selected

[View Selected Schools](#)

[Search by School Name](#)

[Search by School Code](#)

State

California (CA)

City - optional

School Name - optional

 Search

STEP FOUR SIGN & SUBMIT (APPLICATION STARTED BY STUDENT)

Pro Tip! Make sure you list more than one college in the School Selection section so you can compare costs and financial aid packages. Students may now add up to 20 colleges and universities to their FAFSA.

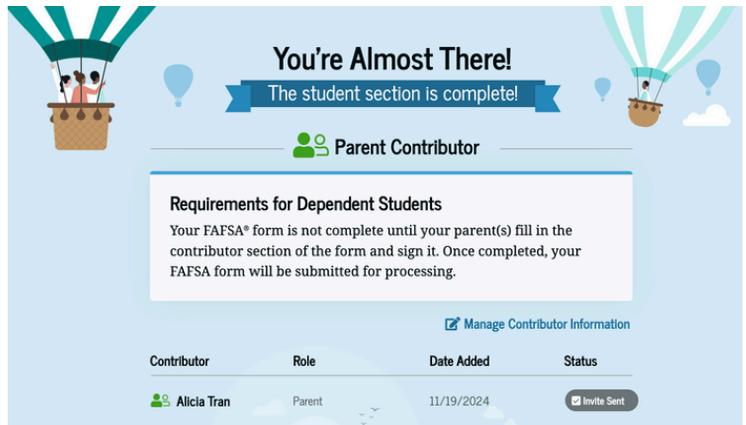
Even if you are not planning to attend a university in California, it is important to list at least one California college or university for Cal Grant consideration.

School List Guidelines for California Residents

To be eligible for state grant aid in California, you must list an eligible in-state college. The order of schools in your college list will not impact your eligibility for state aid programs.

5 SIGNATURE

Congratulations! You did it! In order to submit the FAFSA, all contributors must sign the application. You can do this electronically by using your StudentAid.gov account. Once the application has been electronically signed and submitted, a confirmation number will appear. We recommend that you print the confirmation page, or take a picture of the screen with your cell phone.



You're Almost There!
The student section is complete!

 Parent Contributor

Requirements for Dependent Students
Your FAFSA® form is not complete until your parent(s) fill in the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.

[Manage Contributor Information](#)

Contributor	Role	Date Added	Status
 Alicia Tran	Parent	11/19/2024	<input checked="" type="checkbox"/> Invite Sent

STEP THREE

COMPLETE THE FAFSA

COMPLETING THE FAFSA FORM AS A PARENT

Go to <https://studentaid.gov/h/apply-for-aid/fafsa>. Login using your StudentAid.gov account.

If your student has already started an application, accept the invitation and agree to share your information by clicking "Continue." You can skip to the "Consent to Share Federal Tax Information" section on page 53 of this guide.

If you are starting a new application, and plan to invite your student to complete their portion, select "Start New Form" under "Start a 2025–26 FAFSA".

- Indicate that you are starting the FAFSA form as a **Parent**.
- Enter your student's information to start a FAFSA form on their behalf. Do not use nicknames on the FAFSA. Provide their legal name and Social Security Number, or if they don't have one, check the proper box and enter their permanent address. The student will receive an email inviting them to join the form. Invitations will automatically be resent after 7 and 14 days.
- Review the informational pages, including an overview of the FAFSA form, how to add contributors, and information or documents you will need to complete the application. The application indicates that it will take about an hour to complete the form.
- Once you select "Start FAFSA form," review and verify that all your personal information is correct. Make any necessary corrections in your account settings.
- Enter the date the student became a legal resident. If your student was born in the United States, enter their date of birth.

1 PERSONAL CIRCUMSTANCES

1. Select your student's current marital status and indicate their college grade level:

The student will be asked to indicate what their **college grade level** will be at the beginning of the 2025-2026 school year. If you have completed the FAFSA before and are applying for a renewal, the **college grade level** refers to your student's grade level in regards to completing their intended certificate or degree. It does **not** refer to the number of years your student has attended college.

If your student is currently a senior in high school and will be a first-time college student, be sure they select **First Year (freshman)**.

 WHAT IF...?

What if my high school student is currently enrolled in college courses at a California community college, or has already completed community college courses? Should my student still select **First Year (freshman)** for the purpose of the FAFSA?

Yes! Your student should still select **First Year (freshman)**.

2. You will also be asked if your student will already have a bachelor's degree at the beginning of the 2025-26 school year. A "Yes" response will affect the dependency status and eligibility for aid, including the Federal Pell Grant.

STUDENT DEPENDENCY STATUS

The next four pages of the application will ask questions to determine if your student is a dependent or an independent. For dependent students, the government assumes that some financial support will come from the student's parents, which is why your income information will be collected and used to calculate how much your student receives in financial aid. Independent students are assumed to have no financial support from parents, so only the student's income information is needed.

Your student is considered an **independent** on the FAFSA if any of the following statements apply to **your student**:

- The student is currently serving on active duty in the U.S. armed forces for purposes other than training.
- The student is a veteran of the U.S. armed forces.
- The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2025 and June 30, 2026.
- At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).
- At any time since the student turned 13, they were in foster care.
- The student is or was a legally emancipated minor, as determined by a court in their state of residence.
- The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.
- The student was born before January 1, 2002.

continued on the next page

- The student is married. (Answer "No" if you they separated but not divorced.)
- The student is working toward a master's or doctorate degree (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.).
- At any time on or after July 1, 2024, the student was unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless.

Again, if your student is considered an independent, then they do not need to provide any parental information on the FAFSA. If your student is considered a dependent, then parental information will be required.

CONSENT TO SHARE FEDERAL TAX INFORMATION

In order for your student to be eligible for Federal Student Aid, all contributors must consent to share your federal tax information. Read through the information, then select "Approve" at the bottom of the page.

If you select "Decline," your student will NOT be eligible to receive federal student aid.

2

DEMOGRAPHICS

When the application was started by the **Parent**, the demographics section begins with questions about the parent's marital status, which will determine whether their spouse or partner will need to be invited as a contributor.

If your spouse or partner needs to be invited as a contributor:

- Enter your spouse or partner's information to invite them to the application. Do not use nicknames on the FAFSA. Provide their legal name and Social Security Number, or if they don't have one, their permanent address. Contributors will receive an email inviting them to join the form. Invitations will automatically be resent after 7 and 14 days.
- Enter your state of residence, along with the date you became a legal resident. If you were born in the United States, enter your date of birth.

3 FINANCIALS

While most questions about your finances have been removed, and will automatically be filled in through the Financial Aid Direct Data Exchange (FADDX), this section will ask some questions about certain federal benefits. Your answers to these questions will not have a negative impact on your student's eligibility for federal student aid or other federal benefits. You will be asked for information on the following:

- Earned Income Tax Credit (EITC)
- Federal Housing Assistance
- Free or Reduced Price School Lunch
- Medicaid
- Refundable Credit for Coverage Under a Qualified Health Plan (QHP)
- Supplemental Nutrition Assistance Program (SNAP)
- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF)
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

Important! California is the first state in the nation to pass universal free meals. Updated Federal guidance says that families should **only** check the box indicating free- or reduced-price meals if they meet the US Department of Agriculture (USDA) income eligibility [guidelines](#). **By meeting these criteria and checking the box, families do not need to report assets on the FAFSA.**

FAMILY SIZE

Unlike previous years, your family size will automatically be calculated from your tax returns. If you did not file taxes, or if your family size is different from the number of individuals claimed on your 2023 tax return, you may enter the information manually.

Pro Tip! Have a copy of your tax return on hand, so you can see who is claimed. You will not be able to see the number that is pulled from your tax return; it will only ask if the number is different. Please note that if you enter a number that differs from your tax return, your student's application may be chosen for verification.

Family Size

Is the parent's family size different from the number of individuals claimed on their 2023 tax return?

Family size includes the parent (and their spouse), the student, and other people, if they now live with the parent and the parent will provide more than half of their support between July 1, 2025, and June 30, 2026. This includes dependent children who meet these criteria, even if they live apart because of college enrollment.

Yes No

You will be asked to indicate how many people in your family will be in college between July 1, 2025, and June 30, 2026. The number of students in college will no longer be considered when calculating students' financial aid awards, meaning families with multiple children in college may receive less aid than awarded in previous years.



Harleen is a high school senior and is completing the FAFSA for the first time. Harleen's parents are married, and she has two siblings: an older brother currently in his second year at California State University, Long Beach and a younger sister in 10th grade. Harleen's grandmother and grandfather recently moved in and will now be fully supported financially by her parents. Harleen's older brother just moved out of their family home to be closer to California State University, Long Beach.

Harleen's family size for the purpose of the FAFSA is 7, and the number of family members attending college during her award year (2025-26 in this case) is 2.

Here's why the family size is 7 and why the number of family members attending college is 2:

HARLEEN'S FAMILY SIZE

$$1 \text{ (Harleen)} + 2 \text{ (parents)} + 1 \text{ (brother)} + 1 \text{ (sister)} + 2 \text{ (grandparents)} = 7$$

Family size includes: The parent (and their spouse), the student, and other people, if they now live with the parent and the parent will provide more than half of their support between July 1, 2025, and June 30, 2026. This includes dependent children who meet these criteria, even if they live apart because of college enrollment.

- Harleen, as the student applying for financial aid, counts as **1**
- Harleen's parents each count as 1 for a total of **2**
- Harleen's older brother counts as **1** in the family even though he lives outside of the house because he still receives more than half of his financial support from his parents, and will continue to receive financial support from his parents next school year
- Harleen's younger sister counts as **1**
- Harleen's grandparents each count as 1, for a total of **2**, because they will now be fully supported financially by her parents

Of the seven members in Harleen's family, 2 will be in college during the 2025-26 school year: Harleen and her older brother. Applicants still indicate the number of family members in college because students may receive financial aid from their college or university that is influenced by this number. However, this number will no longer factor into the amount a student can receive through Federal Student Aid.

WHAT IF...

Harleen's parents filed their tax return before her grandparents moved in. By consenting to the Financial Aid Direct Data Exchange (FADDX), their family size would automatically be imported, and would indicate a total of 5: Harleen's parents, her two siblings, and herself.

When reporting family size in the FAFSA, Harleen's parents are asked if their family size is different from the number of individuals claimed on their 2023 tax return.

Because they have their tax return on hand, they know that the number reported on their 2023 taxes was 5, but should now be 7 to account for Harleen's grandparents. They should select "Yes," and manually enter the number of dependents.

Family Size

Is the parent's family size different from the number of individuals claimed on their 2023 tax return?

Family size includes the parent (and their spouse), the student, and other people, if they now live with the parent and the parent will provide more than half of their support between July 1, 2025, and June 30, 2026. This includes dependent children who meet these criteria, even if they live apart because of college enrollment.

Yes No

Based on answers to previous questions, we've made some assumptions about your family. The student and the student's parent (and parent's spouse, if married) are always included in the family size. The box below shows your family size based on our assumptions and the number of children or other dependents you report.



The parent's family size is 7.

Parent: 1 Parent Spouse or Partner: 1 Student: 1 Parent's Children and Other Dependents: 4

Enter the number of children or other dependents who live with the parent and will receive more than half of their support from the parent between July 1, 2025 and June 30, 2026.

Do not include the student applicant.



Malcolm is a high school senior and is applying for financial aid for the first time. His parents are divorced and he has two younger sisters. Malcolm's parents have joint custody of all three children, but Malcolm and his two sisters lived with their mother more than their father and the mother provided more financial support in the past 12 months. Malcolm's mother is now remarried.

In this case, **Malcolm's family size is 5**. Here's why:

- Malcolm, as the student applying for financial aid, counts as **1**
- Malcolm's mother counts as **1** because she provided more financial support than his father over the past 12 months (for the purposes of calculating "family size," she is considered the custodial parent)
- Malcolm's stepfather counts as **1**, because he is legally married to Malcolm's mother (the custodial parent)
- Malcolm's younger sisters count as **2**

MALCOLM'S FAMILY SIZE

$$1 \text{ (Malcolm)} + 1 \text{ (mother)} + 1 \text{ (stepfather)} + 2 \text{ (sisters)} = 5$$



The parent's family size is **5**.

Parent: 1 Parent Spouse or Partner: 1 Student: 1 Parent's Children and Other Dependents: 2

Two things are important to note about Malcolm's household:

1. When filling out his FAFSA, Malcolm should provide financial information about his mother (Parent 1) and stepfather (Parent 2). Malcolm should not provide his father's financial information because his mother (the custodial parent for the purpose of the FAFSA) is remarried. (Reminder: there is a flowchart on page 35 of this guide that will help you determine who is considered a parent for the FAFSA.)
2. If Malcolm's mother is planning to file taxes and she does not plan to claim Malcolm, she is still considered his custodial parent for the FAFSA. She will need to indicate on next year's FAFSA form that her family size is different from the number of individuals claimed on her 2024 tax return.

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TAX RETURN INFORMATION

While most tax return information is automatically imported, you will be asked to add the following information in this section of the application:

- IRA rollover into another IRA or qualified plan (if none, enter "0").
- Pension rollover into an IRA or other qualified plan (if none, enter "0").
- Foreign Earned Income Exclusion (if none, enter "0").
- Optional: Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (these usually apply to those renewing their FAFSA form, not to first-time applicants).

ASSETS

You will be asked to enter the following information to report **your** assets:

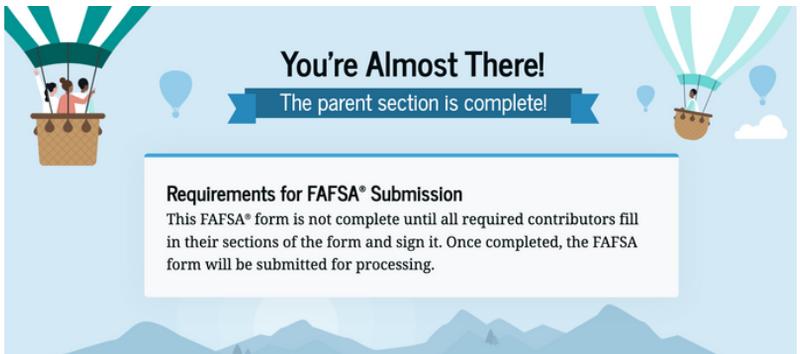
- Annual child support received for the last complete calendar year.
- Current total of cash, savings, and checking accounts (not including student aid).
- Current net worth of investments, including real estate. Net worth is the value of the investments minus any debts owed against them.
- Current net worth of business and investment farms. Net worth is the value of the businesses or farms minus any debts owed against them.

Reminders:

- The 2025-26 application considers child support received as an asset, not income.
- The 2025-26 application removed two asset reporting exceptions. Family farms and small businesses are now considered assets that are available to help pay for college, unless the family uses a farm as their primary residence.

4 SIGNATURE

Congratulations! You did it! In order to submit the FAFSA, you and your student must sign the application. You can do this electronically by using your StudentAid.gov account. Once the application has been electronically signed and submitted, a confirmation number will appear. We recommend that you print the confirmation page, or take a picture of the screen with your cell phone.



PARENTS WITHOUT A SOCIAL SECURITY NUMBER

In previous years, if the parent does not possess a valid Social Security Number, the application required parents to print the signature page and mail it in.

Now, paper signature pages have been eliminated. All contributors, regardless of their citizen status, are required to sign the FAFSA **electronically** with their StudentAid.gov account.

Remember, all contributors need their own StudentAid.gov account, and will be able to create one, even if they do not have a Social Security Number.

If you are completing the [paper FAFSA form](#) rather than completing it online, mail your application to:

Federal Student Aid Programs
P.O. Box 7564
London, KY 40742-7654

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**CALIFORNIA DREAM ACT
APPLICATION (CADAA)**

IMPORTANT DATES:
Four-year Colleges: March 3, 2025
Community Colleges: September 2, 2025



WHAT IS THE CALIFORNIA DREAM ACT APPLICATION (CADAA)?

The California Dream Act allows both undocumented and nonresident documented students who meet certain criteria to apply for and receive varying types of institutional and state-administered financial aid in California — eligible students complete the California Dream Act Application (CADAA) to access this aid.

If your student has been granted a Social Security Number and permanent residency they should be completing the Free Application for Federal Student Aid (FAFSA). If your student has been granted a Social Security Number for work-related purposes and is still awaiting the completion of their asylum/ residency case they should complete the CADAA.

THE CADAA IS...

- used for applying for state financial aid in California. This includes University of California grants, California State University grants, Cal Grants, the California College Promise Grant, and other college-specific awards.
- a safe application that does not impact an applicant's future immigration status.
- processed, at no cost, by the California Student Aid Commission.

THE CADAA IS NOT...

- an application for federal financial aid.
- related to the Deferred Action for Childhood Arrivals (DACA) program.
- a pathway to U.S. citizenship.
- used to apply for financial aid outside of California. It is specific to California. If your student is not eligible for federal financial aid and is interested in attending a college outside of California, then you will need to look into additional programs and services specific to the college and state of interest.

THE CALIFORNIA DREAM ACT APPLICATION (CADAA)

Before we walk through the California Dream Act Application (CADAA) step-by-step, have you confirmed which of the two applications — Free Application for Federal Student Aid (FAFSA) or CADAA — is appropriate for your student? As a reminder, please review the eligibility requirements:

You are eligible to complete the

FAFSA if you are a:

- U.S. Citizen
- Permanent Resident
- Eligible non-citizen
- T Visa holder

You are eligible to complete the CADAA if you:

- Are undocumented
- Have a valid or expired DACA
- Are a U Visa holder
- Have Temporary Protected Status (TPS)
- Meet the nonresident exemption requirements under AB 540/SB 68

If you have questions about whether or not your student meets in-state tuition requirements, check out [this tool](#) created by [Immigrants Rising](#).

You can only fill out one application per year.

Reminder: If your student has Temporary Protective Status (TPS) or holds a U Visa, they can apply for state financial aid through the CADAA, even if they do not meet the AB 540/ SB 68 requirements.

WHAT IS AB 540/SB 68?

If your student is a California resident, they will pay significantly lower tuition than an out-of-state student looking to attend a California 2- or 4-year college. AB 540 is a California law that ensures qualified students pay in-state resident tuition and fees to attend a 2- or 4-year college in California instead of the more expensive nonresident fees. SB 68 expanded AB 540 by allowing students to count years spent at a California community college or adult school toward eligibility. Students — including undocumented students — must meet the following three AB 540/SB 68 requirements (time and coursework, degree/unit, and completed nonresident exemption request) to be eligible for in-state rates:

Time and Coursework Requirements: Three years of credit from a California high school **and** three years of total attendance at any combination of a California elementary school, California middle school, or California high school.

OR

Three years of attendance (or the equivalent) at a California high school, a California adult school, or a California community college.*

*Note: Only a maximum of two years at a California community college counts toward meeting this requirement. An additional year at another approved California institution is needed to meet the requirement in full.

Degree or Unit Requirements: Any one of the following will satisfy this particular requirement:

- Graduation from a California high school (or the equivalent).
- Attainment of an associate's degree from a California community college.
- Fulfillment of minimum transfer requirements from a California community college to a UC or CSU.

Completed Nonresident Exemption Request (if applicable): The California Nonresident Exemption Request form states that you meet the AB 540 requirements.

IMPORTANT

In 2023, the California Student Aid Commission (CSAC) partnered with Assembly Higher Education Committee Chair Mike Fong to introduce AB 1540, which simplifies how CADAA applicants access financial aid. This law, which was passed in October 2023, removes extra steps that make it difficult for undocumented students to receive their awards. This bill integrates the California Dream Act Application and the AB 540 Affidavit, allowing students to submit only one application.



WHAT PARENTS NEED TO KNOW ABOUT THE CADAA

- “Help & Hints” buttons (i) are more visible, or will be displayed automatically.
- Questions about tax returns include “Help & Hints” information and visual aids.
- Parental signatures are built into the application, which eliminates the need to create a separate PIN.

WHAT HASN'T CHANGED

- **The CADAA will keep the same number of questions as in previous years.** You may have heard that FAFSA has been significantly shortened for the 2025-26 award year, because questions about tax returns have been removed.
- **The CADAA will have similar income reporting requirements and questions.** Applicants completing the FAFSA must consent to the Financial Aid Direct Data Exchange (FADDX), which allows the application to connect to the IRS to retrieve information from tax returns. The CADAA does not include the FADDX, so applicants will need to enter tax information manually.
- **The CADAA will retain language about income from the student and parents.** The 2025-26 FAFSA has updated terminology, using “contributors” to describe a student’s parent(s) or spouse. The CADAA will continue to refer to each individual by role: student, parent, or spouse.

STEP ONE

ACCESS THE CADAA

If you are planning to submit the California Dream Act Application electronically, you can access the application by visiting <https://dream.csac.ca.gov>. This is the official California Student Aid Commission website. It is important to note that the electronic application is only available in English.

If you would like a paper application, you can access the appropriate PDF here: <https://www.csac.ca.gov/post/resources-california-dream-act-application>. The paper application is available in both Spanish and English.

STEP ONE

ACCESS THE CADAA

 STUDENT ACCOUNT	 PARENT SIGNATURE
<ul style="list-style-type: none">• Submit a CA Dream Act Application• Update a previously submitted CA Dream Act Application• Retrieve Username or Password <p>Login</p> <p><small>Need an Account? Click here for first-time account registration.</small></p>	<ul style="list-style-type: none">• Reserved for parent(s) ONLY• Sign your child's CA Dream Act Application <p>Sign</p>

Reminder: Selective Service registration is no longer a requirement for male students aged 18-25 to receive state financial aid. Failure to register, however, may impact future opportunities.

If you are completing the CADAA for the first time, you will need to create a CSAC account:

1. Select "Click here for first time account registration"
2. Indicate whether you have a Social Security Number, and verify that you meet the listed AB 540 criteria
3. Complete the form to create an account. Once created, you will receive an email with instructions to create a password

STEP TWO

START THE CADAA

1. Visit <https://dream.csac.ca.gov/> and login using your CSAC account.
2. Check your email for a verification code. Enter the code to access your application.
3. Start a new application by selecting the "2025-2026 School Year" button.
4. Review the tips for completing the California Dream Act Application.

1 PERSONAL IDENTIFIERS

For this first section, your student will be asked to provide general information such as: legal name (as it appears on school records), birth date, mailing address, and citizenship status.

This portion of the application will ask questions about your student's gender, race, and primary language spoken in your home. These questions are for research purposes only; responses will not be shared with colleges and will not affect financial aid eligibility. An option to "prefer not to answer" is available for all demographic questions.

2 PERSONAL CIRCUMSTANCES

1. Select your student's current marital status and indicate their college grade level:

Indicate what the student's **college grade level** will be at the beginning of the 2025-26 school year. If you have completed the CADAA before and are applying for a renewal, the **college grade level** refers to your student's grade level in regards to completing their intended certificate or degree. It does **not** refer to the number of years your student has attended college.

If your student is currently a senior in high school and will be a first-time college student, be sure they select **First Year (freshman)**.

? WHAT IF...?

What if my high school student is currently enrolled in college courses at a California community college, or has already completed community college courses? Should my student still select **First Year (freshman)** for the purpose of the CADAA?

Yes! Your student should still select **First Year (freshman)**.

2. You will also be asked if your student will already have a bachelor's degree at the beginning of the 2025-26 school year.

STUDENT DEPENDENCY STATUS

This section of the application will ask questions to determine if your student is a dependent or an independent. For dependent students, the government assumes that some financial support will come from the student's parents, which is why your income information will be collected and used to calculate how much your student receives in financial aid. Independent students are assumed to have no financial support from parents, so only the student's income information is needed.

Your student is considered an **independent** on the CADAA if any of the following statements apply to **your student**:

- The student is currently serving on active duty in the U.S. armed forces for purposes other than training.
- The student is a veteran of the U.S. armed forces.
- The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2025 and June 30, 2026.
- At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).
- At any time since the student turned 13, they were in foster care.
- The student is or was a legally emancipated minor, as determined by a court in their state of residence.
- The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.
- The student was born before January 1, 2002.
- The student is married.
- The student is working toward a master's or doctorate degree (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.).
- At any time on or after July 1, 2024, the student was unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless.

Again, if your student is considered an independent, then they do not need to provide any parental information on the CADAA. If your student is considered a dependent, then parental information will be required.

3 DEMOGRAPHICS

Students will be asked to provide the highest level of schooling completed by their parents. For the purpose of this application, a parent is defined as biological or legally adoptive (this includes same-sex parents and unmarried parents living together). A stepparent can also be considered a parent if the individual is currently legally married to the student's primary custodial parent. (For more information on how a parent is defined, please review Who is "Considered a Parent for the FAFSA and CADAA?")

HIGH SCHOOL INFORMATION

1. Indicate the student's high school completion status at the beginning of the 2025-26 school year.
2. If necessary, select the type of certificate or exam the student will have completed by the beginning of the 2025-26 school year. Click the information (i) icon for details on the GED, HiSET, TASC, and CHSPE.
3. There is an optional question about the student's 10-digit Statewide Student ID (SSID) number. CSAC will use this information to match your application with educational records, such as their GPA. You can find this number on their high school transcript. Students attending private schools in California may leave this question blank.
4. Fill out the information about the student's high school. Click "Search" and select the correct high school from the list.

4 FINANCIALS

This section of the application will ask questions about your **student's** tax filing status.

1. Indicate whether the student has, or will, file a 2023 tax return with the IRS.
2. Indicate whether the student earned income in a foreign country or was otherwise exempt from filing a tax return.
3. Select the student's filing status for their 2023 tax return. If the student lives with their parents and is not married, select "Single".

STEP THREE

COMPLETE THE STUDENT PORTION

4. Fill out the information from the student's 2023 tax return. Clicking the information (i) icon will give you information about where to find each piece of information.
5. Indicate whether a Schedule A, B, D, E, F, or H was/will be filed with the student's 2023 IRS Form 1040. This question will also be asked in the parent section. To learn more, visit <https://www.irs.gov/forms-pubs/schedules-for-form-1040>.
6. Provide information about the student's current total of Cash, Savings, and Checking Accounts, as well as the student's Net Worth of Investments, including Real Estate. This does not include financial aid awarded, or the home that the student lives in.

5

COLLEGES

The school choices section of the CADAA is used to inform processors which universities should receive the completed application. As a reminder, the CADAA is an application for state aid in California only — **this application cannot be used for colleges outside of California, or to access federal student aid funds.**

1. Your student will indicate whether they are interested in the California Dream Act Service Incentive Grant (DSIG) Program. You can find information on this program on page 25 of this guide.
2. Fill out the information about the colleges that your student is applying to, or is interested in attending. Click "Search" and select the correct schools from the list.

Pro Tip! Make sure your student lists more than one college in the School Selection section so they can compare costs and financial aid packages. Students may now add up to 20 colleges and universities to their CADAA.

STEP THREE

COMPLETE THE STUDENT PORTION

6 NONRESIDENT TUITION EXEMPTION

The 2025-26 CADAA includes the AB 540 Affidavit, which eligible students complete in order to qualify for in-state tuition. This integration eliminates the need for students to separately fill out the affidavit at each college they apply to.

Answer all the questions carefully, and click the information (i) icon when you need clarification. This section of the application is the only way for students to qualify for in-state tuition rates, which will save your family money. (See page 15 of this guide for a look at how tuition costs differ for resident and non-resident students.)

STEP FOUR

COMPLETE THE PARENT PORTION(S)

Once the student has completed their portion of the application, it is now time for you, the parent, to fill out the remaining information.

Note: If the student is married, their spouse will complete this portion of the application instead of their parent(s).

1. Determine whose information to include in the application. (Reminder: there is a flowchart on page 35 of this guide that will help you determine who is considered a parent for the CADAA.)

1 PERSONAL IDENTIFIERS

1. Provide the parent's legal name and birth date. Double check that all the information you included is correct.
2. While it is optional to include the parent's phone number and email address, provide these to allow for more ease of communication about your student's application.
3. Provide the parent's mailing address, regardless of whether the address is in California, Canada, Mexico, a U.S. territory, or a military installation. A valid mailing address is required.

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2

NON-FINANCIAL INFORMATION

1. Select the appropriate response that describes the parents' marital status. Answer this question with the status that is correct as of the day you are filling out the application.
2. Provide the state where the parent lives, and when they began living in that state. If the parent was born in that state, enter their date of birth.
3. Provide the size of the parents' household. To report this number accurately, include:
 - the student applying for financial aid.
 - the student's parents (If the parents are divorced, count only the custodial parent. If the custodial parent is remarried, count the stepparent).
 - the parents' other children (even if they do not live with the parents) if (a) the parents will provide more than half of their support between July 1, 2025 and June 30, 2026, or (b) the children are considered dependent based on the questions in the dependency status section of the CADAA.
 - other people who now live with the student's parents and receive more than half of their support and will continue to receive more than half of their support from the student's parents between July 1, 2025 and June 30, 2026.
4. Indicate how many people in the parents' household will be college students between July 1, 2025 and June 30, 2026.
 - Do not include parents as college students.
 - To be counted in the answer for this question, members of the household must be enrolled (at least part-time) in a program that leads to a college degree or certificate.



Harleen is a high school senior and is completing the CADAA for the first time. Harleen's parents are married, and she has two siblings: an older brother currently in his second year at Cal State Long Beach and a younger sister in 10th grade. Harleen's grandmother and grandfather recently moved in and will now be fully supported financially by her parents. Harleen's older brother just moved out of their family home to be closer to Cal State Long Beach.

Harleen's family size for the purpose of the CADAA is 7, and the number of family members attending college during her award year (2025-26 in this case) is 2.

Here's why the family size is 7 and why the number of family members attending college is 2:

Family size includes: The parent (and their spouse), the student, and other people, if they now live with the parent and the parent will provide more than half of their support between July 1, 2024, and June 30, 2025. This includes dependent children who meet these criteria, even if they live apart because of college enrollment.

- Harleen, as the student applying for financial aid, counts as **1**
- Harleen's parents each count as 1 for a total of **2**
- Harleen's older brother counts as **1** in the family even though he lives outside of the house because he still receives more than half of his financial support from his parents, and will continue to receive financial support from his parents next school year
- Harleen's younger sister counts as **1**
- Harleen's grandparents each count as 1, for a total of **2**, because they will now be fully supported financially by her parents

HARLEEN'S HOUSEHOLD SIZE

$$1 \text{ (Harleen)} + 2 \text{ (parents)} + 1 \text{ (brother)} + 1 \text{ (sister)} + 2 \text{ (grandparents)} = 7$$

Of the seven members in Harleen's family, 2 will be in college during the 2025-26 school year: Harleen and her older brother. Applicants still indicate the number of family members in college because students may receive financial aid from their college or university.



WHAT IF...

What if Harleen's younger sister decides to enroll in college courses when she is an 11th grader? Does she then count as another dependent from the household enrolled in college?

No. Only students who will attend an eligible college or university on **at least a half-time basis for the purpose of obtaining a certificate or degree** may be counted in the number of college students on the CADAA. Additionally, Harleen's younger sister does not yet have a high school diploma (or its equivalent) so she should not be included in the "Number in College" count.



Malcolm is a high school senior and is applying for financial aid for the first time. His parents are divorced and he has two younger sisters. Malcolm's parents have joint custody of all three children, but Malcolm and his two sisters lived with their mother more than their father and the mother provided more financial support in the past 12 months. Malcolm's mother is now remarried.

In this case, **Malcolm's household size is 5**. Here's why:

- Malcolm, as the student applying for financial aid, counts as **1**
- Malcolm's mother counts as **1** because she provided more financial support than his father over the past 12 months (for the purposes of the calculating "family size," she is considered the custodial parent), she is considered the custodial parent)
- Malcolm's stepfather counts as **1**, because he is legally married to Malcolm's mother (the custodial parent)
- Malcolm's younger sisters count as **2**

MALCOLM'S HOUSEHOLD SIZE

$$1 \text{ (Malcolm)} + 1 \text{ (mother)} + 1 \text{ (stepfather)} + 2 \text{ (sisters)} = 5$$

Two things are important to note about Malcolm's family:

1. When filling out his CADAA, Malcolm should provide financial information about his mother (Parent 1) and stepfather (Parent 2). Malcolm should not provide his father's financial information because his mother (the custodial parent for the purpose of the CADAA) is remarried.
2. If Malcolm's mother is planning to file taxes and she does not plan to claim Malcolm, she is still considered his custodial parent for the CADAA.

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3 FINANCIALS

In order to better understand your family's financial need, this section will ask some questions about certain federal benefits. You will be asked for information on the following:

- Earned Income Tax Credit (EITC)
- Federal Housing Assistance
- Free or Reduced Price School Lunch
- Medicaid
- Refundable Credit for Coverage Under a Qualified Health Plan (QHP)
- Supplemental Nutrition Assistance Program (SNAP)
- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF)
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

2023 TAX RETURN INFORMATION

1. You will be asked if the parent(s) filed, or will file, a 2023 IRS Form 1040 or 1040-NR. Indicate whether the parent filed/will file jointly with a current spouse.
2. Fill out the information from the parent's 2023 tax return. Clicking the information () icon will give you information about where to find each piece of information.
3. Complete information about the parent's finances, including:
 - Taxable earnings from need-based employment programs (if none, enter "0").
 - IRA rollover into another IRA or qualified plan (if none, enter "0").
 - Pension rollover into an IRA or other qualified plan (if none, enter "0").
 - If a Schedule A, B, D, E, F, or H was/will be filed with the parent's 2022 IRS Form 1040. To learn more, visit <https://www.irs.gov/forms-pubs/schedules-for-form-1040>.
 - Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (these usually apply to those renewing their FAFSA form, not to first-time applicants).
 - Foreign Earned Income Exclusion (if none, enter "0").
 - Child support received in the last calendar year (if none, enter "0").

STEP FOUR

COMPLETE THE PARENT PORTION(S)

- Current total of Cash, Savings, and Checking Accounts.
 - Current Net Worth of Investments, Including Real Estate, but not including the home you live in (if none, enter "0").
 - Net Worth of Businesses and Investment Farms (if none, enter "0").
4. If necessary, include information about your spouse or partner. They will also provide personal and financial information in this portion of the application.

STEP FIVE

FINISH THE CADAA

Congratulations! You did it! In order to submit the CADAA, you and your student must sign the application:

1. Read the information carefully and check the boxes to agree to the terms and agreements.
2. Once all the boxes are checked, the student's electronic signature will appear in the box.
3. In order to provide the parent signature, select "My parent/legal guardian can provide their signature now."
4. Read the information carefully and check the boxes to agree to the terms and agreements.
5. Once all the boxes are checked, the parent's electronic signature will appear in the box.
6. Click "Submit."

Once the application has been electronically signed and submitted, a confirmation number will appear. We recommend that you print the confirmation page, or take a picture of the screen with your cell phone.

IF YOU ARE COMPLETING THE PAPER CADAA FORM:

All completed and signed paper applications should be mailed to:

California Student Aid Commission, Cal Grant Operations
P.O. Box 419027
Rancho Cordova, CA 95741-9027

RESOURCES

Calculating college costs

How much does college actually cost? College cost calculators are meant to help you better understand how much your student's college education will really cost, and give you an opportunity to analyze and compare financial aid award offers.

- [College Cost Calculator](#) (uAspire)

Resources for foster youth

There are a wide range of supports and programs available to current and former foster youth to help cover higher education costs. The resources below provide important information on how to complete the FAFSA or CADAA as a foster youth student and financial aid award opportunities available in California.

- [Financial Aid Guide for California Foster Youth](#) (John Burton Advocates for Youth)
- [Foster Youth Students](#) (California Student Aid Commission)
- [Step-by-step guide on how to fill out the FAFSA as a foster youth](#) (iFoster)

Resources for mixed-status families

If a member of your family is undocumented, many questions can arise when applying for financial aid and getting ready to pay for college. The resources below from [Immigrants Rising](#) can clear up some confusion and point you in the right direction for further support.

- [Better FAFSA for Mixed-Status Families: Top 10 Things to Know So You Can Prepare](#) (Immigrants Rising)
- [CADAA checklist and Cal Grant checklist](#) (Immigrants Rising)
- [California In-State Tuition Tool](#) (Immigrants Rising)
- [FAFSA vs. CA Dream Act: Apply to the Correct Financial Aid in CA](#) (Immigrants Rising)

Scholarships: Where to find them and what to be aware of if your student receives one

Scholarships can really help families reduce the cost of college. Find out more about scholarship programs and opportunities (including college savings plans and Promise programs) and learn about what you can do if your student's selected college illegally reduces or cancels financial aid awards as a result of outside scholarships (scholarship displacement).

- [Applying for scholarships and fellowships that do not require proof of citizenship](#) (Immigrants Rising)
- [California Kids Investment and Development Savings Program](#) (CalKIDS)
- [MyPromise](#) (College Promise)
- [Navigating Scholarship Displacement with Your Students](#) (Northern California College Promise Coalition)
- [Scholarship search database](#) (Fastweb)

Student loan forgiveness

Explore current loan forgiveness programs, which means you are no longer required to repay some or all of your student loans.

- [One-Time Student Loan Forgiveness](#) (Federal Student Aid Office)
- [Public Service Loan Forgiveness: What It Is, How It Works](#) (NerdWallet)

Your student submitted the FAFSA or CADAA, what's next?

Deciding what path to choose after high school is a huge step for students and families and there are so many questions and factors to consider. [A Parent's Guide to College Conversations](#) is another resource in GO's parent guide franchise that explores financial aid award letters and college cost-saving opportunities, and offers tips for families on how to have healthy, productive conversations with their children about their futures. This resource is also available [in Spanish](#).

Join us for our financial aid webinars in January and February 2025!

Scan the QR code to RSVP:



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- Stockton Scholars a Program of the Reinvent Stockton Foundation

If you would like to provide [sponsorship](#) for future guides or upcoming financial aid webinars from GO Public Schools, please reach out to Divya Gopal at:

dgopal@gopublicschools.org



GRATITUDE

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Stay tuned for upcoming events and publications from GO Public Schools!

Financial Aid Webinars — January and February 2025

A Parent's Guide to College Conversations — Spring 2025

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