# HEY SENIORS!!

# Many of you have indicated on our check-in form that you need information on Financial Aid and Scholarships.

**The term Financial Aid is an umbrella term that can include the following type of aid:**

* **Grants** (Money that is awarded to you that you do not have to pay back)
* **Subsidized Loans:** The federal government pays the interest for Direct Subsidized Loans while the student is in college or while the loan is in deferment.
* **Unsubsidized Loans**: Interest begins accruing for Direct Unsubsidized Loans as soon as the loan is taken out.
* **Work Study:** Jobs on campus between your college courses that help offset your tuition.
* **Institutional Scholarships:** Free Money that the college you attend gives you to help offset your tuition.
* **General Scholarships:** Scholarships that are offered by private companies, institutions and citizens. They can be based on anything the giver wishes. Some common types are based on Merit (grades or community services, etc.), Parent's Occupations (such as fire fighters, police officers, Coca-Cola Employees, etc.), Need (lower income students), Future Occupations, High School you attend, Location, etc.

**FAFSA**

Most College Funding begins with The Free Application for Federal Student Aid (FAFSA). The FAFSA will open on OCTOBER 1, 2020 and closes on MARCH 2, 2021 **(applications are still accepted after March 2nd, but funding is limited).**

PRIOR to OCTOBER 1st, you and your parent will both need to apply for a Financial Student Aid Identification number (FSA ID) - this is how you will electronically get access to, and sign your FAFSA.

**Here is a link to the FSA ID application:**<https://fsaid.ed.gov/npas/index.htm>

**FOR DREAMERS**

## [California Dream Act Application](https://www.csac.ca.gov/california-dream-act)

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

##### http://CALIFORNIA DREAM ACT ONLINE APPLICATION

## FAFSA vs. California Dream Act Application

The Free Application for Federal Student Aid (FAFSA) and California Dream Act Application (CADAA) are both applications to receive financial aid. Students should only complete one of the applications – not both – according to the following citizenship requirements.

**You are eligible to complete the**[FAFSA](https://www.fafsa.ed.gov/)**if you are a:**

* US citizen
* Permanent resident
* Eligible non-citizen
* T visa holder

**You are eligible to complete the**[CADAA](https://dream.csac.ca.gov/)**if you:**

* Are undocumented
* Have a valid or expired DACA status
* Are a U visa holder
* Have Temporary Protected Status (TPS)
* Meet the non-resident exemption requirements under AB 540
* Learn how to [Apply for the Correct Financial Aid in California](https://immigrantsrising.org/wp-content/uploads/Immigrants-Rising_FAFSA-vs-CA-Dream-Act-Apply-to-the-Correct-Financial-Aid-in-CA.pdf) (PDF).

**HOW TO VIDEOS**

FSA ID VIDEO: <https://www.youtube.com/watch?v=K7ihhGk8mCY>

FAFSA & FSA ID Tips for Parents Video <https://www.youtube.com/watch?v=fz9j-g1FIHQ>

SEVEN EASY STEPS to filling out the FAFSA <https://www.youtube.com/watch?v=zrudYtV4OKw>

**SCHOLARSHIPS**

Please use Naviance to apply for local scholarships: Under "Colleges" tab, at bottom of drop down menu "Scholarships and Money"

Scholarship Search Engines: <https://www.usnews.com/education/best-colleges/paying-for-college/articles/2017-09-14/10-sites-to-kick-off-your-scholarship-search>

**For more information or help, please email Mrs. Menezes at****vmenezes@lodiusd.net****.**

***More information to come!!!!***

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