STUDENT FINANCIAL SUCCESS:
Navigating the Financial Aid Process
10,000 Degrees helps students from low-income backgrounds get to and through college.

Over 80% of 10,000 Degrees four-year college students earn bachelor’s degrees, compared to 31% nationally.

10,000 Degrees community college students transfer to and graduate from four-year colleges at almost three times the national average.

There is no GPA requirement to apply to 10,000 Degrees programs!

10,000 Degrees currently supports 1,500 + students

Community College Success Initiative
10,000 Degrees Fellowship Program

CULTURAL COMPETENCE

- As recent college graduates from low-income communities, 10,000 Degrees Fellows deliver cultural competence and deep expertise through near-peer role modeling to help our students understand, navigate, and manage the entire College Success process in/out of school and beyond.

- In doing so, Fellows act as powerful change agents in three crucial areas: establishing a culture of success at high schools and colleges, delivering sustainable impact in local communities, and generating a valuable resource as skilled professionals.
10,000 Degrees Fellowship Program

LEADERSHIP EXPERIENCE

- In 2012, 10,000 Degrees launched the Fellowship Program in which recent college graduates work full-time in our College Success programs.

- Starting in our partner high schools and continuing through college, 10,000 Degrees Fellows gain hands-on leadership experience as they support students and their families.

- By 2021, through strategic partnerships and the generous support of donors, we plan to expand our Fellowship Program to more than 50 participants.
Presenters

Jeanette Perez
College Success Fellow, College of Marin

Halea Waters
Program Manager, Santa Rosa Junior College
The Importance of Financial Aid

- Financial aid is a *make or break* for our students (1st gen/low income & attend community colleges)
- Students are more likely to attend college, if they complete a financial aid application!
- For our students, financial aid is used *beyond* just books and fees! (*Ex: Housing*)
- Misconceptions around Financial aid for 1st gen/low income students
Here are some common myths about financial aid:

1. “I have to be a tax expert to help with financial aid.”
   False!

2. “Information can’t be updated or changed once submitted.”
   False!

3. “My students don’t qualify for financial aid.”
   False!
Types of Financial Aid

**GIFT AID**

Grants and scholarships that do *not* need to be paid back

- Pell Grant
- Cal Grant A

**WORK STUDY**

Money earned through a job on or off campus

- Student may work at bookstore or cafeteria on campus

**LOANS**

Borrowed money to be paid back after graduation

- Direct Subsidized Loan
- Perkins Loan
How to Apply to FAFSA

- Opens October 1st
- Closes March 2nd
- Includes both State and Federal Aid
- Application for U.S. citizens and eligible non-citizens

TIPS FOR FAFSA:

- IRS Data Retrieval Tool for Student and Parents with SSN – If student/parent file taxes
- Make sure to use exact address listed on taxes otherwise it will not process i.e. “825 Second St” is different than “825 Second Street”
- NEW FAFSA web design
How to Apply to FAFSA

- Fafsa.gov: [https://fafsa.ed.gov/](https://fafsa.ed.gov/)
- FSA ID for Parent and Student (Must have SSN)
  - Parent and student “Electronic signature” – Must be signed every time before submitting and every time after that when corrections are made, also necessary for IRS Data Retrieval Tool
  - [https://fafsa.ed.gov/](https://fafsa.ed.gov/)

TIPS

- Create excel or google document with username and passwords
- Undocumented parents (put 0’s for their social security # + parent signature page)
New FAFSA Mobile App

- “myStudentAid” app – Downloaded from either Android or Apple Store
- Until September 30th only the 2018-2019 FAFSA is available
- No IRS DRT functionality
- Cannot make corrections
- Need both FSA ID’s to access the app
- The FAFSA.gov on computer now mirrors what the app looks like

TIP FROM FAFSA MOBILE APP INFO:
- Pay particular attention to the signature process when multiple signatures are required
How to Apply for CA Dream Act

- California Dream Act
  https://dream.csac.ca.gov/
- Opens October 1<sup>st</sup>
- Closes March 2<sup>nd</sup>
- Includes State Aid only
- Application for AB540 students
AB540 Residency for Tuition Purposes

AB-540 REQUIREMENTS:
- Graduate from CA HS
- Attend 3+ years of HS
- Receive 3+ years CA HS credit
- Attend a UC, CSU, CCC
- Affidavit Form
AB540 and SB68: Residency for Tuition Purposes

SB68 REQUIREMENTS:

- 1 or 2 AND 3
- Must attend three years full time at a CA High School, Adult School, or CA Community College;

OR

- Three years of high school credits and elementary and secondary school;

AND

- Must graduate from a CA High School, attain an GED or CHSPE, Associates Degree or minimum transfer requirements to a CSU or UC
## Types of Gift Aid - FAFSA

<table>
<thead>
<tr>
<th>FEDERAL GRANTS</th>
<th>(FAFSA)</th>
<th>Pell Grant</th>
<th>SEOG Grant</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pell Grant</strong></td>
<td></td>
<td>➢ &gt;$6,095</td>
<td>➢ &gt;$4,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>➢ Based on EFC (Expected Family Contribution)</td>
<td>➢ Limited availability</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# Types of Gift Aid - FAFSA & CA Dream Act

## CAL GRANTS (FAFSA + CA DREAM ACT)

<table>
<thead>
<tr>
<th>Cal Grant A</th>
<th>Cal Grant B</th>
<th>Cal Grant C</th>
</tr>
</thead>
<tbody>
<tr>
<td>- &lt;3.0 GPA</td>
<td>- &lt;2.0 GPA</td>
<td>- Vocational</td>
</tr>
<tr>
<td>- UC: $12,630</td>
<td>- UC &amp; CSU: $1,672</td>
<td>- Certificate</td>
</tr>
<tr>
<td>- CSU: $5,742</td>
<td>- Years 2-4: $1,672 (first year)</td>
<td>- Programs</td>
</tr>
<tr>
<td>- PRIVATE: $9,084</td>
<td>- + tuition &amp; fees</td>
<td></td>
</tr>
</tbody>
</table>

### Cal Grant C
- Vocational
- Certificate Programs
- + tuition & fees
- CC: $1,672 (first year)
Types of Gift Aid - FAFSA & CA Dream Act

PROMISE GRANT (FAFSA)

- Covers tuition and fees at community college level
How Financial Aid Works

SAGA’s Financial Need = COA ($24,000) - EFC ($1,000)
Special Conditions Form for “Change of Family Financial Status”

- Year prior, prior
- Student and families financial situation changes
What is Verification?

- Confirming/providing proof for information on a student’s financial aid application
- On going
- More often happens to low income, first generation students
Student Portal

Important for:
- Verification
- Award Letter
- Admission Status
- Check often!
- Huge hiccup for students
Award Letter From Portal – Not Uniform!

**Need Calculation**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of Attendance</td>
<td>$35,359.00</td>
</tr>
<tr>
<td>Estimated Family Contribution</td>
<td>$0.00</td>
</tr>
<tr>
<td>Initial Need</td>
<td>$35,359.00</td>
</tr>
<tr>
<td>Outside Resource</td>
<td>$0.00</td>
</tr>
<tr>
<td>Need</td>
<td>$35,359.00</td>
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</table>

**Cost of Attendance**

<table>
<thead>
<tr>
<th>Description</th>
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<tbody>
<tr>
<td>Average Books and Supplies</td>
<td>$1,066.00</td>
</tr>
<tr>
<td>*Estimated Fees and Tuition</td>
<td>$13,538.00</td>
</tr>
<tr>
<td>Average Personal Expenses</td>
<td>$1,666.00</td>
</tr>
<tr>
<td>Average Room and Board</td>
<td>$15,454.00</td>
</tr>
<tr>
<td>Average Transportation</td>
<td>$453.00</td>
</tr>
<tr>
<td>Average UG Health Insurance</td>
<td>$2,242.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
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**Housing Status**

Campus Housing

**Financial Aid Award for Fall Semester 2018**

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<td>Accepted</td>
<td>$3,048.00</td>
</tr>
<tr>
<td>Cal Grant A Entitlement New</td>
<td>Accepted</td>
<td>$6,285.00</td>
</tr>
<tr>
<td>Bobcat Grant</td>
<td>Accepted</td>
<td>$2,446.00</td>
</tr>
<tr>
<td>Fed Direct Student Sub Loan</td>
<td>Web Accepted</td>
<td>$1,750.00</td>
</tr>
<tr>
<td>Fed Direct Student Unsub Loan</td>
<td>Web Accepted</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Fed Direct Parent PLUS Loan</td>
<td>Web Declined</td>
<td>$0.00</td>
</tr>
<tr>
<td>Federal Work Study Eligibility</td>
<td>Web Accepted</td>
<td>$2,500.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>$17,029.00</td>
</tr>
</tbody>
</table>

**Financial Aid Award for Spring Semester 2019**

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Important Matriculation step that students miss – How to manage CAL grant!

- GPA verification
- Verification through Financial Aid Office Notification
- Updating HS graduation
  - Once graduated from HS to go to the website, select the option “I’ve graduated high school” Option B. Date of graduation.
  - Confirm school of attendance
  - Make sure their names is correct
- Updating your Cal grant info
  - If address has changed make sure it is updated
  - Can put Cal grant on hold here if entering third+ year at CC
Tips!

- 2019-2020 School Year, prior prior taxes, 2017!
- Full Legal Name – Whatever is put on CA Dream Act needs to line up with GPA Verification that is submitted
- If you are working with a student who has less than 24 units at CC their GPA will not be submitted by Community College – it must be submitted from High School Counselor.
Tips!

- Work Study – Say YES!
- 10 Schools then log back in after 24 hours to delete and add more, if more than 10 schools
- Selective Service – All males must register for Financial Aid
  Undocumented Males must mail in the form
Verification

- Independent Verification Form (Students 24 or older, Students with Legal Guardianship, Parents, etc.)
- Dependent Verification Form (Students less than 24 years old, even if student claims themselves)

Filed Taxes?
- IRS Tax Return Transcript – To verify that numbers put into Financial Aid Application are correct

Did Not File Taxes?
- Proof of Non-Filing
- W2’s
IRS Transcript Retrieval

Welcome to Get Transcript

Planned Outage: Jan. 1 - Jan. 8, 2018

This service will be unavailable from approximately 1 a.m. Eastern time on Monday, Jan. 1, 2018, until approximately 7 a.m. Eastern time on Monday, Jan. 8, 2018, due to planned maintenance. We apologize for any inconvenience.

You can get various Form 1040-series transcript types online or by mail. If you need your prior year Adjusted Gross Income (AGI) to e-file, choose the tax return transcript type when making your request. If you only need to find out how much you owe or verify payments you made within the last 18 months, you can view your tax account.

The method you used to file your tax return, e-file or paper, and whether you had a balance due, affects your current year transcript availability. Note: If you need a photocopy of your return, you must use Form 4506.

Related Forms
- About Form 4506
- About Form 4506-T, Request for Transcript of Tax Return
- Form 4506-T-EZ, Short Form Request for Individual Tax Return Transcript
- Formulario 4506-T-EZ (SP), Formulario Abreviado para la Solicitud de un Trasunto...

Related Websites
- Social Security Administration (SSA) - My Account
- Free Application for Federal Student Aid (FAFSA)
IRS Transcript Retrieval – Call the Number, way easier!

- Does not ask for exact address, only asks for numbers to address
- Recommend doing online, if you have the taxes in front of you so you can input the exact address that was filed
- 1-800-908-9946
All Ways to Retrieve Tax Return Transcript

- IRS Data Retrieval Tool (in FAFSA) parent and student can transfer tax information with FSA ID
- Request Tax Return Transcript (TRT) Online - receive as a downloadable PDF by making account (parent must have a line of credit) OR receive via mail in 7-10 business days
- Request TRT via phone (800) 908-9946 - receive via mail in 7-10 business days *Easiest, only asks for SSN and numbers in address, no issues making it exact like online

* Paper Request Form for Transcript of Tax Return or other IRS Individual Records
**Paper Tax Information Authorization to release individual tax information to a third-party
All Ways to Retrieve Tax Return Transcript

- Request TRT or Proof of Non-Filing via Form 4506-T* (mail or fax) - receive via mail in 7-10 business days
- Request TRT or Proof of Non-Filing in person at IRS Office - 4506 T* + Form 8821** signed by parent before going to IRS Office (Form 8821 is especially useful for student’s with undocumented parents who cannot enter the IRS, Federal Building.) Tip: Make an appointment (844) 545-5640

* Paper Request Form for Transcript of Tax Return or other IRS Individual Records
**Paper Tax Information Authorization to release individual tax information to a third-party
Great resources to help your students with Financial Aid!

CSAC – California Student Aid Aid Commission

FOR STUDENTS: (888)224-7268
- studentssupport@csac.ca.gov
- For GPA verification.
- **Best Practice:** Coach student on what to say before the phone call, teach them to advocate for themselves!

GENERAL: (888)294-0153
- schoolsupport@csac.ca.gov
- *Not as busy. Can connect you to other support.*
Great resources to help your students with Financial Aid!

CSAC – California Student Aid Commission

PASSWORD RETRIEVAL: (888)294-0148

- **Best Practice:** Great time to make a Google doc of passwords with students, including their Webgrants password, FSA ID login and password for student and parent, etc.!

You can also attend CSAC Conferences – 10,000 Degrees staff attend yearly to make sure we are up to date on the latest Financial Aid tips and procedures!
How To Be A Financial Aid Ally

- Identify key allies/programs IN PLACE on your campus! Develop relationships!
- Debunk common myths + cc stigma!
- Strength based options! Leave the door open, trust the process
- Know common ”what you need to file” information
- Create the space!
Questions
THANK YOU!

10,000 DEGREES
We Help Make College Dreams Come True

"10,000 Degrees is the reason I got an education"

PEDRO MOURA
Alumus 2010
Product Management, Mobile at Oportun