



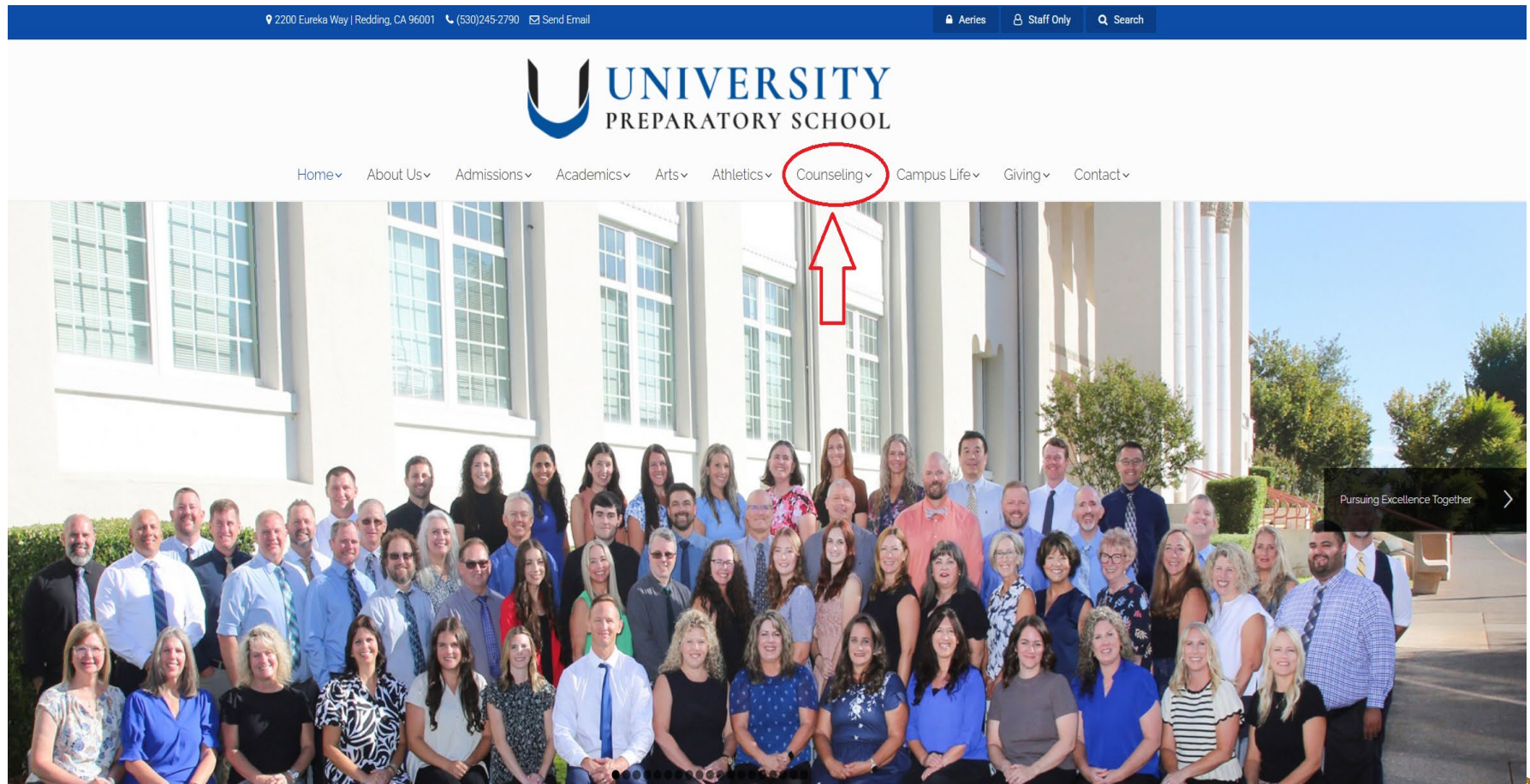
In conjunction with:



OPTIONS

**Presents Financial
Aid Night 2026**

THIS PRESENTATION CAN BE FOUND AT UPREP.NET UNDER THE COUNSELING TAB



FINANCIAL AID INFORMATIONAL VIDEO FROM THE UNIVERSITY OF CALIFORNIA

- How much is UC going to cost?





FINANCIAL AID 2027-2028

1890 Park Marina Dr., Suite 202

Redding, CA 96001

530-244-4022

Email: kluce@collegeoptions.org

@collegeandcareeroptions on social media

WWW.COLLEGEANDCAREEROPTIONS.ORG



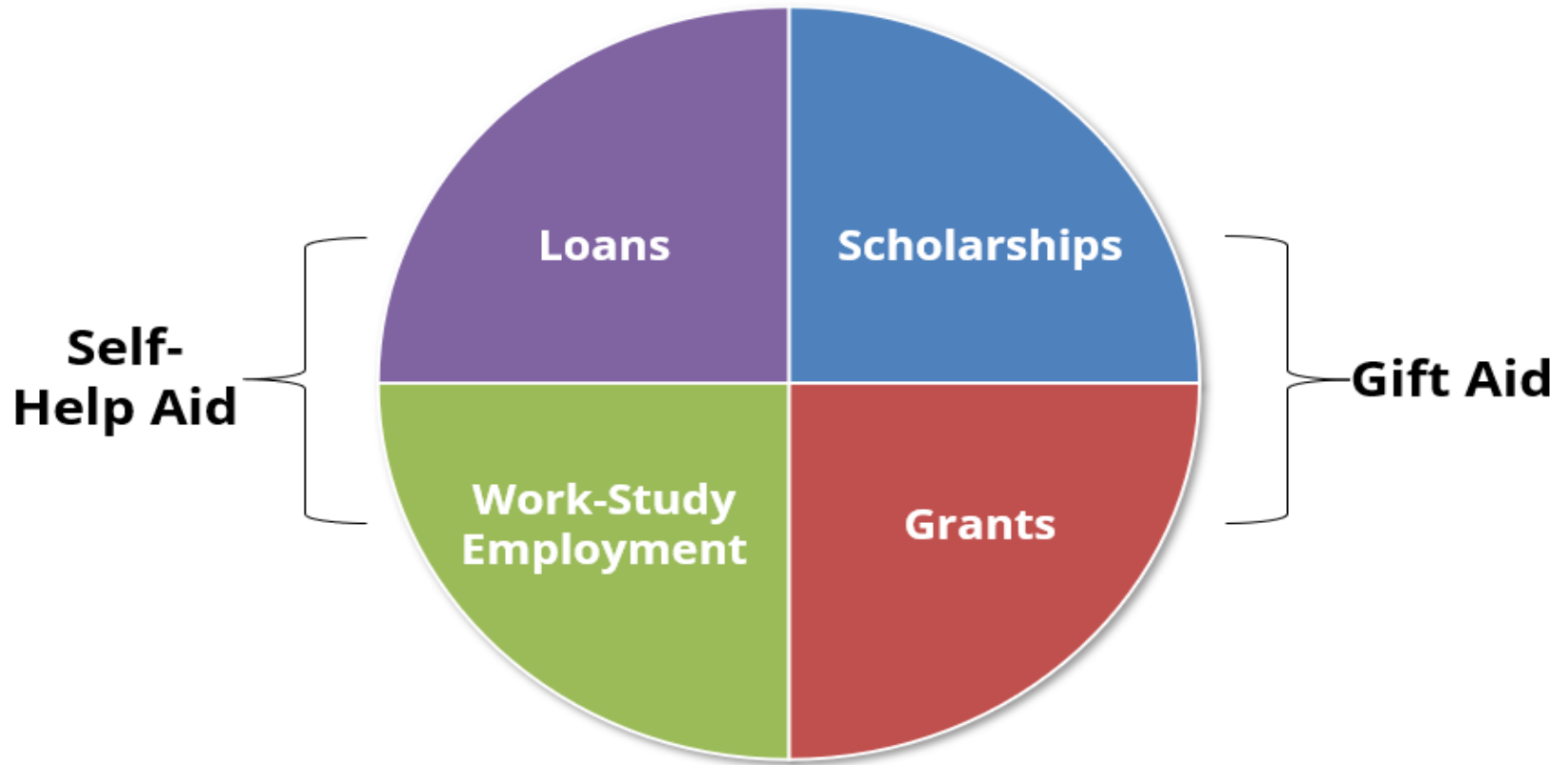
PURPOSE OF THIS PACKET



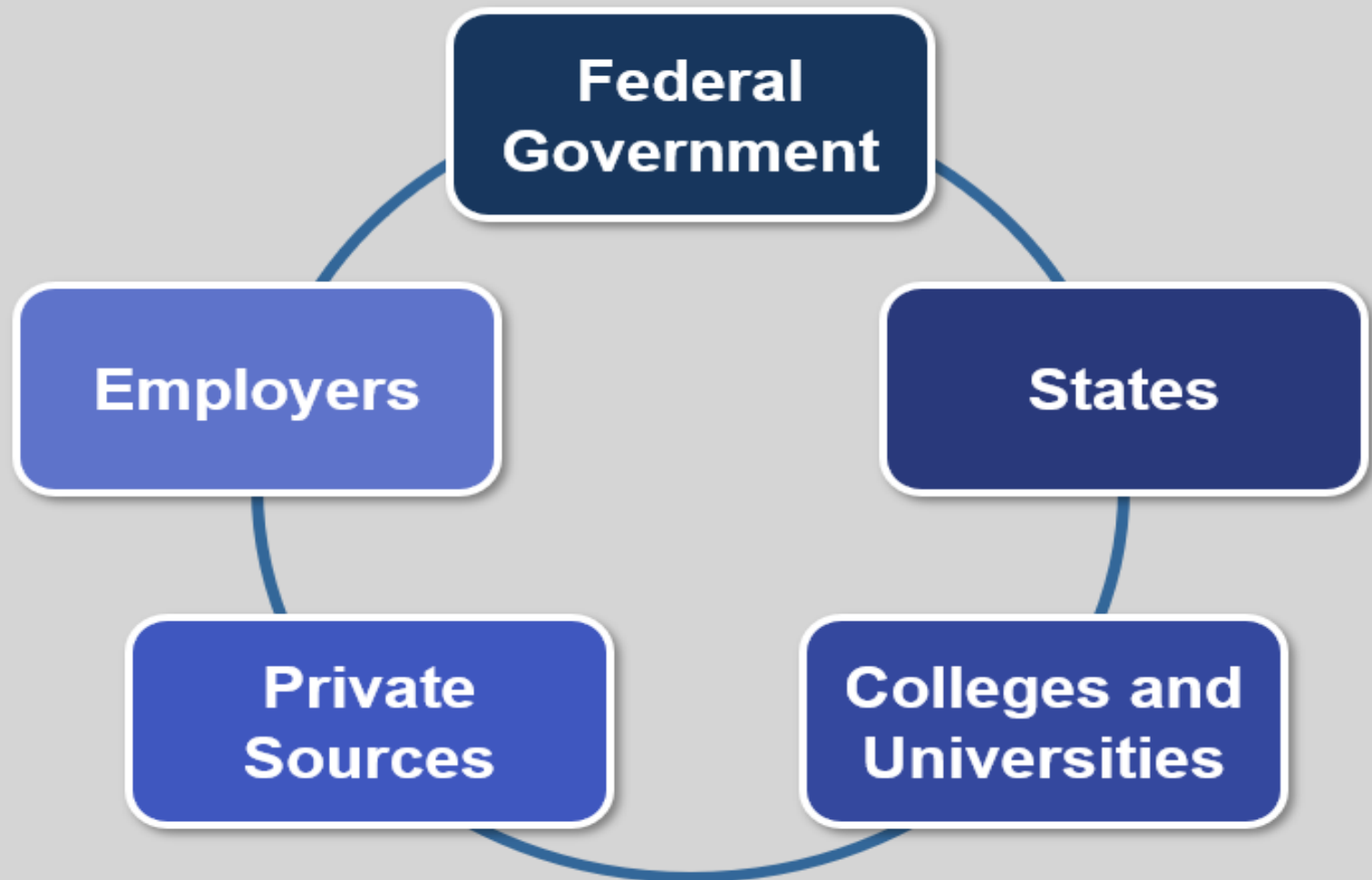
- Take the mystery out of the financial aid process and provide a basic understanding of how financial aid works
- Provide an understanding of how to maximize your financial aid potential
- Aid in understanding the amount of federal and CA financial aid that a student is eligible for



Types of Financial Aid



Sources of Financial Aid



What is the Free Application for Federal Student Aid?



- Gateway to need-based student financial aid from:
 - Federal Government
 - State Government
 - Colleges & Universities



Which Financial Aid Application to Submit?

☐ U.S. citizen or eligible non-citizen



☐ No SSN with or without DACA

☐ TPS status, U Visa

☐ With AB 540 status



COMPELLING REASONS TO FILE A FAFSA

Even if you don't think you will qualify for need based aid, consider the following:

- Regardless of income level, a FAFSA must be filed to receive free CA Community College tuition
- Allows for access to government student loans
- Allows for the opportunity to secure need-based aid if life circumstances and/or financial circumstances change (special circumstances)
- You can qualify for the CA Middle Class Scholarship even if you earned up to \$262,000 of income and have up to \$ 262,000 of assets
- Some schools will not consider you for merit scholarships until you have submitted a FAFSA
- FAFSA completion required for CA high school seniors unless opt-out



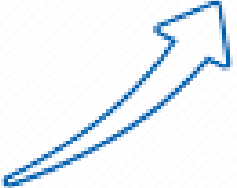
SPECIAL CIRCUMSTANCES – APPEAL FOR MORE FINANCIAL AID

- Family's financial circumstances have changed (even mid-year) or differ from the typical family

- Changes to family income or assets
- Recent unemployment
- High dependent care expenses
- Housing change due to homelessness
- High unreimbursed medical or dental expenses
- One-time events (e.g., a bonus) that do not reflect ability to pay



After submitting the
FAFSA, discuss special
circumstances with
the college
financial aid office


COST



WHEN TO FILE THE FAFSA OR CADAA?

MUST FILE

The free application opens every Oct. 1.

High school senior year
and every year in college

COMPLETE
YOUR FAFSA®
EVERY
YEAR



WHEN TO FILE THE FAFSA OR CADAA? (CONT'D)

- File as soon as possible to qualify for more grants/scholarships from the school
 - Can even file the FAFSA or CADAA **before** submitting college admissions applications



In California, there is a priority deadline of March 2nd to file the FAFSA or CA Dream Act Application to qualify for specific state grants



Multiple Agencies Get FAFSA Data Simultaneously



Financial Aid **You're Eligible** for
When You **Complete the FAFSA®** Form

Federal Student Aid

This includes federal grants, work-study, and student loans.

State Financial Aid

This includes grants and scholarships states offer to students who are residents there.

School Financial Aid

This includes scholarships your school or program may offer.

Federal
Student
Aid



WHAT IS COST OF ATTENDANCE? (COA)



Tuition and fees



Housing and food



Books and supplies



Transportation



Miscellaneous and personal



WHAT IS THE STUDENT AID INDEX? (SAI)

Measurement of
student's and
family's ability to pay
postsecondary
educational
expenses

Student
contribution

Parent contribution
(for dependent students)



FINANCIAL AID OFFERS



- Applied to the school
 - + accepted to the school
 - + listed the school on your FAFSA (can list up to 20)
 - = You will get a Financial Aid Offer from the school

■ Example:

COA	\$29,000	(School Cost of Attendance)
-SAI	<u>- \$ 4,000</u>	(Your Student Aid Index)
Financial Need	\$25,000	

- Schools offer varying amounts of financial aid, some more generous than others
- Applying to multiple schools gives you more financial aid offers to consider



FINANCIAL AID OPPORTUNITIES

Federal Aid Programs - 2026-2027 Information

Program	Award Amount	Notes
Federal Pell Grant	Up to \$7,395	Lifetime Eligibility 600% (max)
FSEOG (grant)	Up to \$4,000	Priority to Pell eligible students
TEACH Grant	Up to \$3,772	Requires service contract; otherwise, converts to unsubsidized loan
Work Study	Varies by school	On- and off-campus employment
Direct Student Loan (Subsidized and Unsubsidized)	\$3,500 to \$12,500 (undergrad level)	Interest subsidy during periods of enrollment of at least half-time for Subsidized Direct Loan
Parent PLUS Loan	Varies	All parents (combined) may borrow \$20,000 per year per dependent student with a \$65,000 aggregate limit per dependent student



FINANCIAL AID OPPORTUNITIES

Federal Pell Grant Program Aid Program - 2026-2027 Information

Dependent Student Look-Up Tables: 48 Contiguous States and District of Columbia

(2027–2028 FAFSA Award Year – Based on 2025 Poverty Guidelines)

1. Student's Parent is a Single Parent

Family Size	2025 Poverty Guideline	Max Pell Parent AGI Limit (225% of Poverty Guideline)	Min Pell Parent AGI Limit (325% of Poverty Guideline)
2	\$21,150	\$47,587.50	\$68,737.50
3	\$26,650	\$59,962.50	\$86,612.50
4	\$32,150	\$72,337.50	\$104,487.50
5	\$37,650	\$84,712.50	\$122,362.50
6	\$43,150	\$97,087.50	\$140,237.50
7	\$48,650	\$109,462.50	\$158,112.50
8	\$54,150	\$121,837.50	\$175,987.50
9+	Add \$5,500 to the poverty guideline for each additional person. Then multiply the AGI by 225% (Max Pell) or 225% (Min Pell) to determine the Parent AGI Limit.		

2. Student's Parent is Not a Single Parent

Family Size	2025 Poverty Guideline	Max Pell Parent AGI Limit (175% of Poverty Guideline)	Min Pell Parent AGI Limit (275% of Poverty Guideline)
2	\$21,150	\$37,012.50	\$58,162.50
3	\$26,650	\$46,637.50	\$73,287.50
4	\$32,150	\$56,262.50	\$88,412.50
5	\$37,650	\$65,887.50	\$103,537.50
6	\$43,150	\$75,512.50	\$118,662.50
7	\$48,650	\$85,137.50	\$133,787.50
8	\$54,150	\$94,762.50	\$148,912.50
9+	Add \$5,500 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 275% (Min Pell) to determine the Parent AGI Limit.		



FINANCIAL AID OPPORTUNITIES



Pell Grants

➤ Federal Aid Programs - 2026-2027 Information

- How is a Pell Grant Award determined?
 - An automatic Maximum Pell Grant Award of \$7,395 per year – Max Pell
(see eligibility chart)
 - SAI-calculated Pell Grant
 - Maximum Pell Grant (i.e., \$7,395) – SAI = Pell Award
 - A Minimum Pell Grant Award of \$740 – Min Pell (i.e., 10% of Max Pell)
(see eligibility chart) – Min Pell
 - Students prevented from getting a Pell Grant if SAI exceeds 14,790
- Federal Student Aid Estimator
 - studentaid.gov/aid-estimator
 - Calculates Student Aid Index (SAI) and gives federal financial aid estimate (Pell Grant)



FINANCIAL AID OPPORTUNITIES

➤ California Aid Programs* - 2026-2027 Information

- Cal Grant **\$1,648 - \$16,582/year** (4 years max)
- California College Promise Program
 - First 2 years of community college tuition-free for lower income students who file a FAFSA/CADAA
- Shasta Promise – Shasta College
 - Full-time student + file a FAFSA/CADAA = free tuition (regardless of income)
- California Middle Class Scholarship (MCS) - Up to \$262,000 income and \$262,000 assets

*Applies to all accredited and approved schools in California



SOME CAL GRANT DETAILS

▪ Eligibility Criteria

- Graduate from a California high school
- Have an appropriate GPA
 - 3.0 or higher to be eligible for Cal Grant A (colleges & universities)
 - 2.0 or higher to be eligible for Cal Grant B (colleges & universities)
 - No GPA requirement for Cal Grant C (tech schools & trade schools)
- Parent(s) income is below the Cal Grant income ceiling
- Parent(s) assets are below the Cal Grant asset ceiling
- File your FAFSA or CADAA by March 2 each year
 - If attending a CA community college, the deadline is September 2 each year
- Include at least 1 CA college/university/tech/trade school on your FAFSA or CADAA



▪ How to Claim Your Cal Grant

- After filing the FAFSA or CADAA, check CSAC's WebGrants 4 Students website to track progress on California aid (mygrantinfo.csac.ca.gov)

▪ Where Can I Use My Cal Grant & For How Long?

- A Cal Grant can be used at any qualifying California school that participates in the federal financial aid program (typically these are the regionally accredited schools)
- The Cal Grant is good for 4 years, which includes Community College attendance, so use it wisely



Cal Grant Income & Asset Ceilings

CALIFORNIA STUDENT AID COMMISSION FOR NEW CAL GRANT APPLICANTS and RENEWING CAL GRANT RECIPIENTS

2027 28 CAL GRANT PROGRAM INCOME CEILINGS		
	Cal Grant A and C	Cal Grant B
Dependent students and Independent students with dependents other than a spouse		
<u>Family size:</u>		
Six or more	\$175,500	\$96,400
Five	\$162,700	\$89,300
Four	\$151,800	\$79,800
Three	\$139,700	\$71,800
Two	\$136,400	\$63,700
Independent students		
Single, no dependents	\$55,700	\$55,700
Married, no other dependents	\$63,700	\$63,700

2027 28 CAL GRANT PROGRAM ASSET CEILINGS	
Dependent students ¹	\$117,500
Independent students ²	\$55,900

¹ This ceiling also applies to independent students with dependents other than a spouse.

² Independent single student with no dependents, or married with no dependents other than a spouse.





CALIFORNIA MIDDLE CLASS SCHOLARSHIP



- Students enrolled at a UC or CSU whose income exceeds limits for Cal Grant will automatically be considered for the California Middle Class Scholarship
 - If the student's FAFSA or CADAA is submitted by March 2
- Students with family income and assets up to \$262,000 may be eligible
- Award determination is based on a complicated formula
- This is a last dollar award, so all other grants, scholarships, fee waivers will be applied first



FINANCIAL AID OPPORTUNITIES

➤ Institutional Aid

➤ Scholarships & Grants

- Need-based (financial need) and/or
- Merit-based (student talent or skill)
- Scholarships & Grants vary by school
 - Apply to several schools to see several financial aid offers



➤ Out of State Schools

➤ Western Undergraduate Exchange (WUE)

- Enables students in 16 western states & territories to enroll at 160+ participating public schools outside their home state and pay reduced tuition.
 - WUE rate of 150% in-state tuition (or less)



StudentAid.gov Account Needed to File FAFSA (Also Called the FSA ID)

Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to apply for, receive, and manage your federal student aid.

[Get Started](#)

Already have an account? [Log In](#)

What You Can Do With Your Account

You must have an account to do the following:

- Fill out the *Free Application for Federal Student Aid* (FAFSA®) form online
- Complete other online forms (such as the *Master Promissory Note*) required to receive aid
- Review the federal student aid you've received

What You'll Need

- Your Social Security number (if applicable)
- Your own email address

Federal Student Aid Information Center (FSAIC) (Help Line)

(800) 4-FED-AID

(800-433-3243)

Live Chat

Email



A student is considered to be Independent if any one of these apply:

**Will be 24 by January 1st
of award year**

Are married

**Are working on a
master's or doctorate**

**Serve in the U.S. armed
forces or are a veteran**

**Since age 13 – had no living
parent, were in foster care, or
were a ward of the court**

**Are an emancipated
minor**

**Have a court-ordered
legal guardian**

***Have children or dependents
who live with them and receive
more than half their support
from them***

**Are an unaccompanied
youth who is homeless**

Otherwise, they are considered to be Dependent



Which of a Dependent Student's Parents Need an FSA ID?

If parents are
married

+ File taxes together
=
only one parent
needs an account

OR

+ DIDN'T file
taxes together
=
both parents
need accounts

If parents are
unmarried
+ living together

Both parents
need accounts



If parents are
divorced/separated
+ NOT living together

The parent who provided
more financial support
in the last 12 months
needs an account

OR

If that parent remarried
+ DIDN'T file taxes together
=
both the parent and step-
parent need accounts



WHICH YEAR'S INFORMATION IS REPORTED?

Assets

Reported as of the date the FAFSA is filed

Income

Based on the second previous tax year (the prior-prior year)

- The 2027-2028 FAFSA is based on income and tax information from 2025
 - Cannot substitute 2026 income and tax information for 2025 income and tax information
 - If family finances have changed, they should file an appeal with the college financial aid office



SAI CALCULATION - INCOME

(FOR 2027-2028 SCHOOL YEAR USE 2025 TAX RETURN INFORMATION)

- Parent's
 - When the student is considered “dependent” for FAFSA purposes
- Student's
 - **\$12,220** is “protected” (i.e., 2025 income for the 2027-2028 academic year)
 - 50% of income greater than **\$12,220** may be added to the SAI
- Start with your Adjusted Gross Income (AGI) and include:
 - IRA deductions & payments to self-employed SEP, SIMPLE, Keough, and other qualified retirement accounts
 - Foreign earned income if exempt from taxation
 - Tax Exempt Interest Income
 - Untaxed Portions of Pensions (excluding rollovers)
 - Untaxed Portions of IRA Distributions (excluding rollovers)



EXEMPT FROM ASSET REPORTING



- Dependent student meets one of these criteria:
 - The student qualifies for a Maximum Pell Grant
 - The student's parents' 2025 combined AGI is less than \$60,000 and
 - They do not file a Schedule A, B, D, E, F, or H, and
 - They do not file a Schedule C, or
 - They file a Schedule C with net business income of not more than a \$10,000 loss or gain
 - Receiving any 1(or more) of 9 federal benefits in 2025 or 2026
 - 9 named programs including:
 - “Free or reduced-price school lunch”
 - A universal program in all CA TK-12 public schools
 - Check the income guidelines for FAFSA eligibility (next slide)



FREE OR REDUCED-PRICE SCHOOL LUNCH

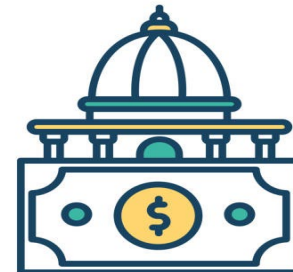


FAFSA DEFINITION OF FEDERAL BENEFITS RECEIVED

- At any time during 2025 or 2026, did the parent or anyone in their family receive benefits from any of the following federal programs?

- | | | |
|---|--|--|
| ☐ Medicaid | ☐ Lower premiums for a plan purchased through the health insurance marketplace | ☐ Federal housing assistance (e.g., Housing Choice Voucher [Section 8] or public housing) |
| ☐ Supplemental Nutrition Assistance Program (SNAP) | ☐ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) | ☐ Temporary Assistance for Needy Families (TANF) |
| ☐ Free or reduced-price school lunch (based on income) | ☐ Supplemental Security Income (SSI) | ☐ None of these apply. |
| ☐ Earned income tax credit (EITC) | | |

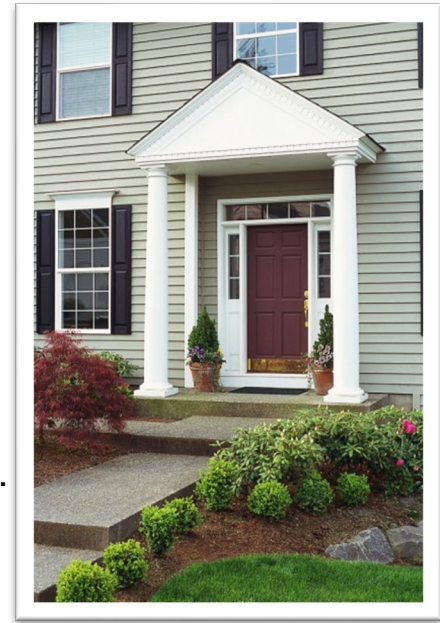
- EIC can be found on line 27 of your 2025 or 2026 1040 tax return
- Medi-Cal is the CA version of Medicaid
- QHP credit can be found on line 9 of Schedule 3 of your 2025 or 2025 tax return
- CalFresh is the CA version of SNAP
- SSDI is not the same benefit as SSI
- CalWORKs is the CA version of TANF



WHAT ASSETS TO DECLARE FOR FAFSA

FAFSA Assets Do Not Include:

- Home equity (in primary home)
- Retirement accounts (IRA, 401k, 403b, Roth, etc.)
- Life insurance & annuities
- Family business with less than 100 FT employees
- Farms where the family resides
- Commercial fishing business owned/controlled by a family
- Personal vehicles, boats, firearms, household goods, jewelry, tools etc.



Examples of FAFSA assets to declare:

- Cash, Savings, Checking
- Net worth of land, investment real estate, etc.
- Stocks/Bonds/Trusts/Other Investments (not in retirement accounts)
- College savings plans/529 plans – do not include the value of siblings' plans (**report as an asset of the parents**)
- Annual child support received in most recent completed calendar year
- Note: if net worth is negative, enter zero



SAI CALCULATION – ASSETS

- Parent
 - When the student is considered “dependent” for FAFSA purposes
- Student
 - 20% of student assets may be added into the SAI
 - Assets are often best kept out of the name of the student



Assets are calculated as of the day the FAFSA is filed



FAFSA DEFINITION OF FAMILY SIZE

- How many people are in the parent's family?
 - Include
 - the parent (and spouse or partner)
 - the student
 - the parent's dependent children (even if they live apart because of college enrollment)
 - and other people living with the parent now
- Include these dependent children and other people only if the parent will provide more than half of their support between July 1, 2027 and June 30, 2028
- FAFSA family size does not need to match the family size indicated on your tax return



DIDN'T GET ENOUGH FINANCIAL AID? CONSIDER THESE OPTIONS

- **Negotiate:** Ask the college or university for more financial aid
- **Scholarships:** More detail on future slide
- **Special Circumstances Consideration:** More detail on prior slide
- **Student job:** Work study or on-campus or off-campus
- **Payment Plans:** Your school may have plans to avoid lump sum payments, allowing for several payments throughout a semester
- **Parent Savings:** Food, gas, insurance savings while student is in college
- **Family resources:** Savings, sell assets, 2nd mortgage, credit cards, etc.
- **Current Income:** Allocate more to education expenses
- **Additional Loans:** Government PLUS loans or private loans



REDUCING COLLEGE COSTS

- **Career Planning before/during college**
 - Changing your major (or college) costs time and money!
 - Internet research, informational interviews, job shadowing
 - Avoid dropping classes and focus on graduating on time
- **Graduate on Time**
 - The longer you are in school, the more it will cost you
- **Apply for scholarships**
 - Priority on local (smaller applicant pool)
 - If you are eligible, apply!
- **Buy used textbooks or rent them**
- **Borrow responsibly**
- **Use College & Career OPTIONS tools**
 - to evaluate and compare award offers
 - project costs over time
 - make decisions based on objective factors
- **Consider an alternative college**
 - Community Colleges can be great options



WHAT ABOUT SCHOLARSHIPS?

- Your High School
 - Counselors know about scholarships given previously to their students
- The McConnell Foundation – McConnell Scholars Program
- The Ford Family Foundation – Ford Scholars Program
 - Siskiyou County high school students only
- Community Foundation of the North State
 - Approximately 30 scholarship opportunities
- Reach Higher Shasta
 - Scholarship Database
 - Over 60 entries
- Local Chambers of Commerce, Rotary Clubs, Civic Groups, etc.
- National Scholarships (lots out there/lots of competition)
 - Thousands of scholarships identified by each search engine (3 examples)
 - Sallie Mae
 - Fastweb
 - Big Future
- Your College/University Admissions and/or Financial Aid Office





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COLLEGE & CAREER OPTIONS FINANCIAL AID TOOLS AND RESOURCES



About Us ▾

Students & Parents ▾

Financial Aid ▾

Career Exploration

Events ▾

Contact

(530) 244-4022

Your Future, Our Focus



At any point - ask for help ———

- ☐ From your high school counselor
- ☐ From College & Career OPTIONS (530) 244-4022 collegeandcareeroptions.org
- ☐ From the college you applied to; don't hesitate to call the Admissions, Financial Aid or Housing office—they want to help!

September ———

- ☐ Attend the Financial Aid Information Night at your school. (check with your counselor for your school's date)
- ☐ Estimate your Student Aid Index (SAI)
- ☐ Check out CA Dream Act (CADAA) information and resources at dream.csac.ca.gov
- ☐ Create a personalized electronic or paper calendar of deadlines for college admission and financial aid applications.
- ☐ Start drafting essays for college applications and scholarship applications, including letters of recommendation.
- ☐ Check out SAT and/or ACT resources and information at sat.collegeboard.com or act.org.
- ☐ Memorize your Social Security number. If you do not have a Social Security number, talk to your counselor.
- ☐ Obtain a Federal Student Aid ID (FSA ID) for yourself and at least one parent at studentaid.gov/. You will need this to file your FAFSA.
- ☐ Research career options thoroughly; the better informed you are, the more effective your college search will be. <https://www.onetonline.org/>
- ☐ Your e-mail address should be appropriate for communicating with colleges, lenders & employers. Do not use your school email address.

October ———

- ☐ Attend the Financial Aid Information Night at your school. (check with your counselor for your school's date)
- ☐ Oct 1: FAFSA and CA Dream Act (CADAA). Applications are available online at studentaid.gov/fafsa or dream.csac.ca.gov. Submit the appropriate application as early as possible. **Due March 2** if you want to be considered for the priority Cal Grant.
- ☐ Oct 1: CSU & UC applications are available. Check other colleges for application availability.
- ☐ The College Board's CSS PROFILE is an additional financial aid application that some private colleges require. Research if you need to complete this application. cssprofile.collegeboard.org
- ☐ Attend local college fairs and meet college representatives visiting your school.
- ☐ Visit colleges and/or take a virtual tour online.
- ☐ Planning to live on-campus? Research your potential colleges' housing application processes. (some have application deadlines as early as October)

November ———

- ☐ Attend the Financial Aid Information Night at your school. (check with your counselor for your school's date)
- ☐ Start researching and applying for scholarships. Some have early deadlines.
- ☐ Review your FAFSA Submission Summary and make corrections if necessary. If you don't receive your report within three weeks of submitting your FAFSA, call toll free at 800-433-3243.
- ☐ Nov 30 CSU & UC applications due. Check other colleges for deadlines.

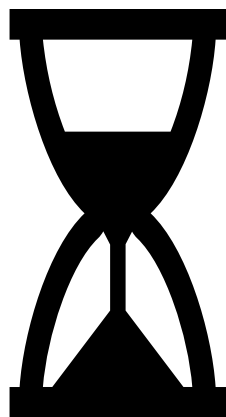
December ———

- ☐ Apply for scholarships at the colleges you have applied to; some deadlines are as early as December.
- ☐ Confirm official SAT/ACT scores were sent to colleges as needed.

January ———

- ☐ Watch for application confirmation emails from your college(s); create a "portal" for each college you applied to. Monitor each portal for admissions decisions.
- ☐ Check your online portal at each college you applied to and your email on a weekly basis. Respond to colleges' requests for information promptly.
- ☐ Keep a copy of everything you submit (paper or electronic copy)
- ☐ Apply for scholarships!





February

- ☐ Manage your Cal Grant. Look for email messages from the California Student Aid Commission and check your status. mygrantinfo.csac.ca.gov
- ☐ Math and English assessment tests: check each college you applied to. Do you need to take these tests? You may be able to waive these assessments through SAT, ACT or AP exam scores.
- ☐ Apply for scholarships!

March

- ☐ **March 2** is the Cal Grant priority deadline to submit the FAFSA/CADAA. Watch for college acceptance letters and financial aid offers via email and your college portal(s).
- ☐ Manage your Cal Grant. Look for email messages from the California Student Aid Commission and check your status. mygrantinfo.csac.ca.gov
- ☐ Planning to attend a community college? Apply, take assessment tests, send in your high school transcripts, and sign up for an orientation. Apply for EOPS & SSS.
- ☐ Apply for scholarships!

April

- ☐ Watch for college acceptance letters and financial aid offers via email and your college portal(s).
- ☐ Evaluate all financial aid offers carefully. Ask questions!
- ☐ Utilize College & Career OPTIONS Cost of Attendance Comparison Worksheet to determine your actual "net" cost at each college you are considering. Carefully examine your and your family's budget and "cash flow." Can you afford your intended college for the 4-5 years you will be attending? collegeandcareeroptions.org (look in the Financial Aid section)

- ☐ Consider grants, work-study and other aid (e.g., scholarships) you don't have to repay before accepting a student loan.
- ☐ Notify the financial aid offices at all your possible colleges of any scholarships received that are not on your award offer. Ask them how these changes will affect your award offer from them.
- ☐ If you are short of funds necessary to pay mandatory deposits to the college (e.g. tuition, dorms, meal plans, etc.), ask the college if you can defer deposits and/or make payments on an installment plan.
- ☐ Use your college portal to accept and/or decline your financial aid offers.

- ☐ Manage your Cal Grant status using WebGrants for Students at mygrantinfo.csac.ca.gov. If you do not have any information available on the "Award Detail" tab by mid-April, call toll free 888-224-7268 and ask them to help you determine your status.
- ☐ Make sure you have fulfilled any financial aid verification requests from your college's financial aid office. If you are unsure if you have any requirements, check your portal or contact the financial aid office.
- ☐ Apply for scholarships!

May

- ☐ **May 1** is the deadline to notify the four-year college that you plan to attend. Use your college portal to accept your offer of admission (you might have to make an enrollment deposit and/or register for orientation by **May 1** as well).
- ☐ Look for a summer job, sign up for a summer class at the community college or volunteer with a business or organization to help investigate your career interests.
- ☐ Arrange your college housing plans.
- ☐ Missed the Cal Grant priority deadline? Complete the FAFSA or CADAA to be considered for federal and institutional aid and to be considered for a Cal Grant at a California community college.

Summer

- ☐ Confirm your high school graduation and college of attendance. mygrantinfo.csac.ca.gov
- ☐ Keep checking your college portal. Follow through on any "to-do" items.
- ☐ If you have Special Circumstances due to job loss, death, hardship, divorce, large medical expenses, an unusual family/parental situation, etc., which were not reflected on your financial aid application, contact your college's financial aid office ASAP so they can determine if they can use Professional Judgment to make adjustments to your financial aid offer.
- ☐ Make sure your "master promissory note" is signed for any Federal student loans. studentaid.gov
- ☐ Read the fine print on your student loan agreement, especially if the loan is a non-government (private) loan. Know your repayment obligations while you are in school as well as after you graduate.
- ☐ Financial aid "disbursements" (distribution of the funds) typically come after the semester/quarter starts. If you are unable to afford any costs that will come due before aid disbursements, communicate with your college's financial aid office.
- ☐ Four-year college-bound students: Attend your college's orientation.
- ☐ Register for classes.
- ☐ Claim scholarships you won. You may need to turn in copies of your fall class schedule (or some other proof of enrollment). Check with each scholarship provider.
- ☐ If you have not done so already, complete the FAFSA or CADAA to be considered for federal and institutional aid and to be considered for a Cal Grant at a California community college.

Apply for financial aid and scholarships every year you plan to attend college.

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WITH GRATITUDE!!

A huge thank you to these
College & Career OPTIONS funders!!!



Because of their generosity, all services provided by College & Career OPTIONS personnel are free to North State families





THANK YOU!!!

- We are always trying to improve our effectiveness.
 - If you have suggestions for improvement, please reach out to us:

1890 Park Marina Dr., Suite 202

Redding, CA 96001

530-244-4022

Email: kluce@collegeoptions.org

@collegeandcareeroptions on social media

WWW.COLLEGEANDCAREEROPTIONS.ORG

