

# #FUTUREREADY

College and Career Readiness Information for Staff and Parents



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## Paying for College and Job Training

You know the feeling....you're shopping for a new car and it's easy to experience "sticker shock" when you see the price listed for the car of your dreams. But how many of us end up paying the full sticker price for our new car?

It's much the same for college and job training our graduates pursue. Did you know that over 85% of the students attending local institutions like UC Riverside, Cal State San Bernardino, Riverside City College and several independent colleges pay far less than the posted cost of attendance?

This is all possible because of the financial aid options that are available for students--and many of Jurupa's graduates have the majority or ALL of their tuition and fees covered by their financial aid packages.

Test your financial aid IQ in this month's issue of #FUTUREREADY.



# It all starts with the FAFSA or CADAA

**SENIORS - Be sure to apply for FAFSA or CADAA between October 1 and March 2 of your senior year!**

**For help with either of these applications, see your Career Center staff or guidance coordinator at any JUSD High School.**

## FAFSA

For our students who are US citizens or who have legal residency status, applying for financial aid starts with the Free Application for Federal Student Aid-- the FAFSA. Even if a student/family does not think he/she will qualify for federal aid, they still need to complete the FAFSA because this opens the door for other types of financial aid. Most students' FAFSA application is based on their parent's financial information.

It's easy to get started-- go to [fafsa.ed.gov](http://fafsa.ed.gov) to complete the FAFSA online. Before you apply, you need to do the following:

1. Get a copy of your parents' 2016 federal tax return--and a copy of your own, if you filed taxes for 2016.

2. Create an FSA ID. Both you and a parent need to create an FSA ID on the FAFSA web page. This ID will also serve as your electronic signature.

For more information visit:

\*<https://www.youtube.com/playlist?list=PL23B9A23CD8DD82DD&feature=plcp>

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\*<https://bigfuture.collegeboard.org/pay-for-college/financial-aid-101/how-to-complete-the-fafsa>

## CADAA

Seniors who do not meet the citizenship or residency status to apply for the FAFSA complete the California Dream Act Application (CADAA). The CADAA is funded by the State of California and overseen by the California Student Aid Commission. The CADAA mirrors the FAFSA only it's for students who don't have a permanent social security number. CADAA application information is confidential -- it is NEVER shared with the federal government, homeland security, or immigration and customs enforcement.

To get started - go to [dream.csac.ca.gov](http://dream.csac.ca.gov)

For more information visit:

\*<http://www.csac.ca.gov/>

\*<http://admission.universityofcalifornia.edu/paying-for-uc/files/dream-act-tips.pdf>



"I believe every eligible Californian should be able to attend college and that a person's socioeconomic background should not be a barrier to access. I'm passionate about financial literacy and I want to promote the California Student Aid Commission's programs and information to ensure that students have all the tools they need to understand the cost of college, take advantage of all financial aid opportunities, and select the college that best suits them."

Devon Groves, California Student Aid Commission Student Commissioner

# CA Student Aid Commission Programs

## Cal Grant Program

Earn a 2.0 GPA, meet the eligibility standards and receive a Cal Grant-- guaranteed!

Cal Grants are FREE cash for college in California-- up to \$12,630 annually for up to four years of assistance with tuition and system-wide fees. Cal Grants can be used any any CSU; UC; CA Community College; or eligible private college in California college (see which schools are eligible at [www.csac.ca.gov](http://www.csac.ca.gov))

## California Community Colleges Promise Grant

For eligible California residents, the California Community College Promise Grant permits enrollment fees to be waived at a community college.

## Middle Class Scholarship

The Middle Class Scholarship will provide up to 40% of statewide feeds and tuition for undergraduate students at the University of California and California State University campuses for families with assets and income up to \$165,000 that do not qualify for other financial aid programs.

## Chafee Grant for Foster Youth

Students that are or were in foster care and have financial need may qualify for up to \$5,000 a year for college, career and technical training.

For more information on any of these programs visit [www.csac.ca.gov](http://www.csac.ca.gov)

## Other Types of Aid

### Scholarships

Like grants, scholarships do not require repayment. They are typically offered by individual institutions and private organizations and can be awarded based on a number of factors, such as academic performance, athletic ability, religious affiliation, and race, among others. In order to apply for a scholarship, you will often be asked to write an essay.

### Work Study

A work-study program is a work program where you can earn money that helps you pay for school. Work-study programs provide students with jobs on campus or at other approved locations. The campus facilities at many colleges and universities, including the student center, career center, athletic department, and residence halls, employ work-study students.

### Loans

Offered by both the federal government and private institutions, loans are money that you borrow to attend college. You must repay your loans with interest. Loans provide students and families with immediate access to funds to help cover the cost of college.

## Did You Know?

It can actually cost a student/family LESS money to attend a private college than it does to attend a CSU or UC campus.

Why? Many private institutions have HUGE endowment funds that award scholarships or institutional aid to students.

We encourage every senior to apply to at least one private college, complete the FAFSA or CADAA and wait to compare financial aid offers before committing to a particular college.



**Career Center and Guidance Staff are here to help students find \$ for college.  
Students should never pay for services the district provides for FREE!**

## Looking for an Athletic Scholarship?

Information quoted from

[www.ncaa.org](http://www.ncaa.org)

### Does the NCAA award athletics scholarships?

Individual schools award athletics scholarships. Divisions I and II schools provide \$2.7 billion in athletics scholarships annually to more than 150,000 student-athletes. Division III schools, with more than 180,000 student-athletes, do not offer athletically related financial aid, but most student-athletes receive some form of academic grant or need-based scholarship.

### Do many high school athletes earn athletics scholarships?

Very few, in fact. About 2 percent of high school athletes are awarded some form of athletics scholarship to compete in college.

### Do NCAA student-athletes have difficulty meeting graduation requirements with the time demands of their sport?

While competing in college does require strong time-management skills and some thoughtful planning with academic advisors, on average NCAA student-athletes graduate at a higher rate than the general student body.

### Do many NCAA student-athletes go on to play professionally?

Fewer than 2 percent of NCAA student-athletes go on to be professional athletes. In reality, most student-athletes depend on academics to prepare them for life after college. Education is important. There are nearly half a million NCAA student-athletes, and most of them will go pro in something other than sports.

College-bound student-athletes preparing to enroll in a Division I or Division II school need to register with the NCAA Eligibility Center to ensure they have met amateurism standards and are academically prepared for college coursework. Student-athletes preparing to enroll in a Division III school do NOT need to register with the NCAA Eligibility Center.

### Basic eligibility requirements for Division I and II are:

- \* Graduate from high school
- \* Complete a minimum of 16 core, year long NCAA approved courses; you must complete 10 of these before you start your 7th semester in high school
- \* 2.3 GPA in core classes (2.2 GPA for Division II)
- \* Meet SAT or ACT score requirements

Get more information at <http://www.ncaa.org/student-athletes/future>

### NCAA Not the Only Option

Not all colleges and universities belong to the NCAA. Learn about the requirements for student athletes at NAIA schools @ <http://www.naia.org/> and about opportunities at the junior college level at the NJCAA website @ <http://www.njcaa.org>

## ScholarShare 529: Helping Families Save for College

Students who have ANY amount of savings for college are 3 times more likely to attend college and 4 times more likely to graduate from college than those who don't save.

It's never too early to prepare your child or grandchild for a successful future. No matter what their age — with the rising cost of tuition — the time to start is now.

ScholarShare is a state-sponsored, tax-advantaged 529 college savings plan that's helping families and individuals plan for the cost of higher education. It's available to any citizen or tax payer. And just about anyone can help contribute including Grandparents, other family members and friends.

It only takes about 15 minutes to open an account online and it is easy to manage. There are a variety of low-cost investment portfolios to choose from including age-based, multi-fund, single-fund and guaranteed options.

A 529 college savings plan helps you save more over time. Any earnings grow free from federal tax, and many states offer a state income tax deduction or tax credit for contributions. Limitations apply. See the Disclosure Booklet for details. As a 529 Plan, ScholarShare also offers certain gift and estate tax planning benefits; consult your tax advisor. And withdrawals are tax-free at both the federal and state level when used for qualified higher education expenses.

You can use the funds for a lot more than just tuition — including required fees, certain room and board costs, books, supplies, as well as computers and related technology costs such as Internet access fees and printers. Additional equipment required for attendance may also qualify. Funds can be used at most accredited colleges and universities in the United States — even certain colleges abroad.

If you're worried about having the account in one state and attending school in another, don't be. With most plans, your school choice is not affected by the state of your savings plan. You can be a resident of California, and send your student to college in North Carolina.

**AND for a limited time, you can get up to \$200 from the State of California for starting an ScholarShare account with the Matching Grant Program.** You must apply in 2018 for the Grant in 2018, open a ScholarShare account and all of your contributions through Dec. 31, 2018 will be matched dollar-for-dollar up to \$200.

To learn more about ScholarShare visit their website @ [www.scholarshare.com](http://www.scholarshare.com)