

College FINANCIAL AID

Types of Financial Aid:

Grants (Financial aid that does not have to be repaid)

Work-study (Part-time jobs for students with financial need, allowing them to earn money to help pay education expenses)

Loans (Money you borrow and pay back with interest)

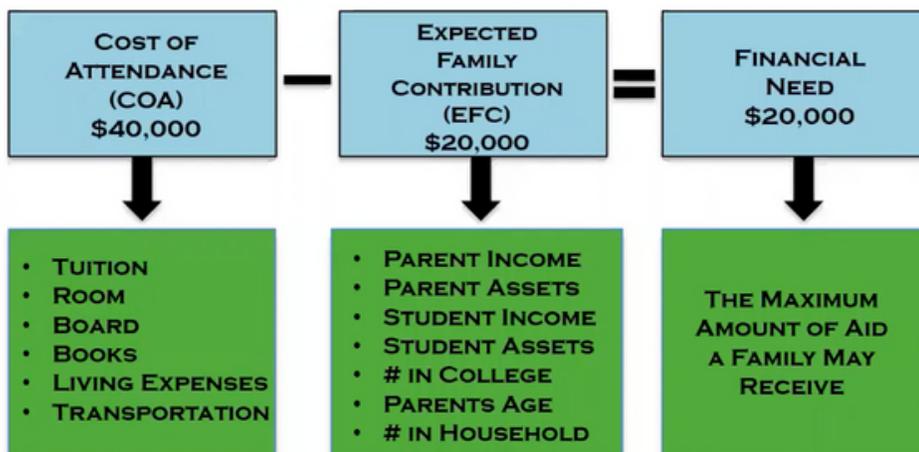
Scholarships (Free money offered by nonprofit and/or private organizations based on academic merit, talent, diversity, or a particular area of study)



What is the FAFSA? (<https://studentaid.gov>)

The FAFSA is a FREE application for Federal Student Aid that opens October 1st every year. It determines your eligibility to qualify for need-based financial aid. You must fill this out during your student's senior year and every year following throughout college. Most colleges **REQUIRE** you fill out the FAFSA in order to access your potential financial aid.

The determination of your need is based on the following:



FAFSA[®]
Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

Your FAFSA gets sent to up to 10 schools you designate. You will receive a financial aid offer by the school you decide to go to that may include loans, scholarships, etc.

An FSA I.D. is needed by both student and one parent to submit the FAFSA electronically. You will need your Social Security number, full name and date of birth. Create your FSA I.D. in advance. Here is a video to help you walk through generating the FSA I.D. and filling out the FAFSA: <https://www.youtube.com/watch?v=ScIxTk4Nr4g>

Tips:

- Many schools offer financial aid from their own grant and/or scholarship funds. Once you know which college you will be attending, visit their financial aid page or contact their financial aid office.
- Some schools may require you to fill out CSS Profile on CollegeBoard in addition to the FAFSA - <https://cssprofile.collegeboard.org/>. This is an additional application used by some private and out-of-state schools. This application is used by schools of higher cost to determine more demonstrated need. The submission fee for the CSS Profile is \$25. Baylor is an example of a college that requires both the FAFSA and the CSS Profile.

State Grants/Scholarships:

Other than federal aid, you might be eligible for financial assistance through the state of California.

Cal Grant (must fill out the FAFSA first and then the Cal Grant):

Cal Grants can be used at any University of California, California State University or California Community College, as well as qualifying independent and career colleges or technical schools in California.

<https://www.csac.ca.gov/>

California Alarm Association Scholarship (children of active duty law enforcement and fire personnel in California):

<https://www.caaonline.org/programs/youth-scholarship-program/>

For more, visit: <https://www2.ed.gov/about/contacts/state/ca.html>

Local Scholarships:

Local scholarships often offer less competition and a greater chance for success. Students who aim to win multiple local scholarships can end up significantly outpacing those who apply only for highly competitive national scholarships.

Mission Viejo Activities Committee Scholarship:

<https://mvactivities.com/mvac-scholarships/>

Pacific Coast Corvettes Scholarship (for STEM majors):

<http://www.pccvettes.org/>

Edwards Life Sciences Foundation Scholarship (for STEM majors):

<https://www.edwards.com/aboutus/scholarship>

MLG "Never Stop Learning" Scholarship:

<https://mlgaplc.com/scholarships/>

Junior League of Orange County, CA Scholarship:

<https://www.jlocc.org/community/scholarships/>

Laguna Niguel Republican Women's Federation:

<https://lnrwf.org/scholarships/>

Making a Difference Foundation Scholarship:

<https://themadf.org/college-scholarships/>

National Scholarships:

Elk's Club (for children/grandchildren of Elk's Members):

<https://www.elks.org/scholars/scholarships/Legacy.cfm>

And to search for more national scholarships, visit the websites listed to the right...

