

CAL GRANTS & OTHER TYPES OF FINANCIAL AID/HELP

Cal Grant A Entitlement awards can be used for tuition and fees at public and private colleges as well as some private career colleges. At CSU and UC schools, this Cal Grant covers system wide fees up to \$3,354 and \$7,788, respectively. If you are attending a private college, it pays up to \$9,708 toward tuition and fees. To get this Cal Grant, you need to be working toward a two-year or four-year degree.

Cal Grant B Entitlement awards provides low-income students with a living allowance and assistance with tuition and fees. Most first-year students receive an allowance of up to \$1,551 for books and living expenses. After the freshman year, Cal Grant B also helps pay tuition and fees in the same amount as a Cal Grant A. For a Cal Grant B, your coursework must be for at least one academic year.

Cal Grant C awards help pay for tuition and training costs at occupational or career technical schools. This \$576 award is for books, tools and equipment. You may also receive up to an additional \$2,592 for tuition at a school other than a California Community College. To qualify, you must enroll in a vocational program that is at least four months long at a California Community College, private college, or a career technical school. Funding is available for up to two years, depending on the length of your program.

Cal Grant A and B Competitive Awards are for students who aren't eligible for the Entitlement awards. The main difference is that these awards are not guaranteed.

Cal Grant A Competitive Awards are for students with a minimum 3.0 GPA who are from low-and middle-income families. These awards help pay tuition and fees at qualifying schools with academic programs that are at least two years in length.

Cal Grant B Competitive Awards are for students with a minimum 2.0 GPA who are from disadvantaged and low-income families. These awards can be used for tuition, fees and access costs at qualifying schools whose programs are at least one year in length. If you get a Cal Grant B Competitive Award it can only be used for access costs in the first year. These costs include living expenses, transportation, supplies and books. Beginning with the second year, you can use your Cal Grant B Competitive Award to help pay tuition and fees at public or private four-year colleges or other qualifying schools.

Grants. Think of a grant as the ultimate graduation gift, because you don't have to pay it back.

Pell Grants (federal aid) are awarded to low-income students and **Federal Supplemental Educational Opportunity Grants** (SEOG) are for low-income students with exceptional financial need.

Cal Grants (state aid) are free money guaranteed to every high school senior that applies on time and meets income, eligibility and GPA requirements.

Work-Study. Work at a part-time job that may help you with a career, and use the earnings to help finance your education.

Scholarships. Free money for college, usually based on your area of study or merit, such as good grades, high test scores, athletic, musical or other special talents, community service and sometimes financial need.

Loans. Federal loans are low-interest loans that come in all shapes and sizes.

Perkins Loans are administered by the college and are for students with exceptional financial need.

Subsidized Stafford Loans are available to students who meet financial requirements and are attending school at least half-time. With this loan, the government pays the interest from when you get the loan money until up to six months after you leave school. An **unsubsidized Stafford Loan** is available to any student regardless of financial need, but the student pays the interest.

PLUS Loans are available for the parents of students attending college.