

# ARCHBISHOP RIORDAN HIGH SCHOOL



Thank you for attending the College Financial Aid Night! Here are some notes from the evening and responses to questions asked. Please reach out to Mrs. Nagar ([mnagar@riordanhs.org](mailto:mnagar@riordanhs.org)) or Mr. Williams ([mwilliams@riordanhs.org](mailto:mwilliams@riordanhs.org)) if you have any further questions. Our speaker Jenny Garcia ([jgarcia56@usfca.edu](mailto:jgarcia56@usfca.edu)) is also willing to answer additional questions you may have.

- Focus on net cost, not the sticker price of a college.
- Colleges offer Net Price Calculators that help determine an estimate of what you would pay.
- **EFC** = Expected Family Contribution
- **Types of Aid**
  - Grants (money you do not have to pay back)
  - Scholarships (merit, athletic, institutional, outside scholarships, etc.)
  - Work Study
  - Loans
- March 2 is the California priority deadline for [FAFSA](#) or [CA Dream Act](#)
  - IMPORTANT: Colleges may have their own priority deadline. Check their websites. A good rule of thumb is to apply the same time you submit your applications.
- Never pay to apply for scholarships!
- It is highly recommended that you apply for financial aid even if you don't think you will qualify. FAFSA is used to determine institutional aid as well.
- International students who do not have permanent residency may qualify for aid by submitting the CSS profile or other institutional application.
- **LOANS**
  - Credit check for Parent Plus Loan
  - Don't borrow more Loans than you absolutely need!
- **The Cal Grant** is for California Colleges and the amount varies with what type of school you applied to.
  - To apply for the Cal Grant you must submit a FAFSA or CA dream act to a California College by March 2nd.
  - GPA Verification. Riordan will contact you in a couple of weeks to verify your information and will submit a GPA verification for you.
- **Middle Class Scholarship**
  - Income Range 80-120K

- Can only be used for CSUs and UCs
- You are considered for this automatically when you submit your FAFSA
- You find out if you're awarded a Cal Grant or Middle Class Scholarship from the individual colleges in your financial aid package.
- Not all schools require [CSS profile](#) (fee required to submit this)
- Need to fill out FAFSA every year.
- If you're eligible, it is recommended that you use the IRS Data Retrieval Tool when completing your FAFSA. It's best to have your tax returns in front of you and enter the information as it's listed on your tax return. (ex.addresses need to match exactly.)
- Merit scholarships are typically all 4 years, otherwise, students/families are reevaluated each year for AID.
- Reach out to the college's financial aid offices if you have questions about completing the FAFSA. They are there to answer any questions you might have and how you might be a

**Question:** What is your expected family contribution that does not match your family's actual need?

**Answer:** You can contact each college's financial aid office to contest your EFC. You will have to provide documentation.

**Question:** Where can you find the Federal FAFSA Codes for Colleges?

**Answer:** Most colleges will pop up if you type their name in the FAFSA (make sure you are selecting the right one. Most schools have their code on their financial aid website. You can also give all their offices.

**Question:** The application only allows me to submit 10 schools but I am applying to more? How do I submit it to more colleges?

**Answer:** Can put up to 10 schools on FAFSA, after you receive your Student Aid Report (SAR), you can log back in, delete the 10 colleges and send it to another 10. This usually takes a few days and is sent to the email used for the student.

**Question:** How do I apply for the Cal Grant and Middle Class Scholarship

**Answer:** You will need to submit the FAFSA or CA Dream Act to a California College by March 2nd and Riordan will submit a GPA verification form for you. You will find out if you received these grants from the CA Student Aid Commission and it will be listed in your individual financial aid packages.

**Question:** What is the average aid given by FAFSA.

**Answer:** FAFSA is a tool used by colleges to determine how much financial need you will need and what aid you might be eligible for. FAFSA will only offer you federal student loans and Pell Grant based on your EFC. These loans and grants will also be listed in your Financial Aid Award letters.

**Question:** FAFSA asks for the parent's current Cash Balance. Can you deduct any unused expenses like tuition and income property tax?

**Answer:** The question asks what you have in your account on the day you submit the application. It is recommended that you put what's in there.

### **Important Links & Resources**

- [FAFSA Application](#)
- [CA Dream Act Application](#)
- [California Student Aid Commision](#)
  - For information about Cal Grant & Middle Class Scholarships