



COLLEGE AND CAREER PLANNING GUIDE

For High School Students



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WHY COLLEGE?

Did you know?

Those with a Bachelor's degree earn about \$1 million more on average in their lifetimes than those with only a high school diploma

UNLOCK JOB OPPORTUNITIES

All jobs have certain hiring criteria that applicants are required to meet that qualify them to perform the job. Many jobs require a certain level of education from their employees and, beyond that, many jobs require specialized training in a specific field before you can even apply for them. Consider what careers you might like to pursue in the future and research the educational requirements of those fields. Once you get to college, you can build an educational plan that will prepare you for your dream job.

MAKE CONNECTIONS

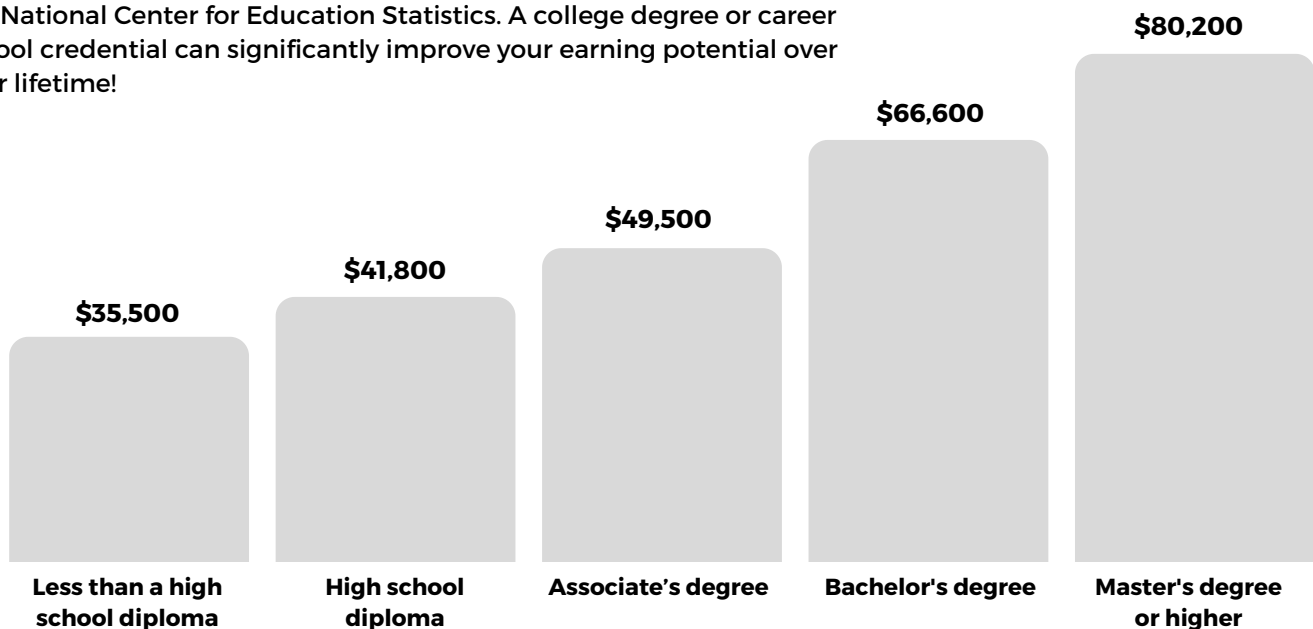
College can help you meet new people and build relationships that will not only help you succeed academically, but could also become the foundation of a professional network in the future. Your advisors, professors, and the friends you make in college will be your support system during your postsecondary experience, both inside and outside the classroom. Those strong relationships can follow you after graduation and become life-long connections that could lead to professional opportunities.

LEARN NEW SKILLS

College can help you build practical life skills that will prepare you for your future such as the development of good time management strategies, communication skills, responsibility, and global thinking. For many, living in the college dorms is the first experience with living away from home, and having support from the college can be a good way to learn all the responsibility that goes along with that. The lessons you learn in college will not only prepare you to succeed in your future career, but also to succeed in life.

EARN MORE ON AVERAGE

More education leads to higher paying jobs. The chart below shows the national median earnings in 2022 for year-round workers 25-34 years of age with different levels of education according to data from the National Center for Education Statistics. A college degree or career school credential can significantly improve your earning potential over your lifetime!



COLLEGE DEGREES

Did you know?
Some technical
certificates take as little
as 3 months to complete

ASSOCIATE'S DEGREE

Associate's degrees are undergraduate college degrees that usually take about two years of education to earn, awarded to students who complete at least 60 applicable units of coursework including general education courses, electives, and at least 18 units in a particular major area. Students can earn an associate's degree in a wide variety of subjects, and while some provide a foundation for the student to continue on to earn their bachelor's degree, others are complete courses of study. Associate's degrees are primarily offered at community colleges (see more about California Community College on [page 6](#) of this guide).

BACHELOR'S DEGREE

A bachelor's degree is the highest level of undergraduate college degree. It can take between three and six years to complete a bachelor's degree depending on the institution, major, and course load taken by the student each year. Most colleges recommend a course load of 15 units per semester to graduate in 4 years. Bachelor's degrees are awarded to students who complete coursework consisting of general education courses, electives, and major- or program-specific courses and electives. A different number of units may be required for completion of a bachelor's degree depending on your chosen major.

MASTER'S DEGREE

A master's degree is a graduate degree, meaning you must first have completed an undergraduate degree before returning to school to continue your education. Students who want to study or specialize in a particular subject further often choose to pursue graduate degrees. Depending on the program, a master's degree typically takes one to three years to complete, and is awarded to students who demonstrate a high level of expertise in their specific field of study.

DOCTORATE DEGREE

A doctorate degree is the most advanced degree you can earn. Students who complete their master's and want to continue their education can pursue a doctorate, which demonstrates mastery of a specific area of study or field of profession. Earning a doctorate degree requires an intensive level of research and a contribution to their chosen field in the form of a new idea or interpretation. Doctoral degrees typically take three or more years to complete depending on the program.

PROFESSIONAL DEGREE

A professional degree is a specific graduate degree designed to prepare you to work in a specific field like law or medicine. Professional degrees are similar to master's and doctorate degrees in that they are considered the highest degree you can earn in a specific field. Students can typically pursue a professional degree directly after completing their bachelor's degree if they wish to work in a profession that requires one. The time it takes to earn a professional degree varies depending on your field of study.

OTHER TYPES OF CREDENTIALS

Some forms of postsecondary education don't result in an academic degree, but award students a certification that shows that they have completed a course of study and are qualified to work in a specific profession. Some require a bachelor's degree to pursue, but others do not. Examples include teaching credentials, certificates awarded by trade, technical, occupational, or vocational schools or programs, and licenses to practice in a specific field.

CHOOSING YOUR PATH

Did you know?
"College" doesn't refer
only to a 2- or 4-year
institution of higher
education

POSTSECONDARY OVERVIEW

No matter what your dreams and goals are for after high school, you are sure to find a postsecondary plan that's right for you. When it comes to colleges, your choices are nearly unlimited. If you want to stay in California and take advantage of state financial aid, you could choose to attend a two-year community college, a four-year public or private college in California, or even a Cal Grant-eligible trade or technical school. If you want to go out of state, there are numerous public and private colleges to choose from as well as a variety of technical, vocational, and occupational programs across the country. If none of those options are right for you, you might decide to pursue an alternative pathway such as an apprenticeship, a role with a service program like the California Conservation Corps or AmeriCorps, or a national work education program like Job Corps that provides workforce training for different fields.

Choosing a college is an important decision, and one of the most important factors is the type of experience you're looking for. Each of the options listed above offer a wide range of programs and experiences that are unique not only to the type of institution, but to the individual institution itself. In the following sections you will find overviews of the public and private California college systems as well as information about other postsecondary options. Consider your own career goals and the type of college experience you're looking for as you read through this guide, and think about which postsecondary pathway might be right for you.

CALIFORNIA COLLEGES.EDU

[CaliforniaColleges.edu](https://www.calcolleges.edu) is the State of California's official college and career planning platform. You can create a **free** account to get access to lessons and tools to help you discover your interests and learn about colleges, careers, and/or training programs that align with those interests. In addition to career assessment and interest profilers, CaliforniaColleges.edu offers college and career planning tools like an academic planner that allows you to track your completed courses and grades, college and career goal trackers, and a financial aid planner.

One of CaliforniaColleges.edu's most impressive features is its college application tool; the website offers you the ability to launch and track your applications to UCs, CSUs, and California Community Colleges directly from their website. The different California public college systems all have their own application portals, but CaliforniaColleges.edu allows you launch and track the status of all your applications in one convenient place.

Ask your school counselor if your school is a CaliforniaColleges.edu partner or if they use utilize the basic account feature for their students, then register your account.

PREPARING FOR COLLEGE IN HIGH SCHOOL

Postsecondary planning begins long before you graduate from high school. Different types of colleges have different admissions requirements that you must begin preparing for even before college. See the University of California's "A-G Requirements" table on the next page for a list of the high school courses required for admission to many institutions of higher education.

Aside from taking the required courses for the type of school you want to go to, there are many other steps you'll need to take throughout your high school journey. See [page 22](#) of this guide for a series of comprehensive college preparation checklists for each year of high school.

A-G REQUIREMENTS

Did you know?
Taking over the minimum A-G courses required can help you get into more competitive colleges

High School Subject Area	UC Requirements for Freshman Admissions	CSU Requirements for Freshman Admissions
English	Four years of approved courses	Four years of approved courses
Mathematics	Three years, including algebra, geometry, and intermediate algebra. Four years recommended.	Three years, including algebra, intermediate algebra, and geometry.
Social Studies/Science	Two years of history/social science, including one year of U.S. history or one-half year of U.S. history and one-half year of civics or American government; and one year of world history, cultures, and geography.	Two years, including one year of U.S. history or U.S. history and government and one year of other approved social science.
Science	Two years with lab required, chosen from biology, chemistry, and physics. Two years must be different sciences. Three years recommended.	Two years, including one year of biological and one year of physical science with lab.
Foreign Language	Two years in the same language required. Three years recommended.	Two years in the same language required.
Visual and Performing Arts	One year of visual and performing arts chosen from the following: dance, drama/theater, music, or visual art.	One year of visual and performing arts chosen from the following: dance, drama/theater, music, visual art.
Electives	One year (from approved courses)	One year (from approved courses)
Total A-G Courses Required	15 (7 in the last two years of high school)	15

THE CCC SYSTEM

Did you know?
51% of CSU graduates
and 29% of UC graduates
started at a CCC

California Community Colleges (CCC)

Campuses: 116

Degrees Offered: Associate degrees and vocational certificates (21 CCCs also offer Bachelor's degrees)

Estimated In-state Annual Fees/Tuition: \$1,466 (before financial aid)

Entrance Requirements: High school diploma or equivalent

Fun Fact: 47% of students who attend California Community Colleges do not pay fees

Website: cocco.edu (2024)

OVERVIEW

The California Community College system, or CCC system, is the largest system of higher education in the country, serving approximately 1.8 million students at its 116 campuses across California each year (see the map on [page 6](#)). Community colleges are public two-year institutions, meaning they focus on degree programs that a full time student can complete in two years. Community colleges typically offer smaller class sizes and a hands-on learning experience, and the only admission requirement for a CCC is to have a high school diploma or equivalent.

While many students who choose to attend community colleges attend a college that is local to them, community colleges are also a great option for students who want to move away from home and attend college while saving money. The California College Promise Grant waives fees for almost half the students who attend California Community Colleges, and the per-unit cost for classes at a CCC is only \$46, the lowest in the nation. There are additional costs such as books, supplies, and parking, but **waivers, grants, and scholarships** are often available to help you cover costs.

Community colleges, just like four-year colleges offer a variety of services to their students, including programs for support of disabled students, military veterans, undocumented immigrants, and homeless and current or former foster youth. Additionally, if you're looking for the full college experience, don't discount community colleges! Many have strong campus communities, and 12 CCC campuses offer on-campus housing.

WHAT CAN YOU DO AT A COMMUNITY COLLEGE?

There are many different pathways you can take at a California Community College; you could pursue a two-year associate's degree, get an associate's degree for transfer to a four-year college, or complete one of the many technical, occupational, or vocational programs offered at different colleges. 21 California Community Colleges even offer bachelor's degree programs!

You can get an associate's degree in pretty much anything you can think of; nursing, automotive engineering, fashion design, and more. Different community colleges might offer different degree programs; you can find a community college with a program that matches your interest by going to cocco.edu and doing a college search.

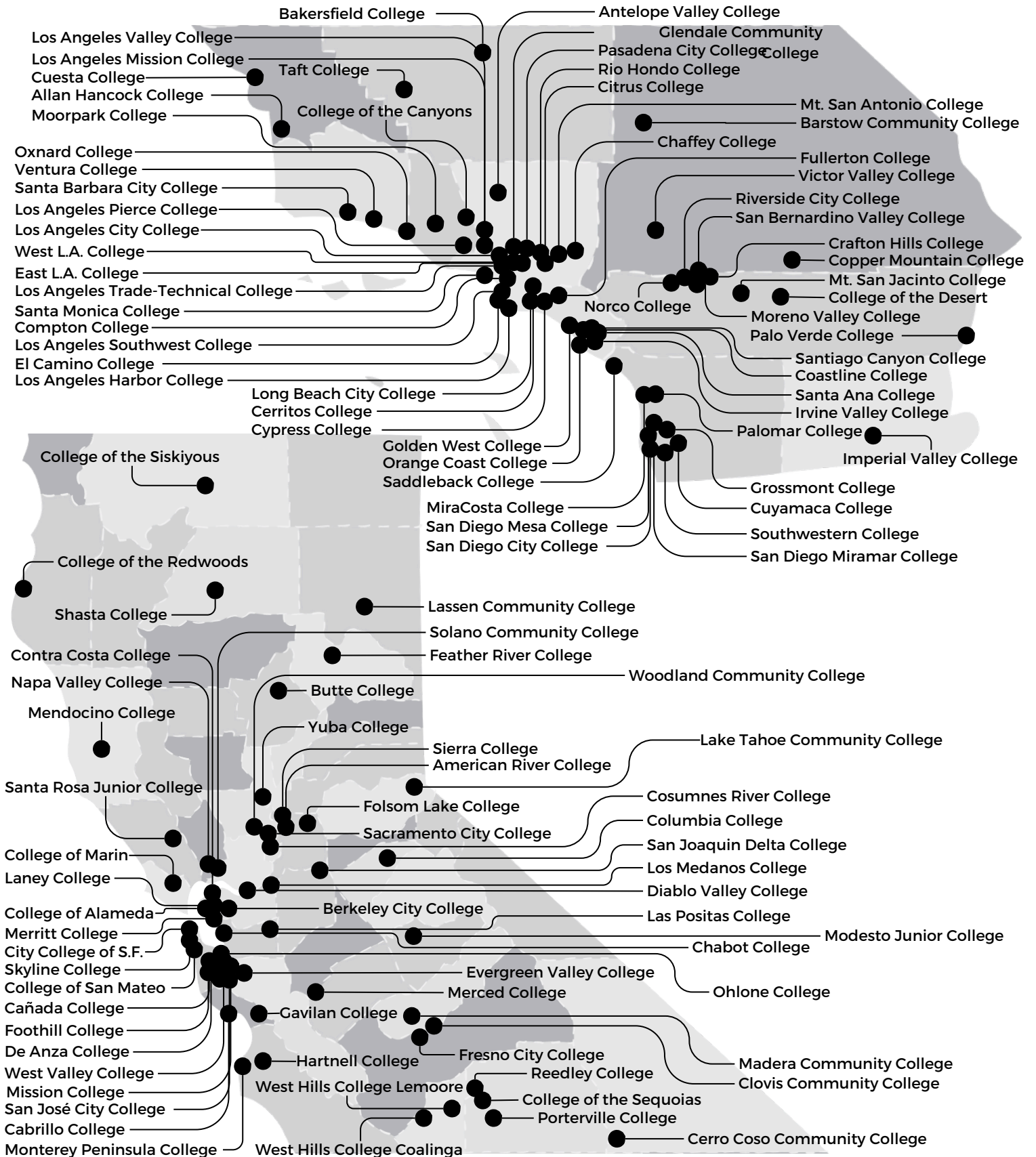
Many first-time college students begin by attending a community college for two years before transferring to a four-year institution to complete their bachelor's degree. According to cocco.edu, approximately 80,000 students transfer from California Community Colleges to UCs and CSUs every year. The CCC offers students the opportunity to get an associate's degree for transfer. This type of degree makes it easier for CCC students to transfer to a guaranteed saved spot at a participating four-year college.

California Community Colleges offer a wide variety of career education certificates in fields such as health, construction, welding, and more. Career education programs allow you to get hands-on experience training with industry professionals that will prepare you to enter the workforce after graduation. Community Colleges are also a great option for students who plan to work a full- or part-time job while they pursue their degree.

Our local community college is College of the Redwoods (redwoods.edu).

MAP OF CCCs

Did you know?
 There are 72 off-campus
 Community College Centers in
 addition to the 116 California
 Community College campuses



THE CSU SYSTEM

Did you know?
Almost half of CSU
undergraduates receive
the Federal Pell Grant

California State University (CSU)

Campuses: 23

Degrees Offered: Bachelor's,
Master's, and Doctoral degrees

**Estimated In-state Annual
Fees/Tuition:** \$7,858 (before
financial aid)

Entrance Requirements:
Completion of a minimum of
15 A-G courses, GPA of 2.5 or
higher

Fun Fact: Half of California
State University students are
underrepresented minorities
(underrepresented minority
here is defined as people who
identify as African American,
Latinx, or Native American)

Website: calstate.edu (2024)

OVERVIEW

The California State University system, or CSU system, consists of 23 campuses and 7 off-campus centers that serve approximately 485,550 students across California every year (see the map for locations). As one of the largest and most diverse four-year university systems in the nation, the CSU provides more than half of all undergraduate degrees earned by California's Latinx, African American, and Native American students combined.

As a public university system, CSUs are an accessible postsecondary option for students pursuing their bachelor's degrees right after high school. According to calstate.edu, 95% of all enrolled students come from California, 87% of first-time freshmen come from CA public high schools, and nearly 1/3 of CSU students are the first in their families to attend college. Colleges often implement local admission guarantee policies for students who graduate from high schools and community colleges that are historically served by a CSU campus in that region. CSUs have a relatively low in-state **tuition** cost compared to private and out-of-state colleges, and 80% of students receive some type of **financial aid**.

In order to qualify for admission to a CSU, you must have completed a minimum of 15 A-G courses in high school (see the "A-G Requirements" table on [page 5](#)) and have a GPA of 2.5 or higher. Campuses may have additional admission criteria in instances where certain majors are overcrowded or the campus is in high demand. Participating in an associate's degree for transfer program from a California Community College can also make it easier to be admitted to a CSU. 95% of new undergraduate transfers to CSUs come from the CCC system.

CSU applications open October 1st and are due November 30th.

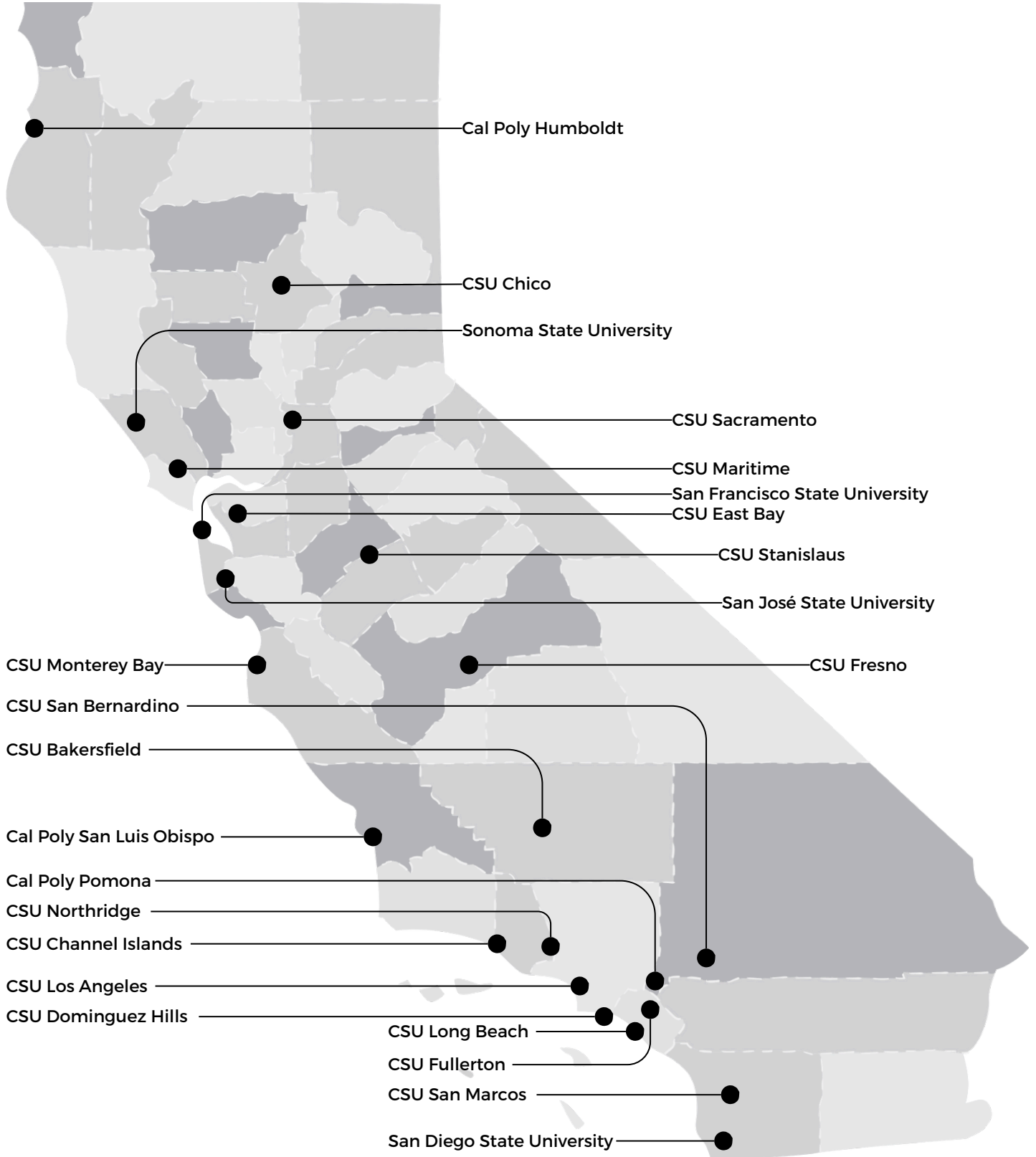
WHAT CAN YOU DO AT A CSU?

CSU campuses vary in size and specialization. Some are known for their STEM programs, while others are known for social science degree programs. CSUs offer bachelor's degrees for undergraduates and master's and doctoral degrees for graduate students. If you want to pursue a graduate degree, you could study at the same CSU for your entire postsecondary education, or you might decide to transfer from one CSU to another or even to a UC to complete your studies. The CSU system offers over 4,100 undergraduate and graduate degrees through both classroom and online instruction; there really is something for everyone!

To explore different CSU campuses and to learn more, visit calstate.edu. Our local CSU is Cal Poly Humboldt, visit humboldt.edu to see what the campus has to offer.

MAP OF CSUS

Did you know?
The CSU system stretches 800 miles from Humboldt in the north to San Diego in the south



THE UC SYSTEM

Did you know?
approximately 600 new
inventions are created by
UC students every year

University of California (UC)

Campuses: 10

Degrees Offered: Bachelor's, Master's, Doctoral, and professional degrees

Estimated In-state Annual Fees/Tuition: \$16,236 (before financial aid)

Entrance Requirements: Completion of a minimum of 15 A-G courses, GPA of 3.0 or higher

Fun Fact: The UC system offers more than 170 academic disciplines and over 850 degree programs

Site: universityofcalifornia.edu (2024)

OVERVIEW

The University of California system, or UC system, is made up of 10 campuses across California that serve over 294,000 students each year (see map for locations). UCs tend to have higher admissions standards than CSUs (See the "A-G Requirements" table on [page 5](#)), but even so over 30,000 first-time freshmen matriculate to UCs from California public high schools every year. Many UC students begin their postsecondary education at California Community Colleges before transferring to a UC with an associate's degree for transfer; approximately 1/3rd of UC undergraduates start at a community college.

UC tuition is the highest of the California public college systems, but financial aid can make attending a UC affordable for most California students. 54% of California undergrads at UCs pay no tuition, and 33% of undergraduates qualify for **federal Pell Grants**. 61% of UC undergrads graduate with no **student loans**.

The UC system works to encourage student diversity on its campuses and make UC attendance accessible. According to universityofcalifornia.edu, 41% of UC undergraduates are first-generation college students; 49% of those are African American, Latino/Chicano, or Native American, 39% speak English as a second language, and 60% are from lower-income households. As recently as 2022, the UC system announced their Native American Opportunity Plan, which ensures that in-state tuition and student fees for California students from federally recognized Native American tribes are fully covered by grants or scholarships system-wide.

UC applications open August 1st and are due November 30th.

WHAT CAN YOU DO AT A UC?

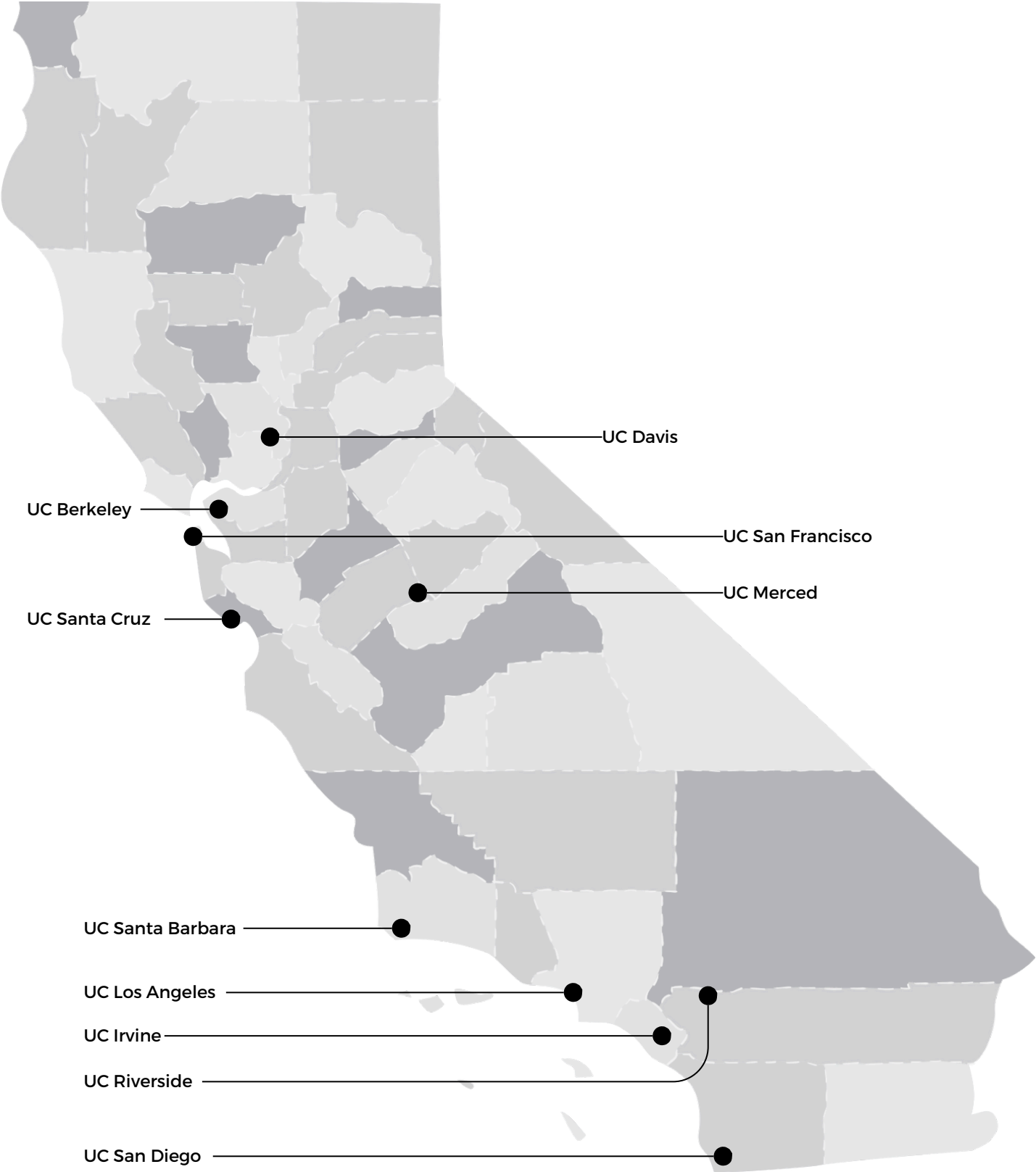
UCs offer bachelor's degrees for undergraduates, and graduate students who attend a UC could pursue a master's, doctoral, or professional degree. Each of the 10 UC campuses offer a unique experience and emphasize different fields of study. For example, UC Davis is widely recognized as a top school for agricultural studies, while UC Santa Cruz is known as a major research university. If you decide to go to graduate school, UCs offer a wide range of programs. UC San Francisco has one of the top medical schools in the country, and UC Berkeley is known for its law school. Overall, the UC system offers over 170 academic disciplines and more than 850 degree programs.

The UC system also emphasizes hands-on learning and research programs. According to UC data, 70% of UC students participate in original research or creative projects, and approximately 600 new inventions are created by UC students every year. UC research has grown many of California's leading industries, including biotechnology, computing, semiconductors, telecommunications, and agriculture. Moreover, the UC system is awarded more research funding from the National Science Foundation and the National Institutes of Health than any other institution in the country.

To explore the different UC campuses and learn more about each one, visit universityofcalifornia.edu.

MAP OF UCS

Did you know?
UC has set a goal of
producing 1.2 million
graduates by 2030



THE AICCU SYSTEM

Did you know?
The AICCU awards 55%
of all graduate degrees
in the state of California

California Private Colleges (AICCU)

Campuses: Over 85

Degrees Offered: Associate, Bachelor's, Master's, Doctoral, and professional degrees

Estimated In-state Annual Fees/Tuition: \$35,639 (before financial aid)

Entrance Requirements: Varies between institutions, usually includes completion of at least 15 A-G courses and the SAT or ACT

Fun Fact: Private independent colleges tend to prioritize personal attention with smaller class sizes and opportunities for involvement and leadership in campus activities

Website: aiccu.edu (2024)

OVERVIEW

The AICCU system is the Associate of Independent California Colleges and Universities. The AICCU system is comprised of more than 80 independent, nonprofit colleges and universities in California (See map for locations). California private colleges are usually smaller institutions than UCs or CSUs and prioritize personal attention for students with smaller class sizes. Because of this, private colleges typically have more intensive admissions requirements than California public colleges.

Because there is no systemwide standard for admissions in the AICCU system, entrance requirements vary between institutions, but they usually include the same A-G requirements as the UC and CSU systems (see the table on [page 5](#)), a minimum GPA requirement, and test scores from the SAT and/or ACT. Taking college prep classes like advanced placement (AP) or honors classes can help you gain an advantage in getting accepted at more competitive schools. It's a good idea to research the individual colleges for specific admissions information. You can find college guides for the AICCU system at aiccu.edu/page/CollegeGuides.

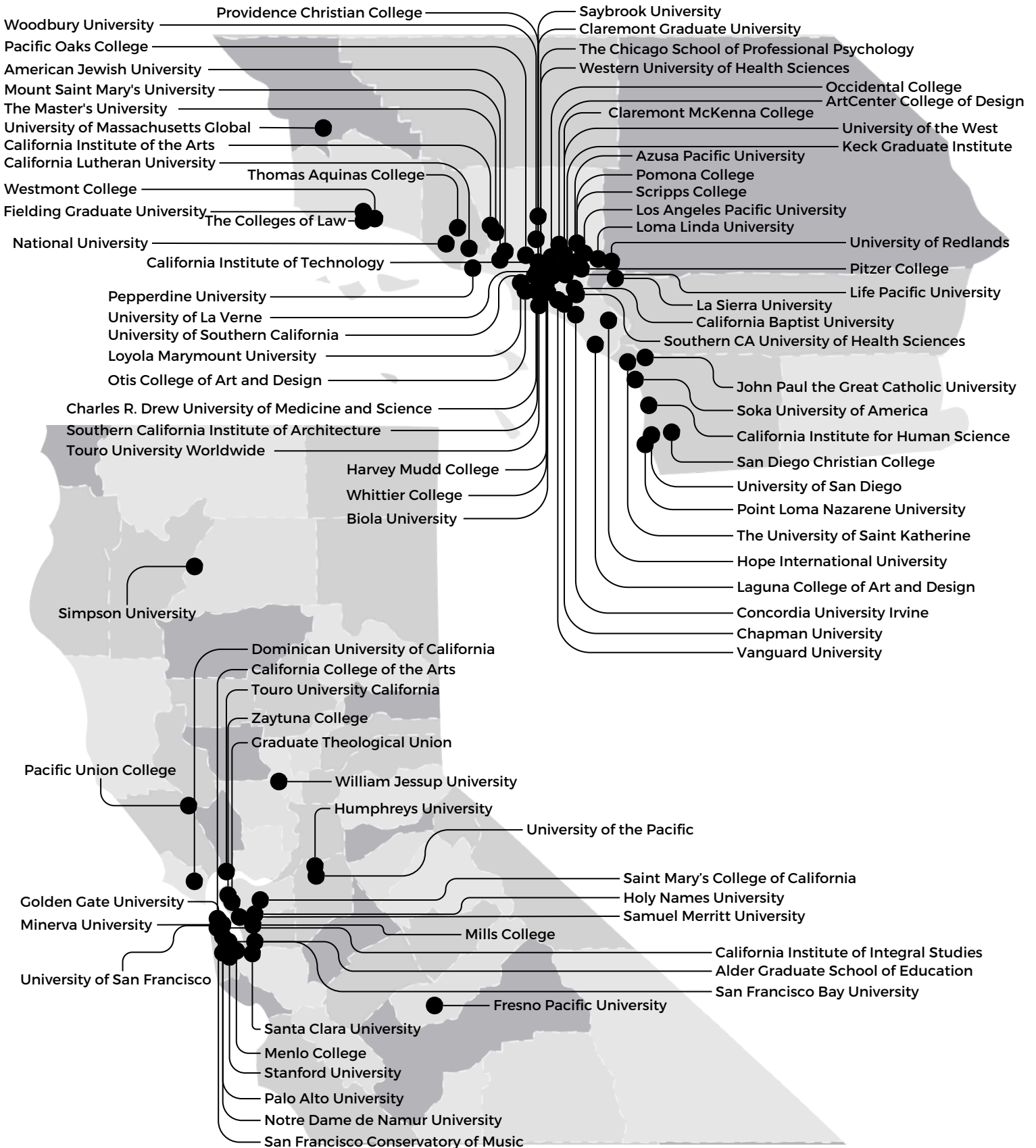
Since AICCU colleges are privately funded, they usually have a higher **cost of attendance** than California public colleges, but most offer generous institutional financial aid packages in addition to the federal and state financial aid you can apply for with FAFSA/CADAA. According to aiccu.edu, about 70% of AICCU undergraduate students receive financial assistance directly from the colleges and/or state and federal grants, and the average institutional grant aid provided to an AICCU Cal Grant student is \$21,627. Don't be daunted by the high "sticker price" of a private college, once all financial aid is accounted for it might be more affordable for you than a UC or CSU!

WHAT CAN YOU DO AT A PRIVATE COLLEGE?

Private colleges and universities are very diverse in size and specialization, ranging from institutes of the arts to institutes of technology and science. If there's a field you want to get into, you can bet that you can find a private school with a program to match. Some are highly specialized, the Southern California Institute of Architecture for example, but many also offer a wide variety of degree programs. When choosing a private college, you should consider your academic interest, the environment you learn best in, your career goals, and how you like to spend your free time. To find a college that's the right fit for you, visit aiccu.edu.

MAP OF AICCUS

Did you know?
California's independent colleges
have some of the state's highest
four-year graduation rates



OTHER PATHWAYS

Did you know?
Colleges and Universities are
not the only pathways for
postsecondary education

OUT-OF-STATE COLLEGES

There are many excellent colleges across the country that might be the right fit for you. When considering an out-of-state college, it's important to remember that the cost of attendance will likely be higher without the benefit of in-state tuition or state-administered financial aid. You can offset the cost of attendance at out-of-state colleges by applying for scholarships that are not state-specific and utilizing institutional aid. In addition, certain schools may be part of organizations like the Western Undergraduate Exchange (WUE), which offers steep out-of-state tuition savings at participating colleges.

STUDY ABROAD

If you're interested in attending college in another country, there are a few ways you could do so.

Many U.S. colleges offer study abroad programs that allow students to study at a partner college in another country. Depending on the program, you could study abroad for a semester, a year, or your entire degree. Students who participate in these programs typically live in residence halls, apartments, or with a local family as part of an exchange or host program.

There are also third-party study abroad programs not affiliated with a particular college. These programs are usually very structured, with required courses and an itinerary of activities you would attend with your cohort.

You may also choose to enroll directly at a foreign college. The process of selecting and applying to a foreign college is much the same as applying to U.S. colleges outside of your home state. You will need to consider the usual factors like cost of attendance and living, degrees and majors offered, and travel expenses. When applying to a foreign college, however, you will also need to consider things like the primary language spoken in the country the college you're applying to is in, the student visa and immigration policies and processes, and potential employment opportunities if you need or want to work while you're in school.

REGIONAL OCCUPATIONAL CENTERS AND PROGRAMS

There are many technical, trade, and occupational programs available that are not part of a college. If you want to pursue a specific profession that doesn't require a specific college degree, do some research on technical, trade, or occupational schools that may offer certification in that field. Some of these independent programs participate in state and/or federal financial aid programs, but some do not.

APPRENTICESHIPS

Apprenticeships are a type of study that involve on-the-job training, usually for a trade. Apprenticeships can result in a license to practice in a regulated occupation, and are offered through an employer or an apprenticeship program. Many apprenticeships can offer paid work experience as you learn and some can even earn you academic credit towards a specific college degree. Apprenticeship.gov is the U.S. Department of Labor's official website for connecting career-seekers with apprenticeships.

GAP YEAR

Some students opt to take a year off schooling to travel or work before continuing their education. If this is something you're considering it's a very good idea to apply for financial aid anyway, not only to take advantage of support services your school offers, but also because if you are offered a state grant you might be able to put it on hold while you take a semester or a year off school. Remember that the year after senior year of high school is usually when the most financial aid opportunities are available to you.

OTHER PATHWAYS

Did you know?

Some work programs will help you pay for your education either while you're enrolled in their program or after you've completed it

U.S. MILITARY (<https://www.defense.gov/About/our-forces/>)

Some students opt to join the U.S. Military after high school rather than go right to a college or university. The GI Bill helps current and former soldiers pay for college, trade or technical school, licensing and certification programs, apprenticeships, and more.

AMERICORPS (americorps.gov) (<https://www.californiavolunteers.ca.gov>)

AmeriCorps is a federal community service organization that works to improve lives, strengthen communities, and foster civic engagement through service and volunteering. Fields of service include environmental, health, public safety, education, and more. Individuals who complete a term of service with AmeriCorps are offered the Segal AmeriCorps Education Award to help pay for educational expenses. You can earn up to two full Education Awards as a member of AmeriCorps.

Local programs include Improve Your Tomorrow Mentor Fellowship and the Watershed Stewards Program.

CALIFORNIA CONSERVATION CORPS (ccc.ca.gov)

The California Conservation Corps is a department within the California Natural Resources Agency that provides individuals 18-25 years old a year of paid service to the State of California. Corpsmembers work on environmental projects and respond to natural and man-made disasters. Corpsmembers can earn up to \$8,000 in scholarships during their first year of service. The California Conservation Corps also offers training and career pathways including firefighting, construction, trail work, and more. There is a local CCC center located in Fortuna that houses about 100 residential Corpsmembers working on natural resource projects in Humboldt and Del Norte counties.

JOB CORPS (jobcorps.gov)

Job Corps is the largest free residential education and job training program for individuals 16-24 years old. They offer training in over 82 career options in 10 industries: Advanced Manufacturing, Finance and Business, Hospitality, Transportation, Automotive and Machine Repair, Health Care, Information Technology, Construction, Homeland Security, and Renewable Resources and Energy. Students can earn a high school diploma or college credits while receiving tuition-free housing, meals, basic health care, a living allowance, and career transition assistance.

ENTERING THE WORKFORCE

Obtaining a postsecondary education has many benefits, and there are numerous resources available to support students who wish to pursue a degree or other credential, but for some, entering the workforce right out of high school is the right path for them. There are many opportunities for employment after graduating high school, and some courses you take in high school can even lead to future jobs. See [page 32](#) of this guide for more information about Career Technical Education (CTE) opportunities in high school.

MONEY FOR COLLEGE

Did you know?
You have a built-in
support system for
college access at
your school

HOW DO I GET MONEY FOR COLLEGE?

Thinking about how you can afford a postsecondary education can seem intimidating, but there are many resources for student financial aid that can help you afford the college of your dreams. From **federal student aid** to private scholarships, the money for college is there if you just know where to look. While the range of financial aid available may feel overwhelming, there are a few things you can keep in mind that will help you maximize your financial aid opportunities.

First, almost all sources of financial aid are going to require an assessment of financial need, and the application used for this is almost always the **Free Application for Federal Student Aid (FAFSA)**. Regardless of whether you think you will be eligible for federal student aid, it's still important to complete the FAFSA so that colleges and scholarship organizations will have access to the information that allows them to award you financial aid. Additionally, many people who believe they won't be eligible for federal student aid actually are - eligibility is based on a number of factors beyond income. Students who are ineligible to complete the FAFSA may be able to complete the **California Dream Act Application (CADAA)** for AB 540 eligible students. See more information about the FAFSA on [page 30](#) and more about the CADAA on [page 33](#) of this guide.

Secondly, apply early! Submit your financial aid application (FAFSA or CADAA) as soon as possible so that you have plenty of time to correct any errors that may come up and so that you'll have early access to the information often requested on scholarship applications. Search and apply for scholarships often and early. Scholarship openings and deadlines vary greatly, and some may even be available to you before your senior year of high school! We'll review scholarships in more detail on [page 20](#) of this guide, and you can find a list of scholarship resources on [page 21](#).

Lastly, take advantage of the support and information available to you. Make sure to attend any financial aid nights at your school to learn more about financial aid and get information about things like local scholarship opportunities and financial aid workshops. Attend financial aid workshops with a parent or guardian to get expert assistance completing your financial aid application, correcting errors, reviewing your financial aid summary, setting up your WebGrants for Students account and more. Set up meetings with your school counselors or other college access staff at your school site, like Cal-SOAP College Success Coaches or TRiO, to discuss financial aid and college applications. See [pages 36-37](#) of this guide for a list of college access resources in Humboldt County that might be available to you. You don't have to do this alone!

In the following pages we will review different sources of financial aid in detail. To go right to the source and explore more, follow the links below.

Federal Student Aid (FSA)

studentaid.gov

California Student Aid Commission (CSAC)

csac.ca.gov

FEDERAL STUDENT AID

Did you know?
The FAFSA is the only
application for
Federal Student Aid

WHAT IS FEDERAL STUDENT AID?

Federal Student Aid is financial aid for college that comes from the federal government, specifically the U.S. Department of Education. Federal student aid helps students pay for educational expenses and can cover costs like tuition and fees, room and board, books and supplies, and transportation. Students must apply for federal student aid annually, and the application for federal student aid is the Free Application for Federal Student Aid (FAFSA). See [pages 30-32](#) of this guide to learn more about the FAFSA application process.

WHO GETS FEDERAL STUDENT AID?

The basic eligibility requirements for federal student aid are:

- Demonstrate financial need (for most programs)
- Be a U.S. citizen or eligible noncitizen (eligible to complete the FAFSA)
- Have a valid Social Security number
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program
- Be enrolled at least half-time to be eligible for Direct Loan Program funds
- Maintain satisfactory academic progress in college
- Show you are qualified to obtain a postsecondary education by having a high school diploma or recognized equivalent such as a General Education Development (GED) certificate or completing a high school education in an approved homeschool setting

WHAT KINDS OF FEDERAL STUDENT AID CAN I GET?

Federal student aid can be divided into three categories: grants, work-study, and federal student loans.

Grants

A grant is a type of gift aid; money that doesn't need to be repaid. Most federal grants are based on a student's financial need. The main federal grant is the Pell Grant, which can award up to \$7,395 annually as of the 2024-25 award year. The maximum Pell award generally increases a little each year. Students may also be eligible for other federal grants such as the Federal Supplemental Educational Opportunity Grant (FSEOG) which can award up to \$4,000 each year. Visit studentaid.gov/understand-aid/types/grants to learn more about federal grants.

Work-study

Students with financial need who are interested in working on campus while attending college can apply for the federal work-study program. The federal work-study program allows students to earn income through a designated work-study job on or near campus while attending school. Work-study earnings do not have to be repaid, and because work-study is classified as a type of financial aid, money earned is not taxed like regular income. Work-study is not an automatic award; if a student is eligible for work-study, they are responsible for finding and securing a work-study-approved job. Visit studentaid.gov/understand-aid/types/work-study to learn more about federal work-study programs.

FEDERAL STUDENT AID

Continued

Did you know?
Federal student
loans offer the best
loan terms to
students

Federal Student Loans

A federal student loan is money that you borrow and must pay back with **interest**. There are three main types of federal student loans:

Direct Subsidized Loans:

Loans made to eligible undergraduate students who demonstrate financial need. The interest on a subsidized loan is paid by the U.S. Department of Education as long as the student is enrolled in school at least half-time and until six months after the student graduates.

Direct Unsubsidized Loans:

Loans made to eligible undergraduate, graduate, and professional students, but eligibility is not based on financial need. Unlike Direct Subsidized loans, the student is responsible for paying the interest on an unsubsidized loan during all periods. If the interest is not paid while the student is in school and during grace, deferment, or forbearance periods, the interest will accrue and be added to the principal amount of the loan.

Direct PLUS or Parent PLUS Loans:

Loans made to graduate or professional students and parents of dependent undergraduate students to help pay for educational expenses not covered by other financial aid. Eligibility is not based on financial need, but a credit check is required, meaning that these loans are not guaranteed. Repayment of PLUS loans typically begins immediately after the loan is disbursed to the school. Repayment can be deferred, but interest will accrue. PLUS loans often appear on financial aid offers; students should research the terms of a PLUS loan before considering applying, and should not necessarily include the amount in PLUS loans suggested by the school in their calculations when analyzing financial aid offers to determine affordability.

Dependent first-year undergraduate students can borrow up to \$5,500 in federal student loans for their first year of college, and no more than \$3,500 of that may be direct subsidized loans. Independent first-year undergraduate students can borrow up to \$9,500 in federal student loans their first year, and no more than \$3,500 of that may be direct subsidized loans. First time borrowers may have to wait an additional 30 days for funds to be disbursed.

The amount a student can borrow in federal student loans increases their second and third years of their undergraduate degree, and again if they choose to pursue a graduate degree. Find more information about federal student loans at studentaid.gov/understand-aid/types/loans.

WHY GET A FEDERAL STUDENT LOAN?

Federal student loans offer low fixed interest rates compared to private loans. They also offer income-based repayment plans, loan forgiveness, and deferment options, including deferment of loan payments when a student returns to school after taking time off. Generally, repayment of a federal loan only begins after the student leaves school, whereas repayment of private loans often begins immediately. Students receiving Direct Subsidized or Unsubsidized Loans do not need a credit history or a cosigner. Private loans from banks often do not offer such benefits. To learn more about the differences between federal and private loans, visit studentaid.gov/federal-vs-private.

STATE STUDENT AID

Did you know?
California awards
more financial aid
than any other state;
\$2.23 billion per year!

WHAT IS CALIFORNIA STATE STUDENT AID? (csac.ca.gov)

California state student aid is administered by the California Student Aid Commission (CSAC). Just like federal student aid, state aid helps students pay for educational expenses at eligible institutions, and can cover such expenses as tuition and fees, room and board, books and supplies, and transportation. The applications for most California state student aid are the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA). See [pages 30-32](#) of this guide to learn more about the FAFSA application process, and [pages 33-35](#) to learn more about the CADAA.

WHO GETS STATE STUDENT AID?

Anyone who is eligible to apply for aid through the FAFSA and who is a California resident is eligible to be considered for California state student aid. When you apply for FAFSA, you are applying for both federal and state student aid. Most California students who are not eligible to apply for the FAFSA, such as undocumented students, can apply for state student aid with the CADAA. See [page 33](#) to learn more about CADAA eligibility.

WHAT KINDS OF STATE STUDENT AID CAN I GET?

There are three main California state financial aid programs administered by the California Student Aid Commission that first-time freshmen may be eligible for:

Cal Grant

The Cal Grant is a California-specific grant, meaning it is money from the state that does not need to be paid back. Grants are for students attending Universities of California, California State Universities, California Community Colleges, or qualifying independent and career colleges or technical schools in California. To qualify for a Cal Grant, students must complete either the FAFSA or CADAA and meet all eligibility, financial, and minimum GPA requirements. The award amount of a Cal Grant is determined on a case-by-case basis based on assessment of a student's FAFSA or CADAA and the type and cost of the college they enroll in. To learn more about Cal Grant Programs, visit csac.ca.gov/cal-grants.

Middle Class Scholarship

The Middle Class Scholarship is awarded to undergraduate students whose income surpasses the income ceiling for Cal Grant Awards. The income and asset ceiling for a MCS is significantly higher than for a Cal Grant; as of 2024 it was \$226,000 for dependent students. To qualify, students must complete a FAFSA or CADAA and meet all other eligibility requirements. Award amounts are based off the cost of attendance for the school the student enrolls in and other resources available to the student. Visit csac.ca.gov/middle-class-scholarship to learn more about the Middle Class Scholarship.

Chafee Grant for Foster Youth

The California Chafee Grant for Foster Youth awards up to \$5,000 a year to eligible foster youth. The Chafee Grant may be used at any eligible California college or career or technical school. Students attending schools in other states may also qualify. Eligible students must be a current or former foster youth who was a dependent or ward of the court, living in out-of-home foster care placement between the ages of 16 and 18 or who was placed in out-of-home care by a tribe or tribal organization between the ages of 16 and 18. Students must complete a Chafee application in addition to a FAFSA or CADAA to be considered for a Chafee Grant. To learn more about the Chafee Grant, visit csac.ca.gov/california-chafee-grant-program.

OTHER STUDENT AID

Did you know?
The California College
Promise Grant waives
tuition fees at College of
the Redwoods

OTHER TYPES OF FEDERAL AID

Besides the federal student aid administered by the U.S. Department of Education, the federal government offers various other types of financial aid programs, such as: tax benefits for education through 529 plans; education awards for community service with AmeriCorps or CCC; educational and training vouchers for current and former foster care youth; scholarships and loan repayment programs through the Department of Health and Human Services' Indian Health Service, National Institutes of Health, and National Health Service.

Visit studentaid.gov/understand-aid/types#aid-and-other-resources-from-the-federal-government to learn more about these types of federal aid.

INSTITUTIONAL AID

Most colleges and universities offer financial aid to students from their own grant or scholarship funds. Visit your school's website or contact its financial aid office to find out what might be available to you and if there are any additional forms required to apply for institutional aid. Colleges may have their own deadlines for financial aid that are distinct from the state or federal deadlines, so check with your financial aid office early to find out what those deadlines are.

PRIVATE STUDENT LOANS

Private loans are nonfederal loans made by a lender like a bank, credit union, state agency, or school. The terms and conditions for private loans are set by each individual lender, so they can vary greatly. Private students loans can have variable or fixed interest rates, which can be higher or lower than federal student loan interest rates, depending on the borrower's circumstances. Private loans are not typically subsidized, meaning the borrower is responsible for all of the interest on their loan, and many private loans require payments while the borrower is still in school. Private student loans often require an established credit record or a cosigner.

In general, private loans are more expensive than federal student loans. If you're considering taking out a private student loan, you should research the terms of the loan carefully and ask about options for postponing or lowering loan payments, what your repayment options are, and if there are payment penalty fees.

SCHOLARSHIPS

It's your responsibility to find and apply for scholarships you think you might be eligible for. There are a wide variety of scholarships available to students that are funded by many different organizations. Scholarships offered by colleges are called **institutional scholarships** whereas **outside scholarships** are scholarships funded by national corporations, private foundations, local organizations, and more.

Each scholarship provider has their own application and their own rules and eligibility requirements attached to the scholarship they offer. Many scholarships require proof of financial need from your financial aid application, but others may be based on other criteria such as merit or an area of study. Deadlines vary by scholarship, so be sure to keep track of the deadlines for the scholarships you want to apply for.

It's always a good idea to search for local scholarships first before widening your search parameters. See the scholarship table on the next page for resources to help you get started.

SCHOLARSHIP TABLE

Adapted from a resource from uAspire

Did you know?
Scholarships go
unclaimed every year;
apply for as many as
you can!

Local Humboldt Scholarships

- Humboldt Area Foundation & Wild Rivers Grant: scholarshipfinder.org

National Scholarships

- CollegeBoard: bigfuture.collegeboard.org
- Fastweb: fastweb.com
- Cappex: cappex.com/scholarships
- College Scholarships: collegescholarships.com
- scholarships.com

Latino/Hispanic Scholarships

- Hispanic Scholarship Fund: hsf.net
- LULAC National Scholarship Fund: lnesc.org/scholarships/lulac/

Black/African American Scholarships

- United Negro College Fund: uncf.org/scholarships
- NAACP: naacp.org/naacp-scholarships/

Asian American/Pacific Islander Scholarships

- APIASF Scholarship Fund: apiascholars.org
- USPAACC Scholarships: uspaacc.com/programs/education/college-scholarships/

Native American/American Indian Scholarships

- National Indian Education Association: niea.org/scholarship-opportunities
- American Indian College Fund: collegefund.org/students/scholarships
- American Indian Higher Education Consortium: aihec.org/sponsored-programs/opportunities

Arab American/Middle Eastern Scholarships

- Arab American Institute: aaiusa.org/scholarships
- Arab American Anti-Discrimination Committee: <https://adc.org/arab-american-scholarships/>

LGBTQIA+ Scholarships

- Human Rights Campaign: hrc.org/resources/scholarships
- Campus Pride: campuspride.org/national-scholarship-database/
- Point Foundation: <https://pointfoundation.org/scholarships/flagship>

Undocumented Students Scholarships and Support

- Immigrants Rising: immigrantsrising.org
- TheDream.US: thedream.us/scholarships/

To Do: Every Year in High School

Did you know?
The North Coast College and
Career Expo has something
for ALL students and
families, not just seniors!

STUDENTS

- ✔ Work with a parent or guardian to estimate the amount of financial aid you might be eligible for using studentaid.gov/aid-estimator and save for college.
- ✔ Take classes in core academic subjects. Most colleges require that you take approved high school courses (**A-G**) to satisfy admission requirements. See the table of A-G subject requirements on [page 5](#) of this guide to make sure you're staying on track. If you know which colleges you're interested in attending, check their course requirements for admission on the university website.
- ✔ **Stay involved** in school or community activities that interest you or let you explore career interests. Consider working or volunteering. Remember that it's quality, not quantity, that counts on college and scholarship applications.
- ✔ Talk to your academic counselor and other **college access staff** about education after high school. They can answer questions about which classes to take in high school, which standardized tests you'll need to take, and resources for financial aid.
- ✔ Ask your counselor about what kinds of college access programs are available to you at your school and how you can get involved. See [page 36](#) of this guide for a list of college access resources in Humboldt County.
- ✔ Attend local college and career fairs, like the annual **North Coast College and Career Expo** each September, to learn about college options, financial aid, and local extracurricular opportunities. Talk directly with college and career recruiters and attend workshops. See [page 38](#) to learn more about the North Coast College and Career Expo.

Explore:

- Learn about managing your money in the "High School Youth" section of mymoney.gov/for-youth.
- Visit bigfuture.collegeboard.org and learn about college basics, keys to college prep, the college application process, understanding the true cost of college, financial aid basics, and more.

PARENT SUPPORT SUGGESTIONS

- Leave the college conversation open; invite your student to have discussions about their thoughts and ideas for the future and explore potential postsecondary pathways together.
- Visit bigfuture.collegeboard.org/for-parents and take a look at their Parent Action Plans and their free parent webinars.
- Encourage your student to take Advanced Placement courses or other challenging classes.
- Continue to support your student by keeping an eye on their study habits and grades. If you think your student may need additional academic support, try connecting with local college access programs. See [page 36](#) of this guide for a list of college access resources in Humboldt County.
- Explore studentaid.gov/parent for information on saving for college, borrowing for college, applying for financial aid, getting tax benefits to help make college more affordable, and more.

To Do: Ninth Grade

Did you know?
It's never too early to start
thinking about what looks good
on scholarship applications!

STUDENTS

- ✓ Review "To Do: Every Year of High School" on [page 22](#) of this guide.
- ✓ Work with your school counselor to develop a 4-year plan for high school, including fulfilling A-G course requirements for college admissions. See the "A-G Requirements" table on [page 5](#) of this guide for more information.
- ✓ Talk to your school counselors or teachers about Advanced Placement (AP) courses. Find out what courses are available, whether you are eligible, and how to enroll in them.
- ✓ Investigate what kinds of college access resources your school has to offer. Learn where to find support for financial aid and college exploration for when you have questions down the road.
- ✓ Use the career search tool at studentaid.gov/careersearch to research your career options.
- ✓ Make a list of your awards, honors, extracurricular activities, and paid and volunteer work for use when applying for scholarships later. Consider participating in academic enrichment programs, summer workshops, and camps with specialty focuses such as music, arts, or science.
- ✓ Attend the North Coast College and Career Expo in September to learn about college options, financial aid, and local extracurricular opportunities. Visit hcoe.org/ccx for more information.

Explore:

- Visit studentaid.gov/whycollege for a quick rundown on how deciding to attend college can benefit your future.

PARENT SUPPORT SUGGESTIONS

- Review "To Do: Every Year in High School" on [page 22](#) of this guide.
- Investigate what financial aid and college access resources are available to your student through their school, district, or county. Some programs begin working with students as early as 9th grade to support them through high school and equip them with the tools they'll need to be successful in college.
- Visit calkids.org to see if your student has money for college waiting for them in a savings account from the state of California and to learn more about the CaKIDS program.

To Do: Tenth Grade

Did you know?
The electives and AP courses you take in high school can help you with academic placement in college

STUDENTS

- ✓ Review "To Do: Every Year in High School" on [page 22](#) of this guide.
- ✓ Meet with your academic counselor or other college access staff to discuss different college options and their admissions requirements.
- ✓ Consider taking the practice Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT) or PSAT 10 or the PreACT.
- ✓ Think about working or volunteering over the summer or taking a summer course (away from home or at a local college).
- ✓ Attend the North Coast College and Career Expo in September to learn about college options, financial aid, and local extracurricular opportunities. Visit hcoe.org/ccx for more information.
- ✓ Research college majors that might be a good match with your interests and goals. Consider what fits well with your results from the career search at studentaid.gov/careersearch.

Explore:

- Learn more about the differences between grants, loans, work-study, and scholarships at studentaid.gov/types.
- Think about starting to research different colleges. Learn about the different types of colleges on [pages 4-15](#) of this guide. Play around with the College Scorecard tool at collegescorecard.ed.gov to explore schools based on size, location, programs, and more.

PARENT SUPPORT SUGGESTIONS

- Review "To Do: Every Year in High School" on [page 22](#) of this guide.
- If your student's school holds college and career nights, plan to attend those events together.
- Help your student to develop independent study skills by encouraging them to take responsibility for balancing homework with other activities or a part-time job.
- You can learn about the standardized tests your student may have to take during 10th, 11th, and 12th grades: the PSAT/NMSQT or PSAT 10, SAT and SAT Subject Tests (see collegeboard.org), and/or the PreACT and ACT (see act.org).
- Get a brief overview of financial aid from "Federal Student Aid at a Glance" at studentaid.gov/glance.

To Do: Eleventh Grade

Did you know?

This is the year you should really be working on your college list; application season will begin in early fall of your senior year

STUDENTS

...all year

- ✓ Review "To Do: Every Year in High School" on [page 22](#) of this guide.
- ✓ Use the "Occupational Outlook Handbook" search tool at [bls.gov/ooh/](https://www.bls.gov/ooh/) to explore different careers and their earning potential.
- ✓ Learn about choosing a college at studentaid.gov/resources/prepare-for-college/students/choosing-schools. See [pages 4-15](#) of this guide for more information on different types of postsecondary education systems in California.
- ✓ Check the "A-G Requirements" table on [page 5](#) of this guide to check your progress on meeting admission requirements for the schools you may be interested in attending.
- ✓ Work on completing the college & career planning worksheets on [pages 44-47](#) of this guide to help prepare for your senior year.

...fall

- ✓ Take the PSAT/NMSQT*. You must take the test in 11th grade to qualify for scholarships and programs associated with the National Merit Scholarship Program.
- ✓ Attend the North Coast College and Career Expo in September to learn about college options, financial aid, and local extracurricular opportunities. Visit hcoe.org/ccx for more information.

...spring

- ✓ Register for and take exams for college admission. The tests that many colleges require are the SAT, the SAT Subject Tests, and the ACT. Check the admission requirements of the schools you're interested in attending. Register at collegeboard.org.
- ✓ Use the free scholarship search tool studentaid.gov/scholarships to find scholarships you might want to apply for. Some deadlines fall as early as summer between 11th and 12th grade, so prepare now to submit applications soon.

*REMEMBER: Register for all tests in advance, and be sure to give yourself time to prepare. If you have difficulty paying a registration fee, ask your school counselor about getting the fee waived.

Explore:

- Learn how to avoid scholarship scams and identity theft at studentaid.gov/scams.

PARENT SUPPORT SUGGESTIONS

- Review "To Do: Every Year in High School" on [page 22](#) of this guide.
- Learn about federal student loans in the "Federal Student Loans: Basics for Students" and "Federal Student Loans: Direct PLUS Loan Basics for Parents" booklets at studentaid.gov/resources#loans.
- You can find in-depth information on federal student aid programs at studentaid.gov/types.
- Take your student to visit college campuses, preferably when classes are in session.
- Attend any financial aid information events at your student's school.
- Attend college and career fairs with your student, but let them lead the conversation with the college representative.

To Do:

Summer Before Twelfth Grade

Did you know?
Each person who
accesses the FAFSA
form only ever gets one
studentaid.gov account

STUDENTS

- ✓ Create a studentaid.gov account at studentaid.gov/fsa-id. A studentaid.gov account, sometimes called an FSA ID, is a username and password that you'll use to log into the federal student aid website and confirm your identity when accessing your federal financial aid information and electronically signing your federal student aid documents (FAFSA). It's important that you create your own account; if your parent creates it for you that can cause confusion later and will slow down the financial aid application process. You must use your own phone number and email account for verification since each can only be linked to a single account. Save your account information in a secure place.
- ✓ Narrow down the list of colleges you are considering attending. If you can, visit the schools that interest you. Research institutional financial aid, admission requirements, and deadlines.
- ✓ Decide whether you are going to apply under a particular college's **early decision** or **early action** program. Be sure to learn about the program's deadlines and requirements.
- ✓ Apply for scholarships. Your goal is to minimize the amount of loan funds you'll have to borrow so you will have less to pay back later. See [page 21](#) of this guide for helpful scholarship resources including information on local Humboldt Scholarships.

Explore:

- Learn about federal student aid in "Federal Student Aid at a Glance" at studentaid.gov/glance.
- Be careful when searching for scholarships. Read "Don't Get Scammed on Your Way to College" at studentaid.gov/resources#consumer-protection to learn how to avoid getting cheated.

PARENT SUPPORT SUGGESTIONS

- Create your own studentaid.gov account if you don't already have one. You will need your own account to access your section of your student's FAFSA. You will only ever have one account, even if you have multiple children, so be sure to save the login information in a secure place.
- Check in with your student and make sure they are looking into or have already applied for scholarships. Consider aspects of your family history or demographics that may qualify your student for certain scholarships and discuss them with your student.
- Find out whether your student has added any schools to their college wish list since the last time you visited colleges. Visit additional campuses if possible.
- Review studentaid.gov/types and studentaid.gov/fafsa to ensure you understand the federal student aid programs and upcoming application process.

To Do: Twelfth Grade

Did you know?

You need to create a college portal for every college you apply to and monitor them for communications from the school

STUDENTS

...all year

- ✓ Review "To Do: Every Year in High School" on [page 22](#) of this guide.
- ✓ Work hard all the way to graduation; second-semester grades can affect financial aid eligibility and college admissions.
- ✓ Stay involved in after-school activities and seek leadership roles if possible.

...fall

- ✓ Attend the North Coast College and Career Expo in September to learn about college options, financial aid, and local extracurricular opportunities. Visit hcoe.org/ccx for more information.
- ✓ As soon as possible after their Oct. 1 release, complete and submit your FAFSA or CADAA along with any other financial aid application your chosen school(s) might require. You should submit your financial aid application by the earliest financial aid deadline of the schools to which you are applying, usually by early February. Refer to either "FAFSA Filing Time" on [page 30](#) of this guide or "CADAA Filing Time" on [page 33](#) of this guide as you go through the application process. Check hcoe.org/cash-for-college to see if and when Cal-SOAP will be holding financial aid application workshops at your school.
- ✓ After you submit your FAFSA, you should be able to view and print your FAFSA Submission Summary (FSS) within three days on your FAFSA portal. This document is a summary of information you reported on the FAFSA and gives you some basic information about your federal aid eligibility. Ask your counselor or college access staff at your school, like a Cal-SOAP Success Coach, to help you review your FSS and make sure no corrections are needed.

- ✓ Create your WebGrants for Students account about a week after you submit your FAFSA or CADAA at mygrantinfo.csac.ca.gov. This is where you can see if you've been awarded any California state student aid and if there are any holds on your application that you need to clear before your application can be fully processed. If you've been awarded state aid this is where you'll be able to view details and manage your award.

- ✓ If you will be applying to colleges outside of the UC, CSU, and CCC systems and you haven't done so already, register for and take such exams as the SAT, SAT Subject Tests, or ACT for college admission*. Check with the colleges you're interested in to see what tests they require.
- ✓ Apply to the colleges you have chosen. Prepare your applications carefully. Follow the instructions and **pay close attention to deadlines!**
- ✓ Well before your college application deadlines, ask your academic counselor and teachers to submit the required documents (e.g. transcript, letters of recommendation) to the colleges you're applying to.
- ✓ Complete any last scholarship applications. See [page 21](#) of this guide for helpful scholarship resources.

*REMEMBER: Register for all tests in advance, and be sure to give yourself time to prepare. If you have difficulty paying a registration fee, ask your school counselor about getting the fee waived.





To Do:

Twelfth Grade (Continued)

Did you know?
Many colleges have events in the spring for incoming freshmen to visit the campus

STUDENTS

...spring

-  Visit colleges that have invited you to enroll.
-  Review your college acceptances and compare the financial aid offers from each school. Use the "Compare Financial Aid Offers" tool at consumerfinance.gov/paying-for-college or uAspire's free College Cost Calculator at calculator.uaspire.org to analyze aid offers side by side.
-  Contact a school's financial aid office if you have questions about the aid the school has offered you.
-  When you decide which school you want to attend, notify that school of your commitment and submit any required financial deposit. Many schools require notification of intent to enroll and the first **tuition deposit** by May 1st.

Explore:

- Learn more about the FAFSA process at studentaid.gov/fafsa or the CADAA at csac.ca.gov/post/resources-california-dream-act-application.
- Follow or like the offices of Federal Student Aid, the California Student Aid Commission, and North Coast Cal-SOAP on social media to get regular financial aid tips and keep up with deadlines.
 - Federal Student Aid: twitter.com/FAFSA; facebook.com/FederalStudentAid
 - California Student Aid Commission: facebook.com/castudentaid; @castudentaid on twitter, Instagram, and TikTok
 - North Coast Cal-SOAP: facebook.com/northcoastcalsoap/; @northcoastcalsoap on Instagram
- Make informed decisions about student loans; see [page 18](#) of this guide for more information about different types of federal student loans, and check out the "Federal Versus Private Loans" page at studentaid.gov/federal-vs-private.

PARENT SUPPORT SUGGESTIONS

- Review "To Do: Every Year in High School" on [page 22](#) of this guide.
- Work with your student to complete the FAFSA or CADAA. See [pages 30-32](#) of this guide for specific instructions and more information.
- Make sure your student's personal information is safe when they apply for financial aid. For tips, read "Federal Student Aid and Identity Theft" at studentaid.gov/resources#consumer-protection.
- Read "Why get a Federal Student Loan?" on [page 18](#) of this guide to understand the benefits of federal student loans.
- Help your student learn about the responsibilities involved in accepting a student loan by reviewing studentaid.gov/understand-aid/types/loans.
- Review financial aid offers with your student. If a school has offered your student Direct Loans, the "Federal Student Loans: Basics for Students" and "Federal Student Loans: Direct PLUS Loan Basics for Parents" booklets might be useful to you. Find them at studentaid.gov/resources#loans.

To Do: Getting a Late Start?

Did you know?
Community Colleges have a
much later application season
than other college systems

If you've just decided that you want to go to college, but school starts soon and it's too late to do all the checklist items in this document, don't worry! Here is your must-do list before the semester begins.

...If school starts next month

- ✓ Register for classes as soon as possible if you have not already.
- ✓ Apply for financial aid using the FAFSA at studentaid.gov or the California Dream Act Application (CADAA) at dream.csac.ca.gov. See "FAFSA Filing Time" on [page 30](#) of this guide or "CADAA Filing Time" on [page 33](#) for specific instructions.
- ✓ Ask the school you plan to attend what other financial help it can offer you. Does it have last minute scholarships or payment plans? Can you get a job on campus?
- ✓ Keep in touch with the school about any paperwork you need to turn in.
- ✓ Make an appointment with an academic counselor to help build an education plan.

...If school starts next week

- ✓ Register for classes as soon as possible if you have not already.
- ✓ Apply for federal student aid immediately at studentaid.gov for FAFSA if you're eligible, or apply for the California Dream Act Application for AB 540 eligible students at dream.csac.ca.gov.
- ✓ Talk to the financial aid office staff at the school you plan to attend. Ask whether there are other forms you need to complete, and find out how and when you will receive your financial aid.
- ✓ Make an appointment with an academic counselor to help build an education plan.

FAFSA FILING TIME

Did you know?
You must renew your
FAFSA every year you're
in college to get
financial aid every year

ABOUT FAFSA

Eligible students must complete the Free Application for Federal Student Aid (FAFSA) to apply for federal student aid - that's government money for college or career school (see [pages 17-18](#) of this guide for more information about federal student aid). Federal Student Aid uses information from the FAFSA to determine whether you are eligible to receive federal grants, loans, or work-study funds. States and colleges also use the information from the FAFSA to determine whether you qualify for additional institutional aid. In fact, some schools won't consider a student for the school's merit scholarships (i.e. scholarships awarded based on a student's grades, talents, or achievements) until the student has submitted a financial aid application, and many outside scholarships also require a completed financial aid application, so be sure to fill out a FAFSA even if you think you won't qualify for federal aid.

WHO CAN COMPLETE FAFSA?

U.S. citizens and eligible noncitizens can complete the FAFSA to apply for federal student aid. Eligible noncitizens include legal Permanent Residents, T-Visa holders, and students with I-94 forms. California AB 540 eligible students who are ineligible to complete the FAFSA should file the California Dream Act Application (CADAA) instead. See the section "CADAA Filing Time" on [page 33](#) of this guide for more information.

DEADLINES

The FAFSA becomes available on October 1st to apply for aid for the following **academic year**. If you want to be considered to receive aid from your state or college, you must submit before its FAFSA deadline. Remember that the FAFSA must be renewed **every year**, so keep track of your deadlines!

State Deadlines:

If you plan to go to college in California in the fall, the state financial aid deadline is March 2nd, though it's recommended that you submit your FAFSA as soon as possible after the application opens. This means that if you plan to start college right after high school, you'll be filling out your FAFSA nearly a year ahead of time.

College Deadlines:

College financial aid deadlines may be as early as February of the application year. For a college's deadline, check the school's website or contact its financial aid office.

Federal Deadlines:

If you miss out on the state or college financial aid deadlines, you may still be eligible for a federal Pell Grant; the federal FAFSA deadline for Pell consideration is actually June 30th of the award year (i.e. the year you're actually in college). You'll also need to meet this deadline to be eligible to take out federal student loans.

STEPS TO FAFSA

Did you know?
The FAFSA gives you access to both federal and state student aid as well as many scholarships

STUDENTS

- 1.** Prepare to fill out the FAFSA by getting free information and help from your school counselor, college access programs at your school like your Cal-SOAP Success Coach or TRiO advisor, the financial aid office at the college you plan to attend, or Federal Student Aid at studentaid.gov. The goal is to make sure you are able to complete the FAFSA correctly the first time so that you don't have to make corrections later. see [pages 36-37](#) of this guide for more information on local college access resources that may be available.
- 2.** It's a good idea to create your studentaid.gov account ahead of time. A studentaid.gov account, sometimes called an FSA ID, is a username and password that you'll use to log into the federal student aid website and to confirm your identity when accessing your federal financial aid information and electronically signing your federal student aid documents (FAFSA). Both you and any parent contributors to your FAFSA will need your own unique studentaid.gov account since it will serve as a legal signature. It's important to use your own phone number and email address for account verification, since they can only be connected to a single account. Studentaid.gov accounts are linked to your identity, so each person only ever gets one; it's important to save your account information in a safe place. To create your account and for more information, go to studentaid.gov/fsa-id.
- 3.** If you think the Social Security Administration might have the wrong name or date of birth for you in its records, go to ssa.gov to find out how to correct any errors. Your information must be correct before your FAFSA can be processed.
- 4.** Collect the documents needed to apply. The FAFSA automatically retrieves information from your tax return, but you may want to have your tax documents or income records from the year prior to reference. All contributors will need to provide their social security number on their section of the application if they have one. You may also need information on savings, investments, and business assets for yourself and for the parent contributor(s).
- 5.** Submit the FAFSA in time to meet school and state aid deadlines. Apply online at studentaid.gov. Ask your academic counselor or a college access staff member at your school for assistance, and attend any financial aid workshops your school offers to get expert help.
- 6.** Review your FAFSA Submission Summary (FSS). You can view your FSS through your FAFSA portal on studentaid.gov. If necessary, make changes or corrections and submit your information for reprocessing. If you are unable to access your FSS within three days of submitting your FAFSA, ask a college access staff member at your school for help or contact Federal Student Aid for assistance by going to studentaid.gov/help-center/contact.
- 7.** The colleges you've applied to might request additional information from you. This is a process called **Verification** and is simply a way of confirming the accuracy of the information on your FAFSA. Be sure to respond by any deadlines, or you might not receive any financial aid. Check your college portals and email regularly to stay on top of communications from colleges.
- 8.** Create your WebGrants for Students account at mygrantinfo.csac.ca.gov to check the status of your application and your California state financial aid award status. Once you've created an account, you'll be able to see if there are any holds on your application that you need to clear before it can be fully processed. If you've been awarded state aid this is where you'll be able to view details and manage your award.

STEPS TO FAFSA

Continued

Did you know?
The financial aid office of any college you applied to will be able to help you make corrections to your FAFSA

STUDENTS

9. Contact the financial aid offices of the schools you've received financial aid offers from if you have any questions about the aid being offered.
10. Review financial aid offers from schools to compare the amounts and types of aid being offered. Decide which school to attend based on a combination of (a) how well the school suits your needs (programs offered, environment, etc.) and (b) its affordability after all the aid is considered. Use the "Compare Financial Aid Offers" tool at consumerfinance.gov/paying-for-college or uAspire's free College Cost Calculator at calculator.uaspire.org to analyze aid offers side by side. For assistance comparing your aid offers, ask the college access staff at your school to review them with you.
11. Keep in touch with the college you choose to find out when tuition and fees are due, whether your financial aid will cover those expenses completely, and how much (if any) extra financial aid will come directly to you once your tuition and fees are paid.

PARENTS

1. Create your own studentaid.gov account to be able to sign your student's FAFSA electronically and access the parent information section of the application. Your account must be separate from your student's and created by you (just as your student must create their own account). To create your account, go to studentaid.gov. You may already have an account if you were in college recently or you have an older student who has already done their FAFSA. In that case, you may need to recover your account username and password if you don't remember it; each person only ever gets one studentaid.gov account because it is tied to your identity. Parents without a social security number who have a FAFSA-eligible student can still create a studentaid.gov and contribute to their student's application. The account verification process for non-SSN contributors looks a little different; you can visit <https://immigrantsrising.org/resource/mixed-status-households-ca/> for more information.
2. Complete "Steps to FAFSA: Students" with your student. Attend a local Cash for College Workshop with your student to get expert help with the financial aid application process. Visit hcoe.org/cash-for-college to see if your student's school is hosting a workshop and to see scheduling details.
3. Examine the fall bill from the school your student chooses and make sure you understand all the fees and how they will be paid (e.g. through scholarships, student loans, etc.).

CADAA FILING TIME

Did you know?
You don't need to be a
DACA student to apply
for the CADAA

ABOUT CADAA

The California Dream Act Application (CADAA) allows AB 540 eligible students to receive certain types of financial aid, such as state administered financial aid, private scholarships funded through public universities, university grants, and community college fee waivers. In addition, the CADAA in conjunction with an AB 540 affidavit allows eligible students to pay in-state tuition at any public college in California. Students who are not eligible to complete a FAFSA should check to see if they are eligible to complete a CADAA instead.

WHO CAN COMPLETE CADAA?

AB 540/SB 68 eligible students who are undocumented, DACA students (valid or expired), U visa holders, or students with Temporary Protected Status (TPS) are eligible to complete the CADAA. Visit csac.ca.gov/post/california-nonresident-tuition-exemption to learn more about the requirements for meeting the AB 540 California Nonresident Tuition Exemption.

DEADLINES

The CADAA becomes available on October 1st just like the FAFSA to apply for aid for the following academic year. If you want to be considered to receive aid from your state or college, you must submit before its CADAA deadline. Remember that the CADAA must be renewed **every year**, so keep track of your deadlines!

State Deadlines:

If you plan to go to college in California in the fall, the state financial aid deadline is March 2nd, though it's recommended that you submit your CADAA as soon as possible after the application opens. This means that if you plan to start college right after high school, you'll be filling out your CADAA nearly a year ahead of time.

College Deadlines:

College financial aid deadlines may be as early as February of the application year. For a college's deadline, check the school's website or contact its financial aid office.

STEPS TO CADAA

Did you know?
The CADAA opens at
the same time as the
FAFSA every year

STUDENTS

- 1.** Prepare to fill out the CADAA by getting free information and help from your school counselor, college access staff at your school like your Cal-SOAP Success Coach, the financial aid office at the college you plan to attend, or the California Student Aid Commission at csac.ca.gov. The goal is to make sure you are able to complete the CADAA correctly the first time so that no corrections are needed later. see [pages 36-37](#) of this guide for more information on local college access resources that may be available to you.
- 2.** Collect the documents needed to apply. You'll need tax and income information from the prior year for both you and the parent(s) whose information will be reported on the application. You may also need information on savings, investments, and business assets for yourself and for the parent(s) whose information is reported.
- 3.** Create a username and password for the CA Dream Act Application. Save them somewhere safe, where you won't forget because you'll need them to renew your application each year you're in college.
- 4.** Submit the CADAA in time to meet college and state aid deadlines. Apply online and find additional information and resources at dream.csac.ca.gov. Ask your academic counselor or a college access staff member at your school for assistance, and attend any financial aid workshops your school offers to get expert help.
- 5.** Review your Cal Student Aid Report (Cal SAR) - a summary of information reported on your CADAA. You can view you Cal SAR through your CADAA portal on dream.csac.ca.gov. If necessary, make changes or corrections and submit your information for reprocessing.
- 6.** Create your WebGrants for Students account at mygrantinfo.csac.ca.gov to check the status of your application and your award status for California State student aid. Once you've created an account, you'll be able to see if there are any holds on your application that you need to clear before it can be processed. If you've been awarded state aid this is where you'll be able to view details and manage your award.
- 7.** The colleges you've applied to might request additional information from you. This is a process called Verification and is simply a way of confirming the accuracy of the information on your CADAA. Be sure to respond by any deadlines, or you might not receive your financial aid. Check your college portals and email regularly to stay on top of communications from colleges.
- 8.** Contact the financial aid offices of the colleges you've received financial aid offers from if you have any questions about the aid being offered.
- 9.** Review financial aid offers from colleges to compare amounts and types of aid being offered. Decide which school to attend based on a combination of (a) how well the school suits your needs (programs offered, environment, etc.) and (b) its affordability after all the aid is considered. Use the "Compare Financial Aid Offers" tool at consumerfinance.gov/paying-for-college or uAspire's free College Cost Calculator at calculator.uaspire.org to analyze aid offers side by side.

STEPS TO CADAA

Continued

Did you know?

If you submit the CADAA you don't have to wait to create your WebGrants for Students account, you can do it right away

STUDENTS

- 10.** Keep in touch with the college you choose to find out when tuition and fees are due, whether your financial aid will cover those expenses completely, and how much (if any) extra financial aid will come directly to you once your tuition and fees are paid.
- 11.** If you're eligible for and interested in the Dream Act Service Incentive Grant Program (DSIG), which awards grants of up to \$4,500 a year to students who complete the required number of community or volunteer service hours, you must apply annually. Applications open for the new year on July 1st, and close on June 30th. Each year only 1,667 students are awarded, so apply as early as possible. To apply, visit csac.ca.gov/dsig/apply.

PARENTS

- 1.** Help your student complete the CADAA and sign their CADAA electronically at dream.csac.ca.gov.
- 2.** Complete "Steps to CADAA: Students" with your student. Attend a local Cash for College Workshop with your student to get expert help with the financial aid application process. Visit hcoe.org/cash-for-college to see if your student's school is hosting a workshop and to see scheduling details.
- 3.** Examine the fall bill from the school your student chooses and make sure you understand all the fees and how they will be paid (e.g. through scholarships, student loans, etc.).

COLLEGE & CAREER RESOURCES

Did you know?
Cal-SOAP hosts
approximately 20 free,
public financial aid
workshops every year

NORTH COAST CAL-SOAP

About Cal-SOAP

North Coast California Student Opportunity Access Program (Cal-SOAP) seeks to increase college preparedness of underrepresented students in Humboldt and Del Norte Counties by providing support, services, resources, and opportunities to middle and high school students, and first year college students, in order to increase financial aid awareness, FAFSA/CADAA completion, and postsecondary participation and success.

Success Program

Cal-SOAP College Success Coaches are placed at a number of Humboldt and Del Norte County high schools to work with school counselors to support students through the financial aid and college admission processes. They serve as advisors, assist with events, and promote a school-wide college-going culture. Coaches assist students with things like FAFSA/CADAA completion, college applications, scholarship applications, financial aid offer review, and more. Visit hcoe.org/cal-soap/success-coaches/ to learn more about the Success Program and to see if there is a Success Coach placed at your school.

Cash For College Workshops

Each year North Coast Cal-SOAP hosts a series of free financial aid workshops in partnership with local high schools. At Cash For College Workshops, financial aid experts are available to assist students and families with the FAFSA/CADAA completion process including filling out the application, making corrections, reviewing the FAFSA Submission Summary, and more. Some Cash For College Workshops take place in senior classes, and others take place on various high school campuses after school and evenings and are open to students and families from other schools. Visit hcoe.org/cash-for-college/ to learn more about Cash For College Workshops and to see a full schedule of available workshops.

College Access Events

For more information on Cal-SOAP college access events for high schoolers, see [page 38](#) of this guide.

TRIO PROGRAMS

Educational Talent Search

TRiO Talent Search is a free college access program that works with students on college and career preparation, financial aid, and study skills. They offer one-on-one academic and career advising/mentoring, one-on-one and group tutoring, field trips and college tours, support in completing college applications, tutoring, exam preparation, and more. The TRiO Talent Search Program serves first-generation and/or low-income college-bound students. Visit talentsearch.humboldt.edu/qualify-apply to apply to be a TRiO Talent Search student.

Upward Bound

TRiO Upward Bound is a federally funded college preparatory program that serves first-generation and/or low-income high school students. The Upward Bound program offers tutoring, counseling, mentoring, cultural enrichment, work-study programs, and more. Upward Bound also offers instruction in math, lab science, composition, literature, and foreign language. The Upward Bound program operates within six Humboldt and Trinity County high schools. Visit trioupwardbound.humboldt.edu or redwoods.edu/trio to learn more and to apply for the TRiO Upward Bound program.

COLLEGE & CAREER RESOURCES

Did you know?
Colleges have many
systems in place to
help students who
need extra support

AVID (ADVANCEMENT VIA INDIVIDUAL DETERMINATION)

Some schools offer an AVID elective that provides students with additional academic support to help them succeed and achieve the grades they need for college admissions. Ask your school counselor if your school has an AVID program.

INDIAN EDUCATION PROGRAM

The Indian Education Program is a federally funded program that all American Indian/Alaska Native children in grades TK-12 are invited to enroll in regardless of blood degree or tribal affiliation. The Indian Education Program supports schools to meet the special academic, cultural, and linguistic needs of American Indian students. If you meet the enrollment criteria, ask your school counselor if your school has an Indian Education Program and how you can get involved.

CAREER TECHNICAL EDUCATION COURSES (CTE)

Career Technical Education, or CTE, is a multi-year series of courses that integrate core academic knowledge with technical and occupational knowledge to provide students with a pathway to postsecondary education and careers. CTE sector pathways allow high school students to take ownership of their education by choosing the pathway that matches their career interests. The programs offer work-based learning and internship experiences and give students the opportunity to establish workplace skills and work alongside industry professionals. CTE programs are offered at all comprehensive high schools in Humboldt County. Visit hcoe.org/cte/ to learn more about CTE in Humboldt County and ask your counselor what CTE programs might be available at your school.

TRADES ACADEMY

The Trades Academy's purpose is to enhance existing Career Technical Education (CTE) Programs and support high school students with opportunities to explore career options in local trades industries. The Trades Academy works countywide with all Humboldt County high schools to promote professions in the trades and build bridges between CTE classes and employers. Many students take a CTE class during their high school experience. If the student takes two or more classes in a particular trade it's referred to as a pathway. Visit hcoe.org/trades-academy to learn more about the Trades Academy.

EXTENDED OPPORTUNITY PROGRAMS/STUDENT SUPPORT SERVICES

Many colleges have Extended Opportunity Programs (EOP) or Student Support Services (SSS) that you can apply for when you apply to the college in your senior year of high school. EOP/SSS are programs that ensure that students who are disadvantaged by social, economic, educational, or linguistic barriers get the resources they need to enroll and succeed in college. Programs such as EOP offer services that include comprehensive academic support and counseling, additional financial aid, and more. Ask if the schools you're applying to have an extended opportunity program or student support services and how to apply if they do.

Other college support programs available to students include CARES (Campus Assistance, Response, and Engagement), DSPS (Disabled Student Programs and Services), TRiO, tutoring, and more.

COLLEGE & CAREER EVENTS

Did you know?
Going on a College Career
Connect field trip lets you
experience a real college class
in a subject that interests you

NORTH COAST COLLEGE AND CAREER EXPO (all grades)

The North Coast College and Career Expo takes place annually in September, and has something for all high school students and parents, not just seniors! The event is designed for 9th-12th grade students and parents who want to learn more about preparing for and applying to colleges, universities, or trade schools, and how to pay for higher education. The expo is the largest college and career fair on the north coast, and the only college fair in Humboldt County. Over 70 public and private college, university, trade school, military, and career recruiters from all over California, and even out-of-state, table at the event annually to provide information and answer questions regarding admissions requirements, tuition, housing, academic options, and campus life. In addition to the tabling fair, the expo also offers approximately 10 different workshops with something for everyone including foundational workshops for freshmen and sophomores like 'College Planning 101', a workshop on NCAA requirements and eligibility for those interested in college athletics, and a financial aid workshop for seniors.

Visit hcoe.org/ccx to learn more and to see current information about the event date, a complete list of confirmed reps, workshops and times, and information on how to prepare for the event for the best experience.

COLLEGE CAREER CONNECT (all grades)

College Career Connect (3C) field trips are an opportunity for high school students of all grades to experience what it's like to attend a real college class and learn what majors, certifications, and career opportunities are available to them after graduation. Small groups of students visit Cal Poly Humboldt or College of the Redwoods to observe a college class, have a Q&A session with professors, and chat with current college students about their experience and what postsecondary education means to them.

MAKING COLLEGE HAPPEN (10th grade)

Making College Happen (MCH) is a Cal-SOAP event hosted in partnership with Cal Poly Humboldt that takes place each spring. Students learn how their interests can determine their major and lead to a career, are shown how to navigate the application process, and learn about the transfer path from community colleges to a four-year university. Let your counselor know if you're interested in attending.

AMERICAN INDIAN COLLEGE MOTIVATION DAY

Cal Poly Humboldt has hosted American Indian College Motivation Day (AICMD) for almost 50 years. The event is held on the first Thursday in November, and focuses on preparing high school students for what to look for and expect in college while creating a sense of belonging and cultural relevancy and connecting students to their support team at Cal Poly Humboldt. AICMD is organized in partnership with the Council of American Indian Faculty and Staff, American Indian student leaders on campus, and the Office of Admissions. Learn more at humboldt.edu.

YOUTH OF COLOR EMPOWERMENT DAY

Youth of Color Empowerment Day is an event designed by college students of color for high school students of color. The event is organized and implemented by the Humboldt student club Movimiento Estudiantil Chicano de Aztlán each spring, and is held on the Cal Poly Humboldt Campus. Youth of Color Empowerment Day is designed to acknowledge the unique challenges and particular genius youth of color experience while providing students with the tools, resources, and support to be successful after high school. Learn more at humboldt.edu.

GLOSSARY OF TERMS

Academic Year

An Academic year is one complete school year at the same school, or two complete, half years at different schools. For schools that have a year-round program of instruction, nine months is considered an academic year. (Federal Student Aid (FSA))

Award Year

School year for which financial aid is used to fund a student's education. Generally, this is the 12-month period that begins on July 1 of one year and ends on June 30 of the following year. (FSA)

Cal Grant Programs

The Cal Grant is a California-specific financial aid allocation that does not need to be paid back. Cal Grant applicants must apply using the FAFSA or CADAA by the deadline and meet all eligibility, financial, and minimum GPA requirements of either program. (California Student Aid Commission (CSAC))

California Dream Act Application

The California Dream Act allows undocumented students, DACA recipients (valid or expired), U Visa holders, and students under Temporary Protected Status (TPS), who qualify for a non-resident exemption to receive certain types of financial aid such as: private scholarships funded through public universities, state administered financial aid, university grants, community college fee waivers, and Cal Grants. In addition, the CADAA allows eligible students to pay in-state tuition at any public college in California. (CSAC)

Chafee Grant

The California Chafee Grant is free money for current or former California foster youth (in foster care between the ages of 16-18) to help pay for college or career and technical training. Chafee Grants don't have to be paid back. You may also use your grant to pay for child care, rent, and transportation while you're in school. A Chafee Grant is a federal and state funded grant subject to yearly availability of funds. (CSAC)

Cost of Attendance (COA)

The estimated total cost of attending an institution for one academic year. This amount may include:

- Estimated charges for one academic year of tuition (charges assessed for classes and/or other coursework) and fees (charges assessed for other college services (e.g. technology access, recreational center use)).
- Housing - includes residence hall charges for on-campus students or an estimate of rent and utilities for an off-campus student.
- Food - includes the cost of a meal plan and/or an estimate of the costs of food prepared at home.
- Estimated transportation and parking costs.
- Estimated costs for books and supplies. Items included in this estimate may vary per college.
- Purchase or rental of a computer.
- Miscellaneous costs such as personal hygiene, laundry, and reasonable entertainment.
- Other costs specific to certain student circumstances related to attendance, such as dependent care during periods of class attendance or expenses related to disability, study abroad, education loan fees, etc.
- Student health insurance costs.

(National Association of Student Financial Aid Administrators (NASFAA))

GLOSSARY OF TERMS

CSS Profile (College Scholarship Service Profile)

An application used by some colleges and universities to determine students' eligibility for institutional grants and scholarships. This form is primarily asked for by private colleges/universities and a few public universities. You should check with each college to determine what financial aid forms they require. To learn more or to fill out the CSS profile go to cssprofile.org. (uAspire)

Direct Costs

Charges included in the Cost of Attendance that the student/family pays directly to the college. (NASFAA)

Direct Subsidized Loan

Loan funds provided to the student by the U.S. Department of Education, through the school. Undergraduate students with financial need can qualify for a subsidized loan. The government pays the interest on the loan while the student remains enrolled at least half-time and during certain periods when the government allows deferment of repayment. There are annual limits on the amounts that may be borrowed, which vary by the student's academic year in school and the student's dependent or independent status. (NASFAA)

Early Action

Early Action is a college admission policy that allows applicants to apply and receive notice of their admission early. Applicants accepted under early action and not under a binding agreement to attend that school and may submit application to other schools. (FSA)

Early Decision

Early Decision is a college admission policy that allows applicants who commit to attend a school to apply and receive notice of their admission early. If an applicant is accepted, they agree to attend that school and must withdraw all other applications. (FSA)

Entrance Counseling

Entrance counseling explains your rights and the obligations you agree to meet as a condition of accepting a Direct Loan. More information about entrance counseling is available at studentaid.gov/entrance-counseling/ (FSA)

FAFSA Submission Summary (FSS)

A summary of the information reported on the FAFSA, including an estimate of financial need, Federal Pell grant eligibility, a list of colleges that have received the information on the student's FAFSA, verification selection status, and whether any corrections or follow-up is needed. (uAspire)

Federal Pell Grant Program

The Pell Grant is the largest federal grant program offered to undergraduates. It is designed to assist students from low-income households. To qualify for a Pell Grant, a student must demonstrate financial need by completing and submitting the FAFSA. (FSA)

Federal Student Aid

Federal student aid is aid from the government in the form of grants, loans, and/or work-study to assist students with college or career school. Students have to complete the FAFSA to apply for this aid. (FSA)

GLOSSARY OF TERMS

Federal Work Study

A federal program offered and administered by the institution that provides opportunity for part-time employment to students with financial need to help pay their educational expenses. Students are responsible for finding qualified employment. Funds are paid out through a paycheck, as earned. (NASFAA)

Financial Aid

Financial aid is money to help pay for college or career school. (FSA)

Financial Aid Offer (also known as an Award Letter)

A list of the types and amounts of financial aid a college is offering a student including grants, scholarships, loans, and work-study for one year of school. (uAspire)

Free Application for Federal Student Aid (FAFSA)

The free application form you submit to apply for federal financial aid. It is required for all students seeking federal student grants, work-study programs, and loans. Most colleges require it as well. The FAFSA may also qualify you for state-sponsored financial aid. (The College Board)

FSA ID

An FSA ID consists of a username and password which gives you access to the U.S. Department of Education's online systems and can serve as your legal signature when completing electronic documents. (FSA)

Grant

A grant is a monetary gift for people pursuing higher education. It is often based on financial need and does not need to be repaid (unless, for example, you withdraw from school and owe a refund). (FSA)

Independent Student

An independent student is at least 24 years old, married, a graduate/professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, someone with legal dependents (not a spouse), an emancipated minor, or someone who is at risk of being homeless. (FSA)

Indirect Costs

Estimated additional personal and educational expenses needed throughout the academic year that aren't listed on the college bill: books; transportation; living expenses such as rent and food, if living off campus. (uAspire)

Interest

A loan expense charged for the use of borrowed money. Interest is paid by a borrower to a lender. The expense is calculated as a percentage of the unpaid principal amount of the loan. You can find your federal student loan interest rates by logging in to studentaid.gov and reviewing your aid summary page. (FSA)

Loan

Money borrowed from the federal government or a private source like a bank or financial institution, and must be paid back with interest. (FSA)

GLOSSARY OF TERMS

Master Promissory Note (MPN)

A legal document that contains the Borrower's Rights and Responsibilities and Terms and Conditions for repayment. Direct PLUS and Direct Subsidized/Unsubsidized loans have different MPNs. Access the MPN at studentaid.gov/mpn. (FSA)

Net Price (or Net Cost)

The true amount a student will pay for a college. Some financial aid offers use "net price" to mean the published price of tuition and fees for a college minus the amount of gift aid and education tax benefits a student receives. Another common definition of "net price" is the full Cost of Attendance at a college minus the gift aid and education tax benefits. (The College Board)

Parent PLUS Loan (or Direct PLUS Loan)

Loan funds provided to the parents of dependent undergraduate students by the U.S. Department of Education, through the school. This federal loan program allows parents with no adverse credit history to apply for a loan amount up to the Cost of Attendance each year, less any financial aid received by the dependent student. Repayment of principal and interest begins immediately once the loan is fully disbursed with some options to delay payment available. (NASFAA)

Prepaid Tuition (529 Plan)

A prepaid tuition plan, also known as a section 529 plan, lets you lock in future tuition rates at in-state public colleges at current prices and is usually guaranteed by the state in which the plan was established. (FSA)

Priority Date

The date by which your application - whether it's for college admission, student housing, or financial aid - must be received to be given the strongest consideration. Since financial aid is often limited, meeting the priority date is important to be eligible to receive funds. (The College Board)

Private Loan

A student or parent loan from a commercial, state-affiliated, or institutional lender used to pay for up to the annual Cost of Attendance, less any financial aid received. Private loans have varying interest rates, fees and repayment options and usually require the applicant to be creditworthy, or have a creditworthy cosigner. Repayment generally begins immediately. (NASFAA)

Scholarships

Scholarships are gifts that don't have to be repaid and are designed to help students pay for an undergraduate degree. They can be a one-time gift or are renewable, depending on the scholarship. (FSA)

Gift aid that is typically based on merit, such as, academic excellence, talent, affiliation with various groups, or career aspirations or a combination of merit and need. (NASFAA)

State Aid

State aid, such as Cal Grants, is financial assistance that a state offers to eligible residents to help reduce education costs. (FSA)

GLOSSARY OF TERMS

Student Aid Index (SAI)

An eligibility index (formerly known as the Expected Family Contribution) that college financial aid staff use to determine how much financial aid you would receive if you were to attend their school. The SAI is calculated according to a formula specified in law and is based upon the information provided by the student and their family on the financial aid application. (University of California)

Tuition

The amount of money you owe for receiving instruction, materials, and/or supplies, or for the rental or purchase of equipment, for a course of study at your institution. (FSA)

Tuition Deposit

An amount of money paid to a college to secure a student's spot at that college. Most 4-year colleges will require a tuition deposit. (uAspire)

Unsubsidized Loan (Direct Unsubsidized Loan)

Loan funds provided to the student by the U.S. Department of Education, through the school. Undergraduate students and graduate students regardless of the need qualify for an unsubsidized loan, provided they have filed a FAFSA. Interest accrual begins immediately, and the student can choose to pay the interest while enrolled or upon entering repayment. There are annual limits on the amounts that may be borrowed, which vary by the student's academic year in school and the student's dependent or independent status. (NASFAA)

Verification

A federally mandated process to confirm the accuracy of data provided by selected applicants on the FAFSA. To complete the verification process the student, their parent(s), or spouse if applicable, are required to provide certain documents to the school for review. If the documentation the student provides the institution doesn't match what was reported on the FAFSA, verification can result in changes to the student's financial aid eligibility and/or financial aid offers. (NASFAA)

Waivers

Financial aid provided by the college or state that can remove costs from the bill. Waivers can only be applied to specific costs such as tuition. Students don't have to repay waivers. (uAspire)

CAREER PLANNING WORKSHEET

Adapted from a resource from Bryant & Stratton College

SELF EXPLORATION

I am interested in working (check all that apply):

- With people With things With data In a group Independently

I would be comfortable in a working environment that is (check all that apply):

- Indoors only Outdoors only A mix of both

At school, I have felt interested and engaged in these subjects:

Subject: _____

Subject: _____

Outside of school, I have felt interested and engaged in these activities:

Activity: _____

Activity: _____

OCCUPATIONAL EXPLORATION

Occupation #1

Job: _____ Average annual salary: _____

Why would this job be a good fit for you?

What type of degree and/or training does this occupation require?

What educational steps will you need to take to prepare for a career in this field?

How long will it take? _____ Cost? _____

CAREER PLANNING WORKSHEET

Occupation #2

Job: _____ Average annual salary: _____

Why would this job be a good fit for you?

What type of degree and/or training does this occupation require?

What educational steps will you need to take to prepare for a career in this field?

How long will it take? _____ Cost? _____

ACTION PLAN

Short Term Goal (6 months - 1 year):

Long Term Goal (2-5 years):

Steps to take now to achieve my goals:

Steps	Date Completed

COLLEGE PLANNING WORKSHEET

Adapted from resources from Remsen Central School District and Sharpschool

INTERESTS & APTITUDES

Are there any majors or academic interests you would like to pursue in college?

What high school subjects are most interesting to you? Why?

What high school subjects do you find most challenging? Why?

My ideal college is located (check all that apply):

- Within 5 hours of home As far away from home as possible In state Out of state
 In a large city/urban area Near, but outside a city Out in the country/rural Local

The size of my ideal college is (check all that apply):

- Small Medium Large Very large **with** Large classes Small classes

My ideal college type is (check all that apply):

- Public Private Two-year Four-year

It's important to me that my college has (check all that apply):

- A diverse student body Sense of school pride Active Greek life Prestige
 Active social activities on campus Emphasis on academics Popular and competitive sports
 Emphasis on hands-on learning Desirable campus housing Values similar to my own

COLLEGE PLANNING WORKSHEET

NAME OF COLLEGE			
LOCATION <ul style="list-style-type: none">• distance from home			
SIZE <ul style="list-style-type: none">• size of campus• enrollment			
ENVIRONMENT <ul style="list-style-type: none">• setting (urban, rural)• location of nearest city• diversity			
ADMISSION REQUIREMENTS <ul style="list-style-type: none">• application deadline• tests required			
ACADEMICS <ul style="list-style-type: none">• degrees offered• your major offered• average class size• credit offered for prior learning? (AP classes, etc.)• support services			
COLLEGE EXPENSES <ul style="list-style-type: none">• cost of attendance• cost of housing & food• transportation• books and supplies• application fees• other			
FINANCIAL AID <ul style="list-style-type: none">• deadline• forms required• Institutional scholarships			
ACTIVITIES <ul style="list-style-type: none">• clubs• sports			

Preparing for college is a process that starts long before the student is ready to apply. This planning guide is intended to help students and families through the college planning process beginning freshman year of high school and continuing through graduation. It is designed to provide students and families with comprehensive college readiness checklists for each year of high school as well as additional information on college systems, postsecondary pathways, and accessible financial aid.

Don't wait to start thinking about college; start now!

This guide was created by North Coast Cal-SOAP in partnership with the Humboldt County Office of Education.

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Information for this guide comes from:

csac.ca.gov; studentaid.gov; nces.ed.gov; cccco.edu;
icangotocollege.com; calstate.edu; universityofcalifornia.edu; aiccu.edu;
collegeboard.org; nasfaa.org; calkids.org; goarmy.com;
apprenticeship.gov; studyabroad.state.gov; immigrantsrising.org;
cde.gov; americorps.gov; ccc.ca.gov; jobcorps.gov; avid.org
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