

Financiamiento para la Educación Universitaria

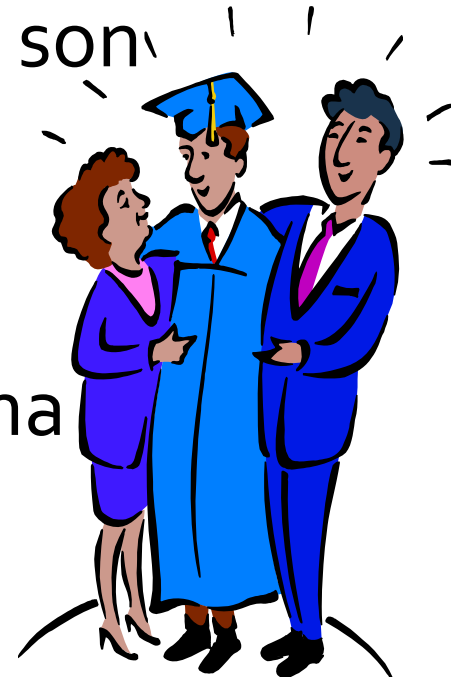
Presentado por:

Oficina de Ayuda Financiera

Los Angeles Mission College

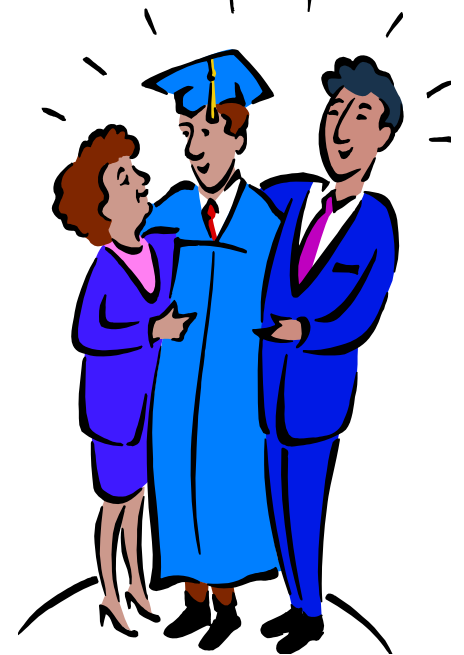
Conceptos básicos

- Estudiantes y padres son considerados la **fuentes primaria** de financiación de la educación universitaria y se espera que contribuyan en la medida en que son capaces
- Ayuda financiera se mide en la **capacidad**, no en la voluntad, en que la familia pueda pagar por una educación universitaria



Conceptos básicos

- La ayuda financiera es **suplementaria** a los recursos de la familia, el ingreso de el estudiante, y asistencia de otras fuentes,
- La ayuda Financiera es diseñada para pagar gastos educacionales



Tres conceptos claves

- Costo de estudio
- Expectación de la Contribución Familiar (EFC)
- Necesidad económica o financiera



Costo de Estudio

Matrícula y Cuotas

Libros y Útiles

Alojamiento y
comida

Gastos Personales

Transportación

Expectación de la Contribución Familiar

- La **Expectación de la Contribución Familiar (EFC)** es la cantidad que una familia (estudiante y padres) tiene que contribuir, en base a ingresos y bienes, para el costo total de la educación del estudiante

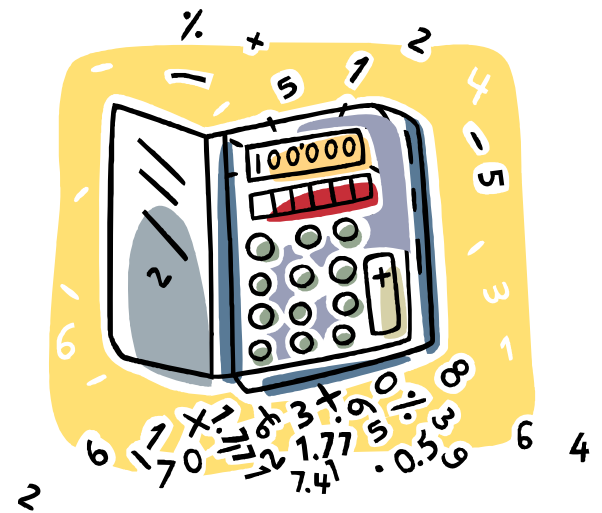


¿Que es ayuda financiera?

Costo de Estudio

-Contribución Familiar

**= Necesidad
Financiera**



Cómo funciona la fórmula

	<u>CCC</u>	<u>CSU</u>	<u>UC</u>	<u>Privado</u>
Costo	\$15,500	\$26,000	\$36,500	\$81,500
EFC	<u>4,000</u>	<u>4,000</u>	<u>4,000</u>	<u>4,000</u>
Necesidad	\$11,500	\$22,000	\$32,500	\$77,500



Tipos de Ayuda Financiera

- **Gratuita** - Becas (Grants) que no tienen que ser repagados/devolver
- **Trabajo** - Dinero ganado por el estudiante como pago por un trabajo estudiantil
- **Prestamos** - Dinero prestado que tiene que ser devuelto con interes

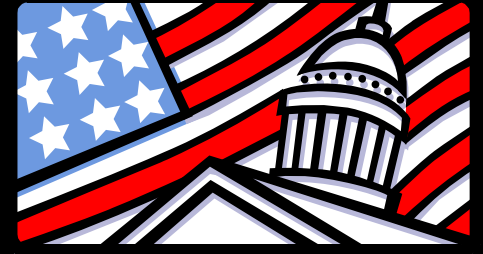


Fuentes de Ayuda

- Gobierno Federal
- Gobierno Estatal
- Colegios y universidades
- Organizaciones Privadas/Agencias
 - Organizaciones de la Preparatoria
 - Organizaciones Locales (Kiwanis, Elks, VFW, etc.)
 - Fundaciones de Becas
 - Empleadores



Ayuda Federal



- Beca Federal (Pell Grant)
- Beca Federal Suplementaria para la Educación Oportunidad Educativa (FSEOG)
- Beca Federal TEACH
- Trabajo y Estudio Federal
- Préstamos estudiantiles Federal Direct
- Préstamos Federal PLUS (para padres)

Ayuda Estatal



- Residentes de California* que asisten a colegios en California pueden calificar para:
 - Cal Grant **A, B o C**
 - Solicitud para la **California College Promise Grant de los Colegios Comunitarios de California** anteriormente conocida como BOG – Solamente disponible en California para colegios comunitarios
 - **Beca de Clase Media** (Escuelas UC y CSU solamente)
 - **Chafee Grant-** Disponible para personas que son o tienen cuidado adoptivo temporal
- Marzo 2nd fecha límite par FAFSA/CADAA + GPA

*Ayuda Financiera para Estudiantes Indocumentados

- Estudiantes elegibles a la asignacion **AB 540** pueden tener derecho para solicitar ayuda estatal y privada como:
 - Cal Grants
 - Beca de Clase Media
 - Solicitud para la California College Promise Grant de los Colegios Comunitarios de California (CCPG)
- Mediante la aplicacion **California Dream Act Application (CADAA)**

California Dream Act

HOME INFORMATION & RESOURCES

CA DREAM ACT



 1. To apply for a Cal Grant submit a California Dream Act Application by **March 2**


FIRST TIME USER

- New to the CA Dream Act?
- Start a New application
- Do not submit multiple applications

[Start](#)


RETURNING USER

- Renew your application
- Submit a saved application
- Make a correction or add a school to your application

[Login](#)


PARENT SIGNATURE

- Request a parent PIN
- Forgot your parent PIN?
- Sign the student application

[Submit](#)

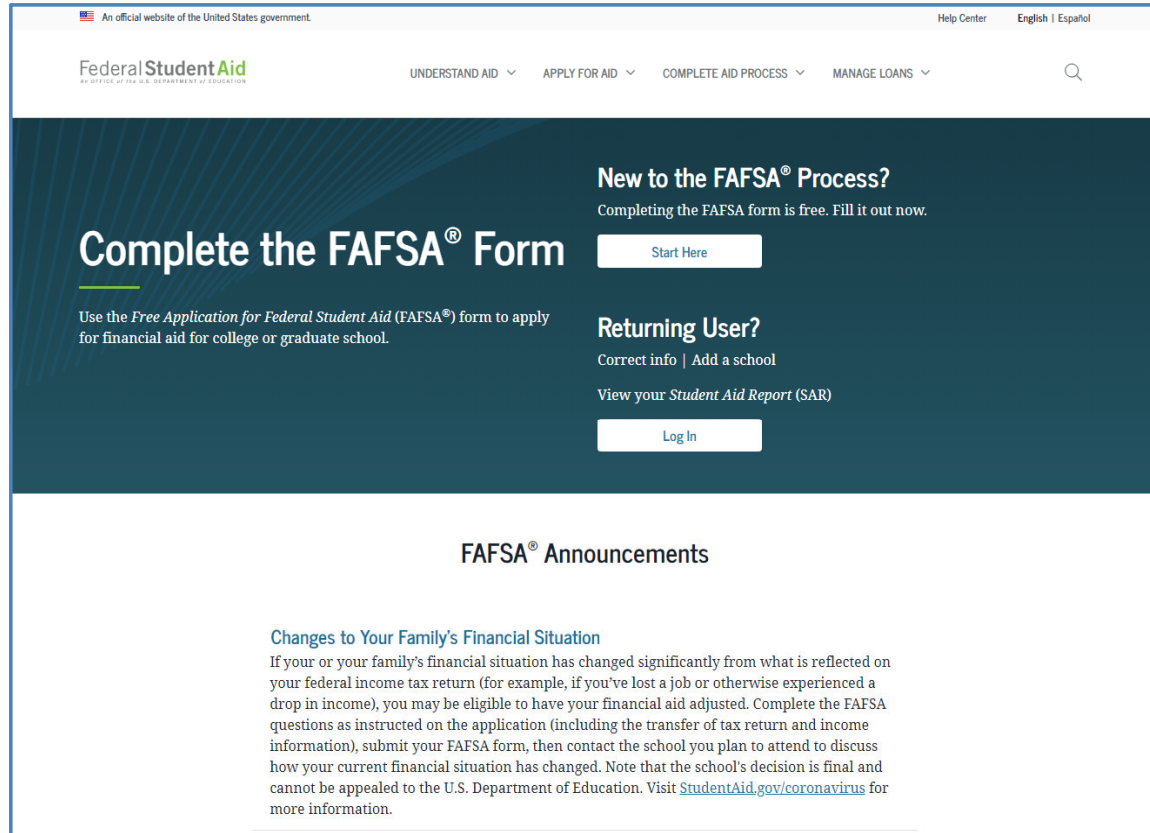


www.caldreamact.org

Cómo solicitar ayuda financiera

- **FAFSA** (Solicitud Gratuita de Ayuda Federal para Estudiantes)
 - studentaid.gov
 - **MyStudentAid** aplicación móvil
- **Verificación de promedio de calificaciones Cal Grant**
 - La mayoría de escuelas entregan los promedios electrónicamente!
- **CSS PROFILE**
 - cssprofile.collegeboard.org
- Otros documentos y formas solicitados por el colegio

FAFSA



The screenshot shows the FAFSA website homepage. At the top, there is a navigation bar with the text "An official website of the United States government" on the left, and "Help Center" and "English | Español" on the right. Below this is a secondary navigation bar with the "Federal Student Aid" logo and the text "U.S. DEPARTMENT OF EDUCATION". The main navigation menu includes "UNDERSTAND AID", "APPLY FOR AID", "COMPLETE AID PROCESS", and "MANAGE LOANS", each with a dropdown arrow. A search icon is also present. The main content area has a dark teal background with the heading "Complete the FAFSA® Form" and a sub-heading "Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school." To the right, there are two sections: "New to the FAFSA® Process?" with a "Start Here" button, and "Returning User?" with a "Log In" button. Below this is a section titled "FAFSA® Announcements" with a sub-heading "Changes to Your Family's Financial Situation" and a paragraph of text.

An official website of the United States government. Help Center English | Español

Federal Student Aid U.S. DEPARTMENT OF EDUCATION

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾

Complete the FAFSA® Form

Use the *Free Application for Federal Student Aid (FAFSA®)* form to apply for financial aid for college or graduate school.

New to the FAFSA® Process?

Completing the FAFSA form is free. Fill it out now.

Start Here

Returning User?

Correct info | Add a school

View your *Student Aid Report (SAR)*

Log In

FAFSA® Announcements

Changes to Your Family's Financial Situation

If your or your family's financial situation has changed significantly from what is reflected on your federal income tax return (for example, if you've lost a job or otherwise experienced a drop in income), you may be eligible to have your financial aid adjusted. Complete the FAFSA questions as instructed on the application (including the transfer of tax return and income information), submit your FAFSA form, then contact the school you plan to attend to discuss how your current financial situation has changed. Note that the school's decision is final and cannot be appealed to the U.S. Department of Education. Visit [StudentAid.gov/coronavirus](https://studentaid.gov/coronavirus) for more information.

www.studentaid.gov

MyStudentAid aplicacion mobil



Obtener su FSA ID ahora!

- FSA ID es un nombre de usuario y una contraseña que es usada para iniciar sesion en las paginas en linea de el Departamento de Educacion y aplicacion mobil
 - studentaid.gov
 - **MyStudentAid** aplicacion mobil

Welcome to the FAFSA® Form

Tell us about yourself.

[Help](#) [Exit FAFSA Form](#)

I am a student and want to access the FAFSA form.



I am a parent filling out a FAFSA form for a student.



I am a preparer helping a student fill out his or her FAFSA form.



OMB No. 1845-0001 • Form Approved • App. Exp. 8/31/2022

Log In

FSA ID Username, Email, or Mobile Phone

test595011519



[Forgot My Username](#)

Password

.....



[Show Password](#)



[Forgot My Password](#)

Log In

OR

[Create an Account](#)



SCHOOL SELECTION

College Search

i TestE, based on the information you provided, we've determined that you may qualify for federal student aid. Continue through the application for us to determine how much aid you can receive.

i Here's where you'll search for the colleges to which you'd like to send your FAFSA® information. You can add up to 10 colleges at a time to your FAFSA form. [Learn what to do if you're applying to more than 10 colleges.](#)

Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.

i Complete the fields below to search for a college to add to your FAFSA® form. Need help refining your search? Try these [search tips](#).

Search by School Name, City, State

Search by Federal School Code

State

Select ⓘ

City - optional

ⓘ

School Name - optional

ⓘ

Search

Previous

✓
Student Demographics

2
School Selection

3
Dependency Status

4
Parent Demographics

5
Parent Financials

6
Student Financials

7
Sign & Submit

SCHOOL SELECTION

Selected Colleges and Housing Info

i For each school listed, select the appropriate housing plan from the drop-down list.

^	Howard University Federal School Code: 001448 Washington, DC View College Info
01	Housing Plan
v	<input type="text" value="On Campus"/> ⓘ Remove

[+ Add More Schools](#)

[Compare All Schools](#)

[Previous](#)

[Continue](#)

✓
Student Demographics

✓
School Selection

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SCHOOL SELECTION

Student Marital Status

✓ Application was successfully saved.

i Because the FAFSA[®] form belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

What is your marital status as of today?

Single ?

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Continue



Student Demographics



School Selection



Dependency Status

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Parent Financials



Student Financials


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Sign & Submit

STUDENT INFORMATION

Does the student have dependents?


Dependent Children

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2022 and June 30, 2023? 

Yes

No

Other Dependents

Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2023? 

Yes

No

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Continue

SCHOOL SELECTION

Student Additional Dependency Questions

Answer the following questions to determine if you are required to provide information about your parents on your FAFSA[®] form. Select all that apply or "None of the above." ⓘ

Are you currently serving on active duty in the U.S. armed forces for purposes other than training?

Are you a veteran of the U.S. armed forces?

At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?

As determined by a court in your state of legal residence, are you or were you an emancipated minor?

Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?

None of the above

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Continue



Student Demographics



School Selection

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Student Financials

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Sign & Submit

SCHOOL SELECTION

Student Homelessness Filter Question

On or after July 1, 2021, were you homeless or were you self-supporting and at risk of being homeless? 

Yes

No

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✓
Student Demographics

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SCHOOL SELECTION

Dependent Student Status

Based on your answers to the dependency status questions, you are considered a "**dependent**" student. This means you must provide **parental** information. Select the "I will provide information about my parent(s)" option and select "Continue" to continue to "Parent Demographics" section.

If you have a special circumstance and are unable to provide parental information, under very limited circumstances, you may be able to submit your FAFSA[®] form without parental information. Select the "I am unable to provide information about my parent(s)" option and select "Continue" to get additional information. [?](#)

- I will provide information about my parent(s).
- I am unable to provide information about my parent(s).

Previous

Continue

PARENT INFORMATION

Whose Information Should I Provide?

✓ Application was successfully saved.

i For additional assistance determining what parent information to report on the FAFSA[®] form, refer to *Who's my Parent When Filling Out the FAFSA form?* fact sheet.

Since you have been identified as a dependent student, you will need to provide information about your parent(s). You must identify and report information about your parent(s) even if you don't live with him or her. Use the following criteria to determine whose information you should report in the "Parent Demographics" and "Parent Financials" sections of the FAFSA[®] form:

My parents live together (married or unmarried).

My parents are divorced or separated, and I live with one parent more than the other.

My parents are divorced or separated, and I live with both parents equally.

I was legally adopted.

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Continue

PARENT INFORMATION

Parent Tax Filing Status

✓ Application was successfully saved.

i You indicated your parents are **married or remarried** but you also indicated your parents' tax return filing status is **head of household**. If one of your responses is incorrect, change it now. If the information you entered is correct, make sure the income information you provide on the following pages reflects both your parents' 2019 income.

For 2020, have your parents completed their IRS income tax return or another tax return?

Already completed ?

What type of income tax return did your parents file for 2020?

IRS Form 1040 ?

For 2020, what is your parents' tax filing status according to their tax return?

Married-filed joint return ?



RECOMMENDED

IRS Data Retrieval Tool

Applying is faster and easier if your parents transfer their tax return information into this FAFSA form with the IRS Data Retrieval Tool (DRT)!

For your protection, your tax return information will not display on the IRS website or on the FAFSA form.

Previous

Skip IRS DRT and Complete Manually

Proceed to the IRS >



CSS PROFILE

- Usado por unos colegios para determinar ayuda privada por parte de el colegio
- Requiere más información detallada que la FAFSA
- **Entrega a través de el internet al:**
cssprofile.collegeboard.org
- **\$25 cuota de registro**, incluye reporte a un colegio
- **\$16 cuota de reporte** por cada colegio adicional
- Solicitud para la exención de cuotas es determinado automáticamente
- Algunos colegios en California que usan el PROFILE:
Caltech, the Claremont colleges, Occidental, Santa Clara, Stanford, Thomas Aquinas, UCSF, USC

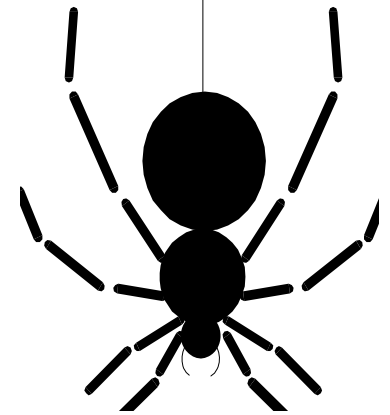
Becas



- Disponibles desde colegios, empresas, basados en la comunidad y otras organizaciones
- Requieren aplicaciones separadas
- Pueden requerir grados oficiales, ensayo, entrevista, o audición
- Consulte con su consejero de la preparatoria acerca de las oportunidades de becas
- Hacer uso de recursos gratuitos en el internet
- **Cuidado con las compañías de búsquedas de becas que cobran una tarifa**

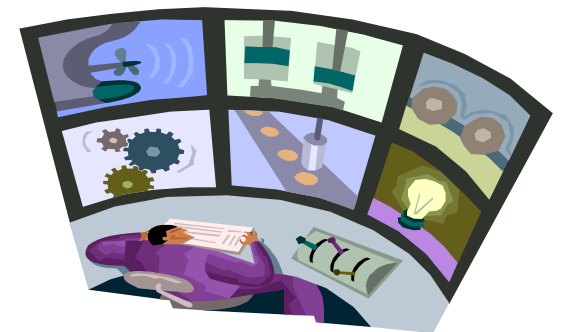
Búsqueda Gratuita de Becas

- FastWeb.com
- BigFuture.CollegeBoard.org
- Scholarships.com
- CollegeAnswer.com (Sallie Mae)
- ScholarshipAmerica.org



Proceso de Ayuda Financiera

- Entregue el formulario de FAFSA/CADAA y otras formas
- El Colegio determina necesidad y elegibilidad
- El Colegio **procesa** la ayuda financiera
- El Colegio envía **carta de oferta** (award offer)
- Revisar y comparar sus ofertas
- Estudiante selecciona la escuela; acepta/rechaza **ayuda propia** y ayuda financiera



Circunstancias Especiales

- **Contacte la Oficina de Ayuda Financiera si hay cambios en circunstancias como:**
 - Perdida or reducción de ingreso del padre o estudiante
 - Gastos médicos o dentales inusuales no cubiertos por el seguro
 - Reducción de la manutención de los hijos o de otros ingresos o beneficios no mencionados
 - Otras circunstancias que afecten su habilidad de contribuir
- **Tome en cuenta: Cada escuela** maneja/ acepta las circunstancias diferente!

Antes de tomar una decisión

- Considere todos los factores, **no sólo el costo**, cuando eligen su colegio!
 - Programa Académico
 - Atmósfera del campus
 - Oportunidades para participación en el colegio
 - Asistencia de colocación de empleo



No se olvide...

- Tiene preguntas? LLAMENOS! Cada colegio tiene una Oficiara de Ayuda Financiera
- Para los que manejan el Internet:
 - www.studentaid.gov
 - www.calgrants.org
 - www.lamission.edu/financialaid
 - www.lacashforcollege.org
- Llame al **Centro de Información** al **800-433-3243**
- Hable con su consejero de la preparatoria

Enlace a la presentación

Presentación FAFSA Nite
(Documento PDF)

[Bit.ly/FAFSANite2223-SP](https://bit.ly/FAFSANite2223-SP)



Tonight's presentation (in English)

FAFSA Nite presentation
(PDF document)

Bit.ly/FAFSANite2223

