Financial Aid Night
@ St. Augustine High School

October 1, 2025

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USD School of Law

University of San Diego®

Agenda

- Cost of Attendance
- Financial Aid Programs
- Applying for Financial Aid
- What to Expect After Applying

Cost of Attendance

Direct Costs

- Tuition & Fees
- Housing & Food

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Indirect Costs

• Not Billed

- Books & Supplies
- Transportation
- Personal Expenses

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Cost of Attendance

Cost of Attendance Examples

9-Month Academic Year, Full-Time, CA Resident
Based on 2025-26

UCSD	Living With Parents	Living On-Campus	Living Off-Campus
Tuition & Fees	$19,674	$19,674	$19,674
Books & Supplies	$1,287	$1,287	$1,287
Housing & Food	$8,022	$18,522	$18,405
Transportation	$2,451	$927	$1,950
Personal Expenses	$2,535	$2,229	$2,370
TOTAL	**$33,969**	**$42,639**	**$43,686**

SDSU	Living with parents	Living in university housing	Living off campus
Basic tuition and fees*	$9,180	$9,180	$9,180
Books, supplies	$970	$970	$970
Food, housing	$9,352	$23,736**	$18,406
Transportation	$2,470	$1,170	$2,466
Miscellaneous, personal	$2,612	$2,268	$2,980
Total academic year	**$24,584**	**$37,324**	**$34,002**

Comparing Cost of Attendance

	USC	Notre Dame	Cal Poly
Tuition & Fees	$75,162	$67,607	$14,037
Books & Supplies	$650	$1,250	$1,119
Housing	$12,879	$18,438	$12,045
Food	$8,028		$7,398
Transportation	$414	$750	$1,410
Personal Expenses	$2,006	$1,200	$2,526
TOTAL	$99,139	$89,245	$38,535

Determining Eligibility

Cost of Attendance
(COA)

Student Aid Index
(SAI)

Financial Need

Types of Financial Aid

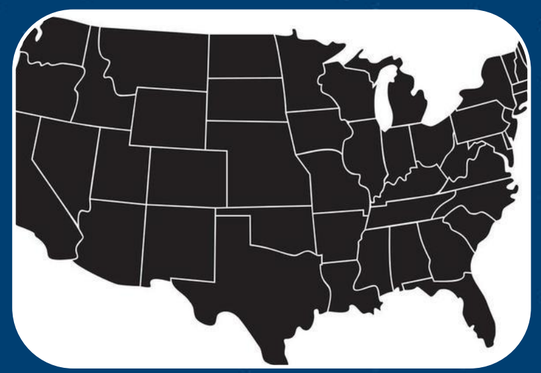
Need Based		
Gift Aid Grants Scholarships	Loans	Work

Types of Financial Aid

Non-Need Based

Scholarships	Loans

Sources of Financial Aid



Federal

State

Institutional

Organizational/Donors

Gift Aid

Pell Grant

Lowest SAI

Up to $7,395

SEOG

Lowest SAI

Up to $4,000

University Grants

UC

CSU

Tuition Grants

Gift Aid
California Student Aid Commission

Cal Grant A – Tuition
- Full Tuition at UC or CSU; Up to $9,358/year at Private Colleges
- High School GPA 3.0 or more

Cal Grant B – Tuition above + Access Grant
- $1,648/year
- High School GPA 2.0 or more/income levels

Cal Grant C – Vocational Schools/Some Community College Programs

Middle Class Scholarship – Must be attending UC, CSU or some CCC. Pays a percentage of tuition and fees

Chafee Grant – Foster Youth Students; $5,000/year

www.csac.ca.gov

Scholarships

Check with each college of interest for institutional scholarship processes.

Never Pay to Apply for Scholarships

SAFE RESOURCES:

- CollegeBoard: Pay for College
- FastWeb.com
- Finaid.org
- GoCollege.com
- ListsofScholarships.com
- NerdScholar
- Scholarships.com

Federal Direct Loans

Subsidized

- $3,500 1st Yr
- $4,500 2nd Yr
- $5,500 3rd & 4th
- Interest 6.39%
- Orig 1.057%
- Need Based

Unsub

- $2,000
- Plus Sub amount if not eligible based on need
- Interest 6.39%
- Orig 1.057%
- Non-Need Based

Parent PLUS

- Up to COA minus other aid
- Interest 8.94%
- Orig 4.228%
- Non-Need Based
- Credit Check

Based on Today's Rates and Fees

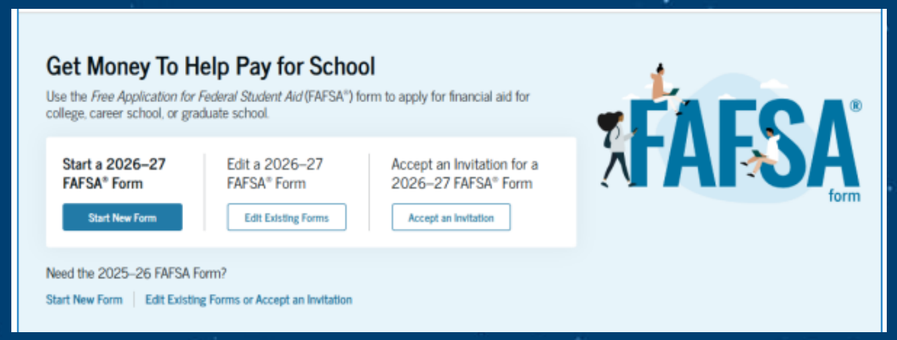
Work Programs

Federal Work- Study

- Part-time Job on- or off-campus
- Up to $8,000/year
- Based on Need

Non-Need based jobs may be available on campus as regular student employees. Check with the Career Centers.

Applying for Financial Aid



US Citizen or Permanent Resident

https://studentaid.gov/

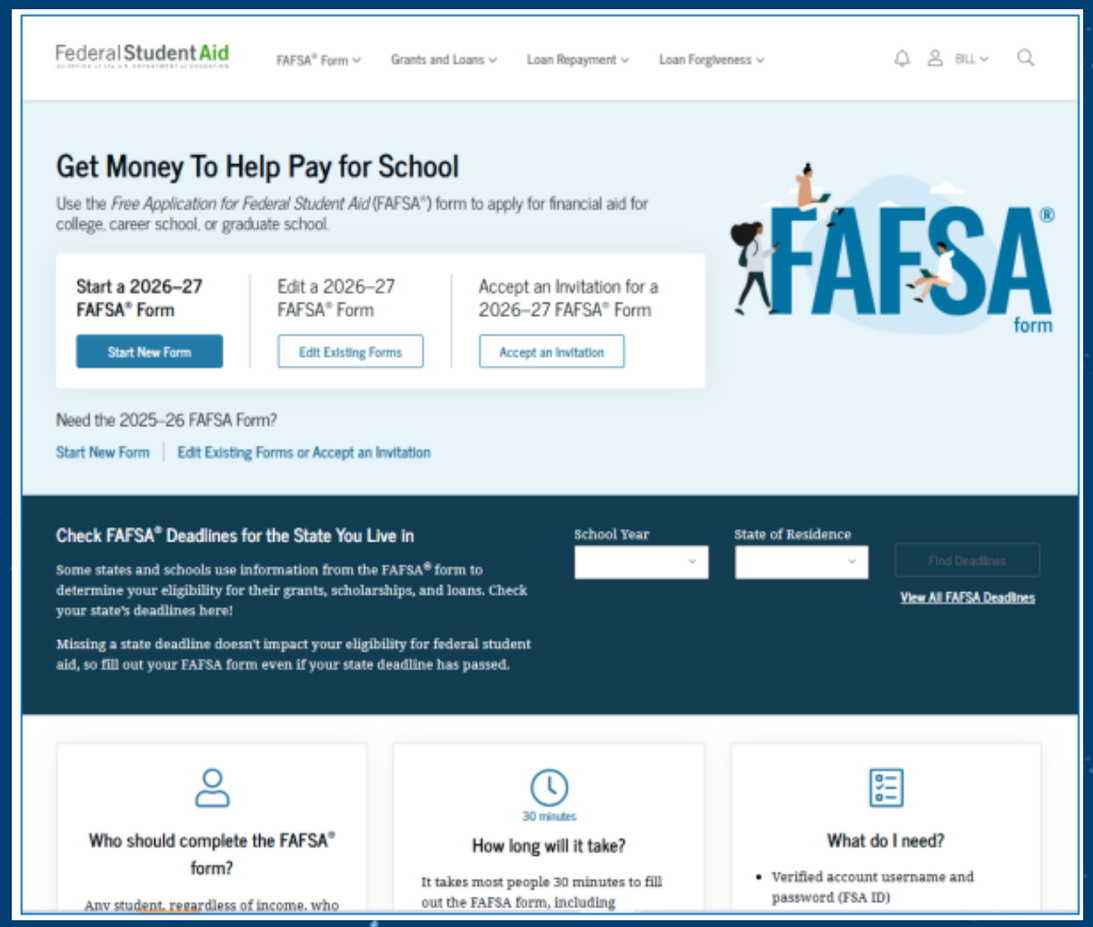
Resident without Documentation (Don't qualify for the FAFSA)

https://dream.csac.ca.gov/

CHECK WITH YOUR SCHOOL!

https://cssprofile.collegeboard.org/

Completing the FAFSA



US Citizen or Permanent Resident

https://studentaid.gov/

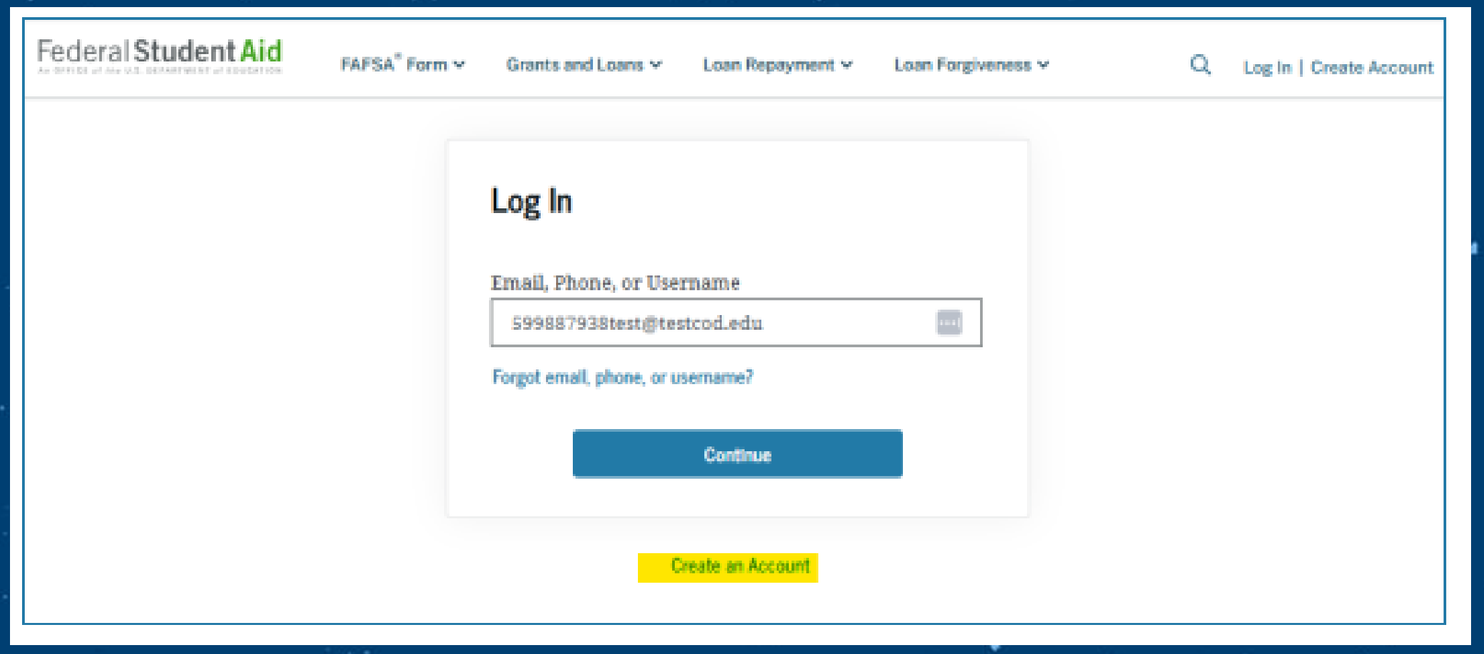
Generally available every Oct. 1st – TODAY!

For California Schools, apply by March 2nd!

For Cal Grant consideration, ensure the high school GPA is also submitted by March 2nd!

Completing the FAFSA

STEP 1: Create an Account



Student and at least one parent must create an FSA ID

https://studentaid.gov/fsa-id/create-account/

Completing the FAFSA

STEP 2:

Gather:

- **Student Social Security Number**
- **Tax Returns**
- **Financial Information (income, assets, savings, etc.)**
- **Other documents (child support, investments, business, farms, records of untaxed income)**

Completing the FAFSA

STEP 3:

Determine the Parental Contributor(s):

- If your parents are married (not separated) and filed taxes jointly, only one parent is required to be a contributor.
- If your parents are married (not separated) and didn't file taxes jointly, both of your parents are contributors.
- If your parents are not married to each other and live together, both of your parents are contributors.
- If your parents are divorced, separated, or never married, and don't live together, the parent who provided more financial support during the last 12 months is the contributor.
- If your parents are divorced, separated, or never married; don't live together; and provided an exact equal amount of financial support or if they don't support you financially, the parent with the greater income and assets is the contributor.
- If the contributing parent is now married and did not file taxes jointly with their current spouse, their spouse is also a contributor.

FAFSA Tid Bits

- Real-time ID verification
- Provide consent for the IRS to retrieve tax information (even if you didn't file).
- Enter High School information.
- Enter up to 20 College Codes.
- At the end of the student's portion, student invites contributing parent.
- Parent receives email to complete the parent portion.
- Parent completes Family Size. Include parents and any other dependents in the household with more 50% - Do NOT include the student. That will be automatic.

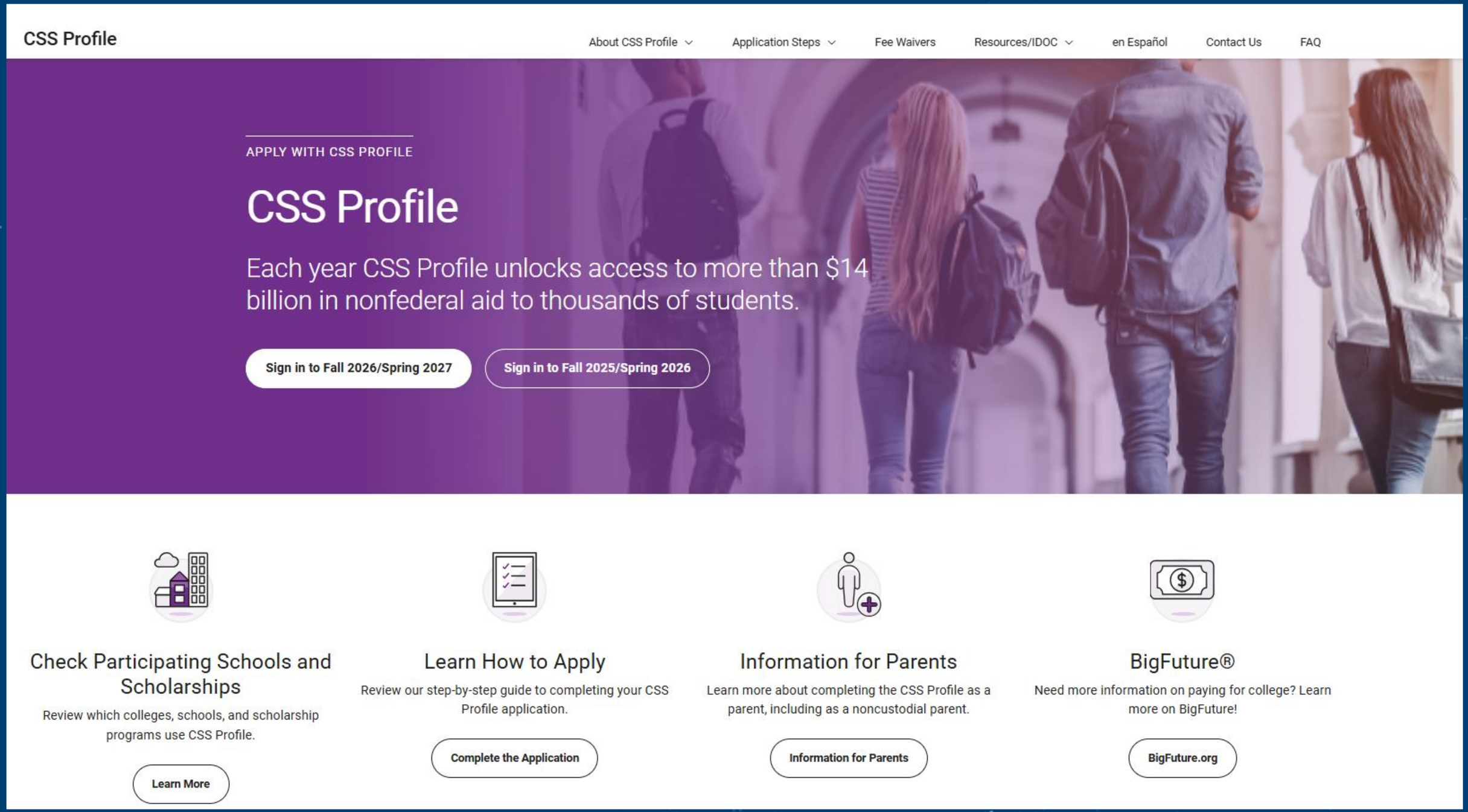
Change of Circumstances

The FAFSA requires tax information from 2024. Complete the FAFSA as the questions are asked.

If your income has changed since then (drop in income) contact the individual schools for appeal processes.

If you have unusual expenses (high medical bills not covered by insurance) contact the individual schools for appeal processes.

CSS Profile



cssprofile.collegeboard.org

CSS Profile Tid Bits
Create account

- October 1st of each year – **TODAY!**
- Create an account to apply
- Free for domestic family income <= $100,000
- Student qualified for an SAT waiver (use same credentials)
- Apply for a waiver
- Otherwise $25 for first report; then $16 each
- Common mistake – Parents answer student questions about themselves
- Provide information such as prev year income; non-custodial parent income; home equity; medical expenses; annuities;
- value of small business;
- Review your Dashboard (upload documents; add a college)

What Happens Next?

01	**Student Receives FAFSA Submission Summary**	• Estimates of Aid Eligibility • Student Aid Index (SAI) • Listing of Your FAFSA Answers • School Information
02	**Schools Receive FAFSA Record**	• Determine if Additional Documentation is Needed from Student • Determine Eligibility and Packages Awards • Sends Student Financial Aid Notice
03	**Student Accepts/Declines Awards**	• If students or parents accept federal loans, a master promissory note and loan entrance counseling will need to be completed. Aid is disbursed up to 10 days before the first day of classes.

RESUBMIT A NEW FAFSA EACH YEAR!

Normally available Oct 1st of each year.

Questions
&
Answers