

Financial Aid Night @ St. Augustine High School

October 1, 2025



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USD School of Law



University of San Diego®

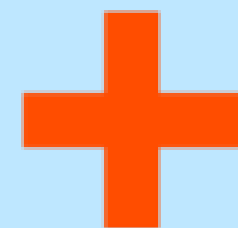
Agenda

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

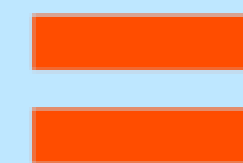
Cost of Attendance



- Tuition & Fees
- Housing & Food



- Books & Supplies
- Transportation
- Personal Expenses



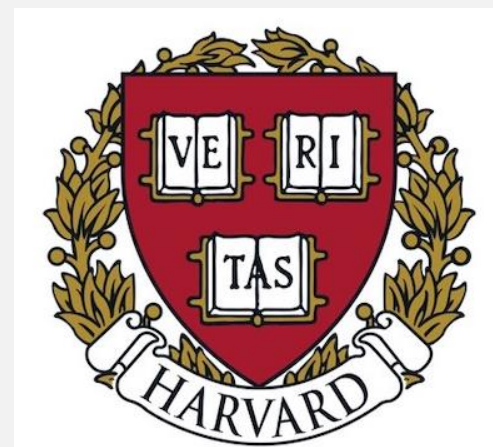
Cost of Attendance Examples

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	ND	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

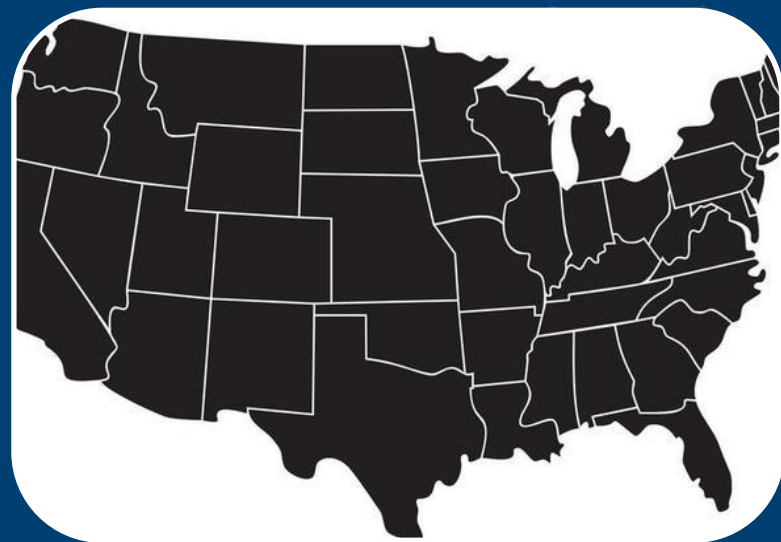
Types of Financial Aid

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

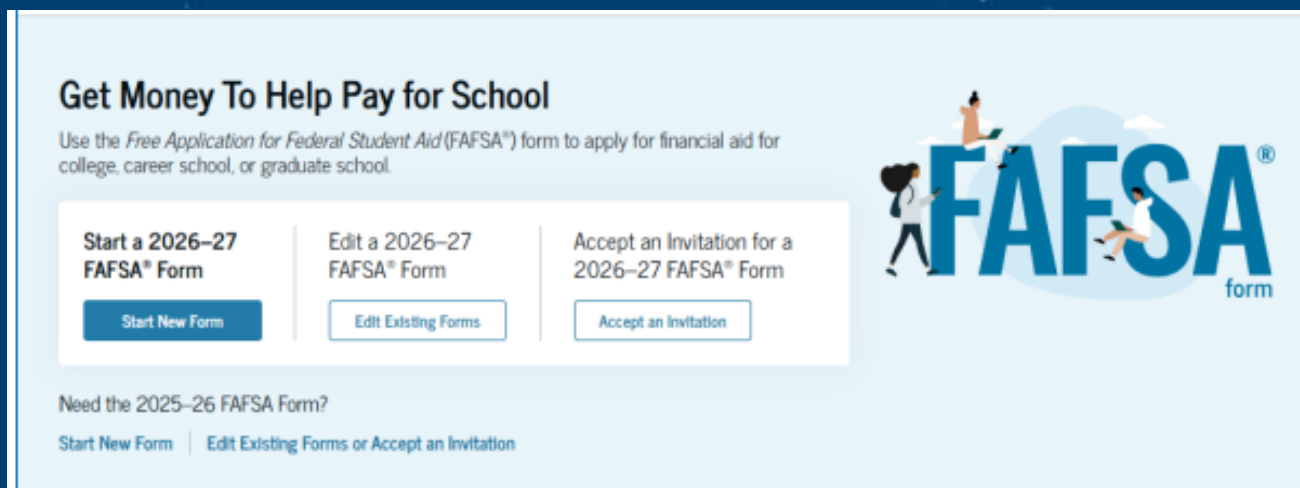
Federal Work- Study

- 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/>

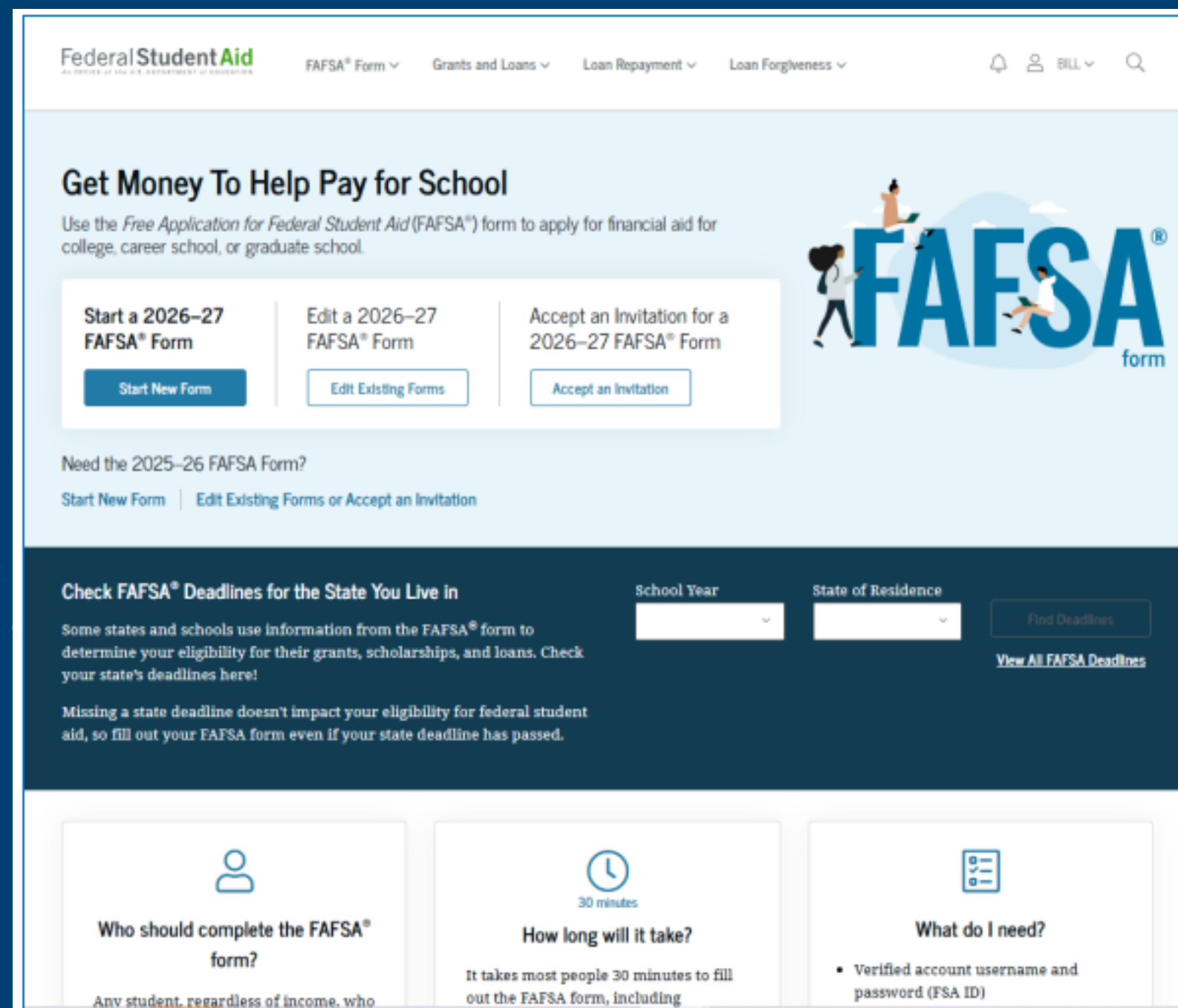


**Resident without Documentation
(Don't qualify for the FAFSA)**
<https://dream.csac.ca.gov/>



CHECK WITH YOUR SCHOOL!
<https://cssprofile.collegeboard.org/>

Completing the FAFSA



The screenshot shows the Federal Student Aid (FAFSA) website homepage. At the top, there's a navigation bar with links for 'FAFSA Form', 'Grants and Loans', 'Loan Repayment', and 'Loan Forgiveness'. Below this, a main heading reads 'Get Money To Help Pay for School', followed by a subtext: 'Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college, career school, or graduate school.' The central area features three buttons: 'Start a 2026–27 FAFSA® Form', 'Edit a 2026–27 FAFSA® Form', and 'Accept an Invitation for a 2026–27 FAFSA® Form'. To the right is a large 'FAFSA form' logo with an illustration of students. Below the buttons, there's a section for 'Need the 2025–26 FAFSA Form?' with links to 'Start New Form' and 'Edit Existing Forms or Accept an Invitation'. Further down, a 'Check FAFSA® Deadlines for the State You Live in' section includes dropdown menus for 'School Year' and 'State of Residence', and a 'Find Deadlines' button. At the bottom, three informational cards are displayed: 'Who should complete the FAFSA® form?' (Any student, regardless of income, who), 'How long will it take?' (It takes most people 30 minutes to fill out the FAFSA form, including), and 'What do I need?' (Verified account username and password (FSA ID)).

US Citizen or
Permanent Resident
<https://studentaid.gov/>

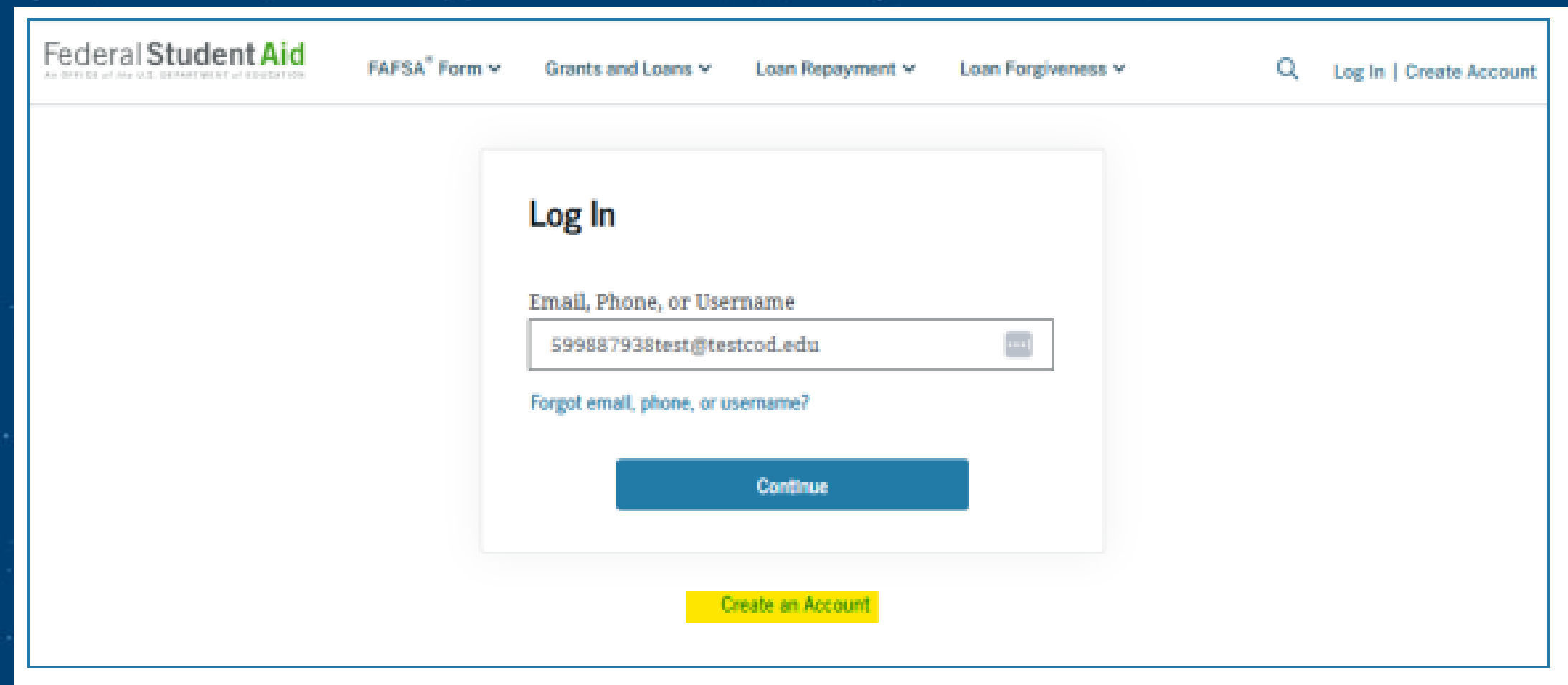
*Generally available every Oct. 1st — **TODAY!***

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

A screenshot of the Federal Student Aid website's login page. The header includes the 'Federal Student Aid' logo, navigation links for 'FAFSA Form', 'Grants and Loans', 'Loan Repayment', and 'Loan Forgiveness', a search icon, and links for 'Log In' and 'Create Account'. The main content area features a 'Log In' section with a text input field for 'Email, Phone, or Username' containing the placeholder text '599887938test@testcod.edu'. Below the input field is a link for 'Forgot email, phone, or username?'. A blue 'Continue' button is positioned below the link. At the bottom of the page, there is a yellow 'Create an Account' button.

**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

CSS Profile

[About CSS Profile](#) ▾

[Application Steps](#) ▾

[Fee Waivers](#)

[Resources/IDOC](#) ▾

[en Español](#)

[Contact Us](#)

[FAQ](#)

APPLY WITH CSS PROFILE

CSS Profile

Each year CSS Profile unlocks access to more than \$14 billion in nonfederal aid to thousands of students.

[Sign in to Fall 2026/Spring 2027](#)

[Sign in to Fall 2025/Spring 2026](#)



Check Participating Schools and Scholarships

Review which colleges, schools, and scholarship programs use CSS Profile.

[Learn More](#)



Learn How to Apply

Review our step-by-step guide to completing your CSS Profile application.

[Complete the Application](#)



Information for Parents

Learn more about completing the CSS Profile as a parent, including as a noncustodial parent.

[Information for Parents](#)



BigFuture®

Need more information on paying for college? Learn more on BigFuture!

[BigFuture.org](#)

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 \leq \$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	<ul style="list-style-type: none">• Estimates of Aid Eligibility• Student Aid Index (SAI)• Listing of Your FAFSA Answers• School Information
02	Schools Receive FAFSA Record	<ul style="list-style-type: none">• Determine if Additional Documentation is Needed from Student• Determine Eligibility and Packages Awards• Sends Student Financial Aid Notice
03	Student Accepts/Declines Awards	<ul style="list-style-type: none">• 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