**FINANCIAL AID INFORMATION FOR THE CLASS OF ‘15**

# Considering Community College Transfer?

California Community College (CCC) transfer is one of the best ways to save money and minimize your college debt. You begin your college years at a CCC, completing your lower division (freshman and sophomore) coursework at the CCC. Then you transfer to a four-year university to receive your Bachelor’s degree, saving money and receiving an excellent education. If you are considering this path, here is some specific advice about student financial aid:

Apply for financial aid at the CCC

Some students do not realize there is financial aid available at the CCC. You can receive Cal Grant (see notes below), Pell Grant, a Board of Governors Fee Waiver, EOPS support and other financial aid support. File a FAFSA in your senior year, listing the CCC as a college you might attend. It’s good to file before March 2nd so you can be considered for Cal Grant, but you can file the FAFSA later and be considered for many types of aid. *File the FAFSA as soon as you can! You do not have to file by March 2nd to receive federal or CCC financial aid.* For more information on CCC financial aid, go to: <http://www.icanaffordcollege.com/>

Complete your financial aid file

Many students lose aid or experience long delays because they do not follow instructions about completing their financial aid application. After you file your FAFSA you will often need to submit additional documents. Work with the CCC financial aid office to be sure you are meeting all requirements.

Submit a GPA verification in your senior year

Find out what you must do to have your high school submit a GPA verification to the California Student Aid Commission (CSAC) so you can be considered for Cal Grant. Do this in January or February of your senior year; the absolute deadline is March 2nd.

Continue to file the FAFSA each year

File a FAFSA in your 2nd year and each year thereafter. You can receive continuing aid at the CCC. In the year you apply for transfer (to any four-year college or university) file the FAFSA by the deadline set by the college or university to which you hope to transfer. List your transfer options on that FAFSA, even if you will wait until spring semester of the next year to transfer. Follow the advice of the financial aid offices at the four-year colleges. Don’t miss deadlines!

Preserving and Using your Cal Grant

If you are awarded a Cal Grant coming out of high school, this grant can be valuable to support your plans for transfer. It’s very important to register with CSAC on “Webgrants” to manage your eligibility and academic status. Go to this page and register: <https://mygrantinfo.csac.ca.gov/logon.asp>

If you receive Cal Grant A: The Cal Grant A does not pay any money to you while you are in the CCC. Instead you are automatically eligible to receive a BOG Fee Waiver that will cover your fees. Using Webgrants, let CSAC know you are going to a CCC and they will put your Cal Grant A in “Community College Reserve” status. When you transfer, you will use Webgrants to activate the award and you will receive tuition support for your junior and senior year if you remain financially eligible.

If you receive Cal Grant B: The Cal Grant B will provide you with a grant toward books, supplies, rent, food, etc., while you are at the CCC. You will also receive a BOG Fee Waiver to cover your CCC fees. When you transfer, you will use Webgrants to activate the tuition-assistance part of the award at the four-year college or university.

If you transfer to an out-of-state college: Cal Grant cannot be taken to an out-of-state college; your Cal Grant will be cancelled when you leave the CCC.

If you take more than two years to prepare for transfer at the CCC: The Cal Grant is only good for four years of full-time college work. You do not want to use the Cal Grant for your third year at the CCC because it will be more valuable at the four-year college. Using Webgrants, request a *LEAVE* for one year to preserve the grant for two more years after transfer. Ask the financial aid office to help you if you are not certain you have done this correctly.

Didn’t receive a Cal Grant?

You might not receive a Cal Grant when you apply for financial aid in your senior year of high school. You might be academically or financially ineligible, or you might have applied after the deadline, or you might have failed to submit a GPA verification. You can apply again in your first year at the CCC. File your renewal FAFSA by March 2nd and ask you high school to submit a GPA verification for you as a graduated senior.

Still didn’t receive a Cal Grant? You can still receive Cal Grant for your transfer college by applying for a California Community College Transfer Entitlement Cal Grant (Transfer Entitlement). File the FAFSA before March 2nd in the year you apply to transfer (for the next fall, winter or spring terms). Check with your CCC financial aid office to be sure your community college GPA is being submitted for you. You must be taking at least one unit of CCC coursework during this year and you must be under 28 years of age. If you meet the financial and academic criteria, you can receive a Cal Grant A or Cal Grant B at a qualified California four-year college or university.

Make good use of your time at the CCC

Go to the transfer center at the CCC of your choice *before* you enroll for your first term. Get information on required courses for transfer to the University of California and to the California State University. If you are interested in a specific private college for possible transfer, ask their transfer admissions staff for advice as well. Take the required courses and use your time at the CCC to your advantage. Work toward an AA or AS (two-year) degree so you will be fully qualified for transfer. To find out more about transfer, visit the Assist site: <http://www.assist.org/web-assist/welcome.html>

REMEMBER!

The CCC financial aid office and the CCC transfer center want to help you achieve your goals.

Ask them for help and follow their advice.

The admissions office and financial aid office at the four-year colleges welcome transfer students.

Ask them for help and follow their advice.

*The information contained in this handout may be superseded by changes*

*in federal or state law, or by local policies. Work with your local financial*

*aid office and transfer center to get up-to-date information and the most current advice.*

*Mary Gill, September 2014*