

**PAYING FOR COLLEGE**  
*Information Sheet for Students and Parents*

**College is an investment but expensive!**

Average Tuition Costs			
All Universities	CSU's	UC's	Private Universities
\$28,775	\$27,178	\$14,504	\$45,932

  

Expenses	UCLA (Public)	USC (Private)
<b>Tuition and Fees</b>	\$14,504	\$59,260
<b>Books and Supplies</b>	\$1,300	\$1,200
<b>Room and Meals</b>	\$17,800	\$16,398
<b>Other Expenses</b>	\$2,200	\$2,278
<b>Total</b>	\$35,804	\$79,136

**Financial Aid Cuts Costs by A LOT!**

- Submit applications, including GPA verification, every year BEFORE March 2<sup>nd</sup>!
- To apply for financial aid in CALIFORNIA, apply to ONE of two options:
  1. **FAFSA (Free Application for Federal Student Aid)**
    - For students who are US citizens or are eligible non-citizens (permanent residents, refugees, those in asylum, etc.)
    - <https://studentaid.gov/h/apply-for-aid/fafsa>
  2. **California Dream Act**
    - For students who are undocumented and eligible for residency in California
      - Living in California, **attended high school or community college full time for 3 years**, graduating in California, attending university in California
    - <https://dream.csac.ca.gov/landing>

**Grants**

- Financial aid you don't have to pay back!
- Based on FAFSA or CA Dream Act Application on your financial need and academic achievement
- Common Grants (go to each link for more information):
  - **California Residents Only**
    - CalGrants: <https://www.csac.ca.gov/post/what-cal-grant-award>
    - (UCs) University of California Blue and Gold Opportunity Plan:
      - Tuition and fees covered if CA resident or AB 540 status; total family income \$80,000; in first four years of college
        - <https://admission.universityofcalifornia.edu/tuition-financial-aid/types-of-aid/blue-and-gold-opportunity-plan.html>
  - **All US Residents**
    - Pell Grants: <https://www2.ed.gov/programs/fpg/index.html>
    - Federal Supplemental Educational Opportunity Grant: <https://studentaid.gov/understand-aid/types/grants/fseog>

**Scholarships**

## PAYING FOR COLLEGE

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- Another financial aid you don't have to pay back!
- **BUT it requires you to search and apply separately from FAFSA or CA Dream Act**
- Variety of criteria: financial need, achievement (merit), cultural backgrounds, field of study, or hobbies
- **General scholarship websites**
  - Fastweb.com: <https://www.fastweb.com/>
  - Collegeboard.com: <https://bigfuture.collegeboard.org/pay-for-college/scholarship-search>
  - Sallie Mae: <https://www.salliemae.com/college-planning/tools/scholarship-search/?Inkid=SM-Seniors-find-scholarships>
- **Universities offer their own scholarships too!**
  - You can google the university's name and the word "scholarships" to find listings!
  - **Examples in California Universities:**
    - UCLA: <https://www.scholarshipcenter.ucla.edu/scholarship-search/ucla-scholarships/>
    - UC Irvine: <https://ofas.uci.edu/scholarships/uci-scholarship-central/index.php>
    - USC: <https://admission.usc.edu/apply/scholarships/>
    - CSU Fullerton: <https://www.fullerton.edu/financialaid/general/scholarships.php>
    - CSU San Marcos: <https://www.csusm.edu/finaid/scholarships/index.html>
- **Scholarship Sources at Breakthrough!**
  - BT scholarship list:
    - [https://docs.google.com/spreadsheets/d/10orCK8ERFLocaGOeWczJULG9dZVJ\\_zm\\_4gmliWGAM3M/edit?usp=sharing](https://docs.google.com/spreadsheets/d/10orCK8ERFLocaGOeWczJULG9dZVJ_zm_4gmliWGAM3M/edit?usp=sharing)
  - BT scholarship resource page:
    - <https://docs.google.com/document/d/1-t7YrSP-nOmluC8M-GNZaTs-ZB4h8e2lClr6Jv9O9Ek/edit?usp=sharing>
  - BT financial aid resource page:
    - <https://mailchi.mp/598ffb8e36d1/fin-aid-and-scholarships>

### Student Loans, an expensive option

- Have to pay it back *with interest*
- Average school debt in US is **\$29,000** in 2019
- Loans for Students and Parents
  - More info on Federal Loans: <https://studentaid.gov/understand-aid/types/loans>

### Community College, an alternative

- Less expensive option
  - Complete requirements for 4-year institutions at fraction of the cost
  - Most general education and some major requirements
- Need a specific, developed transfer plan
  - Easy to "get stuck" at community college
  - SO IMPORTANT to meet with academic counselor or transfer advisor to plan
    - Transfer Admission Guarantee (for transferring), IGETC (for general education), assist.org