College is an investment but expensive!

<table>
<thead>
<tr>
<th></th>
<th>All Universities</th>
<th>CSU's</th>
<th>UC's</th>
<th>Private Universities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition Costs</td>
<td>$28,775</td>
<td>$27,178</td>
<td>$14,504</td>
<td>$45,932</td>
</tr>
<tr>
<td>Expenses</td>
<td>UCLA (Public)</td>
<td>USC (Private)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition and Fees</td>
<td>$14,504</td>
<td>$59,260</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>$1,300</td>
<td>$1,200</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Room and Meals</td>
<td>$17,800</td>
<td>$16,398</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Expenses</td>
<td>$2,200</td>
<td>$2,278</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$35,804</td>
<td>$79,136</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Financial Aid Cuts Costs by A LOT!

- Submit applications, including GPA verification, every year BEFORE March 2nd!
- 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](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](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](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
  - **All US Residents**
    - Pell Grants: [https://www2.ed.gov/programs/fpg/index.html](https://www2.ed.gov/programs/fpg/index.html)
    - Federal Supplemental Educational Opportunity Grant: [https://studentaid.gov/understand-aid/types/grants/fseog](https://studentaid.gov/understand-aid/types/grants/fseog)

Scholarships
PAYING FOR COLLEGE
Information Sheet for Students and Parents

• 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/](https://www.fastweb.com/)
  ▪ Collegeboard.com: [https://bigfuture.collegeboard.org/pay-for-college/scholarship-search](https://bigfuture.collegeboard.org/pay-for-college/scholarship-search)

• **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/](https://www.scholarshipcenter.ucla.edu/scholarship-search/ucla-scholarships/)
    - USC: [https://admission.usc.edu/apply/scholarships/](https://admission.usc.edu/apply/scholarships/)
    - CSU Fullerton: [https://www.fullerton.edu/financialaid/general/scholarships.php](https://www.fullerton.edu/financialaid/general/scholarships.php)
    - CSU San Marcos: [https://www.csusm.edu/financialaid/scholarships/index.html](https://www.csusm.edu/financialaid/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-ZB4h8e2IClr6jy9O9Ek/edit?usp=sharing](https://docs.google.com/document/d/1-t7YrSP-nOmluC8M-GNZaTs-ZB4h8e2IClr6jy9O9Ek/edit?usp=sharing)
  ▪ BT financial aid resource page:
    - [https://mailchi.mp/598ff8e36d1/find-aid-and-scholarships](https://mailchi.mp/598ff8e36d1/find-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
  o More info on Federal Loans: [https://studentaid.gov/understand-aid/types/loans](https://studentaid.gov/understand-aid/types/loans)

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