

Financiamiento para la Educación Universitaria

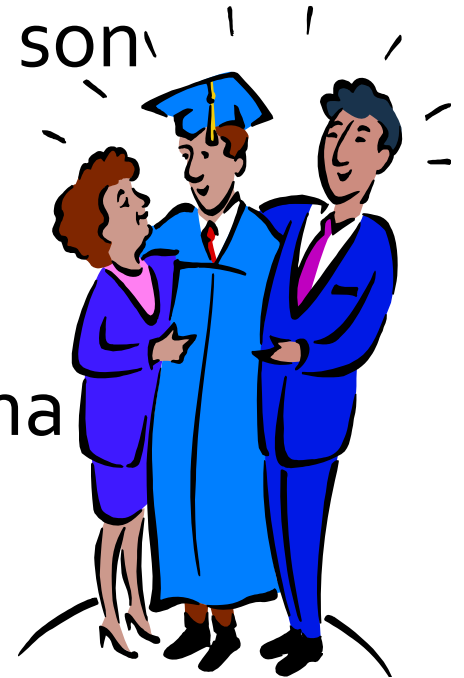
Presentado por:

Oficina de Ayuda Financiera

Los Angeles Mission College

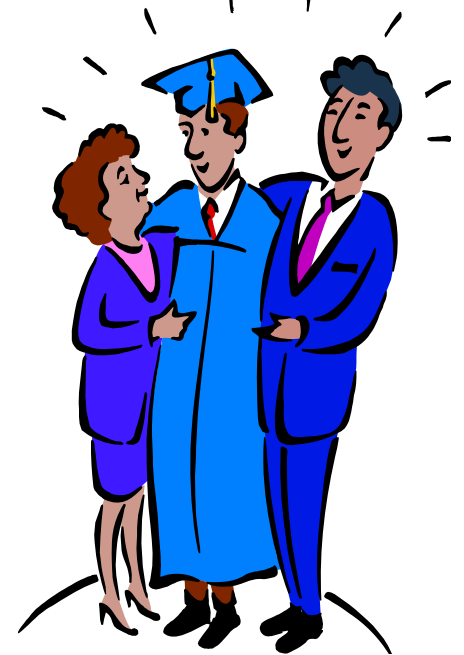
Conceptos básicos

- Estudiantes y padres son considerados la **fuentes primaria** de financiación de la educación universitaria y se espera que contribuyan en la medida en que son capaces
- Ayuda financiera se mide en la **capacidad**, no en la voluntad, en que la familia pueda pagar por una educación universitaria



Conceptos básicos

- La ayuda financiera es **suplementaria** a los recursos de la familia, el ingreso de el estudiante, y asistencia de otras fuentes,
- La ayuda Financiera es diseñada para pagar gastos educacionales



Tres conceptos claves

- Costo de estudio
- Expectación de la Contribución Familiar (EFC)
- Necesidad económica o financiera



Costo de Estudio

Matrícula y Cuotas

Libros y Útiles

Alojamiento y
comida

Gastos Personales

Transportación

Expectación de la Contribución Familiar

- La **Expectación de la Contribución Familiar (EFC)** es la cantidad que una familia (estudiante y padres) tiene que contribuir, en base a ingresos y bienes, para el costo total de la educación del estudiante

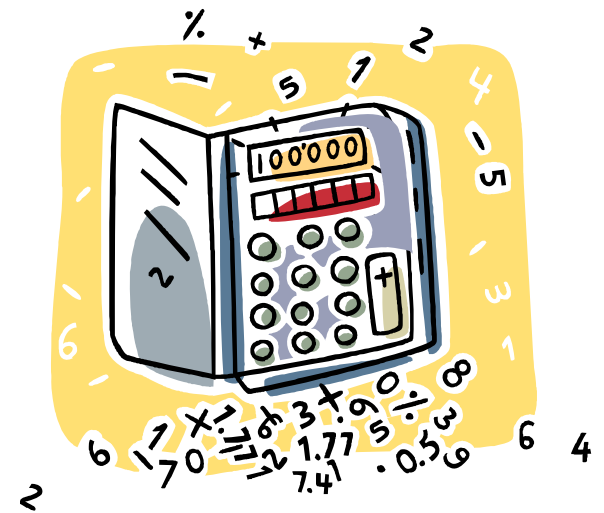


¿Que es ayuda financiera?

Costo de Estudio

-Contribución Familiar

**= Necesidad
Financiera**



Cómo funciona la fórmula

	<u>CCC</u>	<u>CSU</u>	<u>UC</u>	<u>Privado</u>
Costo	\$15,000	\$26,000	\$36,500	\$79,000
EFC	<u>4,000</u>	<u>4,000</u>	<u>4,000</u>	<u>4,000</u>
Necesidad	\$11,000	\$22,000	\$32,500	\$75,000



Tipos de Ayuda Financiera

- **Gratuita** - Becas (Grants) que no tienen que ser repagados/devolver
- **Trabajo** - Dinero ganado por el estudiante como pago por un trabajo estudiantil
- **Prestamos** - Dinero prestado que tiene que ser devuelto con interes

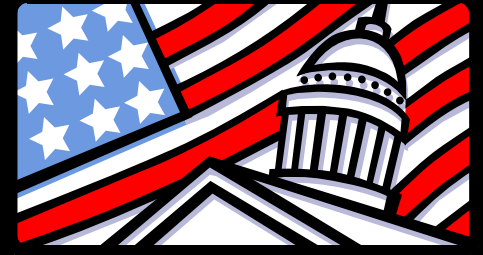


Fuentes de Ayuda

- Gobierno Federal
- Gobierno Estatal
- Colegios y universidades
- Organizaciones Privadas/Agencias
 - Organizaciones de la Preparatoria
 - Organizaciones Locales (Kiwanis, Elks, VFW, etc.)
 - Fundaciones de Becas
 - Empleadores



Ayuda Federal



- Beca Federal (Pell Grant)
- Beca Federal Suplementaria para la Educación Oportunidad Educativa (FSEOG)
- Beca Federal TEACH
- Trabajo y Estudio Federal
- Préstamos estudiantiles Federal Direct
- Préstamos Federal PLUS (para padres)

Ayuda Estatal



- Residentes de California* que asisten a colegios en California pueden calificar para:
 - Cal Grant **A, B o C**
 - Solicitud para la **California College Promise Grant de los Colegios Comunitarios de California** anteriormente conocida como BOG – Solamente disponible en California para colegios comunitarios
 - **Beca de Clase Media** (Escuelas UC y CSU solamente)
 - **Chafee Grant-** Disponible para personas que son o tienen cuidado adoptivo temporal
- Marzo 2nd fecha límite par FAFSA/CADAA + GPA

* Ayuda Financiera para Estudiantes Indocumentados

- Estudiantes elegibles a la asignacion **AB540** pueden tener derecho para solicitar ayuda estatal y privada como:
 - Cal Grants
 - Beca de Clase Media
 - Solicitud para la California College Promise Grant de los Colegios Comunitarios de California (CCPG)
- Mediante la aplicacion **California Dream Act Application (CADAA)**

California Dream Act

The screenshot shows the homepage of the California Student Aid Commission's website for the California Dream Act. At the top, there is a navigation bar with links for Home, CA.GOV, CSAC.CA.GOV, Privacy Policy, and Help. The main header features the CA.GOV logo and the California Student Aid Commission logo. Below this is a large banner image of a young woman with a backpack, holding a pen, with the text "CA DREAM ACT Apply by March 2". A link below the banner says "Check out our California Dream Act information & resources." The main content area is divided into three columns. The first column, titled "New to The California Dream Act?", lists options for users who have never filed an application, want to start a new one, or are ready to get started, with a "Start A New Application" button. The second column, titled "Provide a Parent Signature", lists options for users who need to request a parent PIN, forgot their PIN, or need to sign their student's application, with a "Sign Student Application" button. The third column, titled "Returning User?", lists options for users who want to continue or renew their application, update or correct their current application, or view their Student Aid Report (SAR) and more, with a "Login" button. Below these columns is a disclaimer about the commission's security and confidentiality policies, followed by a statement about unauthorized access to applicant information. The footer contains copyright information for 2013, the state of California, and a list of links including CA.GOV, CSAC.CA.GOV, Contact Us, Privacy Policy, Terms of Use, and Help.

CA DREAM ACT
Apply by March 2

[Check out our California Dream Act information & resources.](#)

Announcements:

- To apply for a Cal Grant submit a California Dream Act Application by **March 2**
- Due to scheduled site maintenance, the on-line California Dream Act Application will be unavailable every Wednesday and Sunday from 11:30 p.m. to 2:30 a.m. (PST). We apologize for any inconvenience this may cause.

New to The California Dream Act?
Select this option if you:

- * Have never filed a CA Dream Act Application
- * Want to start a new CA Dream Act Application
- * Are ready to get started

Start A New Application

Provide a Parent Signature
Select this option if you:

- * Need to request Parent PIN
- * Forgot your Parent PIN
- * Need to sign your Student's application

Sign Student Application

Returning User?
Select this option if you want to:

- * Continue or renew your CA Dream Act Application
- * Update or correct current CA Dream Act Application
- * View your Student Aid Report (SAR) and more...

Login

The California Student Aid Commission has strict security and confidentiality policies and procedures in place to protect the integrity and confidentiality of student records. The California Student Aid Commission has not now, or in the past, shared any information which would indicate a student's immigration status, either documented or undocumented. The California Student Aid Commission also adheres to the Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99), a Federal law that protects the privacy of student education records.

Pursuant to section 502 of the California Penal Code and Public Law 99-474, Title 18, United States Code unauthorized access to applicant information will be prosecuted to the fullest extent of the law.

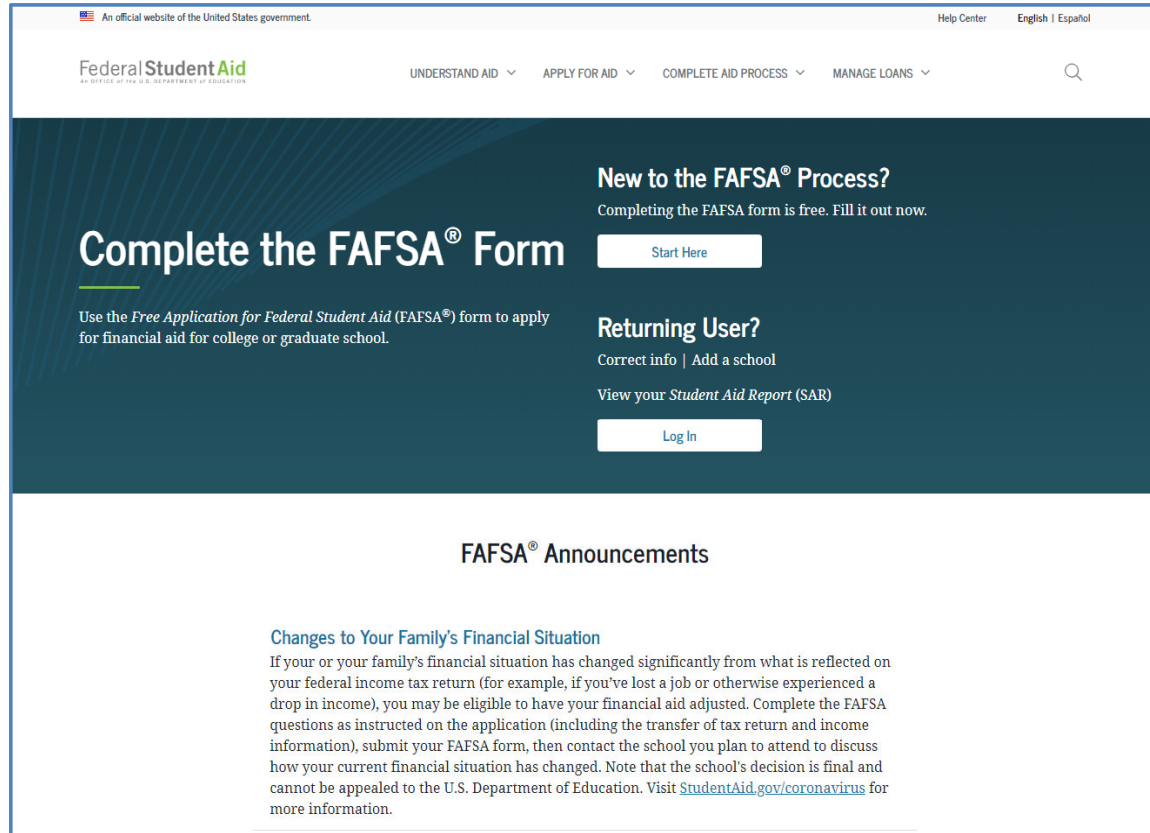
Copyright © 2013 State of California DA SID.1 CA.GOV CSAC.CA.GOV Contact Us Privacy Policy Terms of Use Help

www.caldreamact.org

Cómo solicitar ayuda financiera

- **FAFSA** (Solicitud Gratuita de Ayuda Federal para Estudiantes)
 - studentaid.gov
 - **MyStudentAid** aplicación móvil
- **Verificación de promedio de calificaciones Cal Grant**
 - La mayoría de escuelas entregan los promedios electrónicamente!
- **CSS PROFILE**
 - cssprofile.collegeboard.org
- Otros documentos y formas solicitados por el colegio

FAFSA



The screenshot shows the FAFSA website homepage. At the top, there is a navigation bar with the text "An official website of the United States government" on the left, "Help Center" and "English | Español" on the right, and a search icon. Below the navigation bar is a main header with the "Federal Student Aid" logo and four menu items: "UNDERSTAND AID", "APPLY FOR AID", "COMPLETE AID PROCESS", and "MANAGE LOANS". The main content area has a dark blue background with the heading "Complete the FAFSA® Form" and a sub-heading "Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school." To the right, there are two sections: "New to the FAFSA® Process?" with a "Start Here" button, and "Returning User?" with a "Log In" button. Below this is a section titled "FAFSA® Announcements" with a sub-heading "Changes to Your Family's Financial Situation" and a paragraph of text.

An official website of the United States government. Help Center English | Español

Federal Student Aid
U.S. DEPARTMENT OF EDUCATION

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾

Complete the FAFSA® Form

Use the *Free Application for Federal Student Aid (FAFSA®)* form to apply for financial aid for college or graduate school.

New to the FAFSA® Process?

Completing the FAFSA form is free. Fill it out now.

Start Here

Returning User?

Correct info | Add a school

View your *Student Aid Report (SAR)*

Log In

FAFSA® Announcements

Changes to Your Family's Financial Situation

If your or your family's financial situation has changed significantly from what is reflected on your federal income tax return (for example, if you've lost a job or otherwise experienced a drop in income), you may be eligible to have your financial aid adjusted. Complete the FAFSA questions as instructed on the application (including the transfer of tax return and income information), submit your FAFSA form, then contact the school you plan to attend to discuss how your current financial situation has changed. Note that the school's decision is final and cannot be appealed to the U.S. Department of Education. Visit [StudentAid.gov/coronavirus](https://studentaid.gov/coronavirus) for more information.

www.studentaid.gov

MyStudentAid aplicacion mobil



Obtener su FSA ID ahora!

- FSA ID es un nombre de usuario y una contraseña que es usada para iniciar sesion en las paginas en linea de el Departamento de Educacion y aplicacion mobil
 - studentaid.gov
 - **MyStudentAid** aplicacion mobil

Login

Log in to the FAFSA

Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the **Save Key** that the student made. [Help for parents.](#)

Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2022

I am the student

OR

I am a parent, preparer, or student from a Freely Associated State

NEXT →

Site Last Updated: Sunday, September 29, 2019

Download [Adobe Reader](#)

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Login

Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2022

Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student made. [Help for parents.](#)

OR

I am a parent, preparer, or student from a Freely Associated State

Log in as the student.

Don't have an FSA ID? [Create one](#) or login using the [student's identifiers](#).

Student's FSA ID Username, E-mail Address, or Mobile Number ?

BenTest2020

[Forgot Username](#)

The student's FSA ID Password ?

[Forgot Password](#)

NEXT →

Site Last Updated: Sunday, September 29, 2019

Download [Adobe Reader](#)

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Start Student's 2021-2022 FAFSA

STUDENT INFORMATION

Create a Save Key.

The Save Key is for temporary use for you or your parent to return and complete this specific FAFSA.

Create a Save Key

Re-enter Save Key

← MY FAFSA

NEXT →

“Save Key” is not FSA ID

Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2022

Personal Information for Student

Student Demographics



School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

Search for Colleges

Student Demographics

School Selection

Dependency Status

Parent Demographics


Parent Financials


Student Financials

Sign & Submit


Confirmation


STUDENT INFORMATION

 first, based on the information you provided, we have determined that you may qualify for federal student aid. Continue through the application for us to determine how much aid you can receive.

 Here's where you'll search for the colleges to which you'd like to send your FAFSA information. You can add up to 10 colleges at a time to your FAFSA. If you're applying to more than 10 colleges, [follow these instructions](#).

Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.


 Complete the fields below to search for a college to add to your FAFSA.

Do you know the college's [Federal School Code](#)? 


Yes No

State 

Iowa 


City (optional) 

Iowa City

School Name (optional) 

SEARCH TIPS 

← PREVIOUS

SEARCH 

College Search Results

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

i You can add up to 10 colleges to your FAFSA.

All of the information you include on your FAFSA, with the exception of the list of colleges, will be sent to each of the colleges you list. In addition, all of your FAFSA information, including the list of colleges, will be sent to your state grant agency.

i To select schools from the Search Results, click the checkbox to the left of each school you'd like to add to your FAFSA, then click **Next** or **Add More Schools** to continue.


Search Results: 1 to 1 of 1.

Sort By: Best Match

School Name: [University Of Iowa](#)

City: Iowa City State: IA Federal School Code: 001892

1

ADD MORE SCHOOLS 

Student Marital Status

Student
Demographics

School Selection

Dependency
Status

Parent
Demographics

Parent
Financials

Student
Financials

Sign & Submit

Confirmation



STUDENT INFORMATION

What is your marital status as of today?



I am single



← PREVIOUS

NEXT →

Does Student Have Dependents?

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2021 and June 30, 2022?

Yes No



Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2022?

Yes No



← PREVIOUS

NEXT →

Student Additional Dependency Questions

Student
Demographics



School Selection



Dependency
Status



Parent
Demographics

Parent
Financials

Student
Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

Answer the following questions to determine if you are required to provide information about your parents on your FAFSA. Check all that apply or check **None of the above**. ?

- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?
- At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor?
- Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?
- None of the above

◀ PREVIOUS

NEXT ▶

Student Homelessness Filter Question

Student Demographics School Selection Dependency Status Parent Demographics Parent Financials Student Financials Sign & Submit Confirmation



STUDENT INFORMATION

On or after July 1, 2020, were you homeless or were you self-supporting and at risk of being homeless?



Yes No

← PREVIOUS

NEXT →

Dependent Student

Student
Demographics

School Selection

Dependency
Status

Parent
Demographics

Parent
Financials

Student
Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

Based on your answers to the dependency status questions, **you are considered a dependent student. This means you must provide [parental information](#).** Select "I will provide information about my parent(s)" and click **Next** to continue filling out your FAFSA.

If you have a special circumstance and are unable to provide parental information, under very limited circumstances, you may be able to submit your FAFSA without parental information. Select "I am unable to provide information about my parent(s)" and click **Next** to get additional information.

- I will provide information about my parent(s)
- I am unable to provide information about my parent(s)

← PREVIOUS

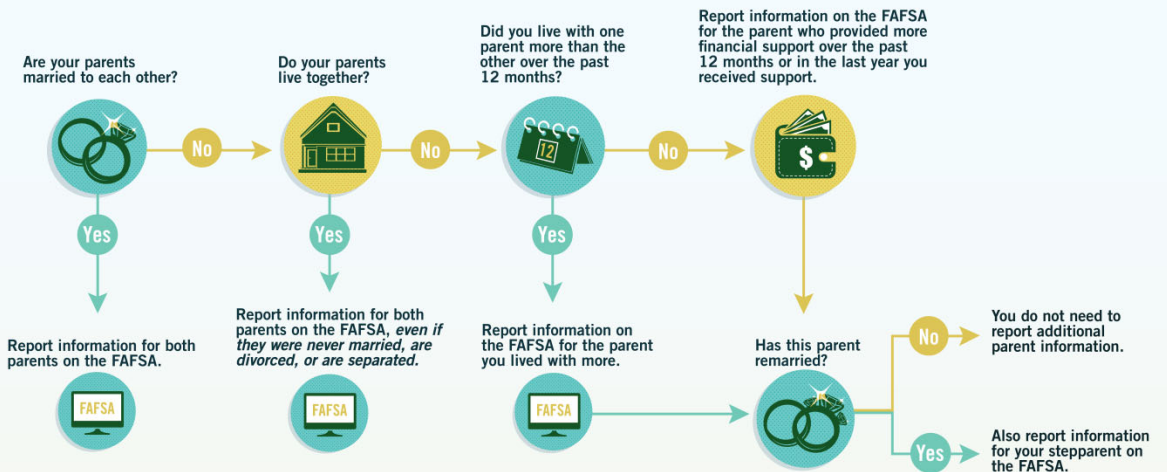
NEXT →

¿De quién es la información de la FAFSA?

WHO'S MY PARENT WHEN I FILL OUT MY FAFSA?

Dependent students are required to report parent information on the *Free Application for Federal Student Aid (FAFSA)*.¹ For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).



The following people are not your parents unless they have legally adopted you:



Widowed Stepparent



Grandparents



Foster Parents



Legal Guardians



Older Brothers or Sisters



Aunts or Uncles

If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/afsa/filling-out/parent-info or call 800-4-FED-AID (800-433-3243).

¹ If you're not sure whether you are a dependent student, go to StudentAid.gov/afsa/filling-out/dependency

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[Bit.ly/parentonFOTW](https://bit.ly/parentonFOTW)

Parent Tax Filing Status

Student Demographics ✓ School Selection ✓ Dependency Status ✓ Parent Demographics ✓ **Parent Financials** Student Financials Sign & Submit Confirmation

PARENT INFORMATION

✓ Application was successfully saved.

Attention! You must provide financial information from your parents' 2019 tax return on the following pages.

For 2019, have your parents completed their IRS income tax return or another tax return? ?

Already completed ▼

What type of income tax return did your parents file for 2019? ?


IRS 1040 ▼

For 2019, what is your parents' tax filing status according to their tax return? ?

Married-Filed Joint Return ▼

IRS Data Retrieval Tool

Applying is faster and easier if your parents transfer their tax return information into this FAFSA with the IRS Data Retrieval Tool (IRS DRT)!

[LINK TO IRS](#) 

[← PREVIOUS](#)

[NEXT →](#)

CSS PROFILE

- Usado por unos colegios para determinar ayuda privada por parte de el colegio
- Requiere más información detallada que la FAFSA
- **Entrega a través de el internet al:**
cssprofile.collegeboard.org
- **\$25 cuota de registro**, incluye reporte a un colegio
- **\$16 cuota de reporte** por cada colegio adicional
- Solicitud para la exención de cuotas es determinado automáticamente
- Algunos colegios en California que usan el PROFILE:
Caltech, the Claremont colleges, Occidental, Santa Clara, Stanford, Thomas Aquinas, UCSF, USC

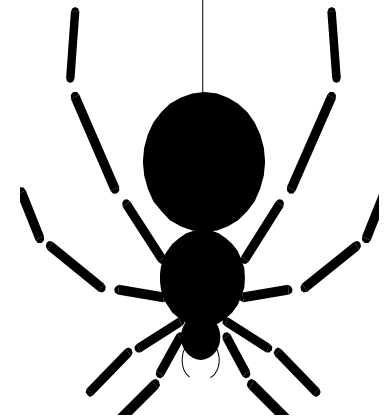
Becas



- Disponibles desde colegios, empresas, basados en la comunidad y otras organizaciones
- Requieren aplicaciones separadas
- Pueden requerir grados oficiales, ensayo, entrevista, o audición
- Consulte con su consejero de la preparatoria acerca de las oportunidades de becas
- Hacer uso de recursos gratuitos en el internet
- **Cuidado con las compañías de búsquedas de becas que cobran una tarifa**

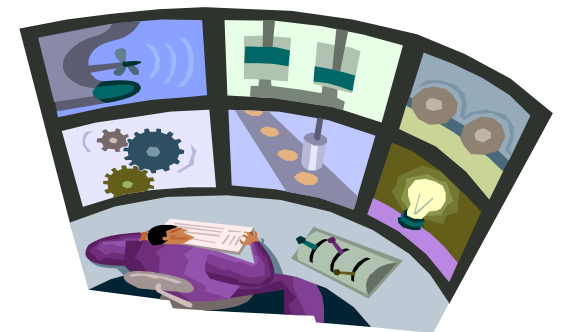
Búsqueda Gratuita de Becas

- FastWeb.com
- BigFuture.CollegeBoard.org
- Scholarships.com
- CollegeAnswer.com (Sallie Mae)
- ScholarshipAmerica.org



Proceso de Ayuda Financiera

- Entregue el formulario de FAFSA/CADAA y otras formas
- El Colegio determina necesidad y elegibilidad
- El Colegio **procesa** la ayuda financiera
- El Colegio envía **carta de oferta** (award offer)
- Revisar y comparar sus ofertas
- Estudiante selecciona la escuela; acepta/rechaza **ayuda propia** y ayuda financiera



Circunstancias Especiales

- **Contacte la Oficina de Ayuda Financiera si hay cambios en circunstancias como:**
 - Perdida or reducción de ingreso del padre o estudiante
 - Gastos médicos o dentales inusuales no cubiertos por el seguro
 - Reducción de la manutención de los hijos o de otros ingresos o beneficios no mencionados
 - Otras circunstancias que afecten su habilidad de contribuir
- **Tome en cuenta: Cada escuela** maneja/ acepta las circunstancias diferente!

Antes de tomar una decisión

- Considere todos los factores, **no sólo el costo**, cuando eligen su colegio!
 - Programa Académico
 - Atmósfera del campus
 - Oportunidades para participación en el colegio
 - Asistencia de colocación de empleo



No se olvide...

- Tiene preguntas? LLAMENOS! Cada colegio tiene una Oficiana de Ayuda Financiera
- Para los que manejan el Internet:
 - www.studentaid.gov
 - www.calgrants.org
 - www.lamission.edu/financialaid
 - www.lacashforcollege.org
- Llame al **Centro de Información** al **800-433-3243**
- Hable con su consejero de la preparatoria

Enlace a la presentación

Presentación FAFSA Nite
(Documento PDF)

[Bit.ly/FAFSANite2122-SP](https://bit.ly/FAFSANite2122-SP)



Tonight's presentation (in English)

FAFSA Nite presentation
(PDF document)

[Bit.ly/FAFSANite2122](https://bit.ly/FAFSANite2122)

