



Cal Grant Workshop

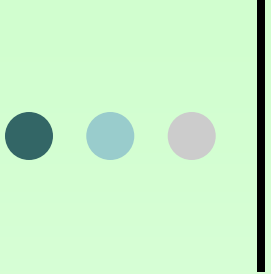
Beginner Track

Presented by:
California Student Aid Commission
Tae Kang

CCCSFAAA Conference 2008



CALIFORNIA
STUDENT AID
COMMISSION

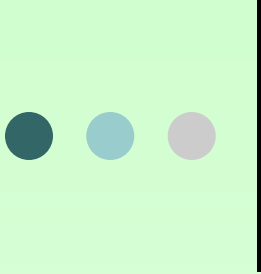


Presenter Information

Tae Kang

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Student Aid Commission Contact Numbers

- **School Support Services**

- (888) 294-0153

- schoolsupport@csac.ca.gov

- **Student Help Line** (888) 224-7268

- **School Help Line** (888) 294-0153

- **Technology Help Desk** (888) 294-0148



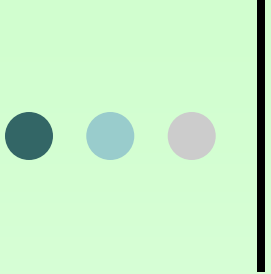
“It Takes Two”

- FAFSA

- Establishes financial need
- Sent to the Federal Student Aid Programs

- GPA Verification

- Establishes academic merit
- Sent to CSAC



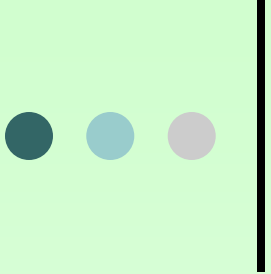
Application Deadlines

○ March 2

- If deadline falls on holiday, Saturday or Sunday, the next working day
- For Entitlement, Transfer Entitlement, Competitive (C1) and Cal Grant C

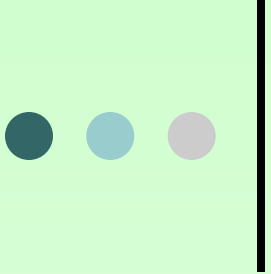
○ September 2

- 11,250 Competitive (C2) A & B awards for community college students only



GPA Types

- High school
- Reestablished
- College
- California Community College
- Test Scores (limited circumstances)



High School GPA

- Who can certify a high school GPA?
 - WASC accredited schools
 - Schools accredited by another regional accrediting association
 - School which have a University of California “a-g” subject area approved course list
- How is it calculated?
 - 4.00 scale
 - Unweighted
 - Sophomore year, summer after, junior year, summer after
 - Don't include P.E., R.O.T.C., or remedial courses
 - Don't include repeated courses



Reestablished GPA

- Who should submit a reestablished GPA?
 - Low high school GPA
 - Unavailable high school GPA
- How is it calculated?
 - 4.00 scale
 - At least 16, but less than 24 California Community College semester units or the equivalent
 - Only considered for Cal B Competitive



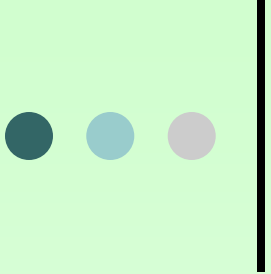
College GPA

- Who can submit a college GPA?
 - Any student with 24 or more college semester units, 36 quarter units, or 900 clock hours
- How is it calculated?
 - 4.00 scale
 - Include all coursework completed except
 - Non-transferable courses
 - Courses not counted in computation for admission to CA public institution that grants a BA/BS degree



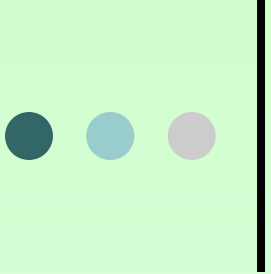
CCC GPA

- Who can submit a CCC GPA?
 - Any CCC student with 24 or more college semester units, 36 quarter units, or 900 clock hours
- How is it calculated?
 - 4.00 scale
 - Include all “Degree-applicable Credit Courses” completed (5 CCR 6.6.1 Section 550002(a))
- Students submitting CCC GPAs can receive consideration for Transfer Entitlement awards if
 - Currently attending the CCC
 - Will be transferring to a baccalaureate degree-granting institution in the award year for which the grant is offered



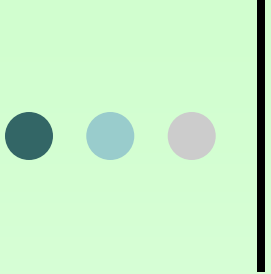
Test Scores

- Who can submit test scores?
 - No GPA
 - GPA earned at a high school not meeting requirements
 - GPA from a foreign school not meeting requirements
 - GPA is more than 5 years old as of the application deadline
- What test scores?
 - GED, ACT, SAT I



Ways to Submit GPAs

- GPA Verification form
 - Student fills out the top portion, school certifies the bottom portion
 - Download blank form from CSAC's WebGrants
 - Upload by batch file (.txt)
 - Submit one-by-one (Add GPAs screen)
- Questions?
 - Cal Grant Operations (888) 294-0153



GPA Submission for Sept 2nd

- Special GPA verification form for Sept 2nd
- Multiple GPA submissions of same type
 - Highest GPA submitted from a valid source
 - Both can be valid



CCC Enrollment Data File

- To ensure that all Sept 2nd awards are made to students enrolled at a California Community College for the Fall
- Include all students enrolled at your institution for the Fall (do not filter out students for less than 1/2 time enrollment)
- Deadline: Usually September 9
 - For Quarter schools September 17



General Cal Grant Eligibility Requirements

These are required of all Cal Grant participants whether they are Entitlement or Competitive recipients.

- Be a California resident
- Be a U.S. citizen or eligible non-citizen
- Meet Selective Service requirements
- Attend an eligible California School
- Not be in default on a Federal student loan
- Not have earned a BA/BS degree
- Maintain Satisfactory Academic Progress
- Not be incarcerated
- Be enrolled at least half-time

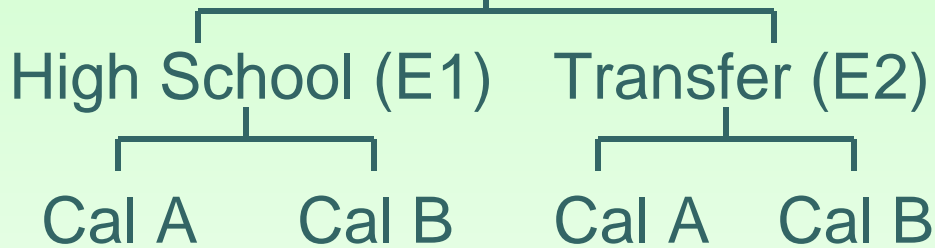


Establishing CA Residency

- For 2008-09 and following:
 - Public institutions will use the residency dates and regulations approved by their governing boards
 - Private institutions will use their fall term start date or CSAC's date and choose to use the community college regulations or develop procedures consistent with the community college regulations

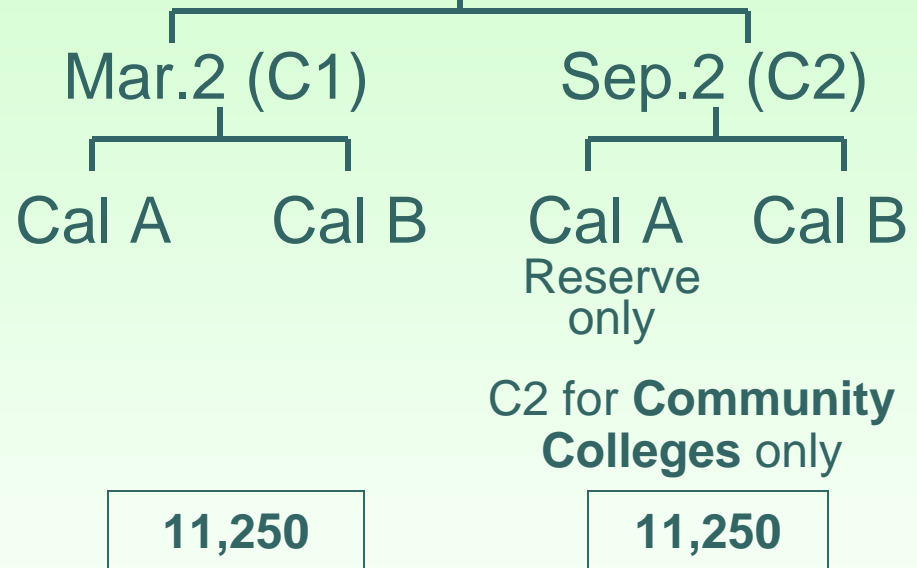
Cal Grant Programs

Entitlement



All Entitlement grants are awarded on the March 2 application deadline and are **unlimited**.

Competitive



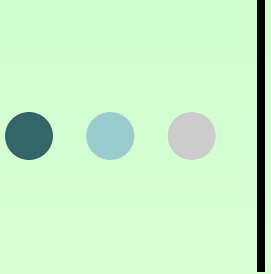
Cal C
Mar. 2
For vocational programs only

7,761



Cal Grant A

- Low to middle income students
 - Below income and asset ceilings
 - Have financial need
- Requires minimum 3.00 HS GPA or 2.40 College GPA (Competitive only)
- AA and BA programs only
- Maximum annual award amounts
 - Can be used for tuition and fees only
 - Community Colleges – Not paid, but held in reserve
 - CSU - \$2,772
 - UC - \$ 6,636
 - Independent or **proprietary** - up to \$9,708



Community College Reserve

- Check with the financial aid office
- Automatic two years; can request a third year
- Complete and submit the Recipient Change Form to reflect change of schools
- Will be processed like a renewal



Cal Grant B

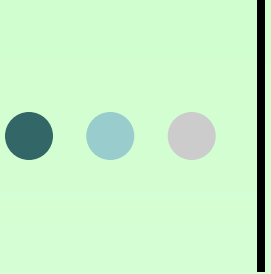
- Very low income students
 - Below income and asset ceilings
 - Must have at least \$700 in financial need
- AA, BA and Certificate programs
- Can be used for any school expenses including tuition and fees*
- Requires minimum 2.00 GPA



Cal Grant B

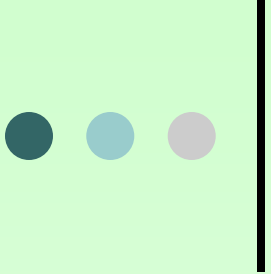
- How Cal Grant B pays:
 - All students at all schools get a \$1,551 “Access” payment each academic year.
 - Students beyond their first year also get a tuition benefit equal to the Cal Grant A tuition and fee amount if attending a school other than a community college*.

**first time freshman are not eligible for tuition & fee component of award unless selected as Cal Grant B Top 2% Entitlement award recipients*



No CC disbursement limit

- Should we warn students that they may be using up all of their Cal Grant payment eligibility?
- Web Grants will accept four years of CC disbursements
- Preserve student's payment eligibility % with leave of absence



Preserving Eligibility

- Use a LA code to preserve eligibility for Cal Grant B participants.
- Delay \$1,551 payments at CC for more funds later (CG B):
 - CSU: $\$1,551 + \$2,772 = \$4,323$
 - UC: $\$1,551 + \$6,636 = \$8,187$
 - Private: $\$1,551 + \$9,708 = \$11,259$



Cal Grant C

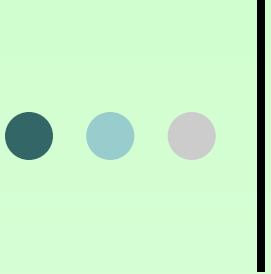
- Low to middle income students
- Can be used for tuition & fees and books & supplies
- AA and Certificate programs
- Maximum annual award amounts
 - Tuition and Fees - \$2,592
 - At proprietary institutions
 - Books and Supplies - \$576
 - At proprietary institutions and
 - Community colleges

No GPA requirement



Which Cal Grant is Best?

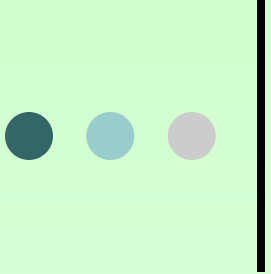
- A student can receive only one Cal Grant program award at a time
- Applicants will be considered for all awards for which they may be eligible
- A student will be Auto-Accepted into the Cal Grant program that is most beneficial to the student while attending the first school listed on the FAFSA
- Recipients can only “change” their award type before the award is activated



2008-2009 Income Ceilings

- Income ceilings by program for dependent students and independent students with dependents other than a spouse (based on family size)

<u>Family Size</u>	<u>CG A & C</u>	<u>CG B</u>
Six or more	\$88,300	\$48,500
Five	\$81,900	\$44,900
Four	\$76,400	\$40,200
Three	\$70,300	\$36,100
Two	\$68,700	\$32,100



2008-09 Income Ceilings

Income ceilings for independent students without dependents other than a spouse:

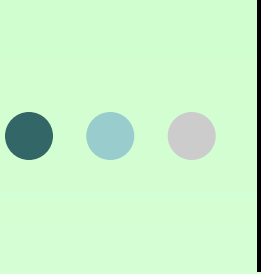
	<u>CG A & C</u>	<u>CG B</u>
Single, no dependents	\$28,000	\$28,000
Married	\$32,100	\$32,100



Cal Grant Need Formula Used To Select New Recipients

- Cost of Attendance
 - Expected Family Contribution
 - Veteran's Benefits

New Cal Grant Need



Minimum Need Requirements

- New Cal Grant A and C

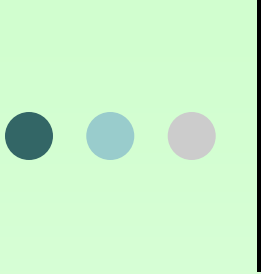
- Annual Max Award + \$1,500 or
- Cal Grant A $\$9708 + \$1,500 = \$11,208$
- Cal Grant C $\$2,592 + \$1,500 = \$3,192$

- New Cal Grant B

- \$700

- Renewal Recipients

- \$100



What is Entitlement?

- Recent high school graduates or equivalent (GED, CHSPE)
 - 2008-09 award year
 - graduated on or after July 1, 2007
 - 2009-10 award year
 - graduated on or after July 1, 2008
- High school GPA required
- Unlimited number of awards



Entitlement Chances

- **New Entitlement**

- March 2nd of high school senior year

- **One Year Delay**

- March 2nd after high school graduation

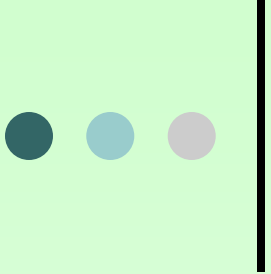
- **Transfer Entitlement**

- Community College students transferring to a 4 year baccalaureate degree granting institution



Transfer Entitlement

- How can we identify these students?
- March 2nd deadline
- High school grad (or equiv.) July 1, 2000 or later
- Minimum CCC GPA of 2.40 (at least 24 semester units or equiv.)
- Eligible for transfer to a qualifying institution offering baccalaureate degrees
- If eligible, may be awarded CG A or B
- Awards must await grad date confirmation
- Not age 28 by Dec. 31 of award year



What is Competitive?

- Any applicant not meeting the Entitlement criteria
- 22,500 awards
 - 11,250 March 2nd deadline (all segments)
 - 11,250 Sept 2nd deadline (community colleges)
- Applicants are scored
 - Cutoff score for 08-09: 155 (3/2), 159 (9/2)



A & B Competitive Scoring

Based on disadvantaged indicators from the FAFSA

○ Grade Point Average	70
○ Parents' Educational Level	18
○ Student/Parent Household marital status	18
○ Family Income/Household size	76
○ Access Equalizer	<u>18</u>
○ TOTAL POSSIBLE POINTS	200



Cal Grant C Competitive Scoring

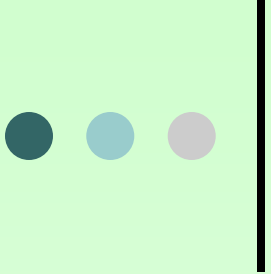
○ Work History	25
○ Educational History	25
○ Occupational/Educational Recommendation	35
○ Grade Point Average	15
○ TOTAL POSSIBLE POINTS	<hr/> 100

2008-2009 Cal Grant C cut-off score: 52



Students Are Renewed if...

- They have at least 10% remaining eligibility
- They have Cal Grant transactions posted for the minimum number of terms required:
 - At least one semester
 - At least two quarters
 - Summer is never counted
- One unreported term per year is acceptable for renewal



Continuing Financial Need

- Renewal students are not required to meet the income and asset ceiling requirements or GPA cutoff, however
- Renewal students must have at least \$100 of financial need to remain eligible for the Cal Grant



Renewal Need Formula

$$\begin{array}{r} \text{Cost of Attendance} \\ - \text{Expected Family Contribution} \\ \quad - \text{Pell Grant} \\ \hline \text{Cal Grant Need} \end{array}$$



Satisfactory Progress

- Schools must confirm that students are making satisfactory academic progress before disbursing funds
 - Must notify the Commission of those students who are not making satisfactory progress
- GPA verification not required for renewal students

Program Eligibility Limits

Program Type

Cal Grant A	Cal Grant B	Cal Grant C
400%*	400%*	200%
Four Years	Four Years	Two Years

*may be extended to 500% for mandatory five-year or teacher credential programs.

Education Level

EL1	EL2	EL3	EL4
400%	300%	200%	100%



WebGrants for Students

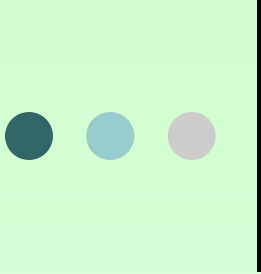
- Students can access their own Cal Grant and Chafee Grant application information
- Address Corrections
- School changes
- Payment history

<https://mygrantinfo.csac.ca.gov>



Top Four Most Common Payment Codes

<u>Code:</u>	<u>Quick Definition:</u>	<u>Easy way to remember:</u>
PD	School verifies student is eligible for the term payment printed on the Grant Roster.	PD = <u>P</u> ay from Roster <u>D</u> ata
SC	School is adding a student to their Roster and not reporting payment information.	SC = <u>S</u> chool <u>C</u> hange
NA	Student is not in attendance; this code “hides” the student’s record on the Roster and generates a letter to student.	NA = <u>N</u> ot in <u>A</u> ttendance
YA	Student is in attendance again after being on “NA” status; recalls the student to the eligible section of the Roster.	YA = <u>Y</u> es in <u>A</u> ttendance



Most Common Adjustment Reason Codes

- HT, TT: Student is attending half-time or three quarter time and payment is adjusted accordingly
- AF: Student is attending full-time but is eligible for less than the maximum term award
- AH, AT: Student is attending half-time or three quarter-time and is eligible for less than HT or TT adjusted amount
- OF, OH, OT: Student is receiving tuition and fee assistance from an outside source
- NP: Student is not maintaining satisfactory academic progress (SAP)
- NS: School needs to adjust a previously reported payment to zero
- LA: Student is taking a Leave of Absence



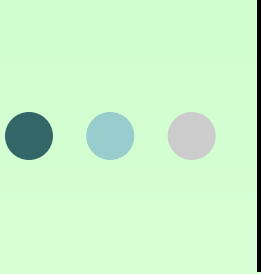
Common Reporting Errors

- Not reporting unmet need for renewal students
 - Need must be reported in order to process any payment transaction including LA and NP
- Not reporting correct unmet need for renewal students
 - Always calculate need based on the academic year and at full-time attendance; not just for the term
- Trying to report both a PD and an adjustment reason code, such as LA
 - A payment cannot be both



Common Reporting Errors

- NP Student is not maintaining Satisfactory Academic Progress
- NS The previously reported payment transactions should be backed out
 - Must have previous transaction
- The “O” codes are for reduced payments due to other financial aid
 - OF Student is attending fulltime
 - OH Student is attending half-time
 - OT Student is attending three-quarter



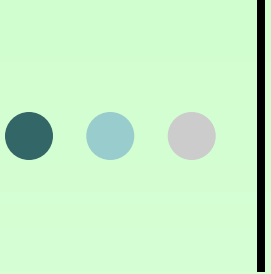
Accept/Reject Transaction Report

- Designed to provide feedback to schools on a weekly basis regarding the acceptance or rejection of payment transactions submitted by schools
- Good practice - Choose a day of the week (Monday) to consistently work this report



Monthly Payment Activity Report

- Summary of the school's cumulative payment activity for the current award year including:
 - Term and supplemental advances
 - Accepted and reconciled payment transactions for each month
 - Running Cal Grant fund balance
- Produced twice a month
- Divided into two sections:
 - Accounting Summary
 - Payment Transaction Summary
- Good practice – Work this report monthly/no later than 30 days following term



QUESTIONS?

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