COLLEGE & CAREER

FAMILY INFORMATION NIGHTS

PREPARED FOR YOU BY: MS. HUNTER

OCTOBER ~ 2019

WELCOME FAMILIES & STUDENTS!!!

SVCTE

MetroEd District & SVCTE: NONDISCRIMINATION IN DISTRICT PROGRAMS AND ACTIVITIES

The Governing Board is committed to providing equal opportunity for all individuals in education. District programs, activities, and practices shall be free from unlawful discrimination, including discrimination against an individual or group based on race, color, ancestry, nationality, national origin, ethnic group identification, age, religion, marital, pregnancy, or parental status, physical or mental disability, sex, sexual orientation, gender, gender identity or expression, or genetic information; a perception of one or more of such characteristics; or association with a person or group with one or more of these actual or perceived characteristics.
(May 2017)

Unemployment rate	Level of education completed	Mean (average) earnings
9.0%	Less than a high school diploma	$30,108
6.0%	High school graduate, no college	$43,056
6.0%	Some college, no degree	$48,984
4.3%	Occupational program (career school)	$48,152
4.6%	Associate degree (academic program)	$52,364
3.5%	Bachelor's degree	$74,308
2.8%	Master's degree	$88,036
2.1%	Doctoral degree (e.g., Ph.D.)	$105,456
1.9%	Professional degree (e.g., M.D., J.D.)	$124,904

Source: Bureau of Labor Statistics, Current Population Survey, tables,

SVCTE helps high school graduates earn $5,000 more annually!!!

- SVCTE Issues Certificates of Competency
- Articulations / Dual ccc Credit
- Assessment Scores
- Internship Hours

Types of Degrees:

California Community Colleges

72 districts
113 colleges
1.2 million FTE students
64,000 FTE faculty and staff[a]
$8.2 billion Proposition 98 funding

NO Dorms *(exceptions):*
Certificate of Employability
Associate Degree (2 year)
Transfer Program

California State University

23 campuses
400,000 FTE students
41,000 FTE faculty and staff[a]
$3.6 billion state funding

Dorms:
Bachelor Degree (4 year)
Master Degree

University of California

10 campuses
5 medical centers
3 national labs
265,000 FTE students
151,000 FTE faculty and staff[a]
$3.5 billion state funding

Dorms:
Bachelor Degree (4 year)
Master Degree
Doctoral Degree

CALIFORNIA COLLEGES.edu
DISCOVER. PLAN. LAUNCH.

College Career Financial Aid

Financial Aid Options
- Learn about Financial Aid
- Federal and State Aid
- Scholarships
- Student Loans

Your Financial Aid Eligibility
- Financial Aid Eligibility Tool
- Financial Aid for Foster Youth
- Financial Aid for Undocumented Students
- Financial Aid for Transfer Students
- Financial Aid for Community College Students

Apply For Financial Aid
- FAFSA
- Dream Act
- CSS Profile
- Cal Grant
- Chafee Grant for Foster Youth
- California College Promise Grant
- Financial Aid Checklist

After You Apply
- Post-Application Checklist
- Select the Best Financial Aid Package

Register Your

Account

Educators

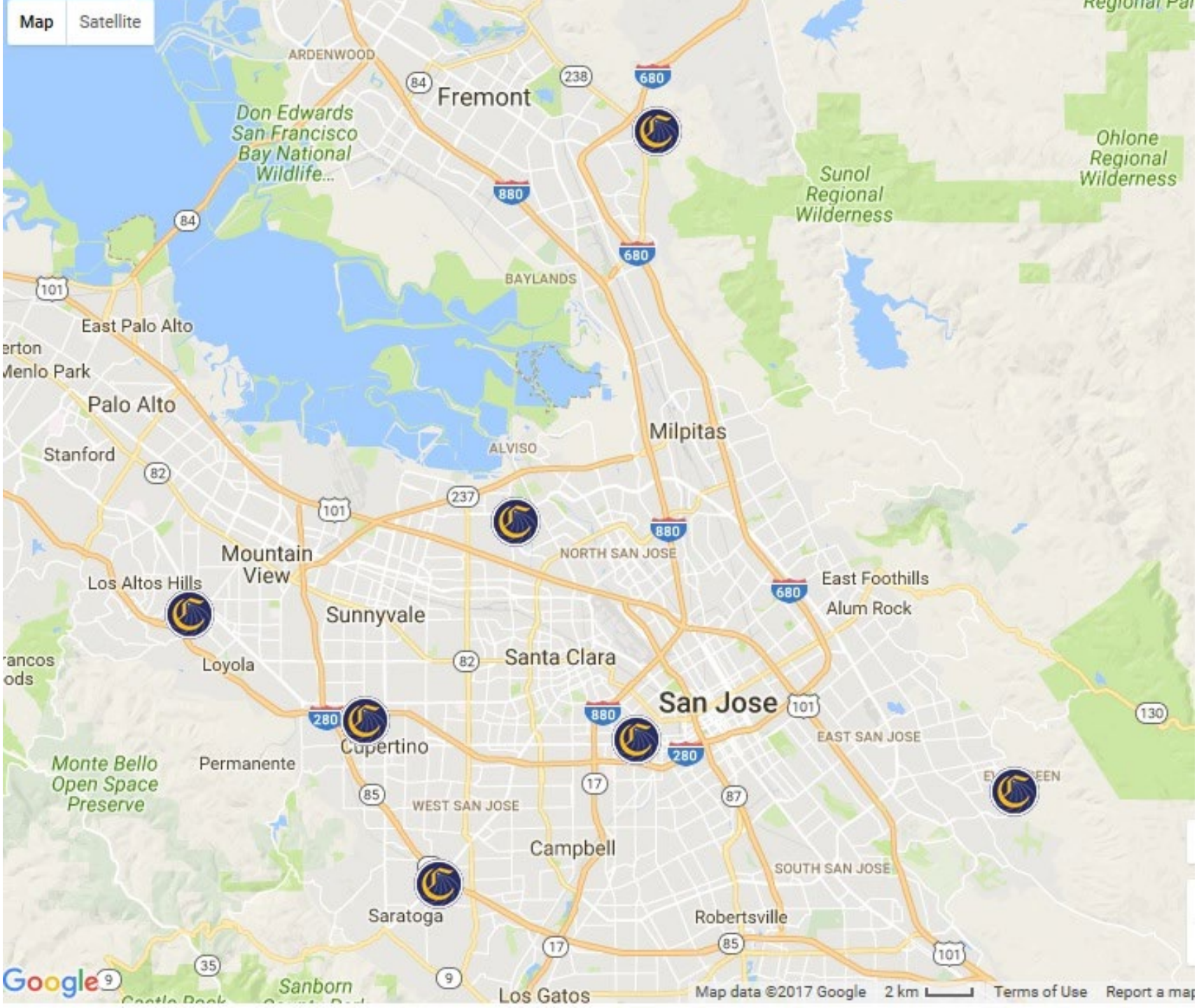
Register Your Account

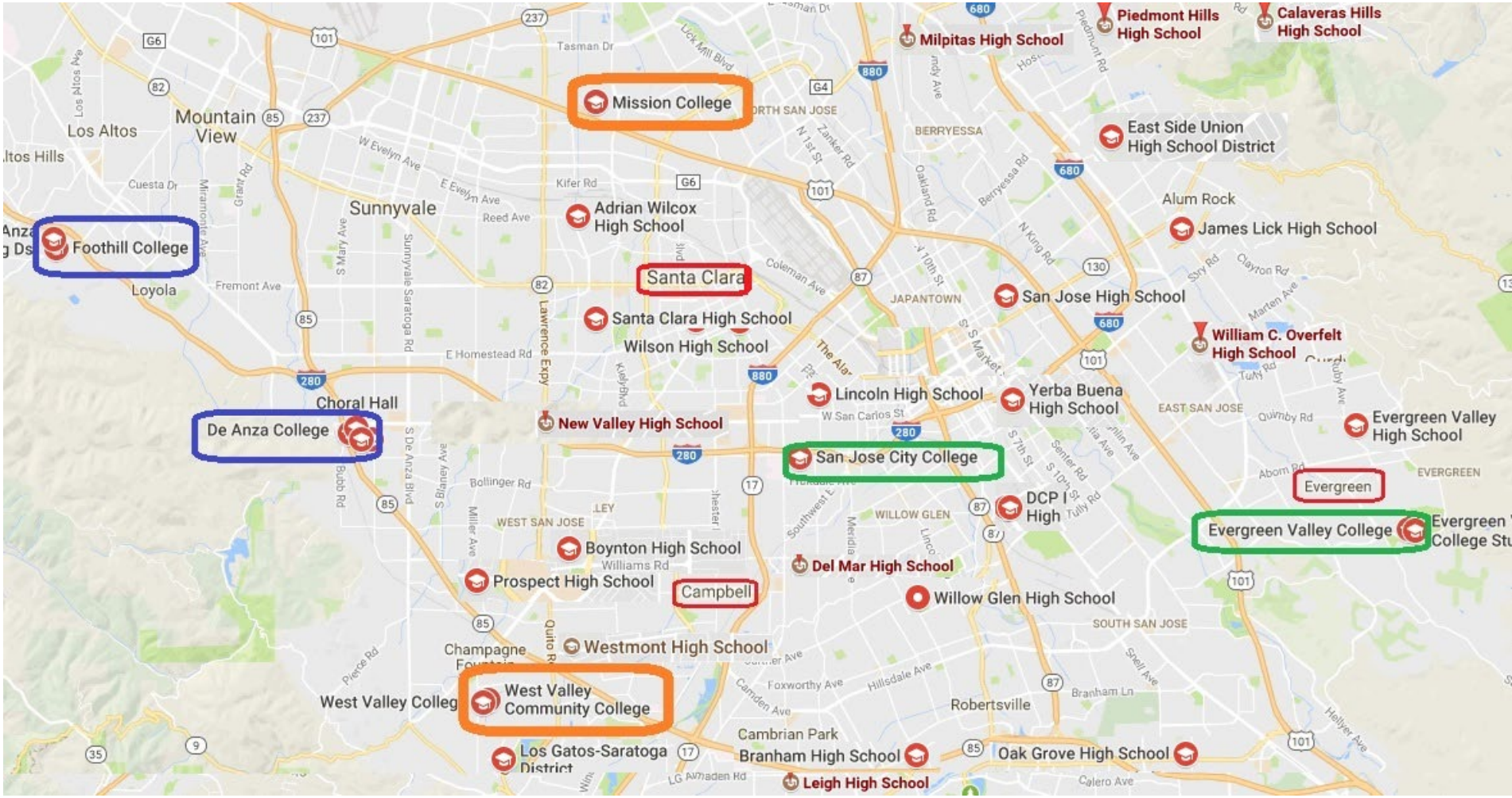
Request an Account

Educators with accounts granted by either a district or CCGI administrator must register their accounts to sign in for the first time. Are you an educator employed in a CCGI partner district? Accounts for educators employed in a CCGI partner district are created by an administrator within the district. If you are unsure who to contact in your district, click this link to find the CCGI Implementation contact in your area.

Middle School Students High School Students College Students Families Educators

Local Community Colleges


Map
Satellite
ARDENWOOD
Fremont
Don Edwards San Francisco Bay National Wildlife...
Sunol Regional Wilderness
Ohlone Regional Wilderness
BAYLANDS
East Palo Alto
Menlo Park
Palo Alto
Stanford
ALVISO
Milpitas
Mountain View
Los Altos Hills
Sunnyvale
NORTH SAN JOSE
East Foothills
Alum Rock
Loyola
Santa Clara
San Jose
EAST SAN JOSE
Cupertino
Monte Bello Open Space Preserve
Permanente
WEST SAN JOSE
Campbell
SOUTH SAN JOSE
Saratoga
Robertsville
Los Gatos
Google
Map data ©2017 Google
2 km
Terms of Use
Report a map


Piedmont Hills High School
Calaveras Hills High School
Milpitas High School
Mission College
East Side Union High School District
Foothill College
Adrian Wilcox High School
James Lick High School
Santa Clara
Santa Clara High School
San Jose High School
Wilson High School
William C. Overfelt High School
Choral Hall
De Anza College
New Valley High School
Lincoln High School
Yerba Buena High School
Evergreen Valley High School
San Jose City College
Evergreen
DCP I High
Evergreen Valley College
Boynton High School
Del Mar High School
Prospect High School
Campbell
Willow Glen High School
Westmont High School
West Valley Community College
Robertsville
Los Gatos-Saratoga District
Cambrian Park
Branham High School
Oak Grove High School
Leigh High School
Los Altos
Mountain View
Sunnyvale
Loyola
Tasman Dr
Fremont Ave
Reed Ave
Kifer Rd
Coleman Ave
E Homestead Rd
W San Carlos St
Bollinger Rd
Williams Rd
Foxworthy Ave
Hillsdale Ave
Camden Ave
Branham Ln
Colero Ave
BERRYESSA
JAPANTOWN
EAST SAN JOSE
WILLOW GLEN
SOUTH SAN JOSE
EVERGREEN
WEST SAN JOSE
Champagne
West Valley Colleg

SVCTE

Example California Community College ~ Tuition Fees Only

- **CA Resident Students** (Per Semester)

Enrollment	$46 per unit
Health Fees	$19 per semester
Student Services Fees	$10.00 (optional)
ID Card	$2.50
Student Representation Fee	$2.00
Parking Fees	$30 per semester
	$20 if you are qualified for fee waiver.

Part-time student (6 units) **$330 - $340**

Full-time student (12-15 units) **$600 - $750** Per Semester

SVCTE

West Valley College

Cost of Attendance & Eligibility

The Financial Aid Office considers the following costs in estimating your cost of attendance. These costs are subject to your living situation and the number of units you are enrolled in for the Fall and Spring semester.

West Valley College Fees	Fall Only	Fall & Spring
Health Service	$19	$38
T-Reg / WebReg	$3	$6
ASB Card	$4	$8
Campus Center Fee	$15	$30
Total	$41	$82

"Full – Time" Status is 12 or more units per semester

Cost of Attendance Fall and Spring	Living With Parent
Fees @ $46 per unit	$1288

$1,288 + $82 =
$1370 per year
$115 per month

CCCApply Your online gateway to the California Community Colleges

Español

Home | Colleges | Apply | Money | Parents | Help

Apply Online for a California College Promise Grant (formerly known as the BOG Fee Waiver)

For eligible California residents, the California College Promise Grant (formerly known as the BOG Fee Waiver) permits enrollment fees to be waived. (Assistance for the purchase of books and supplies must be applied for separately.)

Many California Community Colleges offer online California College Promise Grant (formerly known as the BOG Fee Waiver) applications through CCCApply. When you use these online applications, the data you've entered in CCCApply will be transferred automatically, making your application much easier and faster.

Apply for California College Promise Grant (formerly known as the BOG Fee Waiver)

(Summer term may be at the beginning or the end of the year, depending on the college selected)

Apply Today

Select a community college

APPLY

CCCApply.org is your online gateway to the California Community Colleges. Each year at our 114 colleges, 2.1 million students from all over the world build their career skills, prepare for transfer to four-year colleges and universities, or simply enrich their lives through learning.

CCCApply Your online gateway to the California Community Colleges

Español

Home | Colleges | Apply | Money | Parents | Help

Online California College Promise Grant Application

Summer term may be at the beginning or the end of the year, depending on the college selected.

These are the California Community Colleges to which you may apply for the online California College Promise Grant (formerly known as BOG Fee Waiver) application. Click on a college link to begin your application.

- Allan Hancock College
- American River College
- Antelope Valley College
- Chabot College
- Citrus College
- Coastline
- College of Marin
- Contra Costa
- Cosumnes
- Diablo Valley
- De Anza College
- Folsom
- Foothill College

Apply Today

Select a community college

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U.S. DEPARTMENT OF EDUCATION

https://collegescorecard.ed.gov/

College Scorecard

De Anza College

Cupertino, CA
20,317 undergraduates

Mission College

Santa Clara, CA
6,737 undergraduates

San Jose City College

San Jose, CA
7,654 undergraduates

Foothill College

Los Altos Hills, CA
13,478 undergraduates

West Valley College

Saratoga, CA
7,736 undergraduates

Evergreen Valley College

San Jose, CA
7,325 undergraduates

Most Community Colleges Do Not have Dorms :

Some California Community Colleges have limited options for circumstantial students and will build the living expense into your Financial Aid Package.

West Hills College Coalinga[2]	Coalinga	California
College of the Redwoods[2]	Eureka	California
Cerro Coso College - Mammoth Campus[2]	Mammoth Lakes	California
Feather River College[2]	Quincy	California
Shasta College[2]	Redding	California
Reedley College[2]	Reedley	California
Sierra College[2]	Rocklin	California
Columbia College[2]	Sonora	California
Lassen College[2]	Susanville	California
Taft College[2]	Taft	California
College of the Siskiyous[2]	Weed	California

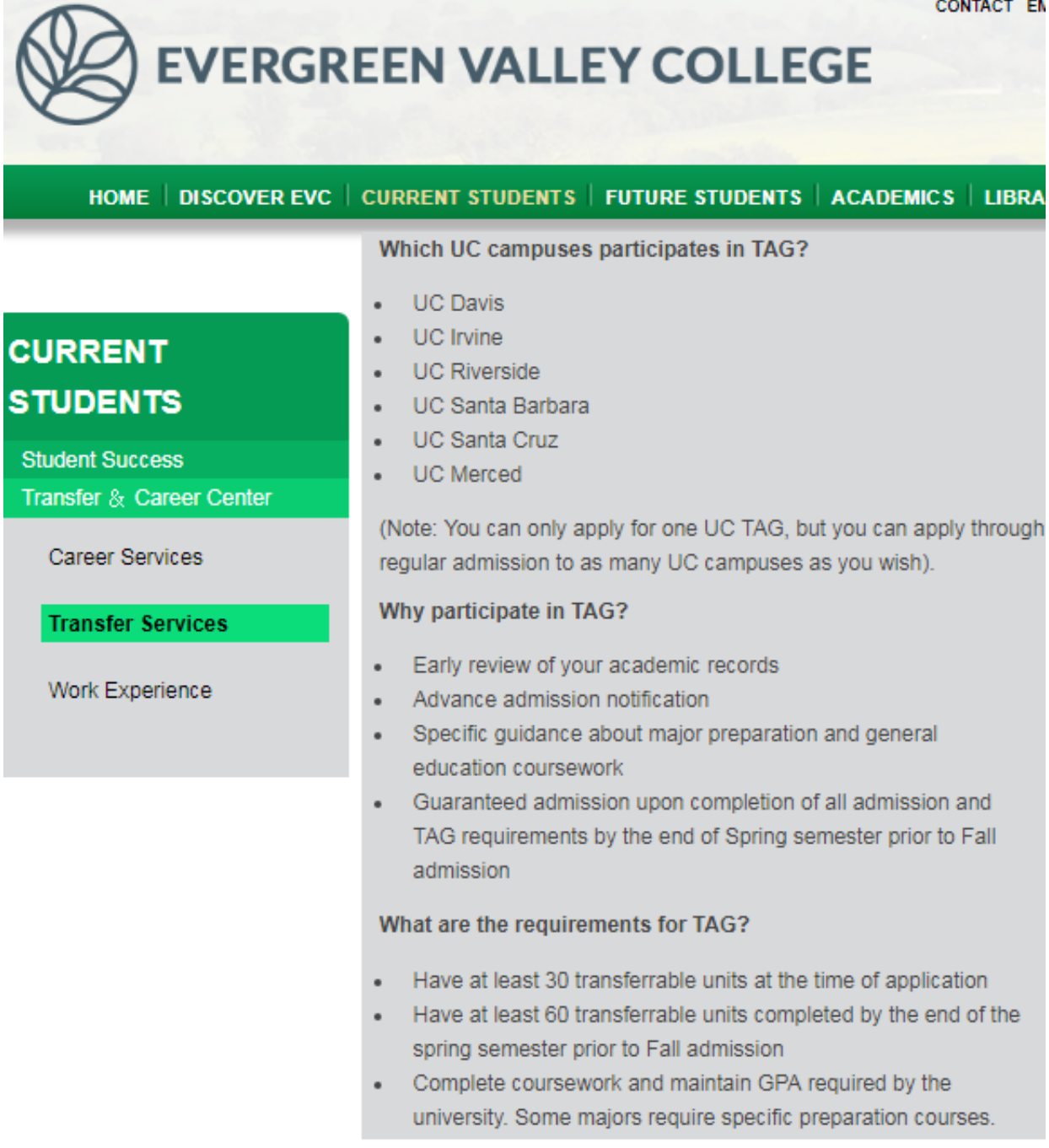
Going to a Community College first, and completing your General Education Coursework, prior to attending a University ……..

Saves you thousands of dollars!!!

Here's How:

- Review the Community College Department Webpage for **'TAG'** agreements. These are 'Transfer Admission Guarantees'!
- See if using the **'IGETC'** program is for you!

  This is a program to fulfill your General Education coursework in approximately 18 months to 2 years.
- Use this website: **(Assist.org)** to ensure that the college courses you are taking, will transfer from your community college to your desired university!



Transfer Admission Guarantee

University of CA

- Davis
- Irvine
- Merced
- Riverside
- Santa Barbara
- Santa Cruz

SVCTE

West Valley College

About Us | Admissions | Academic & Career Programs | Student Services | Athletics

Home > Student Services > Academic Success > Transfer Center

Transfer Center: Transfer Admission Agreement

Welcome
Gateway Services
Academic Success
- CalWORKS
- Counseling
- Disabled Student Services
- EOP&S/CARE
- International Students
- Math Resource Center
- Puente
- SUCCESS
- **Transfer Center**

Participating Universities

University of California:

- UC Davis
- UC Irvine
- UC Merced
- UC Riverside
- UC Santa Barbara
- UC Santa Cruz

TAP with UCLA:

TAP gives priority admission consideration to Honors Program students for majors in the College of Letters and Sciences at UCLA. For more detailed information contact the Honors Program at (408) 741-2614 or 408-741-2614
or email: ann.malmuth-onn@westvalley.edu

SVCTE

FOOTHILL COLLEGE

Transfer Admission Guaranteed

Would you like guaranteed admission to one of the following schools? Check the table below to see if you might qualify.

If you do, your first step is to attend a TAG Workshop. Keep in mind that the **units have to be transferable** and have to be completed before you apply for a TAG.

College and University TAG

California State University (CSU)			
CSU Transfer Degrees		Visit the Transfer Center and see your counselor to obtain information on the Transfer Degree – A Degree with a Guarantee!	
Private Universities/Colleges			
American University, Paris	36	Rolling Admissions	3.0
Arizona State University	36	April 1 for Fall	3.0
Cogswell College	45	Rolling Admissions	2.5
Notre Dame de Namur University	36	Rolling Admission	2.4
Palo Alto University	90	Rolling Admission	2.0
University of Pacific	90	Dec. 1 for Fall	3.0
Western Oregon University	36	Rolling Admission	2.25

Evergreen Valley College
Intersegmental General Education Transfer Curriculum (IGETC)

The Intersegmental General Education Transfer Curriculum (IGETC) is a series of courses prospective transfer students may complete to satisfy the lower division breadth/general education requirements at both the University of California and the California State University. All IGETC courses must be complete with a grade of C or better.

Area 1:ENGLISH COMMUNICATION *Minimum 9 units – One course from each area*

1A: English Composition – ENGL-001A
1B: Critical Thinking/English Composition – ENGL-001C
1C: Oral Communication (not required for UC) – COMS 010, 020, 040, 045

Area 2: MATHEMATICAL CONCEPTS AND QUANTITATIVE REASONING *Minimum 3 units*

2A: Math – BUS 060, MATH 021, 025, 061, 062, 063, 071, 072, 073, 078, 079

Area 3: ARTS AND HUMANITIES *Minimum 9 units – at least one course from Arts and one from Humanities*

3A: Arts – ART 090, 091, 092, 093, DANCE 002, ETH 011, MUSIC 008A, 008B, 091, 092, 093, 095, THEAT 020, 025A, 040, 045
3B: Humanities – ENGL 001B, 021, 026, 033, 052, 062, 073, 080, 082A, 084A, 084B, 086A, 086B, ETH 010, 020, 030, FREN 001B, HIST 010A, 010B, HUMNT 002, PHIL 010, 065, 070, SPAN 002A, 002B, 020A, 020B

AREA 4: SOCIAL AND BEHAVIORAL SCIENCE *Minimum 9 units – One course from at least two Academic Disciplines*

4A: Anthropology and Archaeology – ANTH 063, 090
4B: Economics – ECON 010A, 010B, 012
4C: Ethnic Studies – ETH 010, 020, 030, 035, 040, 042
4D: Gender Studies – HIST 014, PSYCH 025, 100, WOMS 010
4E: Geography – GEOG 010
4F: History – HIST *001, 003A, 003B, 012, 014, 015,*017A, *017B, 021, 022, 040, 045
4G: Interdisciplinary, Social and Behavioral Sciences – ENGR 001, ETH 020, 030, 040, 042
4H: Political Science – POLSC *001
4I: Psychology – PSYCH 001, 025, 051, 092, 096, 099, 100
4J: Sociology and Criminology – SOC 010, 011

*The following may be used to satisfy the U.S. History Constitution and American Ideals CSU graduation requirement
History 017A *and* 017B OR **History 001 *and* Political Science 001**

AREA 5: PHYSICAL AND BIOLOGICAL SCIENCE (courses in bold contain lab component) **7-9 units**
(2 courses required - one Physical Science and one Biological Science; at least one course must include a laboratory)

5A: Physical Science – ASTRO 010, 014, 016, **CHEM 001A, 015, 030A, 030B, *ENVIR 010, PHYSC 012, PHYS 001, 002A, 002B, 004A, 004B, 004C**, SETS 010
5B: Biological Science – BIOL **004A, 004B, 020, 021**, 061, 062, **064**, 065, **071, 072, 074**, *ENVIR 010
5C: Science Lab – **ASTRO 010L, BIOL 004A, 004B, 020, 021, 064, 071, 072, 074, CHEM 001A, 015, 030A, 030B, ENVIR 010, PHYS 001, 002A, 002B, 004A, 004B, 004C, PHYSC 012

**Environmental Science 010 may be certified for general education in either Physical or Biological Science, but may only be certified once.*
***(ASTRO 010L fulfills the lab requirement for IGETC only if student has completed ASTRO-010 , 014, or ASTRO-016 previously or concurrently)*

AREA 6: LANGUAGE OTHER THAN ENGLISH (UC Requirement only)
(Proficiency equivalent to two years of high school study in the same language)

French 001A, 001B, Sign Language 001B, Spanish 001A, 001B, 002A, 002B, 020A, 020B, Vietnamese 001A, 001B

- Intersegmental
- General
- Education
- Transfer
- Curriculum

IGETC

Take Transferable Level Classes Whenever You Can

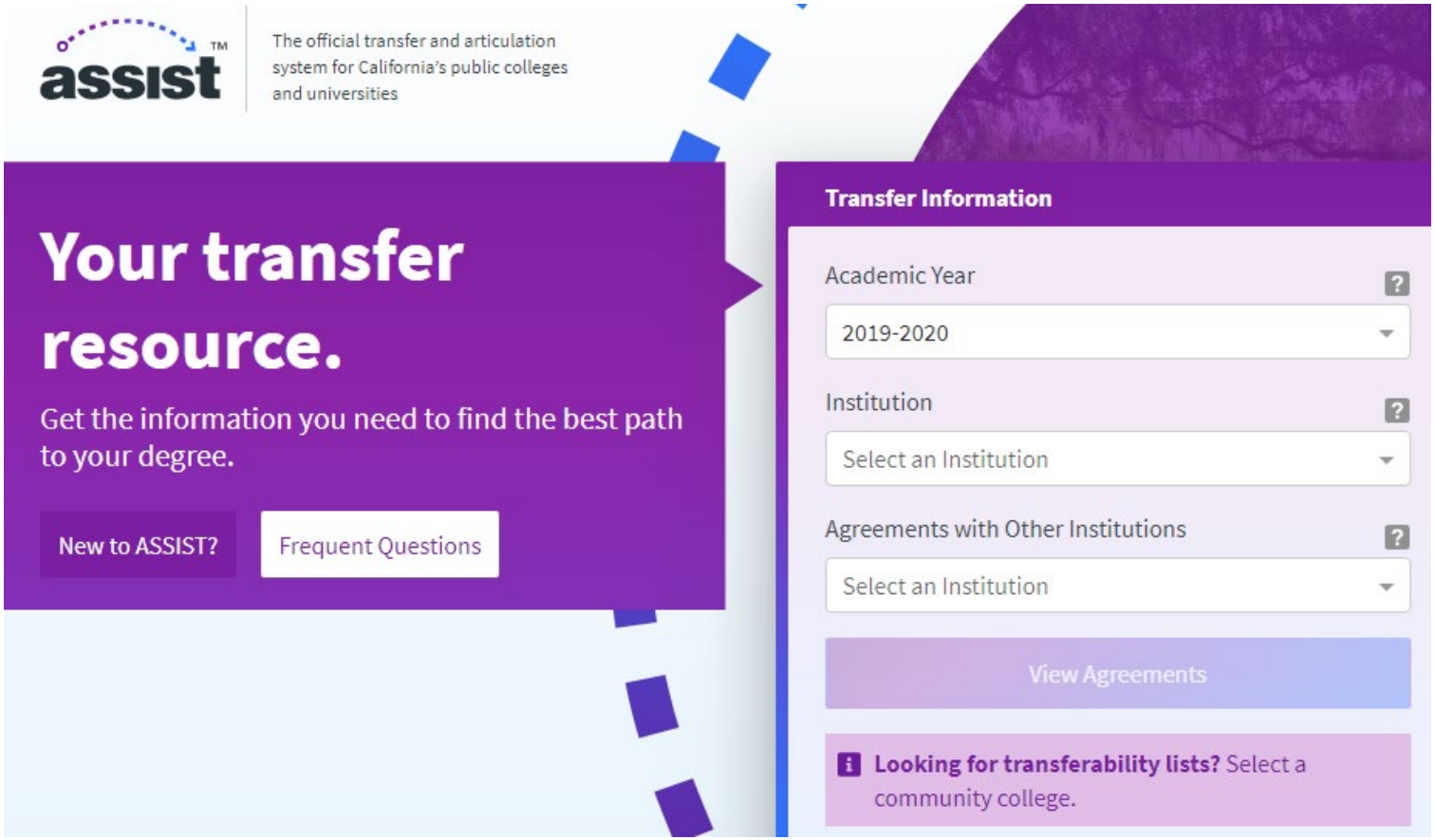
There are 6 Areas to Fulfill

*If you're bilingual, or took level II of a world language in H.S. It's possible to get area 6 waived.

Community College Course Transfers:

Use (Assist.org) website to ensure that the courses you are taking at your community college will transfer with you when you get to University.

These are the contracts between schools.



IEP's & 504 Accommodations

MISSION COLLEGE

Home | Departments | DSPS

DISABILITY SUPPORT PROGRAMS AND SERVICES - DSPS

Our goal is to support the college student with a disability to enter campus life, its programs and activities, both on campus and through Distance Education. We emphasize educational achievement as well as retention and success, in both higher education and career goals. Reasonable accommodations, when eligible, are provided to minimize the effects of your disability and maximize your potential success within Mission College courses, either on campus or in a Distance Education setting.

Students do not need to have a learning or physical challenge to enroll in classes offered by the Disability Support Programs and Services (DSPS) Department, however, in order to receive ongoing services such as notetaking, test-taking accommodations, etc., students must have written verification of an eligible disability.

Click on the link for a list of services provided

- Adapted PE courses
- Learning Services Courses
- Academic Support
- Refferal / Liason
- Specilaized Equipment
- Online Classes

Information

DSPS Contact
Gladys Simpson: 408-855-5085
DSPS Contact TTY: 408-727-9243
DSPS FAX: 408-855-5449

Debra Williams: Director

Office

Location:
Campus Center
Second Floor
Room 240 CC

DSP&S

CURRENT STUDENTS

Support Programs

- CalWORKS
- DSP&S
- EOP&S / CARE
- Health Services
- Veterans Freedom Center
- YESS

DISABILITIES SUPPORT PROGRAM (DSP)

Eligibility:

You must be an EVC student and have a documented disability that results in educational limitations to be eligible for DSP services.

Supportive Services: Some of the supportive services we provide are:

- Specialized Counseling Services
- Classroom Support
- Test-Taking Assistance
- Priority Registration
- American Sign Language Interpreters and Captioners
- Tutoring
- Alternate Media Formats

Special DSP Classes:

- Individualized Instruction (II-210), DSP
  - A zero unit, zero credit lab
  - Offers one-on-one tutoring
  - Use of our specialized equipment, hardware, and software
  - Use of our computers
- Classroom Support
- Test-Taking Assistance
- Priority Registration

CONTACT

DSP Office:
Student Services Bldg.
SC-120
Phone (408) 270-6447
Fax (408) 532-1962

DSP Coordinator:
Robin Salak
email: **robin.salak@evc.edu**

OFFICE HOURS

DSP Office Extended Hours

Mon: 7:30 am -5 pm
Tue: 7:30 am - 5 pm
Wed: 7:30 am - 7 pm
Thurs: 7:30 am -5 pm
Fri: 8:00 am - 4 pm

CCCApply
Your online gateway to the California Community Colleges
Home
Colleges
Apply
Money
Parents
Help
Apply Today
Porterville College
Reedley College
Rio Hondo College
Riverside City College
Sacramento City College
Saddleback College
San Bernardino Valley College
San Diego City College
San Diego Mesa College
San Diego Miramar College
San Joaquin Delta College
San Jose City College
Santa Ana College
Santa Barbara City College
Santa Monica College
Santa Rosa Junior College
Santiago Canyon College
Shasta College
Sierra College
Skyline College
Solano Community College
Southwestern College
Taft College
Ventura College
Victor Valley College
West Hills College Coalinga
West Hills College Lemoore
West Los Angeles College
West Valley College
Select a community college
APPLY
CCCApply.org is your online gateway to the California Community Colleges.

If you work…	Consider enrolling in…
40 hrs. a week	**6 unit** *(typically 2 classes)*
30 hrs. a week	**9 units** *(typically 3 classes)*
10-20 hrs. a week	**12 units** *(typically 4 classes)*
0-10 hrs. a week	**14-16 units** *(4 or more classes)*

Note: The majority of A.A/G.E./Transfer courses are **3 units.**

Full-time student ..... take at least 12 units

Please See Ms. Hunter for initial steps in completing AB 540 application.

Fall 2019

CASH FOR COLLEGE

DEADLINE MARCH 2nd

FREE!

...one is welcome!

Learn about all financial aid options and receive one-on-one assistance to complete and submit your FAFSA or DREAM Act applications at one of these FREE workshops. Bilingual assistance available in Spanish and Vietnamese.

Location	Date	Time
Milpitas HS	Monday, October 7	3:30pm - 7:00pm
Oak Grove HS	Tuesday, October 8	3:00pm - 7:00pm
Santa Clara HS	Wednesday, October 9	4:00pm - 8:00pm
Cristo Rey	Thursday, October 10	4:00pm - 8:00pm
Westmont HS	Thursday, October 10	3:00pm - 7:00pm
James Lick HS	Tuesday, October 15	2:00pm - 7:00pm
Summit PS: Tahoma	Tuesday, October 15	6:00pm - 8:00pm
Andrew Hill HS	Wednesday, October 16	3:00pm - 7:00pm
Mountain View HS	Wednesday, October 16	4:00pm - 6:30pm
William C. Overfelt HS	Wednesday, October 16	3:00pm - 7:00pm
Summit PS: Rainier	Wednesday, October 16	6:00pm - 8:00pm
Leigh HS	Wednesday, October 16	7:30pm - 8:30pm
San Jose HS	Thursday, October 17	3:00pm - 7:00pm
Pioneer HS	Thursday, October 17	4:00pm - 7:00pm
Prospect HS	Tuesday, October 22	5:00pm - 7:00pm
Education Park Branch	Tuesday, October 22	4:00pm - 7:00pm
Del Mar HS	Wednesday, October 23	4:00pm - 7:00pm
Homestead HS	Thursday, October 24	3:30pm - 7:30pm
Independence HS	Thursday, October 24	2:00pm - 6:00pm

Location	Date	Time
Willow Glen HS	Thursday, October 24	3:00pm - 7:00pm
Hillview Branch Library	Tuesday, November 5	4:00pm - 7:00pm
Foothill HS	Wednesday, November 6	11:00am - 1:00pm
Branham HS	Thursday, November 7	5:00pm - 8:00pm
Milpitas HS	Thursday, November 7	3:30pm - 7:00pm
Mt. Pleasant HS	Thursday, November 7	3:00pm - 7:00pm
Alum Rock Branch Lib	Wednesday, November 13	4:00pm - 7:00pm
William C. Overfelt HS	Thursday, November 14	3:00pm - 7:00pm
Yerba Buena HS	Tuesday, November 19	2:00pm - 7:00pm
Bascom Branch Lib	Wednesday, November 20	4:00pm - 7:00pm
Piedmont Hills	Thursday, November 21	3:00pm - 8:00pm
Cupertino HS	Wednesday, December 4	3:30pm - 7:00pm
Fremont HS	Thursday, December 5	2:00pm - 7:00pm
Gunderson HS	Thursday, December 5	5:30pm - 7:30 pm
Lincoln HS	Thursday, December 5	3:30pm - 7:00pm
Tully Branch Library	Tuesday, December 10	4:00pm - 7:00pm
Oak Grove HS	Wednesday, December 11	3:00pm - 7:00pm
Mt. Pleasant HS	Thursday, December 12	3:30pm - 7:30 pm
Leland HS	Thursday, January 23	3:00pm - 7:00pm

RAISING TEENAGERS ☺

https://www.consumeraffairs.com/news/how-much-does-it-cost-to-feed-a-teen-062317.html

CONSUMERAFFAIRS Consumer News Buyers Guides For B

Additional findings from the survey revealed:

- $142 per week is the typical cost of feeding one teenager.
- 75 percent of parents admit they don't know how their teens devour as much food as they do.

- Parents spend average of $20 per day for food on each teen.
- That's $5.00 per meal + a snack.

- That's $600 per month on food alone!

P. S.
Students….. This is where you lean over and whisper, "Thank You"……

Cell Phone / Car Insurance / Vehicle Expenses / Medical Deductibles / Clothes / Shoes / Entertainment / Electronics / Computers / Accessories / Vacations / Barber/Salon / Electricity / Hot Water / Mortgage on Your Room

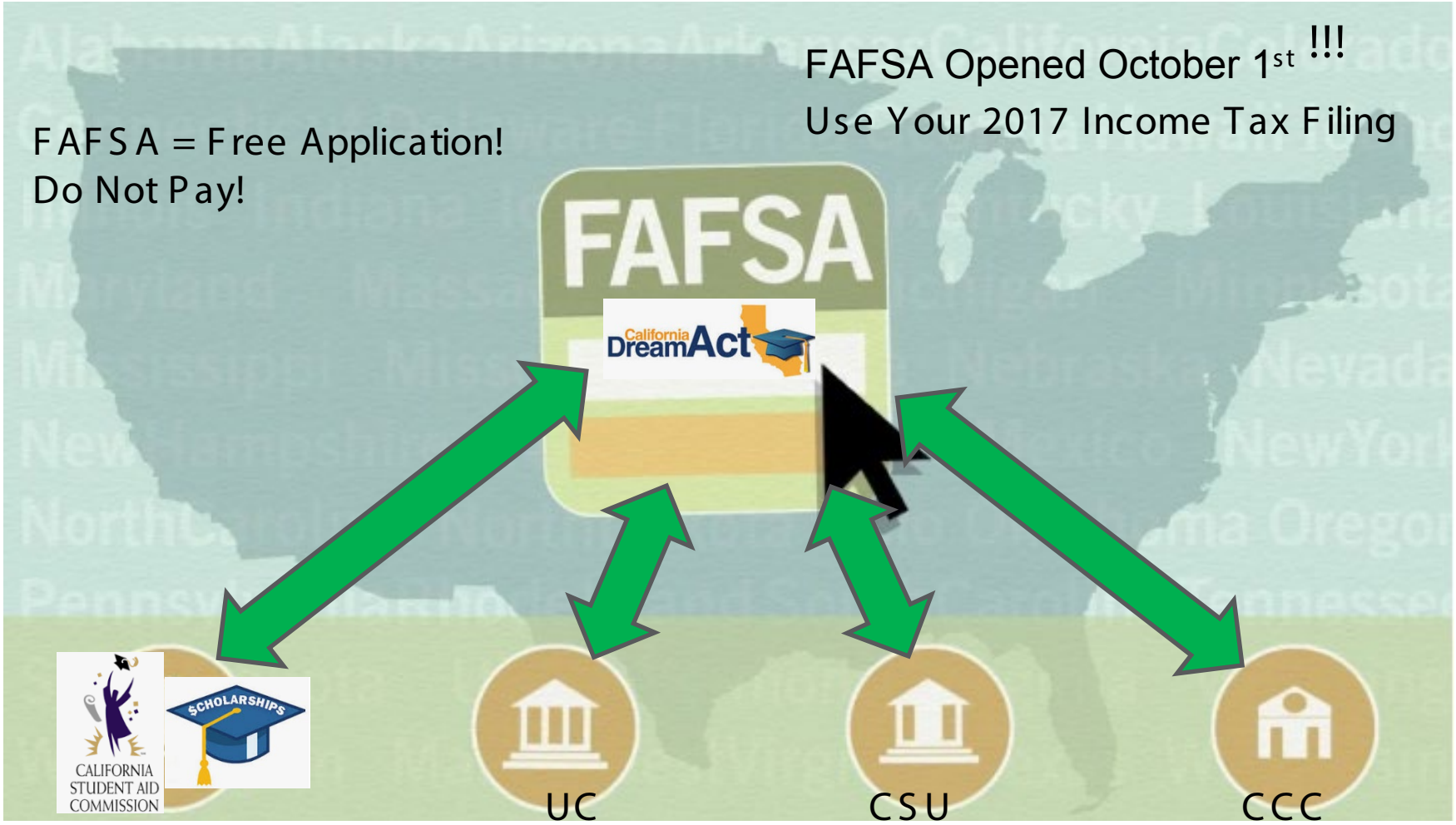
Sample: Cost Analysis toward raising one Teenager (per month)

Food, $20 per day =	$600
Mortgage on your Room =	$600
Your Share of Internet =	$ 10
Electric Bill/ Hot Water =	$ 40
Barber / Salon =	$ 25
Electronics / Computers =	**$ 50**
Cell Phone =	**$ 50**
Car Payment / Gift Value=	$200
Car Insurance =	$ 233
Clothes/Shoes =	**$60**
Medical Deductibles =	$ 40
Entertainment/Vacations =	$ 250
Total =	**$2,000+**

Possibly cheaper to send your Teen to university ??? ☺

FAFSA = Free Application!
Do Not Pay!

FAFSA Opened October 1st !!!
Use Your 2017 Income Tax Filing



FAFSA requires use of your "Prior-Prior" Year:
2019 Graduates use 2017 Tax Filing

The Components of a Financial Aid Award Package:

Try to Avoid…..

Federal Parent PLUS Loans (7.08%)	Up to Cost of Attendance
Federal Unsubsidized Student Loans (4.53%)	Up to $2,000

Use Sparingly……

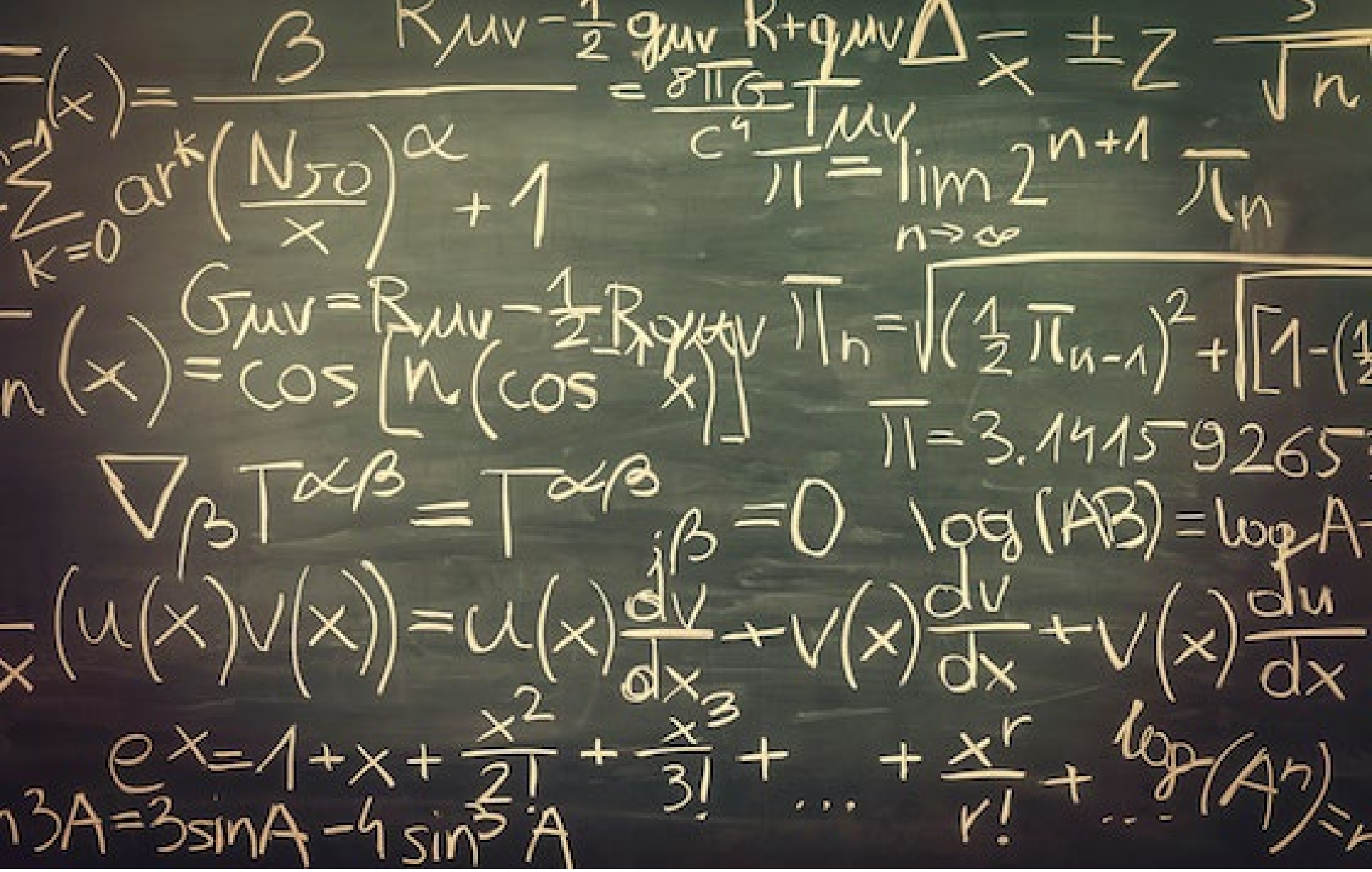
Federal Subsidized Student Loans (4.53%)	Up to $3,500
Federal Work Study	Up to $2,500

Yay……..

Federal Comm. Coll. Promise Grant($4,000 max)(Thank You Taxpayers!)

Scholarships the Student Applied for and Won!	(Send Thank You Card!)
Cal Grants A, B, C ($1,500 to $12,570)	(Thank You California!)
Federal PELL Grant ($6,195 max)	(Thank You Taxpayers!)
Institutional Grants (up to full ride!)	(Thank You Donors!)

This is how you Compare Offers!!!



Well….. We could run the numbers:
The Formula for the “Free Application for Federal Student Aid (FAFSA)”

CITY OF
SAN JOSE
CAPITAL OF SILICON VALLEY

10th Largest U.S. City

https://www.sanjoseca.gov/l

PERSONAL INCOME

Family Income
Households raising child/ren

Average $119,753

Source: US Census Bureau, American Community Survey

SVCTE

EFC = **Expected Family Contribution**

Per Each Academic Year

Household Average $120,000 = EFC $24,016 Or $2,000 p/ Month

2017-2018 Federal EFC Quick Reference Table

AGI	Number of Dependent children 1	2	3	4
$30,000	$998	$0	$0	$0
$32,500	$1,435	$582	$0	$0
$35,000	$1,871	$1,018	$0	$0
$37,500	$2,307	$1,455	$666	$0
$40,000	$2,733	$1,891	$1,103	$0
$42,500	$3,142	$2,328	$1,539	$625
$45,000	$3,074	$2,739	$1,975	$1,061
$47,500	$3,539	$3,148	$2,399	$1,498
$50,000	$4,004	$3,081	$2,808	$1,934
$52,500	$4,412	$3,545	$3,217	$2,343
$55,000	$4,951	$4,010	$3,159	$2,752
$57,500	$5,383	$4,419	$3,624	$3,161
$60,000	$6,015	$4,958	$3,972	$3,096
$62,500	$6,500	$5,391	$4,511	$3,560
$65,000	$7,244	$6,023	$5,050	$4,025
$67,500	$7,834	$6,510	$5,499	$4,437
$70,000	$8,708	$7,253	$6,131	$4,976
$72,500	$9,581	$7,846	$6,636	$5,412
$75,000	$10,455	$8,719	$7,380	$6,044
$80,000	$12,202	$10,466	$8,867	$7,277
$85,000	$13,949	$12,214	$10,615	$8,747
$90,000	$15,697	$13,961	$12,362	$10,495
$95,000	$17,219	$15,655	$14,109	$12,242
$100,000	$18,731	$17,168	$15,740	$13,989
$105,000	$20,244	$18,680	$17,252	$15,557
$110,000	$21,756	$20,192	$18,764	$17,069
$115,000	$23,268	$21,587	$20,159	$18,464
$120,000	$24,016	$22,218	$20,790	$19,095

2017-2018 Federal EFC Quick Reference Table

AGI	Number of Dependent Children 1	2	3	4
$125,000	$25,677	$24,165	$22,330	$20,635
$130,000	$27,335	$25,301	$23,874	$22,175
$135,000	$28,993	$26,959	$25,414	$23,719
$140,000	$30,651	$28,617	$26,954	$25,259
$145,000	$32,309	$30,275	$28,495	$26,800
$150,000	$33,967	$31,933	$30,035	$28,340
$155,000	$35,578	$33,544	$31,646	$29,833
$160,000	$37,180	$35,155	$33,257	$31,327
$165,000	$38,721	$36,738	$34,868	$32,760
$170,000	$40,261	$38,279	$36,432	$34,077
$175,000	$41,802	$39,819	$37,973	$35,512
$180,000	$43,342	$41,359	$39,513	$36,947
$185,000	$44,882	$42,900	$40,976	$38,381
$190,000	$46,423	$44,440	$42,410	$39,816
$195,000	$48,010	$46,028	$43,892	$41,298
$200,000	$49,598	$47,615	$45,374	$42,779
$205,000	$51,185	$49,182	$46,855	$44,261
$210,000	$52,772	$50,664	$48,337	$45,743
$215,000	$54,360	$52,145	$49,819	$47,224
$220,000	$55,947	$53,627	$51,300	$48,706
$225,000	$57,535	$55,109	$52,782	$50,188
$230,000	$59,015	$56,552	$54,226	$51,631
$235,000	$60,438	$57,975	$55,649	$53,054
$240,000	$61,861	$59,398	$57,072	$54,477
$245,000	$63,284	$60,821	$58,494	$55,900
$250,000	$64,707	$62,244	$59,917	$57,323
$275,000	$71,821	$69,359	$67,032	$64,438

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NEED-BASED AID ELIGIBILITY at 2 yr public, 4 yr public, 4 yr private, elite 4 yr colleges

NEED-BASED AID ELIGIBILITY at 4 yr public, 4 yr private and elite 4 yr colleges

NEED-BASED AID ELIGIBILITY at 4 yr private and elite 4 yr colleges

NEED-BASED AID ELIGIBILITY at elite 4 yr colleges

Troy Onink
In Memory
8/24/18

www.forbes.com/sites/troyonink/

Expected Family Contribution

Toward College/University Costs:

According to Forbes Chart, the expected to contribute annually:
$22,218 dollars
(based on our San Jose City Family Scenario).

That amounts to= **$1,850 dollars each month** !!!

(Not to Worry)

Students Are Expected to Become Part of the Equation:

- Student Loans 'up -to' $5,500 per year (4.45% & went up to 5.05% in 2019)
- Student Contributes to Expenses by Working, i.e. Federal Work Study $2,000
- Student Accepts Scholarships $$$ / Grants
- PELL $6,195
- CalGrant $12,570
- Parent Loans 'up-to' the remaining "Cost of Attendance" per year (7.6%)
- Savings Plans: IRS 529, Coverdell, Uniform Gift to Minors, Roth IRA

Direct Subsidized Loan Loan: must be repaid with interest	For undergraduate students who have financial need; U.S. Department of Education generally pays interest while the student is in school and during certain other periods; a student must be enrolled at least half-time. Interest rates for new Direct Subsidized Loans can change every year. Loans made to undergraduate students during the 2018–19 award year have the rate fixed at 5.05% for the life of the loan.	Up to $5,500 depending on grade level and dependency status. For details and updates, visit **StudentAid.gov/sub-unsub**.
Direct Unsubsidized Loan Loan: must be repaid with interest	For undergraduate and graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required. For undergraduate students: Interest rates for new Direct Unsubsidized Loans can change every year. Loans made to undergraduate students during the 2018–19 award year have the rate fixed at 5.05% for the life of the loan. For graduate or professional students: Interest rates for new Direct Unsubsidized Loans can change every year. Loans made to graduate or professional students during the 2018–19 award year have the rate fixed at 6.6% for the life of the loan.	Up to $20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status. For details and updates, visit **StudentAid.gov/sub-unsub**.
Direct PLUS Loan Loan: must be repaid with interest	For parents of dependent undergraduate students and for graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required; the borrower must not have an adverse credit history. Interest rates for new Direct PLUS Loans can change every year. Loans made during the 2018–19 award year have the rate fixed at 7.6% for the life of the loan.	Maximum amount is the cost of attendance minus any other financial aid received. For details and updates, visit **StudentAid.gov/plus**.

Note: The information in this document was compiled in summer 2018. For updates or additional information, visit **StudentAid.gov**.

2019–20

ARE YOU LOOKING FOR MORE SOURCES OF FREE MONEY? OCT

Try **StudentAid.gov/scholarships** for tips on where to look and for a link to a free online scholarship search.

https://studentaid.ed.gov/sa/sites/default/files/aid-glance-2019-20.pdf

Federal

FEDERAL STUDENT AID AT A GLANCE

Program and Type of Aid	Program Information	Annual Award Amount (subject to change)
Federal Pell Grant Grant: does not have to be repaid	For undergraduates with financial need who have not earned bachelor's or professional degrees. For details and updates, visit **StudentAid.gov/pell-grant**.	Amounts can change annually. For 2018–19 (July 1, 2018, to June 30, 2019), the award amount is up to $6,095.
Federal Supplemental Educational Opportunity Grant (FSEOG) Grant: does not have to be repaid	For undergraduates with exceptional financial need; Federal Pell Grant recipients take priority; funds depend on availability at school. For details and updates, visit **StudentAid.gov/fseog**.	Up to $4,000.
Teacher Education Assistance for College and Higher Education (TEACH) Grant Grant: does not have to be repaid unless converted to a Direct Unsubsidized Loan for failure to carry out teaching service obligation as promised	For undergraduate, postbaccalaureate, and graduate students who are completing or plan to complete course work needed to begin a career in teaching. To receive a TEACH Grant, a student must agree to teach for four years in a high-need field at an elementary school, secondary school, or educational service agency that serves low-income families. If a student doesn't complete the teaching service requirement, all TEACH Grants the student received will be converted to a Direct Unsubsidized Loan that must be repaid, with interest. For details and updates, visit **StudentAid.gov/teach**.	Up to $4,000.
Iraq and Afghanistan Service Grant Grant: does not have to be repaid	For undergraduate students who are not Pell-eligible and whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11. For details and updates, visit **StudentAid.gov/iraq-afghanistan**.	The grant award can be equal to the maximum Federal Pell Grant amount (see above) but cannot exceed your cost of attending school.
Federal Work-Study Work-Study: money is earned through a job and doesn't have to be repaid	For undergraduate and graduate students; part-time jobs can be on campus or off campus. Money is earned while attending school. Your total work-study award depends on • when you apply, • your level of financial need, and • your school's funding level. For details and updates, visit **StudentAid.gov/workstudy**.	No annual minimum or maximum amounts.

Loan Servicer	Cor
CornerStone	
FedLoan Servicing (PHEAA)	1-800-
Granite State – GSMR	1-888-556-00
Great Lakes Educational Loan Services, Inc.	1-800-236-4300
HESC/Edfinancial	1-855-337-6884
MOHELA	1-888-866-4352
Navient	1-800-722-1300
Nelnet	1-888-486-4722
OSLA Servicing	1-866-264-9762

IMPORTANT: UC Student Loan Billing Servicer Changing Effective August 1, 2017

The University of California (**UC**) is pleased to announce that it has engaged the services of a Heartland ECSI, Inc. (**ECSI**) to replace Conduent [formerly ACS Education Service (**ACS**)] as the servicer for all of the University's campus-based student loans. This is a system-wide change impacting all University of California campuses.

Colleges & Universities Hold Agreements with Various Lenders Federal Student Loans are assigned. You Do Not Select.

Do I select my loan servicer?

https://studentaid.ed.gov/sa/repay-loans/understand/servicers

No. Your loan is assigned to a loan servicer by the U.S. Department of Education (ED) after your loan amount is first disbursed (paid out). The loan has been disbursed when your school transfers your loan money to your school account, gives money to you directly, or a combination of both. Your loan is usually disbursed in at least two payments, and your loan servicer will contact you after the first payment is made to you.

How the Cal Grant Works?

Cal Grant

Supporting students with financial need who apply to:

- University of California
- California State University
- Community College
- Eligible career, technical and vocational schools
- Eligible private non-profit and for-profit colleges

CALGRANT

California Student Aid Commission

California

CALIFORNIA STUDENT AID COMMISSION

FOR NEW CAL GRANT APPLICANTS
and
RENEWING CAL GRANT RECIPIENTS

2019-20 CAL GRANT PROGRAM INCOME CEILINGS		
	Cal Grant A and C	Cal Grant B
Dependent students and		
Independent students with dependents other than a spouse		
Family size:		
Six or more	$118,500	$65,100
Five	$109,900	$60,300
Four	$102,500	$53,900
Three	$94,400	$48,500
Two	$92,100	$43,000
Independent students		
Single, no dependents	$37,600	$37,600
Married, no other dependents	$43,000	$43,000

California

CALIFORNIA STUDENT AID COMMISSION

2019-20 CAL GRANT PROGRAMS

GENERAL ELIGIBILITY REQUIREMENTS

All Cal Grant award offers are subject to the approval of the final state budget.

Grant Criteria	Cal Grant A	Cal Grant B	Cal Grant C
Students must:	- Be a California resident - Be a U.S. citizen, eligible noncitizen or be exempt from nonresident tuition - Attend an eligible California college or university - Be enrolled at least half time - Not be in default on any federal or state education loan or owe a grant refund	- Meet U.S. Selective Service requirements - Maintain satisfactory academic progress as defined by the school - Not have completed a prior baccalaureate degree	
Eligibility based on:	Financial need, income and asset ceilings, and at least a 3.0 GPA	Financial need, income and asset ceilings, and at least a 2.0 GPA	Financial need, income and asset ceilings
Application forms:	Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA) and Verified GPA		FAFSA or CADAA and Cal Grant C Supplement Form
Minimum length of program:	Two academic years resulting in an associate or baccalaureate degree of 48 semester units or the equivalent	One academic year resulting in an associate, baccalaureate degree or certificate of at least 24 semester units or the equivalent	Four months, in a recognized occupational or technical training
Eligibility time limit:	Eligible until completion of baccalaureate degree or equivalent of four years of full-time study—whichever is less (exception: teaching credential, mandatory five-year programs, and Cal Grant B foster youth)		Eligibility limited to the recognized length of the program or two years at full-time equivalent—whichever is less
Minimum need for new recipients:	Maximum program award amount plus $1,500	$700	Maximum program award amount plus $1,500
Type of assistance:	Tuition and fee assistance only	Access award (living allowance) only in the first academic year of attendance; tuition and fee plus access award thereafter	Tuition and fee assistance and training related costs and books and supplies
New recipient annual award amounts:	CSU - $5,742 UC - $12,570 For-Profit (Non WASC) - $4,000 For Profit (WASC) - $8,056 Private Non-Profit - $9,084	In the first year, only the access award of $1,672; in subsequent years, the access award plus a tuition and fee award equal to Cal Grant A	California Community College (CCC) - $1,094 Non-CCC - $2,462 for tuition/fees and $547 for books & supplies
Special award category:	CCC Reserve: students have their Cal Grant A awards held in "reserve" status for two academic years until they attend a tuition and fee charging school	Up to 2 percent of new high school Entitlement Cal Grant recipients are eligible for both the access award and tuition and fees in the first year	None
Renewal process:	- Submit a FAFSA or CADAA - Meet the required minimum need, income and asset ceilings criteria - Maintain satisfactory academic progress standards established by the school of attendance - Have all terms satisfied with payments or qualifying status		

California Dream Act allows undocumented and documented students who meet the nonresident tuition exemption eligibility requirements to:

- apply for and receive non-state funded scholarships for public colleges and universities
- apply for and receive state-funded financial aid such as Cal Grant, Chafee Grant, CCC fee waiver and institutional grants

FULL TIME COST OF TUITION (ONLY) PER YEAR ~

CA Community College	Fall & Spring ~ 12 units x $46 x 2 =	$ 1,104
CSU San Jose State	Fall & Spring ~ Semester =	$ 7,796
UC Santa Cruz	Fall, Winter, Spring ~ Trimester =	$14,200
For Profit College	Fall & Spring ~ WyoTech, Sac.	$33,215
Private University	Quarter System ~ Santa Clara Univ	$51,081

Tuition is for Education + Fees Only:
Does not include:
Housing, Meal Plan, Transportation, Books

CSU The California State University

Humboldt
Chico
DIPLOMA
Sonoma
Maritime
Sacramento
East Bay
San Francisco
San José
Stanislaus
Fresno
Monterey Bay
CSU
The California State University
www.calstate.edu
San Luis Obispo
Bakersfield
Channel Islands
Northridge
Pomona
San Bernardino
Los Angeles
Dominguez Hills
Fullerton
Chancellor's Office
Long Beach
San Marcos
San Diego

2017 California State University Tuition and Fee Rates

	Undergraduate Tuition*									
	Up to 6 units	Above 6 units	Health Facilities	Health Services	Instruction-ally Related Activities	Materials Services & Facilities	Student Success	Student Association	Student Center	**Tuition + Campus Fees**
Bakersfield	$3,174	$5,472	$6	$296	$183	$62	$0	$376	$462	**$6,857**
Channel Islands	3,174	5,472	6	190	260	145	0	150	324	**6,547**
Chico	3,174	5,472	6	270	280	98	0	132	782	**7,040**
Dominguez Hills	3,174	5,472	6	150	10	5	315	135	330	**6,423**
East Bay	3,174	5,472	6	225	129	3	240	129	360	**6,564**
Fresno	3,174	5,472	6	226	264	46	0	69	230	**6,313**
Fullerton	3,174	5,472	6	160	72	72	362	148	268	**6,560**
Humboldt	3,174	5,472	6	428	674	327	0	117	185	**7,209**
Long Beach	3,174	5,472	6	90	50	10	346	120	366	**6,460**
Los Angeles	3,174	5,472	8	165	143	5	261	54	275	**6,383**
Maritime	3,174	5,472	21	680	130	295	0	210	0	**6,808**
Monterey Bay	3,174	5,472	0	186	60	165	0	96	400	**6,379**
Northridge	3,174	5,472	6	120	30	5	224	184	546	**6,587**
Pomona	3,174	5,472	6	256	48	15	415	130	725	**7,067**
Sacramento	3,174	5,472	44	232	366	0	0	132	654	**6,900**
San Bernardino	3,174	5,472	26	247	154	15	171	134	391	**6,610**
San Diego	3,174	5,472	50	300	368	50	300	70	474	**7,084**
San Francisco	3,174	5,472	6	314	236	184	0	108	164	**6,484**
San Jose	3,174	5,472	118	290	0	32	620	182	704	**7,418**
San Luis Obispo	3,174	5,472	10	308	307	1,157	814	314	693	**9,075**
San Marcos	3,174	5,472	50	302	80	249	500	100	630	**7,383**
Sonoma	3,174	5,472	34	388	470	34	0	222	768	**7,388**
Stanislaus	3,174	5,472	18	376	306	274	0	122	160	**6,728**
Average	**$3,174**	**$5,472**	**$20**	**$269**	**$201**	**$141**	**$199**	**$149**	**$430**	**$6,881**
									Average Campus Mandatory Fees	**$1,409**

Credential Program Tuition*	$3,684	$6,348
Graduate/Post Baccalaureate Tuition*	$3,906	$6,738
Education Doctorate Tuition*		$11,118
Nursing Practice Doctorate Tuition*		$14,340
Physical Therapy Doctorate Tuition*		$16,148
Graduate Business Professional*	$169/quarter unit, $254/semester unit in addition to graduate tuition and non-resident tuition if applicable.	
Non Resident Tuition*	$248/quarter unit or $372/semester unit in addition to applicable tuition rates.	

*The campus mandatory fees are paid in addition to the above tuition rates.

Our Local CSU Example:

SJSU | FINANCIAL AID AND SCHOLARSHIP OFFICE

2018– 2019 STUDENT BUDGETS

STANDARD STUDENT BUDGET ALLOWANCES	WITH PARENTS	CAMPUS HOUSING	OFF CAMPUS
ROOM AND BOARD	$5,418	$16,442	$15,151
TRANSPORTATION	$1,587	$1,473	$1,545
MISCELLANEOUS / PERSONAL	$1,480	$1,480	$1,480
BOOKS & SUPPLIES	$2,002	$2,002	$2,002
**UNDERGRADUATE FEES (6.1 or more units)	$7,796	$7,796	$7,796
**GRADUATE / POST BAC FEES (6.1 or more units)	$9,230	$9,230	$9,230
**CREDENTIAL FEES (6.1 or more units)	$8,714	$8,714	$8,714
UNDERGRADUATE TOTAL	**$18,283**	**$29,193**	**$27,974**

2019-20 Estimated Undergraduate Cost of Attendance

	BUDGET CATEGORY/ EXPENSE ITEM	BAKERSFIELD	CHANNEL ISLANDS	CHICO	DOMINGUEZ HILLS	EAST BAY	FRESNO	FULLERTON	HUMBOLDT	LONG BEACH	LOS ANGELES	MONTEREY BAY
Living with Parents	Total Tution & Campus Fees	$7,416	$6,802	$7,806	$6,941	$6,984	$6,589	$6,926	$7,780	$6,834	$6,764	$7,147
	Books and Supplies	$2,058	$2,002	$1,970	$1,970	$1,971	$1,972	$2,058	$1,820	$2,058	$2,058	$1,854
	Food and Housing	$6,096	$6,096	$6,096	$6,096	$6,786	$6,786	$6,096	$5,420	$6,096	$6,096	$5,246
	Transportation	$1,621	$1,620	$1,092	$1,600	$1,134	$1,134	$1,579	$1,080	$1,620	$1,621	$1,548
	Personal/Miscellaneous	$1,704	$1,704	$1,704	$1,704	$3,564	$1,704	$1,704	$1,460	$1,704	$1,704	$1,450
	TOTAL	**$18,895**	**$18,224**	**$18,668**	**$18,311**	**$20,439**	**$18,185**	**$18,363**	**$17,560**	**$18,312**	**$18,243**	**$17,245**
Living in Campus Housing	Total Tution & Campus Fees	$7,416	$6,802	$7,806	$6,941	$6,984	$6,589	$6,926	$7,780	$6,834	$6,764	$7,147
	Books and Supplies	$2,058	$2,002	$1,970	$1,970	$1,971	$1,972	$2,058	$1,820	$2,058	$2,058	$1,854
	Food and Housing	$12,984	$16,954	$13,422	$13,043	$14,184	$10,587	$15,852	$13,120	$13,158	$13,407	$13,223
	Transportation	$950	$1,504	$1,092	$870	$864	$864	$1,505	$1,080	$1,504	$1,505	$620
	Personal/Miscellaneous	$1,704	$1,704	$1,704	$1,704	$2,583	$1,704	$1,704	$1,460	$1,704	$1,704	$1,450
	TOTAL	**$25,112**	**$28,966**	**$25,994**	**$24,528**	**$26,586**	**$21,716**	**$28,045**	**$25,260**	**$25,258**	**$24,890**	**$24,294**
Living Off Campus	Total Tution & Campus Fees	$7,416	$6,802	$7,806	$6,941	$6,984	$6,589	$6,926	$7,780	$6,834	$6,764	$7,147
	Books and Supplies	$2,058	$2,002	$1,970	$1,970	$1,971	$1,972	$2,058	$1,820	$2,058	$2,058	$1,854
	Food and Housing	$13,215	$16,188	$13,216	$15,083	$15,084	$15,084	$16,189	$13,120	$15,056	$16,189	$15,040
	Transportation	$1,579	$1,578	$1,092	$1,600	$1,278	$1,278	$1,579	$1,080	$1,578	$1,579	$1,508
	Personal/Miscellaneous	$1,704	$1,704	$1,704	$1,704	$3,996	$1,704	$1,704	$1,460	$1,704	$1,704	$1,450
	TOTAL	**$25,972**	**$28,274**	**$25,788**	**$27,298**	**$29,313**	**$26,627**	**$28,456**	**$25,260**	**$27,230**	**$28,294**	**$26,999**

	BUDGET CATEGORY/ EXPENSE ITEM	NORTHRIDGE	POMONA	SACRAMENTO	SAN BERNARDINO	SAN DIEGO	SAN FRANCISCO	SAN JOSÉ	SAN LUIS OBISPO*	SAN MARCOS	SONOMA	STANISLAUS
ts	Total Tution & Campus Fees	$6,927	$7,396	$7,368	$7,258	$7,510	$7,254	$7,852	$9,942	$7,712	$7,880	$7,092

San Jose State Undergraduate Fees: $7,852.

Campus Costs of Attendance

All students enrolled at a CSU campus pay the same systemwide tuition fee, which is currently $5,742 per academic year for **undergraduate students** enrolling in more than six units per term and $3,330 for undergraduates enrolling in six or fewer units.

The 2019-20 tuition fee for students enrolled in a **postbaccalaureate teacher preparation program** for a multiple subject, single subject, or special education credential is $6,660 for students enrolled in more than six units and $3,864 for students taking six or fewer units.

Students enrolled in a **graduate** or another postbaccalaureate program will pay a tuition fee of $7,176 for more than six units and $4,164 for six or fewer units.

Every CSU campus also has mandatory fees that all students must pay; these vary by campus. The fee information in the charts here reflects the combined total of systemwide and campus fees for undergraduates.

You can view the 2019-20 Cost of Attendance (PDF) for all CSU campuses.

THE UNIVERSITY OF CALIFORNIA SYSTEM: “UC”

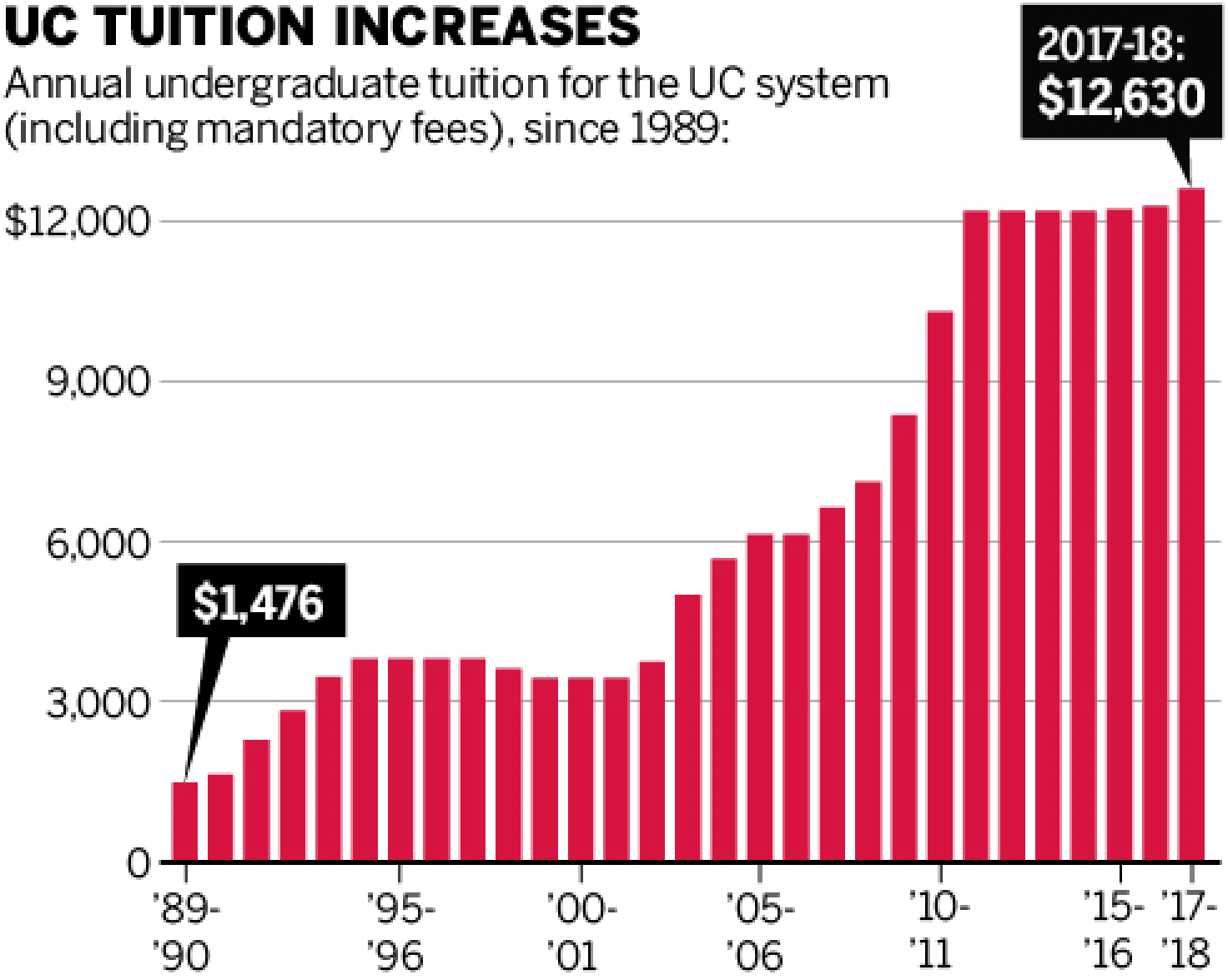
SVCTE

Davis
Berkeley
Santa Cruz
Merced
Santa Barbara
Los Angeles
Irvine
Riverside
San Diego

SVCTE

UC TUITION INCREASES

Annual undergraduate tuition for the UC system (including mandatory fees), since 1989:

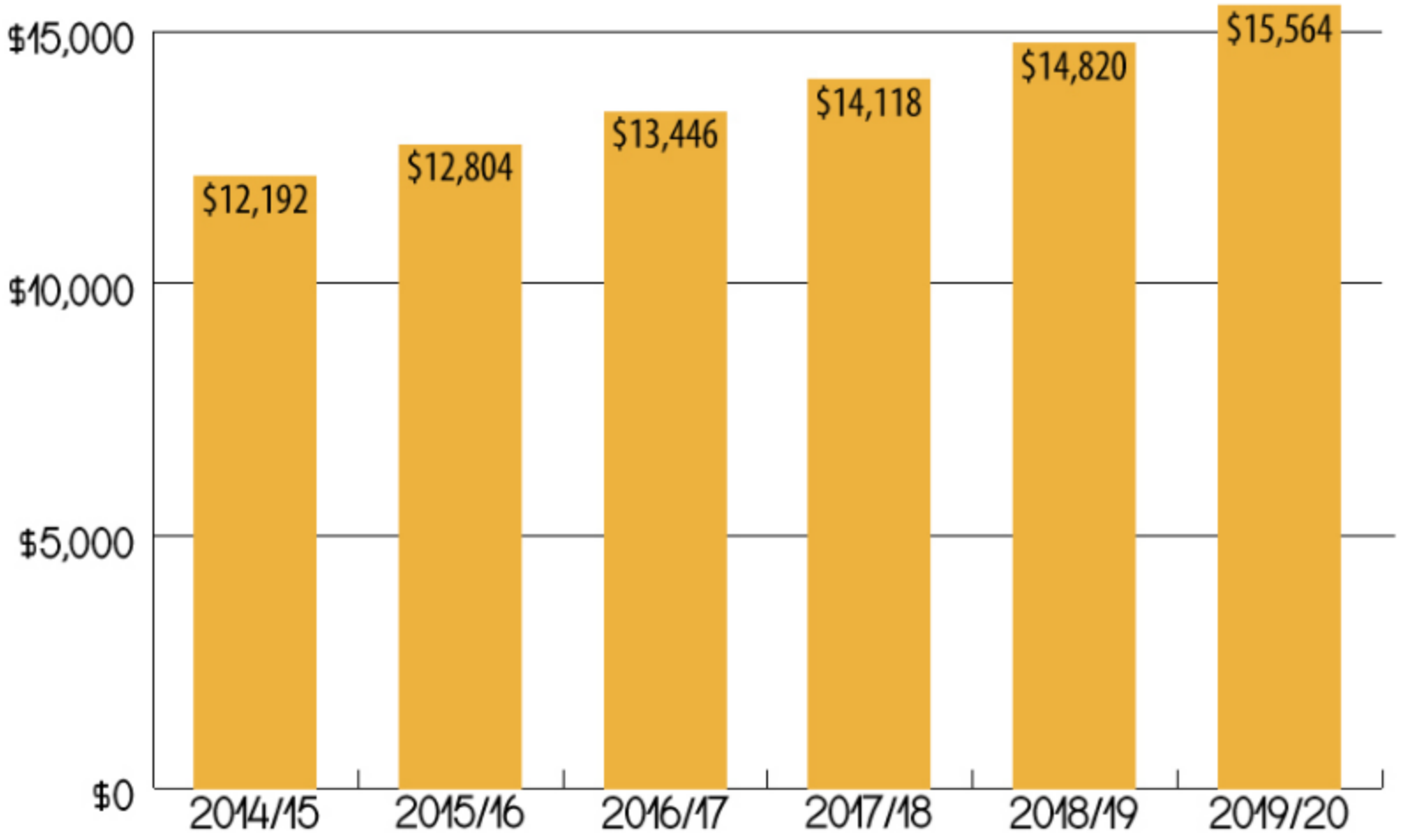


Note: Figures include the UC-wide Student Services Fee, which increased in each of the past two years. They do not include individual campus fees.

Source: University of California

BAY AREA NEWS GROUP

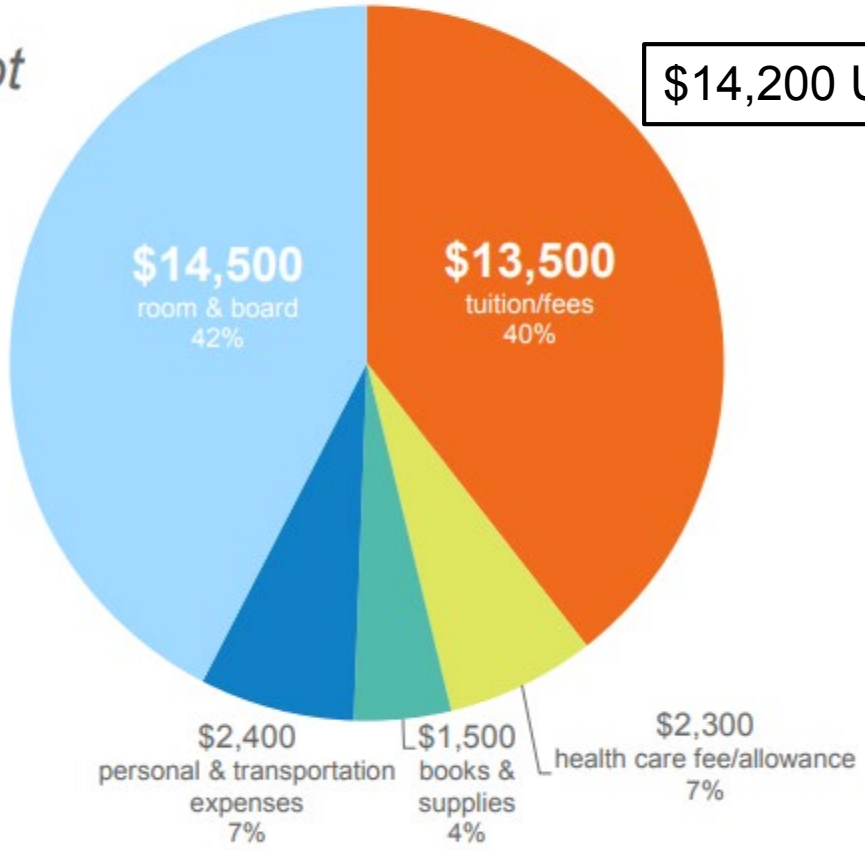
UC PROPOSED TUITION INCREASE FOR UNDERGRADUATES



Average UC Cost of Attendance

Living on campus: $34,200

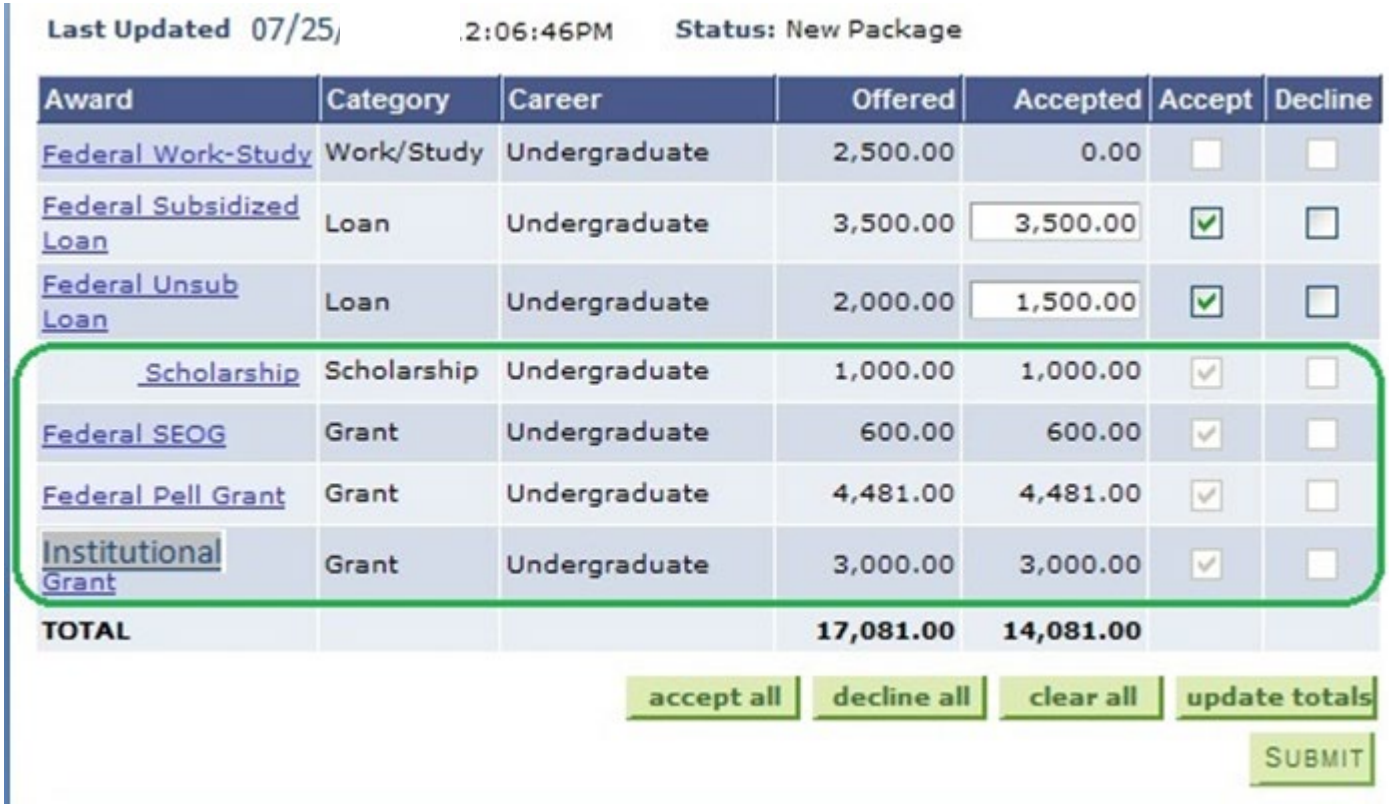
Most students do not pay the full cost of attendance.



$14,200 UC Santa Cruz

UNIVERSITY OF CALIFORNIA

Sample from UC Student
Cost of Attendance - Off Campus Living



Last Updated 07/25/ 2:06:46PM **Status:** New Package

Award	Category	Career	Offered	Accepted	Accept	Decline
Federal Work-Study	Work/Study	Undergraduate	2,500.00	0.00	☐	☐
Federal Subsidized Loan	Loan	Undergraduate	3,500.00	3,500.00	☑	☐
Federal Unsub Loan	Loan	Undergraduate	2,000.00	1,500.00	☑	☐
Scholarship	Scholarship	Undergraduate	1,000.00	1,000.00	☑	☐
Federal SEOG	Grant	Undergraduate	600.00	600.00	☑	☐
Federal Pell Grant	Grant	Undergraduate	4,481.00	4,481.00	☑	☐
Institutional Grant	Grant	Undergraduate	3,000.00	3,000.00	☑	☐
TOTAL			**17,081.00**	**14,081.00**		

accept all | decline all | clear all | update totals

SUBMIT

2019 Loans= $5,500

2019 SEOG= $4,000

2019 PELL= $6,195

Student Scenario – University of California

FINANCIAL AID AWARD LETTER

University of Portland

Office of Financial Aid • 5000 N. Willamette Blvd. • Portland OR 97203 • T 503.943.7311 • finaid@up.edu • F 503.943.7508

April 09, 2014

UPID 001234567

Wally Pilot
5000 N Willamette Blvd
Portland, OR 97203

Aid Year: 2014-15
Student Type: Undergrad
Award Type: ORIGINAL

We are pleased to offer you the following estimated financial assistance to attend the University of Portland. This award letter is based on information available at the time of awarding and supersedes all previous award letters. This aid is subject to the terms and conditions listed in the University of Portland Financial Aid Handbook available at www.up.edu/finaid/handbook. Aid is based on full-time status unless otherwise indicated in the Financial Aid Messages section on the back of this letter.

Award Details

Gift Aid	SUMMER	FALL	SPRING	TOTAL
Merit Scholarship	-	$8,000.00	$8,000.00	$16,000.00
UP Grant	-	$480.00	$480.00	$960.00
Federal Pell Grant	-	$2,865.00	$2,865.00	$5,730.00
Federal Opportunity Grant	-	$1,000.00	$1,000.00	$2,000.00
Oregon Opportunity Grant	-	$1,000.00	$1,000.00	$2,000.00
Total Gift Aid:				**$26,690.00**
Loans				
Direct Subsidized Loan	-	$1,750.00	$1,750.00	$3,500.00
Direct Unsubsidized Loan	-	$1,000.00	$1,000.00	$2,000.00
Direct Parent PLUS Loan	-	$9,597.00	$9,597.00	$17,040.00
Total Loans:				**$ 22,540.00**
Work Option				
Federal College Workstudy	-	$1,000.00	$1,000.00	$2,000.00
Total Work Option:				**$2,000.00**
Total Financial Aid Offered:	**-**	**$26,692.00**	**$26,692.00**	**$53,384.00**

Common App

AICCU Institutions

California College of the Arts
California Institute of Integral Studies
Dominican University
Golden Gate University
Holy Names University
International Technological University
Menlo College
Mills College
Notre Dame de Namur University
Pacific Union College
Palo Alto University
Saint Mary's College of CA
Samuel Merritt University
San Francisco Art Institute
San Francisco Conservatory of Music
Santa Clara University
Saybrook University
Stanford University
Touro University California
University of San Francisco

nonprofit higher education institutions

fastweb!
Paying for school just got easier

Problems and Pitfalls with Financial Aid Award Letters

No standard for financial aid award letters. There is no standard format for financial aid award letters, making them difficult to interpret and to compare and contrast.

Actual costs may be higher than the Expected Family Contribution (EFC). The EFC is not the price you pay. Financial aid packages usually include loans, which have to be repaid, and there may also be unmet need. Some colleges use two different EFCs, one for federal and state aid and another for the college's own funds. Often the price you pay is much higher than the expected family contribution. On the other hand, the amount you pay will probably be lower than the overall cost of attendance.

www.fastweb.com/nfs/fastweb/static/QRG_FinancialAidAwardLetters.pdf

fastweb!
Paying for school just got easier

Quick Reference Guide to Evaluating Financial Aid Award Letters

What is a Financial Aid Award Letter?

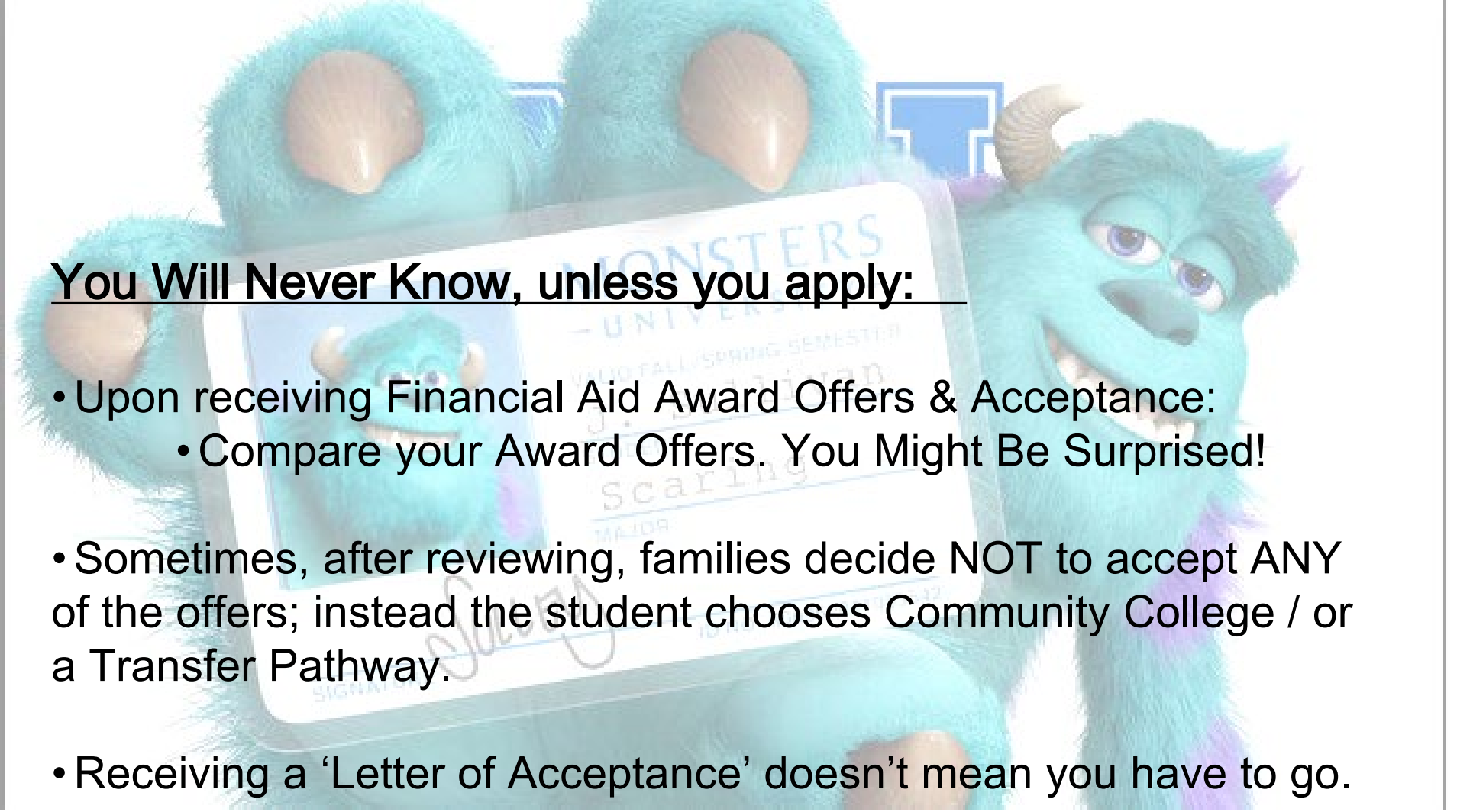
Tools for Comparing Financial Aid Award Letters

FinAid provides two free tools to help you decode and compare

Simple Award Letter Comparison Tool

The Simple Award Letter Comparison Tool compares the financial aid packages from three colleges, highlighting any significant differences. It also calculates the net cost and out-of-pocket cost figures, and estimates the lifetime cost of any education loans.

www.finaid.org/calculators/awardletter.phtml



You Will Never Know, unless you apply:

- Upon receiving Financial Aid Award Offers & Acceptance:
  - Compare your Award Offers. You Might Be Surprised!

- Sometimes, after reviewing, families decide NOT to accept ANY of the offers; instead the student chooses Community College / or a Transfer Pathway.

- Receiving a ‘Letter of Acceptance’ doesn’t mean you have to go.

Planning: Planning: Planning:

Online Sources of Textbooks

Alibris.com
Amazon.com
Barnes & Noble (bn.com)
Bigwords.com
BookRenter.com
CampusBooks.com
Chegg.com
CollegeBookRenter.com
Google (books.google.com)
Half.com
Overstock.com
Textbooks.com
ValoreBooks.com

#	Bookseller	Notes	Price
1.	eCampus.com United States	Hardcover, ISBN 9780321971371 Publisher: Pearson, 2016	$35.27
	College Books Direct via BARNES&NOBLE BN.com United States	Hardcover, ISBN 9780321971371 Publisher: Pearson, 2016 New Edition. 1392 pages. Marketplace offer. Usually ships within 24 hours. For courses in Organic Chemistry (2-Semester) A Student-Centered Approach to Learning and Studying Organic Chemistry Wade & Simek's Ninth edition of Organic Chemistry presents key principles of organic chemistry in the context of fundamental reasoning and problem solving. Authored to complement how students use a textbook today, new Problem Solving Strategies, Partially Solved Problems, Visual Reaction Guides and...	$177.92

Borrow Books from the "Reserve Shelf"
Or
Buy Used / Older Editions for a fraction of the new book price!!!

CSU Applications are Due:

Term	Priority Application Filing Period*
Winter 2020	June 1, 2019 - June 30, 2019
Spring 2020	August 1, 2019 - August 31, 2019
Fall 2020	October 1, 2019 - November 30, 2019

UC Applications are Due: November 30 th 2019

Seniors, for Fall 2020

Freshman

Date/Deadline	Task
August 1	UC Application Opens
November 1-30	Submit UC Application Online
January-February	Self-Report December Test Results
February-March	Notification of Admission
May 1	Statement of Intent to Register (SIR) Deadline
May-July	Waitlist Admission Notification

• University of Cal	Each Application	$70
• California State Univ.	Each Application	$55
• Private Schools	On Common App	$30 - $90
• Community College	Each Application	Free
• SAT w/Essay	Exam with Writing	$60
• SAT Subjects	Day Fee for Sitting	$26
• SAT Subjects	Each Exam Fee	$21
• ACT w/Essay	Exam with Writing	$62.50

The FAFSA will Not Help You Cover The Planning Costs Associated with Applying to University.

What Fee Waivers Cover

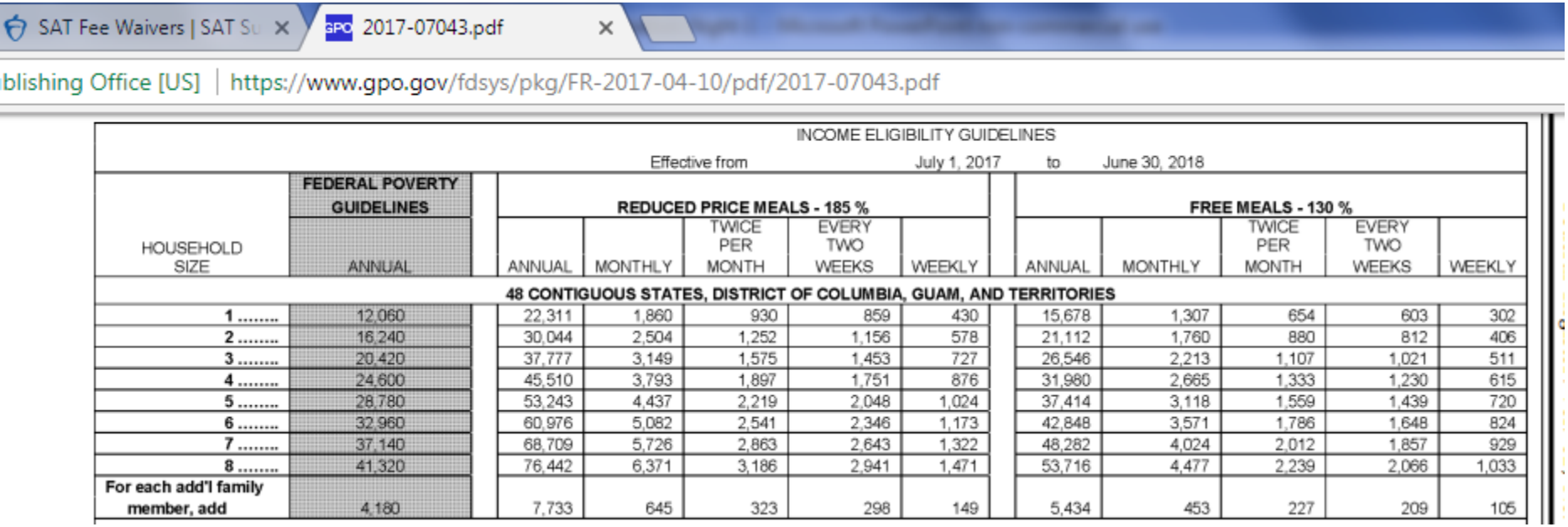
- The registration fee for up to two SATs, with or without the SAT Essay
- The registration fee for up to two SAT Subject Test administrations (take up to three individual SAT Subject Tests on a single test day)
- Four limited-time score reports plus four to use at any time (see details below)
- Four college application fee waivers
- Question-and-Answer Service (QAS) or Student Answer Service (SAS) if ordered at the time of registration (QAS and SAS aren't available for SAT Subject Tests)
- A fee reduction for multiple-choice score verification or essay score verification
- Coverage of the SAT Essay if you are an SAT School Day tester whose school or district covers only the SAT but supports essay testing
- Coverage of the non-U.S. regional fee for fee-waiver-eligible U.S. students who are testing abroad
- Up to eight CSS/Financial Aid PROFILE® fee waivers to use to apply online for nonfederal financial aid from colleges, universities, professional schools, and scholarship programs, for free.

SAT fee waivers are available to low-income 11th and 12th grade students in the U.S. or U.S. territories. U.S. citizens living outside the U.S. may be able to have test fees waived. SAT Subject Test fee waivers are available for students in grades nine through 12.

You're eligible for fee waivers if you say "yes" to any of these items:

- You're enrolled in or eligible to participate in the National School Lunch Program (NSLP).
- Your annual family income falls within the Income Eligibility Guidelines set by the USDA Food and Nutrition Service.
- You're enrolled in a federal, state, or local program that aids students from low-income families (e.g., Federal TRIO programs such as Upward Bound).
- Your family receives public assistance.
- You live in federally subsidized public housing or a foster home, or are homeless.
- You are a ward of the state or an orphan.

CollegeBoard connect to college success™



INCOME ELIGIBILITY GUIDELINES

Effective from July 1, 2017 to June 30, 2018

HOUSEHOLD SIZE	FEDERAL POVERTY GUIDELINES ANNUAL	REDUCED PRICE MEALS - 185 % ANNUAL	MONTHLY	TWICE PER MONTH	EVERY TWO WEEKS	WEEKLY	FREE MEALS - 130 % ANNUAL	MONTHLY	TWICE PER MONTH	EVERY TWO WEEKS	WEEKLY
48 CONTIGUOUS STATES, DISTRICT OF COLUMBIA, GUAM, AND TERRITORIES											
1	12,060	22,311	1,860	930	859	430	15,678	1,307	654	603	302
2	16,240	30,044	2,504	1,252	1,156	578	21,112	1,760	880	812	406
3	20,420	37,777	3,149	1,575	1,453	727	26,546	2,213	1,107	1,021	511
4	24,600	45,510	3,793	1,897	1,751	876	31,980	2,665	1,333	1,230	615
5	28,780	53,243	4,437	2,219	2,048	1,024	37,414	3,118	1,559	1,439	720
6	32,960	60,976	5,082	2,541	2,346	1,173	42,848	3,571	1,786	1,648	824
7	37,140	68,709	5,726	2,863	2,643	1,322	48,282	4,024	2,012	1,857	929
8	41,320	76,442	6,371	3,186	2,941	1,471	53,716	4,477	2,239	2,066	1,033
For each add'l family member, add	4,180	7,733	645	323	298	149	5,434	453	227	209	105

Example:

- Household Size
- Two Parents
- Two Children
- $45,500 Income Ceiling

Web Address for Fee Waiver Eligibility:

www.fns.usda.gov/school-meals/income-eligibility-guidelines

UC / CSU:
‘a-g’ College Preparatory Courses at SVCTE

Industry Sector:

Pathway:

California Template Program of Study

Level	Grade	English Language Arts	Math	Social Studies	Science	Career Technical Education Course	Other Required Courses or Recommended Electives		Sample Occupations relating to this pathway (Including SOC Code)
MIDDLE SCHOOL	7								Occupations requiring a high school diploma ➢ ➢ ➢ Occupations requiring some post-secondary ➢ ➢ ➢ Occupations requiring a 2 year Degree ➢ ➢ ➢ Occupations requiring a BA/BS Degree ➢ ➢ ➢
	8								
SECONDARY	9								
	10								
	11								
	12								

- SVCTE opens doors for students by offering 20 sections of College Preparatory level coursework.

- The first 10 credits are counted as UC 'a-g' of your 20 or 30 credit course. These 10 credits are counted in your 'a-g' GPA calculation.

- The remaining credits are counted as 'Applied Art' toward your graduation diploma.

SVCTE Course Name	UC "a-g" Course Name	UC "a–g" Approval
Construction Technology	Construction Technology	"c" — Mathematics -- Math I (new)
Heating, Ventilating, and Air Conditioning (HVAC)	Heating, Ventilating, and Air Conditioning (HVAC)	"c" — Mathematics – Math I
Metals Technology	Metals Technology	"c" — Geometry (new)
Fire Science/First Responder	Fire Science I	"d" — Chemistry
Forensic Science	Forensic Sciences	"d"— Lab Science – Interdisciplinary
Mechatronics Engineering	Mechatronics Engineering	"d"—Integrated Science
Medical Science/Health Careers	Medical Science Health Careers	"d" —Lab Science-Interdisciplinary
Sports Medicine & Kinesiology	Sports Medicine / Kinesiology	"d" — Lab Science – Biology/Life Sciences
Truck Mechanics	Auto Physical Science	"d" — Lab Science – Physics
Veterinary Science	Integrated Animal Science	"d" — Lab Science – Interdisciplinary
Animation	Animation	"f" — Visual & Performing Arts (VAPA)
Fashion Design and Textile Art	Fashion Design and Textile Art	"f" — Visual & Performing Arts (VAPA)
Film and Video Production	Film and Video Production	"f" — Visual & Performing Arts (VAPA)
Cybersecurity	Cybersecurity	"g" — Elective – Mathematics – Computer Science
Dental Assisting	Dental Assisting	"g"— Lab Science - Integrated
Law Enforcement	Law Enforcement	"g" – History/Social Science Elective (new)
Medical Assisting	Medical Assistant - Clinical	"g" — Lab Science-Biology/Life Sciences
Medical Science/Health Careers	Medical Science/Health Careers	"g"—Lab Science-Biology/Life Sciences
Metals Technology	Metals Technology	"g" — Elective – Interdisciplinary
Mobile App Design & Computer Coding	Mobile Application Development	"g" — Elective – Mathematics – Computer Science

UNIVERSITY OF CALIFORNIA Admissions

HOME | FRESHMAN | TRANSFER | INTERNATIONAL | HOW TO APPLY | CAMPUSES | PAYING FOR UC

Freshman

Admission requirements

The 15 courses are:

a. History	2 years
b. English	4 years
c. Mathematics	3 years
d. Laboratory science	2 years
e. Language other than English *or equivalent to the 2nd level of high school instruction	2 years*
f. Visual and performing arts	1 year
g. College-preparatory elective (chosen from the subjects listed above or another course approved by the university)	1 year

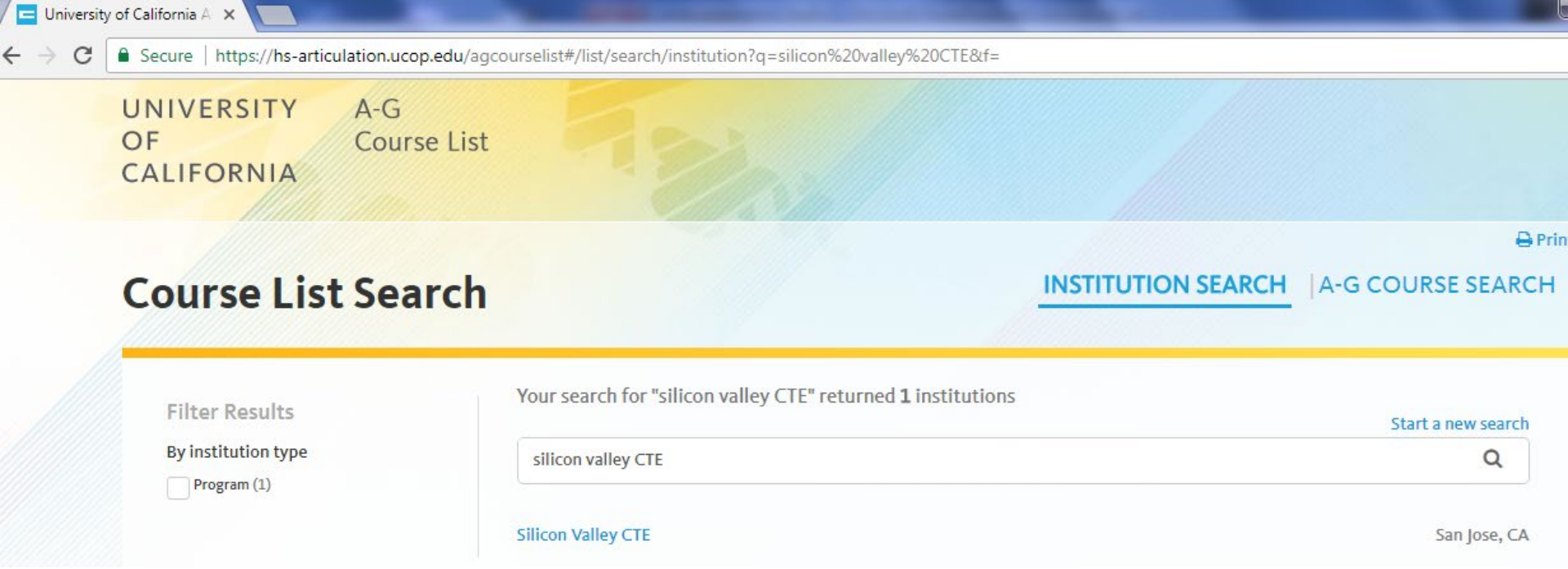
Earn a grade point average (GPA) of 3.0 or better (3.4 if you're a nonresident) in these courses with no grade lower than a C. Learn how to calculate the UC freshman GPA »

Meet the examination requirement by taking the ACT Plus Writing, the SAT (taken prior to March 2016) or SAT with Essay (taken March 2016 or later) by December of your senior year. We don't require SAT Subject Tests, but certain programs on some campuses recommend them, and you can use subject tests to satisfy the "a-g" requirements listed above.

Good to know

Minimum weighted GPAs for applicants to UC:

- **3.0** for California residents
- **3.4** for out-of-state students



Did you know that 20 class sections at SVCTE are college preparatory?
*of your 20 or 30 credit class, 10 credits are UC a-g. Make sure you get that 'A' !
*Some SVCTE classes hold 20 credits of UC a-g status (Medical Science; & Metals, eg.)

The grades you earn in these classes, will be counted in your college GPA when you apply to any CSU or UC campus. (see your counselor for more details)

SVCTE

UNIVERSITY OF CALIFORNIA A-G Course List

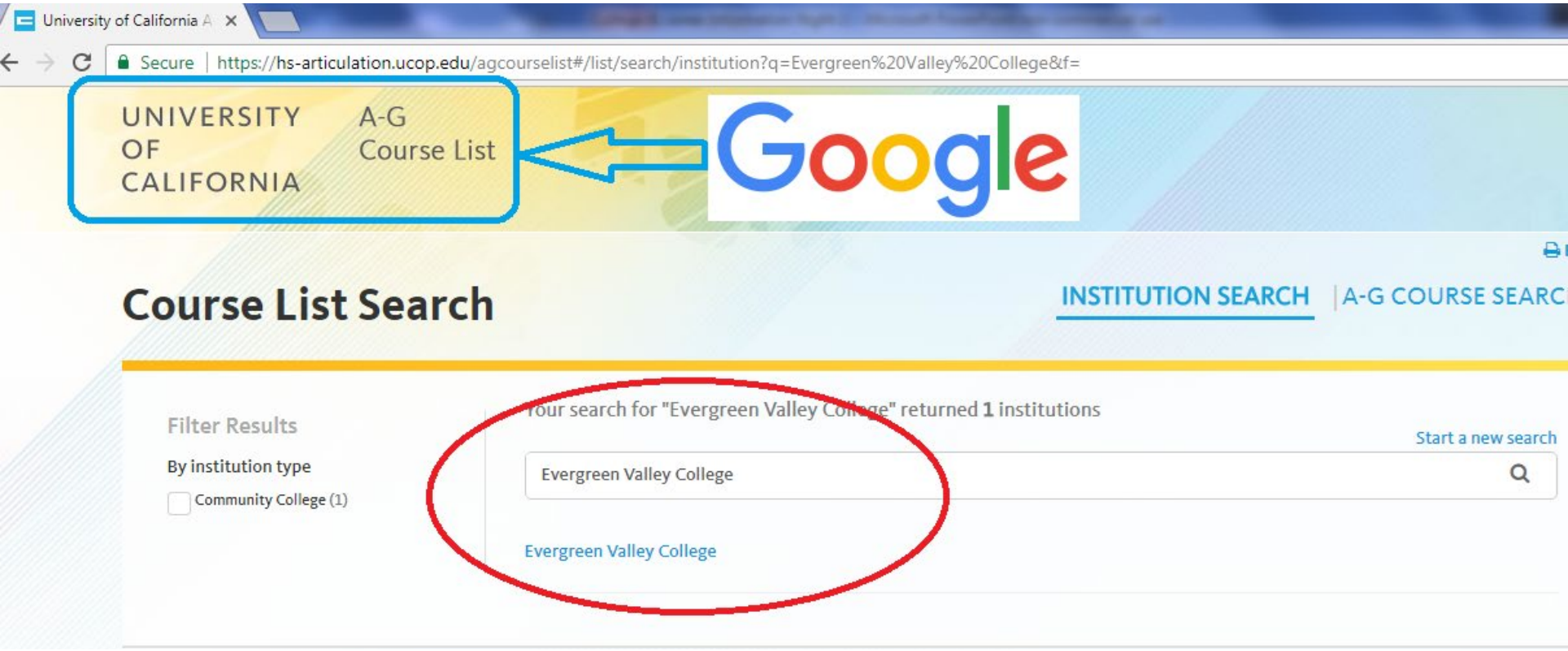
Course List Search › UC/CSU - Approved Course List

UC/CSU - Approved Course List

Laboratory Science ("d") 2 years required, 3 years recommended

Two units (equivalent to two years) **of laboratory science are required (three units are strongly recommended), providing fundamental knowledge in two of t chemistry, or physics. A yearlong interdisciplinary, or integrated, or earth and space science course can meet one year of this requirement.**

Title/Discipline	Transcript Abbreviation(s)	Course Details
Auto Physical Science *Adopted from: Shasta-Trinity ROP* Physics		Online-based Classroom-based Full Year
Fire Science I Chemistry		Classroom-based Full Year
Forensic Sciences Interdisciplinary Sciences	ForSci	Online-based Classroom-based Full Year
Integrated Animal Science *Adopted from: 49er ROP* Interdisciplinary Sciences		Classroom-based Full Year
Mechatronics Engineering Integrated Science		Classroom-based Full Year
Medical Science Health Careers Interdisciplinary Sciences		Classroom-based Full Year
Sports Medicine / Kinesiology *Adopted from: Santa Barbara County ROP* Biology / Life Sciences		Online-based Classroom-based Full Year



Try to take only the classes that will count toward your college GPA application! These contracts are one way to check the quality of a class. If it's not on 'Doorways' then it doesn't count toward your college GPA.

SVCTE

Private Schools:

- Common App
- Institutional Methodology
- CSS Profiler / College Board
- SlideRoom Digital Portfolio
- Private School Award Letter Sample

CollegeBoard

CSS Profile

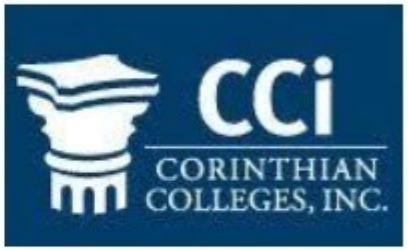
THE COMMON APPLICATION

SVCTE

For-Profit Colleges Sue To Stop Rule That Protects Students

https://consumerist.com/.../for-profit-colleges-sue-to-stop-rule-that-protects-students-o...

May 25, 2017 - ... closed the doors of its Everest University, Heald College, and WyoTech campuses. The proposal was finally unveiled after the University of Phoenix ... 2016 — ITT Education Services abruptly closed all 130 locations of its ITT Technical ... Oct. 2016 — DeVry Education Group was



Carrington College-San Jose

https://collegescorecard.ed.gov/school/

Carrington College-San Jose. San Jose

Certificate; For-**Profit**;

Just Cautionary~~~

THANK YOU!!!

Please see Ms. Hunter for further Q&A