California
Student Aid Commission

Cal Grant 101

CCCSFAAA Conference

March 21, 2018

Cal Grant Application Process

Making education beyond high school financially accessible to all Californians.

Application Submission

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Application Deadlines

March 2nd

- Students attending any Cal Grant Eligible School can apply

- Cal Grant A, B, and C awards granted

- Entitlement and Competitive awards

September 2nd

- Only for California Community Colleges (CCC)

- Students must be *enrolled* in the CCC by Sept. 2nd to be considered

- Cal Grant A and B

- Competitive awards only

Grade Point Averages (GPAs)

- GPAs are submitted by high schools and colleges
  - High School GPA
  - Reestablished Community College GPA
  - College GPA

- SAT, ACT, GED, TASC, HiSET allowed if:
  - Student does not have a GPA
  - Coursework cannot be converted to a 4.00
  - Attended a non-accredited high school

GPA Unit Requirements

- Reestablished GPA:
  - 16 – 23 semester units
  - 24 – 35 quarter units
  - Student will only qualify for Competitive Cal Grant B

- Regular GPA:
  - 24+ semester units
  - 36+ quarter units

General Eligibility Requirements

Basic Eligibility Requirements

Federal Requirements and Additional Cal Grant Requirements

*U.S. Citizen, Eligible Non-Citizen

Meets Selective Service

*Social Security Number

Maintain Satisfactory Academic Progress

Not Earned a Bachelor's Degree

Not Incarcerated

Attend Cal Grant Eligible College

GPA

*California Resident

Not in Default on Title IV Student Loan

Enrolled at Least Half-Time

Not owe a refund of any Title IV grant or state grant

* Requirements are supplanted by other eligibility criteria for AB 540 students

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Establishing CA Residency

- CSAC makes initial determination based on FAFSA/CADAA

- Institutions make final residency determination
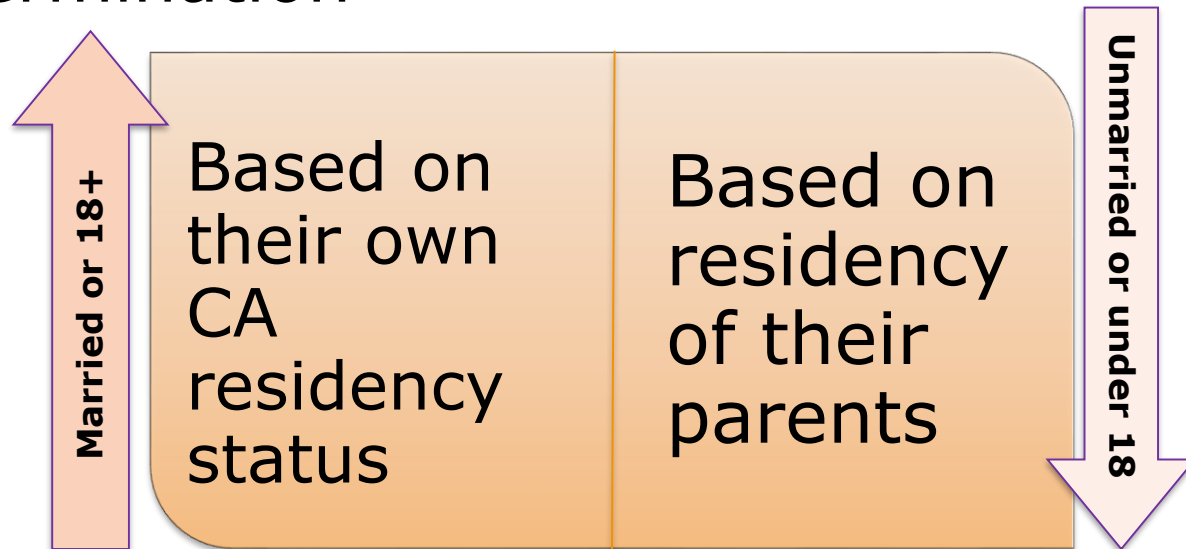
Married or 18+

Based on their own CA residency status

Based on residency of their parents

Unmarried or under 18

Financial Need Requirement

Financial Need Calculation:

Cost of Attendance (COA)
−Expected Family Contribution
Unmet Financial Need

Cal Grant A

Must have a minimum financial need of at least the maximum Cal Grant A award amount +$1,500

Cal Grant B

Must have a minimum financial need of at least $700

Cal Grant C

Must have a minimum financial need of at least the maximum Cal Grant C award amount +$1,500

Income and Asset Requirement

2017-18 CAL GRANT PROGRAM INCOME CEILINGS

	Cal Grant A and C	Cal Grant B
Dependent students and		
Independent students with dependents other than a spouse		
<u>Family size:</u>		
Six or more	$110,300	$60,600
Five	$102,200	$56,100
Four	$95,400	$50,100
Three	$87,800	$45,100
Two	$85,700	$40,000
Independent students		
Single, no dependents	$35,000	$35,000
Married, no other dependents	$40,000	$40,000

2018-19 CAL GRANT PROGRAM INCOME CEILINGS

	Cal Grant A and C	Cal Grant B
Dependent students and		
Independent students with dependents other than a spouse		
<u>Family size:</u>		
Six or more	$114,300	$62,800
Five	$106,000	$58,200
Four	$98,900	$52,000
Three	$91,000	$46,700
Two	$88,900	$41,500
Independent students		
Single, no dependents	$36,300	$36,300
Married, no other dependents	$41,500	$41,500

2017-18 CAL GRANT PROGRAM ASSET CEILINGS

Dependent students [1]	$73,800
Independent students	$35,100

2018-19 CAL GRANT PROGRAM ASSET CEILINGS

Dependent students [1]	$76,500
Independent students	$36,400

Satisfactory Academic Progress

- Maintain SAP as defined by your school in accordance with federal requirements

- General standards
  - ❑ Maintain 2.0 GPA (cumulative)
  - ❑ Complete a minimum of 67% of attempted units per academic year
  - ❑ Not exceed 150% of the published program length

- Schools must review SAP before disbursing funds

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Dream Act Eligibility

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Assembly Bill (AB) 540

- Allows students regardless of citizenship status to pay in-state tuition at all public institutions and some private universities if they meet certain requirements

- AB 540 verification is required prior to disbursement for Cal Grant recipients that are eligible under the CADAA

- Determination for AB 540 eligibility is a campus responsibility

AB 540 Requirements
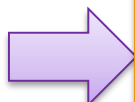
Meet all requirements:

1. Time and Coursework

❑ Attendance for 3+ years or the equivalent at any of the following schools in CA

OR

❑ 3+ years of HS coursework **and** 3+ years of total attendance at any of the following schools in CA

❑ High School
❑ Adult School
❑ Community College
  ➢ **Max. 2 years can be used towards 3 year requirement**

❑ Elementary School
❑ Middle School
❑ High School

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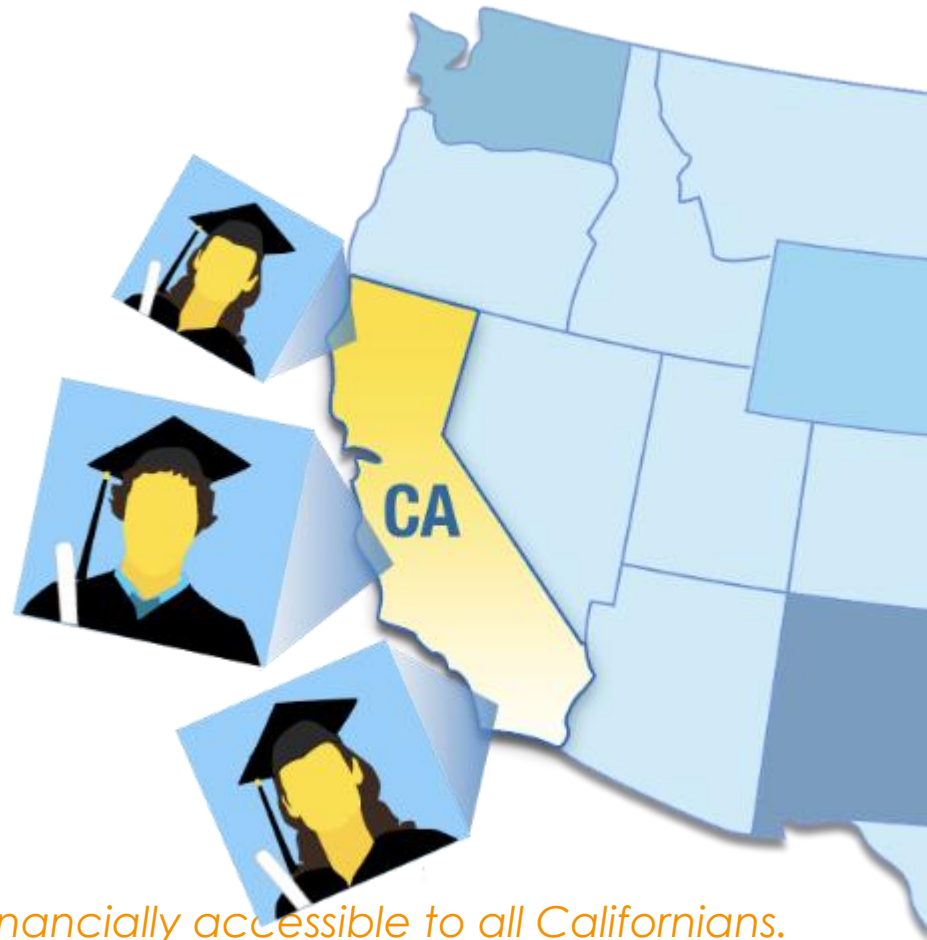
AB 540 Requirements

2. **Degree or Transfer Requirements**

   ❑ Graduation from a CA HS **or**
   ❑ Earned an associate's degree from a CA Community College **or**
   ❑ Met the minimum requirements to transfer to a CSU or UC

3. **Register or enroll at an accredited institution in CA**

4. **Non-resident Tuition Exemption Form**
   ❑ File with the college or university (AB 540 affidavit)

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Cycles and Types

Cycles

Entitlement Cal Grant A and B

- Unlimited awards
- For high school and transfer students

Competitive Cal Grant A and B

- 25,750 total awards
  - ➢ 12,875 awards for March 2 deadline (all schools)
  - ➢ 12,875 awards for Sept 2 deadline (community college)

Competitive Cal Grant C

- 7,761 total awards

High School Entitlement Cycle

Requirements

- **HIGH SCHOOL GRADUATION:** *Current high school seniors or prior year high school graduates*
  - I.E. 2017-18 AY: 2016 HS grads and 2017 HS grads
 - I.E. 2018-19 AY: 2017 HS grads and 2018 HS grads

AND

- **MERIT:**
  - ❑ 3.00 H.S GPA – Cal Grant A
  - ❑ 2.00 H.S GPA – Cal Grant B

  Or if no GPA, use Test Score
  - ❑ SAT, ACT, GED, TASC, HiSET

Claiming the Cal Grant Award

- High school entitlement students who have not claimed their award:
  - Perform School Change on WebGrants roster
  - Verify their high school graduation

☑ Create a WebGrants for Students Account

☑ Confirm School or Make a School Change

☑ Confirm High School Graduation
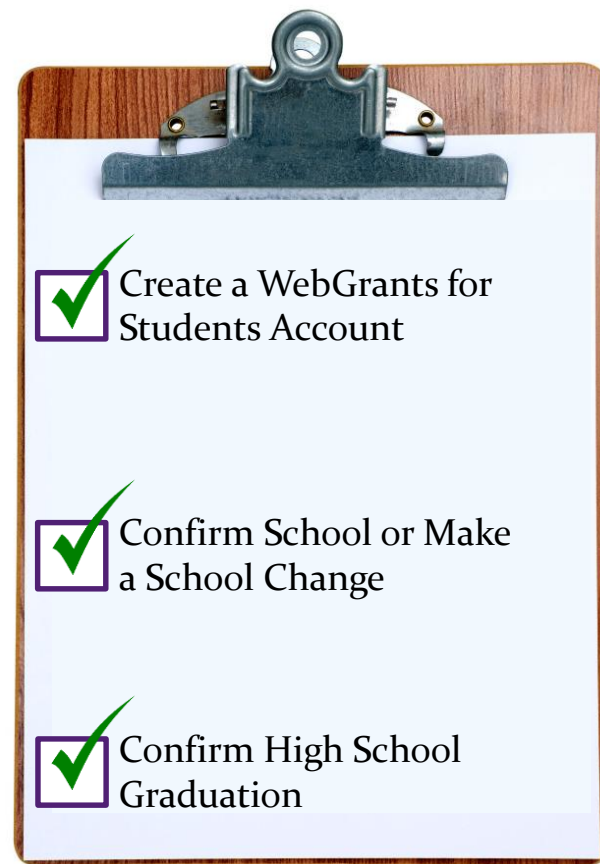
Transfer Entitlement Cycle

Requirements

- **HS GRADUATION:** *graduated from a California high school or its equivalent after June 30, 2000*
- **CA RESIDENCY:** *was a California resident at the time of high school graduation*

OR

- **HS GRADUATION:** *Did not graduate from high school or the equivalent*
- **CA RESIDENCY:** *California resident on his/her 18th birthday*

AND

- **AGE***: is under the age of 28 by December 31st of the award year*
- **TRANSFER:** *transfers to a qualifying baccalaureate-degree granting institution (BDGI) from a California Community college (CCC) during the award year*
- **FINANCIAL:** *has financial need*
- **MERIT:** *is academically eligible with a CCC GPA of 2.4 or higher*

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Prelim Award Notification & G-6 Form

1. Preliminary award notice is sent to student

2. Student completes the G-6 electronically at webgrants4students.org

3. The G-6 is processed:

   a. **Eligible Students**: Receive a California Aid Report (CAR)/Cal Grant Award Letter

   b. **Ineligible Students**: Processed later for a March Competitive Award

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2017-18 Transfer Entitlement Cal Grant Certification Form

The California Student Aid Commission (CSAC) requires the completion of this form to verify your eligibility to receive a Transfer Entitlement Cal Grant award. Read this form carefully, then complete ALL questions, sign, date and mail to the address listed on the back of this form within 30 days of receiving this letter. Failure to return this form within 30 days will adversely impact your ability to be considered for the Transfer Entitlement Cal Grant and the Competitive Cal Grant awards. Please see other side for instructions. Faxed copies of this form will not be accepted.

Transfer Entitlement Program Requirements:

You have been given preliminary award consideration because CSAC received your California Community College GPA of at least 2.40. In addition to the GPA, every Transfer Entitlement Cal Grant applicant must also meet the following:

- attended and completed at least 24 semester units at a California Community College and then transfer and attend a qualifying California institution that offers a bachelor's degree for the 2017 - 18 year; AND

- graduate from a California high school (unless military orders required the student or the student's parent or guardian to be out-of-state at the time of graduation), or complete a high school graduation equivalency exam (including GED, HiSET, TASC or the California High School Proficiency Exam) on or after July 1, 2000 and be a California resident at the time; OR

- if you did not graduate high school or obtain the equivalent, but were a California resident at age 18.

FAILURE TO ANSWER ALL QUESTIONS WILL DELAY PROCESSING

1. _____
   First Name   MI   Last Name   SSN or CSAC ID or Dream Act ID

2. Print month and year of your high school graduation or the equivalent; or if you **did not** graduate high school and **did not** obtain the equivalent (GED/HiSET/TASC/CHSPE) please write "Did Not Graduate" and proceed to question #6:
   Month   Year

3. ONLY MARK THIS BOX IF you were a California resident at the time of high school graduation but graduated from a high school outside of California due to you or your parent or guardian's military orders from the United States Armed Forces. Otherwise, leave this box blank. ☐

4. Print the name of the high school from which you graduated. If you completed high school by passing the GED, HiSET, TASC or the CHSPE, please write "GED," "HiSET," "TASC," or "CHSPE."
   High School Name or GED/HiSET/TASC/CHSPE

5. Please print the city and state of the high school or if you completed high school by passing the GED/HiSET/TASC/CHSPE, please enter the city and state of graduation or completion.
   City   State

6. Print the date you became a California resident, or if you applied through the CA Dream Act Application, print the date you started living in California (If you were born in CA, enter your Date of Birth) .
   Day   Month   Year

7. Print the name of the college you are attending in the **2016-17** academic year.
   2016-17 College of Attendance

8. Print the name of the college you plan to attend in the **2017-18** academic year.
   2017-18 College of Attendance

Student Certification: I have read the information printed above. I certify that the information I listed above is true and correct to the best of my knowledge. I understand that it is illegal to report false or misleading information. I certify under penalty of perjury under the laws of the State of California, that the foregoing is true and correct.

Signature _____   Date _____

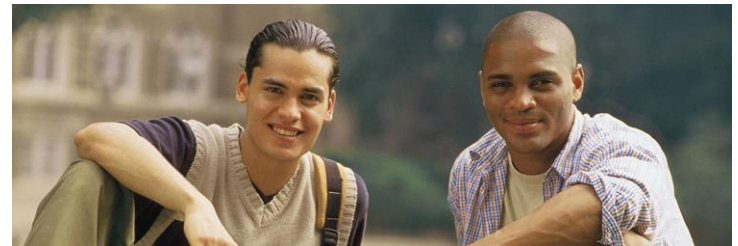G-6 (03/17)   Daytime Telephone Number _____

Competitive Cycle

Requirements

- All other students who do not meet Entitlement criteria

AND

- **MERIT:** GPA of 2.4

AWARDS:

- Cal Grant A and B
- FAFSA filers have priority
- 25,750 awards
  - 12,875 – March 2
  - 12,875 – September 2
- Scoring criteria used to rank and award students

Competitive Scoring Matrix

- The structure of the competitive scoring matrix is intended to offer awards to the neediest students.

- Categories include:
  - Expected Family Contribution
  - Family Income & Household Size
  - Grade Point Average
  - Household Status
  - Education/Access Equalizer
  - Parent Education Level
  - Family/Environmental Indicators

Competitive Recycle

- Recycle Awards
    - Awards for unpaid students are withdrawn in order to offer unused awards to the next cohort of eligible students
    - Purpose is to ensure the maximum utilization of awards and increase paid rate

- Tips
    - Report payments timely in WebGrants
    - Customize your roster to identify unpaid students

Cal Grant A

- Minimum 3.0 HS GPA / 2.4 College GPA

- At least 2 academic years in program length leading to an Associate's or Bachelor's degree

- 2017-18 award amounts

CSU	UC	Independent*	For Profit^
$ 5,742/yr	$ 12,630/yr	$ 9,084/yr	$4,000/yr

* Private non-profit institutions and WASC accredited for-profit institutions
^ Non-WASC accredited for-profit institutions

Cal Grant A – CCR

Community College Reserve:

- Automatic for first two years

- Submit an appeal for third year for CCR (G-18 Form)

Cal Grant B

- Minimum 2.0 HS GPA / 2.4 College GPA

- At least 1 academic year in program length leading to an Associate's, Bachelor's or Certificate degree

- Award amounts
  - Base Access (1st year):
    - $1,648 + Tax credit = $1,672 (2017-18 AY)

Cal Grant C

- No GPA requirement

- Competitive Awards
  - ❑ 7,761 annual awards
  - ❑ Applicants are scored using the Cal Grant C Supp

- At least 4 months in program length leading to a Certificate, License Qualification, Diploma, or Associate's degree

- Award amounts
  - ❑ Independent / Vocational schools
    - ✓ $2,462 (tuition and fees)
    - ✓ $547 (books and supplies)
  - ❑ Community Colleges
    - ✓ $1,094 (books and supplies)

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Which Cal Grant is the best?

- **All Cal Grants are beneficial!**

- Completing the FAFSA or the CADAA means the student has applied for **A**, **B** and **C**

- Most beneficial award given based on the student's need

- The financial aid application is a **one stop shop** for most financial aid, including federal, state and institutional aid

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Students Are Renewed if…

- They have at least 10% remaining eligibility

- Have all terms satisfied with a payment transaction

- Have a current FAFSA/CADAA on file
  - Filed before year-end reconciliation

- Meet financial requirements

Renewal Exception

- Any recipient who was ineligible for a renewal award during the prior year:
  - exceeded the income or asset ceilings
  - did not demonstrate financial need

- Will be eligible to receive a renewal award* if:
  - all eligibility requirements for renewal are met
  - has remaining program award eligibility

  The program eligibility will be reduced by one full-time equivalent academic year.

Cal Grant Programs
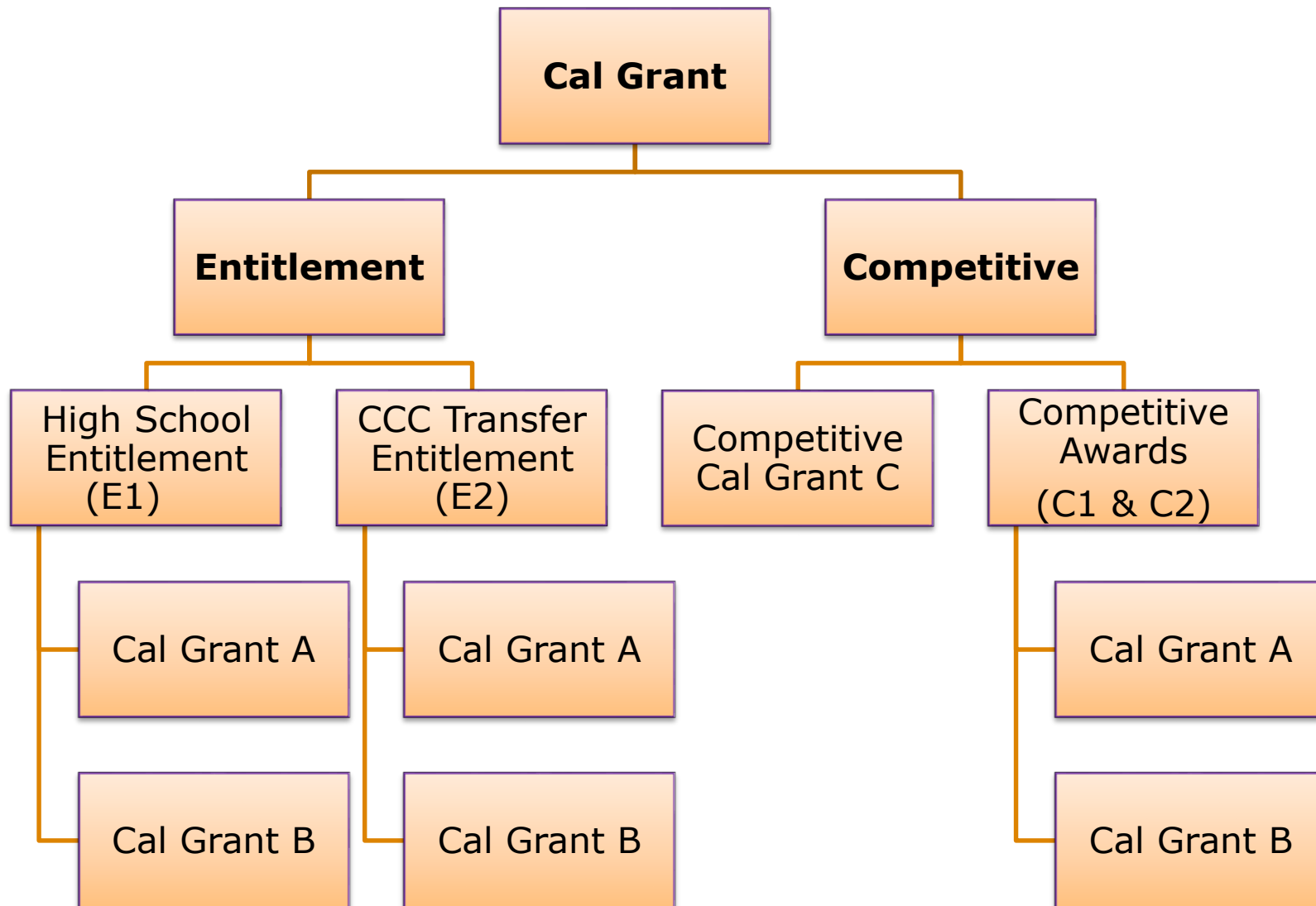
Disbursement of Funds

Term Advance

- Sent to institutions at the start of each term

- Based on a percentage of previous year's reconciled term amount

- Currently, term advances are set at 95%

- Not all schools are eligible to receive advances
  - ❑ **New to Cal Grant program**
  - ❑ **Ineligible in prior year**
  - ❑ **At-risk schools**

Example: Term Advance

Term Advance Rate: 95%

- Spring 2017, City College reconciled $150,000

  - $150,000 x .95 = $142,500

- Spring 2018, the Commission sends a Term Advance of $142,500

Supplemental Payments

Weekly process:

School's account is reconciled with the accepted payment transactions

Result:

If reconciled payments **exceed** the advance amount, supplemental payments are initiated

Example:

➢ City College Spring 2018 advance $142,500
➢ City College posted payments total $150,000
➢ Supplemental funds of $7,500 will be sent

Reporting Payments

1. Directly on the Display Roster
   - ✓ Convenient
   - ✓ Real-time. No waiting!
   - ✓ Commonly used by smaller schools

2. Upload Grant Roster Data File
   - ✓ Upload large number of students at once
   - ✓ Import/export data using Financial Aid Management Systems (FAMS)
   - ✓ File specifications in WebGrants under "Help"

Payment Codes

Code	Description	Resulting Action	Satisfy Renewal
PD	Reporting a full time payment for an eligible student	Eligibility used	Y
SC	Reporting a School Change	Student will be added to your school's roster	N
NA	Reporting students that are NOT in attendance at your school	Student will be moved to the "Not in Attendance" section; *Letter is generated to student*	N
YA	Reverses the NA; Reporting students that are in attendance at your school	Moving a student from the "Not in Attendance" section to the "Eligible" section of the roster	N
IT*	Reporting transfer entitlement ineligibility; Only visible for BDGI schools	Award is withdrawn immediately; *Letter is generated to student*	N

Adjustment Reason Codes

Code	Description	Resulting Action	Satisfy Renewal
FT	Reporting a Full-time payment	Eligibility used	Y
TT	Reporting a Three-Quarter time payment	Eligibility used	Y
HT	Reporting a Half-time payment	Eligibility used	Y
LH	Reporting a Less than Half-time status, ineligible for payment this term	Uses leave eligibility; max 100% lifetime *Letter is generated to student*	Y
LA	Reporting a Leave of Absence, student may return	Uses leave eligibility; max 200% lifetime	Y

Adjustment Reason Codes

Code	Description	Resulting Action	Satisfy Renewal
OF	Recipient is receiving Outside Funding (Full-time)	If amount = $0, no eligibility used.	Y
OH	Recipient is receiving Outside Funding (Half-time)	If amount = $0, no eligibility used.	Y
OT	Recipient is receiving Outside Funding (Three-Quarter time)	If amount = $0, no eligibility used.	Y
FI	Unable to report payment due to incomplete financial aid file	Award is withdrawn following year end reconciliation *Letter is generated to student*	N
IG	Ineligible for award due to invalid program length	Award is withdrawn immediately *Letter is generated to student*	N

Adjustment Reason Codes

Code	Description	Resulting Action	Satisfy Renewal
LD	Ineligible for award due to loan default/grant overpayment	Award is withdrawn immediately *Letter is generated to student*	N
NP	Not maintaining Satisfactory Academic Progress (SAP)	Award withdrawn after 3 consecutive terms *Letter is generated to student*	Y
NS	Used to reverse a reported payment	No eligibility used	N
SR*	Reporting last payment for a graduating senior	After payment posts, award is withdrawn immediately *Letter is generated to student*	N

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Payment, Adjustment, and Refund Policy

General Rules:

- Student enrollment status is locked in at census for payment

- Payments should be disbursed based on:
  - Enrollment status at census date or its equivalent

- The institution is required to establish and maintain a written refund policy that includes the Cal Grant Program.
  - In the case of a refund (i.e., if a recipient withdraws, drops out or is expelled for a term for which a payment is made), the policy should specify how the institution calculates the refund and how it determines the portion to be returned to the Commission on behalf of the State.

Payment Timeframes

Initial Payment Made…	Payment Based On…
Before Census	Current Enrollment Status*
At Census	Enrollment Status at Census
After Census	Enrollment Status at Census
After Census**	Enrollment Status at Time of Disbursement
After Completed Term	Enrollment Status at Time of Completed Term

*Adjustment may be needed at census if student enrollment status changed
**Situation occurs due to extenuating circumstance (late add to roster, recycled competitive award)

Accept/Reject

Displays Failed transactions

Provides confirmation for each transaction submitted

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Monthly Payment Activity

```
                          YEAR-TO-DATE ACTIVITY
                          ---------------------
              FALL            WINTER          SPRING          SUMMER            TOTAL

CAT/F        304,314.00         0.00            0.00            0.00          304,314.00

CBT/F     22,710.00             0.00            0.00            0.00       22,710.00
CBACC      4,180.00             0.00            0.00            0.00        4,180.00
CBTOTAL      26,890.00          0.00            0.00            0.00          26,890.00

CCT/F          0.00             0.00            0.00            0.00              0.00
CCB/S          0.00             0.00            0.00            0.00              0.00
CCTOTAL          0.00           0.00            0.00            0.00              0.00

GFT/F            0.00           0.00            0.00            0.00              0.00
-----------------------------------------------------------------------------------------
TOTAL        331,204.00         0.00            0.00            0.00
GRAND TOTAL                                                                 331,204.00
```

TERM	NUMBER OF PAYMENT TRANSACTIONS RECONCILED	NUMBER OF PAYMENT TRANSACTIONS ACCEPTED BUT NOT YET RECONCILED
FALL	79	0
WINTER	0	0
SPRING	2	0
SUMMER	0	0

**** END OF REPORT **** FOR SCHOOL: 00123400 **** YOUR COLLEGE   ****

Resources

Helpful Training and Webinars

- General Cal Grant Information

- Payments and Reconciliation

- New Cal Grant Award Process

- Navigating WebGrants

- California Dream Act
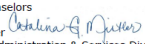
- CSAC Regional Training (TBA)

    Available @ http://www.csac.ca.gov/doc.asp?id=1445

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List- Serv Notifications

Operations Memos

Special Alerts

Register at www.csac.ca.gov

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Questions?

Institutional Support Unit
1-888-294-0153
Schoolsupport@csac.ca.gov