

Race to Submit Resource Guide 2020-21



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Welcome

The California Student Aid Commission (CSAC) and the California Department of Education (CDE) invite you to participate in the statewide "Race to Submit" campaign to encourage all California high school seniors to complete the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA). Filing financial aid applications is the first step towards college success and helps eligible students qualify for federal, state, and campusbased aid, as well as some private scholarships. The Race to Submit is based on the highly successful Riverside County initiative that increased FAFSA/CADAA completions countywide by approximately 35 percent over three years.

The Race to Submit is complete with a real-time dashboard located at https://webutil.csac.ca.gov/Dashboard/ that allows local communities to review their progress weekly and compare their high school, district, or county progress to that of other communities across the state. The goal of this initiative is to increase financial aid application completions, using a network of support.

During the application period, beginning October 1, 2019, and up until the March 2, 2020 Cal Grant deadline, each high school, district, and county can use the Race to Submit Dashboard to gauge the submission and completion of the FAFSA and CADAA, along with how many Cal Grants have been awarded to their students.

The Race to Submit Leaderboard will display all California high schools by the Top 10 completed application + grade point average (GPA) percentages, by eight levels determined by the graduating class size. The top schools at each level will be recognized by the California Student Aid Commission. The Race to Submit campaign will celebrate the progress and success of all schools and districts that make significant strides in FAFSA and CADAA completion between October 1, 2019 and March 2, 2020. Locations for *free* Cash for College Workshops are available at https://www.cash4college.csac.ca.gov/.

We encourage you to communicate with your students and their families that the Race to Submit is on! If you have any questions or need any additional information, please contact the California Student Aid Commission by phone at 916-464-8271 or the California Department of Education, College Preparation and Postsecondary Programs Office, Career and College Transition Division by phone at 916-323-6398.

Sincerely,

Marlene L. Garcia
Executive Director
California Student Aid Commission

About CSAC

California Student Aid Commission (CSAC)

Since its creation by the Legislature, in 1955, the Commission has continued to operate as the principal state agency responsible for administering financial aid programs for students attending public and private universities, colleges, and vocational schools in California. The Commission has never wavered from its central mission to make education beyond high school financially accessible to all Californians.

The Commission provides financial aid policy analysis and leadership, in partnership with California's colleges, universities, financial institutions, and financial aid associations.

The Commission consists of 15 appointed members. Eleven of the commissioners are appointed by the Governor and represent students, segments of the State's higher education community, and the general public. The Chair of the Senate Rules Committee and the Speaker of the Assembly each appoint two members.

Our Mission:

Making education beyond high school financially accessible to all Californians.

Our Vision:

Toward a California that invests in educational opportunity, fosters an active, effective citizenry, and provides a higher quality of social and economic life for its citizens.

About Race to Submit

Race to Submit

The Race to Submit is a statewide campaign that aims to increase the number of financial aid application for California high school seniors who complete the Free Application for Federal Student Aid (FAFSA) and California Dream Act Application (CADAA). Filling out these financial aid applications is the first step towards college success and helps students qualify for federal and state aid to help pay for college. These efforts were modeled after the successful 2017-18 FAFSA and CADAA Completion Initiative in Riverside.

The Race to Submit encourages all California high schools and districts to view and track their FAFSA and CADAA number. The online tool helps measure the number of submitted and completed applications. This initiative aims to motivate California high schools and districts to increase application count by supporting their students with FAFSA and CADAA submission.

During the application period, beginning October 1, 2019 and up until the March 2nd Cal Grant deadline, each high school, district, and county can use the Race to Submit to gauge the submission and completion of the FAFSA and CADAA, along with how many Cal Grants have been awarded. The Race to Submit provides progress updates of the following data by high school, school district and county on a weekly basis:

- FAFSA/CADAA completion and submission rates
- Number of Cal Grant applications submitted and completed
- Number of students eligible for Cal Grants
- Number of Cal Grant awards

Strategies

Set a Goal and Track Your Data

CSAC Resources and Reports

- The Race to Submit Dashboard displays FAFSA/CADAA data and completion rates for 12th grade seniors, including at school, district, and statelevels.
- The 2020-21 Leaderboard will rank schools based on the percentage of completed FAFSA/CA Dream Act applications and matching GPAs that are needed for Cal Grant award consideration
- The Race to Submit website has an "EXPORT" option that allows you to download Dashboard data into an Excel document. This can help track and report your goal.

Setting & Tracking Goals

- Set a goal 5% higher than your last year FAFSA/CADAA + GPA completion rate
- You can find your school's FAFSA/CADAA + GPA completion rate for last year by searching your school and/or district on the <u>Race to Submit Dashboard</u>.
- Beginning in November 2019, you can use the dashboard to track your progress toward your goal

FAFSA/CADAA Goal Tips

- Make your goal attainable, consider your school's needs when setting a goal.
- Work as a team at your school to set and track your goal.
- Make your goal public! Post your goal on your school website and/or monthly communication. Track and report on your progress throughout the year!

Hosting a Cash-4-College Workshop Event

Our mission is to help all college bound Californian's complete a FAFSA, California Dream Act Application and/or Chafee Grant for Foster Youth Application, so they can access financial aid for education and career/technical training beyond high school. We may prioritize sites with low income and first-generation students with higher levels of assistance, but every school in the state is welcome to host a workshop, and the Commission will do what we can to assist.

Starting October 1, 2019 through the June 30, 2020 students and families can attend FREE Cash for College workshops across California for help completing their financial aid applications. Please visit our Cash-for- College website for more information at

https://www.cash4college.csac.ca.gov

Become an Approved Organization

Organization registration for 2020-21 California Cash for College (CCFC) is now open! If you are interested in becoming a Cash for College hosting organization please <u>register</u> to become an approved Cash for College Organization. To learn more about what it takes to become an approved CCFC Organization, please view our <u>Partnership Agreement</u>.

Once your request has been approved, you will receive information electronically to complete your account creation to access the CCFC Workshop Management System (WMS). You will login to WMS to register your workshops, assign site users and contacts, access training materials and will be able to register your workshop.

Regional Coordination Organizations

The CCFC program consists of financial aid workshops managed by the California Student Aid Commission (Commission), in coordination with CCFC Regional Coordinating Organizations (RCO). To learn more about regionally coordinated CCFC efforts across California, please contact the RCO serving your area. To locate your RCO <u>clickhere</u>.

Promoting FAFSA/CADAA Completion

- Promote FAFSA/CADAA completion on through morning announcements, posters and flyers, social media, letters home, newsletters, etc.
- Build excitement around your goal by communicating the importance of FAFSA/CADAA completion through weekly to month check points.
- Encourage friendly competition among classrooms/homerooms.
- Post weekly updates in a public place where students, parents, counselors, teachers and administrators can seethem.
- Provide in class time to complete the financial aidapplication.

Incentives for Students

- Create incentives for students who complete the FAFSA/CADAA such as door prizes, raffles, and food (e.g. pizza voucher, restaurant coupons to gift cards).
- Reach out to your local school district to partner and host a **challenge among their high schools** with awards and prizes.
- Schools can require students to complete their financial aid application to receive discounted offers for local business to school events
- Schools can raffle off prom tickets or yearbooks to those who complete their financial aid applications.

Educating Students and Families

- Many students and families are unfamiliar or intimated with the FASFA/CADAA and benefit receiving information on the financial aid application process.
- Students may not realize that the FAFSA/CADAA is a prerequisite to qualify for other types of aid such as scholarships.
- Students and families may feel uncomfortable sharing personal information such as social security numbers and personal income taxes. It is important to inform them that personal and tax information is only used for financial aid purposes and information is kept confidential.
- Families often assume they do not qualify for federal and/or state aid. While some families have misconceptions that applying for financial aid can impact other federal and/or state aid they are receiving, it is important to inform students and families that applying for financial aid does not change their existing benefits.

Additional Resources

Filling out the FAFSA Form

This website provides information to help you complete and submit the Free Application for Federal Student Aid (FAFSA) form. It provides a brief overview of the FAFSA form and the financial aid application process.

https://studentaid.ed.gov/sa/fafsa/filling-out#

FAFSA Resources and Tips

Familiarize yourself with in-depth FAFSA information and then use the tips and tools on this page to guide your students.

https://financialaidtoolkit.ed.gov/tk/learn/fafsa.jsp

CADAA (California Dream Act Application) Resource Page

This resource page provides general information on the CADAA for students and parents, high school counselors and college financial aid administrators. http://www.csac.ca.gov/dream_act.asp

Fund Your Future

This is an online magazine that provides detailed information on the how to plan for college as well as the various types of student financial aid.

http://www.fundyourfuture.org/

Senior/Junior Financial Aid Checklist

This document outlines month by month what students need to do to prepare to successfully file for financial aid.

https://www.csac.ca.gov/pod/financial-aid-checklist

How to Apply for the Cal Grant

This explains in 2 easy steps how to apply for the Cal Grant. https://www.csac.ca.gov/how-apply

Looking for more ways to pay for college or career training?

Planning to go to college or a career technical school? There's money to help you pay for it! Just because you may not qualify for one type of financial aid doesn't mean you won't qualify for other types.

https://www.csac.ca.gov/sites/main/files/file-attachments/g-50 morewaystopay.pdf

Training for Counselors

The following link provides information for high school counselors and staff who help students plan and pay for college or career training.

https://www.csac.ca.gov/trainings

Working with Unique Populations

Advising Undocumented Students

This page provides a summary on the three main areas (admission, tuition and financial aid) on the path to higher education where undocumented students may have special concerns or face obstacles.

https://professionals.collegeboard.org/guidance/financial-aid/undocumented-students

FAQ for Financial Aid and Undocumented Students

The questions and answers that follow provide information about student financial aid for undocumented students (sometimes referred to as "Dreamers") as well as guidance for a specific subgroup of undocumented students who have received Deferred Action for Childhood Arrivals (DACA).

https://studentaid.ed.gov/sa/sites/default/files/financial-aid-and-undocumented-students.pdf

California Chafee Grant for Foster Youth

This page provides information on the resources for foster youth. Specifically, the California Chafee Grant is free money for current or former California foster youth to help pay for college or career and technical training. Chafee Grants don't have to be paid back. You may also use your grant to pay for child care, rent and transportation while you're in school.

https://chafee.csac.ca.gov/default.aspx

Student Aid Tips for Unique Student Populations

These tip sheets are designed to help unique student populations overcome these challenges to successfully navigate the financial aid process and access higher education. We encourage you to distribute these tip sheets to students and families.

http://www.nasfaa.org/Unique Student Circumstances

A College Completion Tool Kit for First-Generation and Non-Traditional Students

This is a comprehensive guide to position first-generation and non-traditional African American students for postsecondary success.

https://orders.gpo.gov/EDU/EDUPubs.aspx

Social Media

Federal Student Aid YouTube

The U.S. Department of Education's Office of Federal Student Aid has a YouTube channel with several simple and engaging videos that can be shared with students and families.

https://www.youtube.com/channel/UCEnu3BHoR9IYgBnCkqQdgmA

Federal Student Aid Twitter

https://twitter.com/FAFSA

CSAC YouTube

The California Student Aid Commission has a YouTube channel with several videos for parents, students, and for professionals.

https://www.youtube.com/user/CaStudentAid

CSAC Twitter

https://twitter.com/@CAStudentAid

Digital Outreach Resource

Social media is not only a great way to disseminate financial aid information but also great for engaging students and parents. Creating resources and social media content can be time-consuming. Federal Student Aid provides up-to-date digital and social media content that you can use and share with students and parents.

https://financialaidtoolkit.ed.gov/tk/outreach/social-media.jsp

Financial Aid Glossary

Ability-to-benefit test: one of the ways to determine eligibility for federal aid for students who aren't high school graduates or don't have a GED certificate.

Assets: an item of value, such as home equity, other real estate, stocks, bonds, cash savings, trust funds, money market funds, college savings plans, retirement plans and prepaid tuition plans (the FAFSA does not ask you report home equity or retirement plan assets).

Cal Grant extended awards: your Cal Grant may be extended an additional year if you're getting a teaching credential or are attending a mandatory five-year program; see Request for Cal Grants Fifth Year Benefits.

California residency: you're considered a California resident if you're an unmarried student, under 18, and your parents have been legal California residents for one year prior to the year in which you are applying for state financial aid; if you've lived for two years with a legal California resident, other than a parent; or if a parent is in the U.S. Armed Forces, stationed in California and on active duty when you enroll. All married students, regardless of age, and unmarried students 18 or older, must establish their own residency.

Campus-based aid: the three federal programs administered by colleges: Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant and Federal Work-Study.

Capitalization: when interest is added to the principal balance of a loan rather than being paid as it accrues; any future interest is based on the higher loan amount.

Citizen/national: <u>U.S. citizens</u> — those born in one of the 50 states, the District of Columbia, or abroad to a U.S. citizen — and nationals — citizens of Puerto Rico, the U.S. Virgin Islands, Guam and the Northern Mariana Islands and natives of American Samoa and Swain's Island — are eligible for most federal aid; citizens of the Federated States of Micronesia and the republics of Palau and the Marshall Islands are eligible only for Pell Grants, Federal Supplemental Educational Opportunity Grants and Federal Work-Study.

Cost of attendance: the total cost of college for the school year as calculated by colleges, including tuition, fees, books, supplies, transportation, food, housing, personal expenses, and sometimes the rental or purchase of a computer; also known as the student budget.

CSS/Financial Aid Profile: the financial aid application administered by the College Board required by some independent colleges and scholarship organizations to award private aid; only available online.

Deadline: the date or time before something must be done or is due; the due date.

Default: failure to make loan payments or otherwise honor a loan's terms.

Eligible noncitizen: a U.S. permanent resident who has a Permanent Resident Card (I-551 or I-151); a conditional permanent resident (I-551C); or a noncitizen who has an Arrival-Departure Record (I-94) from the Department of Homeland Security's U.S. Citizenship and Immigration Services with one of the following designations: Refugee, Asylum Granted, Parolee (the I-94 confirms paroled for a minimum of one year and status has not expired), or Cuban-Haitian Entrant. Those in the U.S. on an F1 or F2 student visa, a J1 or J2 exchange visitor visa, or a G series visa (pertaining to international organizations) are not U.S. citizens or eligible noncitizens and so are ineligible for federal aid.

Expected family contribution (EFC): the portion of your own and your family's financial resources that should be available to pay for college, based on a federal formula using the information on your FAFSA.

FAFSA: the <u>Free Application for Federal Student Aid</u>, the primary application for applying for financial aid from the federal government, states and colleges.

Federal methodology: the formula the federal government uses to determine a family's ability to contribute toward a college education using the information submitted on the FAFSA to calculate the expected family contribution (doesn't count home equity and certain other assets); also used by states and some colleges.

Federal processor: the federal government's computer system that analyzes the information on your FAFSA, calculates your expected family contribution and sends out the Student Aid Report; also called the central processing system.

Financial aid eligibility: the difference between your expected family contribution and the college's cost of attendance; also known as your financial need.

Financial aid package: the total amount of financial aid offered, usually a combination of grants, scholarships, loans and work-study.

FSA ID: from the U.S. Department of Education that serves as your e-signature on the electronic FAFSA; also use your PIN to check on the status of your FAFSA and correct or print your SAR (Student Aid Report).

GED: General Education Development test/certificate used to measure academic achievement at the high school graduate level.

GPA: grade point average.

Grant: financial aid that doesn't need to be repaid; usually based on financial need.

Home equity: current home value minus the amount still owed.

Independent college: a nonprofit, private college that is not run by a government organization.

Institution-based aid: financial assistance offered and controlled by the individual colleges, such as alumni scholarships and endowments from private donors; also called university or college-based aid.

Institutional methodology: the formula used by some colleges to determine your eligibility for institutional aid; may count home equity and other assets the FAFSA does not.

Interest: the fee lenders charge you for using their money.

Merit-based aid: financial aid that is based on merit — grades, test scores, athletic ability, talents or other criteria — and not income or assets.

Need-based aid: financial aid that is based on your own or your family's income and assets; most financial aid offered by states and the federal government is need-based.

Private career college: a for-profit institution offering a course of study or job skills beyond high school.

Promissory note: a legally binding contract between a borrower and lender listing all terms and conditions of a loan; federal loans have a master promissory note.

Satisfactory academic progress: the progress you must maintain toward obtaining a degree or certificate that's required to receive financial aid as established by your college.

Scholarship: money for college you don't have to repay, awarded based on grades, test scores, major, heritage or other criteria, but usually not financial need.

Selective Service registration: if required, you must register, or arrange to register, with the <u>Selective</u> Service for military draft to receive federal student aid (most males age 18-25, citizens or eligible noncitizens, and not currently on active duty in the Armed Forces).

Student Aid Report (SAR): the report summarizing the information you provide on the FAFSA.

Student budget: the total costs of attending a college; also known as the cost of attendance.

Undocumented students: students who live in the United States and are not U.S. citizens or legal permanent residents and who don't have an Alien Registration Card, visa or other legal documentation; includes students or their families who entered the country legally on tourist or work visas and chose to stay after their visas expired.

Untaxed income: all income you receive that's not taxed or may not be reported to the IRS, including the untaxed portion of Social Security benefits, Earned Income Credit, welfare payments, interest on tax-free bonds, clergy and military allowances, and others (see FAFSA Worksheets A and B).

Verification: the procedure by which a college checks the information reported on the FAFSA, usually by requesting a copy of your (or your parents') signed tax return and other documentation.

Veteran: a person who has engaged in active duty in the U.S. Armed Forces or is a National Guard or Reserve enlistee called to active duty for purposes other than training, or who was a cadet or midshipman at one of the service academies, and who was released under a condition other than dishonorable.

Vocational school: a school that offers a course of study beyond high school to teach specific job skills; also called a technical or trade school.



