

Federal Student Aid Programs

Programs	Minimum Unit Requirement	Type of Aid	Program Details	Annual Amount
Federal Pell Grant	Be Enrolled: No unit requirement	Grant: does not have to be repaid	For undergraduates with exceptional financial need who have not earned a Bachelor's degree or higher; limited to a lifetime award for up to six years (12 Full-Time semesters or the equivalent), or 600%.	up to \$6,895
Federal Supplement Educational Opportunity Grant (FSEOG)	6 units	Grant: does not have to be repaid	For undergraduates with exceptional financial need; Federal Pell Grant recipients with zero EFC take priority; funds depend on availability at school (Apply early by March 2 nd deadline!)	\$100-\$600
Federal Work-Study	6 units	Money earned while attending school; does not have to be repaid	For undergraduate students: jobs are available to students while in school at a pay rate of \$15.00/HR. View Job Opportunities & Steps to Apply online at: www.flc.losrios.edu/fws	up to \$9,000 or up to Unmet Financial Need; whichever is less
Direct Subsidized Loan	6 units	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 grace and deferment periods; student must attend at least half-time; 4.99% rate. Note: First-time borrowers who have exceeded the 150% limit may lose the interest subsidy on their Direct Subsidized Loan.	Up to \$3,500 or \$4,500, depending on grade level and dependency status. For first-time borrowers, eligibility is limited-not to exceed 150% of the length of the borrower's educational program*
Direct Unsubsidized Loan	6 units	Loan: must be repaid with interest	For undergraduate students; borrower is responsible for all interest; student must be enrolled at least half-time; financial need is not required; 4.99% rate.	Up to \$6,000, depending on grade level and dependency status

State (California) Student Aid Programs

Programs	Minimum Unit Requirement	Type of Aid	Program Details	Annual Amount
California College Promise Grant	No unit requirement	Fee Waiver: Does not have to be repaid	The California College Promise Grant is funded by the State of California to waive enrollment fees (tuition) to California residents or students who meet the AB 540 criteria. Students must meet academic and progress standards to be eligible. Apply online at: www.losrios.edu/ccpg	None: Waives enrollment fees (tuition). Students are still responsible for paying UTP & Health fees.
Cal Grant B	6 units	Grant: Does not have to be repaid	Cal Grant B is for students from low-income families who otherwise would not be able to pursue higher education. For most first-year recipients, the award helps with living expenses, books, supplies, and transportation, but not tuition and fees. If renewed after the first year, a Cal Grant B can be used for tuition and fees at a 4-year institution.	Up to \$1,648 Up to \$6,000 (For Student with Dependents under the age of 18. Annual certification required on WebGrants 4 Students at: mygrantinfo.csac.ca.gov)
Cal Grant C	6 units	Grant: Does not have to be repaid	Cal Grant C helps vocationally oriented students acquire marketable job skills. Full or half-time training must lead to a recognized occupation goal: diploma, associate degree or certificate. Cal Grant financial need criteria must also be met.	Up to \$1,094 Up to \$4,000 (For Student with Dependents under the age of 18. Annual certification required on WebGrants 4 Students at: mygrantinfo.csac.ca.gov)
Chafee Grant	6 units	Grant: Does not have to be repaid	The Chafee grant is free money for current and former foster youth who have not reached their 26 th birthday as of July 1 of the award year for college and career training.	Up to \$5000
Student Success Completion Grant (SSCG)	12+ units	Grant: Does not have to be repaid	SSCG encourages full-time attendance and successful on-time completion. It is offered to only full-time Cal Grant B or C recipients who maintain federal Satisfactory Academic Progress (SAP).	Up to \$2,596 (Enrolled 12-14.99 units/term) Up to \$8,000 (Enrolled 15 or more units/term)

* Effective 2013-2014, AB 131 of the **CA Dream Act** of 2011 allows students who meet the AB 540 criteria to apply for & receive state financial aid, including Cal Grants, SSCG, and Chafee Foster Youth Grants. Apply online at dream.csac.ca.gov/.

Terms to know:

COA = Cost of Attendance (At Home: \$16,174; Off Campus: \$25,174)

EFC = Expected Family Contribution

Financial Need = COA – EFC

Scholarship Opportunities

Available online at:

www.flc.losrios.edu/scholarships