

Bridging the gap

UC Financial Aid for California Community College Transfers

September 2024

A11Y 9/20/24

Agenda

- FAFSA simplification
- Financial aid in flux
- Blue and Gold Opportunity
- 2025-26 FAFSA
- CalKIDS
- Resources

FAFSA simplification

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FAFSA simplification

2024-25 FAFSA challenges

NEEDS ANALYSIS CHANGES

- New formula
- More Pell
- Some Pell loss

DELAYED DATA

- Mid-March trickle
- Late March to April
- Delayed aid offers

DATA QUALITY ISSUES

- Data errors
- Calculation discrepancies

MIXED STATUS FAMILIES

- ID verification process issues
- CADAA workaround
- FASFA ID verification waived

DISBURSMENTS CONCERNS

- Summer aid no issues
- Fall disbursements pending

FAFSA simplification

2024-25 FAFSA challenges

	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Prior to 2017-18	-	-	-	FAFSA Opens, Schools Get Data	Admissions Offers Begin	March 2 Deadline: Fin Aid Offers	-	May 1 SIR First-year	June 1, SIR Transfers
2017-18 to 2023-24	FAFSA Opens, Schools Get Data	-	-	-	Admissions Offers Begin	March 2 Deadline: Fin Aid Offers	-	May 1 SIR First-year	June 1, SIR Transfers
2024-25	-	-	-	FAFSA Opens,	Admissions Offers Begin	Schools Begin to Get Data w/ Errors	Fin Aid Offers	May 2 Deadline. May 15 SIR First-year	June 1, SIR Transfers



Financial aid in flux

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Financial aid in flux

Federal factors

2023-24 AND PRIOR

- **Pell Grants** maximum increased

2024-25 AND BEYOND

- **FAFSA** sees critical service disruptions
- **Needs analysis** changed
- **Pell Grant** eligibility requirements changed
- **Emergency Aid** flexibility

OUTCOMES

- **Pell Grants** increased (+\$105M)
- **Families ability to pay** decreased (-\$110M)

Financial aid in flux

State factors

2023-24 AND PRIOR

- **Middle Class Scholarship Program** sees major changes (~800% more UC qualify)
- **College Corps**
- **Learning-Aligned Employment Program**
- **Cal Grant Reform** talks
- **Other new programs**

2024-25 AND BEYOND

- **Middle Class Scholarship** funding volatility
- **Cal Grant Reform** tabled
- **Learning Aligned Employment Program** ended

OUTCOMES

- **Middle Class Scholarship** funding volatility
- **Cal Grant Reform** tabled
- **Learning Aligned Employment Program** ended

Financial aid in flux

UC factors

2023-24 AND PRIOR

- **Cohort tuition**
- **Debt-Free UC**
- **Native American Opportunity Plan**
- **Non-tuition costs** increases due to dramatic inflation

2024-25 AND BEYOND

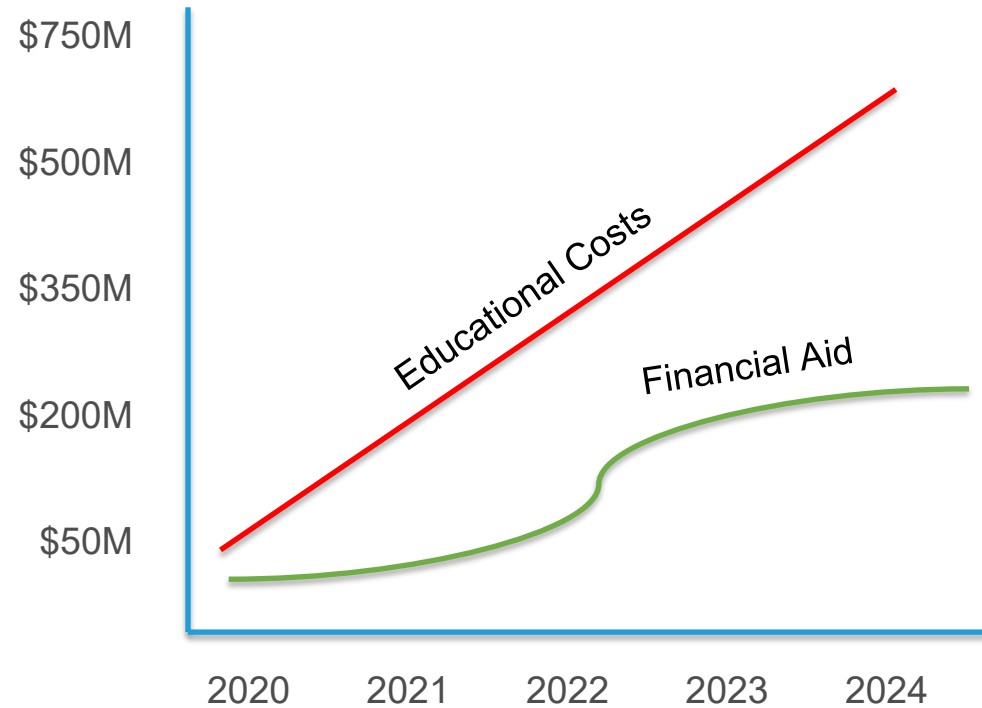
- **Non-tuition costs** continue to increase due to dramatic inflation
- **Debt-free** expands
- **UC Student Health Insurance Program** premiums increase
- **Special populations:** Undocumented, parenting students, foster youth

OUTCOMES

- **\$209M** aggregate increase in cost due to inflation

Financial aid in flux

The bottom line



Costs are outpacing increases in **aid**



Blue & Gold Opportunity

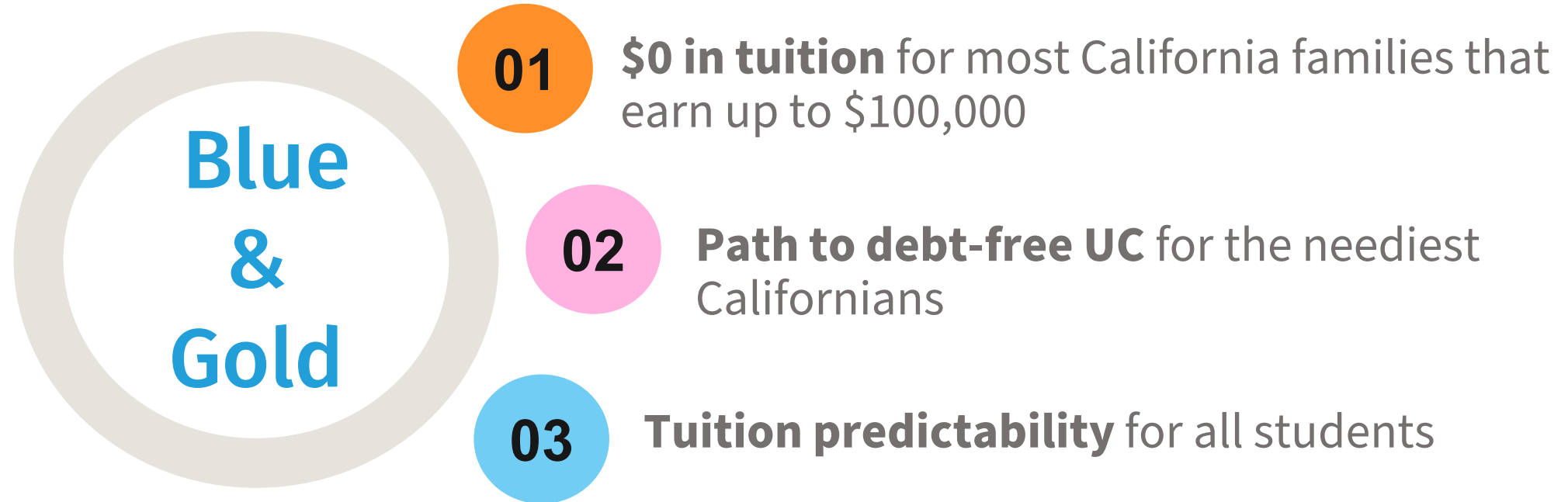
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Something for every Californian



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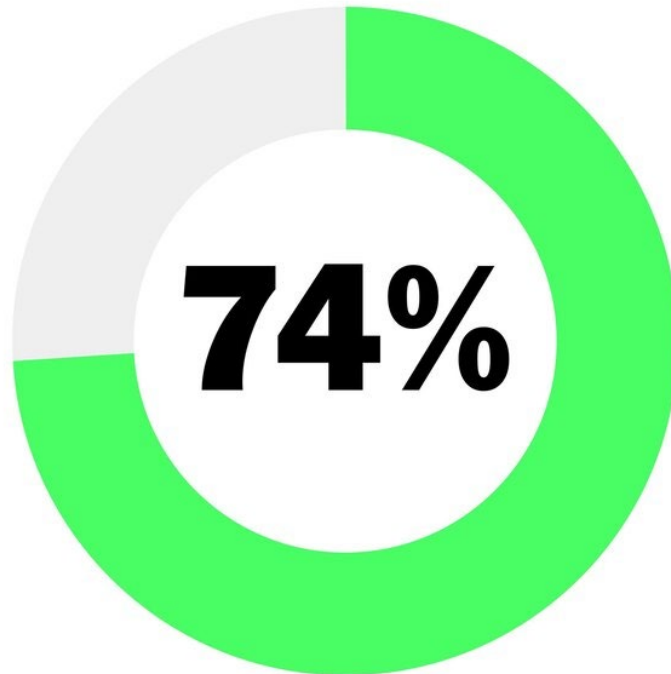
Results for California students

\$2.9 billion

in grants and scholarships available to
California students

Blue & Gold Opportunity

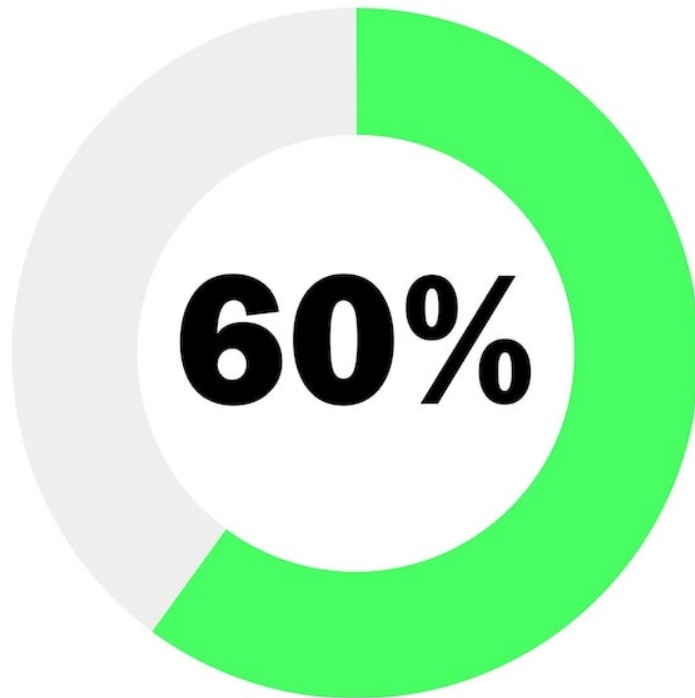
Results for California transfer students



of California undergrad transfers receive grants and scholarships, with an average award of \$20,000

Blue & Gold Opportunity

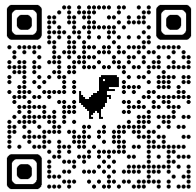
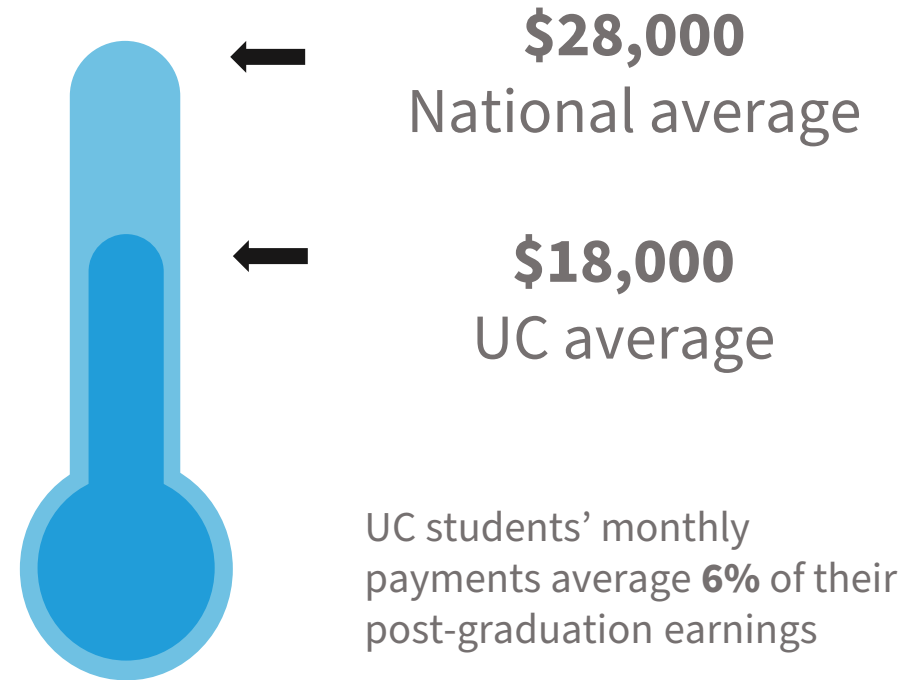
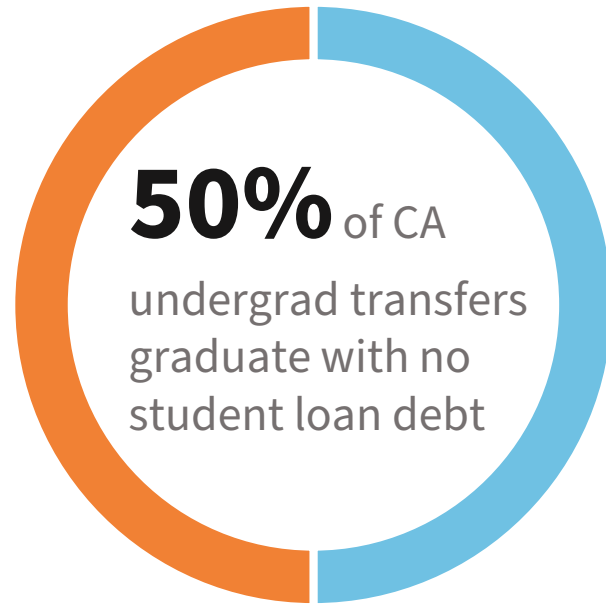
Results for California transfer students



of California undergrad transfers pay \$0 in tuition because of grant and scholarship aid

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Results for California transfer students



UC Accountability Report 2024
Chapter 2.3.2



2025-26 FAFSA

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2025-26 FAFSA

What we know

- ✓ **FAFSA opening date** for all students by December 1
- ✓ **Priority deadline** March 2, 2025
- ✓ **Need analysis** formula will remain the same as 2024-25
- ✓ **Data delivery** should be on time
- ✓ **Mixed status family** ID verification waiver extended

The screenshot shows the Federal Student Aid (FAFSA) website homepage. At the top, there is a navigation bar with the text "An official website of the United States government." and "Help Center | English | Español". Below this, the "FederalStudentAid" logo is displayed, along with navigation links for "FAFSA", "Loans & Grants", "Repayment", and "Loan Forgiveness". A search bar with "Log In | Create Account" is also present.

The main content area features a large blue banner with the text "Get Money to Pay for School" and "Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school." To the right of this text is a large graphic of the "FAFSA form" logo, which includes illustrations of students and a laptop.

Below the banner, there are two buttons: "Start a New Form" and "Edit Existing Form". A link "Need to access last year's form? Start or Edit a 2023-24 Form" is also visible.

At the bottom of the banner, there is a section titled "Check FAFSA® Deadlines for the State You Live In" with a "Find Deadlines" button. Below this, there are three informational cards:

- Who Should Complete This?** Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs, which includes scholarships, grants, loans, and Federal work-study.
- How Long Will it Take?** It takes most people less than an hour to complete, including gathering any documents or data needed.
- What Do I Need?**
 - Verified StudentAid.gov account
 - Social Security Number
 - Parent or spouse contributor email addresses
 - Income and asset information, if required

CalKIDS

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CalKIDS provides low-income California public school children with up to **\$1500** for college

CalKIDS gives your child a real chance for a brighter future.

With free money for college!

CalKIDS is a new program from the State of California that provides up to \$1,500 in free money for college to eligible public school students. CalKIDS can help families boost their children's college savings and increase access to higher education.



To learn more and to find out if your child qualifies, visit CalKIDS.org today!



CalKIDS
The first step toward college

The California Kids Investment and Development Savings Program (CalKIDS) is a children's savings account program, administered by the ScholarShare Investment Board, an agency of the state of California. CalKIDS will provide children born in California with college savings accounts, including seed deposits and other potential incentives, to help pay for future qualified higher education expenses. To learn more about CalKIDS or opt out of the program entirely, please see the Program Terms and Conditions at CalKIDS.org. CalKIDS participants may also establish individual accounts with ScholarShare 529, California's 529 College Savings Plan.

To learn more about California's ScholarShare 529 College Savings Plan, its investment objectives, tax benefits, risks, and costs, please see the Plan Description at ScholarShare529.com. Read it carefully. Check with your home state to learn if it offers tax or other benefits such as financial aid, scholarship funds or protection from creditors for investing in its own 529 plan. Consult your legal or tax professional for tax advice. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss. If the funds aren't used for qualified higher education expenses, a federal 10% penalty tax on earnings (as well as federal and state income taxes) may apply. Non-qualified withdrawals may also be subject to an additional 2.5% California tax on earnings. TIAA-CREF Tuition Financing, Inc. (TFI), Plan Manager. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter for California's ScholarShare 529. 2246272

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Current school-aged student eligibility:

- Low-income California public school students
- Enrolled in 1st-12th grades during the 2021-2022 academic year
- Low-income first graders during the 2022-23 and subsequent academic years

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Eligible low-income public-school students receive a:

- \$500 auto deposit in a CalKIDS Account
- \$500 additional deposit for eligible students who are foster youth
- \$500 additional deposit for students who identify as homeless

CalKIDS gives your child a real chance for a brighter future.

With free money for college!

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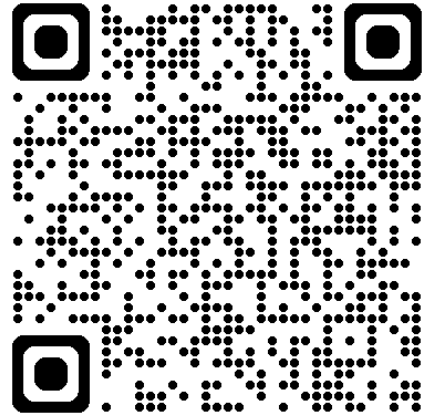
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Confirm eligibility/claim account



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Resources

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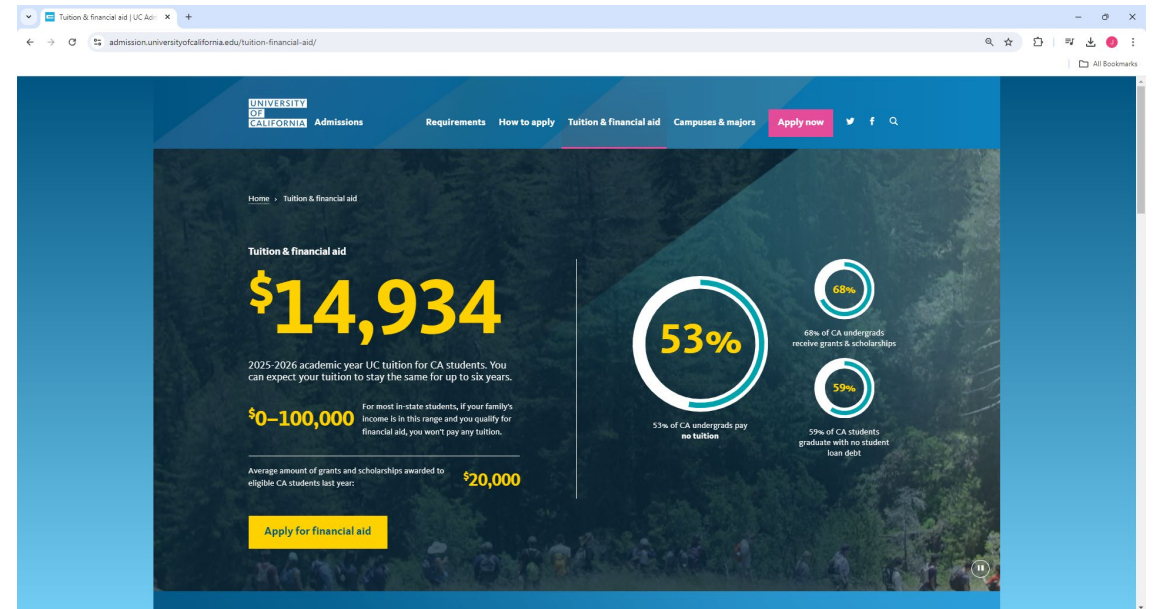
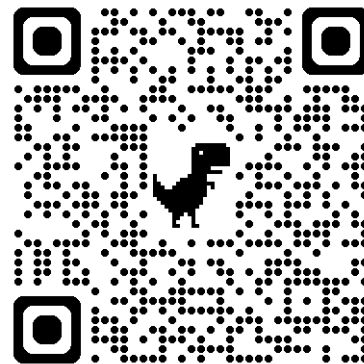
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UC tuition and financial aid website

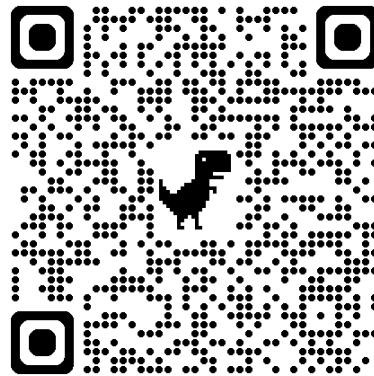
Updated for 2025-26 including the latest information on UC cost and financial aid programs



Resources

Financial aid calculator

Launched March 2024 this calculator gives perspective California students an estimate of aid and net costs.



Estimate your aid
Here's a quick and easy way to estimate your financial aid.

Tuition & financial aid
[Apply for financial aid](#)
[Types of aid](#)
[How aid works](#)
[Estimate your aid](#)
[Tuition & cost of attendance](#)
[Glossary & resources](#)
[Estimate your aid](#)

2024-25 Financial Aid Calculator
The systemwide Financial Aid Calculator provides a simple way for you to estimate the amount of gift aid (grants and scholarships) you could receive, assuming you apply for all aid programs for which you are eligible. It also provides an estimate of your net costs (estimated total cost of attendance minus estimated gift aid eligibility). Net costs can be covered by other types of aid, like federal work-study, student loans and parent loans.
Remember, the calculator provides an estimate, the results are not exact.
It will be helpful to refer to these documents before you use the calculator:

- Federal Income tax returns from two years ago, filed by you or your parents/spouse as applicable. For the 2024-25 estimator use 2022 tax return information.
- 2022 W-2 forms and/or pay stubs with year-to-date information for you and/or your parents/spouse as applicable.
- For married students, references to "student" tax information also include any earnings from your spouse.

Nonresidents can use this calculator to view the estimated average cost of attendance for their chosen campus. Nonresidents who are eligible for federal financial aid can use the [federal student aid estimator](#) for an estimate of federal Pell grant eligibility.

Step 1 All fields required

Please select the option that best describes you

Dependent

Independent

Select 'Independent' if you are 24 years or older. Students who are less than 24 years old may still qualify for Independent status. For more information, [view the Dependency Status criteria](#).

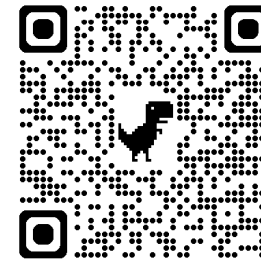
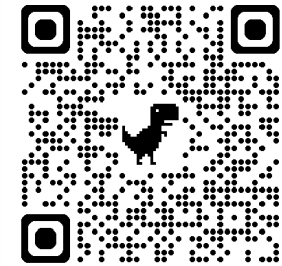
UNIVERSITY OF CALIFORNIA Admissions universityofcalifornia.edu
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Will my financial aid offer cover ALL costs of attending UC?
While many students receive financial aid that covers the cost of tuition and fees, all financial aid applicants are expected to pay for a share of their cost of attendance through [working and borrowing](#).

Resources

Financial aid videos

New videos highlighting the student experience



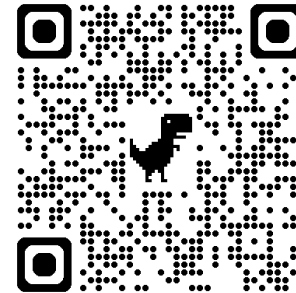
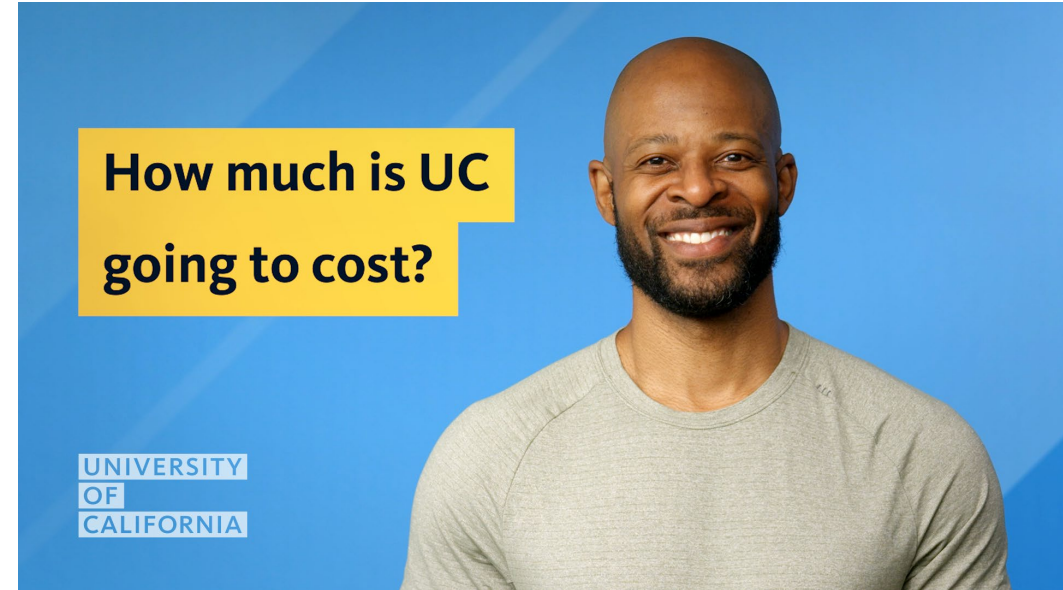
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Updated “How much is UC going to cost?” video

Direct/indirect costs

Estimating Aid

How to apply for aid



Resources

New Financial aid postcard

Highlights UC's aid programs and support for our diverse student population

UNIVERSITY OF CALIFORNIA **Your UC opportunity is knocking.**

Discover UC's expanded **Blue and Gold Opportunity Plan**, our commitment to affordability and predictability for California students. It has something for every Californian:

- \$0 in tuition:** For most families that earn up to \$100,000 a year, students pay no tuition.
- Path to a debt-free UC:** Nearly 60 percent of California students graduate with no debt.
- Predictable tuition costs:** Your tuition cost will stay the same for up to six years. The average student graduates in just over 4 years.

By investing in our students, we invest in the future of California.

Learn more about our financial aid program.

Estimate your aid with our systemwide Financial Aid Calculator.

UNIVERSITY OF CALIFORNIA **Join our vibrant community. UC is for people like you. And people not like you. There's no such thing as a typical UC student. That's a big part of what makes UC special.**

- Transfers:** Nearly 30 percent of UC students transfer from California community colleges. Each UC campus offers dedicated support through transfer student centers.
- Veterans:** UC values our over 4,000 military-connected students and supports their academic journey. Campus veteran resource centers offer dedicated assistance.
- Foster Youth:** UC supports current and former foster youth through programs like Guardian and Hope Scholars and provides resources for academic success.
- Native Americans:** UC's Native American Opportunity Plan reflects the university's commitment to supporting the land's original stewards by providing tuition-free education for California students who are also enrolled in federally recognized Native American, American Indian and Alaskan native tribes.
- Student Parents:** UC campuses offer student parent centers and financial aid to support you in balancing academic and family life.

Learn more about who can get financial aid.

Questions

Thank You