

## GRANTS \* LOANS \* WORK STUDY \* SCHOLARSHIPS

### Federal Grants

Grants are a great type of financial aid because they don't have to be paid back (unless you withdraw from school and have been determined to owe a refund). Grant money can come either from the federal government or from the state.

Federal grants, like [Pell Grants](#) or [Federal Supplemental Educational Opportunity Grants](#), are awarded based on financial need, not grades or class rank. [Chafee Grants](#) are available if you are or were in foster care between the ages of 16 and 18, and are attending or planning to attend a California community college. There are a limited number available, so apply early.

### Cal Grants

Cal Grants are funded by the State of California and are available to California community college students who meet academic, financial and eligibility requirements.

There are several different types of Cal Grants:

- **Cal Grant A** Entitlement awards are for recent high school graduates and can be used for tuition and fees at public and private colleges and universities. At CSU and UC schools, this Cal Grant covers system-wide fees up to \$5,472 and \$12,240 respectively. If you attend a private college, it pays up to \$9,084 toward tuition and fees. To get this Cal Grant, you need to be working toward a two-year or four-year degree. However, if you are attending a community college, you will not receive your funds until you transfer to an eligible college or university. To learn more about this type of Cal Grant, talk with your financial aid office.
- **Cal Grant B** Entitlement awards provide first-year, low-income students with an allowance of up to \$1,670 for educational-related books and living expenses plus up to an additional \$600 for students attending full-time at a community college. If you transfer to a four-year college or university, Cal Grant B also helps pay tuition and fees in the same amount as a Cal Grant A, in addition to the approximately \$1,670 living allowance. For a Cal Grant B, your coursework must be for at least one academic year.
- **Cal Grant C** awards help pay for tuition and training costs for occupational, technical, or vocational programs. This \$547 award is for books, tools and equipment. You may also receive up to an additional \$2,462 for tuition at a school other than a California community college. To qualify, you must enroll in a vocational program that is at least four months long at a California community college, private college, or a career technical school. Funding is available for up to two years, depending on the length of your program.
- **Cal Grant A Transfer Entitlement Awards:** Community college students may also apply for and receive a Transfer Entitlement award while attending a community college. However, the award must be activated once you transfer to a four-year college or university. The Cal Grant A Transfer Entitlement award can be used for tuition and fees at public and private colleges and universities. At CSU and UC schools, this Cal Grant covers system-wide fees up to \$5,472 and \$12,240 respectively. If you attend a private college, it pays up to \$9,084 toward tuition and fees.
- **Cal Grant B Transfer Entitlement Awards:** If you receive a Cal Grant B Transfer Entitlement award, which is for low-income students, it must be activated once you transfer to a four-year college or university. Once you transfer, Cal Grant B helps pay tuition and fees in the same amount as a Cal Grant A, in addition to the approximately \$1,670 living allowance that can be used for education expenses.

Cal Grant A and B Competitive Awards are for students who aren't eligible for the Entitlement awards. The main difference is that these awards are not guaranteed.

- **Cal Grant A Competitive Awards** are for students with a minimum 3.0 GPA who are from low- and middle-income families. These awards help pay tuition and fees at qualifying schools with academic programs that are at least two years in length. Similar to Cal Grant A Entitlement,

community college students will not receive funds from these awards until they transfer to an eligible college or university.

- **Cal Grant B Competitive Awards** are for students with a minimum 2.0 GPA who are from disadvantaged and low-income families. These awards can be used for tuition, fees and other costs at qualifying colleges and universities with academic programs that are at least one year in length. If you get a Cal Grant B Competitive Award, you will receive up to \$1,670 in your first year for educationally related expenses, such as transportation, supplies and books plus up to an additional \$600 for students attending full-time at a community college. Beginning with the second year, a Cal Grant B Competitive Award can be used to help pay tuition (if applicable) and fees at public or private four-year colleges or other qualifying schools.

To apply for a Cal Grant, students need to submit both the [FAFSA](#) and a verified [Cal Grant GPA](#) by the deadline. The most important Cal Grant deadline is March 2 every year, when you can apply for both the Entitlement and Competitive awards. Applying by this deadline will maximize the amount of aid you can receive. However, if you miss this deadline, community college students have another chance to apply. September 2 is the final deadline for Cal Grant Competitive awards, but these are extremely limited.

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## Scholarships

There are thousands of [scholarships](#), from all kinds of organizations, and they're not hard to find. For example, you might be able to get a scholarship for being a good student, a great soccer player, a member of a certain church, because your parent works for a particular company, you're interested in pursuing a certain career path, or for some other reason. Scholarships generally do not have to be repaid, and the types of scholarships available can vary from college to college.

One type of scholarship that's available at every California community college is the [California Community Colleges Scholarship Endowment \(CCCSE-Osher\)](#). Be sure to check with your community college's scholarship program office to identify opportunities available to you.

There are a variety of scholarships and fellowships available every year. Check out our [Helpful Links](#) page for free scholarship search sites on the web.

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## Student Loans

Student loans for your college costs have to be paid back. There are loans available through the Federal Direct Student Loan Program, as well as private lenders who provide education loans. Generally speaking, the federal loan program rules provide significantly better terms and rates and greater flexibility in repayment. It's important to note that not all California community colleges offer student loans. Talk to your financial aid office to see if loans are available and, if so, what types of loans make the best sense for you.

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## Work Study

Work study programs are a great way for you to earn money for college through part-time jobs on campus or in the community. If work study is offered as part of your financial aid package, the amount you can ultimately receive will depend on your financial aid allocation and how many hours you can work. Talk to a financial aid office about your options. Work study jobs are often offered throughout the school year, as well as during summer sessions.

Working 10-15 hours a week will ease your financial burden and, according to some studies, could help improve your grades and time management skills in the process. Many employers look at past work experience when hiring new staff. So, work study should give you valuable workplace skills, as well as a possible advantage when applying for a job after college.

<http://www.icanaffordcollege.com/financialaidinfo/typesofaid.aspx>