



FINANCIAL AID OVERVIEW

*Presented by:
Oxnard College
Financial Aid Office*



What is Financial Aid?

Financial aid is money received from an outside source to help pay for a higher education.

It can cover costs like:

- tuition and fees
- books and supplies
- Food and Housing
- transportation
- some living expenses



Financial Aid Money \$\$ can come from:

- The U.S. federal government
- The state in which you live in
- The college you attend
- A nonprofit or private organization

Here are some important things to know about college costs:



SOME COLLEGES COST LESS
THAN OTHER COLLEGES.



LOTS OF FINANCIAL AID IS
AVAILABLE



THERE ARE
MORE OPPORTUNITIES NOW
THAN EVER BEFORE!

TYPES OF FINANCIAL AID

There are two basic types of financial aid:

1. “Free Gift” aid:

Money that does not have to be paid back

- (grants) and (scholarships)

2. “Self-help” aid :

Money that you work or that you will need to pay back later

- (work-study) or (loans)

TYPES OF FINANCIAL AID AVAILABLE!



Promise Grants and Promise Programs

Pays for Enrollment/Registration Fees

- **Oxnard College Promise**
- **California Promise Grant** (formerly known as BOG Fee Waiver)

**Available at CA Community Colleges Only*

State Grants

- **Cal Grant** (Available at CA Community Colleges & Universities)
- **Student Success Completion Grant** (Available at CA Community Colleges Only)
- **California Dream Act Service Incentive Grant Program** (Undocu Students only)
- **Chafee Grant** (Current/former foster youth)
- **State University Grant** (CSUs only)

Federal Grants*

Free money based on financial need

- **Federal Pell Grant**
- **Federal Supplemental Educational Opportunity Grant** (FSEOG).

**FAFSA applicants only*

Federal Work-Study

**Gives students the opportunity to work on campus.*

- Find a Job on Campus
- Earn work experience.
- FWS income does not have to be reported on the FAFSA or CA Dream Act

Scholarships

Awarded based on various criteria

- College Foundation Office
- Employers
- Community
- Non-Profits

Loans

**Funds that are borrowed and needs to be paid back, with interest*

- **Federal Direct Loans***
- **Private Loans***
- **DREAM Loan***

Oxnard College Promise



The OC Promise will cover the following fees *

Enrollment Fees (\$46 per unit)

* Students who are enrolled full-time at OC for Summer are eligible for the Promise

** Fees subject to change. See college website for full description of fees that are covered

Requirements **Criteria Subject To Change

- Submit a 2024-2025 FAFSA or CADAA
- Apply for Admission
- Be a California resident or AB 540 student. *Residency is determined by Admissions and Records.*
- Enroll full-time (12 Units or more)

*We highly recommend you complete New Student Requirements Listed Below!

- Assessment/Multiple Measures
- New Student Orientation
- Develop an abbreviated Student Educational Plan





Cal Grants — A, B and C

Cal Grant A

- Available at a 4-year institution
- Minimum 3.00 high school GPA
- Can only be used for tuition and fees
- Award amount varies for 4yr Universities
- If awarded at a CA Community College, will be held in reserve up to two years until the student transfers

Cal Grant B

- Available at a 4-year institution or CA Community College
- Minimum 2.00 high school GPA
- *Award amount up to \$1,648 at Community College*
- Award amount varies for 4yr Universities

Cal Grant C

- Available at CA Community College
- Available for students pursuing a vocational, occupational, or technical program
- *Award amount \$1,094*
- If eligible, complete the Cal Grant C Supplement Form and return to the CA Student Aid Commission by the requested deadline.

*Submit a FAFSA or CA Dream Act Application by **March 2nd**



Cal Grant



Cal Grant Eligibility is determined by the **California Student Aid Commission (CSAC)**



Cal Grant Program provides financial assistance to qualified California residents and AB540 students.



Awards are based on a student's GPA, merit and need (income & asset information).

How to be eligible for the Cal Grant:

- ✓ Submit a FAFSA or CA Dream Act Application **by March 2nd**
- ✓ High school must certify your GPA above 2.00
- ✓ California Resident or AB540 California exempt



CALIFORNIA
STUDENT AID
COMMISSION



Student Success Completion Grant (SSCG)

The SSCG is administered by the California Community Colleges (CCC) and provides a grant to students who meet certain eligibility criteria



Requirements

You must be awarded a Cal Grant B or C

You must be attending a CA Community College



Enrolled Full-Time

Enroll in 12 -14.99 Units= \$1298 per semester

Enroll in 15 units or more= \$4000 per semester

HOW DO I APPLY?



FAFSA OR CA DREAM ACT

A student's eligibility for financial aid is determined through one application!



Free Application for Federal Student Aid (FAFSA)
www.fafsa.gov

OR

CA Dream Act Application (CADAA)
www.caldreamact.org

If you are a **U.S. citizen, Permanent Resident**, or an authorized **VISA** holder. The FAFSA is the right application for you. The information you provide in your FAFSA determines what financial aid you receive.

If you are a student who is **undocumented** or are under the Consideration of Deferred Action for Childhood Arrivals (DACA). The California Dream Act Application is the right form for you. The information you provide in your CA Dream act determines what financial aid you receive.

- *Submit the AB540 Affidavit form to Admissions and Records office.*


FederalStudentAid
AN OFFICE AT THE U.S. DEPARTMENT OF EDUCATION


UNDERSTAND AID ▾


APPLY FOR AID ▾

COMPLETE AID PROCESS ▾

Create an Account (FSA ID)

Parents

Students

Borrowers

Whether you're a student, parent, or borrower, you'll need to create your own account to complete federal student aid tasks.

What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid* (FAFSA®) form
- Signing your *Master Promissory Note* (MPN)
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

Items Needed to Create an Account

- Social Security number
- Your own mobile phone number and/or email address

Get Started

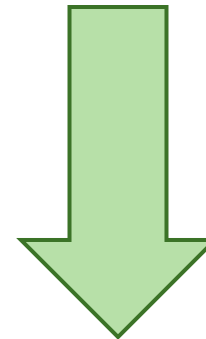
or

Log In

FAFSA Applicants Only

Create your FSA ID

To access the FAFSA form, all students are required to have an FSA ID (account username and password). If the student doesn't have an FSA ID, they can select "Create an Account."



STUDENTAID.GOV



What is Needed to Apply for the New 2024-2025 FAFSA or CADAA?

Student Checklist

- ☐ Social Security Number (SSN)- **FAFSA only**
(**CA DREAM ACT only**- Leave blank if you don't have one)
- ☐ Citizenship or U.S. Permanent Resident information-
FAFSA only
- ☐ **2022 Income information** (1040 Tax Return, W-2s, other records of money earned)
- ☐ 2022 Records of any untaxed income (such as Supplemental Security Income, child support, or federal or public assistance.)
- ☐ Current asset information (cash, checking and savings, business, farm or other real estate records, records of stocks, bonds or other investments)

Parent(s) Checklist

- ☐ Social Security Number(s) *if applicable
- ☐ Marital status and marital status date (*as of the date the application is filed*)
- ☐ **2022 Income information** (1040 Tax Return, W-2s, other records of money earned)
- ☐ 2022 Records of any untaxed income (such as Supplemental Security Income, child support, or federal or public assistance.)
- ☐ Current asset information (cash, checking and savings, business, farm or other real estate records, records of stocks, bonds or other investments)

NEWS & UPDATES



What's New?



The State of California (State Budget Law) adopted a new requirement.

All local education agencies, including high schools and charter schools, must confirm that all high school seniors complete a FAFSA or CADAA. This requirement comes in immediately!

NEW 2024-2025 FAFSA CHANGES

A Better FAFSA Process Means a Better Future for Everyone

The *Free Application for Federal Student Aid* (FAFSA®) process has changed to implement provisions of the *FUTURE Act* and the *FAFSA Simplification Act*. The FAFSA changes are being implemented in phases, with full implementation of major provisions in the 2024–25 award year.

The changes will provide

- a new launch date: FAFSA application available **December 1, 2023**
- parents must log in using an FSA ID and provide consent for the U.S. Department of Education (ED) to obtain their federal tax information automatically from the IRS and apply it to their section of the student's FAFSA form. If they don't provide consent, the student will not be able to receive federal student aid.
- a more streamlined application process, expanded eligibility for federal student aid, and a new user experience
- replacing the Expected Family Contribution (EFC) with the Student Aid Index (SAI)

Timeline / Deadlines

2024-2025

FREE Available December 1st

Priority Deadline is *MARCH 2nd*

Apply Electronically

Submit Each Year

Financial Aid Application Workshops (English and Spanish)

in Person or Virtually via Zoom

Date: Every Tuesday

Time: 3:00pm – 6:30 pm

Location: Oxnard College Financial Aid Office

ZOOM meeting ID: [https: 94052498897](https://94052498897)

Completing the 2023-2024 Application:

- ☐ 2021 Student/Parent Tax Information
- ☐ 2021 Student/Parent W2s
- ☐ Other 2021 income information for Student/Parents
- ☐ Social Security Numbers (or Deferred Action for Childhood Arrivals - DACA number) for Student/Parents, if you have one
- ☐ Alien registration number (A#), if you have one
- ☐ Driver's license, if you have one

Completing the 2024-2025 application:

Apply Starting December 1, 2023

- ☐ 2022 Student/Parent Tax Information
- ☐ 2022 Student/Parent W2s
- ☐ Other 2022 income information for Student/Parents
- ☐ Social Security Numbers (or Deferred Action for Childhood Arrivals - DACA number) for Student/Parents, if you have one
- ☐ Alien registration number (A#), if you have one
- ☐ Driver's license, if you have one

Which application do I complete? Reminder: The academic year always starts in the Fall!

WHAT HAPPENS AFTER YOUR APPLICATION IS SUBMITTED?



FAFSA/CADAA is Processed

- Your form will be processed in 1–3 days
- Once an application is processed, you will get a confirmation email.

Received by colleges listed on FAFSA/CADAA

- Colleges/universities will contact students via email, student portal, or by mail.



File Completion

- A student may be asked to submit additional documentation to determine eligibility (example: a student selected for verification)
- Students should follow-up with their college/university.

Financial Aid Award Offer

- Financial Aid Award letters are sent to students
- Some colleges/universities may not process a financial aid package until the student has been officially admitted to the university.



Financial Aid

CONTACT



(805)678-5828



ocfinaid@vcccd.edu

IN-PERSON HOURS

Monday 10:00am - 4:30pm
 Tuesday 10:00am - 6:30pm
 Wednesday 10:00am - 6:30pm
 Thursday 10:00am - 4:30pm
 Friday 8:00am - 11:30am

VIRTUAL HOURS

Tuesday 10:00-12 pm & 2:00-6:30pm
 Wednesday 10:00-12 pm & 2:00-6:30pm

APPLICATION WORKSHOP

Every Tuesday via Zoom & In-Person
Zoom ID: 940 5249 8897
 at 2:00pm- 6:30pm

FAFSA & CA Dream Act Application Checklist:

FAFSA: <https://studentaid.gov> **CA Dream Act:** <https://dream.csac.ca.gov>

- ☐ Social Security Number Student & Parent (if applicable)
- ☐ Permanent Resident Number for Student (if applicable)
- ☐ Student's and Parent's W2s (if worked)
- ☐ Student's and Parent's Tax Returns (Depending on Academic Year)

★ Dependent students must have a parent present to complete application. ★

2023-2024 Academic Year

Fall 2023, Spring 2024 & Summer 2024

2021 Tax Returns

(Deadline June 30, 2023)

2024-2025 Academic Year

Fall 2024, Spring 2025 & Summer 2025

2022 Tax Returns

(Available Dec. 2023)

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Please Complete
Student Survey



Oxnard College does not discriminate on the basis of race, color, national origin, sex, disability, age or sexual orientation



Financial Aid

Financial Aid Specialists

Edlin Garcia, MS (A-Can) - Bilingual

Dental Hygiene , Outreach & Veterans Liaison

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Outreach Liaison & Undocu Liaison

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Diana Garcia (FI-He)

Cal Fresh Liaison

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Foster Youth, Homeless Youth ,TRIO SSS & Undocu Liaison

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Athletic, Federal Work Study, Fire Academy & Rising Scholars Liaison

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Maria Ruth Cervantes (Pr-Sc) - Bilingual

Undocu & PACE Liaison

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Graciela Sanchez (Se-Z)

Undocu Liaison

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Please Complete
A Student Survey



Oxnard College does not discriminate on the basis of race, color, national origin, sex, disability, age or sexual orientation



Financial Aid Office

First Floor Student Services Building
4000 South Rose Ave.
Oxnard, CA 93033

Office Contact Information

Office Phone: 805-678-5828

Office Email: ocfinaid@vcccd.edu

Follow us for any updates!



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QUESTIONS?

