



LSU is pleased  
to show how you  
can pay for college.



welcome to our

## Financial Aid Workshop



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### What's New at PUC



- **Campus Renovations**
- **New students increase 15.6%**
- **REVO: Shoes for Africa**
- **U.S. News Rankings**

**PACIFIC UNION COLLEGE**  
Academically Outstanding Spiritually Authentic

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### What's New at PUC

- **Four-Year Guarantee Scholarships**
  - \$1,000 to \$9,000/year based on GPA/Test
  - \$4,000 to \$36,000 over 4 years
- **Maxwell Scholar Program** (apply by April 1)
  - \$15,000/year to 5 Winners
  - \$12,000/year to 5 Runners-up
- **New Application-Based Scholarships**
  - Art, Athletics, Music
  - Christian Service
  - Adventist Mission Scholarships
- **[puc.edu/scholarships](http://puc.edu/scholarships) for more info.**

**PACIFIC UNION COLLEGE**  
Academically Outstanding Spiritually Authentic

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**Pacific  
Union  
College**

**PUC Financial Services**  
**Jay Miller, MBA**  
**New Student Financial Counselor**  
**707.965.6426 jay@puc.edu**

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**Faith** is formed  
at **La Sierra University**

 <p><b>13</b> Students baptized into the Christian Church during the past school year.</p>	 <p><b>112</b> Students involved in short- or long-term mission experiences.*</p>
 <p><b>27</b> Campus worship options offered for students.</p>	 <p><b>7</b> Countries where La Sierra students missionaries are currently serving.**</p>
 <p><b>45,172</b> Hours given by La Sierra students in service activities.*</p>	 <p><b>1,144</b> Students directly engaged in community service.**</p>
 <p><b>47</b> Service-learning courses offered.*</p>	 <p><b>1</b> La Sierra is the only Christian college in the U.S. recognized for community engagement by the Carnegie Foundation.</p>

 **La Sierra**  
UNIVERSITY

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■ La Sierra offers  
**STRONG ACADEMICS**  
in over 60 undergraduate and graduate programs

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■ La Sierra's **REMARKABLE LOCATION** offers a variety of attractions, including over 90 Adventist churches in the area, and an hour's drive to the beach, the mountains, and the desert.

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■ At La Sierra, **STUDENT LIFE** bridges the gap between the mental, social, physical, and spiritual components of our students' experiences, preparing them for a successful future.

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**What's new at La Sierra**

- Largest Enrollment in the history of La Sierra University!
- New Criminal Justice bachelor's program
- First year one-on-one academic coaching
- Will break ground on new School of Business & Convention Center building this year.
- Award winning SIFE team

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# Financial Aid Workshop



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# What is Financial Aid?

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# What is Financial Aid?

Any combination of...

- Scholarships
- Grants
- Loans
- Work-Study



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Financial Aid Prerequisites

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Financial Aid Prerequisites...

In order to qualify for financial aid, you must have:

- High school diploma or GED
- Social Security Number
- U.S. Citizen or eligible non-citizen status
- Enrollment as a regular student in an eligible program in college
- Must not have been suspended or expelled due to a drug-related conviction
- Males must register with the Selective Service



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FAFSA

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## What is FAFSA?

### Free Application For Student Aid

- Determines how much aid the government, state, or University will award a student
- Must apply electronically at [www.fafsa.gov](http://www.fafsa.gov)
- Customer Service:
  - 1-800-4-FED-AID (1-800-433-3243) or 1-319-337-5665
  - Call between 8 a.m. to 11 p.m. (PTS)

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## Filling out the FAFSA online...

### Remember these tips when filling out your FAFSA:

- Apply for your PIN before completing the application  
(to have PIN emailed, make sure you include your email address in the application!)
- Both students and parent must have their own PIN
- Your PIN will be provided within 24 hours
- While waiting for PIN, you can gather the necessary forms and documents

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### Required Documents for FAFSA Application...

Documents you'll need:

- Social Security Number
- Driver's license
- The most recent W-2 Forms and other records of money earned
- Most recent Federal Income Tax Return:
  - IRS 1040, 1040A, 1040 EZ
  - Foreign Tax Return
- Most recent untaxed income records
- Current bank statements
- Current business and investment mortgage information, stock, bond, or other investment records
- Alien registration or permanent resident card if not U.S. Citizen



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### Common FAFSA Errors...

Remember these tips to avoid common errors!

- Round to the nearest dollar and do not use commas or decimal points
- Do not mail tax forms or worksheets to Federal Student Aid
- Divorced/Remarried parents
  - Include the tax/income information of the parent(s) with whom the student lives
- Use name as printed on Social Security card



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### Useful Terminology

You might want to remember these acronyms

- EFC = Expected Family Contribution
- EFC Formula:
  - Cost of Attendance - EFC = Need
- SAR = Student Aid Report



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## + FAFSA Timeline

- **Start filing:** January 1<sup>st</sup> of senior year in high school.
- **Remember:** no government scholarship money will be awarded until your FAFSA is filed!
- **FAFSA and Cal Grant must be filed by March 2.**



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**+**  
University Cost

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### + University Costs...

Sample costs associated with attending a college or university.

- Tuition and fees
- Room and board
- Books, equipment, transportation, and miscellaneous personal expenses
- Loan fees
- Study abroad costs
- Expenses associated with a disability
- Dependent care expenses



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Types of Aid

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Types of Aid...

Need Based	Non-Need Based
<ul style="list-style-type: none"><li>Federal Pell Grant</li><li>Cal Grant</li><li>FSEOG<ul style="list-style-type: none"><li>Federal Supplemental Educational Opportunity Grant</li></ul></li><li>Work Study</li><li>Perkins Loan</li><li>STAFFORD loan</li></ul>	<ul style="list-style-type: none"><li>Unsubsidized Federal Direct Loans</li><li>PLUS loans</li><li>Alternative Loans</li><li>La Sierra Scholarships<ul style="list-style-type: none"><li>Performance</li><li>Endowment (Sophomore – Senior)</li></ul></li><li>SDA Award</li><li>Family Discount</li><li>Leadership</li><li>Matching (Camp, Church, Literature Evangelism)</li><li>University Grant</li><li>Honors, Music, Athletics, Drama</li><li>External Scholarship</li><li>Education Allowance</li><li>Ethnic</li></ul>

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FREE MONEY

- Pell Grant
- Cal Grant
- FSEOG

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## + Federal Pell Grant Program...

- Awarded to eligible undergraduates pursuing first degree
- Maximum award amount based on university cost, enrollment status, and EFC
- Can be transferred to another school
- Can be renewable each year of college




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## + California Grant ("Cal Grant")...

To be eligible for this grant, you must:

- Be a California resident
- Attend a California school
- Have financial need based on your college costs
- Have family income and assets below the established ceilings
- Meet minimum GPA requirements (calculated from Sophomore and Junior years in high school)
- Be enrolled at least half time
- Apply by March 2, 2011

WEB SITE: [www.csac.ca.gov](http://www.csac.ca.gov)




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## + Cal Grant Categories...

Cal Grant A	Cal Grant B/Access
<ul style="list-style-type: none"> <li>■ Student has GPA of 3.0 or above</li> <li>■ Used for tuition and fees</li> <li>■ CSU and UC schools                             <ul style="list-style-type: none"> <li>■ \$4,230 -- \$10,302</li> </ul> </li> <li>■ La Sierra University                             <ul style="list-style-type: none"> <li>■ Up to \$9,708</li> </ul> </li> <li>■ Renewable up to 4 years</li> </ul>	<ul style="list-style-type: none"> <li>■ Student has GPA of 2.0 - 2.9</li> <li>■ Used for assistance with tuition and fees</li> <li>■ Up to \$1,551 (freshman year)</li> <li>■ After Freshman year, Cal Grant B pays in the amount of Cal Grant A plus Access amount</li> </ul>

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## + Cal Grant A Eligibility Caps...

To be eligible for a Cal Grant, you must fit into the following family size and income categories:

Family Size	Income
■ Six or more	■ \$90,300
■ Five	■ \$83,800
■ Four	■ \$78,100
■ Three	■ \$71,900
■ Two	■ \$70,200
■ Independent	■ \$28,600
■ Married	■ \$32,800

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### + Cal Grant B Eligibility Caps...

To be eligible for a Cal Grant, you must fit into the following family size and income categories:

Family Size	Income
■ Six or more	■ \$49,600
■ Five	■ \$46,000
■ Four	■ \$41,100
■ Three	■ \$36,900
■ Two	■ \$32,800
■ Independent	■ \$28,600
■ Married	■ \$32,800

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**+ Don't Miss out on this Valuable opportunity!**

Apply for the Cal Grant by  
March 2, 2011!

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## FSEOG...

Federal Supplemental Educational Opportunity Grant...



- The FSEOG Program provides need-based grants to low-income undergraduate students to promote access to postsecondary education.

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## Federal Work Study...

Tip: many on-campus departments hire students in FWS!



- Undergraduate or graduate students are eligible
- Employment on-campus
- Eligible employers
  - University
  - Federal, state, or local public agency
  - Private non-profit organization
  - For-profit organization
  - Community service activities
- Example: \$8 per hour at 75%
  - \$2.00 paid by employer, \$6.00 paid by government

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## Student Loans...

The best loan you will ever take...



- Financial aid offered to students to assist in payment of the costs of higher education
- Federal student loans usually carry a lower interest rate than other private lenders or banks loans
- After you graduate, leave school, or drop below half-time enrollment, you have a period of time before you have to begin repayment (generally 6 months after graduation)
- Note: you do not have to repay grants.

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- + Federal Direct Student Loans...

### ■ Subsidized Loan Amounts

- Freshman – \$3,500 subsidized
- Sophomore – \$4,500 subsidized
- Junior/Senior – \$5,500 subsidized

- Each year the student is eligible for up to \$4,000 (Fr./So. year), \$5,000 (Jr./Sr. year) additional in unsubsidized loans

- Graduate students -- \$8,500 subsidized; \$12,000 unsubsidized

- **Loan Interest:**  
7.9% parents; 6.8% unsubsidized; 3.4% subsidized

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+ Federal PLUS Loan...

- Parents can borrow a PLUS Loan to help pay the student's education expenses
- Parents can borrow the amount left over after other financial aid has been applied
- Interest rate is 7.9%
- Repayment begins 60 days after disbursement
- Parents may request to defer payments while their student is enrolled in school (interest will accrue)

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## Want more scholarships?

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**+ Do you want more scholarships...**

**Tips to get more scholarships:**

- Check the career center at your school
- Check your local libraries, businesses, and civic organizations
- Check your parent's job
- Look for posters at local stores and supermarkets
- Check your local Rotary, Elks, YMCA, and 4-H
- Do a web search for available scholarships




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**+ Scholarship Websites...**

**Great resources for scholarships:**

- [www.lasierra.edu/scholarships](http://www.lasierra.edu/scholarships)
- [www.fastweb.com](http://www.fastweb.com)
- [www.collegeboard.com](http://www.collegeboard.com)
- [www.scholarshipexperts.com](http://www.scholarshipexperts.com)
- [www.finaid.org](http://www.finaid.org)
- [www.gocollege.com](http://www.gocollege.com)




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**+ La Sierra University Scholarships...**

**Some of the scholarships we offer at LSU:**

- National Merit
- High school leadership
- Family discount
- Performance Awards (Grades)
- Honors
- Church, Camp, and Literature Evangelist matching awards
- Endowed Scholarships for Sophomores-Seniors
- Athletics, Music, Drama




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- **La Sierra's Student Financial Services Office...**
- **Contact information:**
- **Location:** Administration Building, Room 101
- **Phone:** (951)785-2175
- **E-mail:** [sfs@lasierra.edu](mailto:sfs@lasierra.edu)
- **Fax:** (951)785-2942
- **Website:** [www.lasierra.edu/sfs/](http://www.lasierra.edu/sfs/)
- **Contact your Enrollment Counselor**
  - (951)785-2000
  - [info@lasierra.edu](mailto:info@lasierra.edu)

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Questions?

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