

# Map to College

## 大學輔助金討論會議 Financial Aid

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Presented

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## Sample of 2010-11 College Costs (2010-11 大學費用例子)

	社區大學	州大	加大	私立大學
學費	\$1,002	\$ 5,014	\$ 11,285	\$38,700
書本費	\$ 750	\$ 1,704	\$ 1,564	\$ 1,485
食宿/ 交通/ 其他生活 費	\$ 800	\$ 16,758	\$14,336	\$15,200
總共費用	\$ 2,552	\$23,476	\$27,185	\$55,385

# 學生輔助金

## How to Pay for College



- 獎學金 (Scholarships)
- 現金輔助 (Grants)
- 半工半讀計劃 (Work-Study)
- 貸款 (Loans)

# 大學援助金資源

## Sources of Financial Aid

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- 聯邦政府 / Federal government
- 州政府 / State government
- 大學院 / Colleges and Universities
- 私人基金 / Private organizations, foundations, church groups, employers

# 獎學金資源

## Where to Find Scholarships

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- 大學院  
Colleges and Universities
- 私人基金, 教會, 公司  
Private organizations, church groups, employers

# 獎學金資源

## Where to Find Scholarships

### ■ 網站

#### Scholarship search databases

- [www.fastweb.com](http://www.fastweb.com)
- [www.finaid.org/scholarships/](http://www.finaid.org/scholarships/)
- [www.studentscholarshipsearch.com/](http://www.studentscholarshipsearch.com/)
- [www.collegeboard.com/pay](http://www.collegeboard.com/pay)
- [www.apiasf.org](http://www.apiasf.org)
- [www.gmsp.org](http://www.gmsp.org)
- [www.ncaa.org](http://www.ncaa.org)



# 獎學金 (Scholarships)

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- 傑出成績表分數 / Merit (GPA; test scores; honors; academic achievements)
- 家庭工資財富背景? / Financial Need?
- 其他條件 / Talent based Scholarships:
  - 義工 / 工作
  - 課外活動
  - 組織
  - 特別才能/領導才能/獎狀/特別榮譽
  - 推薦書

# 關於申請獎學金的秘訣

## Tips on Private Scholarships

- 繼續努力/ It never hurts to try!
- 尋找本地性/附近地區的獎學金/ Look for local scholarships. The applicant pool may be smaller and the chance of getting it higher.
- 一早開始/Start early and pay close attention to deadlines.
- 大多數組織喜歡選擇高年級學生. 別洩氣.  
Many organizations prefer continuing students so don't get discouraged.

# 聯邦政府助學金

## Federal Government Grants

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- PELL Grant (up to \$5550)

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

- Supplemental Educational Opportunity Grant (up to \$4000)

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

- Robert C. Byrd Honors Scholarship (\$1500)

[www.csac.ca.gov/doc.asp?id=125](http://www.csac.ca.gov/doc.asp?id=125)

# 聯邦政府助學金

## Federal Government Grants

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- Academic Competitiveness Grant  
(\$750 1<sup>st</sup> year; \$1300 2<sup>nd</sup> year)
- National SMART Grant (up to \$4000)
- 從事教師職業 Teach Grant Program  
(up to \$4000)

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

# 聯邦政府助學金

## Federal Government Grants

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- California Chafee Grants (up to \$5000)
- Law Enforcement Personnel Dependents Grants (up to \$11,259)

[www.csac.ca.gov/doc.asp?id=33](http://www.csac.ca.gov/doc.asp?id=33)

# 加州政府助學金

## Cal Grant Programs

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### 學生申請 資格:

**To be eligible, student must be:**

- ✓ 美國公民或美國永久居民 / U.S. citizen or eligible non-resident
- ✓ 加州居民 / California resident
- ✓ 註冊加州大學 / attend a California college or university in 2011 -12



# 加州政府助學金

## Cal Grant A

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- ✓ **最高: \$4429 州大 / \$10,302 加大 / \$9708 私立**
- ✓ **成績表分數** Grade Point Average (GPA) of 3.0 or more
- ✓ **家庭收入和資產背景合政府資格**  
Family income and assets below the state ceilings

# 加州政府助學金

## Cal Grant B

- ✓ 第一年: 最高 \$1551
- ✓ 第二年起 = Cal Grant A
- ✓ 成績表分數 /Grade Point Average (GPA) of at least 2.0
- ✓ 低收入和低資產家庭背景的學生  
Students from disadvantaged or low income families, with family income and assets below the state ceilings



# 加州政府助學金

## Cal Grant C

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- ✓ 最高 **\$576 / \$2592**
- ✓ 低收入和資產家庭背景的學生  
Students from low income families
- ✓ 從事職業訓練的學生  
Pursuing vocational programs of study

# 加州政府助學金

## Cal Grant Program

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- 更多資訊網站 [www.csac.ca.gov](http://www.csac.ca.gov)
- 申請表 [www.calgrants.org](http://www.calgrants.org)

# 如何申請加州政府助學金

## How to Apply

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- FAFSA (Free Application for Federal Student Aid) by March 2, 2011
- Cal Grant GPA Verification Form
- 詳細資料請連絡你中學的大學顧問  
Contact your high school college counselor for details



# 其他助學金 Other Grants

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- UC Grants
- CSU Grants
- Independent College Grants
- Board of Governors Enrollment Fee Waiver (BOG Waiver)
  - Waives California Community Colleges' enrollment fees for financially need California residents
  - [www.icanaffordcollege.com](http://www.icanaffordcollege.com)

# 半工半讀計劃

## Work-Study

- 在學院裡面或離開校園工作機會  
Job opportunities on or off campus
- 不限制工作時間 / Flexible hours
- 薪水好 / Higher salary
- 好處 – 收入不會扣除政府助學金  
Benefit – income exclusion
- 專業經驗 / Professional experience
- 雇主和聯邦政府支付工資 / Salary paid by employer and federal government

# 貸款

## Student Loans

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- Federal Perkins Loan 5%
- University Loan 不同
- Federal Direct Loan 5.6%
- Federal Unsubsidized Direct Loan 6.8%
- Federal PLUS (Parent Loan for Undergraduate Students) 7.9%
- Private Education Loans 不同

# 如何申請

## Financial Aid Process

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- 提交學校財務援助申請表  
Financial Aid Application from each college
- 提交學校獎學金申請表  
Scholarship Application from each college
- FAFSA

# 何時提交 FAFSA

## When to File FAFSA

- Free Application for Federal Student Aid (FAFSA) available after 1/1/2011
  - 網上申請表/ Electronic Format
    - [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
  - 申請表/ Paper Format
    - 中學 / high school counseling office
    - 大學 / any institution of higher education
- 網上申請表更準確;快速;容易證實  
Electronic format is faster, more correct, and easily tracked.

# 你需要的資料

## What You Need to Complete a FAFSA

- 聯邦政府工作號碼/ Social Security Numbers
- 誕生日期 / Dates of Birth
- 學生的駕車執照號碼/ Student's Driver's License Number
- 永久居民聯邦註冊號碼/ Alien Registration Number for eligible non-citizens
- 聯邦納稅報單 和 W-2/ Federal Tax Returns & W-2's
- 詳細財務資產資料/ Financial Information (assets and investments)
- 學院聯邦註冊號碼/ College Federal School Code

# 特別情況

## Special Circumstances

- 大學財務援助管理員可以因個別情況而定做出調整到學生的 FAFSA 資訊：

Financial aid administrators *may* make adjustments to a student's FAFSA information on a case-by-case basis:

- 收入縮減 / Loss or reduction in income
- 離婚以後支持小孩的生活費用 / Child support
- 幫助年長祖父母的生活費責任 / Financial responsibility for elderly grandparents
- 沒保險的健康開銷 / Extensive medical or dental expenses not covered by insurance

# 申請以後應該做什麼

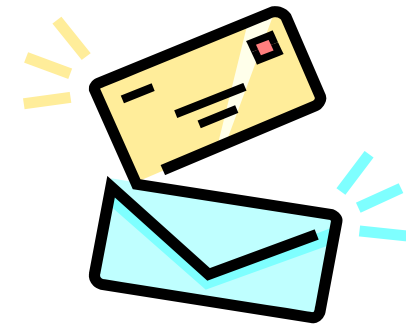
## Respond



- Student Aid Report
- 注意來自學院的信件

Watch for correspondences and award letters from your college

- 提交所需的文件
  - 每年重新申請
- Submit required documents
- Re-apply each year

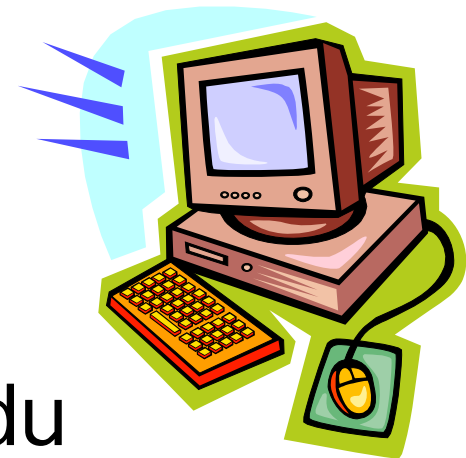


# 網站資訊

## More Internet Resources

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- [www.finaid.org](http://www.finaid.org)
- [www.studentaid.ed.gov](http://www.studentaid.ed.gov)
- [www.students.gov](http://www.students.gov)
- [www.californiacolleges.edu](http://www.californiacolleges.edu)



# 更多資訊

## Additional Sources of Aid

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- 從事教師職業 Assumption Program of Loans for Education (APLE)
- 從事護士職業 State Nursing Assumption Program of Loans for Education (SNAPLE)
- 從事護兒中心 Child Development Grant (up to \$2000)

[www.csac.ca.gov/doc.asp?id=33](http://www.csac.ca.gov/doc.asp?id=33)

# 更多資訊

## Additional Sources of Aid

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- Employee Benefits
- Veterans Benefits
- Military Service Scholarships (ROTC)
- Vocational Rehabilitation

# 會議終止

## The End

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- 還有其他問題嗎？

Questions?

- 請填寫我們的調查表格。

Please complete survey for us.

- 祝你成功!

Good Luck!

- 謝謝!

Thank you for coming!