

# Financial Aid Overview

PRESENTED BY: VENTURA COLLEGE FINANCIAL AID OFFICE



# What is FINANCIAL AID?

Financial aid is money to help pay for a college or career school.

Aid can come from:



The U.S. federal government



The state in which you live



The college you attend



A nonprofit or  
private organization

# How to Apply

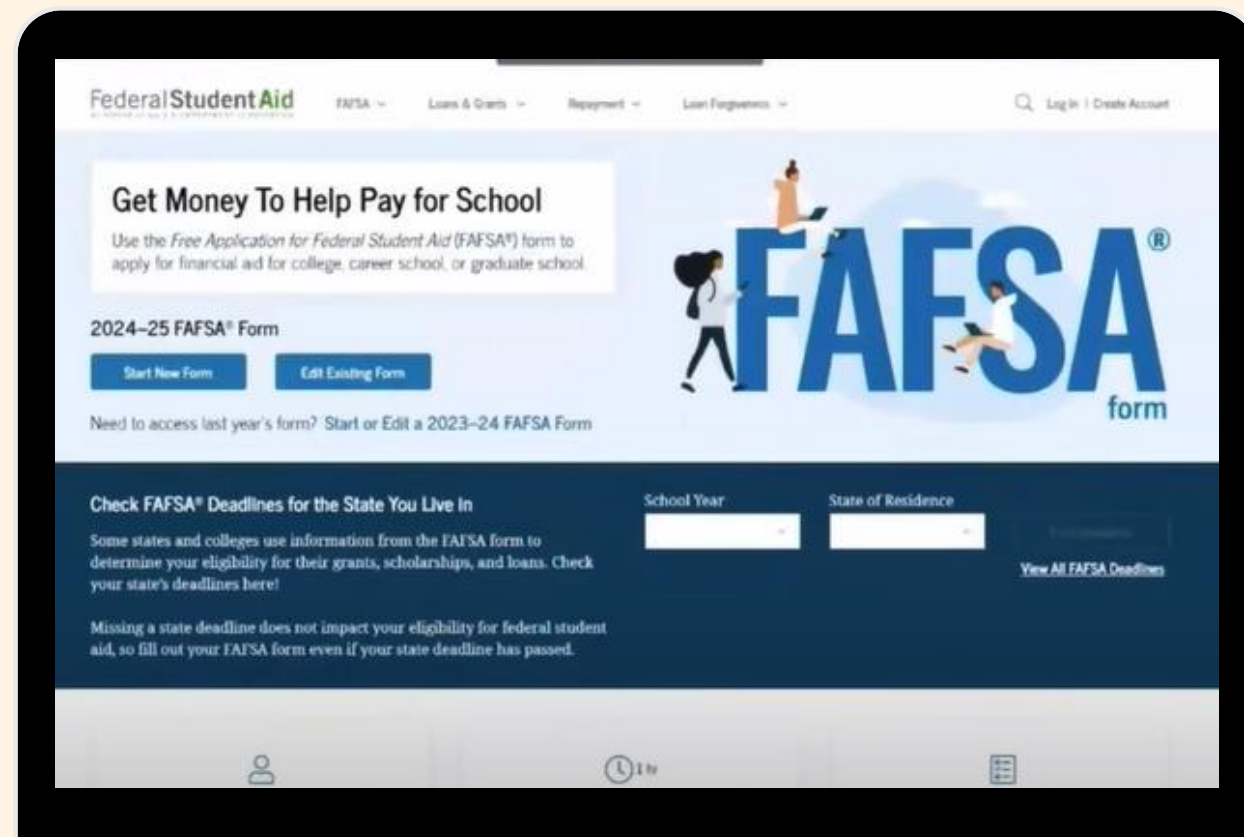
A student's eligibility for financial aid is determined through **one** application!

Free Application for Federal Student Aid (FAFSA)

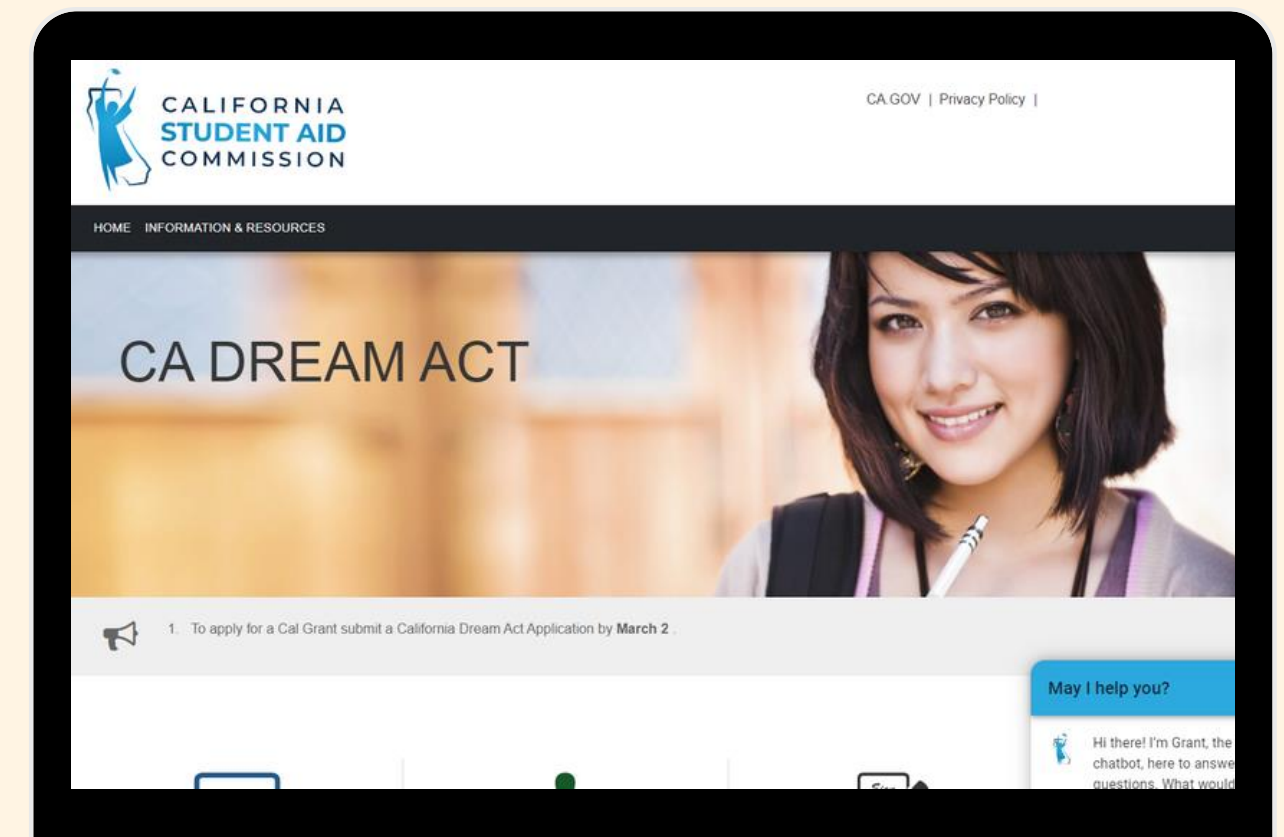
[fafsa.gov](https://fafsa.gov)

CA Dream Act Application (CADAA)

[dream.csac.ca.gov](https://dream.csac.ca.gov)



OR



- Determines eligibility for federal aid for U.S. citizens or eligible non-citizens
- Used by many states (including California) to determine eligibility for state aid

- For students who are not eligible to complete the FAFSA
- Allows eligible students to qualify for state and institutional aid
- Be an AB 540 student (determined by Registrar's Office)

# What is needed to apply for the FAFSA or CA Dream Act Application?

Parent(s)/ Contributor (s)	Student/ Contributor
Social Security Number(s) (if no SSN, will indicate by checking box)	FAFSA- Social Security Number (SSN) CADAA- DACA SSN (leave blank if you don't have one)
Date of Birth	Date of Birth
Marital status and marital status date as of the date the application is filed	FAFSA- Citizenship or U.S. Permanent Resident information
Current asset information (cash, checking and savings, business, farm or other real estate records, records of stocks, bonds or other investments)	Current asset information

# Create an FSA ID

## NEW REQUIREMENT FOR THE FSA ID

Every contributor to the FAFSA is required to have an FSA ID, even parents without a Social Security Number.

### Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to manage the student loan journey.

[Get Started](#)

Already have an account? [Log In](#)

#### 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*

#### What You'll Need

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

# Who is a CONTRIBUTOR?



The student



The student's biological or adoptive parent or parents who are completing the FAFSA



- If the parents are married and file taxes “Married Filing Jointly”, then only one parent is required to be a contributor and can complete the entire FAFSA Parent Section. In this case, only the parent contributing must provide consent.



- If the parents are married and file taxes “Married Filing Separately”, then both parents are required to be contributors. Each parent contributor must consent for their FTI to be shared.



- If the parent is single, separated or divorced from the other biological or adoptive parent, then only the parent that provided the greater financial support in the 12 months prior to application would be a contributor and would need to consent.

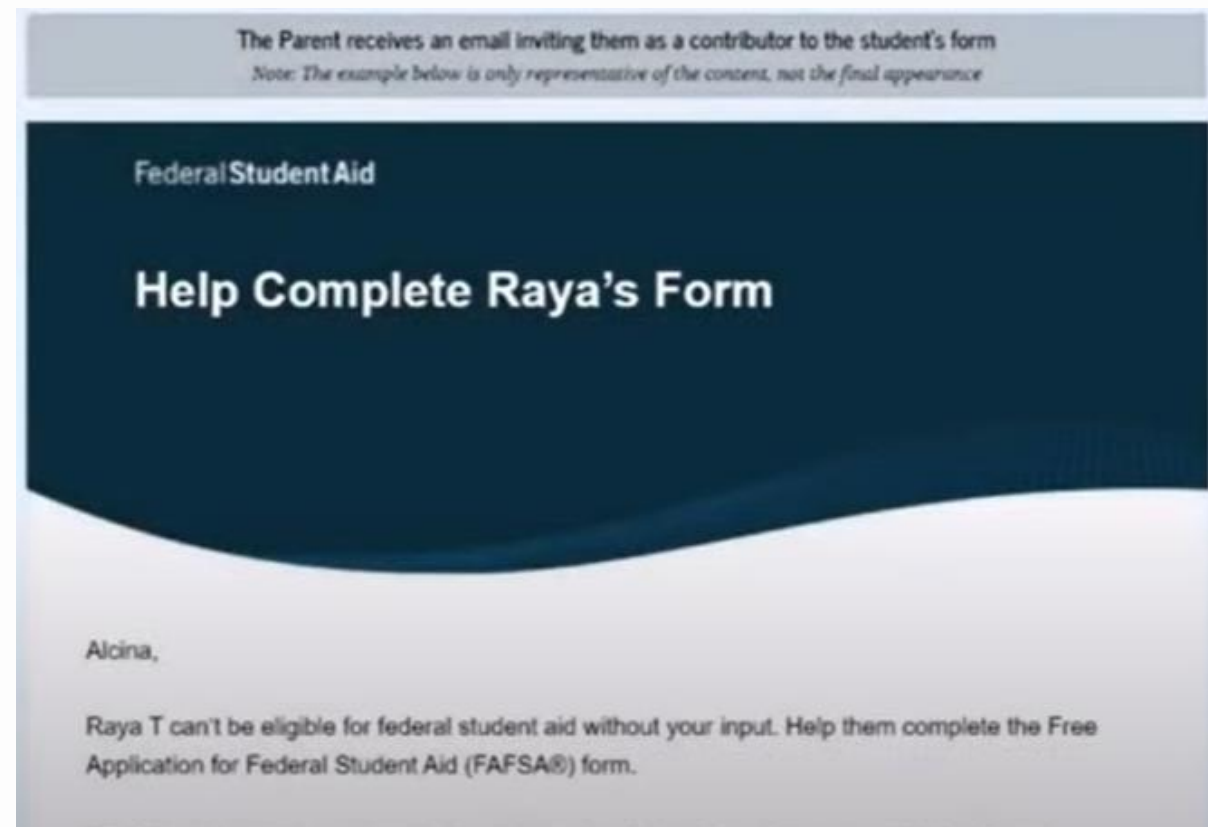


- If the parent contributor is remarried, their spouse would be included in the parent FAFSA section.

# Contributor Invitations

After the student completes their portion of the application, an invitation will be sent via email to the parent/contributor

## SAMPLE EMAIL



## AFTER LOGGING IN WITH FSA ID

### My Activity

**Raya Tran Wants Your Help on a FAFSA® Form**

Raya Tran has identified you as a parent on their *Free Application for Federal Student Aid (FAFSA®)* form.

Parents are required to provide their financial and demographic information on their student's FAFSA form. This does not make you financially responsible for any federal student loans Raya decides to accept.

[Learn more](#)

By accepting this invitation, you agree to share your Federal Student Aid account information. Once you accept, your

# Dependency- Unusual Circumstance

A dependency override is a change in a student's status from dependent to independent. This can happen when a student has unusual circumstances and can't provide parental information.

## Steps to follow:

1

Complete and submit application selecting “None of these apply”. Select “continue”, then select yes to Student Unusual Circumstances

2

Once application is processed, contact your financial aid specialist to discuss your situation. Additional documentation may be required.

FAFSA Form 2025-26 Student Raya Tran

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Student Personal Circumstances

Select all that apply.

- The student is currently serving on active duty in the U.S. armed forces for purposes other than training.
- The student is a veteran of the U.S. armed forces.
- The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2025 and June 30, 2026.
- At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).
- At any time since the student turned 13, they were a ward of the court.
- At any time since the student turned 13, they were in foster care.
- The student is or was a legally emancipated minor, as determined by a court in their state of residence.
- The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.
- None of these apply.

Previous Continue

FAFSA Form 2025-26 Student Raya Tran

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Student Unusual Circumstances

This information will help us evaluate the student's ability to pay for school.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?

A student may be experiencing unusual circumstances if they

- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents;
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;
- are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents.

If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.

Yes  No

Previous Continue

*Not living with parents or not being claimed by them on tax forms does not make you an independent student for purposes of applying for federal student aid.*



# Federal Tax Information IRS DIRECT DATA EXCHANGE

**FAFSA** FORM 2024-25 Student Help Page Save FAFSA Mail

### Provide Consent or Be Ineligible for Federal Student Aid

**Summary**  
Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete the FAFSA form. If you don't provide consent, you will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.

→ Get your 2022 tax return information for the 2024-25 FAFSA form.      → Tax return information is required to complete the FAFSA form.

→ FTI is used to determine your eligibility for federal student aid.

Under penalty of law, I certify that I am the individual associated with the FSA ID log-in credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:

- The U.S. Department of Education to disclose my Social Security number, last name, and date of birth to the U.S. Department of the Treasury in order to obtain my FTI only for the purpose of determining the eligibility for, and the amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under subpart 1 of Part A, Part C or Part D of Title IV of the Higher Education Act of 1965, as amended.
- The use of my FTI by U.S. Department of Education officials and contractors (as defined in 26 U.S.C. 510000013A) only for the purpose of determining the eligibility for, and amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under Title IV of the Higher Education Act of 1965, as amended.
- The U.S. Department of Education to redisclose my FTI received from the U.S. Department of the Treasury pursuant to 26 U.S.C. 610301(c)(3)(D)(ii), which includes:
  - Institutions of higher education participating in the federal student aid programs authorized under the Higher Education Act of 1965, as amended;
  - state higher education agencies; and
  - scholarship organizations designated prior to Dec. 31, 2024, by the Secretary of Education.
- The use of my FTI for the application, award, and administration of student aid awarded by the federal government, institutions of higher education, state higher education agencies, and designated scholarship organizations.
- The redisclosure of my FTI to any future 2024-25 FAFSA forms for which I elect to participate (e.g., if I elect to participate in my child's FAFSA form or to complete my own FAFSA form after participating in another FAFSA form). My FTI will be redisclosed to these additional applications upon my affirmation to participate. I understand that I may decline an invitation to participate, which will prevent the transfer of my FTI to that FAFSA form.

## NEW REQUIREMENT TO CONSENT TO SHARE FEDERAL TAX INFORMATION

Every contributor to the FAFSA is required to provide consent for the IRS to share Federal Tax Information, even students or parents that do not file US tax returns.

- Once consent is provided, the IRS automatically sends FTI, eliminating manual entry of income and tax information for contributors that filed 2023 US federal taxes.
- If any contributor to the student's FAFSA does not provide consent, the student will not be eligible for federal student aid, including grants, loans and work-study
- Consent is required by every contributor regardless of their US federal tax filing status

# Common Application Errors

## **PARENT INFORMATION**

Must be the biological or adoptive parent

## **LISTING INCORRECT NAME**

Name must match exactly how it is listed on the social security card

## **PARENT MARITAL STATUS**

- Must be as of the date the application is completed
- If parent is remarried, must include step-parent's information

## **NO SSN**

If parent does not have a SSN, check off the box indicating parent does not have SSN. Do not list the parent's ITIN

# Timeline/ Deadlines

2025-2026  
FAFSA & CADAA  
APPLICATIONS ARE  
AVAILABLE

Applications available in both English and Spanish

\*Date is subject to change

STATE DEADLINE  
FOR CALIFORNIA

**April 2, 2025**, is the deadline for Cal Grant consideration (both a financial aid application and a school-certified GPA must be submitted by this date)

COLLEGE DEADLINE

Varies by college—students should check with the college they are interested in attending for deadlines to complete any requirements

# Next Steps

## AFTER APPLICATION IS SUBMITTED



Once an application is processed, a Student Aid Index (SAI) is determined.

The SAI is a measure to determine the type of financial aid a student could be eligible for.

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

A student may be asked to submit additional documentation in order to determine eligibility (example: a student selected for verification)

Students should follow-up with their college/university.

Some colleges and universities may not process a financial aid package until the student has been officially admitted to the university.

## Federal Grants\*

Free money based on financial need

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

## Federal Work-Study\*

- Gives students the opportunity to work on campus.
- Earn work experience.
- FWS income does not have to be reported on the FAFSA

## State Grants

- Cal Grant
- Student Success Completion Grant (CA Community College Only)
- Chafee Grant (Current/former foster youth)
- Middle Class Scholarship (CSU and UC)

## Promise Grants and Programs

(CA Community Colleges Only)  
Covers cost of Enrollment Fees and/or Registration Fees

- California College Promise Grant
- CCC Promise Programs
  - VC Promise

## Scholarships

Awarded based on various criteria

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

## Loans

Funds that are borrowed and needs to be paid back

- Federal Direct Loans\*
- Private Loans\*
- DREAM Loan (UC & CSU only)

\*FAFSA Applicants ONLY

# about the CAL GRANT

- Awarded by the California Student Aid Commission (CSAC)
- Provides financial assistance to qualified California residents and AB540 students.
- Awards based on merit and need (GPA and income & asset information)


## How to be eligible for the Cal Grant:

- Submit a 2025–2026 FAFSA or CA Dream Act Application by **April 2, 2025**
- High school must certify your GPA

Cal Grant A	Cal Grant B	Cal Grant C
Available at a 4-year institution	Available at a 4-year institution or CA Community College	Available for students pursuing a vocational, occupational, or technical program
Minimum 3.00 high school GPA	Minimum 2.00 high school GPA	Complete the Cal Grant C Supplement Form and return to the CSAC by the requested deadline
Can only be used for tuition and fees		
If awarded at a CA Community College, will be held in reserve up to two years until the student transfers		


# about the STUDENT SUCCESS COMPLETION GRANT

- Students attending a CA Community College and awarded a Cal Grant B or C could potentially be eligible for an additional grant.
- This grant is designed to encourage students to maintain full-time status (12 units or more).
- Full-time attendance speeds the completion of a degree and saves you money!



12-14.99  
units/semester

\$1,298 per  
semester




15+ units/  
semester

\$4,000 per  
semester

**More classes.  
More money.**

Enroll full-time to receive up to \$8,000 more in financial aid so you can finish faster.

**Financial Aid for Full-time Students**




**15 units/semester\***

=

up to

**\$8,000** / year

**in financial aid**



# WEBGRANTS 4 STUDENTS

MYGRANTINFO.CSAC.CA.GOV



Students eligible for a Cal Grant will be required to verify their high school graduation date and college of attendance.

## Step 1

Create a WebGrants 4 Students account at:  
<https://mygrantinfo.csac.ca.gov/>

## Step 2

- Verify two things:
- Confirm School of Attendance
  - Confirm High School Graduation



# Ventura College

# PROMISE GRANT

The VC Promise will cover the following fees for Summer 2025\*, Fall 2025, and Spring 2026\*\*

- Ventura College Enrollment Fee
- Student Health Fee
- Student Center Fee
- Student Representative Fee

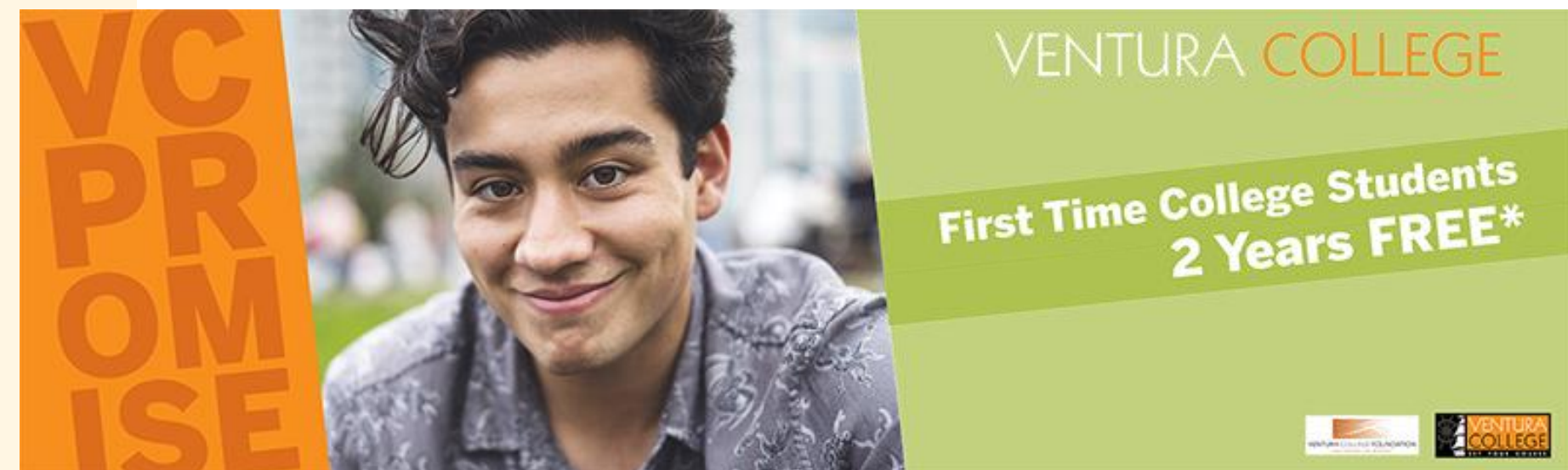
\* Students who are enrolled full-time at VC for Summer 2025 may be eligible for the VC Promise

\*\* Fees subject to change

## Requirements

- Submit a 2025–2026 FAFSA or CADAA
  - Include Ventura College on application
- Submit a VC Admissions application
  - Current dual enrollment students will need to submit a new admissions application
- Be a California resident or AB 540 student. Residency is determined by Admissions and Records.
- Enroll full-time (12 units) at Ventura College for Fall 2025 and Spring 2026\*
- See [www.venturacollege.edu/departments/student-services/financial-aid/types-of-financial-aid/ventura-college-promise](http://www.venturacollege.edu/departments/student-services/financial-aid/types-of-financial-aid/ventura-college-promise) for additional requirements

\*Criteria Subject To Change



# Ventura College Financial Aid Office

## Financial Aid Office & Computer Lab Hours

Monday 8:30am - 6:00pm

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Tuesday 8:30am - 6:00pm

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Wednesday 8:30am - 4:30pm

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Thursday 8:30am - 4:30pm

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Friday 8:30am - 12:00pm



(805)289-6369



[vcfinancialaid@vcccd.edu](mailto:vcfinancialaid@vcccd.edu)



BCS Building  
4667 Telegraph Rd.  
Ventura, CA 93003



Financial Aid Services are provided at  
VC East Campus.



957 Faulkner Road  
Suite 106  
Santa Paula, 93060 CA

[venturacollege.edu/eastcampus](http://venturacollege.edu/eastcampus)



# Ventura College Basic Needs Center

## Basic Needs Center & Food Pantry Hours

Monday	8:30am - 6:00pm
Tuesday	8:30am - 6:00pm*
Wednesday	8:30am - 4:30pm
Thursday	8:30am - 4:30pm*
Friday	8:30am - 12:00pm



\*CLOSED FOR RESTOCKING FROM 2:30PM TO 3:30PM



 (805) 289-6583  
 [vcbasicneeds@vccd.edu](mailto:vcbasicneeds@vccd.edu)

- Cal Fresh Application Assistance
- Food Pantry- Main Campus and East Campus
- Housing Referrals
- Transportation Assistance- FREE bus rides for VC students!
- Services for Homeless Students
- Mental Health and Well Referrals

Located next to the **Dreamers Resource Center**

 (805) 289-6446  
 [vcdreamers@vccd.edu](mailto:vcdreamers@vccd.edu)



[venturacollege.edu/dreamers](http://venturacollege.edu/dreamers)

Questions?

# Thank you!

Scan this QR code to access  
financial aid flyers and materials

