



Frequently Asked Questions about the Free Application for Federal Student Aid (FAFSA) and the California Dream Act Application (CADAA)

“What is the FAFSA/CADAA?” The Free Application for Federal Student Aid (FAFSA) is the online application that allows a pupil to apply simultaneously for federal student aid (including the Federal Pell Grant, work-study opportunities, and federal student loans) and state financial aid such as the Cal Grant program. Many colleges and universities use it for their aid programs, too. The California Dream Act Application (CADAA) is a similar application that provides a path for some pupil who do not qualify for federal aid to apply for state and University-funded assistance. Applying for the FAFSA/CADAA could qualify you for free money through federal, state and university grants and scholarships that help cover the cost of your education.

“Do I need to have citizenship or DACA to apply for financial aid?” No, while you must be a citizen to apply for federal financial aid through the FAFSA, the CADAA is available to any California student that meets what is called “AB 540 criteria” that qualifies them for in-state tuition rates at a University of California or California State University campus, as well as state financial aid like the Cal Grant. Before deciding whether to apply, you can check <https://www.csac.ca.gov/undocumented-dreamer-students> to understand if you might be eligible for financial aid.

“Isn’t the application too long and difficult to complete?” Most applicants complete the FAFSA or CADAA in about 30 minutes. If you have questions, talk to your school counselor. If you need assistance with your application, sign up for a local “Cash for College Workshop” at: <https://www.cash4college.csac.ca.gov/>.

“If I want to learn a trade, can the FAFSA/CADAA still be of assistance to me?” The FAFSA/CADAA applications are not just for California associate’s or bachelor’s degree programs! FAFSA applicants can receive need-based Federal Pell grants, federal student loans, and other federal student aid for technical, trade, and vocational programs. CADAA applicants also have state financial aid opportunities at community colleges and at other schools and training programs. Pupils can check with the school they want to attend or use the federal government’s online College Navigator tool to find out which institutions participate in the programs: <https://nces.ed.gov/collegenavigator/>

“Does my family make too much money to benefit from the FAFSA/CADAA?” Financial aid is left on the table every year by pupils who didn’t apply because they erroneously thought they were ineligible. You really don’t know until you apply! Income and assets are factors in determining your eligibility, but so are things like the number of pupils in the family who are in school and the age of the parent(s). For pupils from families that **do** make too much to qualify for need-based grant aid, the FAFSA/CADAA can still be helpful, since it is used to determine eligibility for other federal and state financial aid such as the Middle Class Scholarship, work-study programs, federal student loans (usually at competitive rates and with more borrower protections than private loans, including options for income-based repayment and forgiveness programs for some careers) DREAM loans for CADAA applicants at UC and CSU campuses, and other types of aid. Your college may offer aid based on your FAFSA/CADAA info too, and your eligibility may be different depending on your school. Additionally, some scholarship programs use information from the FAFSA/CADAA as part of the application process. As most financial aid is awarded in date order based on FAFSA/CADAA filing date, it is a very good idea to complete the application as early as possible. This “place in line” can be used for opportunities that come up later, and also can be used if family financial circumstances suddenly change.

“What if I don’t want a student loan?” Filing the application **doesn’t** commit you to anything. You’ll just find out whether you might be eligible for aid!

“How is the FAFSA/CADAA data protected?” “I don’t want my information sold, and I don’t want my school to have it.” By law, your personally identifiable Information (PII) in the FAFSA can only be used in furtherance of administering financial aid, including research. Although your high school will know whether you completed the FAFSA, it will not have access to the information that you provide on your FAFSA. The California Student Aid Commission (CSAC) released a joint statement with the California Department of Education stating, “The information provided via the California Dream Act Application is used solely to determine eligibility for state financial aid and isn’t shared with the federal government or used for immigration enforcement purposes. The CSAC will protect this information to the fullest extent of the law.” To read the full statement, visit <https://www.csac.ca.gov/post/joint-message-california-department-of-education-and-california-student-aid-commission>

“If I choose to file an application, how will I know that my application is complete?” Once you submit the FAFSA or the CADAA, you will receive a confirmation of receipt at the email address you provided in the application. This will allow you to demonstrate that you’ve met the requirement of filing an application even if there are circumstances that will need to be addressed with the college/university’s financial aid office later.