

**FINANCIAL AID AND LOCAL
SCHOLARSHIP
HANDBOOK**



Southwest

FINANCIAL AID

Broadly there are two kinds of financial aid: **Need-Based** as determined by the federal government (FAFSA) and **Merit-Aid** awarded for academic excellence or athletic prowess.

Paying for college is an enormous concern for most families. College costs increase every year and policies are always changing. In general, colleges expect you and your family pay as much as you can the cost of your education. However, they will do their best to bridge the “gap“between what you can afford and what the college costs.

Many students and parents wonder if applying for financial aid will hurt chances of admission. Most colleges still try to make “Need-Blind” decisions, but as federal funds shrink, some colleges will take financial need into consideration in making their decisions. Many colleges are able to make decisions without taking need into account, and the amount of financial aid you need will not usually affect your changes for admissions. You should always inquire about each college’s policy in regards to financial aid. Not every college can meet the full financial need of every student.

Do not let the cost of a college, especially private ones, keep you from applying. Financial aid may make attending a more expensive campus much more affordable and the quality of education you will receive may well be worth the money you save at a less expensive college.

TERMS

FAFSA (Free Application for Federal Student Aid). A detailed form that is the first step in applying for federal aid, offered by the U.S Department of education. Only U.S Citizen and legal residents can apply. You must apply every year between January 1 and March 2nd at www.fafsa.ed.gov

Student Aid Report (SAR). It’s a summary of all the information completed on FAFSA. The SAR will usually contain your Expected Family Contribution (EFC), the number used in determining your eligibility for federal student aid.

CSS/PROFILE. A supplemental need analysis document is used by some colleges and private scholarship programs to award their non-federal aid funds. The Profile does not replace the FAFSA and the deadline to complete form varies from college to college. www.collegeboard.com

Grants. Money given to a student that carries no stipulation of repayment. Eligibility tends to be based on need.

Loans. Loans include any program that requires repayment, usually with interest, to the source of funding.

Federal Work Study. A part-time work program awarding on or off campus jobs to student who demonstrate financial need. These positions are primarily funded by the government but are partially funded by the institution.

Cal-Grants. The State of California provides these scholarships with it a GPA Verification Form must be completed by February for these grants. Southwest usually submits all GPA's for graduating seniors with a valid social security numbers to the State prior to February. Check with your counselor for more information. A form can also be downloaded at www.csac.ca.gov.

Need-Blind Admissions. Colleges practice need-blind admissions when a decision is made without regards for whether or not a student is applying for aid.

Merit-Based Aid. Financial aid based on academic, artistic, athletic, or other merit-oriented criteria.

Estimated Family Contribution (EFC). Is the calculated amount the student and his/her family are expected to pay. This is determined by FAFSA.

Cost of Attendance (COA). An institution COA is usually expressed in a yearly figure that includes tuition, fees, room & board, supplies and transportation

Award Letter. The official letter from the college financial aid office that lists all the financial aid awarded to the student.

Financial Aid Package. The amount of financial aid a student receives, including grants, scholarships, loans and work study.



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APPLYING FOR NEED-BASED FINANCIAL AID

The Department of Education determines financial need and recommends an award to the colleges based on the financial information reported by parents in the FAFSA. The individual college will then put together a financial aid package designed to meet any demonstrated need. At most colleges, a package will include some combination of grants, loans, and work study.

Students who think they need financial aid should apply for it. Some college scholarship programs only consider students who apply for financial aid. If nothing else, applying for financial aid will give you access to lower interest rates that may be unavailable at local banks and credit unions. Some families who do not qualify for need-based aid may like to take advantage of these low interest rate loans as a way to leverage their overall financial strength.

Students applying for aid at any college or university, public or private, need to complete the following forms:

- FAFSA (before March 2nd)
- Cal Grant GPA Verification Form (check with your counselor)
- CSS/PROFILE (if applicable)
- Parent's Tax Return (prior fiscal year may be used)
- College Specific Forms (check with the financial aid office)

OTHER TIPS FOR FINANCIAL AID APPLICANTS

- Do not initially rule out a college because you think it costs too much.
- It's important for students to talk openly with their parents on how to pay for college
- Research each college's aid policies to find out what forms need to be submitted and deadlines
- You may apply for financial aid before knowing if you got admitted or not into a particular college
- Financial aid is deadline driven!!!
- Make copies of everything you complete
- Make sure to review your financial aid award letter in April
- Investigate college-specific scholarships

LOCAL SCHOLARSHIPS

ASSOCIATION OF CALIFORNIA SCHOOL ADMINISTRATORS (\$500)

For: Full-time undergraduate study at an accredited 2-year or 4-year institution

Deadline: May

Contact: Amanda Brooks
McCabe Union School District
701 W. McCabe Road
El Centro, CA 92243
(760) 352-5443

CAL-SOAP SCHOLARSHIP (up to \$2,000)

For: Full-time undergraduate study at an accredited 2-year or 4-year institution

Deadline: March

Contact: Edward Avelar
SDSU Imperial Valley Campus
720 Heber Avenue
Calexico, CA, 92231
(760) 768-5652

CLAUDIO CARMONA MEMORIAL SCHOLARSHIP (\$250)

For: Full-time undergraduate study at an accredited 4-year institution.
Major/Career interest in counseling or social work

Deadline: April

Contact: Gloria Carmona
(760) 355-6136
gloria.carmona@imperial.edu

CHINESE BENEVOLENT ASSOCIATION (\$200)

For: Full-time undergraduate study at an accredited 4-year institution. Applicant must be Chinese

Deadline: May

Contact: Lianna Zhao
Chinese Association
519 Broadway
El Centro, CA 92231
(760) 355-6476
lianna.zhao@imperial.edu

EI CENTRO EDUCATION FOUNDATION (\$500)

For: Full-time undergraduate study at an accredited 2-year or 4-year institution.
Applicants must attend central union high school campuses

Deadline: May

Contact: Lucy Hendry
Central Union High School District
351 Ross Avenue
El Centro, CA 91143
(760) 336-4500

ELKS SCHOLARSHIP (\$300 - \$3,000)

For: Full-time undergraduate study at an accredited 2-year or 4-year institution.
Elks Most Valuable Student (high academic achievement), Jack Kloth (Athletics),
and Steve Cole Memorial (community college and vocational)

Deadline: January and May

Contact:
Elks Lodges
Calexico (760) 357-1661/ 310 Rockwood Avenue
El Centro (760) 352-1050/ 631 W Main Street
Brawley (760) 344-2731/ 161 S Plaza Street

IMPERIAL COUNTY FARM BUREAU (\$ varies)

For: Full-time undergraduate study at an accredited 2-year or 4-year institution.
Major/Career interest in agriculture

Deadline: May

Contact: Nicole Rothfleisch
1000 Broadway
El Centro, CA 92243
(760) 352-3831

IMPERIAL VALLEY CHORAL SOCIETY (\$500)

For: Full-time undergraduate study at an accredited 2-year or 4-year institution.
Major/Career interest in vocal music

Deadline: May

Contact: Dick Slobig
P.O Box 3531
El Centro, CA, 92243
(760) 352-1199

IMPERIAL VALLEY COLLEGE FOUNDATION (up to \$1,000)

For: Full-time undergraduate study at Imperial Valley College

Deadline: Students are nominated by the high school for the HP Meyer and for the Valedictorian/Salutatorian scholarships.

Contact: Mr. Evangelist

Imperial Valley College Foundation

P.O Box 158

Imperial, CA 92251

(760) 355-6113

IMPERIAL VALLEY GROWERS ASSOCIATION (\$ varies)

For: Full-time undergraduate study at an accredited 4-year institution.

Major/Career interest in agriculture

Deadline: May

Contact: Alex Jack

1000 Broadway

El Centro, CA 92243

(760) 353-1900

IMPERIAL VALLEY JAPANESE AMERICAN SCHOLARSHIP (\$)

For: Full-time undergraduate study at an accredited 4-year institution. Open to all students from all ethnic backgrounds.

Deadline: April

Contact: Dr. Satow

805 North Rodeo Drive

Imperial, CA 92251

(760) 355-0141

IMPERIAL VALLEY KENNEL SCHOLARSHIP (\$)

For: Full-time undergraduate study at an accredited 4-year institution.

Major/Career interest in vet science

Deadline: April

Contact: Dan Steward

P.O Box 1467

El Centro, CA 92244

(760) 355-1888

IMPERIAL VALLEY LEGAL SECRETARIES (\$)

For: Full-time undergraduate study

Deadline: March

Contact: Nicole

(760) 587-0559

IMPERIAL VALLEY MESA PROGRAM SCHOLARSHIP (up to \$1,000)

For: Full-time undergraduate study at an accredited 2-year or 4-year institution.
Student must be in the MESA program

Deadline: Recipients are selected by the program

Contact: Janet Ramos

MESA Program

2370 W. Main

El Centro, CA, 92231

(760) 353-2860 ext.21

IMPERIAL VALLEY GEM AND MINERAL SOCIETY (\$500)

For: Full-time undergraduate study at an accredited 2-year or 4-year institution.
Major/Career interest in geology or science

Deadline: March

Contact: Paul Steward

P.O. Box 1721

El Centro, CA, 92231

(760) 355-1888

IMPERIAL VALLEY ROP COMMUNITY FOUNDATION (\$250 - \$750)

For: Full-time undergraduate study at an accredited 2-year or 4-year institution.

Deadline: April

Contact: Mary N. Camacho

Imperial Valley Regional Occupational Program

687 State Street

El Centro, CA 92243

(760) 482-2651

SOUTHERN CALIFORNIA GAS COMPANY (\$ varies)

For: Full-time undergraduate study at an accredited 2-year and 4-year institution.
Scholarship funds rotate from city to city every year and need to check with each high school

Deadline: May

Contact: Joe Montenegro

Southern California Gas Co

1111 Main Street

El Centro, CA 92243

(760) 352-6100

SUN COMMUNITY SCHOLARSHIP (\$500)

For: Full-time undergraduate study at an accredited 2-year and 4-year institution. Student must have an active savings/checking account.

Deadline: May

Contact:

Sun Community Federal Credit Union
1068 Broadway
El Centro, CA, 92243
(760) 337-4200

TOPETE REYES & LUPE SCHOLARSHIP (up to \$1,000)

For: Full-time undergraduate study at an accredited 2-year and 4-year institution.

Deadline: March

Contact: Abraham Ruvalcaba

Institute for Socio-Economic Justice
541 Main Street
Brawley, CA 92227
(760) 351-9300

UNISERV (TEACHER'S UNION) (\$ varies)

For: Full-time undergraduate study at an accredited 2-year and 4-year institution. Open to all graduating Seniors at every high school as well as union member dependents.

Deadline: March

Contact:

Imperial County Uniserv
2419 La Brucherie Road
Imperial, CA 92251
(760) 355-4600

US BORDER PATROL UNION 2554 (\$500 - \$1,000)

For: Full-time undergraduate study at an accredited 2-year and 4-year institution. Open to all graduating Seniors at every high school as well as union member dependents.

Deadline: October

Contact: Lombardo Amaya

1-800-620-2554 ext. 80

WES BARRETT INSURANCE (\$500)

For: For: Full-time undergraduate study at a 4-year institution

Deadline: Student is nominated by the high school

Contact: Michelle Richardson

P.O Box 476
28925 Deer Creek Trail
Pine Valley, CA 91962
(619) 473-8727

OTHER:

All services clubs such as the ***Kiwanis, Rotary, Lions, Optimist and Soroptimist*** sponsor yearly awards as well. For more information, contact your local chamber of commerce and ask for their individual contact information:

- Brawley Chamber: (760) 344- 3160
- Calexico Chamber: (760) 357- 1166
- Calipatria Chamber: (760) 348-4141
- El Centro Chamber: (760) 352-3681
- Holtville Chamber: (760) 356- 2923
- Imperial Chamber: (760) 355- 1609



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