



Notes and Links to Accompany Financial Aid Workshop October 8, 2026

FAFSA

<https://studentaid.gov/fafsa-apply>

CSS Profile

<https://cssprofile.collegeboard.org/complete-application>

SAI Estimator Calculator

<https://studentaid.gov/aid-estimator/>

GPA Verification Form for CA Student Aid

<https://www.csac.ca.gov/sites/default/files/2025-10/G4-Cal-Grant-GPA-Verification-Form-2026.27.pdf>

Subsidized Student Loans

Accruing interest is paid by Dept. of Education while student is in school at least half-time, until 6 months after leaving school, and during period of deferment or postponement.

Unsubsidized Student Loans

Accruing interest is the responsibility of the borrower, even if payments have not yet begun or during a period of deferment or postponement.

Financial Aid by the Numbers

COA (Cost of Attendance)

Less: SAI (Student Aid Index)

Equals Eligibility for Need-based Aid

COA (Cost of Attendance)

Less: Actual Student Aid Awarded

Equals Family's Net Out-of-Pocket Cost

Be disciplined in your family's spending -- *Proverbs 21:20*

Be diligent in educating your student and preparing to succeed in college – *Proverbs 9:10*

Seek the Lord's guidance – *Psalms 143:8*

Trust God throughout the whole process – *Proverbs 3:5-6*