

## PRIVATE FINANCIAL AID

**PRIVATE SCHOLARSHIPS:** There are many private scholarships available for students to help pay for college, and some may be available to undocumented students. Some are merit-based. Others are geared toward particular groups of people, such as military families (see <https://studentaid.gov/understand-aid/types/military>)

Sources of information for scholarships:  
Department of Labor Free Scholarship search tool: <https://www.careeronestop.org/toolkit/training/find-scholarships.aspx>;  
College Board scholarship search: [www.bigfuture.collegeboard.org/scholarship-search](http://www.bigfuture.collegeboard.org/scholarship-search);

FinAid.Org: <http://www.finaid.org/scholarships/> ;

Financial aid office at a college or career school;

High school or TRIO counselor;

Your library's reference section;

Foundations, religious or community organizations, local businesses, or civic groups;

Organizations (including professional associations) related to your field of interest;

Ethnicity-based organizations; and

Your employer or your parents' employers

A scholarship will affect your other student aid because all your student aid added together can't be more than the cost of attendance at your school.

**PRIVATE STUDENT LOANS:** Private loans can be obtained from banks, lenders, and schools and may be available to undocumented students depending on the lender.

Before taking out a private student loan, you should be aware of the consequences of falling behind on payments. If you aren't able to make your payments, the debt will follow a path similar to other consumer debt (such as credit card debt).

**Delinquency:** Borrower is late on a payment.  
**Charge-Off:** After 120 or 180 days, lender reports debt as loss for accounting purposes. Borrower is still liable for debt.

**Sale to Debt Buyer:** Original lender sells debt to debt buyer for much less than the debt balance.

**Lawsuit:** Owner of the debt (original lender or debt buyer) sues the borrower.

**Judgment:** A court judgment can result in garnishment of your wages or a lien on your property.

At any point in this timeline, you can always try to work out a settlement with the lender or debt buyer.



If you would like further advice about choosing a school, applying for financial aid, or dealing with your student loan debt, you can also contact us.

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# PLANNING AND PAYING FOR COLLEGE: UNDOCUMENTED STUDENTS

Unfortunately, federal financial aid is not currently available to undocumented students. But financial aid is available to these students under California law.

# HERA

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## The California DREAM Act

The California Dream Act allows certain undocumented and nonresident students to receive state financial aid, including Cal Grants, Middle Class Scholarships and community college fee waivers (California Promise Grants).

### **Requirements:**

Attend a California high school for 3 years or attain equivalent credits;  
Combination of 3 or more years at a California elementary or secondary school;  
Graduate from a California high school or pass the California High School Proficiency Exam (CHSPE) or get a GED;  
Enroll in an accredited and qualified California college or university; and,  
If applicable, fill out a non-resident exemption affidavit stating your intent to legalize immigration status as soon as possible. Your college's Residency Deputy or the Admissions and Records office can provide information on how to complete your affidavit and let you know if supporting documentation is needed.



## **How to Apply for Aid:**

If you are undocumented, submit a California Dream Act Application (instead of FAFSA) available at <https://www.csac.ca.gov/post/resources-california-dream-act-application>; Submit the California Promise Grant application for community college if you can't apply with a CDAA <https://www.cccapply.org/en/money/california-college-promise-grant>; and Review the California Financial Aid checklist at <https://www.csac.ca.gov/pod/financial-aid-checklist>

**Call the California Student Aid Commission at 888.224.7268 for help.** (Source: <https://www.csac.ca.gov/how-apply>)

**Attend a free Cash for College workshop.** To locate your nearest Cash for College workshop, see [www.cash4college.csac.ca.gov](http://www.cash4college.csac.ca.gov) (Note these have been temporarily suspended pending the COVID-19 public health emergency)

**March 2** is the deadline to ensure students are considered for all financial aid for which they might be eligible, so it is best to submit your Dream Act application by then.

### **Is it Safe to Apply for the Dream Act?**

The California Student Aid Commission (CSAC) use the application only to determine eligibility for state financial aid and do not share it with the federal government and it is not used for immigration enforcement purposes. CSAC will protect the information to the fullest extent of the law.

## **Potential Sources of Financial Aid**

**Cal Grants** – available for students with financial need who maintain satisfactory academic progress at University of California (UC), California State University, or Community College.

**Middle Class Scholarships** –provides undergraduate students, including students pursuing a teaching credential, with family incomes and assets up to \$177,000 a scholarship to attend or UC or CSU campuses.

**California Promise Grant**– waives enrollment fee (tuition) at any California community college throughout the state. Based on financial need.



HERA is a not-for-profit legal services organization dedicated to economic justice. For additional information or to request assistance, please contact us at [inquiries@heraca.org](mailto:inquiries@heraca.org) or (510) 271-8443 ext. 300