

# CALIFORNIA STATE TREASURER'S OFFICE

## Resources for Higher Education



State Treasurer Fiona Ma, CPA



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# Empowering Your Success: A Message from State Treasurer Fiona Ma, CPA

Dear Friends,

As your State Treasurer, I am honored to present this Resource Guide for Higher Education, which reflects my commitment to ensuring that all Californians have access to the resources, support, and tools needed to achieve their educational goals. This guide is designed to help you navigate the many opportunities available to support your academic journey—from grants and scholarships to low-interest loans, savings programs, and other financial aid resources.

We understand that the path to higher education can sometimes feel overwhelming, especially when it comes to financing your dreams. That is why this guide brings together a wide range of programs and services designed to make education more affordable and accessible for all.

I encourage you to explore these resources, ask questions, and take full advantage of the support available to you. Education opens doors, and with the right tools, you can walk through them with confidence.

Education is more than a pathway to personal success—it is the foundation of a stronger, more vibrant California. Whether you're pursuing your own academic goals or planning for your child's future, your commitment to education helps shape a brighter tomorrow for all of us. We're honored to support you and your family every step of the way.

In Peace & Friendship,



Fiona Ma, CPA  
California State Treasurer



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## State Treasurer's Office Resources

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### **CalKIDS**

Provides children born in California and eligible public school students with a CalKIDS Scholarship worth up to \$1,500 for college or career training. A CalKIDS Scholarship can be used to cover qualified education expenses such as tuition and fees, required books and supplies, and computer equipment, helping to reduce financial barriers for families.

<https://calkids.org/>



### **ScholarShare 529 Program**

California's official college savings plan helps families save for future higher education expenses in a tax-advantage way.

<https://www.scholarshare529.com/>



### **College Countdown**

Provides families with insights about admissions, student life, academic success, affording college, and parenting.

<https://studentaid.gov/announcements-events/idr-account-adjustment>



### **CalABLE**

People with disabilities diagnosed before age 46 can save up to \$20,000 per year, and up to \$100,000 total, in a tax-advantaged savings and investment plan without affecting eligibility for public disability benefits. Savings can be used to pay for eligible expenses, including education, healthcare, housing, recreation, and more.

<https://www.calable.ca.gov/>



### **HOPE for Children Trust Account Program (coming soon)**

Will provide trust accounts of \$3,000 to eligible youth who lost a parent or guardian to COVID-19, or who have been in foster care for over 18 months. The funds have no use restrictions and can be used in any way that supports financial independence, such as paying for education, housing, or savings.

<https://www.treasurer.ca.gov/hope/index.asp>



## Financial Aid Applications



### **CA Dream Act Application (CADAA)**

Allows undocumented students to apply for financial aid such as state and university grants, community college fee waivers, Cal Grants, and private scholarships.

<https://www.csac.ca.gov/cadaa-and-eligibility>



### **Free Application for Federal Student Aid (FAFSA)**

Allows students to apply for all types of financial aid, including but not limited to federal financial aid, state financial aid, and institutional aid.

<https://studentaid.gov/h/apply-for-aid/fafsa>

## Grants



### **Federal Pell Grant**

Awards grants of up to \$7,395 per academic year, plus an additional \$3,697 if enrolled during the summer.

<https://studentaid.gov/understand-aid/types/grants/pell>



### **California Grants Program (CSAC)**

California-specific financial aid allocation that does not need to be paid back. Grants are for students attending Universities of California, California State Universities or California Community Colleges, or qualifying independent and career colleges or technical schools in California.

<https://www.csac.ca.gov/cal-grant>



### **Student Success Completion Grant**

Provides additional financial aid for full-time community college students receiving Cal Grant B or C.

<https://icangotocollege.com/financial-aid/student-success-completion-grant>



### **California College Promise Grant**

Waives the enrollment fees for classes at California Community Colleges. Awards are based on financial need.

<https://icangotocollege.com/financial-aid/california-college-promise-grant>

# Resources for Higher Education



## Grants



### **Law Enforcement Personnel Dependents Grant (LEPD)**

Provides a need-based educational grant to dependents and spouses of California peace officers, firefighters, law enforcement, and Department of Corrections employees who lost their lives or were totally disabled in the line of duty.

<https://www.csac.ca.gov/faforfirst>



### **California Chafee Grant for Foster Youth**

Awards up to \$5,000 a year to eligible foster youth to be used at any eligible California college or university, or career or technical school.

<https://www.csac.ca.gov/chafee>



### **Cal-HBCU Transfer Grant Program**

Awards up to \$5,000 to participating students who transfer from California Community Colleges to eligible, partnered Historically Black Colleges and Universities (HBCUs).

<https://www.csac.ca.gov/cal-hbcu-transfer-grant-program>



### **Golden State Teacher Grant (GSTG) Program**

Awards students currently enrolled in a professional preparation program approved by the Commission on Teacher Credentialing (CTC) and working towards earning their preliminary teaching or pupil personnel services credential.

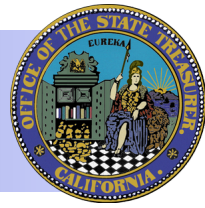
<https://www.csac.ca.gov/golden-state-teacher-grant-program>



### **Dream Act Service Incentive Grant**

Provides financial assistance to eligible California Dream Act Application (CADAA) students who complete community or volunteer service.

<https://www.csac.ca.gov/dsig>



# Resources for Higher Education

## Loans

### Loans



#### **Parent Plus Loans**

Provides federal loans to parents of dependent undergraduate students to help pay for expenses not covered by other financial aid.

<https://studentaid.gov/understand-aid/types/loans/plus/parent>



#### **Direct Subsidized Loan**

Federal loan available to undergraduate students with demonstrated financial aid.

<https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>



#### **Direct Unsubsidized Loan**

Federal loan available to undergraduate and graduate students. There is no requirement to demonstrate financial need.

<https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>



#### **California DREAM Loan Program**

Provides student loans for undocumented California students who are ineligible for student loans.

<https://www.calhfa.ca.gov/dream/index.htm>



#### **Public Service Loan Forgiveness**

Forgives the remaining federal loan balance after 10 years of qualifying payments while working in public service.

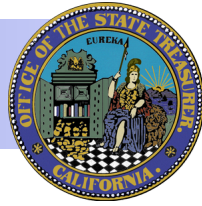
<https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>



#### **Public Interest Attorney Loan Repayment (PIALR) Program**

Repays up to \$11,000 in student loans for licensed attorneys who agree to practice in Public Interest Areas of the Law in California over four years.

<https://www.csac.ca.gov/pialr>



## Scholarships



### **California Student Aid Commission (CSAC)**

The principal state agency responsible for administering financial aid programs for students attending public and private universities, colleges, and vocational schools in California.

<https://www.csac.ca.gov/>



### **Middle Class Scholarship**

Provides low-to middle-income undergraduate students, including students pursuing a teaching credential, with a scholarship to attend a University of California (UC), California State University (CSU) or California Community College Bachelor's degree program.

<https://www.csac.ca.gov/middle-class-scholarship>



### **California Community Colleges Endowment Osher Scholarship Program**

Provides financial assistance to students who are pursuing their education at a California Community College and who have demonstrated both financial need and academic success.

<https://foundationccc.org/>



### **California Military Department GI Bill Award Program**

Provides educational awards to qualifying members of the California Army or Air National Guard, California State Guard, and the California Naval Militia. This State Grant can pay for up to 100% of the tuition and fees at a University of California, California State University, or a California Community College. It can also be used for eligible California proprietary and private institutions.

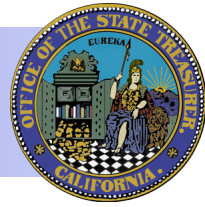
<https://nationalguard.csac.ca.gov/>



### **Blue and Gold Opportunity Plan (UC System)**

Covers tuition and fees for UC students whose families earn less than \$80,000/year.

<https://admission.universityofcalifornia.edu/tuition-financial-aid/types-of-aid/blue-and-gold-opportunity-plan.html>



## General Scholarship Search Websites



### **Fastweb**

A free scholarship search platform that connects students to scholarships, financial aid news, and resources.

<https://www.fastweb.com/>



### **College Board**

Find matches from over 6,000 programs, totaling over \$1.5 billion in scholarships dollars yearly.

<https://bigfuture.collegeboard.org/pay-for-college/scholarship-search>



### **Peterson's**

Peterson's scholarship search tool can filter available scholarships by school type, ethnicity, gender, field of study, state of residence, award type, and more!

<http://petersons.com/scholarship-search.aspx>



### **Unigo**

650K College Reviews, College Stats & more to help you pay for college.

<https://www.unigo.com/>



### **Appily**

Everything you need to plan, decide, and apply with confidence.

<https://www.appily.com/>



### **Niche**

Find the right scholarships for you.

<http://niche.com/colleges/scholarships/>



### **Hispanic Scholarship Fund**

HSF awards more than \$30 million in Scholarships annually.

<https://www.hsf.net/scholarship>



### **Let's Go To College California**

A virtual community supporting your success and life after college.

<https://letsgotocollegeca.org/>



### **United Negro College Fund**

UNCF is the nation's largest private scholarship provider to minority group members.

<https://uncf.org/>



### **Golden Door Scholars**

For undocumented students.

<https://www.goldendoorscholars.org/>



### **CareerOneStop**

Search more than 9,500 scholarships, fellowships, grants, and other financial aid award opportunities.

<http://careeronestop.org/toolkit/training/find-scholarships.aspx>



## Other Higher Education Resources



### **NextUp Program**

Provides assistance to community college students who are current or former foster youth. Support includes textbook and supplies assistance, transportation passes, tutoring, food, and emergency housing.

<https://icangotocollege.com/financial-aid/foster-youth-support>



### **Guardian Scholars Program**

Provides assistance to undergraduate and graduate students who are current or former foster youth. Services include counseling, textbook assistance, and transportation passes.

<https://cacollegepathways.org/search-foster-youth-programs/>



### **Cooperating Agencies Resources for Education (CARE) Program**

Provides assistance to EOPS students who are single parents, receiving cash-aid from CalWORKs or Tribal TANF. Support includes meal cards, gas cards, childcare assistance, school supplies, educational grants, and book grants.

<https://www.ccceopsa.org/care>



### **Extended Opportunity Programs and Services**

Provides support for low-income, educationally disadvantaged students attending California Community Colleges. Includes support for counseling, tutoring, and book grants.

<https://www.cccco.edu/About-Us/Chancellors-Office/Divisions/Educational-Services-and-Support/Student-Service/What-we-do/Extended-Opportunity-Programs-and-Services>



## Food & Housing Resources



### **Public Benefit Finder for California Students**

California Competes' online tool helps California students identify public benefits that they may qualify for.

<https://california-competes.shinyapps.io/californiacompetes/>



### **CSU System Resources for Food and Housing Insecurity**

Find resources available to help students at CSU campuses.

<https://www.calstate.edu/impact-of-the-csu/student-success/basic-needs-initiative/Pages/student-resources-accessible.aspx>



### **UC System Basic Needs Centers**

All 10 UC campuses have on-site basic needs centers, providing food, emergency housing and a comprehensive range of support services — any UC student can use services at the basic needs center nearest them, not just on the campus where they are enrolled.

<https://basicneeds.ucop.edu/contact/>



### **California Higher Education Student Housing Resource Guide**

A comprehensive student housing resource guide categorized by community colleges, CSUs, and UCs.

<https://publicadvocates.org/resources/hied-student-housing/>



### **Transitional Housing Placement Plus (THP-Plus)**

Provides up to 24 months of housing and support for former foster youth ages 18-24. In some counties, youth attending school may be eligible for THP-Plus for an additional year.

<https://www.cdss.ca.gov/inforesources/foster-care/transitional-housing-programs>