**FINANCIAL AID INFORMATION FOR THE CLASS OF ‘15**

# The Types of California Colleges – Financial Aid Implications

**PUBLIC COLLEGES**

*Public* colleges are supported by state funds and operate under state rules. In California there are three segments of public colleges:

**The University of California**

Colleges with “UC” in their name belong to the University of California segment – like UC Davis or UC Berkeley. These 9 schools admit highly qualified California students and many out-of-state and international students. The UC schools offer good financial aid opportunities and guarantee sufficient financial aid for low-income students to afford to attend.

For financial aid information: [www.universityofcalifornia.edu/admissions/paying.html](http://www.universityofcalifornia.edu/admissions/paying.html)

**The California State University**

Colleges with “State” or “Cal Poly” in their name belong to the California State University (CSU) segment – like CSU Sacramento, CSU Chico or Cal Poly San Luis Obispo. These 23 schools admit qualified California students as well as students from other states and countries. The CSU schools offer decent financial aid opportunities and are generally affordable for low-income students.

For financial aid information: [www.csumentor.org](http://www.csumentor.org)

**The California Community Colleges**

These 112 local colleges provide excellent lower-division education, which means a student goes to the community college for the first two years and then completes a BA or BS degree at a four-year school. This is called “transfer.” These colleges also offer a vast array of vocational certificates and degrees. Fees are very low and are waived for students who show financial need and other financial aid is available. Students may live at home and attend a local college or live away from home and attend any community college in the state.

For financial aid information: [www.icanaffordcollege.com](http://www.icanaffordcollege.com)

**PRIVATE COLLEGES**

*Private* colleges do not receive state support; however they must meet certain federal and state standards in order to offer financial aid to you. There are two basic types in California:

 **Independent Colleges – Non-profit Colleges**

The colleges are governed by a board of trustees and organized as non-profit entities. There is great diversity among the California independent colleges, which include such fine comprehensive universities as Stanford and USC, smaller liberal arts colleges like Mills and Pomona and specialized or religious schools. Many have high costs, but ironically may be more affordable than a public college for a low-income student if the college has a generous financial aid program. Do your research on net cost to see the opportunities available.

For financial aid information: <https://secure.californiacolleges.edu/home/AICCU.aspx>

**Proprietary Colleges – “Career Schools” – For-profit Colleges**

California has many colleges that are in the education business and are run for the profit of the owner(s). Some are good schools; others are not so good and can be a bad experience for a student. Make sure you know if a college is *for-profit* and do not attend if you are being asked to go deeply into debt for your program – no matter what promises are made to you about future earnings. Some for-profit colleges are not eligible for Cal Grant. This is a warning that these schools have low graduation rates and/or high loan default rates. If the school is not on the Cal Grant eligible list you are warned – be careful!

<http://www.csac.ca.gov/pubs/forms/grnt_frm/2014_15_eligible_cal_grant_schools.pdf>

**Check out all the facts about every college under consideration!**

**This federal website will help you do your research:** <http://collegecost.ed.gov/>

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