

CALIFORNIA • STATE AID REFERENCE

California State Aid Cheat Sheet (2027-2028)

A two-page reference for counselors and families. Free to copy, print, and share.

California aid takes **two** things, not one: the FAFSA or the California Dream Act Application by **March 2**, and a verified grade point average already on file. Public high schools and charters must send that GPA for every senior by **October 1** under Education Code 69432.9, unless the family opted out in 11th grade. Most Cal Grant money is an entitlement, not a competition, so the losses here are almost always paperwork.

Counselors: this sheet covers the Class of 2027, who file 2027-2028 forms during the 2026-2027 school year. Verified against the California Student Aid Commission, August 2026.

The Programs at a Glance

Program	What it pays, and who qualifies
Cal Grant A (need plus 3.0 GPA)	Tuition and fees only. As set for 2026-2027: \$15,588/yr at a UC, \$6,838 at a CSU, \$9,358 at a private nonprofit. Needs a 3.0 high school GPA (or 2.4 college GPA), California residency, and income and assets under the ceilings. Nothing toward housing, at any campus.
Cal Grant B (the highest need)	Year one pays the \$1,648 access award and no tuition. Tuition and fees begin in year two at the Cal Grant A rate. Needs only a 2.0 GPA . Exception: the top 2 percent of new high school entitlement recipients get both in year one.
Cal Grant C (career and technical)	\$1,094 at a community college, or \$2,462 tuition and fees plus \$547 books elsewhere. No GPA minimum , programs as short as four months. 7,761 awards authorized for 2026-2027. Deadline is September 2, not March 2.
Middle Class Scholarship	No fixed amount. Cost of attendance minus other gift aid, minus a student self-help contribution (\$8,616 for 2026-2027), minus a parent contribution above \$100,000 income. UC, CSU, and CCC bachelor's programs. 2027-2028 ceiling: \$262,000 income and assets for dependent students.
California College Promise Grant	Waives the community college \$46 per unit enrollment fee and nothing else. Health, materials, and parking fees are still billed. Rolling application through CCCApply, FAFSA, or CADAA.
Access awards and Chafee	Foster youth or a dependent child under 18 adds up to \$6,000/yr on top of Cal Grant A or B. Chafee adds up to \$5,000/yr for five years and can pay rent, child care, and transportation. Both need extra steps.

Deadlines to Post on Your Wall

Date	What is due	Who
October 1, 2026	School must have sent the Cal Grant GPA to CSAC	Every Class of 2027 senior
January 1, 2027	District must have sent the Cal Grant opt-out notice	Class of 2028 juniors
March 2, 2027	FAFSA or CADAA plus verified GPA. Cal Grant A and B, Middle Class Scholarship	Seniors, transfers, competitive
September 2, 2027	Community college entitlement, Cal Grant C, foster youth at a CCC	CCC and career technical

Same calendar every year. March 2 is not a priority date: CSAC has stated there is no extension and no appeals for applications filed after it. The 2025-2026 extension was a one-time response to the federal FAFSA disruption.

The Rules That Trip Families Up

- **The FAFSA alone is not a Cal Grant application.** It takes the application and a verified GPA. A family that files perfectly and never confirms the GPA gets federal aid and nothing from California.
- **The GPA is the school's job, for most students.** Public and charter schools submit automatically. Private, independent, home school, and out-of-state students need the **G-4 form** signed and sent themselves.
- **No Cal Grant requires a test score.** A score (SAT, ACT, GED, TASC, HiSet) is an alternative to a GPA, never a hurdle on top of one.
- **Assets disqualify more families than income does.** Check the asset line in the table below before advising a family that they earn too much.
- **One year out of high school.** High school entitlement covers recent graduates only. A gap year drops a student into the competitive pool, which had 13,000 awards statewide for 2026-2027.

Income and Asset Ceilings, as Set for 2026-2027

Family size	Cal Grant A and C	Cal Grant B	Asset ceiling
Six or more	\$167,200	\$91,900	\$111,900 for dependent students, \$53,300 for independent students. Retirement accounts and the family home are generally not counted.
Five	\$155,000	\$85,100	
Four	\$144,700	\$76,100	
Three	\$133,200	\$68,400	
Two	\$130,000	\$60,700	

Middle Class Scholarship ceilings run far higher: \$262,000 income and assets for dependent students in 2027-2028. Ceilings are adjusted annually and are not final until the state budget passes.

Cal Grant: Check These Three Things Early

- 1. Which door.** Cal Grant A takes a 3.0. Cal Grant B takes a 2.0. Cal Grant C takes neither. More California families talk themselves out of a Cal Grant over grades than are ever turned down for one.
- 2. Did the GPA go?** Ask the registrar to confirm the October 1 submission by name, not by roster count. Name mismatches against the Social Security card are a common silent failure.
- 3. The 11th grade opt-out.** It looks like a routine privacy form. Signing it removes the student from automatic Cal Grant consideration, and nobody flags it later.

The Award Ladder, as Set for the 2026-2027 Aid Year

Where the student enrolls	Cal Grant A, per year	Cal Grant B
University of California	\$15,588	Year one: the \$1,648 access award only, no tuition. Year two onward: the access award <i>plus</i> the Cal Grant A amount for whichever segment the student attends. Needs a 2.0 GPA, against 3.0 for Cal Grant A.
California State University	\$6,838	
Private nonprofit college	\$9,358	
For-profit, WASC accredited	\$8,056	
For-profit, not WASC accredited	\$4,000	
California Community College	Held in reserve, two years	\$1,648 access award, paid

2027-2028 amounts are set with the state budget in June 2027. Eligibility rules and deadlines do not float. Income and asset ceilings are on page 1.

Counselor Calendar: What to Tell Students When

Class of 2028, junior year	Watch for the Cal Grant opt-out notice by January 1, 2027. Tell families to keep it, not return it. Grades now are the GPA that gets submitted.
Class of 2027, by October 1, 2026	Confirm the GPA submission went. Private, home school, and newly arrived students start the G-4 form now, not in February.
Fall 2026	FAFSA and CADAA open for 2027-2028. File early. Create the WebGrants 4 Students login about a week later, on a personal email, not a district address.
March 2, 2027	Hard close. Application and GPA both in. No appeals afterward.
Spring 2027	Update school of attendance in WebGrants once the student commits. The state does not follow a student who changes campuses.
Fall 2027 onward	September 2 is the second door: community college entitlement and Cal Grant C for students who missed March 2 or are heading to career training.

Three Mistakes That Cost California Students Money

- **Budgeting the freshman year on a Cal Grant B.** It pays \$1,648 and no tuition in year one. Families commit to a campus on the year-two number and hit a gap they did not plan for.
- **Reading a community college award letter as a denial.** Cal Grant A shows as reserved, paying nothing, because there is no tuition to pay. It is waiting for the transfer campus, for two years only.
- **Assuming the income is too high.** The Middle Class Scholarship reaches \$262,000 for 2027-2028. Check the asset ceiling instead, which is the line that actually stops people.

The California trap: school of attendance

Every Cal Grant is attached to one campus inside WebGrants 4 Students. If a student transfers, defers, or simply enrolls somewhere other than the school on the application, that field has to be updated **by the student**. The state does not follow them and the college will not do it for them. This is the single field that strands the most California aid, and the fix takes about two minutes.

Free Resources: No Account, No Cost, No Data Collection

Official programs, deadlines, and forms	csac.ca.gov
Cal Grant status, tasks, school of attendance	mygrantinfo.csac.ca.gov
California Dream Act Application	dream.csac.ca.gov
Community college application and fee waiver	cccapply.org
Our California state aid guide	collegereadyparent.org/california
Scholarships at 400+ colleges, all 50 states	collegereadyparent.org/college-scholarships

Produced by CollegeReadyParent.org, an independent, parent-built resource. **No payroll, no accounts, no lead forms, no student data collection.** Sources are cited on every scholarship and state aid page.

Counselors and educators: you may freely copy, print, and distribute this sheet. Questions or corrections: leo@collegereadyparent.org

Amounts, cutoffs, and deadlines change. Award amounts shown were set for the 2026-2027 aid year and are labeled as such. Verified against the California Student Aid Commission in August 2026. Always confirm current details with the Commission before applying.