



EDUCATORS FOR FAIR CONSIDERATION

2012–2013 FINANCIAL AID GUIDE FOR UNDOCUMENTED STUDENTS

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INTRODUCTION

WHO WOULD BENEFIT FROM THIS GUIDE?

Undocumented Students – This definition includes foreign-born people who:

1. have entered the US without a visa
2. have overstayed their visas
3. are in the process of acquiring legal status and are authorized to stay in the United States but do not yet have permanent residency

This guide can also be helpful to visa holders – those people who have legal visas but no permanent residency in the United States.

FINANCIAL AID OPTIONS – AM I ELIGIBLE?

	USC United States Citizen - Holds a US Passport or US birth certificate	LPR Legal Permanent Resident - Holds a Green Card	Visa Holder Holds a valid visa	Undocumented Holds no documents or has pending application with USCIS
Federal Aid	Yes	Yes	No	No
CA State Aid (see AB131 section)	Yes	Yes	No	Yes, if eligible for AB131, in 2013
In-State Tuition (See AB540 section, pg. 5)	Yes, if you meet CA residency requirement or qualify for AB540	Yes, if you meet CA residency requirement or qualify for AB540	Depends on your visa; not eligible for AB540	Yes, if eligible for AB540
Government Loans	Yes	Yes	No	No
Private Loans	Yes	Yes	Yes, but need resident co-signer	Yes, but need resident co-signer
Government Grants	Yes	Yes	No	No
CA Institutional Aid (see AB130 section, pg. 8)	Yes	Yes	Depends on visa you hold, and if school you attend is public or private	Yes, if eligible for AB130
Work-Study	Yes	Yes	No	No
Scholarships	Depends on eligibility requirements	Depends on eligibility requirements	Depends on eligibility requirements	Depends on eligibility requirements
Fellowships (graduate school)	Yes	Yes	Yes	Yes

CA IN-STATE TUITION: AB540

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CA IN-STATE TUITION: AB540

As of October 2011, a number of states – California, Connecticut, Illinois, Kansas, Maryland, Nebraska, New Mexico, New York, Rhode Island, Texas, Utah, Washington, Wisconsin – have passed laws providing in-state tuition benefits to undocumented students who have attended high school in their states for three or more years.

In California, this law is called AB540.

BASIC AB540 REQUIREMENTS:

1. You must have attended a high school (public or private) in California for **three or more** years
2. You must have **graduated** from a California high school or attained the equivalent (GED)
3. You must file an affidavit stating that you have filed (or will file) an application to legalize as soon as you are eligible to do so

Notes:

If you are a nonimmigrant holding a valid current visa, you do NOT qualify for in-state tuition under AB540. However, you may qualify for in-state tuition if your visa allows you to establish domicile in the US and you satisfy other residency requirements. For example, persons with V or K visas and citizens of Micronesia or the Marshall Islands should be able to pay in-state tuition if they have lived in the state for more than one year. (Source: AB540 Guide)

AB540 applies only to public colleges and universities. At private universities, undocumented students are often treated like international students and faced with international fees, but you should check with individual schools to find out their policies.

If you have recently arrived in California, you should consider options to remain in high school at least three years in order to meet AB540 requirements. Talk to your guidance counselor about how to do this.

HOW TO APPLY FOR AB540

Instructions and application for applying for AB540 status can be found at:

http://www.e4fc.org/images/2008_California_Nonresident_Tuition_Exemption.pdf

AB540 forms are worded in a way so as to protect undocumented students from having to declare their status (they are grouped with US citizens and permanent residents). The affidavit says “**IF**” they are an “alien without lawful immigration status,” then they will pursue a means to change their immigration status when it becomes available.

Below is the wording for the box you **check** (✓) on the form and the affidavit you sign:

✓ “I am NOT a nonimmigrant alien. [U.S. citizens, permanent residents, or aliens without lawful immigration status, among others, should check this box.

AFFIDAVIT:

I, the undersigned, declare under penalty of perjury under the laws of the State of California that the information I have provided on this form is true and accurate. I understand that this information will be used to determine my eligibility for the nonresident tuition exemption for eligible California high school graduates. I hereby declare that, if I am an alien without lawful immigration status, I have filed an application to legalize my immigration status or will file an application as soon as I am eligible to do so. I further understand that if any of the above information is untrue, I will be liable for payment of all nonresident charges from which I was exempted and may be subject to disciplinary action by the College or University.”

Each school processes AB540 affidavits differently, so you should contact your individual school to find out the exact process. Make sure you fill out an AB540 affidavit at every school at which you are enrolled.

CA FINANCIAL AID: AB130 AND AB131

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CA FINANCIAL AID: AB130 AND AB131

California Assembly Bills 130 & 131, together known as the California Dream Act of 2011, are laws that increase access of undocumented students to financial aid for attending four-year universities and community colleges in California.

IMPORTANT NOTE: EACH INSTITUTION WILL IMPLEMENT THE CALIFORNIA DREAM ACT DIFFERENTLY. IT IS UP TO YOU TO BE PROACTIVE, ASK QUESTIONS, AND BE CONSTANTLY IN TOUCH WITH THE FINANCIAL AID OFFICE AT YOUR COLLEGE IN ORDER TO BE INFORMED ABOUT THE FINANCIAL AID YOU QUALIFY FOR AND LEARN HOW TO APPLY FOR DIFFERENT TYPES OF AID.

AB130 will allow eligible AB540 students to apply for and receive institutional aid derived from non-state funds at all California public colleges and universities. These funds include scholarships funded through private donors, alumni contributions and individual departmental efforts. Students must apply and compete for available awards as determined by their respective college or university. This bill went into effect on January 1, 2012.

AB 131 will allow eligible AB540 students to access state-funded financial aid programs such as Cal Grants and the Board of Governors Fee Waiver. Students will be able to apply for state-funded financial aid on January 1, 2013. The California Student Aid Commission (CSAC) developed the California Dream Act Application, a FAFSA-like application, to determine students' financial need.

In order to be considered for any form of state-based financial aid, students must submit the Dream Act Application online. The application can be found at <http://www.caldreamact.org>. The priority deadline for submitting the applications to determine financial need for the 2013-2014 Academic Year is from January 1, 2013 to March 2, 2013. (If you fail to complete the application by March 2nd, there is a later September 2nd deadline to be considered for financial aid at community colleges.) Again, check with your school for information about specific deadlines or supplemental forms to ensure that you're not missing anything. For

more information on how to fill out the California Dream Act Application, see:

http://www.csac.ca.gov/pubs/forms/grnt_frm/california_dream_application_instructions.pdf

Or watch videos in English or Spanish here:

<http://www.calgrants.org/index.cfm?navId=273>

FINANCIAL AID AVAILABLE UNDER THE CALIFORNIA DREAM ACT

AB540 students who qualify under AB 131 and submit the California Dream Act Application will be able to apply for these programs (broken down here by system):

Vocational & Technical Schools

- » Cal Grant C (See qualifying fields online at: <http://www.csac.ca.gov/doc.asp?id=107>)

California Community Colleges (CCC)

- » Board of Governors Fee Waiver
- » Community College Institutional Scholarships
- » Extended Opportunity Programs & Services (EOPS)

California State University (CSU)

- » State University Grants
- » Cal Grant Entitlement Award A
- » Cal Grant Entitlement Award B
- » Cal Grant Community College Transfer Entitlement Award
- » Competitive Cal Grants A & B
- » Educational Opportunity Program (EOP)
- » (Through AB 130) School-based Scholarships/ Fellowships
- » Chafee Foster Youth Grants (At eligible institutions)

University of California System (UC)

- » UC Grants
- » Cal Grant Entitlement Award A
- » Cal Grant Entitlement Award B
- » Cal Grant Community College Transfer Entitlement Award
- » Competitive Cal Grants A & B

- » (Through AB 130) UC Scholarships/Fellowships
- » Chafee Foster Youth Grants (at eligible institutions)

FINANCIAL AID AVAILABLE UNDER THE CALIFORNIA DREAM ACT

Financial Aid	Eligibility	Application	File by/Deadline	Award Period
In-State Tuition	Check AB540 Requirements	AB540 Affidavit & AB540 Nonresident Tuition Exemption	Check with Respective School	Already Eligible
Federal Aid	No			
Private Scholarships	Depends on Eligibility Requirements	Varies	Varies	Varies
Institutional Scholarships at CSU's, UC's, and CCC's (through AB130)	Yes	Varies	Varies	Already Eligible
UC Grants	Yes	Dream Act Application	March 2, 2013	Begins Fall 2013
CSU Grants	Yes	Dream Act Application	March 2, 2013	Begins Fall 2013
Board Of Governors Fee Waiver	Yes	Dream Act Application or BOG Application, check with respective CCC	Last Day of Instruction at Respective CCC	Begins Jan. 1, 2013
Extended Opportunity and Services Programs	Yes	Check with Respective CCC	Check with Respective CCC	Begins Fall 2013
Educational Opportunity Program	Yes	Check with Respective CSU or UC	Check with Respective CSU or UC	Begins Fall 2013
Cal Grants	Yes	Dream Act Application & GPA Verification	March 2nd, 2013	Begins Fall 2013
Chafee Foster Youth Grant	Yes	Check Requirements Here: http://www.csac.ca.gov/pubs/forms/grnt_frm/chafee_factsheet.pdf		Begins Fall 2013
Government Loans	No			
Private Loans	Yes, but need a legal resident co-signer	Check with respective financial institution	Check with respective financial institution	Already Eligible
Federal Government Grants	No			
Work-Study	No			

FINANCIAL AID PROGRAM DESCRIPTIONS

Cal Grants are state-based financial aid awards administered by the California Student Aid Commission (CSAC). To apply for a Cal Grant, AB540 students must go to calgrants.org to submit the California Dream Act Application and the Cal Grant GPA Verification. There are many different kinds of Cal Grants—for more detailed information and instructions on how to apply, please visit: <http://calgrants.org/index.cfm?navId=22&>.

To be eligible for a Cal Grant, students must:

- » Meet AB540 criteria
- » Not have a bachelor's or professional degree (except for Cal Grant A and B extended awards for a teaching credential program)
- » Meet GPA requirements
- » Be in a program leading to an undergraduate degree or certificate
- » Be enrolled at least half time
- » Have registered with the U.S. Selective Service (most males)

Board of Governors Fee Waiver (BOG) is a type of aid offered to low-income students that waives tuition fees for participating California Community Colleges. The eligibility and income criteria are below. It is important for students to talk with their respective community college to receive accurate information. To get more information and detailed instruction on how to apply, please visit: <http://www.cccapply.org/BOG%5FWaiver/>

Table of Income Standards

Federal poverty guidelines published by the US Department of Health and Human Services

Family Size	2011 Income
1	\$16,335
2	\$22,065
3	\$27,795
4	\$33,525
5	\$39,255
6	\$44,985
7	\$50,715
8	\$56,45
For each Additional Family Member	Add \$5,730

NOTE: Students above the age of 19 may claim themselves as independent for BOG application purposes.

Extended Opportunity Programs & Services (EOPS) is a state-funded retention and support program for students in the CCC system. The mission of EOPS is to identify and assist students who are affected by social, economic, educational, or language disadvantages. EOPS offers a variety of support programs and services to eligible community college students, which include academic and personal counseling, priority registration, supplemental tutoring and supplemental book assistance. EOPS support services enhance and increase student success. For more information, please contact your community college and ask about EOPS. Community colleges will usually have a web page dedicated to this program, so you can look for the information and eligibility requirements online at your respective community college. To be eligible for the program students must:

- » Be a California resident or qualify for AB540
- » Be enrolled full time
- » Have not completed 70 degree-applicable units

In addition, students must fall into at least one of the following categories:

- » Be low income as determined by the BOG Waiver (look above)
- » Be a 1st generation college student
- » Be a member of an underrepresented group targeted by district/college to achieve equity goals
- » Primary language of a student's home is/was not English
- » The student is an emancipated foster youth

State University Grants (SUG) provide need-based awards to cover a portion of the State Tuition Fee for eligible undergraduate students who are California residents or meet AB540 requirements. Each campus has established local awarding policies and priorities for these funds. Check with your school for more information.

Educational Opportunity Program (EOP) is designed to improve access and retention of historically low-income and educationally disadvantaged students in the California State University and the University of California systems. EOP students have the potential and demonstrated motivation to perform satisfactorily at UC's and CSU's, but they have not been able to realize their potential because of their economic or educational background. The program provides admission and academic assistance to EOP-eligible undergraduate students. In many cases, the program offers financial assistance to eligible students. Campuses tailor their programs to accommodate the needs of their student population. For more information and eligibility requirements, please visit the EOP office at the respective UC or (for CSU's): <http://www.csumentor.edu/planning/eop/>.

2012–2013 EOP Family Income Guidelines

This chart is taken from the EOP Program Booklet, published by the CSU Office of the Chancellor.

Dependent Students		Independent Students		
Family Size	Maximum Income	Description	Family Size	Maximum Income
2	\$33,900	Single, No Dependents	1	\$14,700
3	\$37,900	Married, No Dependents Other Than Spouse	2	\$25,400
4	\$43,800	With Dependents Other Than Spouse	2	\$44,100
5	\$49,500		3	\$50,600
6	\$55,800		4	\$59,600
7	\$60,600		5	\$68,100
8	\$65,400		6	\$77,100

These guidelines reflect an income level that will generate Expected Family Contribution (EFC) of approximately \$1,500. For the purposes of these guidelines, the approximate contribution for dependent applicants is based solely on the parental income and does not take into account any parental assets nor assume any contribution from the applicant's income or assets. For independent applicants, the guidelines are based strictly on income with no consideration of available savings or other assets.

Chafee Foster Youth Grant is a state funded award with a current minimum amount of \$5,000 per academic year, not to exceed the cost of attendance. The final award amount will be determined based on the college of attendance and enrollment status. If you are or were in foster care and have financial need, you may qualify for up to \$5,000 a year for career and technical training or college. You don't have to pay this money back. You may also be able to use your grant to help pay for childcare, transportation and rent while you're in school. You can use your Chafee Grant at any eligible California college or university or career or technical school, as well as schools in other states. For more information, please visit: <https://www.chafee.csac.ca.gov/>

UC Grants provide need-based awards to cover a portion of the Tuition Fee for eligible undergraduate students who are accepted to a UC. Each campus has established local awarding policies and priorities for these funds. Check with the UC you applied to for more information.

TIPS ON FILLING OUT THE CALIFORNIA DREAM ACT APPLICATION*

- If you have a Social Security Number through Deferred Action, you should fill out the California Dream Act Application, NOT the FAFSA. You will still be eligible for state aid.
- Selective Services Registration: Most males who are 18-25 years of age must be registered with Selective Services to be eligible for state student aid. All male students can register at their local post office by filling out and mailing a Selective Services postcard. Even if you are undocumented, you must register to be eligible. No SSN required.
- It is important to file the Dream Act Application as early as possible. Filling out the application online is the fastest and easiest way to submit the application.
- Get a PIN. Go to caldreamact.org to access the application. When you create an account make sure to write down your password and PIN so you can return to the application!

- If you do not have a Social Security Number (SSN), list all zeros on the application. Provide the names and SSNs of your parents. If they do not have an SSN, list all zeros in that field. Do not use Individual Tax Identification Numbers (ITINs).
- You must report your income and any cash support given by relatives except food and housing.
- If you are under 24, your parents must also report their income and any cash support given by relatives except food and housing (Unless married, have children, graduate student, etc...)
- Signing the Dream Act Application: Student and parents must sign in order for the student to be considered a dependent. First, the student chooses a STUDENT PIN, signs the application with the STUDENT PIN, and submits it. Then the student signs in again, chooses "Add Parent Signature," and puts in the parent name, birth date, and wages (all these must match the original submission) to retrieve the application and create a PARENT PIN. Parents sign with PARENT PIN and then the student is required to sign a second time with the STUDENT PIN.

DEFINITIONS

Income Verification: A percentage of the students will be selected by their college or university to verify their family income. If you or your parents meet income guidelines to submit taxes, you might be required to present IRS transcripts.

Household Size: This should include every member of the immediate family who receives more than 50% of his/her financial support from a dependent student's parents or from an independent student. Spouses may be counted. So, if your siblings receive more than 50% of their money or other kind of support from your parents, they would be counted.

Citizenship Status: Only AB540 eligible students who cannot fill out the FAFSA must choose the third option: "Non-citizen or eligible noncitizen"

Dislocated Worker: Anyone who lost a job or had a reduction of hours due to the economic downturn in 2011-2012.

*Thank you to San Francisco State's Financial Aid Office for providing these tips!

INFORMATION/DOCUMENTS NEEDED TO FILL OUT THE DREAM ACT APPLICATION

- » W-2 forms and other 2011 records of income (if your parents have any)
- » 2011 income tax returns (if your parents have any)
- » Records of child support (if your parents have any)
- » Records of student scholarships and fellowships included in your parents taxes
- » Current bank statements (if applicable)
- » Current investment records or business records if over 100 employees (if applicable)
- » Current business and farm records (if applicable)

PRIVACY CONCERNS

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PRIVACY CONCERNS

You do **NOT** need to worry about revealing your immigration status when filling out admissions or financial aid applications.

For UC applications, the following information is requested but **not** required and your application **will** be processed without it: Social Security Number, Country of Citizenship, Country of Permanent Residence, Immigration Status, and State of Legal Residence of Parent/Legal Guardian.

The Federal Education and Privacy Act (FERPA) protects the privacy of student records at all educational institutions, including colleges and universities. These protections are the same for **ALL** public as well as private institutions.

Don't lie about citizenship. Undocumented students who are caught lying about their citizenship will likely have their admissions acceptances revoked.

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APPLYING TO PRIVATE COLLEGES

OVERVIEW OF APPLYING TO PRIVATE COLLEGES

Private colleges can often provide undocumented students with more funds than public colleges and universities. A few undocumented students have been able to get full rides at prestigious institutions such as Stanford, Harvard, Princeton, Columbia and Brown. Other students have been able to get substantial awards but not enough to pay their full college expenses. Generally, the application process to private colleges is very competitive, and undocumented students are treated as international students.

Contact private schools individually to find out about their policies for undocumented students.

Admission offices may be helpful. Often a multicultural student representative and/or international student representative will be familiar with issues related to undocumented students.

Financial aid offices are usually more helpful. Speak to a financial aid director or counselor directly.

If you are not comfortable talking to admissions and/or financial aid offices, ask your teacher or counselor to call on your behalf.

SAMPLE QUESTIONS TO ASK PRIVATE SCHOOLS:

1. Do you offer any institutional scholarships for undocumented students? What about private scholarships?
2. What are the names of these scholarships and how much money do they provide?
3. Are these scholarships only for incoming freshman?
4. Do you have any scholarships for transfer students?
5. What is the application process for these scholarships? Deadlines, essays, letters of recommendation, etc.?
6. Do you require that the student submit a paper FAFSA?
7. Are there certain qualifications needed to apply for these scholarships, i.e. GPA, SAT/ACT scores or community service requirements?
8. Are these scholarships good for the entire time the student is at your school? What if it takes 5 years to graduate?
9. What does the student need to do to keep the scholarship?
10. Can the student lose the scholarship money if he/she gets poor grades?
11. Is there a website or brochure outlining more information about these scholarships?
12. How will the student know if they are awarded one of these scholarships?
13. Anything else we should know when helping undocumented students apply to your school?

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OTHER SOURCES OF FINANCIAL AID

MATCHED SAVINGS PROGRAMS

- » Undocumented students are eligible for matched savings programs, aka Individual Development Accounts (IDA).
- » IDAs allow individuals with jobs to get \$2 for every \$1 they save. So, if they save \$2,000, then they get a total of \$6,000!
- » IDA funds can be used towards education, starting a business, or buying a house
- » IDAs also offer/require students to complete financial management courses.
- » IDA programs are available around the nation, so do an internet search to find the closest one to you. Start with organizations that work around community economic development. See Opportunity Fund's IDA program as example: <http://www.opportunityfund.org/about/our-programs/ida>

SCHOLARSHIPS

Scholarships are very important because they are the most common way that undocumented students pay for college. For more information about how to apply for scholarships, please visit E4FC's web site to find our "2012-2013 Scholarship List and Guide": <http://e4fc.org/resources/scholarshiplists.html>

DEFERRED ACTION FOR CHILDHOOD ARRIVALS (WORK AUTHORIZATION)

Deferred Action for Childhood Arrivals (DACA) is an administrative policy that will allow eligible undocumented students to receive a two-year deferment of their deportation and work authorization.

To be eligible for DACA, individuals must:

- » Be 15 or older. If individuals are in removal proceedings they can request Deferred Action before the age of 15.

- » Have resided continuously in the U.S. for at least five years prior to June 15, 2012
- » Have come to the U.S. before the age of 16
- » Been present in the U.S. on June 15, 2012 and not left since that date, even for a casual visit abroad
- » Either be currently in school, have graduated from high school, have obtained a GED certificate (or equivalent), or have been honorably discharged as a veteran of the Coast Guard or Armed Forces of the United States
- » Have not been convicted of a felony offense, a significant misdemeanor offense, three (3) or more misdemeanor offenses, or otherwise pose a threat to national security or public safety
- » Be under the age of 31 as of June 15, 2012

Important Things to Know:

- » Deferred Action is not a visa or a legal status; it is a deferment by the government to pursue deportation/removal.
- » Deferred Action does not provide a pathway to citizenship or any sort of legal status.
- » If your request for DACA is rejected, you may be placed in removal proceedings if you fall under certain guidelines to appear. To view the guidelines, visit uscis.gov/childhoodarrivals.
- » There is no appeal process for a rejected request; however, an applicant may be able to file a new request.
- » DACA does not guarantee you will be able to get a driver's license (this varies by state).

To view the DACA application forms and find out more information, please visit U.S. Citizenship and Immigration Services' website: <http://www.uscis.gov/childhoodarrivals>.

You can also view the comprehensive DACA resources that E4FC has created: <http://e4fc.org/legalservices/deferredactionresources.html>

POST-COLLEGE

If you would like to know more about financial aid available for undocumented students after college, please visit E4FC's website to find our "Life After College: A Guide for Undocumented Students": <http://e4fc.org/resources/lifeaftercollegeguide.html>.

ABOUT THE EDITORS

BELEZA CHAN (Original Editor)

Beleza was a Graduate Advisor with E4FC. She was born and raised in Brazil and lived in the Bay Area for almost eight years. As the daughter of Chinese immigrants in Brazil and an immigrant herself in the United States, she has witnessed the struggles and difficulties of newcomers. She has seen how cultural and language barriers prevent even the most hardworking from successfully adapting, and how broken immigration laws also prevent high-achieving students from becoming active members in society. Beleza has worked towards social justice as a teacher of at-risk youth in San Francisco, a writer with ethnic media such as AsianWeek.com and New America Media, and a community organizer. She graduated with Phi Beta Kappa and Highest Honors from UC Berkeley. Beleza left the United States and returned to Brazil in 2010.

RODRIGO DORADOR (2012 Editor)

Rodrigo is the Outreach Coordinator at E4FC. He immigrated to Arizona in 2000 with his mother and sister to reunite with his father, who had begun their family's journey to the U.S. three years earlier.

In 2008, Rodrigo was accepted at Santa Clara University, where he received a full scholarship. While at SCU, he was very involved in the multicultural center and MEChA, and was a founder of the Cesar Chavez Annual Blood Drive and co-founder of Immigration Week. In the summer before his senior year, Rodrigo received the Donovan Fellowship to work with E4FC's Outreach Team. He enjoyed the experience and community immensely, and continued the following year. In June 2012, Rodrigo graduated from SCU with a B.A. in Philosophy and Economics, and received the Peter Hans Kolvenbach, S.J. Award for "exemplifying the ideals of Jesuit education, especially being a whole person of solidarity in the real world and having the courage and faith to build a more just and humane world." Rodrigo hopes to obtain a PhD in philosophy in the future.

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ABOUT US

EDUCATORS FOR FAIR CONSIDERATION (E4FC)

Founded in 2006, E4FC supports undocumented students in realizing their academic and career goals and actively contributing to society. We offer holistic programming that addresses the financial, legal, career, and emotional health needs of undocumented students. Specifically, we provide scholarships, legal services, professional and personal development workshops, and a strong peer network for undocumented students. We also lead presentations and create educational materials to raise awareness and support for undocumented students nationwide. Our programming is designed by and for undocumented young people with support from committed allies.

For more information about Educators for Fair Consideration (E4FC), please visit www.e4fc.org.