The UC Santa Cruz Financial Aid and Scholarship Office strives to deliver high quality service to students and their families. We are committed to minimizing financial barriers to support students in achieving their educational goals. The University’s goal is that the cost of attending the University will be met through a combination of the following:

- a manageable contribution from family resources, based on the family’s financial strength;
- a manageable contribution from the student in the form of loan and/or work; and
- grant support from a combination of federal, state, university, and private sources.

**WHAT IS FINANCIAL AID?**

Financial aid is money available from federal, state, university, and private sources to help students meet college costs. Financial aid helps fill the gap between the cost of attending college and the amount that students and their families can afford to pay.

Two types or categories of financial aid are available. Scholarships and grants are referred to as gift aid, since these funds do not need to be repaid. The second category is a loan/work expectation of all students which may include work-study and federal loans. Your own aid “package” may include several types of awards. Financial aid pays for educational costs including:

- Tuition and fees
- Transportation costs
- Books and supplies
- Personal expenses
- Room and board

**AM I ELIGIBLE?**

Students who need financial assistance to attend UC Santa Cruz may be eligible to receive financial aid if the following requirements are met:

- You must be a U.S. citizen or an eligible noncitizen to apply for federal, state, and institutional aid through the Free Application for Federal Student Aid (FAFSA).
- Under Assembly Bill 130 and 131, students who qualify for a non-resident tuition exemption known as AB 540, and are otherwise ineligible to file a FAFSA may qualify for institutional and state aid by filing a Dream Application.
- You must be in a degree or certificate program.
- Enrollment in a UC Santa Cruz Education Abroad Program is considered enrollment at UC Santa Cruz for the purposes of all types of financial aid described in this brochure.
- You must not be in default on a federal loan or owe a repayment on any Pell or Supplemental Educational Opportunity Grant.
- You must be registered with the Selective Service if you are male, at least 18 years old, and were born after December 31, 1960 unless you meet certain specified exceptions.
- You must be enrolled at least half-time and be making satisfactory academic progress.
- Students pursuing a second baccalaureate degree are only eligible for student loans.
- You must not have been convicted of possessing or selling drugs while receiving federal financial aid, or you may not qualify for federal aid. This will not affect your eligibility for other types of aid the university administers.
- List UC Santa Cruz school code 001321 on your FAFSA.

Submit the Cal Grant GPA Verification Form

Be sure to send the completed form to the California Student Aid Commission by the March 2 Cal Grant deadline.

Apply for UC Santa Cruz Undergraduate Scholarships

New UC Santa Cruz students are considered for scholarships based upon the University of California Application for Undergraduate Admission. When filling out your UC application, answer the questions in the scholarship section.
Continuing UC Santa Cruz students are considered for scholarships from financial aid each year based on academic performance and financial need. No application is necessary. Other scholarships may be available through the colleges and academic departments.

HOW MUCH WILL I RECEIVE?
Financing your education is considered a partnership. While your family is expected to utilize its resources to make higher education a priority, we recognize that the ability to contribute varies. The Financial Aid and Scholarship Office is responsible for evaluating your resources and calculating how much aid you’ll need each year. Below is the federal formula used to calculate your eligibility for need-based financial aid:

Estimate of Costs (Average Cost of Attendance)
- minus the Expected Family Contribution (EFC) as determined by the FAFSA/Dream Application
- minus Other resources (scholarships, etc.)
equals Need-Based Aid Eligibility

After we subtract your parent contribution, student contribution, and other resources from the cost of attendance, the remaining amount (if any) is your eligibility for need-based aid. If your resources exceed your budget, you will be assigned non-need-based loans to which you and/or your parents may apply.

AVERAGE COST OF ATTENDANCE
Every year, the Financial Aid and Scholarship Office establishes a cost of attendance that includes direct educational costs such as tuition, fees, and on-campus housing as well as a modest, but adequate living allowance for the academic year. These items are based on actual costs and survey data, and are a major factor in assessing your financial need. Financial aid is intended to pay for your educational costs and living expenses while you are enrolled. It does not cover living expenses during breaks.

2015–16 COST OF ATTENDANCE (COA)*
for Undergraduate California Resident
On Campus Resident

<table>
<thead>
<tr>
<th>BILLED UCSC COSTS:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees</td>
<td>$13,461</td>
</tr>
<tr>
<td>Campus Health Insurance**</td>
<td>$2,634</td>
</tr>
<tr>
<td>Average Housing cost with 7-day Meal Plan</td>
<td>$15,123</td>
</tr>
<tr>
<td>Subtotal Costs</td>
<td>$31,218</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OTHER BUDGET/COSTS:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Books and Supplies</td>
<td>$1,449</td>
</tr>
<tr>
<td>Transportation</td>
<td>$576</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>$1,839</td>
</tr>
<tr>
<td>Subtotal Unbilled Costs</td>
<td>$3,864</td>
</tr>
<tr>
<td>Grand Total Budget</td>
<td>$35,082</td>
</tr>
</tbody>
</table>

NOTES:
1. The total budgeted cost to live on-campus for non-residents is $59,790. Non-Resident Tuition is $24,708 and is added to the total cost listed above.
2. The total budgeted cost for California resident students who live off-campus is $30,627.
3. The total budgeted cost for California resident students who live with their parents is $26,079.
4. Students with children may have their budgets increased if they provide justification to a Financial Aid Adviser.

For additional information on estimated cost of attendance, visit financialaid.ucsc.edu/costs/undergraduate-costs.html

*See sample financial aid packets on page 6.

**The University of California Regents mandates that all students be covered by a health insurance plan. All full and part-time undergraduate students are automatically enrolled in and charged for the University of California Student Health Insurance Plan (UC SHIP), unless they submit and are approved for an insurance waiver on-line confirming they have comparable health insurance coverage.
DEPENDENCY STATUS

Your dependency status is determined based on a strict set of criteria and the information provided on your financial aid application. Financial support is not the sole consideration to determine dependency upon parents. Please visit studentaid.ed.gov/sa/fafsa/filling-out/dependency to view the federal criteria.

YOUR EXPECTED FAMILY CONTRIBUTION

Parent Contribution

The amount of the parent contribution (which is calculated for dependent students) is based on the information reported on your FAFSA or Dream Application and on information from supporting documents we may request. The major factors we consider in determining the amount of the parent contribution are income, net asset equity (excluding primary home residence equity), household size, parent age, the number of children in the family, and the number of children enrolled in college.

We consider the parent contribution as a financial resource even if you do not receive this entire amount from your parents.

Student Contribution

The student contribution is based on your income and assets such as cash, savings, and investments as reported on the FAFSA or Dream Application as well as information from supporting documents we may request. Students may earn money for their contribution during the summer or the school year.

SPECIAL FINANCIAL CIRCUMSTANCES

If your family has recent unusual financial circumstances, such as the loss of a job, that cause an unreasonable hardship to providing the parent or student contribution as determined by your financial aid application, you may write a letter to the Financial Aid and Scholarship Office explaining and documenting the special situation. High mortgage costs, consumer debt, and other discretionary expenses commonly incurred in most households do not qualify as special financial circumstances.

MEETING YOUR FINANCIAL NEED

After we have established that you qualify for aid, we design a financial aid “package” to meet your financial need. Many students receive a financial aid package comprised of both gift aid (grants and scholarships) and self-help aid (low-interest loans and work-study). In fall 2015-16, students received grants and scholarships averaging $12,912; student loans averaging $6,247 and work-study averaging $1,500. Keep in mind that each financial aid recipient’s package is unique because circumstances vary widely from one family to another.

WHAT IF I NEED MORE HELP?

Other options or financing strategies include:

- Applying for scholarships from other agencies
- Working during summers and school breaks
- Working part-time during the academic year either on or off-campus
- Signing up for tuition and fees and/or on-campus housing monthly payment plans
- Applying for loans from private lenders

More information is available on our website at financialaid.ucsc.edu
GRANT PROGRAMS
Grants are awarded to students demonstrating greatest financial need. Grants do not have to be repaid if all eligibility criteria are fulfilled.

UC Blue and Gold Opportunity Plan*
This grant ensures that undergraduate California residents, whose total family income is under $80,000, will receive enough gift aid from all sources to cover UC fees each year for 4 years of study (2 for transfer students). Students must qualify for financial aid, have financial need, and meet application deadlines each year.

Middle Class Scholarship
This scholarship is for UC and Cal State California resident students, with total family incomes under $150,000 and net asset equity of less than $150,000. The scholarship amount is based on a sliding scale. Students must be a FAFSA or Dream applicant to be considered.

Federal Grants
Pell and the Federal Supplemental Educational Grants are awarded to low-income undergraduates based on criteria established by the U.S. Department of Education.

UC Santa Cruz Grants*
Provided by UC and awarded to California resident undergraduates with financial need.

Cal Grant*
This grant is awarded by the California Student Aid Commission based on academic achievement and need. More information is available at csac.ca.gov.

SCHOLARSHIPS
Regents Scholarships* are awarded to undergraduates at the University of California in recognition of outstanding academic achievement, regardless of financial need. The award for freshmen students is $20,000 paid over 4 years, and $10,000 paid over 2 years for transfers. Scholars must meet GPA and academic progress requirements each year to qualify for awards in subsequent years.

Undergraduate Deans Award and Scholarship
New non-resident students will be considered for this funding based on several factors from their admissions application, including but not limited to, academic achievement, intended major and financial resources. Award amounts range from a minimum of $3,000 up to a possible $7,500 per year depending upon class level and competitiveness. Students must maintain satisfactory academic progress to retain eligibility. For more details visit financialaid.ucsc.edu/types-of-aid/scholarships/deans_award

Campus Merit Scholarships*
are awarded to undergraduate students who demonstrate high academic achievement. These scholarships are renewable and pay from $500 to $1,500 per year. Amounts vary depending upon financial need as determined by the financial aid application.

Other Campus Scholarships* are donated by benefactors of the University. A variety of scholarships are available that recognize special attributes such as county of residence, academic majors, special interests, and family background. For more information about all UCSC scholarships, visit financialaid.ucsc.edu.

Loans
Loan eligibility is determined by the Financial Aid and Scholarship Office. You must repay loans after you graduate or leave school. Loan limits, interest rates, and repayment terms are subject to change.

Federal Perkins Loans* are awarded to undergraduate students based on need. Repayment begins nine months after graduation or withdrawal from a university at a fixed interest rate of 5 percent per year.

William D. Ford Federal Direct Loans
Subsidized loans are awarded based on need and do not accrue interest while student is enrolled at least half-time. Repayment begins six months after graduation or withdrawal from a university. Unsubsidized loans begin accruing interest at the date of the first disbursement and are not contingent upon need. A fee of 1.068% is subtracted from the loan amount. The interest rate for subsidized and unsubsidized direct loans was 4.29% for student borrowers in 2015-2016. The amount of money you may borrow depends on your grade level and dependency status. Visit studentloans.gov for more details.

Federal Direct Parent Loans for Undergraduate Students (PLUS)
are provided to qualified parent applicants. Parents may borrow up to the full cost of education as defined by the UC Santa Cruz Financial Aid and Scholarship Office less any financial assistance the student receives. PLUS loans currently have a fixed interest rate of 6.84% and loan fees are 4.272% percent of the loan amount. Visit studentloans.gov for more details.

CA DREAM Loan
provides eligible undocumented AB 540 undergraduates with the option to borrow loans to help cover the cost of attending UC. The DREAM loan program, funded by the state and UC, aims to close that gap and provide eligible students with the opportunity to borrow student loans to help pay for their education. Visit financialaid.ucsc.edu/types-of-aid/loans/California-Dream-Loan-Program for more details.

Private Loans
are generally not as favorable as those of federal loans. However, you may visit financialaid.ucsc.edu for information about some private loan options.

STUDENT EMPLOYMENT
Each student is expected to earn part of their education expenses each year. This can be done during summer or part-time during the academic year. Some students may receive a Federal Work-Study offer as part of their aid package. This program helps fund a portion of your wages if you find employment in a work-study job. However, the offer is not a job guarantee. The UC Santa Cruz Career Center posts work-study and non work-study positions both on and off-campus for students in their on-line system. We encourage students to network on campus and learn about job opportunities that may otherwise not be advertised. Santa Cruz is a relatively small community and jobs are competitive so we urge students to plan accordingly.

* Students must meet financial aid application deadlines to qualify.
KAITLIN
Kaitlin is a freshman from Sacramento. Her father earns $59,825 a year as a teacher. Kaitlin is under her father's health insurance plan. Her mom stays at home to care for Kaitlin's younger brother. Kaitlin worked part-time last year and earned $2,300 and she also received a Rotary Scholarship her senior year. Kaitlin lives on campus and her total cost of attendance and aid for the year breaks down as follows:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total COA</td>
<td>$35,082</td>
</tr>
<tr>
<td>Minus California State Cal Grant B</td>
<td>$12,240</td>
</tr>
<tr>
<td>Minus Federal Pell Grant</td>
<td>$1,865</td>
</tr>
<tr>
<td>Minus UC Santa Cruz Grant</td>
<td>$4,593</td>
</tr>
<tr>
<td>Minus Local Rotary Club Scholarship</td>
<td>$1,500</td>
</tr>
<tr>
<td>Net Family Cost</td>
<td>$14,884</td>
</tr>
</tbody>
</table>

Options Available to Meet Net Cost
- Federal Direct Subsidized Student Loan: $3,500
- Federal Work Study: $2,000
- Federal Perkins Loan for Students: $900
- Federal Direct Unsubsidized Student Loan: $2,000
- Federal Parent Loan (PLUS): $11,484

Total Available Options to Meet Net Cost: $14,884

LILY
Lily is a 27-year-old single mother with one child. She is a junior transfer from Santa Rosa Junior College. Although she worked part-time last year, she plans to devote full time to her studies at UC Santa Cruz. Lily will purchase the University Health Insurance Plan. She receives $6,000 in scholarship aid. Her total cost of attendance and aid for the year breaks down as follows:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total COA</td>
<td>$38,682</td>
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<tr>
<td>Minus California State Cal Grant B</td>
<td>$12,240</td>
</tr>
<tr>
<td>Minus Cal Grant B Access</td>
<td>$1,656</td>
</tr>
<tr>
<td>Minus Federal Pell Grant</td>
<td>$5,775</td>
</tr>
<tr>
<td>Minus UC Santa Cruz Grant</td>
<td>$4,827</td>
</tr>
<tr>
<td>Minus UC Health Insurance Grant*</td>
<td>$2,654</td>
</tr>
<tr>
<td>Net Student Cost</td>
<td>$11,550</td>
</tr>
</tbody>
</table>

Options Available to Meet Net Cost
- Federal Direct Subsidized Student Loan: $5,500
- Federal Direct Unsubsidized Student Loan: $6,050

Total Available Options to Meet Net Cost: $11,550

SHARIF
Sharif is a freshman and an only child whose parents both work. His mother is a physician and his father is an engineer; together they earn $182,000 a year. Sharif does not qualify for need-based financial aid. He lives off-campus. His total cost of attendance and aid for the year breaks down as follows:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total COA</td>
<td>$30,627</td>
</tr>
</tbody>
</table>

Options Available to Meet Net Cost
- Federal Direct Unsubsidized Student Loan: $5,500
- Federal Parent Loan (PLUS): $25,127

Total Available Options to Meet Net Cost: $30,627

DAVID
David is a freshman from Fresno. His parents both work in a family owned business. Together they earned $110,000 last year. David has two sisters—one of them also attends college and the other is in elementary school. David is covered under his family's health insurance plan. David lives on campus and his total cost of attendance and aid for the year breaks down as follows:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total COA</td>
<td>$35,082</td>
</tr>
<tr>
<td>Minus UC Santa Cruz Grant</td>
<td>$15,698</td>
</tr>
<tr>
<td>Minus Scholarship</td>
<td>$1,500</td>
</tr>
<tr>
<td>Net Family Cost</td>
<td>$17,884</td>
</tr>
</tbody>
</table>

Options Available to Meet Net Cost
- Federal Direct Subsidized Student Loan: $3,500
- Federal Perkins Loan for Students: $900
- Federal Direct Unsubsidized Student Loan: $2,000
- Federal Parent Loan (PLUS): $11,484

Total Available Options to Meet Net Cost: $17,884

JESSICA
Jessica is a freshman from Watsonville. Her father, a farm laborer, earns $18,000 a year. Her mom earns $11,400 a year as a teacher’s aide. They have three children. Jessica will purchase the University Health Insurance Plan. Jessica lives in a dorm on campus, and her total cost of attendance and aid for the year breaks down as follows:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total COA</td>
<td>$30,627</td>
</tr>
<tr>
<td>Minus Undergraduate Dean's Award</td>
<td>$4,000</td>
</tr>
<tr>
<td>Minus Federal Pell Grant</td>
<td>$5,775</td>
</tr>
<tr>
<td>Minus UC Santa Cruz Grant</td>
<td>$15,267</td>
</tr>
<tr>
<td>Minus UC Health Insurance Grant</td>
<td>$2,634</td>
</tr>
<tr>
<td>Net Family Cost</td>
<td>$9,750</td>
</tr>
</tbody>
</table>

Options Available to Meet Net Cost
- Federal Direct Subsidized Student Loan: $3,500
- Federal Perkins Loan for Students: $1,500
- Federal Direct Unsubsidized Student Loan: $2,000
- Federal Parent Loan (PLUS): $1,850

Total Available Options to Meet Net Cost: $9,750

TREVOR
Trevor is from Massachusetts where his parents both work. Together they earn $182,000. Trevor has a younger brother who attends high school. Because he is not a resident of California, he must pay non-resident tuition in addition to fees that California residents pay. UC financial aid programs do not cover non-resident tuition expenses because UC is publically funded by the state of California. The family must pay this expense in addition to the amount they are expected to contribute using data from the FAFSA. Trevor plans to live on campus.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total COA</td>
<td>$59,790</td>
</tr>
<tr>
<td>Minus Undergraduate Dean's Award</td>
<td>$4,000</td>
</tr>
<tr>
<td>Minus Federal Pell Grant</td>
<td>$5,775</td>
</tr>
<tr>
<td>Minus UC Santa Cruz Grant</td>
<td>$15,267</td>
</tr>
<tr>
<td>Minus UC Health Insurance Grant</td>
<td>$2,634</td>
</tr>
<tr>
<td>Net Family Cost</td>
<td>$55,790</td>
</tr>
</tbody>
</table>

Options Available to Meet Net Cost
- Federal Direct Subsidized Student Loan: $3,500
- Federal Perkins Loan for Students: $900
- Federal Direct Unsubsidized Student Loan: $2,000
- Federal Work Study: $1,500
- Federal Parent Loan (PLUS): $47,890

Total Available Options to Meet Net Cost: $55,790
New students who submit a FAFSA (or Dream App if applicable) will receive an estimated offer of financial aid. The estimate is based on data from your financial aid application. The more accurate the data, the more accurate the aid estimate. It is important to read the SAR comments carefully and to take action to resolve any errors. The estimated aid offer is subject to change if the information on your FAFSA is incorrect, incomplete or doesn’t accurately reflect your family’s ability to contribute.

Students who complete all steps on time will receive an e-mail when an official financial aid offer is ready to review at my.ucsc.edu. New students who submit their Statement of Intent to Register (SIR) will receive an official aid offer after May 1st.

New students must complete items on the MyUCSC To Do List

Current UCSC students must complete items on your MyUCSC To Do List

Additional actions may be required to complete your financial aid application. You will receive an e-mail if we have added items to your “To Do List.” Log onto my.ucsc.edu. Navigate to the “Student Center” and then view the “Holds and To Do List” to view the actions requested. Examples of required actions include correcting financial aid application errors or submitting copies of your parents’ and/or your own federal income tax transcripts. Forms we request may be downloaded and printed from our web site. Respond promptly to requests on your “To Do List.”

APRIL 1–MAY 1, 2016
NEW STUDENTS RECEIVE ESTIMATED AID OFFERS FOR FALL 2016
New students who submit a FAFSA (or Dream App if applicable) will receive an estimated offer of financial aid. The estimate is based on data from your financial aid application. The more accurate the data, the more accurate the aid estimate. It is important to read the SAR comments carefully and to take action to resolve any errors. The estimated aid offer is subject to change if the information on your FAFSA is incorrect, incomplete or doesn’t accurately reflect your family’s ability to contribute.

APRIL 1–SEPTEMBER 1, 2016
OFFICIAL FINANCIAL AID OFFER
Students who complete all steps on time will receive an e-mail when an official financial aid offer is ready to review at my.ucsc.edu. New students who submit their Statement of Intent to Register (SIR) will receive an official aid offer after May 1st.

MAY 1–JUNE 2, 2016
Priority deadline for new students

NEW STUDENTS MUST COMPLETE ITEMS ON THE MYUCSC TO DO LIST

Students who accept their admission offer may receive requests for additional information needed to verify data on their FAFSA (or Dream App if applicable). You will receive an email notification if we post items on your To Do List. See instructions at left for completing To Do List items.

JULY 1–AUGUST 1, 2016
SUBMIT REQUESTS FOR PARENT LOANS
FAFSA eligible students have the option for parents to submit Parent Loan requests between July 1 and August 1 to have funds available for fall quarter. To apply for the Parent Loan go to studentloans.gov to complete the application online. The parent who is applying for the loan will need the Department of Education PIN in order to complete the application. To apply for or re-establish a PIN go to pin.ed.gov.
FINANCIAL AID AND SCHOLARSHIP OFFICE

OUR MAILING ADDRESS
205 Hahn Student Services Building
1156 High Street, Santa Cruz, CA 95064

OFFICE HOURS
Monday–Friday, 10 a.m. to 4 p.m.
Staff accessible by phone:
10 a.m. to 4 p.m.

TELEPHONE
(831) 459-2963

WEB
financialaid.ucsc.edu

Prerecorded financial aid information is available by phone 24 hours a day, 7 days a week.

The University of California, in accordance with applicable federal and state law and university policy, does not discriminate on the basis of race, color, national origin, religion, sex, gender identity, pregnancy, physical or mental disability, age, medical condition (cancer-related or genetic characteristics), ancestry, marital status, citizenship, sexual orientation, or status as a covered veteran. The university also prohibits sexual harassment. This nondiscrimination policy covers admissions, access, and treatment in university programs and activities. Inquiries regarding the university’s student-related nondiscrimination policies may be directed to Student Services, (831)459-4446; web: www2.ucsc.edu/judicial. 2/16 (7.85M)

Publication photos by: Crystal Birns, Eric Gillespie, Steve Kurtz, Carolyn Lagattuta, Jim MacKenzie, Elena Zhukova