YOUR GUIDE TO FINANCIAL AID

2011–12

WELCOME!

In this publication we summarize important information about financial aid programs at the University of California, Santa Cruz. We encourage you to familiarize yourself with the contents, as you will find answers to many questions.
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Visit the UC Santa Cruz Financial Aid and Scholarship Office website at [financialaid.ucsc.edu](http://financialaid.ucsc.edu)
What is Financial Aid?

Financial aid consists of money available from federal, state, university, and private sources to help students meet college costs. Financial aid will pay for educational costs including

- Tuition and fees
- Room and board
- Books and supplies
- Personal expenses
- Transportation 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. Financial aid at the University of California does not cover undergraduate nonresident tuition and additional fees, which are expected to be $36,633 in 2011–12.
Who is Eligible?

Almost anyone who needs financial assistance to attend UC Santa Cruz may receive financial aid. However, you must meet the following requirements in order to be eligible for the aid we offer:

► You must be a U.S. citizen or eligible non-citizen. Foreign students with student visas are not eligible for most of the financial aid we administer. Exceptions: Foreign students who are undergraduate students are eligible to receive an Undergraduate Dean’s Award that is offered at the time of admission. (No aid application is required.) Foreign students in a Master’s or Ph.D. program are eligible to receive aid from the academic departments.

► You must be in a degree or certificate program. Enrollment in a UCSC Education Abroad Program (or a non-UCSC abroad program with an approved consortium/contractual agreement) is considered enrollment at UCSC for purposes of most types of financial aid described in this brochure. The following categories of students are not eligible to receive aid: Students attending UCSC summer school only (not otherwise enrolled at the campus); those enrolled only through UCSC Extension and/or Concurrent Enrollment; and those enrolled in limited-status or other non-degree-granting programs.

► You must neither be in default on any federal loan (examples: Federal Perkins, Federal Stafford Student Loan, Federal Direct Student Loan) nor owe a repayment on any Federal, Pell, or Supplemental Educational Opportunity Grant.

► You must be registered with the Selective Service (the draft) if you are male, at least 18 years old, and were born after December 31, 1959, unless you meet certain specified exceptions.

► You must be enrolled at least half-time and be maintaining satisfactory academic progress (see page 30, “How Your Academic Progress Affects Your Financial Aid”).

► Students pursuing a second baccalaureate degree are eligible for student loans only.

► If you have been convicted of possessing or selling drugs while receiving federal aid, you may not qualify for federal aid (call 1-800 433-3243 to find out if this applies to you). This will not affect your eligibility for other types of aid we administer.
How to Apply

Students at UC Santa Cruz must apply for financial aid each year. Follow these steps to apply:

**APPLY USING THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)**

- The FAFSA is the only form needed to apply for federal, state, and university aid programs. It’s free! [fafsa.gov](http://www.fafsa.gov)
- Submit the FAFSA between January 1 and March 2 prior to the academic year for which you need aid.
- The federal school code for UCSC is 001321; you will need to list this on your FAFSA.
- Contact the Federal Student Aid Info Center for free help at 1-800-4-FED-AID.
- Don’t forget to submit your signature and your parent signature if you used parent data on the FAFSA.

**SUBMIT THE CAL GRANT GPA VERIFICATION FORM**

New undergraduate Cal Grant Applicants must submit a GPA verification form directly to the California Student Aid Commission by March 2. Current recipients need not submit this form.

Visit [www.csac.ca.gov](http://www.csac.ca.gov) to print a copy of the GPA verification form to take to your school for verification. After applying, you may view and update your information online at [mygrantinfo.csac.ca.gov](http://mygrantinfo.csac.ca.gov)
UCSC UNDERGRADUATE SCHOLARSHIPS

A separate application is not required. New UCSC students apply for campus scholarships by submitting the University of California Application for Undergraduate Admissions and Scholarships during the November filing period. Applicants are encouraged to enter all the restricted scholarship codes that apply. Students admitted for fall will be notified in April if selected for a scholarship.

All continuing students are considered for scholarships each year based on academic performance. No application is necessary.

For descriptions of our major undergraduate scholarship programs refer to page 18.
REVIEW AND CORRECT YOUR FAFSA DATA
One to three weeks after you submit the FAFSA, you will receive a Student Aid Report (SAR) documenting the data you submitted on your FAFSA.

- The data on your SAR will be sent to schools you listed on the FAFSA.
- Check to be sure your information is accurate; make and submit FAFSA corrections immediately by clicking on “3 FAFSA Follow-up”.

www.fafsa.gov
SUBMIT REQUESTED DOCUMENTATION

Our office may request supporting documents from you after receiving your FAFSA. The most common documents requested are as follows:

▶ Signed copies of your parents’ and/or your own federal income tax returns and W-2 forms for 2010.
▶ Detailed information about bank or investment accounts or other assets.

Additional actions may be required to complete your UCSC financial aid application and will appear as a required “To Do” on MyUCSC. You will receive an e-mail if we have added items to your “To Do List.” Navigate to* MyUCSC “Student Center”; then click on the “To Do List” link to view the actions we have requested. Our office must receive all requested documents by June 1 to retain priority standing for funds. (The deadline for winter admits is December 20.)

If you are newly admitted for fall, we are committed to notifying you of your aid eligibility before the Statement of Intent to Register deadline. If your requested documents are received by April 15, we will provide an official aid offer. In addition, if we post items on your “Holds and To Do List,” we will send you an initial estimate of your aid eligibility.

* See MyUCSC Navigation Guide page 39
Standard Student Budgets/ Cost of Attendance

Every year, the Financial Aid Office establishes standard budgets that include direct educational costs as well as a modest, but adequate living allowance for students for the academic year. These budgets are based on statistical data and are a major factor in assessing your financial need.

Financial aid is intended to pay for students’ educational costs and living expenses while they are enrolled. It does not cover living expenses during the winter, spring, and summer breaks.

* Note: Fees, tuition, and health insurance are subject to change
HOW YOUR ELIGIBILITY IS DETERMINED

The basic premise of all need-based financial aid programs is that students and their families, to the extent they can contribute, have the primary responsibility for financing the cost of the student’s education. Your family is expected to utilize its resources to make higher education a priority. Our job is to evaluate your resources and calculate how much aid, if any, you’ll need for the next academic year. Below is the federal formula used to calculate your eligibility for need-based financial aid:

\[
\text{Student Budget/Cost of Attendance} - \text{Parent contribution} - \text{Student contribution} - \text{Other resources such as private scholarships and federal/state grants} = \text{Need-Based Aid Eligibility}
\]

After we subtract your parent contribution, student contribution, and other resources from the standard student budget, the remaining amount (if any) is your eligibility for need-based aid. If your resources exceed your budget, we will notify you about non-need-based loans you and/or your parents are eligible to apply for.

THE UC BLUE AND GOLD OPPORTUNITY PLAN

This plan ensures that undergraduate California residents whose families earn less than $80,000 a year and who qualify for financial aid, will have their UC systemwide fees fully covered with gift aid. Qualified students must be in their first four years of attendance (first two for transfer students). Students must also meet application deadlines.
After determining your standard student budget, we determine your dependency status. While the term independent refers to students who are financially self-supporting and the term dependent refers to students who rely upon their parents for some or all of their support, the federal government uses strict criteria to determine dependency status (see below). Your dependency status is determined on the basis of the information provided on your Free Application for Federal Student Aid (FAFSA).

You may be considered an independent student for financial aid in 2011–12 if you meet any one of the following criteria:

- You were born before January 1, 1988 (for the 2011-12 school year).
- At the beginning of the 2011-12 school year, you will be enrolled in a Master’s or Doctoral degree program (such as an MA, PhD, or EdD).
- You are married when you submit the FAFSA.
- You have children that receive more than one-half of their support from you.
- You have legal dependents other than your children or your spouse who live with you and receive more than one half their support from you between July 1, 2011 and June 30, 2012.
- You are a veteran of the U.S. Armed Forces or are currently serving on active duty in the U.S. Armed Forces for purposes other than training.
- At any time when you were age 13 or older, both of the your parents were deceased, you were in foster care, or you were a dependent/ward of the court.
- You are now or were upon reaching the age of majority:
  1. An emancipated minor (released from control by your parent or guardian) as determined by a court in your state of legal residence, or
  2. In legal guardianship as determined by a court in your state of legal residence.
- You were determined to be an unaccompanied youth who was homeless on or after July 1, 2010 by:
  1. A high school or school district homeless liaison, or
  2. The director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development on or after July 1, 2010.
- You were determined to be an unaccompanied youth who was homeless or was self supporting and at risk of being homeless on or after July 1, 2010 by:
  1. A director of a runaway or homeless youth basic center or transitional living program, or
  2. The college financial aid administrator.
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 and on information from the supporting documents we request. The major factors we consider in determining the amount of the parent contribution are income, net assets (excluding home equity), household size, parent’s age, the number of children in the family, and the number of children enrolled in college.

Eligibility requirements for UC Santa Cruz grant funds are stricter than those for federal and state grants. We disallow certain federal income tax write-offs such as depreciation expenses on rental properties and carryover losses. As a result, you may have a higher parent contribution and less financial need for a UC Santa Cruz grant.

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

STUDENT CONTRIBUTION
The student contribution is based on your income and assets as reported on the FAFSA as well as on information from supporting documents we request. The student contribution can come from your savings and/or money you earn from a job.

NOTE FOR PARENTS OR STUDENTS IN REGISTERED DOMESTIC PARTNERSHIPS
The California Domestic Partner Rights and Responsibilities Act of 2003 (AB205) became effective on January 1, 2005. Under the Act, the university is obligated to treat parents or students who are in Registered Domestic Partnerships as if they were married for purposes of determining state and UC financial aid. The Act does not apply to federal financial aid. For this reason, the law requires two separate calculations: one to determine a student’s eligibility for state and UC aid (in which Registered Domestic Partners are treated as if they were married) and another calculation for federal aid.

Because the Act does not apply to federal student aid rules, the FAFSA does not collect this data. Parents or students are therefore, responsible for self-reporting your status as a registered domestic partner directly to the Financial Aid and Scholarship Office and/or on any forms you are sent that request this information.
Other Resources

In addition to the parent and student contributions described above, we consider any additional resources you may have when determining your eligibility for financial aid. Such resources include grants, scholarships, fellowships, and/or benefits you receive from any state, federal, or private agency.

Remaining Need

Sometimes limited funds prevent us from meeting the full need of financial aid applicants. 

The following are some options that may be used to reduce your remaining need.

- Scholarships from private sources
- Savings from employment in summer and during school breaks
- Reduce your costs (e.g. purchase used books, etc.)
- Federal Direct Parent Loans for Undergraduate Students (PLUS) (see terms on page 22)
- Private educational loans
Special Financial Circumstances

If your family is facing a change in financial circumstances that occurred since January 1st of last year or since you completed your FAFSA, you and/or your parent(s) may write a letter to the Financial Aid and Scholarship Office explaining and documenting the special situation. Include all pertinent information and be as specific as possible. For example, if your parent lost a job, include the layoff notice, the last paycheck stub and an estimate of unemployment insurance or other income your parent may receive for the remainder of the calendar year. Using this information, we can adjust the family income and re-evaluate your financial aid eligibility. After you tell us about your situation, we may request additional information about your projected income and expenses.

Remember to include the student name and UCSC student ID number on each page of correspondence.

Examples of financial circumstances we will consider include:

- High family medical costs not covered by insurance
- Loss of income due to layoff or involuntary loss of employment
- Major repairs after a natural disaster

Note: High mortgage costs, credit card or other consumer debt, and other discretionary expenses incurred in many households will not be considered in our evaluation of your eligibility for financial aid.
TYPES OF AID

Two types or categories of financial aid are available. Grants and scholarships are referred to as gift aid, since these funds do not need to be repaid.* Self-help aid includes work-study and loans. Your own aid “package” may include several types of awards.

Gift Aid for Undergraduates

UC SANTA CRUZ GRANTS
- Awarded to students based on need.
- Funded by the University of California.
- To qualify, you must meet UCSC financial aid application deadlines.

FEDERAL PELL GRANTS
- Awarded to students based on need.
- Maximum awards in 2011–12 are expected to be $5,550.
- Award amounts are based on the calculated family contribution.
- Awards are prorated based on enrollment in credits—full eligibility, 12 or more credits; ¾ eligibility, 9–11 credits; ½ eligibility, 6–8 credits; and < ½ eligibility, 1–5 credits.
- Full-time enrollment is assumed when making initial awards. Enrollment is checked the third week of each quarter, and grants are adjusted at this time if necessary.
- To avoid having your Pell Grant reduced, the Registrar must have an official record of your enrollment in 12 or more credits by the add/drop deadline of the quarter. Once reduced, your award will not be reinstated.
FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS

- Awarded to students based on exceptional need.
- Maximum award is $4,000.
- Funds are limited, so even if you qualify, you may not receive the award.
- To qualify, you must meet UCSC financial aid application deadlines.

CAL GRANT AWARDS

Cal Grant awards are funded by the State of California and are awarded by the California Student Aid Commission. To be eligible, you must be a California resident. There are two types of awards.

CAL GRANT A

- Awarded to students based on academic achievement and need.
- This award pays up to maximum total UC education and student services, expected to be $11,124 for 2011-12.

CAL GRANT B

- Awarded to students based on academic promise and financial need.
- Freshman recipients receive an Access grant (stipend) that helps pay for personal living expenses; this is expected to be $1,551 in 2011–12.
- Second-year and continuing recipients receive both the Access award and the fee-paying award, estimated to be $12,675 in 2011–12 ($1,551 access and $11,124 fee paying).
- If you qualify for both a Cal Grant A and a Cal Grant B in your first year, it is advisable to accept the Cal Grant A. This award is worth more over 4 years.
Scholarships

UC SANTA CRUZ SCHOLARSHIPS

UCSC MERIT SCHOLARSHIP PROGRAM
The following scholarships are awarded through the UCSC Merit Scholarship Program to undergraduate students in recognition of their outstanding academic achievement.

REGENTS SCHOLARSHIPS
- The most prestigious merit scholarship awarded to undergraduates at the University of California.
- Award amounts range from $4,000 to $6,000 annually depending on the student’s year in school.
- Awards are renewable based on academic performance.

CAMPUS MERIT SCHOLARSHIPS
- Annual awards of $500 to students who demonstrate high academic achievement; an additional $1,000 is awarded annually to those students who also demonstrate financial need as determined by the FAFSA.
- Awards are renewable based on academic performance.

ALUMNI ASSOCIATION SCHOLARSHIPS
- Awarded to students with compelling financial need and strong academic merit.
- Awards range from $2,000 to $3,000 annually.
- Awards are renewable based on academic performance and financial aid eligibility.
RESTRICTED SCHOLARSHIPS
A variety of restricted scholarships are awarded annually from special funds donated to the campus by benefactors of the university. Students must meet the qualifications specified by the donor and are often ranked on the basis of academic merit and/or eligibility for financial aid. Many of these scholarships are selected by UCSC campus departments.

PRIVATE SCHOLARSHIPS
Each year, UCSC students apply for and receive more than $2.5 million in scholarships from organizations not affiliated with UC Santa Cruz, which have their own separate qualification criteria and application process. Many organizations award scholarships to qualified students regardless of financial need. The Internet is an excellent place to begin your search for scholarship opportunities; however, beware of scholarship scams. Never pay anyone to do a scholarship search for you. The UCSC Financial Aid and Scholarships Office web site at financialaid.ucsc.edu contains information on many private scholarships and links to free scholarship search engines.
Gift Aid for Graduate Students

FELLOWSHIPS
Available from graduate departments. Contact your academic department for information.

CAL GRANT A/B AWARDS FOR EDUCATION MASTER’S STUDENTS
The California Student Aid Commission (CSAC) will extend Cal Grant A or B awards for one year of graduate study in a teacher credential program. Students must have received this award as an undergraduate student and must request the extension by completing a Request for Cal Grant Fifth-Year Benefits form, available online from CSAC. Students must be accepted for enrollment in a professional teacher preparation program in California within 15 months from the end of their last term of undergraduate Cal Grant payment.

FEDERAL TEACH GRANT/LOAN PROGRAM
The Teacher Education Assistance for College and Higher Education Grant Program provides grants of up to $4000 per year to Education Masters students who have a 3.25 cumulative GPA and who intend to teach in a high need field and teach in a public or private elementary or secondary school that serves students from low-income families. High need fields are Bilingual Education and English Language Acquisition, Foreign Language, Mathematics, Reading Specialist, Science, Special Education, and other identified teacher shortage areas as of the time you begin teaching in that field. In exchange for receiving this grant, you must sign an Agreement to Serve. The grant converts to a loan* with retroactive interest if the Service Agreement is not fulfilled. The Agreement to Serve and more information are available at the Federal Teach Grant website https://teach-ats.ed.gov.

* See also Loan Forgiveness Programs, page 23
Types of Self-Help Aid

FEDERAL COLLEGE WORK-STUDY

Federal College Work-Study gives you the opportunity to apply for part-time “Work-Study” jobs both on-campus and in the community. You may earn up to the amount of your Work-Study award.

Although a Work-Study Option is included in your financial aid package, there are no guarantees that you will obtain a Work-Study job—the positions are competitive. The UCSC Career Center, located in the Baytree Bookstore Building, maintains both work-study and on-work-study job listings for students.

The Career Center website also provides all the information you need to search for a job and get hired. You must receive a “Clearance to Commence Work Card” before you start working. You will receive a monthly work-study paycheck on or around the eighth working day of each month.

You must stop working immediately if you take a leave of absence or withdraw from UC Santa Cruz.

For more information about the work-study program and for a listing of employment opportunities, visit the Career Center web site at www2.ucsc.edu/careers or contact them at (831) 459-4420 or 459-3283.

FEDERAL PERKINS LOANS

► Awarded to first- and second-year undergraduate students based on need.

► Loan interest (fixed 5%) and repayment begin nine months after graduation; your last enrollment; or after you enroll less than half time. Payments are made to UCSC.

► Portions of a Perkins Loan may be canceled and/or payments deferred for specified activities, including teaching, full-time duty in the armed forces, law enforcement, Peace Corps, VISTA, or Head Start programs.*

► A Perkins Master Promissory Note is required.

► To qualify, you must meet UCSC financial aid application deadlines.

* See also Loan Forgiveness Programs, page 23
WILLIAM D. FORD FEDERAL DIRECT LOANS

- Awarded to undergraduate and graduate students.
- Repayment begins six months after graduation; your last enrollment; or after you enroll less than half time.
- Subsidized loans are awarded based on need and are interest-free while you are in school.
- Unsubsidized loans are not contingent on need and begin accruing interest at the date of the first disbursement.
- Students who borrow funds under the Direct Loan Program are required to complete a Master Promissory Note (MPN) online at studentloans.gov. The MPN can be used to cover one or more Direct Loans loans for up to 10 academic years.
- In 2011–12, loans will have a fee of .5% and fixed interest rates of 3.4% for undergraduate subsidized loans and 6.8% for graduate subsidized loans and all unsubsidized loans.

- The amount you may borrow depends on your grade level and dependency status (see chart below).

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<th>DEPENDENT STUDENTS</th>
<th>BASE LOAN LIMIT</th>
<th>ADDITIONAL UNSUBSIDIZED LOAN</th>
<th>MAXIMUM LOAN</th>
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<td>Freshman</td>
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<td>$2,000</td>
<td>$5,500</td>
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<td>Sophomores</td>
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<td>$2,000</td>
<td>$6,500</td>
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<td>Graduate Students</td>
<td>$8,500</td>
<td>$12,000</td>
<td>$20,500</td>
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FEDERAL DIRECT PARENT LOANS FOR UNDERGRADUATE STUDENTS (PLUS)

- Federal PLUS loans are provided to qualified parent applicants to be used for the educational expenses of undergraduate students.
- Parents may borrow up to the full cost of education as defined by the UCSC Financial Aid and Scholarship Office (see page 9, “Standard Budgets”), less any financial assistance the student receives.
Students must submit a FAFSA.

Credit approval for parents is required.

In 2011–12, PLUS loans will have a fixed interest rate of 7.9% and a fee of 2.5% of the loan amount.

For more information on parent PLUS loans, visit www.studentloans.gov.

FEDERAL DIRECT PLUS LOANS FOR GRADUATE STUDENTS (GRAD PLUS)

Grad PLUS loans are provided to qualified graduate students who have borrowed their Federal Direct Student Loan maximums for the year ($20,500).

Students must submit a FAFSA.

Credit approval is required.

In 2011–12, the Grad PLUS will have an interest rate of 7.9% and a fee of 2.5% of the loan amount.

For more information on Grad PLUS loans, visit studentloans.gov.

PRIVATE LOANS

Private loans are funded by banks and other private lending institutions. For some, these loans serve to bridge the gap between the cost of their education and the amount the government allows students/parents to borrow through federal loans. Terms and conditions are generally not as favorable as those for federal loans however we understand that private educational loans are an essential source of financial assistance for many of our students. A good source for comparing private loans is Student Lending Analytics. (studentlendinganalytics.com/ratings.html)
SHORT-TERM LOANS
Any registered student may apply for a loan through the Short-Term Loan Program. Loan amounts are typically $200 to $500. Designed specifically for helping students meet unexpected expenses resulting from an emergency, these loans may be used only for expenses directly related to your education, excluding registration and on-campus housing fees. Short-term loans must usually be repaid within 30 days or one week before the quarter’s end—whichever comes first. If you need a short-term loan, come to the Financial Aid and Scholarship Office during office hours to complete an application.

LOAN FORGIVENESS PROGRAMS
Portions of federal student loans may be forgiven or canceled and/or payments may be deferred for specified activities including teaching (e.g., in designated teacher shortage areas) and for certain public service employment. A complete list of loan forgiveness programs may be found at: www.finaid.org/loans/forgiveness.phtml.

A list of public service programs is provided in a Federal Student Aid brochure: Loan Forgiveness for Public Service Employees http://studentloans.gov

THE ASSUMPTION LOAN PROGRAM FOR EDUCATION (APLE)
The APLE is a competitive teacher incentive program funded by the State of California and designed to encourage students to become teachers and serve in critical teacher shortage areas. Students who qualify for the APLE may have up to $11,000 in outstanding educational loan balances assumed by the California Student Aid Commission (CSAC) for four years of teaching service. In addition, participants who teach math, science or special education in the lowest performing schools may have an additional $8,000 of education loan debt assumed; a total of $19,000 for four years of teaching. The Fact Sheet provides details: www.csac.ca.gov/doc.asp?id=111
Students accepted into UCSC’s Teaching Credential Program will be mailed APLE applications by the UC Santa Cruz Education Department in June 2011. CSAC’s priority deadline is July 15, 2011. Students must complete their portion of the APLE application, including outstanding loan amounts and lender information and submit the application to the UCSC Education Department for verification of acceptance and enrollment status. The department will forward the application to CSAC by the deadline.

**YOUR LOAN HISTORY: THE NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)**

Applicants may review their federal student loan history at the National Student Loan Data System (NSLDS) web site: www.nslds.ed.gov or by contacting the Federal Student Aid Information Center at 1-800-433-3243.
Additional Financial Assistance

Agencies outside the university provide financial assistance to students with special needs. If you are applying for financial aid, you can also apply for the benefits below if you qualify.

**CALIFORNIA WORK OPPORTUNITY AND RESPONSIBILITY TO KIDS (CALWORKS):**
This program assists low-income parents with help finding and retaining jobs while providing child care subsidies, transportation, and temporary cash aid. Contact the Human Resources Agency in Santa Cruz at 1-888-421-8080.

**BENEFITS FOR VETERANS AND DEPENDENTS OF VETERANS:**
If you are a veteran, you may qualify for educational benefits under the G.I. Bill. If you are a dependent of a veteran who has died or is permanently disabled as a result of military duty, or if you are a reservist who was called to active duty after September 11, 2001, you may be eligible for educational benefits. Contact Veterans Affairs at 1-800-827-1000 (www.va.gov.)

**VOCATIONAL REHABILITATION BENEFITS:**
If you are a student and have a documented disability, you may qualify for these benefits. For information, contact the State Department of Rehabilitation at (831) 465-7100. The UCSC Disability Resource Center (DRC) may be able to answer additional questions. You may contact the DRC at (831) 459-2089 or 459-4806 TDD/TTY.

**HOUSING AUTHORITY ASSISTANCE:**
The Housing Authority provides rental assistance on a funds-available basis for very low-income individuals who meet their criteria. For information, contact the Housing Authority Office at (831) 454-9455.
YOUR FINANCIAL AID OFFER AND RECEIVING YOUR AID

Your Financial Aid Offer
You will receive an e-mail from the Financial Aid and Scholarship Office when you have a financial aid offer to review on MyUCSC*, click on “the Student Center,” click on “View Financial Aid” and then select aid year 2012. You will be presented with a summary of your award for the year and for each term.

► To view your standard student budget/cost of attendance and expected family contribution, click on “Financial Aid Summary.”*  

► To accept, reduce, or decline the awards you have been offered, click on the “Accept/Decline Awards”* link. Accept and/or decline the awards offered to you and then press the submit button.

► To receive the aid you are offered, the awards must be accepted, and for loan aid, you must have signed the promissory note for that loan type and completed pre-loan counseling requirements.

► Grant permission for your aid to pay all UC Santa Cruz charges including miscellaneous charges like lab fees. To do this return to My Student Center. From the “more links”* menu in the Finances section, select “View Student Permissions” to read about and grant your permission.

Note: If you accept a direct loan, you must complete a Federal Direct Loan Master Promissory Note unless you submitted one in a previous year. If you accept a Perkins Loan, you must complete a Federal Perkins Loan Master Promissory Note unless you submitted one in a previous year. If your parent accepts a Federal Direct PLUS loan, your parent must also submit a Master Promissory Note.

Not Coming to UC Santa Cruz?
Please log on to MyUCSC, click on “the Student Center,” click on “View Financial Aid,” and then select aid year 2012. Decline all your awards and press the submit button. This will result in the cancellation of all awards you have been offered.

* See My UCSC Navigation Guide, page 39
**Part-Time Enrollment**

If you submit a Petition for Part-Time Enrollment that is approved by the Registrar’s Office for reduced fees, your aid will be adjusted. If you are an undergraduate student and you do not submit a petition but you enroll in six to 11 course credits, your financial aid may be reduced. You may be billed for a portion of grant funds you have already received. If you enroll in fewer than six course credits (undergraduates) or fewer than five credits (graduates), you are generally not eligible for any financial aid.

**Non-Enrollment**

The Financial Aid and Scholarship Office reserves the right to cancel financial aid offers for students who are not enrolled by the third week of each quarter or for students who are academically barred or disqualified for one or more terms.

**Withdrawal from the University**

If you withdraw or take a leave of absence from UCSC during a term your financial aid will be pro-rated and you may be required to repay all or part of your financial aid. Information from your completed Withdrawal/Leave of Absence petition, if available, will be used to adjust your aid. More information about mid-term withdrawals is available on the UCSC Financial Aid Office web site and from our office. Download or request our information page titled “Financial Aid Policies for Mid-Term Withdrawals.”

If you withdraw or take a leave of absence at the end of a term, aid for future terms in the academic year will be canceled.
Your UCSC Student Bill (Statement of Account)

Your Statement of Account is your billing statement from UCSC’s Student Business Services Office. Your financial aid for the quarter will appear either as credits or as “Anticipated Aid” on the Statement of Account, which is a “snapshot” of your university charges and credits as they were at the time of posting. A real-time view of your account is available in the Student Center on MyUCSC. Click on “Accounts Summary.” If you click on “Billing Statements,” you will be presented with links to your monthly statements of account.

Most aid we award is credited directly to your student account each quarter (Fall Quarter September 14, 2011; Winter Quarter December 27, 2011; Spring Quarter March 27, 2012). Aid pays tuition, fees, university housing, and other charges. Exceptions to this are work-study payments, which are provided as paychecks for hours worked.

To grant permission for your aid to pay all UC Santa Cruz charges including miscellaneous charges like health insurance and lab fees, from My Student Center, under the “more links”* menu in the Finances section, click on “View Student Permissions” to read about and to grant your permission.

To calculate what you owe UCSC, subtract your “Anticipated/Pending Aid” from your “Amount Due.” If this number is positive, this is the balance you must pay. If the number is negative, you have a credit balance that will be refunded to you at the beginning of the quarter.

For questions about your bill, contact the Student Business Services Office at (831) 459-2107.

* See MyUCSC Navigation Guide, page 39
How Your Academic Progress Affects Your Financial Aid

You must make satisfactory academic progress to receive financial aid. To remain eligible for financial aid, you must meet three measures of satisfactory academic progress.

1. Cumulative GPA requirements
   Undergraduate students must have a cumulative GPA of at least 2.0; Graduate students must pass a specific number of courses each year.

2. Minimum pace required to complete a degree within the maximum time frame
   Undergraduate students are expected to earn no less than an average of 12 units per quarter; Graduate students not advanced to candidacy must earn at least 25 units each year; Graduate students advanced to candidacy must pass at least 15 units per year.

3. Maximum time frame for degree completion
   Undergraduate students who enter with no transfer units are eligible for 15 quarters of aid. If you have units accepted for transfer to UCSC and/or if you enroll in summer, the maximum number of quarters of aid eligibility is prorated.

   The maximum time frame for graduate students varies depending on your degree program. See the Graduate Handbook for details.

If you do not meet one or more of these measures, you will be ineligible to receive aid.

If your financial aid is revoked for failure to achieve satisfactory academic progress, you may appeal to extend your financial aid eligibility if you can document that you experienced circumstances beyond your control that hindered your academic performance and if you submit an academic plan approved by your college that enables you to meet SAP standards. If your appeal is approved you will be placed on financial aid probation.
All periods of enrollment are considered when determining your eligibility for financial aid, including terms when did not receive financial aid.

Complete details of the Satisfactory Academic Progress Policy for Financial Aid policy may be found on our website at: financialaid.ucsc.edu/

Note: The satisfactory academic progress policy to retain eligibility for financial aid may be different than campus academic policies. However, if you are barred or dismissed by your college, you are no longer eligible to receive financial aid. For information about campus academic policies, undergraduates may refer to the Navigator at http://reg.ucsc.edu/navigator/ and graduate students may refer to the Graduate Student Handbook at http://graddiv.ucsc.edu/regulations/handbook/index.php.

NOTE FOR STUDENTS WHO RECEIVE ALL “F” GRADES IN A TERM
If you stop attending classes without officially withdrawing and do not pass any of your classes, you may be subject to a revision of your financial aid. If you receive all “F” grades, your financial aid eligibility will be re-evaluated and your aid is subject to revision as if you unofficially withdrew at the midpoint of the quarter.

NOTE FOR STUDENTS WHO RECEIVE ALL “W” GRADES IN A TERM
If you request and receive “W” grades for all courses in any given quarter, you may be subject to a revision of your financial aid. Your financial aid eligibility will be re-evaluated and your aid is subject to revision using the date the last grade “W” grade was posted. This will be considered the date of withdrawal from the term.
OTHER INFORMATION

Your Rights

While you are expected to fulfill all the responsibilities described in later sections, you also have the following rights.

RIGHT OF APPEAL
Whenever you have a concern or problem related to your financial aid award, speak with your financial aid adviser. This is the person in our office who is most familiar with your individual situation and award package. If you are not satisfied, you may appeal your adviser’s decision by requesting that the financial aid advising committee review your case. If you wish to appeal the decision of the committee, your last step is to submit your appeal to the director of financial aid.

FAIR TREATMENT IN AWARDING OF AID
You have the right to receive equitable consideration of your application for financial aid. Although we review each student’s case individually, we apply the guidelines for eligibility and award packaging consistently to all students. Awarding policies are established annually and are based upon availability of funds.

FULL INFORMATION ABOUT FINANCIAL AID PROGRAMS
You have the right to request and receive information about the types of aid available at UC Santa Cruz and the requirements for eligibility. You may also request and receive information about UCSC’s academic programs, faculty, physical facilities, and student retention rates.
KNOWLEDGE OF FEE-REFUND POLICY
You have the right to know the university’s policy regarding the refunding of fees to students who withdraw during the quarter. This policy is in the UCSC General Catalog (http://reg.ucsc.edu/catalog), The Navigator (http://reg.ucsc.edu/navigator), and the Graduate Student Handbook (www.graddiv.ucsc.edu/regulations/handbook.php).

NOTICE OF CANCELLATION OF AID
You have the right to be notified of your failure to meet your responsibilities for continued aid eligibility. Basic responsibilities are listed on the following pages.

DISCLOSURE STATEMENT
Students receiving a Federal Direct Loan will receive a Disclosure Statement from the Federal Loan Origination Center for each new loan. It will provide comprehensive information about the types of loans, the amounts, the loan period, and anticipated disbursements. Save every Disclosure Statement in your records. You have the right to cancel your loan before it is disbursed or within 14 days of disbursement. You may do this online by “declining” your loan or you may contact the Financial Aid and Scholarship Office.
Your Responsibilities

When you accept financial aid, you enter into a contract with the university. Before you accept, you should understand the responsibilities you are about to assume.

PRE-LOAN COUNSELING
If you will be receiving a student loan from UC Santa Cruz for the first time, you are required to complete pre-loan counseling. Pre-loan counseling is available online; links are available on the Student Business Services web site: sbs.ucsc.edu.

REPAYING YOUR LOAN
If you accept a loan as part of your financial aid package, you are also accepting the legal and moral responsibility of repaying the loan. Be sure to read all the conditions of the loan very carefully. Failure to repay will not only damage your credit rating but will prevent you from receiving additional financial aid. It may also prevent future students from attending UC Santa Cruz with help from the loan program.

LOAN EXIT COUNSELING
If you receive a loan, you must complete exit counseling online or in person, by appointment with Student Business Services. Links to exit counseling can be found on sbs.ucsc.edu. To make an appointment for in-person counseling, please call (831) 459-4699. You must complete exit counseling before you graduate or withdraw (even temporarily) from UCSC.
MAINTAINING FULL-TIME ENROLLMENT
Undergraduates at UCSC must enroll in at least 12 course credits per quarter to maintain full-time enrollment status. If you are a graduate student, you must enroll in two upper-division or graduate-level, full-credit courses each quarter unless you have been advanced to candidacy or have been approved for part-time enrollment.

USING FINANCIAL AID FUNDS FOR YOUR EDUCATION
You must use financial aid for education-related expenses at UCSC only. If you fail to comply, your aid may be canceled and you may have to repay funds you have already received. Generally, you may not receive financial aid concurrently from two or more schools.

UPDATING YOUR ADDRESS
Permanent, mailing, and e-mail addresses must be updated on my.ucsc.edu any time they change: each time you or your parents move, if you take a leave of absence, or if you participate in a special program that takes place away from campus, such as Education Abroad or field studies.

REPORTING CHANGES IN YOUR FINANCIAL CIRCUMSTANCE
You must inform the Financial Aid and Scholarship Office if you receive additional resources such as private scholarships or if your family’s financial circumstances change (including the number of family members attending college). These changes may result in an adjustment to your financial aid award.
WHAT TO DO WHEN YOU HAVE QUESTIONS

Office Staff
When you contact the Financial Aid and Scholarship Office with a question or concern, you’ll speak with one of our advisers. Each student has an assigned adviser.

FINANCIAL AID ADVISING STAFF
Rebecca Araujo
Kori Calubaquib
Berta Carbajal
Linda Copp
Monica Fernandez-Conner
Susan Girard
Kelly Greer

FINANCIAL AID SYSTEMS ANALYSTS
Gilbert Solorio
John Wescoat

BUSINESS MANAGER
Flo Queen-Stover

ASSOCIATE DIRECTOR ADVISING
Nicole Hill

ASSOCIATE DIRECTOR OPERATIONS
Patrick Register

DIRECTOR
Ann Draper

Contact Information
Call us Monday, Wednesday, Thursday, and Friday between 8 a.m. and 5 p.m., and Tuesday between 9 a.m. and 5 p.m. (or 24 hours a day for prerecorded information) at: (831) 459-2963.

You may also visit us at 205 Hahn Student Services Building, Monday through Friday between 8 a.m. and 5 p.m., or write:
Financial Aid and Scholarship Office,
University of California, 1156 High Street,
Santa Cruz, CA 95064

There are some other people in our office whom you may get to know if you have special questions:

FINANCIAL AID ADVISING STAFF
Liz Martín-Garcia
Jorge Magaña
Maria Orozco
Dan Rola
Diana Smith
Margie Spano

SCHOLARSHIP ADVISERS
Kori Calubaquib
Cheryl Perazzo
Diana Smith

STUDENT RECORDS
Stephanie Covey

WORK-STUDY PAYROLL AND DATA MANAGEMENT ANALYST
Cindy Shook
FINANCIAL AID AND SCHOLARSHIP QUICK LINKS

UC SANTA CRUZ
Self Service my.ucsc.edu
Financial Aid & Scholarship Office financialaid.ucsc.edu
Career Center/Student Employment www2.ucsc.edu/careers/jobs/workstudy.html
General Catalog reg.ucsc.edu/catalog/
Undergraduate Navigator reg.ucsc.edu/navigator/
Graduate Handbook graddiv.ucsc.edu/regulations/handbook/index.php

CALIFORNIA STUDENT AID COMMISSION—CAL GRANTS
General csac.ca.gov
Grant Self-Service mygrantinfo.csac.ca.gov

EDUCATION TAX BENEFITS
finaid.org/otheraid/tax.phtml

FEDERAL PERKINS LOAN COUNSELING
sbs.ucsc.edu/loancounsel.html

FEDERAL STUDENT AID SITES
General studentaid.ed.gov
Free Application for Federal Student Aid—Apply & Correct Data fafsa.gov
Student/Parent Direct Loan Promissory Notes and On-Line Counseling studentloans.gov
Teach Grant teach-ats.ed.gov
Federal Student Loan History—National Student Loan Data System nslds.ed.gov

LOAN FORGIVENESS PROGRAMS
finaid.org/loans/forgiveness.phtml
studentloans.gov
csac.ca.gov/doc.asp?id=111

PRIVATE EDUCATION LOAN RATINGS
studentlendinganalytics.com/ratings.html

PRIVATE SCHOLARSHIP SEARCH SERVICES
Fastweb www.fastweb.com/
Broke Scholar www.brokescholar.com/

VETERANS AFFAIRS
www.va.gov/
Information and Services on the Internet

For a variety of financial aid information at your fingertips, visit the financial aid web page at financialaid.ucsc.edu and to:

- Download requested financial aid forms.
- Find links to free scholarship search services.

Visit the UCSC student portal at MyUCSC and log in to:

- View “Holds and To Do Lists”, including documents we have requested from you.
- View your award summary.
- Accept/decline your aid awards and read “Important Next Steps to Receiving Your Financial Aid”.
- Update your mailing and e-mail addresses.

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, medical condition (cancer related or genetic characteristics) ancestry, marital status, age, citizenship, sexual orientation, or service in the uniformed services as defined by the Uniformed Services Employment and Reemployment Rights Act of 1994. The University also prohibits sexual harassment. This nondiscrimination policy covers admission, access, treatment in University programs and activities and employment.

University policy also prohibits retaliation for bringing a complaint of discrimination or participating a complaint process or investigation pursuant to this policy.

Inquiries regarding the University's student-related nondiscrimination policies may be directed to Student Judicial Affairs at 459-1738, or e-mail sja.ucsc.edu.

Inquiries regarding UCSC's Sex Offense Policy and Procedures for Reports of Sexual Assault(s) and Sexual Harassment and/or violations of Title IX may be directed to Title IX Coordinator/Sexual Harassment Officer, (831) 459-2462, or e-mail rew@ucsc.edu.

Inquiries regarding the University's affirmative action, equal employment opportunity, and nondiscrimination policies for staff employment may be directed to the Equal Employment Opportunity/Affirmative Action Office, (831) 459-3676, or e-mail cbene@ucsc.edu. For academic employment, contact the Assistant Vice Chancellor for Academic Human Resources at (831) 459-4399, or e-mail pgpeters@ucsc.edu.

Student inquiries regarding disability or disability accommodations may be addressed to the Director, Disability Resource Center, (831) 459-2089 (voice); (831) 459-4806 (TTY); e-mail drc@ucsc.edu.
To navigate to the Student Center, click here.
Click on awards to read details and requirements.

To navigate to the Student Center, click here.

To view your financial aid information, click here.

To view your student budget and family contribution, click here.

To grant permission for your financial aid to pay miscellaneous charges on your bill, click here.

To review your aid offer and accept/decline awards, click here.

To report scholarships you are receiving, click here.