

FINANCIAL AID PROGRAMS

UNDERGRADUATE GRANT PROGRAMS

Grants are awarded on an annual basis to students demonstrating greatest financial need, and do not have to be repaid if all eligibility criteria are fulfilled.

Cal Grants The California Student Aid Commission awards grants to cover tuition costs for eligible students based on academic achievement and need.

Federal Grants The U.S. Department of Education awards Pell and the Federal Supplemental Educational Grants to eligible low-income students.

UC Santa Cruz Grants are awarded by the University to California resident students with the greatest financial need after considering all other forms of grant aid.

UC Blue and Gold Opportunity Plan California resident students whose total family income is under \$80,000 will receive enough gift aid from all sources (includes federal and state grants) to cover tuition.

Middle Class Scholarship Program The California Student Aid Commission awards eligible California resident students with total family incomes under \$165,000 and net assets less than \$165,000. Grants are awarded on a sliding scale with a cap of 40% of system-wide tuition, after considering other forms of grant aid.



UNDERGRADUATE SCHOLARSHIPS

Scholarships are awarded on an annual basis to eligible students and do not have to be repaid if all eligibility criteria are fulfilled.

Regents Scholarships are awarded to undergraduates at the University of California in recognition of outstanding academic achievement, regardless of financial need. Scholars who maintain GPA and academic progress requirements are eligible for \$5,000 per year for a maximum of four years for freshmen and two for transfer students.

Campus Merit Scholarships are awarded to undergraduate students who demonstrate high academic achievement. Awards are \$2,000 per year for a maximum of four years for freshmen and two for transfer students.

Undergraduate Deans Award and Scholarship New non-resident students are considered for these scholarships based primarily on their academic achievement. Awards range from \$3,000 to \$10,000 per year, renewable for up to four years for freshmen and two for transfer students.

Other Campus Scholarships are donated by benefactors of the University. A variety of scholarships are available that recognize special attributes such as academic majors, special interests, and family background.



LOAN PROGRAMS

Loan eligibility is determined by the Financial Aid and Scholarship Office based on state and federal regulations. Loans must be repaid. Loan limits, interest rates, and repayment terms are subject to change. Find out more about the following programs at financialaid.ucsc.edu by selecting Types of Aid, Loans.

William D. Ford Federal Direct Loans Subsidized loans are awarded based on need and do not accrue interest while the student is enrolled at least half-time. Unsubsidized loans are also provided, but begin accruing interest at the date of the first disbursement and are not contingent upon need. 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 other financial assistance the student receives.

CA Dream Loans provides eligible undocumented AB 540 undergraduates with the option to borrow loans to help cover the cost of attending UC.

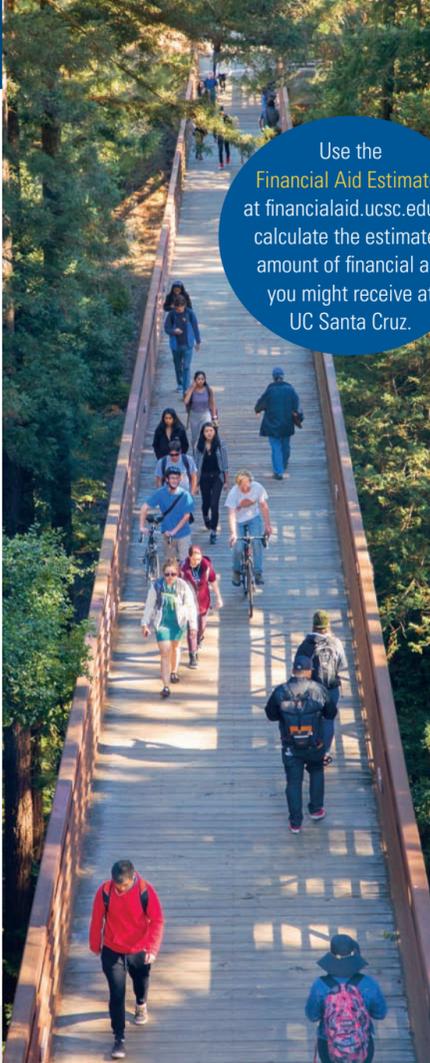
University Loan is a campus based loan provided to first year freshmen who meet financial need criteria. It has a fixed interest rate of 5%.

Private Loans are also disbursed to student accounts by the UC Santa Cruz Financial Aid and Scholarship Office.



STUDENT EMPLOYMENT

Some students may receive a Federal or Institutional Work-Study offer as part of their aid package. Work-study helps fund a portion of your wages if you find employment in a work-study job. Students must apply for part-time jobs and may earn up to the amount of the work-study award they accept. There is no employment guarantee—jobs are competitive.



Use the **Financial Aid Estimator** at financialaid.ucsc.edu to calculate the estimated amount of financial aid you might receive at UC Santa Cruz.

CONTACT US!

205 Hahn Student Services
1156 High Street,
Santa Cruz, CA 95064
Office hours Monday–Friday,
10 a.m. to 4 p.m.
Phone: (831) 459-2963

Prerecorded financial aid information is available by phone 24/7.

financialaid.ucsc.edu

Social Media:

"UCSC Financial Aid"



Policies and Disclosures related to the information in this brochure are accessible at financialaid.ucsc.edu/policies/appeals/ugrd_policies_conditions

THREE EXAMPLES OF 2017–18 FINANCIAL AID PACKAGES

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:

Total Cost of Attendance	\$36,192
Minus California State Cal Grant A	\$12,630
Minus Federal Pell Grant	\$4,675
Minus UC Santa Cruz Grant	\$6,404
Minus Local Rotary Club Scholarship	\$1,500
Net Family Cost	\$10,983

Options Available to Meet Net Cost	
Federal Direct Subsidized Student Loan	\$3,500
Federal Work Study	\$2,000
University Loan for Students	\$1,000
Federal Direct Unsubsidized Student Loan	\$2,000
Federal Parent Loan (PLUS)	\$2,483
Total Available Options to Meet Net Cost	\$10,983

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 child support each year. She lives on campus in Family Student Housing. Her total cost of attendance and aid for the year breaks down as follows:

Total Cost of Attendance	\$39,792
Minus California State Cal Grant B	\$12,630
Minus Cal Grant B Access	\$1,672
Minus Federal Pell Grant	\$5,920
Minus UC Santa Cruz Grant	\$5,287
Minus UC Health Insurance Grant*	\$2,883
Net Student Cost	\$11,400

Options Available to Meet Net Cost	
Federal Direct Subsidized Student Loan	\$5,500
Federal Direct Unsubsidized Student Loan	\$5,900
Total Available Options to Meet Net Cost	\$11,400

TREVOR

Trevor is from Massachusetts where his parents both work. Together they earn \$182,000. Trevor has a younger brother who attends high school. Since Trevor is not a resident of California, he must pay non-resident tuition in addition to fees that California residents pay. He is selected for a Dean's Award based on his admissions application. Trevor plans to live on campus.

Total Cost of Attendance	\$64,206
Minus Undergraduate Dean's Award	\$5,000
Net Family Cost	\$59,206

Options Available to Meet Net Cost	
Federal Direct Subsidized Student Loan	\$3,500
Federal Direct Unsubsidized Student Loan	\$2,000
Federal Work Study	\$2,000
Federal Parent Loan (PLUS)	\$51,706
Total Available Options to Meet Net Cost	\$59,206

Note: Families in these scenarios met all application deadlines. They have no additional untaxed income and modest savings/investments. Assumptions have been made about the amount of federal tax they pay each year. Actual results will vary depending on these and other factors. The Federal Parent (PLUS) Loan requires the parent to apply at studentloans.gov and approval is based on credit worthiness. See application deadlines on next page.

FINANCING YOUR EDUCATION



76%
of
undergraduates
apply for
need-based
aid



71%
of
financial aid
applicants
received a
UC Santa Cruz
Grant



2017-18 COST OF ATTENDANCE

for Undergraduate On Campus Resident

DIRECT UCSC COSTS:

Tuition and Fees	\$14,028
Campus Health Insurance	\$2,883
Average Housing cost with 7-day Meal Plan	\$16,071
Subtotal CA Resident Costs	\$32,982

INDIRECT BUDGET/COSTS:

Books and Supplies	\$1,152
Transportation	\$510
Personal Expenses	\$1,548
Subtotal Unbilled Costs	\$3,210
Total CA Resident Budget	\$36,192

HOW MUCH WILL IT COST TO ATTEND UC SANTA CRUZ?

College expenses include direct and indirect costs. Direct educational costs are those items you are billed for by the University such as tuition, fees, health insurance, and on-campus housing. Indirect costs consist of items not billed to the student account including book, supplies, personal expenses, and transportation. These items are based on actual costs and survey data. 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.

HOW DO I APPLY FOR FINANCIAL AID AT UC SANTA CRUZ?

Students must meet basic eligibility criteria as defined by the Department of Education to file the Free Application for Federal Student Aid (FAFSA). For information on these requirements and to file the FAFSA, visit fafsa.gov.

Students who are not eligible to file the FAFSA may be eligible to apply for financial aid via the Dream Application if they meet AB 540 eligibility requirements. For more information, visit dream.csac.gov.

2nd highest-ranked best-value public university in the U.S. (2015, U.S. News and World Report)

Application Tips

- Apply for financial aid every year on or before by **March 2**.
- List UC Santa Cruz school code 001321 on your FAFSA
- Use the IRS Data Retrieval Tool (DRT) to pull tax information into your aid application.



SAVE MONEY – ATTEND SUMMER SESSION!

Financial aid is available for all UC Santa Cruz students in the summer based on financial need and minimum credit standards.

New students who want a head start can enroll in Summer Session Academy. Tuition is a flat fee per credit for all students, **a savings of about \$8,000 for non-resident students**. Find out more information at summer.ucsc.edu/summeracademies.

- Review your MyUCSC To-Do List and complete or submit any requested documentation by June 2 (July 1 for transfer students).
- California residents should ensure their high school or community college submits the Cal Grant GPA Verification Form by March 2.

HOW MUCH WILL I RECEIVE?

After we have established eligibility, we design a financial aid “package” to meet financial need. Many students receive a financial aid package comprised of both gift aid (grants and scholarships) and self-help aid (loans and work-study).

Below is the federal formula used to calculate 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 the parent contribution, student contribution, and other resources from the cost of attendance, the remaining amount (if any) is need-based aid. If resources exceed the budget, non-need based loans will be offered.

WHAT IF I NEED MORE HELP?

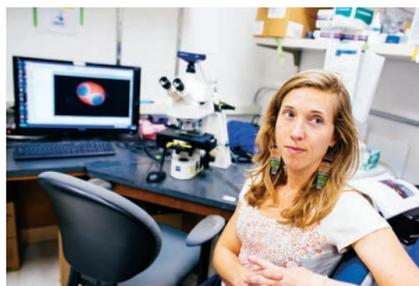
Other options or financing strategies include:

- 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

SPECIAL FINANCIAL CIRCUMSTANCES

If your family has recent unusual financial circumstances, such as the loss of a job, you can appeal for review of these circumstances and their impact on aid. Visit the “Appeals” section of our site to pursue a request for review of your changed circumstances. Due to time limitations for submitting the Statement of Intent to Register, admitted students can contact the Financial Aid and Scholarship Office via phone or in person to receive a revised conditional financial aid offer. High mortgage costs, consumer debt, and other discretionary expenses commonly incurred in most households do not qualify as special financial circumstances. Students with children may have their budgets increased if they provide justification to a Financial Aid Adviser.

financialaid.ucsc.edu



2017-18 UNDERGRADUATE FINANCIAL AID

Average Grant Aid **\$19,560**

Average Scholarship **\$2,635**

Average Work-Study **\$1,907**

DEPENDENCY STATUS

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



All admitted students are automatically considered for UC Santa Cruz merit scholarships based on their admissions application. Apply for financial aid to be considered for other need-based grants, scholarships, and loan programs.

FINANCIAL AID TIMELINE

OCTOBER 1, 2017 TO MARCH 2, 2018

Submit the 2018–19 FAFSA (or Dream App if applicable) List UC Santa Cruz (school code 001321)

Review the Student Aid Report (SAR) You can submit corrections online.

JANUARY 1 to MARCH 2, 2018

Apply for a Cal Grant via the GPA Certification Form with your high school or community college

MARCH 2 to JUNE 2, 2018

Current UCSC Students must complete items on their MyUCSC To-Do list. You will receive an e-mail if items are added to your “To Do List.”

APRIL 1 to MAY 1, 2018

New students receive conditional aid offers for Fall 2018. The estimated aid offer is subject to change if the information on your financial aid application is inaccurate or does not reflect your family’s ability to contribute.

APRIL 1 to SEPTEMBER 1, 2018

Official financial aid offer posted to MyUCSC. Students are notified by e-mail. New students who submit their Statement of Intent to Register (SIR) will receive an official aid offer after May 1st.

MAY 1 to JUNE 2, 2018, JULY 1, 2018

New freshmen students must complete items on the MyUCSC To-Do list by June 2. New transfer students must complete items on the MyUCSC To-Do list by July 1.

JUNE 1 to AUGUST 1, 2018

FAFSA eligible students can have their parent(s) submit an application for a PLUS parent loan. To apply, the parent uses their FSA ID and password at studentloans.gov.



Important: Watch your e-mail for critical messages about your financial aid application.