



UNIVERSITY OF CALIFORNIA
SANTA CRUZ

Financing Your Education



ABOUT US

The **UC Santa Cruz Financial Aid and Scholarship Office (FASO)** 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.

In addition, we aim to provide professional expertise with genuine warm regard for individual circumstances. We respect the dignity of individuals and the privacy of confidential information. Our team works to ensure we maintain consistent and fair treatment for all.

How Do I Pay for College?

There are several ways to pay for college, including self-help/family support and financial aid. Need-based forms of aid like grants and scholarships are provided based on a student's financial need as determined by the financial aid application.

The University's goal is the cost of attendance will be met through a partnership which includes:

Self-help college savings accounts, summer employment and parental/family support through savings or borrowing, and **Financial aid** 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.



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 books, 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.

2018-19 Cost of Attendance for Undergraduate on Campus Resident

DIRECT UCSC COSTS

Tuition and Fees	\$13,962
Campus Health Insurance	\$2,796
Average Housing Cost with 7-day Meal Plan	\$16,449
Subtotal CA Resident Costs	\$33,207

INDIRECT BUDGET/COSTS

Books and Supplies	\$1,089
Transportation	\$519
Personal Expenses	\$1,581
Subtotal Unbilled Costs	\$3,189
Total CA Resident Budget	\$36,396



SUMMER SESSION ACADEMY

Getting a Head Start

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 \$9,000 for non-resident students.**

Find out more information at summer.ucsc.edu/summer-academies.





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 complete the FAFSA, visit studentaid.ed.gov/fafsa.



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.ca.gov.

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
- > **Review your MyUCSC To-Do List** and complete and 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**

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.

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).

What If I Need More Help?

Other options or financing strategies include:

- > Signing up for tuition and fees and/or on-campus housing monthly payment plans—sbs.ucsc.edu and housing.ucsc.edu
- > Applying for scholarships from other agencies—See Private Scholarships under our Types of Aid > Scholarships section at financialaid.ucsc.edu.



> Working part-time during the academic year either on or off-campus—<https://careers.ucsc.edu/student/jobs-internships/student-employment/index.html>

- > Working during summers and school breaks
- > Applying for loans from private lenders

2018-19 GRANT & SCHOLARSHIP RECIPIENTS



69% OF UNDERGRADUATES APPLIED FOR NEED-BASED AID



81% OF FINANCIAL AID APPLICANTS RECEIVED GRANTS OR SCHOLARSHIPS

Average Grant for **grant aid recipients** **\$18,800**

Average Scholarship for **scholarship aid recipients** **\$3,200**

Family Financial Changes

If your family is facing a change in financial circumstances, such as a loss of a job, you can appeal for review of your conditional aid offer by contacting our office. High mortgage costs, consumer debt, and other discretionary expenses commonly incurred in most households do not qualify as family financial changes.

Upon enrollment to UC Santa Cruz, you may appeal formally by completing the steps listed under the Family Financial



Changes section, on our Appeals page at <https://financialaid.ucsc.edu/appeals/appeals/financial-changes.html>.

Dependency Status

Your dependency status is determined based on a strict set of criteria and information you provide on your financial aid application. Visit studentaid.ed.gov/sa/fafsa/filling-out/dependency to view the federal criteria.



FINANCIAL AID TIMELINE

**OCTOBER 1, 2018 to
MARCH 2, 2019**

Submit the 2019–20 FAFSA or Dream App List UC Santa Cruz (school code 001321).

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

**JANUARY 1 to
MARCH 2, 2019**

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

**MARCH 2 to
JUNE 2, 2019**

Current UCSC Students must complete required 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, 2019**

New students receive conditional aid offers for Fall 2019. 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
MAY 1, 2019**

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 1.

**MAY 1 to JUNE 2,
JULY 1, 2019**

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

**JUNE 1 to
AUGUST 1, 2019**

FAFSA eligible students can have their parent(s) submit an application for a **Parent PLUS Loan starting July 1.**
To apply, visit studentloans.gov.

IMPORTANT!

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



financialaid.ucsc.edu

FINANCIAL AID PROGRAMS

Undergraduate Grant Programs

Grants are awarded on an annual basis to students demonstrating greatest financial need. Grants do not have to be repaid if all eligibility criteria are met such as verification of the reported number in college on your aid application or good academic standing. For more information on



grant programs, please visit <https://financialaid.ucsc.edu/types-of-aid/grants.html>.

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

State Grants The California Student Aid Commission awards grants and scholarships to cover tuition costs through programs like the Cal Grant and the Middle Class Scholarship. These programs have income and asset limitations.

University Grants are awarded by the University to California resident students with the greatest financial need, after considering all other forms of grant assistance provided by federal and state programs. This also includes the Blue and Gold Opportunity plan for families with total incomes under \$80,000. This plan provides tuition assistance up to financial need as determined by your financial aid application.

Undergraduate Scholarships

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 (FASO) 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 <https://financialaid.ucsc.edu/types-of-aid/loans/index.html>.

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 begin accruing interest at the date of the first disbursement and are not contingent upon need. Visit studentaid.gov for more details.

Federal Direct Parent Loans for Undergraduate Students (PLUS) Parents may borrow up to the full cost of education as defined by FASO less any other financial assistance the student receives. Parent PLUS loan applications require credit check approval.

CA Dream Loans provides eligible undocumented AB 540 undergraduates with the option to borrow.

University Loan is a campus based loan provided to freshmen who meet financial need criteria.

Private Loans are available through outside financial institutions. An application is required and terms and conditions can vary. Prior to seeking outside private loan, please check with FASO to determine if you have other options available.

Work-Study Programs

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 apply for and secure employment in a work-study job. There is no employment guarantee—jobs are competitive. Additionally, work-study is not required for all jobs on campus.



EXAMPLES OF 2018-19 FINANCIAL AID PACKAGES



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	\$36,396
› MINUS CALIFORNIA STATE CAL GRANT A	\$12,570
› MINUS FEDERAL PELL GRANT	\$4,675
› MINUS UC SANTA CRUZ GRANT	\$6,515
› MINUS LOCAL ROTARY CLUB SCHOLARSHIP	\$1,500
⊖ NET FAMILY COST	\$11,136

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)	\$2,636
⊕ TOTAL AVAILABLE OPTIONS	\$11,136



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	\$39,996
› MINUS CALIFORNIA STATE CAL GRANT B	\$12,570
› MINUS CAL GRANT B ACCESS	\$1,672
› MINUS FEDERAL PELL GRANT	\$6,095
› MINUS UC SANTA CRUZ GRANT	\$5,223
› MINUS UC HEALTH INSURANCE GRANT*	\$2,796
⊖ NET STUDENT COST	\$11,640

OPTIONS AVAILABLE TO MEET NET COST	
› FEDERAL DIRECT SUBSIDIZED STUDENT LOAN	\$5,500
› FEDERAL DIRECT UNSUBSIDIZED STUDENT LOAN	\$6,140
⊕ TOTAL AVAILABLE OPTIONS	\$11,640



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	\$65,388
› MINUS UNDERGRADUATE DEAN'S AWARD	\$5,000
⊖ NET FAMILY COST	\$60,388

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)	\$52,888
⊕ TOTAL AVAILABLE OPTIONS	\$60,388



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

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.

CONTACT US!

205 Hahn Student Services
1156 High Street, Santa Cruz, CA 95064

OFFICE HOURS Monday–Friday, 10 am to 4 pm
PHONE (831) 459-2963
SOCIAL MEDIA UCSC Financial Aid

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

Policies and Disclosures related to the information in this brochure are accessible at financialaid.ucsc.edu/policies [appeals](http://financialaid.ucsc.edu/appeals) [ugrd_policies_conditions](http://financialaid.ucsc.edu/ugrd_policies_conditions)

financialaid.ucsc.edu

