

YOUR COMPLETE GUIDE TO  
**FINANCIAL AID**



**University of California, Santa Cruz, 2005-06**

---

## FROM THE DIRECTOR

IN THIS PUBLICATION, *Your Complete Guide to Financial Aid*, we have summarized important information about financial aid programs at the University of California, Santa Cruz (UCSC). I encourage you to familiarize yourself with the contents, as you will find the answers to many of the questions we are asked about financial aid and what you must do to receive it. The publication is posted on our web site for your convenience: <http://www2.ucsc.edu/fin-aid>. Refer to it often.

I would like to highlight recent changes affecting financial aid at UCSC:

- ▶ Use the student portal at <https://my.ucsc.edu> to view your awards, accept or decline them, reduce the amount of your loan(s), check on your “to do” lists, and view important messages. We rely heavily on the portal to communicate important information to you. Help us reduce reliance on paper communications!
- ▶ Check the financial aid information on the student portal for any revisions and updates to your award throughout the year. We rely on high data verification standards to ensure that financial aid resources are awarded appropriately. Corrections to data on your original application may trigger changes in your eligibility during the year. All revisions are posted on the student portal.
- ▶ As of January 2005, AB205, a California statute, affects state and UC aid eligibility for parents or students in Registered Domestic Partnerships. It does not affect federal financial aid eligibility. We have established procedures to collect income and asset information from the relevant domestic partners. See the section on AB205 for instructions (page 5). Your eligibility may increase or decrease.

Attaining a UCSC degree is a worthy and valuable goal. Your focused academic effort—plus a partnership among the student, his or her family, the University of California, state, federal, and private funding—has been making this goal a reality for many students. We hope this information is useful to you. We look forward to helping you achieve your educational goals.

**Attention!** *If you've already received your Offer Letter, you may choose to go directly to the sections beginning on page 10 and ending on page 13 for an explanation of the information in the Offer Letter and how you will receive your financial aid.*

**Esperanza L. Nee**  
Director of Financial Aid

---

# CONTENTS

## General Information

What is financial aid? .....	2
Who is eligible? .....	2
How to apply .....	2
Application process for undergraduate students .....	2
Application process for graduate students .....	3
Programs for future teachers.....	4
Other resources .....	4

## How Your Eligibility Is Determined

Dependency status .....	5
Parents or students in Registered Domestic Partnerships (AB205) .....	5
Your financial resources .....	5
Student budgets (cost of attendance) .....	6
Your financial aid eligibility .....	6

## Types of Aid

Scholarships .....	7
Grants .....	7
Work-study .....	7
Loans .....	8

## The Offer Letter

How to read the Offer Letter .....	10
How to respond to the Offer Letter.....	10
Not coming to UC Santa Cruz? .....	10
Sample Offer Letter.....	11

## Receiving the Aid You Have Been Offered

The UCSC student billing account .....	12
How to read your bill .....	12
Work-study paycheck .....	12
Anticipated aid disbursement dates .....	12
Pell Grant recipients .....	12
Cal Grant payments .....	12
Sample Statement of Account.....	13

## Other Information

Your rights.....	14
Your responsibilities .....	14
How your academic progress affects your financial aid .....	15
Undergraduate students .....	15
Graduate students .....	16
Part-Time Program .....	17
Withdrawing from the university .....	17

## What to Do When You Have Questions

Office staff .....	18
Information and services on the Internet.....	18

# GENERAL INFORMATION

## What is financial aid?

Financial aid is money available from federal, state, university, and private sources to help students meet college costs. Financial aid will pay for direct educational costs such as books and fees, as well as for personal living expenses such as housing, food, and transportation. Aid helps fill the gap between the costs of attending college and the amount that students and their families can afford to pay.

## 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 noncitizen. Foreign students with student visas are not eligible for financial aid.
- You must be in a degree or certificate program. Enrollment in a UCSC Education Abroad Program is considered enrollment at UCSC for purposes of all types of financial aid described in this brochure. 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 are not eligible.
- You must not be in default on any loan (examples: Federal Perkins, Federally Insured, Federal Stafford Student Loan, Federal Direct Student Loan) nor owe a refund on any grant (Pell Grant or Federal 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 pages 15–16, “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, you may not qualify for federal aid (call 800-433-3243 to find out if this applies to you). This will not affect your eligibility for other types of aid we administer.

### Important note for students who are not California residents:

Financial aid does not cover nonresident tuition and additional fees. This is expected to be \$17,820 for undergraduates in 2005–06. This amount will be added to the amount you and your family are expected to contribute. A Federal Parent Loan may be available to help with this (see page 9).

## How to apply

Students at UC Santa Cruz must apply for financial aid each year. Paper and web-based application forms for the 2005–06 academic year became available in January 2005. To apply for financial aid and scholarships, you must submit the forms described below. You may be asked for additional documentation to verify the data on your application.

### *Application process for undergraduate students*

**I. Free Application for Federal Student Aid (FAFSA).** This form, used to apply for all types of need-based aid, is available from counselors in high schools and colleges, from our office, and on the web at <http://www.fafsa.ed.gov>. Fill out the entire form so that we can consider you for all university, state, and federal aid for which you may be eligible. **You must submit your FAFSA by March 2 to be considered for state and university aid for the fall, winter, and/or spring quarters.** Married students and siblings must apply for aid individually. You must reapply for aid each year. If you fill out the FAFSA online, make sure that both the student's and the parent's electronic signatures have been accepted or your application cannot be processed. Dependent students note: Corrections made to your FAFSA must include both your and your parent's signatures on each submission.

**II. Cal Grant.** New Cal Grant applicants must submit a GPA Verification Form directly to the California Student Aid Commission by March 2. Students who do not have a GPA must submit SAT/ACT scores by March 2 in lieu of a GPA. These forms are available in high school guidance offices and in college financial aid offices. All Cal Grant applicants must file the FAFSA by March 2 and be California residents.

**III. UCSC scholarships.** Entering UCSC students apply for scholarships using the University of California Application for Undergraduate Admission and Scholarships. When filling out your UC application packet, answer the questions in the scholarship section. **Your application essay will also serve as your scholarship essay.** Submit your UC application during the November 1–30 priority filing deadline. It is important that freshmen scholarship applicants take the SAT or ACT tests no later than December.

Continuing, returning leave of absence, and readmitted UCSC students apply for scholarships on the Undergraduate Scholarship Application, available by November 15 from the Financial Aid Office. The application deadline is February 1 for the next academic year.

**IV. Supporting documentation.** Our office may request a range of supporting documents from you after receiving your FAFSA. The most common supporting documents are listed below. Except where noted, documents must be received by our office by May 1 to retain priority standing for aid funds.

- Many financial aid applicants will be asked to submit complete copies of their parents' and/or their own federal income tax returns and W-2 forms for calendar year 2004.



- Some students will be asked to provide more detail about *parent/student savings, other assets, and financial data from businesses and partnerships.*
- Male applicants born after December 31, 1959, whose *Selective Service Registration Compliance* is not confirmed by the Selective Service Administration will be required to submit verification of *Selective Service Registration Compliance*. Male students who are not registered with the Selective Service will not be eligible to receive federal financial aid funds. Students can register online at <http://www.sss.gov> or on the FAFSA by checking box 22.

**V. Student Aid Report (SAR).** After submitting the FAFSA, students receive a Student Aid Report (SAR). Review the SAR carefully. It is the student's responsibility to make certain that all data is recorded accurately and that UCSC's school code (001321) is among those listed to receive your information. To add UCSC's school code to your FAFSA, or correct inaccurate data, add correct information to the list using the correction column in Part 2 of the SAR. Submit the corrected SAR to the federal processor. (If you have already received your 2005–06 Offer Letter from UCSC, report your corrections to the Financial Aid Office.)

#### *Application process for graduate students*

**I. FAFSA.** Entering and continuing graduate students are encouraged to submit the Free Application for Federal Student Aid (FAFSA) to apply for loans from the Financial Aid Office

and financial support from the Division of Graduate Studies and academic departments. The Financial Aid Office receives the FAFSA, verifies data by requesting supporting documentation (see page 2), and determines financial need. The Division of Graduate Studies and academic departments allocate all aid (except student loans) to graduate students. Categories of aid include fellowships, nonresident tuition waivers, graduate student researcherships (GSRs), and teaching assistantships (TAs), all based on academic merit. Fellowships based upon academic merit and financial need are determined by the Financial Aid Office using the FAFSA.

**II. Loans.** The Financial Aid Office will determine student loan eligibility for those students who request loans after all awards have been made by the departments and the Division of Graduate Studies. This typically happens in August for students who submit a FAFSA. However, it is common for student loan adjustments to occur throughout the year as students receive additional TA or GSR positions and/or fellowship assistance. Contact the Financial Aid Office for information on student loans, or you may download an Unsubsidized Student Loan Request form from: <http://www2.ucsc.edu/fn-aid/0506onlineforms.htm>.

**III. Fellowship and tuition support.** Prospective graduate students interested in applying for fellowship and tuition support beginning in the fall quarter of the next academic year must file the Application for Admission with the Division of Graduate Studies by January 15, unless an earlier deadline has been set by the department, to ensure full consideration Answer yes to Preliminary Question #2 on the online application to apply for teaching and research



assistantships. Continuing graduate students receive merit-based aid upon nomination by their departments. Graduate students are encouraged to contact their graduate program, or the Division of Graduate Studies at (831) 459-2301, for more information about fellowships, waivers, and assistantships.

### *Programs for future teachers*

**I. Cal Grant A or B.** 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 from the UCSC Financial Aid Office or from CSAC. Students must be accepted for enrollment in a professional teacher preparation program in California within 15 months of the end of their last term of Cal Grant payment.

**II. The Assumption Program of Loans for Education (APLE)** is another program offered by CSAC. This program serves students who plan to become public school teachers. Students must be nominated by the UCSC Education Department. Under the program, the commission may assume up to \$11,000 in educational loan debt for participants who agree to teach for four consecutive years in a California school in a designated subject shortage area, or in a school serving students from a low-income population. 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. Students accepted into UCSC's Teaching Credential Program will be mailed APLE applications by the Education Department in late May 2005. CSAC's tentative

priority deadline is July 15, 2005. Students must complete their portion of the APLE application including outstanding loan amounts and lender information. Applicants can review their federal student loan history through the National Student Loan Data System (NSLDS). Information regarding NSLDS records can be obtained by contacting the Federal Student Aid Information Center at (800) 433-4243 or via the web at <http://www.nsls.ed.gov/>. The completed application must be returned to the Education Department for verification of acceptance and enrollment status. The department will also forward the application to the CSAC by the deadline.

### **Other resources**

There are agencies outside the university that provide financial assistance to qualified students with special needs. If you are applying for financial aid, you are also encouraged to apply for the benefits described below if you meet the conditions listed.

**California Work Opportunity and Responsibility to Kids (CalWORKs).** This program assists low-income parents to find and retain jobs while providing child care subsidies, transportation, and temporary cash aid (60-month lifetime limit). Some participants may also qualify for a housing scholarship. Life-skills classes, skills upgrades, and mobile services are available. CalWORKs participants are eligible for MediCal and food stamps, substance abuse and mental health treatment, and domestic violence services. For more information, contact the Human Resources Agency at 1020 Emeline St., Bldg. B, Santa Cruz, (831) 454-4010. In Watsonville, contact the Human Resources Agency, 119 West Beach, (831) 763-8500. For information about the housing scholarship, phone (831) 458-7133.

**Benefits for veterans and dependents of veterans.** If you are a veteran who served on continuous active duty for 181 days or more after January 13, 1955, you may qualify for educational benefits under the G.I. Bill. If you are a dependent of a veteran who died or is permanently disabled as a result of military duty, you may be eligible for educational benefits. For more information, contact Veterans Affairs, (800) 827-1000, from 8 A.M. to 4 P.M. weekdays. Web site: <http://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 1350 41st Ave., Suite 101, Capitola, (831) 465-7100. The UCSC Disability Resource Center is located at 146 Hahn Student Services Building and may be able to answer additional questions. The phone number is (831) 459-2089 or (831) 459-4806 TDD/TTY.

**Housing Authority assistance.** This agency provides rental assistance on a funds-available basis for very low income individuals who meet criteria. For information, contact the Housing Authority Office at 2160 41st Ave., Capitola, (831) 464-0170.

## HOW YOUR ELIGIBILITY IS DETERMINED

THE BASIC PREMISE for 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 family financial priority. You are also expected to provide a substantial contribution from your own resources, including summer employment. After we have determined which of the standard budgets (samples on page 6) fits your situation, we evaluate your resources and calculate how much aid, if any, you'll need for the next academic year. The formula used to calculate your eligibility for "need-based" financial assistance is as follows:

### Estimate of Costs (Student Budget)

*minus* Parent contribution

*minus* Student contribution

*minus* Other financial resources (e.g., private scholarships, VA benefits, etc.)

*equals* Eligibility for Financial Aid

### Dependency status

To calculate your financial need, we must first 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 2005–06 only if you meet any one of the following criteria:

- You were born before January 1, 1982.
- You are a veteran of the U.S. Armed Forces.
- You are a ward of the court or both parents are deceased.
- You have legal dependents other than a spouse.
- You are married.
- You are a graduate or professional school student.

### Parents or students in Registered Domestic Partnerships (AB205)

The California Domestic Partner Rights and Responsibilities Act of 2003 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 student aid rules.

Parents or students must self-report this status directly to the Financial Aid Office and/or on any forms you are sent that ask for this information. The Free Application for Federal Student Aid (FAFSA) form is a federal document required of all aid applicants. However, since AB205 does not apply to federal aid, the form has no place to report this status. **It is your responsibility to do so in writing to the Financial Aid Office if you submit no other**

### documents that identify your status as a domestic partner.

In some cases, this law will require two separate calculations to determine a student's eligibility for financial aid: one to determine a student's eligibility for state and institutional aid (in which Registered Domestic Partners are treated as if they were married) and one for federal aid (which is not affected by the act). In addition, federal, state, and institutional aid sources will need to be coordinated and adjusted, if necessary, to avoid an overaward. Contact your financial aid adviser if you have questions about this.

### Your financial resources

Once we have established your budget and dependency status, we determine the total amount of financial resources available to you. If you are considered to be financially dependent upon your parents, we will evaluate both your ability and your parents' ability to contribute to the cost of your education. If you are considered financially independent and single, only you are expected to contribute to the cost of your education. If you are married, both you and your spouse are expected to contribute.

**Parent contribution.** The amount of the parent contribution is based on the information reported on your FAFSA and on your parents' income tax return. 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 siblings enrolled in college. There are several alternatives for parents who need help providing the expected parental contribution. They may want to take advantage of loan programs, such as the Federal Direct Parent Loan for Undergraduate Students (PLUS) program described on page 9. Another option is for the student to replace a portion of the parental contribution by getting a part-time job (if the student has not been offered College Work-Study as part of the financial aid package). Or, you may want to take advantage of the campus's deferred (installment) payment plans. Contact Student Business Services at (831) 459-2519 (<http://sbs.ucsc.edu>) to arrange deferment of registration fees. Contact the Campus Housing Office at (831) 459-2394 (<http://housing.ucsc.edu/>) to arrange for monthly payments of on-campus housing fees.

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.** Students are expected to contribute to the cost of their education. In 2005–06, the student contribution will be determined by your 2004 earnings and assets reported on the FAFSA, exclusive of financial aid work-study earnings. (There may be exceptions to this calculation if your financial aid adviser determines that the 2005 summer and 2005–06 school-year actual and estimated wages would more accurately reflect your ability to contribute.) The assets you listed at the time of application will also be considered.

Students may earn money for their contribution during the summer or the school year. There are many jobs available on and off campus through the Career Center, (831) 459-4420 or 459-3283 (<http://www2.ucsc.edu/careers/>).

**Outside 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 and scholarships from outside agencies, graduate awards, residential benefits, and any state, federal, or private benefits available to you.

**Special financial circumstances.** If your family has unusual financial circumstances such that the parent or student contribution poses an unreasonable hardship, you must write a letter to the Financial Aid Office explaining the special situation. Examples of special financial circumstances might include high family medical costs not covered by insurance, loss of income, or major repairs after a natural disaster. **High mortgage costs, consumer debt, and other discretionary expenses commonly incurred in most households do not qualify as special financial circumstances.**

## Student budgets (cost of attendance)

Every year the Financial Aid Office establishes budgets (see table at right) that reflect average expenses for students during the academic year. These budgets are a major factor in assessing your financial need. They include direct educational costs at the university as well as modest but adequate living allowances.

To make the budgets as realistic as possible, we obtain information about current costs from students, rental agencies, bookstores, and so on. Actual expenses will vary according to individual lifestyles, priorities, and obligations. However, the standard budget figures will help you plan ahead, and your eligibility will be based on standard costs.

**Books and supplies.** This item reflects the estimated costs for textbooks, computer software and services, and other required academic materials.

**Food and housing.** This item reflects the estimated costs of meals, snacks, and housing. For those not living on campus, costs for utilities and household supplies are taken into account. Single undergraduates living on campus are expected to share a double room; single undergraduates living off campus—and *all* single graduate students—are assumed to have a single room. A single student living off campus is expected to share an apartment or to rent a room in a house. Food and housing costs for students who live with parents or relatives (commuters) are significantly lower.

**Personal expenses.** This item covers a broad range of expenses for clothing, laundry, grooming, recreation, and health maintenance.

**Transportation.** This item includes modest expenses for traveling home during the academic year (provided that home is in California). It assumes that all students will use public transportation while in Santa Cruz. Financial aid budgets do not include expenses associated with owning a vehicle.

**Child care.** Although not included in the standard budget, costs for child care may be added as a budget item for a single parent or married student whose spouse works outside the home. You must provide proper documentation in order for this expense to

be taken into account when we determine your financial aid. For our purpose, *child care* is defined as care and supervision provided to a dependent while the parent is attending classes, working, or studying. Child care is usually provided by a sitter, relative, nursery school, play group, parent cooperative, children's center, extended day care program, or other agency.

### Standard Budgets for California Residents, 2005–06

	Undergraduate student	Graduate student
Estimates	Single	Single
Budget item	On campus	On campus
Fees*	\$7,488	\$9,195
Books and Supplies	1,332	1,332
Food and Housing**	11,571	12,525
Personal Expenses	1,392	2,265
Transportation	831	1,578
Totals†	\$22,614	\$26,895

\*Undergraduates and graduate students who are not residents of California pay Non-resident Tuition (\$17,304 and \$14,694, respectively). Nonresident undergraduates and graduates pay additional fees (\$516 and \$267, respectively), in addition to resident fees. Fees are subject to change without notice.

\*\*Budget adjustments may be made for students with dependents, based on the professional judgment of your financial aid adviser.

†The off-campus undergraduate resident budget total is \$20,379; the commuter undergraduate resident budget is \$14,799. The off-campus graduate resident budget is \$26,895; the commuter graduate resident budget is \$18,024. These figures are subject to change without prior notice.

**Money management.** Financial aid is intended to pay for students' educational costs and living expenses while they are enrolled in the academic term. It does not cover living expenses during the campus's winter, spring, and summer breaks. Financial aid is disbursed at the start of each quarter and not before. For this reason, money management is important to every student's academic career. Contact your financial aid adviser for help in this subject.

## Your financial aid eligibility

After we subtract your parent contribution, student contribution, and other resources from the appropriate standard student budget, the remaining amount (if any) is your eligibility for financial aid. If your resources exceed your budget, we will notify you that you are not eligible for need-based aid.

**Unmet need.** Sometimes limited funds prevent us from meeting the full need of financial aid applicants. Therefore, if you are offered aid, you may find what we call *unmet need* in your financial aid Offer Letter. To cover any unmet need, the following are some options: scholarships from private sources, non-work-study jobs, reduction of personal expenses, a Federal Direct Unsubsidized Student Loan, a Federal Direct Parent Loan for Undergraduate Students (PLUS), or a private educational loan. (See pages 8 and 9 for information.)

## TYPES OF AID

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.\* *Self-help* aid includes work-study and loans. Your own aid “package” probably includes several types of awards. (Information on how to apply for scholarships and grants is on pages 2–4.)

### Scholarships

Scholarships are generally given in recognition of outstanding academic achievement and potential. Most UCSC scholarships are also awarded on the basis of financial need. Scholarships do not have to be repaid. Scholarships increase the “gift” portion of a student’s financial aid package and reduce the amount of loans and work-study necessary to meet a student’s need.

**Regents Scholarships** are awarded to undergraduates at the University of California in recognition of outstanding academic achievement. Currently enrolled Regents Scholars receive, at minimum, an honorarium of \$3,000. Regents Scholars who demonstrate need in excess of \$3,000 will have their full in-state need met by the scholarship. Regents Scholarships do not cover out-of-state tuition or additional fees; however, Regents Scholars may qualify for low-interest loans and/or work-study to help cover this expense (see pages 7–9).

**Campus Merit Scholarships** are awarded to students in recognition of both academic achievement and demonstrated financial need. Scholarships are for up to \$2,000 per year.

**Restricted scholarships and prizes** are awarded from special funds donated to the campus by benefactors of the university. These scholarships are often awarded by UCSC’s departments.

**Private scholarships.** Many private agencies give scholarships to qualified students regardless of financial need. The Financial Aid Office has a listing of private scholarships and several scholarship books. You can also access a free scholarship search service on the web through our own web page: <http://www2.ucsc.edu/fin-aid/>. Most libraries, including UCSC’s McHenry Library, also maintain scholarship reference sections.

### Grants

Grants are awarded to undergraduate students who demonstrate the greatest financial need. You do not have to repay grants unless you become ineligible due to withdrawal, not enough units, non-enrollment, or for other reasons.

**University Grants** are awarded to students with financial need and funded by the University of California.

\*Under the 1986 Tax Reform Act, most financial aid grants, scholarships, and fellowships awarded after August 16, 1986, are taxable, with the exception of amounts used to pay for: (a) tuition and fees *required* for enrollment or attendance at the university; and (b) books, supplies, and equipment *required* for classes. Information about taxability of financial aid is available from the IRS or on the web: <http://www.irs.ustreas.gov/individuals/students/index.html>

**Federal Supplemental Educational Opportunity Grants (SEOGs)** are awarded to undergraduates with financial need and funded by the federal government. The maximum award is \$4,000 per year.

**Pell Grants** are awarded to undergraduates and funded by the federal government. Maximum awards in 2005–06 are \$4,050.

**Cal Grant A’s**, based on academic achievement and need, are awarded by the California Student Aid Commission to state residents. The maximum award for 2005–06 is \$6,141.

**Cal Grant B’s**, based on academic promise and financial need, are awarded by the California Student Aid Commission to California residents. First-time recipients receive an access grant (stipend) that helps pay for personal living expenses. In the second year, continuing recipients receive the access grant as well as funds sufficient to pay most registration fees. In 2005–06, first-time recipients receive a maximum access grant of \$1,551. Continuing recipients receive a maximum of \$7,692 per year.

### Work-study

Work-study enables undergraduate students to earn part of their financial aid through part-time employment while attending school. A student’s work-study wages are made up of both employer and federal or university funds. Work-study students receive a monthly paycheck to use at their own discretion for educational expenses.

**Federal College Work-Study** is funded by the federal government to provide employment for students on campus or with nonprofit organizations off campus.

At the beginning of fall quarter, the Career Center conducts a group work-study orientation. The office posts listings of both on- and off-campus jobs year-round. The Career Center helps all students including work-study recipients find paid employment. Some jobs may relate to your academic interests and career goals. If you accept a work-study award, sign up for the orientation before fall quarter begins or as soon as you arrive on campus at the Career Center, (831) 459-4420 or 459-3283 (<http://www2.ucsc.edu/careers/>). This will be the first opportunity students have to review job postings each year.

The hiring and application process is an online process only. You create an online employment application at <http://www.careercenter.ucsc.edu/ers/erspub/> using your student ID number. Jobs for 2005–06 will be posted at this web site beginning Sunday, September 18, 2005. The web site will guide you through the application process. After you are hired and begin working, you will receive a paycheck on the sixth working day of the following month for each month you work and submit a timesheet. The *Work-Study Handbook for Students* can be viewed online at <http://www2.ucsc.edu/fin-aid/forms-pubs.html>.

Note: The Immigration Reform and Control Act of 1986 requires all students to document their U.S. citizenship or permanent residency before beginning employment. A temporary work permit is also acceptable for the period covered by the permit.

## Loans

Student loans are long-term awards that enable you to defer paying for your education until you are no longer a student. Interest rates, deferment options, and other terms vary from one loan program to another. Loans are available for students from all income levels. When you accept a student loan from the university or from an outside lending institution, you are legally obligated to repay the loan according to the terms of the promissory note.

**University Loans** are long-term loans funded by the University of California. Repayment and interest charges, at 5 percent per year, begin six months after graduation or withdrawal from higher education. A cosigner may be required for this loan.

**Federal Perkins Loans** are awarded to needy financial aid applicants. They are long-term loans that enable students to borrow up to \$20,000 for undergraduate study. The annual maximum is \$4,000 for undergraduates. Loan repayment and interest charges, at 5 percent per year, begin nine months after graduation or withdrawal from higher education. Portions of a Perkins Loan may be canceled and/or payments deferred for specified activities, including teaching (e.g., in designated teacher-shortage areas), full-time duty in the armed services, law enforcement, Peace Corps, VISTA, or Head Start programs. Shown at the right is a payment schedule for loans borrowed at an interest rate of 5 percent per year through the Federal Perkins Loan.

**William D. Ford Federal Direct Loans** (hereafter referred to as Federal Direct Subsidized or Unsubsidized Loans) are provided directly to UCSC by the U.S. Treasury for eligible students. The FAFSA is required to apply. Eligible students can find instructions on how to complete a William D. Ford Federal Direct Master Promissory Note (MPN) online at <http://dlenote.ed.gov/>. The MPN is a promissory note that can be used to cover one or more loans for one or more academic years (up to 10 years). As a student borrower under the Direct Loan Program, you will sign one MPN at UCSC. It will be used for all of your loans (subsidized and unsubsidized) over multiple academic years. For example, if you enroll in college as a freshman and borrow under the Direct Loan Program for all years of study at the same school, you need only file this one MPN for all years. If you qualify and complete an MPN on the federal student aid web site, loan funds will be disbursed directly to your student billing account to offset university charges. Credit balances remaining after all charges are paid will be disbursed to you beginning the first day of each quarter (see page 12 for more information about disbursement).

After your loan has been made, your MPN will be forwarded to the billing agent with whom the U.S. Department of Education has contracted to monitor your loan and to collect your payments when they are due. You will receive a letter from this agency immediately after your MPN is sent. The letter will outline the amount of your loan and its terms. It will also provide you with the name, address, and phone number of the agency. All future correspondence regarding the loan you have received will be between you and the

agency. It will be your responsibility to communicate any changes in your enrollment status or address to this agency, and this is where you will send your future loan payments (<http://www.dlsonline.com>). If you have borrowed Federal (Stafford) Student Loans in the past, you may consolidate them with your Federal Direct Loan. Consolidation or “refinancing” allows you to combine your various loans and make one monthly payment rather than several.

**Federal Direct Subsidized Loans** are long-term loans from the federal government. Students must demonstrate need in order to receive these loans. First-year undergraduates may borrow up to \$2,625 per year. Second-year undergraduates may borrow up to \$3,500 per year. Third-, fourth-, and fifth-year undergraduates may borrow up to \$5,500 per year for an undergraduate maximum of \$23,000. Graduate students may borrow up to \$8,500 per year for a maximum of \$65,500, including any loans made at the undergraduate level. Students pay an origination fee and an insurance premium on each loan disbursement. This is 3 percent less a 1.5 percent upfront interest rebate. The net effect is that each disbursement is reduced by 1.5 percent. Repayment and interest charges begin six months after graduation or withdrawal from higher education. All borrowers who receive a loan on or after October 1, 1998, will have a variable interest rate based on the 91-day T-bill plus the following additions: 1.7 percent during in-school grace and deferment periods and 2.3 percent during repayment. Interest is capped at 8.25 percent. The interest rate in 2004–05 for student loans in repayment was 3.37 percent. A sample repayment schedule for an 8 percent loan is shown on page 9.

### Federal Perkins Loan Repayment Schedule

Sample repayments of principal and interest at 5 percent interest

Amount borrowed	Monthly payments	Final payment	Total number of payments	Total interest	Total paid (principal + interest)
\$ 1,000	\$ 40.00	\$ 18.14	27	\$ 58.14	\$1,058.14
2,000	40.00	47.14	56	247.14	2,247.14
3,000	40.00	44.22	90	604.22	3,604.22
4,000	42.42	42.86	120	1,090.84	5,090.84
5,000	53.03	52.98	120	1,363.55	6,363.55
6,000	63.63	64.65	120	1,636.62	7,636.62
7,000	74.24	74.75	120	1,909.31	8,909.31
8,000	84.85	84.81	120	2,181.96	10,181.96
9,000	95.45	96.37	120	2,454.92	11,454.92

**Federal Direct Unsubsidized Loans** are long-term loans from the federal government. These loans are available to all students who do not qualify for the need-based Federal Direct Subsidized Loan, as well as to independent students who need additional

assistance. Interest is charged on these loans from the date the loan is made. The interest rate for 2004–05 was 2.77 percent for students in school and 3.37 percent for students in repayment. The borrower must pay a combined origination fee and insurance premium of 3 percent, less a 1.5 percent upfront interest rebate. The net effect is that each disbursement is reduced by 1.5 percent. Loan limits for dependent students are the same as for the Federal Direct Subsidized Loan. Annual loan limits for independent students are \$6,625 for first-year undergraduates, \$7,500 for second-year undergraduates, \$10,500 for all other undergraduates, and \$18,500 for graduate students. The undergraduate cumulative total limit is \$46,000. The combined undergraduate and graduate total is \$138,500. Federal Direct Subsidized and Unsubsidized Loan amounts are added together for students who have both types to determine if the student has reached the limit. Students may use these loans to replace their student and/or parent contribution.

### Federal Direct Loan Repayment Schedule

Sample repayments of principal and interest at 8 percent interest

Amount borrowed	Monthly payments	Total number of payments	Total paid (principal + interest)
\$ 1,000	\$ 51.19	21	\$ 1,074.99
2,625	53.23	60	3,193.80
5,250	63.70	120	7,643.64
9,250	112.23	120	13,467.36
13,250	160.76	120	19,291.20
17,250	209.29	120	25,114.80
24,750	300.29	120	36,034.80
32,250	391.28	120	46,953.60
39,750	482.28	120	57,873.26
47,250	573.27	120	68,792.40
54,750	664.27	120	79,712.40

**Federal Direct Parent Loans for Undergraduate Students (PLUS)** are long-term loans provided to UCSC directly by the U.S. Treasury and guaranteed by the federal government. Parents may borrow up to the full cost of education as defined by the UCSC Financial Aid Office less any financial assistance the student receives. Students must submit the FAFSA (see page 2, “How to apply”), and parents must demonstrate creditworthiness for loan approval. An origination and insurance fee of 4 percent less a 1.5 percent interest rebate is deducted from the loan amount. The net effect is that each disbursement is reduced by 2.5 percent. Loan payments begin 60 days after the last disbursement. The interest rate is variable and is based upon the bond equivalent rate of the 91-day T-bill auctioned just prior to June 1 each year plus 3.1 percent. The rate in 2004–05 was 4.17 percent. The cap on this loan is 9 percent.



Parent borrowers sign a multi-year promissory note that can be used to make one or more loans for one or more academic years (for up to 10 years) for the same student. Each loan a parent takes under the promissory note is a separate and distinct loan, each with its own interest rate and fees dependent on the terms in effect at the time the loan is made. If authorized by the parent borrower, loan proceeds are credited to the student account, one third each quarter to offset university charges. Credit balances remaining after all charges have been paid are refunded to the parent if the credit is the result of a parent loan and not the result of other aid the student receives. In the latter case, the student receives the refund.

**Other loans.** Upon request, the UCSC Financial Aid Office can provide information about other privately sponsored education loans for students and parents. Another source of information is on the web at <http://www.estudentloans.com>.

**Short-term loans.** Any registered student may apply for a loan of up to \$200 through the Short-Term Loan Program. Designed specifically for helping students meet unexpected expenses resulting from an emergency, these loans may only be used 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—which ever comes first. If you need a short-term loan, come to the Financial Aid Office during office hours to complete an application.

**Financial Planning Workshops.** Student Business Services offers Financial Planning Workshops designed to teach strategies for debt management, money budgeting, and establishing good credit. Contact Student Business Services, (831) 459-4699, for workshop dates or more information.

# THE OFFER LETTER

## How to read the Offer Letter

See the sample UCSC Financial Aid Offer Letter on page 11.

The top section contains the date, your student ID number, your name, and your address. Please advise us if any of this information is incorrect. (If your address is incorrect, update it in your student portal.) The top of page one also lists the Instructions.

The middle section, Financial Aid Offer, lists all the aid you have been awarded along with aid we expect you will receive from other agencies. (See “Types of Aid” on pages 7–9 of this brochure.)

The bottom section, Eligibility, provides data used to compute your eligibility for the awards you have been offered. The calculation includes your Estimate of Costs, Estimate of Resources, Academic Level, and Residency. Your eligibility is computed as follows:

### Estimate of Costs (Student Budget)

<i>minus</i>	Total resources
<i>equals</i>	Total Need
<i>minus</i>	Total financial aid offered
<i>equals</i>	<b>Unmet Need</b>

For a description of student and parent contributions, see page 5.

Unmet need is the amount of additional assistance you need and that you can potentially receive from external sources. This assistance may include scholarships or grants awarded by high schools, businesses, churches, civic clubs, and other agencies.

Alternatively, you may borrow this amount through unsubsidized student or parent loans. See pages 8–9 for information; or request our brochure *Financing Your College Education*.

If you are unable to obtain other resources, you will need to add this amount to the amount you or your family must contribute.

Page two (not shown) displays sections indicating Other Aid, Terms of Acceptance, and Certification.

The top section, Other Aid, is where students must list any sources of outside financial aid. If you are receiving other scholarships, grants, bank loans, or resources that are not listed on your Offer Letter, list these in the space provided.

The middle section, Terms of Acceptance, details each financial aid student’s Rights and Responsibilities. Read them carefully.

The bottom section, Certification, requires your signature, which certifies that you understand the contents of the Offer Letter and accept (or decline) your individual financial aid offers.

Page three (not shown) lists any messages about financial aid disbursement, enrollment, eligibility, requirements, and other facts.

## How to respond to the Offer Letter

- ▶ On page two of the Offer Letter, read the conditions of your offer and indicate any additional awards or benefits you will receive.
- ▶ To accept your financial aid: Sign and date the Certification Offer Letter and return it promptly to the Financial Aid Office. If you wish to decline any of the aid awarded to you, circle the “D” beside the amount in each respective column on side one.
- ▶ To accept your aid online: Use your student portal at [https://](https://my.ucsc.edu)

[my.ucsc.edu](https://my.ucsc.edu). Go to: Student Financials. In the box next to each offered award for each quarter, check either accept or decline. You may reduce the amount of offered loans by typing in the preferred amount. Submit your response. If you have followed the directions about any additional action, your financial aid will be authorized.

**Supplemental award information.** Other pages may be enclosed that provide additional information about the aid you have been offered. Read this information carefully and follow directions.

**Delayed enrollment.** If the Office of Admissions has approved your delay of enrollment until winter or spring quarter, you must indicate the awards you are accepting and the terms you will enroll. Then sign, date, and return the Offer Letter promptly. Failure to respond or to enroll may result in award(s) cancellation.

### Additional action required on your part.

▶ **Student Loans:** For your first Federal Direct Student Loan to disburse, you must fill out your Master Promissory Note (MPN) online with the U.S. Department of Education: <http://dlenote.ed.gov/>. You will need your PIN from your FAFSA. If you do not have a PIN, there is a link on the MPN web site where you can apply.

For your first Perkins Loan to disburse you must complete the Perkins MPN. If offered a Perkins Loan, you will receive a MPN and a Student Borrower Information Form with your Offer Letter. Complete the information form, sign the promissory note, and return both forms to Student Business Services at UCSC.

One other task each first-time student borrower must complete is a Preloan Counseling Interview (see page 14).

▶ **Parent Loans:** Parents can download the PLUS Loan Request Form at <http://www2.ucsc.edu/fin-aid/>. Fill out this form and return it to our office. We will process the loan for you. Parents must indicate to whom they would like the Parent Loan refund money to be disbursed, either as a check to the parent or directly to the student. The selection made at the time of application will establish the procedure for the entire academic year.

For your first PLUS loan to disburse, the parent borrower must fill out a PLUS MPN online at <http://dlenote.ed.gov/>. The parent borrower will need a PIN to serve as an electronic signature. If the parent borrower does not have a PIN because the family submitted a paper FAFSA, or has forgotten his or her PIN, there is a link on the MPN web site where a PIN can be requested. The parent borrower must use his or her own PIN and not the spouse’s.

Note: If we previously received a signed Master Promissory Note from you, a new note is not required. (See pages 8–9.)

▶ **Cal Grant:** To receive your Cal Grant, we must receive confirmation of your award from the CSAC. If you have not been contacted, call (888) 224-7268 or e-mail [custsvcs@csac.ca.gov](mailto:custsvcs@csac.ca.gov).

## Not coming to UC Santa Cruz?

If you are not enrolling, circle each “D” in each column in the Financial Aid Offer box on the front of your Offer Letter. Write the words “cancel my award” at the bottom of this box, then sign the back and return the Offer Letter promptly to the Financial Aid Office. Awards may also be canceled on the student portal.



University of California, Santa Cruz  
 Office of Financial Aid  
 201 Hahn Student Services  
 Santa Cruz, CA 95064

## 2005–2006 Financial Aid Offer Letter

Notification Number 1

Date: March 21, 2005

Student ID: 1234567

Slug, Sammy  
 1234 Financial Aid Way  
 Anytown, CA 90000

If you are accepting aid listed below, please return to the **Financial Aid Office within 30 days.**

Students may also accept, decline, or reduce awards at *my.ucsc.edu*. However, you are required to notify us of any other awards (scholarships, grants, loans, assistantships) you will receive that are not listed on your Offer Letter in the "Other Aid" section (page 2).

**Read carefully and follow instructions.**

1. Read this entire letter and all the enclosed information documents. Be fully aware of your rights and responsibilities in regard to this financial aid offer.
2. Your signature on page 2 of this Offer Letter indicates you accept all awards except those you **specifically decline by circling the "D" beside the amounts in each respective column.**
3. Take note of message codes (if any) for important enrollment requirements. Each message code is explained on a separate page.
4. Complete the second page of this Offer Letter and return it within 30 days. Correct any information in the "Enrollment Status" box below.
5. **Keep a copy for your records.**

FINANCIAL AID OFFER

	Fall Quarter <u>2005</u>	Winter Quarter <u>2006</u>	Spring Quarter <u>2006</u>	TOTAL	Message
Pell Grant	200.00 D	200.00 D	200.00 D	600.00	D
University Grant	1,275.00 D	1,275.00 D	1,276.00 D	3,826.00	D
Cal Grant A (state funds)	2,047.00 D	2,047.00 D	2,047.00 D	6,141.00	D
Federal Direct Student Loan	1,167.00 D	1,167.00 D	1,166.00 D	3,500.00	D
Perkins Loan (federal funds)	629.00 D	629.00 D	630.00 D	1,888.00	D
Federal College Work Study	867.00 D	867.00 D	866.00 D	2,600.00	D
			<b>TOTAL</b>	<b>18,555.00</b>	

ESTIMATE OF COSTS:

Books and Supplies	1,332.00
Food and Housing	11,571.00
Personal/Miscellaneous	1,392.00
Transportation	831.00
Tuition and Fees	7,488.00
<b>TOTAL BUDGET:</b>	<b>22,614.00</b>

ESTIMATE OF RESOURCES:

Parent Contribution:	3,000.00
Student Contribution:	500.00
Other Resources:	0.00
<b>TOTAL RESOURCES:</b>	<b>3,500.00</b>
<b>TOTAL NEED:</b>	<b>19,114.00</b>
<b>AID OFFERED:</b>	<b>18,555.00</b>
<b>UNMET NEED</b>	<b>559.00</b>

ENROLLMENT STATUS:

Residency: In-State  
 Academic Level: Sophomore

# RECEIVING THE AID YOU HAVE BEEN OFFERED

FINANCIAL AID IS DISBURSED to students in three ways:

- ▶ As a credit on your UCSC student billing account.
- ▶ As a check or Electronic Funds Transfer (EFT) for any refunds after university charges have been paid.
- ▶ As a work-study paycheck.

## The UCSC student billing account

Most aid we award is credited directly to your student account each quarter (fall, winter, and spring). It pays tuition, fees, university housing, and other charges. Types of aid paid to your account are:

FEDERAL PELL GRANTS

FEDERAL SEOG (GRANTS)

CAL GRANTS (you must authorize)

UNIVERSITY GRANTS

UCSC SCHOLARSHIPS

OTHER SCHOLARSHIPS made payable to the student and the university or directly to the university

FEDERAL PERKINS LOANS

WILLIAM D. FORD FEDERAL DIRECT LOANS

UNIVERSITY LOANS

PLUS LOANS (if authorized by the parent borrower at the beginning of the year. We cannot make midyear changes.)

## How to read your bill

Your Statement of Account (see sample, page 13) is your billing statement from UCSC's Student Business Services. The anticipated financial aid and graduate funding for the forthcoming quarter may not display on the paper statement, but will be posted on your student portal (<https://my.ucsc.edu>). Follow the links from Financial Information to View Account Detail. Your account is updated in "real time" so you can see the aid you have been awarded for the next quarter. You will also see any holds on your financial aid.

To accurately calculate what you owe UCSC, subtract your "Anticipated Aid" from your billing amount. If this number is positive, this is your balance due by the due date. If the number is negative, you have a credit balance that will be refunded to you at the beginning of the quarter.

If your financial aid award exceeds your charges and you have signed up for EFT, your credit balance will be deposited directly to your personal bank account. Students who fail to sign up for EFT will receive a check at their mailing address and may encounter delays. (Note: Be sure to update your local address on your portal.)

Your billing statement will show the date of the charge or payment, describe the charge or payment, show the amount of the charge, and show the amount of the payment (including financial aid payments). Any additional payment you must make will be listed as "Amount Due." Students can view their billing statements on their portal once they are posted. Students with delinquent accounts may be dropped from classes. For questions about your Statement of Account, contact Student Business Services.

## Work-study paycheck

Students who are awarded Federal College Work-Study and who obtain employment will be paid for hours worked once a month. Your paycheck will be mailed to you at the address you provide when you are hired or, if you prefer, deposited into your bank account on the sixth working day of each month.

## Anticipated aid disbursement dates

Each quarter, if your financial aid awards exceed your university charges (such as fees and on-campus housing), you will receive the excess funds to use at your own discretion. EFT will directly deposit excess financial aid funds into your checking or savings account on the first day of each quarter:

FALL 2005      First EFT date: September 19, 2005\*

WINTER 2006      First EFT date: January 4, 2006\*

SPRING 2006      First EFT date: April 3, 2006\*

\*Always check with your bank to ensure anticipated EFT funds have been transmitted *before* you spend the money.

Students who fail to sign up for EFT may experience delays in receiving aid, since their check will be mailed on the disbursement date to their local address. **Undergraduates must be enrolled in at least 6 credits before EFT or a check will be released.** Remember that financial aid is disbursed during, not before, the quarter for which the aid is awarded. It can take up to two weeks to receive aid refunds once our office has received your signed acceptance of the financial aid Offer Letter. Check the Student Business Services web site for the EFT application: <http://sbs.ucsc.edu/>.

## Pell Grant recipients

Pell Grant payments are based on enrollment in at least 12 course credits. Enrollment is checked at the end of the third week each quarter, and final eligibility for a Pell Grant is established at that time. If you are enrolled in fewer than 12 credits, your Pell Grant will be reduced or canceled. Once your Pell Grant is reduced, it cannot be reinstated to the previous amount, and you will be billed for the amount by which it is reduced. To avoid having your Pell Grant reduced, the Office of the Registrar must have an official record of your enrollment each quarter in at least 12 credits by the last day to add/drop classes without an additional enrollment fee (typically the third week of each quarter).

## Cal Grant payments

In accordance with UCSC policy, Cal Grant access payments are normally applied directly to fees. However, the student may request that the term amount be delivered directly to them. The student may make this request at any time during the academic year; however, any cancellation only affects future payments. Schools are not required to keep a separate recipient signature on file to verify that the recipient received payment for access funds.



STATEMENT OF ACCOUNT  
 University of California, Santa Cruz  
 1156 High Street  
 Santa Cruz, CA 95064

Statement Date	Late/Due Date	Amount Due	Account Number	Amount Enclosed
8/18/05	9/13/05	\$5,824.00	W1234567	

Please make checks payable to UC REGENTS

Sammy Slug  
 1234 Financial Aid Way  
 Anytown, CA 90000

RETURN TO: CASHIER'S OFFICE  
 UNIVERSITY OF CALIFORNIA  
 1156 HIGH STREET  
 SANTA CRUZ, CA 95064

*To ensure proper credit, please return remittance and include your account number on your payment. Do not send cash or correspondence.*

Detach and return top portion with payment. Keep bottom portion for your records. Late fees will be charged on unpaid balances.

Sammy Slug

Account Number W1234567

Invoice ID # 1

Statement Date: 8/18/05

Late After: 9/13/05

Amount Due: \$5,824.00

Please read both sides of the bill for important information. We accept cash, checks, and Western Union only. Visit us online at <http://sbs.ucsc.edu>

Previous Balance		\$ 0.00
Current Charges:	Description	Amount
8/19/05	Registration Fee	\$ 245.00
8/19/05	Undergraduate Campus Fee	257.00
8/19/05	Education Fee	1,802.00
8/19/05	Housing	2,571.00
8/19/05	Meal Plan	899.00
8/19/05	Flexi Dollars	50.00
Total Current Charges		\$5,824.00
Account Balance:		\$5,824.00

## 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, you should talk with your financial aid adviser. This is the person in our office who is most familiar with your personal situation and award package.

If you are not satisfied, you may appeal your adviser's decision by requesting that the advising committee of our office 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* (<http://www.graddiv.ucsc.edu/handbook.html>).

**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 below.

**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, but you must notify the Financial Aid Office *in writing* if you wish to cancel your loan.

### 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.

**Preloan counseling.** If you will be receiving a student loan from UC Santa Cruz for the first time, you are required to complete preloan counseling. Preloan counseling is available online at the Student Business Services web site: <http://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 re-

sponsibility 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.

**Signing a loan Disclosure Statement.** If you are receiving a Federal Perkins or University Loan, you must sign a Disclosure Statement that Student Business Services will send you each year.

**Attending an exit interview.** If you accept a loan, you must attend an exit interview with Student Business Services before you graduate or withdraw (even temporarily) from UCSC. During this interview, you will receive your loan repayment schedule stating the amounts of payments and the dates payments are due (see sample repayment schedules on pages 8 and 9).

**Maintaining full-time enrollment status.** As an undergraduate at UCSC, you must enroll for at least 12 course credits per quarter to maintain full-time enrollment status; if you enroll for six to 11 course credits, in most cases your financial aid will be reduced. You may be billed for a portion of the grant you have already received. If undergraduates enroll for fewer than six course credits, they are generally not eligible for *any* financial aid. Physical education courses do not carry credit at UCSC.

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. For more information, see pages 15–16, “How your academic progress affects your financial aid,” or call the Division of Graduate Studies at (831) 459-2335.

If you withdraw or take a leave of absence from UCSC, you may be required to repay all or part of your financial aid. See page 17, “Withdrawing from the university,” for more information.

The Financial Aid Office reserves the right to cancel financial aid offers for students who are not enrolled by the third week of each quarter.

**Maintaining Satisfactory Academic Progress.** In order to continue to receive financial aid, you must be making satisfactory progress toward graduation according to the academic standards applied to all UCSC students (see pages 15–16).

**Responding to your offer of financial aid.** You must sign your offer and return it to the Financial Aid Office as quickly as possible to avoid delay in receiving funds. If you do not return your signed Offer Letter, or accept your aid on your student portal, your aid may be canceled.

**Updating your address.** UCSC students must update their addresses on their student portal at <https://my.ucsc.edu> to ensure mail is sent to the correct address. Financial aid applicants and recipients must ensure that the university has current address information, including e-mail. Addresses must be updated each year, each time you 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. The university maintains the following address types:



- *Campus e-mail;*
- *Other e-mail;*
- *Mailing* (the student's residence while enrolled—this may be the student's college box or an off-campus residence);
- *Permanent* (usually the student's parental address);
- *Billing* (this is an alternate address for bills only; bills are otherwise sent to the mailing address).

Whenever possible, official mail from the Financial Aid Office will be sent to your campus e-mail address published in your student portal. Hard-copy documents will be used if there is no available electronic alternative. If an e-mail address is not available, mail will be sent to the mailing address on your student portal during the academic year. Some mail is time-sensitive and requires an immediate reply to maintain eligibility for desirable aid funding. Check your student portal often.

**Reporting changes in your financial circumstances.** If you obtain additional resources (for example, an outside scholarship), if the number in your family attending college changes, or your housing plans change, you must inform the Financial Aid Office so that we can review your aid package. If your need is reduced, you may have to repay funds you've already received in excess of

your need. Also report to the Financial Aid Office any circumstances that might increase your need for financial aid.

Once you have received a financial aid offer, report all changes directly to the Financial Aid Office. Do not report the changes on your Student Aid Report.

**Using financial aid funds only for educationally related expenses.** When you accept your offer of financial aid, you agree to "Terms and Conditions of Your UCSC Financial Aid Offer." These state that you will use your financial aid only for educationally related expenses at UCSC. If you fail to comply, your aid may be canceled, and you may have to repay funds you've already received. Generally, you may **not** receive financial aid concurrently from two or more schools.

## How your academic progress affects your financial aid

### *Undergraduate students*

**You must make Satisfactory Academic Progress to receive financial aid.** UCSC undergraduates are expected to graduate at the end of four years of full-time enrollment, or its equivalent. In addition to meeting financial aid and/or scholarship eligibility requirements, undergraduates must:



- Be making satisfactory progress toward an undergraduate degree as defined in the Satisfactory Academic Progress explanation in the *UCSC General Catalog* (<http://reg.ucsc.edu/catalog>) and *The Navigator* (<http://reg.ucsc.edu/navigator>).
- Be in good academic standing. This is based on your GPA and your college's determination that you are eligible to enroll.
- Be within the maximum 15 quarters\* allowed to receive aid (if otherwise eligible). Extensions beyond 15 quarters are rare.

\***Transfer credits** may reduce your number of quarters of financial aid eligibility.

\***Summer enrollment** counts toward the number of quarters of enrollment.

\***Part-time students:** the number of credits attempted (not the credits earned) is used to calculate the number of quarters of financial aid eligibility. Extensions beyond 15 quarters are rare.

#### **Appeal for extension of financial aid beyond 15 quarters.**

If you feel there are mitigating circumstances beyond your control that prevented you from completing your degree within the speci-

fied time frame, you can appeal for an extension of financial aid to the chair of the Academic Senate Admissions and Financial Aid Committee by submitting the following:

- A detailed, written explanation of why you need additional time to complete your undergraduate degree objectives.
- A Petition to Extend Enrollment, approved by your college. Your college's approval to extend enrollment by itself does not constitute approval of financial aid. That decision is made on the merits of your appeal and a sound plan to complete remaining requirements.

You will normally be informed of the decision of the committee chair within two weeks after submission of your appeal letter and supporting documentation. Appeals may be approved *only* for truly unusual cases and not to compensate for poor planning or poor performance.

**120 percent rule:** For students who enter UCSC as freshmen, there is an additional limit that affects eligibility for University Grant funds. Students who earn more than 120 percent of the credits required for their major are not eligible to receive University Grants and may be billed for funds received during the year the limit is exceeded.

#### *Graduate students*

**Maximum time to degree for graduate students.** If you are not a Ph.D. student or if you have not yet advanced to candidacy, you must enroll in a minimum of two upper-division or graduate-level full-credit courses per quarter (unless you have been approved for part-time status by the Division of Graduate Studies). At the end of each academic year, you must also have passed at least five five-credit courses. Ph.D. students must advance to candidacy within four years. Failure to meet these conditions will result in disqualification for financial aid.

If you have advanced to candidacy, you must pass at least one five-credit course per quarter (usually *Thesis Research*). You must also complete your degree within three years of advancement. Failure to meet this condition will result in disqualification for financial aid.

The number of years for which you may be eligible for financial aid varies according to the program in which you are enrolled. For graduate certificate students, financial aid eligibility terminates after one year of full-time enrollment; for master's degree students, after three years of full-time enrollment; and for doctoral students, after seven years of full-time enrollment following completion of the bachelor's degree.

If you have exceeded the enrollment limit, your financial aid may be reinstated if your appeal to the dean of graduate studies has established that you encountered extenuating circumstances that hindered your academic progress.

---

## Part-Time Program

If you need to enroll in no more than 10 credits due to family obligations, employment responsibilities, or health problems, you may apply through the Office of the Registrar (<http://reg.ucsc.edu>) for the Part-Time Program by the appropriate deadline. You may qualify for a partial reduction in fees; however, keep in mind that some of your financial aid may also be adjusted. Also, in calculating the maximum number of quarters of eligibility for aid, the Financial Aid Office will use all credits **attempted** (not credits earned). Students planning to enroll in fewer than 12 credits for any reason should contact the Financial Aid Office to discuss how their enrollment will affect their financial aid.

## Withdrawing from the university

If you withdraw and/or apply for a leave of absence from UCSC after registering and paying your fees for the quarter, you should complete a Withdrawal/Leave of Absence Petition, available at your college office or at the Division of Graduate Studies. It is also important that you inform our office of your plans. Registration fees will be refunded to you via your student billing account according to the Schedule of Refunds available in *The Navigator*, the *Graduate Student Handbook*, and the *UCSC General Catalog* (see “Knowledge of fee refund policy,” page 14, for web sites).

Financial aid awards are adjusted based on the actual amount of aid that was disbursed into your student account and/or paid to you directly, compared to the allowable expenses for the number of days you attended during the term of withdrawal. Ask to speak with a financial aid adviser (who must sign your withdrawal petition) to obtain more information.

**You may have to repay a portion of the financial aid you have already received if you withdraw from UCSC during the quarter.** Failure to repay aid that you received, but were not eligible for, will result in the loss of eligibility for future financial assistance. You must end any work-study employment immediately.

As noted, if you have accepted a loan, you must attend an exit interview before leaving the university. Contact Student Business Services, at (831) 459-4699, to schedule an exit interview.

There is a service charge of \$10 for cancellation of registration or withdrawal before the first day of instruction. The \$100 deposit made by recently admitted students is nonrefundable. These students will not receive an additional \$10 service charge.



---

## WHAT TO DO WHEN YOU HAVE QUESTIONS

### Office staff

WHEN YOU COME TO THE Financial Aid Office with a question or concern, you'll talk with one of our advisers in the reception area. Each student who requests our services has an assigned adviser:

FINANCIAL AID ADVISING STAFF	Sophía García-Robles Margaret Godoy Janelle Kenagy Lynn Leslie Liz Martín-García Michele Okabe Francie Peña Sarah Ratner Diana Smith Margie Spano Terrie Winslow
------------------------------	--

SCHOLARSHIP ADVISER	Cheryl Perazzo
---------------------	----------------

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

STUDENT RECORDS	Louisa Gutierrez
WORK-STUDY PAYROLL	Pat Blue
FISCAL ANALYST (CAL GRANTS/LOANS)	Erin Burns
ASSISTANT ANALYST	Kelly Greer

You may never get to know the rest of the staff directly, but they are all working very hard to see that you receive your financial aid awards on time:

COMPUTER SYSTEMS	Penny Davis Robert James Gilbert Solorio John Wescoat
BUSINESS MANAGER	Flo Queen
ASSISTANT DIRECTOR FOR ADVISING	Nicole Hill
ASSOCIATE DIRECTOR	Ann Draper
DIRECTOR	Esperanza Nee

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 Monday through Thursday between 9 A.M. and 4 P.M., or Friday between 10 A.M. and 2 P.M., or write:

**Financial Aid Office**  
201 Hahn Student Services Building  
University of California  
1156 High Street  
Santa Cruz, CA 95064

E-mail our office with specific questions at: [fin\\_aid@ucsc.edu](mailto:fin_aid@ucsc.edu)

### Information and services on the Internet

For a variety of financial aid information at your fingertips, visit the Financial Aid web page at <http://www2.ucsc.edu/fin-aid/> to find:

- free scholarship search services
- more UCSC financial aid information
- other financial aid information and services on the Internet

UCSC students can find important messages at their portal: <https://my.ucsc.edu>. Check it frequently!

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, 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 the Student Affairs Division, (831) 459-4446.

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 the Title IX Coordinator/Sexual Harassment Officer, (831) 459-2462, or by e-mail at [rew@ucsc.edu](mailto:rew@ucsc.edu); web: <http://www2.ucsc.edu/title9-sh>.

Inquiries regarding Section 504 or the Americans with Disabilities Act may be addressed to the Director, Disability Resource Center, (831) 459-2089 (voice); (831) 459-4806 (TTY); e-mail: [drc@ucsc.edu](mailto:drc@ucsc.edu); web: <http://www2.ucsc.edu/drc>.

Alternate formats of this document—such as large-print, audiotape, braille, or electronic diskette—can be provided. Please call (831) 459-4342 for referral.

4/05(05-141/1M) Printed on recycled and recyclable paper.