

YOUR COMPLETE GUIDE TO
FINANCIAL AID



University of California, Santa Cruz, 2002-03

FROM THE DIRECTOR

YOUR COMPLETE GUIDE TO FINANCIAL AID provides the information you need to take full advantage of financial aid programs at the University of California, Santa Cruz. It explains financial aid procedures and processes as clearly as possible so that you and your family will have a better understanding of the opportunities available to you.

For students who have received a financial aid offer from UCSC, this handbook also describes our Offer Letters and what you need to do to receive the aid you've been offered.

The financial aid process is complex for you and for us, since it involves coordinating a wide array of programs with different funding sources and eligibility requirements. We hope this publication will help you understand the process.

Our goal is to fill the financial gap that may exist between the cost of your education and the money available to you from your family, job, savings, and other resources. Last year we processed more than 7,600 applications for aid, and we administered over \$65 million in total aid. Our funds are limited, however, and we are not always able to offer all eligible students enough financial assistance to fulfill all their needs. So, in addition to describing the programs we administer, we have also included some information about alternative sources of financial assistance.

We hope you find this guide helpful. If you still have questions about financial aid after reading it, please call, write, or visit us.

We are available to assist you, Monday through Friday, during the summer as well as the academic year. You may call us at (831) 459-2963 between 8 A.M. and 5 P.M. (or 24 hours a day for prerecorded information), and you may visit our office at 201 Hahn Student Services Building between 9 A.M. and 4 P.M. In addition, you may e-mail our office at fin_aid@cats.ucsc.edu or visit our World Wide Web home page at <http://www2.ucsc.edu/fin-aid>. We look forward to serving you.

☞ **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 of how you will receive your financial aid.*

Esperanza L. Nee
Director
Financial Aid Office

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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, pursuant to federal regulations, 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 enrolled in a program leading to a degree or certificate. 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 (Federal Perkins, National Direct, Federally Insured, Guaranteed, Federal Stafford Student Loan, Federal Direct Student Loan, or Federal Supplemental Loan for Students) 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, must be in good academic standing, and must maintain 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 \$11,502 in 2002–03. This amount will need to be added to the amount you and your family are expected to contribute. A Federal Parent Loan is available to help with this (see page 9).

How to apply

Continuing students at UC Santa Cruz must reapply for financial aid each year. Application forms for the next academic year usually become available late in fall quarter. To apply for financial aid and scholarships, you must submit the forms described below. You may be asked for additional documentation as well.

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 as well as 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 aid and for aid administered by UCSC for the fall, winter, and/or spring quarters. Married students should apply for aid individually. You must re-apply for aid each year.

II. GPA Verification Form. 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. 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. Remember that 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 freshman scholarship applicants also take the SAT or ACT tests no later than the December test date.

Continuing and readmitted UCSC students apply for scholarships on the Undergraduate Scholarship Application, available by November 15 from our office. The application deadline is February 1 prior to the 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.

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 the most recent tax year.

Some students will be asked to provide more detail about parent/student savings and other assets.

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 (the draft) will not be eligible to receive federal financial aid funds.

V. Student Aid Report (SAR). About four weeks after submitting the FAFSA, students receive a Student Aid Report (SAR). Be sure the data is accurate and that UC Santa Cruz (school code 001321) is among the schools listed on this report. If it is, no further action is necessary. If UC Santa Cruz is not listed on the report, add it to the list using the correction column in Part 2 of the SAR. If there is inaccurate data on the form, list corrected figures using the correction column in Part 2. Submit the corrected SAR to the processor. UCSC does not require you to submit the SAR to the Financial Aid Office.

Application process for graduate students

Entering and continuing graduate students are encouraged to submit the Free Application for Federal Student Aid (FAFSA) to apply for support from the Financial Aid Office as well as 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 upon academic merit), as well as fellowships based upon academic merit and financial need (as determined by the Financial Aid Office using the FAFSA). The

Financial Aid Office will determine student loan eligibility for students who request loans after all awards made by the departments and the Division of Graduate Studies have been made and forwarded to our office. This typically happens in August, and it is common for student loan adjustments to occur throughout the year as students receive additional TA or GSR positions and/or fellowship assistance.

Prospective graduate students interested in applying for fellowship and tuition support beginning in the fall quarter of the next academic year must file both the admission and financial support sections of the Application for Admission with the Division of Graduate Studies by February 1 to ensure full consideration. Some graduate programs have earlier deadlines for this support; program deadlines for consideration for teaching and research assistantships vary. 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 150 Social Sciences 2 Building, 459-2301, for more information about fellowships, waivers, and assistantships. Contact the Financial Aid Office for information on student loans.

Programs for future teachers

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.

The California Student Aid Commission offers the Cal Grant T for students with a bachelor's degree who are admitted to a program of professional teacher preparation. This one-year grant was \$3,609 in 2001–02 and is intended to pay fees. Applicants must complete and submit the FAFSA by early April to ensure their accurate data is received by CSAC postmarked no later than June 1, 2002. Awards are based upon need and academic performance (usually measured by GPA or GRE scores). Cal Grant T recipients must agree to teach at a low-performing school for one year for each \$2,000 in funding they receive, for up to four years of service. Those who do not comply with this service requirement must repay the portion of funding for which they provided no service. Students who have received a one-year extension of a Cal Grant A or B for a teacher credential program are not eligible for this award.

The Assumption Program of Loans for Education (APLE) is another program offered by CSAC for students. There are two categories of students this program serves: students who plan to become public schoolteachers and graduate students who plan to serve as faculty in California colleges or universities.

The first category of 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. The postmark application/nomination deadline is July 15, 2002.

Graduate students who plan to become college faculty must complete an application packet and submit it to their academic department for evaluation and submission to CSAC by the June 30 deadline each year. Additional eligibility criteria include California residence, U.S. citizenship or eligible noncitizenship, full-time graduate enrollment, academic ability, and financial need. Selected applicants must agree to provide three consecutive years of full-time, or the equivalent, teaching service at one or more regionally accredited California colleges or universities. The maximum loan assumption payment is \$6,000 (\$2,000 for each year of service).

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 required to apply for the benefits described below if you meet the conditions listed.

California Work Opportunity and Responsibility to Kids (CalWRKs). 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. CalWRKs 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, 454-4010. In Watsonville, contact the Human Resources Agency, 119 West Beach, 763-8500. For information about the housing scholarship, phone 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 the Veterans Administration, (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, 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 459-2089 or 459-4806 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, 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 shown 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 financial assistance is as follows:

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 2002–03 if you meet any one of the following criteria:

- You were born before January 1, 1979.
- 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/professional school student.

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, parents' age, the number of children in the family, and the number of family members

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 459-2519 (<http://www2.ucsc.edu/accts-recl>) to arrange deferment of registration fees; contact the Campus Housing Office at 459-2394 (<http://www.housing.ucsc.edu/>) to arrange deferment 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 2002–03, the student contribution will be determined by your 2001 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 2002 summer and 2002–03 school-year actual and estimated wages would more accurately reflect your ability to contribute.) The minimum contribution we expect from independent students is \$1,200. 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, 459-4148 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 that you have when determining your eligibility for financial aid. Such resources include grants and scholarships from outside agencies, graduate awards, and any state or federal 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 expenses commonly incurred in most households do not qualify as special financial circumstances.

Student budgets

Every year the Financial Aid Office establishes budgets (see table on page 6) 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. Of course, we know that actual expenses vary according to individual lifestyles, priorities, and obligations. However, the standard budget figures will help you plan ahead for predictable expenses.

Food and housing. This item reflects the estimated costs of meals, snacks, and housing. For those not living in campus residence halls, 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 expected 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.

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 an automobile.

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, 2002–03

Estimates	Undergraduate student	Graduate student
	Single	Single
Budget item	On campus	On or off campus
Fees*	\$4,300	\$5,384
Books and Supplies	1,152	1,152
Food and Housing**	9,708	10,692
Personal Expenses	1,265	2,046
Transportation	849	1,425
Totals	\$17,274†	\$20,699

*Undergraduates and graduate students who are not residents of California pay Nonresident Tuition (\$11,132). Nonresident undergraduates and graduates pay additional fees (\$370 and \$190, 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 \$16,168.



Money management. Workshops conducted by financial aid advisers are offered throughout each quarter to assist students with developing money management and budgeting skills. Contact the Financial Aid Office for dates, times, and more information.

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.

Outside resource eligibility. Sometimes limited funds prevent us from meeting the full need of financial aid applicants. Thus, if you are offered aid, you may find what we call *outside resource eligibility* in your financial aid Offer Letter. To cover any outside resource eligibility, 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 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 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 covering in-state fees (approximately \$4,300 for 2002–03). Regents Scholars who demonstrate need in excess of registration fees 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 7–8).

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 World Wide 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.

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

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.

*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/prod/forms_pubs/pubs/p520toc.htm

Pell Grants are awarded to undergraduates and funded by the federal government. Maximum awards for 2002–03 will be \$4,000.

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 2002–03 is expected to be \$3,429.

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 a stipend that helps pay for personal living expenses. In the second year, continuing recipients receive the stipend as well as funds sufficient to pay most registration fees. In 2002–03, first-time recipients will receive a maximum stipend of \$1,551. Continuing recipients will receive an estimated maximum of \$4,980.

Cal Grant T’s are for bachelor’s degree students who are admitted to a program of professional teacher preparation. (See page 4.)

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 by both employer and federal or university funds. Work-study students receive a monthly paycheck to use at their own discretion.

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 also provides listings of both on- and off-campus jobs year-round; these help all students including work-study recipients find positions. 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, 459-4148 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 the TELESUG personal identification (PIN) provided to you by the Office of the Registrar. Jobs for 2002–03 will be posted at this web site beginning Sunday, September 15, 2002. 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.

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; loans with the lowest interest rates are awarded to the neediest financial aid applicants. 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 is required for this loan. (This may not be required if the loan is awarded in place of a Perkins Loan.)

Federal Perkins Loans 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 the only required application, and eligible students receive a William D. Ford Federal Direct Master Promissory Note (MPN) with their financial aid Offer Letter. The MPN is a promissory note that can be used to make 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 only 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 will be able to borrow under this one MPN for all years. If you qualify and return a signed promissory note to our office, 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 promissory note 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 promissory note 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. If you have borrowed 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 2001–02 for student loans in repayment was 5.39 to 6.79 percent depending on the terms of the first loan the student received.) A sample repayment schedule for an 8 percent loan is shown to the right.

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. Students must first be determined ineligible for a subsidized loan. Interest is charged on these loans from the date the loan is made. The interest rate for 2001–02 was 5.39 to 6.79 percent depending on the terms of the first loan the student received. 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. 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 2001–02 was 6.79 percent. The cap on this loan is 9 percent.

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 World Wide 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—whichever 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, 459-4699, for workshop dates or more information.

THE OFFER LETTER

How to read the Offer Letter

The UCSC Financial Aid Offer Letter has your financial offer on side one (see sample on page 11) and a contract on side two. Review the information on **side one** carefully:

The top part contains the date of your offer, your social security number, your name, your address, and the quarters you will be attending UCSC. Please advise us if any of this is incorrect.

The middle part lists all the aid you are eligible to receive along with aid we expect you will receive from other agencies. See “Types of Aid” on pages 7–9 of this brochure for a detailed explanation of your awards. Estimated awards require additional action on your part. The two most common are Cal Grants and student loans. You will not receive these funds as long as they are estimated. To receive your Cal Grant we must receive confirmation of your award from the California Student Aid Commission. If you have not been contacted about your eligibility, call the commission at (888) 224-7268 (toll free) or e-mail: custvs@csac.ca.gov to determine your Cal Grant status. To receive your student loan(s) we must receive your completed and signed promissory note. This note will be enclosed with your Offer Letter if you are eligible to receive a loan. To accept your awards, place an “X” in the accept column on page one; to decline, place an “X” in the decline column. If you are aware of other scholarships or resources available to you that are not listed on your Offer Letter, list these in the space provided on the back of the Offer Letter.

The bottom part of page one provides data used to compute your eligibility for the awards you have been offered and includes:

- Your budget and budget type. See “Student Budgets” on pages 5–6 of this brochure for a description of our budgets.
- The computation of your financial need:

	Total Student Budget
<i>minus</i>	Student contribution
<i>minus</i>	Parent contribution
<i>equals</i>	Need-Based Financial Aid Eligibility
<i>minus</i>	Total financial aid offered
<i>equals</i>	Outside Resource Eligibility (see page 6)

For a description of how we compute student and parent contributions, please see page 5 of this brochure.

Outside Resource Eligibility is the amount of additional assistance you need and that you can potentially receive without affecting the amount of need-based financial aid already listed on your Offer Letter. This assistance may include scholarships or grants awarded by high schools, businesses, churches, civic clubs, and other agencies. These are resources you obtain through your own efforts.

Alternatively, you may borrow this amount through unsubsidized student or parent loans. See pages 8–9 for informa-

tion about these loans, or for more information, you may 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.

How to respond to the Offer Letter

Read and sign the back of your offer.

- Read the **reverse side** of your offer carefully. This is a contract.
- Once you have read the conditions of your offer and indicated any additional awards or benefits you’ll receive, check the appropriate boxes to indicate the awards you are accepting. Then **sign, date, and return the Offer Letter promptly.**

Your signature and acceptance of the awards are required before any financial aid checks or credits to your account can be issued.

Supplemental award information. Other pages may be enclosed with your Offer Letter that provide additional information about the aid you have been offered. Read this information carefully to determine what else you may need to do to receive the funds awarded.

If you have been offered a Federal Direct Subsidized or Unsubsidized Loan, you must complete, sign, and return a promissory note—if it is enclosed with your Offer Letter—before the loan money will be disbursed to your student billing account. Note: The U.S. Department of Education has approved the use of multi-year Master Promissory Notes. If we previously received a signed Master Promissory Note from you, a new note is not required and will not be enclosed with your Offer Letter. (See pages 8–9, “Loans,” for more information.)

If you have been offered a Federal Perkins or University Loan, there will be a promissory note and a student loan information form enclosed with your offer. You must complete the information form, sign both sides of the promissory note, and return both forms to the Financial Aid Office before any money can be disbursed.

Not coming to Santa Cruz?

If you do **not** intend to enroll at UCSC, check the box labeled “Cancel My Award” on the back of your Offer Letter. Sign and return the top copy promptly to the Financial Aid Office. If you intend to delay your enrollment until winter or spring quarter, you must check the first two boxes and indicate the awards you are accepting as well as the terms you will enroll. Then sign, date, and return the Offer Letter promptly. Failure to respond or to enroll may result in cancellation of your award(s).

6/3/02 123-45-6789	x	2002
Sammy Slug	x	2003
2625 Financial Aid Way	x	2003
Anytown, CA 90000		

Federal Pell Grant	\$283.00	\$283.00	\$284.00	\$850.00
University Grant	1,041.00	1,041.00	1,041.00	3,123.00
Cal Grant A (State)	1,143.00	1,143.00	1,143.00	3,429.00
Fed. Dir. Subsid. Loan	1,166.00	1,167.00	1,167.00	3,500.00
Fed. Coll. Work-Study				2,200.00
Federal Perkins Loan	357.00	357.00	358.00	1,072.00

14,174.00

	\$17,274.00
4,300.00	1,000.00
12,974.00	2,100.00
\$17,274.00	14,174.00
	14,174.00
	0.00

Resident, undergraduate, single student

\$0.00
\$3,100.00

RECEIVING THE AID YOU HAVE BEEN OFFERED

FINANCIAL AID IS DISBURSED to students in three ways:

1. As a credit on your UCSC student billing account.
2. As a check or Electronic Funds Transfer (EFT) for any refunds after university charges (#1) have been paid.
3. As a work-study paycheck.

However, undergraduates must be enrolled in classes before any refund checks or EFT transmissions are released.

The UCSC student billing account

Most of the aid we award to students is credited directly to your student account each quarter (fall, winter, and spring). It thereby pays any charges such as tuition, fees, and on-campus housing. The types of aid paid to your account are:

FEDERAL PELL GRANTS

FEDERAL SEOG (GRANTS)

CAL GRANTS

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

If your financial aid credits do not appear on your bill with your registration fees, contact the Financial Aid Office immediately. Students with delinquent accounts may be dropped from classes. If your financial aid award is less than your charges, you will need to pay the UCSC cashier the balance due. If your financial aid award exceeds your charges and you have signed up for Electronic Funds Transfer (EFT), your excess financial aid will be deposited directly to your personal bank account. Students who fail to sign up for EFT will receive a check at their local address and may encounter delays in receiving their aid. (Note: Be sure to update your local address with the Office of the Registrar.)

The sample billing statement on page 13 is provided to help you understand how this process works. You will see four columns:

The first column shows the date of the charge or payment.

The second column describes the charge or payment.

The third column shows the amount of the charge.

The fourth column shows the amount of the payments (including financial aid payments).

Additional payments you must make are listed in the upper right-hand corner under "Amount Due."

Excess financial aid will be listed as a credit balance on your statement.

Work-study paycheck

Students who are awarded Federal College Work-Study and who obtain employment on campus 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.

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. Electronic Funds Transfer (EFT) will directly deposit excess financial aid funds into your checking or savings account on the first day of each quarter:

FALL 2002 First EFT date: September 16, 2002

WINTER 2003 First EFT date: January 2, 2003

SPRING 2003 First EFT date: March 31, 2003

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. **You must be enrolled in classes 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 two weeks to receive aid once our office has received your signed acceptance of the financial aid Offer Letter.

Attention 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 fee.

Loan entrance interview

If you will be receiving a student loan from UC Santa Cruz for the first time, you are required to attend an entrance interview. Staff from Student Business Services will meet with you to discuss your rights and responsibilities as a borrower. Your financial aid checks and/or billing statement credits from the loan will be withheld until you have fulfilled this requirement.

Entrance interviews are held at the beginning of each quarter. Make-up sessions will be scheduled during the first week of October. A schedule with dates, times, and locations will be posted at Student Business Services, 203 Hahn Student Services Building. Consult this schedule in your first few days on campus.

8/16/02 9/11/02 123-45-6789 \$440.00

Sammy Slug
2625 Financial Aid Way
Anytown, CA 90000

8/16/02	Educational Fee	\$905.00
8/16/02	Registration Fee	238.00
8/16/02	UCSC Campus Fees	147.00
8/16/02	Health Insurance	143.00
8/16/02	College Housing	2,254.00
8/16/02	College Meal Plan	727.00

8/16/02	Federal Pell Grant	\$283.00
8/16/02	University Grant	1,041.00
8/16/02	Cal Grant A (State)	1,143.00
8/16/02	Federal Direct Subsidized Loan	1,150.00*
8/16/02	Federal Perkins Loan	357.00

Please pay this amount: \$440.00

*Note: The loan amount has been reduced by 1.5 percent (see pages 8 or 9 for more details).

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 next step is to submit your appeal to the director of financial aid.

We'll address your problems fairly, but if you think we haven't, your last option is to ask the Academic Senate Admissions and Financial Aid Committee to review your case further. To do this, you must submit a written request to the committee. The committee's decision is final.

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 published in the *UCSC General Catalog*, *The Navigator*, and the *Graduate Student Handbook*.

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.

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.

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

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 and 16, "How your academic progress affects your financial aid," or call the Division of Graduate Studies at 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.

Maintaining reasonable 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, your aid may be canceled.

Updating your address. Financial aid applicants and recipients must ensure the university has current address information. Addresses must be updated each year, each time you move, or if you take a leave of absence or 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:

- *College Box* (every undergraduate student has one regardless of actual location of residence);
- *Local Address* (the student's residence while enrolled—this may be the student's college box or an off-campus residence);
- *Permanent Address* (usually the student's parental address);
- *Summer Address* (this is the permanent address unless a different address is provided by the student);
- *Billing Address* (this is an alternate address for bills only; bills are otherwise mailed to the local address).

Most mail from the Financial Aid Office is sent to the applicant's local address or college box. During summers, we use the permanent address unless a different summer address is provided. Some mail is time-sensitive and requires an immediate



reply to maintain eligibility for desirable aid funding. You may update your addresses by mail or in person at the Office of the Registrar or Financial Aid Office, or via the web at <https://oasas.ucsc.edu/reg/address/>.

Reporting changes in your financial circumstances. If you obtain additional resources (for example, a job or an outside scholarship), if you get married, or if your parents' income changes, 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.

Using financial aid funds only for educationally related expenses. When you accept your offer of financial aid, you sign an Affidavit of Educational Purpose that states that you will use your financial aid only for educationally related expenses. If you fail to comply with this regulation, your aid may be canceled, and you may have to repay funds you've already received.

How your academic progress affects your financial aid

Undergraduate and graduate recipients of financial aid must maintain the same satisfactory academic progress as all UCSC students.

Undergraduate students

If you are an undergraduate student, the standards used to determine your financial aid are based on your academic status.

One standard is the number of courses you have passed while enrolled at UCSC. To meet *current* academic progress requirements, you must pass 30 credits in your three most recent quarters of enrollment. *Cumulative* academic progress requirements (along with all other requirements about progress toward your bachelor's degree) are described in the *UCSC General Catalog* and *The Navigator*.

Other measures are the number of quarters of full-time attendance at UCSC (usually 12) and the number of credits taken (usually 180). Fifteen quarters of full-time attendance is the maximum for a first baccalaureate degree. Transfer and other



credits may reduce your number of quarters at UCSC. Your college advisers can help you calculate your status and file an extension petition if necessary.

The college may grant or deny *enrollment* privileges to students who fail to meet academic progress standards. However, the Financial Aid Office may grant or deny the extension of *financial aid beyond the 15th quarter*. (Note that this action is separate from a college's approval of extended enrollment; the college's academic preceptors make the decision to extend enrollment on an individual basis.) If you feel there are mitigating circumstances that prevented you from completing your degree within the specified time frame, you can appeal for an extension of financial aid.

To appeal for an extension of financial aid eligibility beyond 15 quarters (or the equivalent for transfer students), you must submit the following to the Financial Aid Office:

- a written appeal explaining why you were unable to complete your degree within 15 quarters, and

- a Petition to Extend Enrollment, which has been approved by your college. (Your college's approval of your Petition to Extend Enrollment is required but *does not* constitute extension of financial aid eligibility.)

Your materials will be forwarded to the chair of the Academic Senate Admissions and Financial Aid Committee for a decision. You will normally be informed of the decision of the committee chair within two weeks after submission of materials to our office.

The Financial Aid Office strongly recommends that you work closely with your academic adviser and preceptor so that unsatisfactory academic progress does not limit your educational career. For a more detailed explanation of academic standing and current progress, please refer to the current edition of the *UCSC General Catalog* or *The Navigator*.

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

If you are a graduate student, the standards used to determine your continued qualification for financial aid are based on your academic status.

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. You 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 performance.

Part-Time Program

As noted on page 14, if you are an undergraduate and enrolled in fewer than 12 credits, you may have some of your financial aid reduced or canceled. If you enroll in fewer than six credits you are generally not eligible to receive financial aid. 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 for the Part-Time Program. If you meet one of these conditions, you may qualify for a partial reduction in fees; however, keep in mind that some of your financial aid may also be adjusted. If you want to enroll in a reduced course load but do not meet the conditions outlined above, you need the approval of the academic preceptor at your college. Students planning to enroll in less 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 Petition for Withdrawal/Leave of Absence, 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 account according to the Schedule of Refunds printed in *The Navigator*, the *Graduate Student Handbook*, and the *UCSC General Catalog* for 2002–03.

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 staff member (who must sign your withdrawal petition) to obtain more information. 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.

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 upon withdrawal.

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



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	Mary Barnes Helen Faith Sophía García-Robles Margaret Godoy Nicole LaGrandeur Lorena Lara Liz Martín-García Heather Nardello Francie Peña Margie Spano Chad Von Ins 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
STUDENT FINANCIAL AID	Erin Burns
ACCOUNT QUESTIONS/PROBLEMS	Ruthie Cummins

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 Matthew Stout
BUSINESS MANAGER	Flo Queen
ASSOCIATE DIRECTOR	Ann Draper
DIRECTOR	Esperanza Nee

Call us Monday through Friday between 8 A.M. and 5 P.M. (or 24 hours a day for prerecorded information) at:

(831) 459-2963

You may also visit us between 9 A.M. and 4 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: fn_aid@cats.ucsc.edu

Information and services on the Internet

For a variety of financial aid information at your fingertips, visit the Financial Aid World Wide Web page (WWW) 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

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, disability, age, medical condition (cancer-related or genetic characteristics), ancestry, marital status, citizenship, sexual orientation, or status as a covered veteran (Vietnam-era veteran, special disabled veteran, recently separated veteran, or any other veteran who served during a war or in a campaign or expedition for which a campaign badge has been authorized). 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 Rita E. Walker, Title IX Coordinator/Sexual Harassment Officer, (831) 459-2462, or by e-mail at rew@cats.ucsc.edu.

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); or by e-mail at drc@cats.ucsc.edu.

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

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