

Financial Aid Tips for UC Transfer Students

At community college, many students find they can handle their costs by working full time and attending class part time. At the University of California, students typically do the opposite. To supplement their part-time earnings, most UC students rely on other types of financial assistance, including loans.

The University of California offers a strong financial assistance program because it wants every student it admits to be able to attend regardless of economic circumstances.

Below are five scenarios that illustrate how students and their families, together with the University, might cover the costs of attending for one year with the student living off campus. The first four are dependent students, each in a family of four with one student in college; the fifth student is married and considered independent of her parents for financial aid purposes.

What You Need to Do

File a Free Application for Federal Student Aid (FAFSA) and Cal Grant GPA Verification Form.

- **If you are under 24**, your parents must also sign, in most cases. In order for you and your parents to sign the FAFSA electronically, request a federal PIN online at www.fafsa.ed.gov.
- **File by March 2.** Estimate your income and taxes from the previous year, if necessary; you can update the numbers on your Student Aid Report (SAR) after filing your taxes.

Sample Student Financing Plans, 2009–10*					
ESTIMATED NET COST	DEPENDENT				INDEPENDENT
	Talia	Ted	Teri	Tim	Teresa
Annual parent income	\$20,000	\$40,000	\$60,000	\$80,000	n/a
Total Estimated Cost Living off campus	\$24,300	\$24,300	\$24,300	\$24,300	\$24,300
Less grant aid Does not have to be repaid	15,200	12,700	8,200	1,700	13,700
Net Cost to family	9,100	11,600	16,100	22,600	10,600
MEETING THE NET COST					
Student loan Low interest	5,000	5,000	5,000	5,000	6,000
Student wages From part-time job during school year (12 hrs/wk @ \$9/hr)	2,400	2,400	2,400	2,400	2,400
Student savings From full-time work during summer	1,700	1,700	1,700	1,700	1,700
Parents' earnings, savings or loans	0	2,500	7,000	13,500	N/A
Total	9,100	11,600	16,100	22,600	10,600

* These examples are meant to be instructive and are not guarantees of financial aid. Nor are they guaranteed to represent actual costs incurred at UC by all students.

University of California

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Financial Aid Timeline

November	Apply for UC admission and UC scholarships.
December	Research outside scholarship opportunities and write essays. Note any supporting documentation requirements and deadlines for UC scholarships (see www.universityofcalifornia.edu/admissions/undergrad_adm/scholarships.html).
January 1	First day to submit the FAFSA and Cal Grant GPA Verification Form for the upcoming fall term.
Mid- to late January	Deadlines to apply for UC Alumni Association scholarships (see www.universityofcalifornia.edu/admissions/undergrad_adm/scholarships.html).
March 2	Priority deadline for FAFSA and GPA Verification Form. This is your best chance for a Cal Grant and campus aid.
April–June	Financial aid award letters mailed to students or made available online. Requests for additional documentation mailed to some applicants for financial aid. Respond immediately.
Summer	Notify campus and financial aid office if you change your e-mail or mailing address.
September 2	Second-chance deadline to submit FAFSA and GPA Verification Form. You are strongly encouraged to meet the March 2 deadline; if you submit now you will be competing for a small number of remaining awards and you will need a higher GPA to qualify.

Special Considerations

Appealing Your Dependent Status

Some students wish to be considered independent of their parents for financial aid purposes, either because they have trouble getting their parents to sign a FAFSA or because they think they will qualify for more financial aid if their parents' financial resources are ignored. Except in extreme circumstances, however, unmarried students under 24 who do not have children of their own are unlikely to be considered independent. To appeal your dependency status for financial aid, you must present third-party documentation of estrangement from both parents, e.g., court records showing emancipation, neglect or abandonment; police records of domestic violence; restraining orders; social worker reports; or evidence of incarceration. Contact a campus financial aid office for details.

Covering Your Child-Care Costs

UC will not automatically include child-care expenses in calculating your financial aid eligibility. Some campuses will consider these expenses when determining your financial aid package if you provide evidence of your anticipated costs. Check with the campus financial aid office.

If Your Parents Won't Be Helping

If your parents do not help you pay for college despite the federal expected parent contribution that is calculated as part of your financial aid, you may be able to obtain additional student loans to cover their portion. Check with the campus financial aid office.

For More Information

Find detailed financial aid information online at www.universityofcalifornia.edu/admissions/paying.html.

CAMPUS-SPECIFIC INFORMATION

Berkeley

students.berkeley.edu/fao
(510) 642-6442

Davis

financialaid.ucdavis.edu
(530) 752-2390

Irvine

www.fao.uci.edu
(949) 824-8262

Los Angeles

www.fao.ucla.edu
(310) 206-0400

Merced

financialaid.ucmerced.edu
(209) 228-4243

Riverside

www.finaid.ucr.edu
(951) 827-3878

San Diego

fao.ucsd.edu
(858) 534-4480

Santa Barbara

www.finaid.ucsb.edu
(805) 893-2432

Santa Cruz

www2.ucsc.edu/fin-aid
(831) 459-2963

RELATED AGENCIES

Federal Student Aid Information Center

(800) 433-3243
www.studentaid.ed.gov

California Student Aid Commission

Customer Service Division
(888) 224-7268
www.csac.ca.gov