



STUDENT PROFILE

Winston Quang Le

Junior, UC Berkeley

Major: Political Science

Hometown: Albany, CA. Attended Saint Mary's High School, Berkeley

Annual Family Income: \$98,550

HIS STORY

One could say Winston Le was groomed from an early age to attend UC Berkeley. Winston's parents emigrated from Vietnam and specifically settled in Berkeley expecting he would some day enroll at UC's oldest campus.

Winston did not need to apply for financial aid his first year at UC Berkeley because he enrolled in the Navy's Reserve Officer Training Corps (ROTC), which covered all his fees and provided a \$300 stipend for books each semester. However, the situation changed this year when Winston decided to spend the fall semester in Washington, DC, at the UCDC Program, which provides students and faculty with opportunities to research, work, study and live in the nation's capital. Winston applied for financial aid and was offered a low-interest student loan. He took out a loan for \$2,750, while his parents took out a \$7,357 parent loan. Winston's Loan will accumulate interest while he's in school, but he doesn't have to pay the loan back until after he graduates. "They were unsubsidized by the government and, yes, I was hesitant to get myself in debt," Winston explains. "But the opportunity of interning in Washington and studying there far outweighed my concern about getting in debt."

Winston found out he was eligible for student loans by working at the UC Berkeley financial aid office as part of the Berkley Cares program. His job there consists of providing information about financial aid opportunities to mostly low-income and first-generation prospective college students. Winston works an average of 12 to 15 hours per week and uses some of his earnings for spending money and saves whatever he has left. "I definitely think it is one of the best educations you can get for the price. Personally, I'm satisfied. I love it here."

PAYING FOR COLLEGE

Financing an education is a partnership between students, parents and UC. Here's how Winston did it for the 2003-04 school year.

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| Expected from parents: Because of their income, Winston's parents were expected to contribute between \$10,000 and \$18,160, depending on how much Winston himself decided to contribute to the cost of his own education. They chose to meet \$7,357 of this expectation with a parent loan. | |
| <ul style="list-style-type: none"> • Parent Loan: Low-interest parent loans are tools to help families meet their contribution, which is often more than they can afford out of current income. | \$7,357 |
| <ul style="list-style-type: none"> • Contribution from current income or savings | \$8,049 |
| Expected from student: Winston chose to borrow \$2,750 | |
| <ul style="list-style-type: none"> • Loan | \$2,750 |
| <ul style="list-style-type: none"> • Work and Savings | \$0 |
| Expected from UC (Grant Aid): | |
| | \$0 |
| Estimated costs (living off campus) | |
| | \$18,156 |



STUDENT PROFILE

Elizabeth Hamilton

Senior, UC Davis

Major: History

Hometown: Santa Ynez Valley, near San Luis Obispo. Graduated from Santa Ynez Valley High School

Annual Family Income: \$28,500

HER STORY

Elizabeth enrolled at Allan Hancock College in Santa Maria, attracted by the low tuition. Getting to UC, however, was a challenge. "My father passed away during my first semester at Hancock. He was the person in the world I was closest to," Elizabeth says. "I wasn't sure I could go too far away from my mom but beyond losing my dad, the financial repercussions were huge. I didn't know if I could afford UC," Elizabeth recalls.

However, the death of her father reaffirmed Elizabeth's need for a good education and she rose to the challenge. "I was the first generation in my family to attend college, and I just knew I wanted to be at UC," she says. "I wanted to do something to take care of my mom, and getting an education is the best thing I could have done." Once at UC Davis, Elizabeth found that help was available.

"There are lots of financial aid options and it's manageable," she says. This year, Elizabeth's mother was expected to contribute \$1,414 towards her education. However, Elizabeth decided to cover her mother's share and some other expenses with a \$5,000 loan her aunt co-signed. Elizabeth also contributes through a student loan of \$4,500, and a job she found on campus adds \$2,000. UC contributed the rest with \$7,104 in grants. "I think they are pretty generous, and I'm impressed with the grants," she says. "In light of all the budget cuts, it's pretty good."

To stretch her dollars, Elizabeth spent time getting to know the community, saving where she could by finding inexpensive restaurants and businesses with student discounts. "There were some weeks I was doubting, but you get past it," she says. "I know my dad would be really proud, my mom and family are proud and I think it's better if it's not just handed to you."

Elizabeth also believes she found a great deal at UC. "I have friends going to privates where tuition is \$30,000, and compared with that, UC is really affordable," she says. "It's a bargain for the price, with the high quality education you're getting."

PAYING FOR COLLEGE

Financing an education is a partnership between students, parents and UC. Here's how Elizabeth did it for the 2003-04 school year.

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| Expected from parents: Parents are expected to help based on their resources. | \$ 1,414 |
| Expected from student: Elizabeth is expected to contribute \$8,146 to her education. Here's how she did it. | |
| • Loan: Subsidized federal loan | \$ 4,500 |
| • Work and savings during the academic year or during the summer. | \$ 3,646 |
| Expected from UC (grant aid): UC used its own grant resources to assist Elizabeth. | \$ 7,104 |
| Estimated costs (living off campus) | \$ 16,664 |



STUDENT PROFILE

Brandon J. Brown

Senior, UC Irvine

Major: Mathematics

Hometown: Laguna Niguel. Attended Aliso Niguel High School

Annual Family Income: \$50,000

HIS STORY

As a cross-country runner in high school, Brandon knew all about the importance of focusing on a goal. "It's been easy to finance my education," he says. "Every year that I've been at UCI, I've gotten a number of scholarships." For example, this year he received a \$2,700 scholarship from the Hispanic College Fund, while last year he won a \$5,000 award from the Hispanic Scholarship Fund. A Cal Grant totaling \$4,984 is another cornerstone of Brandon's financial aid package.

Like all UC students, Brandon is also expected to contribute to the cost of his education. He covered part of his expected \$7,250 contribution with his scholarship award and the rest by taking out a \$4,550 student loan. "My mom didn't want me to take out loans," says Brandon. "But I wanted to be as independent as possible and I took them." Brandon says his mother mistakenly thought student loans were similar to credit card debt. Unlike her, Brandon knew the interest on student loans is much lower (currently about 4 percent) and they do not need to be repaid until after graduation.

To supplement his financial aid, Brandon works 20 hours a week at the UC Irvine Medical Center. In addition to gaining invaluable clinical experience for his planned career, he uses the money he earns to reduce the amount that his parents need to contribute, paying for expenses such as food, rent and bills. Indeed, Brandon advises prospective students not to be afraid to work some hours a week to cover part of their expenses. "I've gotten paid to do research, note-taking and work for media services," he says. "You can also take an internship."

"It's been great," Brandon says of his undergraduate years. "For sure it changed my life."

PAYING FOR COLLEGE

Financing an education is a partnership between students, parents and UC. Here's how Brandon did it for the 2003-04 school year.

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| Expected from parents: Parents are expected to help based on their resources. | \$5,962 |
| Expected from student: Brandon is expected to contribute \$7,250 to his education. Here's how he did it. | |
| • Loan | \$ 4,550 |
| • Work and Savings: During the academic year or during the summer. | \$ 0 |
| • Scholarship: Brandon was able to reduce his need to work and borrow by earning merit-based scholarships. | \$2,700 |
| Expected from UC (Grant Aid): UC coordinates available grants and pulled together a variety of resources for Brandon, including a Cal Grant | \$4,984 |
| Estimated costs (living off campus) | \$18,196 |

Additional student profiles: <http://www.universityofcalifornia.edu/admissions/youcan/welcome1.html>



STUDENT PROFILE

Charles Ventura

Junior, UCLA

Major: History and Latin American studies double major

Hometown: Lynwood, in Southeast Los Angeles. Graduated from Lynwood High School

Annual Family Income: \$21,230

HIS STORY

Charles Ventura is from Lynwood, in Southeast Los Angeles, and grew up in a predominantly Latino neighborhood where honors classes are scarce and students often believe that college is out of their reach. "Coming from my background, you don't see a lot of students attending a school like UCLA," Charles adds. But he had a model: his sister attended UC Berkeley. With her advice, Charles mapped out a path to college. He participated in student government, mock trial and worked hard on his grades. He focused on UCLA because of its prestigious academics and its affordability.

"It takes work and dedication, and the acceptance letter in the mail releases a lot of pressure and is really satisfying." Because of his family's income level, this year Charles qualified for need-based aid, and received \$10,335 in grants. Charles also contributes to the cost of his education by working part-time. He has a work-study job, which allows him to earn up to \$3,000 during the academic year. "Work study has flexible, lenient hours and you can take time off to study for your classes," he says. "It's never an issue."

Charles has been fiscally savvy for years. He opened a savings account to set aside money from his job during high school and has continued to save at UCLA. "It's been easier than I thought. Instead of going out, you say to yourself you should save and be responsible, and pay for rent, utilities and car insurance." Charles believes his investment is paying off and encourages others to save for college: "It's investing in what you can become."

"My background speaks for UC's track record. With my graduation, there will be two [graduates] in the family from UC, and a younger sister is looking at UC down the road. And that exemplifies what UC is: a prestigious university, affordable and accessible to students. Attending UCLA has been the greatest experience of my life."

PAYING FOR COLLEGE

Financing an education is a partnership between students, parents and UC. Here's how Charles did it for the 2003-04 school year.

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| Expected from parents: Parents are expected to help based on their resources. | \$ 274 |
| Expected from student: Charles is expected to contribute \$7,997 to his education. Here's how he did it. | |
| • Loan: Charles turned down his student loan this year. | \$ 0 |
| • Work and Savings: during the academic year or during the summer. Charles can earn up to \$3,000 during the academic year through a work-study appointment. The rest he meets through savings or by reducing his expenses. | \$7,997 |
| Expected from UC (Grant Aid): UC coordinates available grants and pulled together a variety of resources for Charles, including a Federal Pell Grant, a Cal Grant and a grant from UC. | \$10,335 |
| Estimated costs (living off campus) | \$18,606 |



STUDENT PROFILE

Alice Sy

Senior, UC Riverside

Major: Creative Writing

Hometown: Moreno Valley. Attended Canyon Spring High School

Annual Family Income: N/A

HER STORY

Alice Sy knows the ins and outs of financial aid better than most of her fellow students. That's not surprising since she works 15 to 20 hours per week at UC Riverside's financial aid office as part of the work-study program.

But not all students are as savvy about the process. "It's difficult for some students because their first priority isn't filling out paperwork," explains Alice. "It's been a little easier for me since what I do is help other students."

Indeed, by completing her paperwork on time, Alice gets the full amount of financial aid to which she's entitled. That includes \$11,994 in grant aid UC pulled together from a variety of resources, including a Federal Pell Grant, a Cal Grant and a grant from UC.

To help cover the costs of her own education, Alice took out a low-interest student loan for \$4,007. She also received \$3,500 in work-study, which she is using to qualify for on-campus employment. In her job, Alice deals daily with students' concerns about their aid packages. "I get the brunt of student complaints," she says, adding that prospective freshmen should "talk to [their] counselors and never be mean to anybody in the financial aid office."

On a more serious note, Alice tries to reassure those who worry about taking out loans. "They can be scary, but students should think about them in an educational perspective," she says. "Sometimes, when you know you have to pay them back, you do better in school." In any case, Alice concludes students "shouldn't let money consume their lives."

"Overall, it's been a great experience to have worked with some professors who are really good and know how to teach students."

PAYING FOR COLLEGE

Financing an education is a partnership between students, parents and UC. Here's how Alice did it for the 2003-04 school year.

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| Expected from parents: Alice is "independent" for financial aid purposes. | \$ 0 |
| Expected from student: Alice is expected to contribute \$7,507 to her education. Here's how she did it | |
| • Loan: Subsidized federal loan | \$4,007 |
| • Work and Savings: Alice takes advantage of a work-study opportunity. | \$3,500 |
| Expected from UC (Grant Aid): UC coordinates available grants and pulled together a variety of resources for Alice including a Federal Pell Grant, a Cal Grant and a grant from UC. | \$11,994 |
| Estimated costs (living on campus) | \$19,501 |



STUDENT PROFILE

Zoheb Hooda

Freshman, UC San Diego

Major: Economics / Management Science

Hometown: Northridge, CA. Attended Granada Hills High School

Annual Family Income: \$24,334

HIS STORY

Zoheb Hooda might be unlike any of his fellow UC San Diego freshmen in that he's already saving money to pay back his student loans. With a frugality that must make his economics professors proud, Zoheb is using the money he makes through a work-study award not only to cover personal expenses, but also to pay off part of his debt.

It's not that Zoheb's entire financial aid package is made up of student loans. In fact, only a small fraction of his award, \$2,625 to be exact, is a loan. Because Zoheb comes from a low-income family, UC was able to offer him \$10,467 in grant aid that includes a Federal Pell Grant, a UC grant and Cal Grants.

Zoheb's parents are only expected to contribute \$787 this year toward his education. "They buy me groceries once a month and pay for my cell phone bill," Zoheb explains. "They just can't afford to contribute that much." Zoheb covers the rest of his expenses with the money he makes at his work-study job. He has just one complaint: "The only thing I don't like is that work-study caps the hours (at 20 hours per week) and I want to work more. I'm working 18 hours a week and still do well in school."

Zoheb chose to come to UC San Diego because of its academic prestige and affordability. "They really help low-income students like me," he says of the financial aid office. "For example, when there was a fee increase, financial aid covered that and they're doing a great job." Nonetheless, Zoheb says he's worried about proposals to cut the financial aid budget. In the meantime, he recommends prospective students take a work-study award if they're offered one.

PAYING FOR COLLEGE

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|---|-----------------|
| Financing an education is a partnership between students, parents and UC. Here's how Zoheb did it for the 2003-04 school year. | |
| Expected from parents: Parents are expected to help based on their resources. | \$787 |
| Expected from student: Zoheb is expected to contribute \$7,271 to his education. Here's how he did it. | |
| • Loan | \$2,625 |
| • Work and Savings: during the academic year or during the summer. Zoheb can earn \$2,800 of this during the academic year at a work-study job. | \$4,646 |
| Expected from UC (Grant Aid): UC coordinates available grants and pulled together a variety of resources for Zoheb, including a Federal Pell Grant, a Cal Grant and a grant from UC. | \$10,467 |
| Estimated costs (living on campus) | \$18,525 |

Additional student profiles: <http://www.universityofcalifornia.edu/admissions/youcan/welcome1.html>



STUDENT PROFILE

Sarah Williams

Junior, UC Santa Barbara

Major: English

Hometown: Grass Valley, in the Sierra foothills. Graduated from Nevada Union High School.

Annual family income: \$37,768

HER STORY

When Sarah went on a tour of UC Santa Barbara, she immediately felt at home.

"I really liked the campus, the diversity of all the programs and it's by the beach," she says. The English department was also a big draw. "English was always a passion."

But like most UC students, Sarah needed help paying for college. "My parents don't make a lot of money," she says.

Sarah qualified for need-based Cal and Pell Grants totaling \$9,035, work-study for \$2,359, a direct student loan of \$5,500 and her parents pitch in with \$1,568 dollars each year.

Sarah also took a second job working at the front desk of a dormitory on campus for extra spending cash. This year she limited her work to 20 hours a week and added more units towards graduation.

"It's been a lot easier than I expected," Sarah says. "After I graduate, I'll have to pay off loans, but the government pays interest while I'm here and that's one less thing to worry about."

Sarah recommends filling out the Free Application for Federal Financial Aid (FAFSA) as an important first step. "It doesn't hurt to try and see what you can get," Sarah advises. "Try to get all the grants and scholarships you can, you don't have to pay them back."

In the end, UCSB has lived up to Sarah's expectations. "It's definitely worth whatever it takes to get here," she says.

PAYING FOR COLLEGE

Financing an education is a partnership between students, parents and UC. Here's how Sarah did it for the 2003-04 school year.

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|--|-----------------|
| Expected from parents: Parents are expected to contribute based on their financial resources. | \$1,568 |
| Expected from student: Sarah is expected to contribute \$7,859 to her education. Here's how she did it. | |
| • Loan | \$5,500 |
| • Work and Savings: during the academic year or during the summer. | \$2,359 |
| Expected from UC (Grant Aid): UC coordinates available grants and pulled together a variety of resources for Sarah, including a Federal Pell Grant. | \$9,035 |
| Estimated costs (living off campus) | \$18,462 |



STUDENT PROFILE

Aurotaranti Maiolini

Senior, UC Santa Cruz

Major: Anthropology.

Hometown: Aurotaranti graduated from high school in Colorado before transferring to UC from Cabrillo College.

Annual Family Income: Aurotaranti is an independent student

HER STORY

Aurotaranti graduated from high school in 1992, briefly attended college and then worked for seven years. When she decided to resume her education, she enrolled at Cabrillo College and later transferred to UC Santa Cruz.

To pursue her academic dreams, Aurotaranti took charge of her finances. "Putting myself through school has been a real empowering experience," she says. "I can open these doors on my own, but I've also received so much help at UCSC." She found she was eligible for need-based aid and received Cal and Pell grants worth about \$10,500. Aurotaranti reduced the amount she needed to contribute by earning an alumni association scholarship of \$1,500 and a scholarship worth \$1,000 from a group on campus who support foster, homeless and runaway children. Additionally, Aurotaranti saved \$5,500 before she came to UC from the sale of some family property and has used up all but \$1,000 of it on her college expenses. She also stretches her money by living on less than what is allotted in her student budget. For example, Aurotaranti chose to live near a bus stop, to maximize the free bus pass she gets as a student. "It's been easier than I thought, when you fill out the FAFSA, all those doors are opened which you don't expect," Aurotaranti says. "The Page and Eloise Smith Scholarship Society found me through my essay. I could focus on my studies and keep my straight 'A' average. If you are doing something you love and it's sincere, money pretty much appears."

The personal assistance Aurotaranti received from UCSC's financial aid office contributed to her positive view of financial aid. "I can't complain. I have received all the assistance I've needed," she says. "First of all, UC is so affordable. They have been giving me money to eat and to go to school. It's more than affordable, it's a gift and an opportunity for me to grow in a safe and intellectual environment."

PAYING FOR COLLEGE

Financing an education is a partnership between students, parents and UC. Here's how Aurotaranti did it for the 2003-04 school year.

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| Expected from parents: As an independent student, Aurotaranti's parents are not asked to contribute to the cost of her education. | \$ 0 |
| Expected from student: Aurotaranti is expected to contribute \$8,121 to her education. Here's how she did it. | |
| • Loan: Aurotaranti was offered, but declined, a loan of \$4,121. | \$ 0 |
| • Work and Savings: Aurotaranti says she reduces her need to work and borrow by living on less than is allowed for in her student budget. | \$5,621 |
| • Scholarship: Aurotaranti also reduced her need to borrow by earning scholarships. | \$2,500 |
| Expected from UC (Grant Aid): UC coordinates available grants and pulled together a variety of resources, including a Federal Pell Grant and a Cal Grant. | \$10,585 |
| Estimated costs (living off campus) | \$18,706 |