
Undergraduate Admission and Financial Information

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Admission

Undergraduate admission to the University of California is based on two principles: that the best predictor of a student's success in the university is high scholarship in previous work and that the study of certain subjects gives a student good preparation for university work. Minimum admission requirements are the same for each UC campus, but each sets additional standards when the number of qualified applicants exceeds capacity. Last year, UCSC received over 23,000 applications for 3,000 places in the freshman class and 900 in the transfer category.

If you are considering applying to UC Santa Cruz, the Office of Admissions wants to help you learn more about the campus and its distinctive educational programs. Admissions counselors from UCSC visit many high schools and community colleges throughout California and are available to answer your questions about Santa Cruz.

If you are able to visit the campus, you may wish to take a student-led tour or attend a transfer workshop. The Office of Admissions offers tours on weekdays and selected Saturdays, and reservations are required. Visit our web site at admissions.ucsc.edu/campustours or call (831) 459-4008 for more information. When reserving a space on a tour either by e-mail or by telephone, you will need to provide the date and time that you wish to take the tour, your party name and size (no more than five in one party, please), and a phone number and e-mail address where you can be reached. For information and reservations to attend a transfer workshop, please call (831) 459-4008.

The University of California, Santa Cruz, has taken positive steps to increase the diversity of the student population, including applicants coming from educationally and/or economically disadvantaged backgrounds, disabled persons, and re-entry women and men, in its academic programs (see pages 37–40). The university does not discriminate on the basis of handicap, race, color, ancestry, religion, national origin, age, sexual orientation, or gender in admission to or participation in its programs, activities, or services.

Educational Opportunity Programs at UCSC are designed to encourage students from educationally and/or economically disadvantaged backgrounds to prepare for and enter the university. For a description of these programs, see pages 37–40.

FACING PAGE: *Pedestrian bridges make it easy to traverse the campus's diverse natural terrain.*

Admission by Exception. Special consideration may be given to a limited number of applicants who do not meet standard admission requirements. Admission by Exception is granted to a very small percentage of those considered for admission each quarter. Such factors as academic accomplishments in light of a person's life experiences and/or special circumstances, socioeconomic background, special talents and/or achievements, contributions to the community, and the quality of the applicant's personal statement are taken into consideration when reviewing applicants seeking Admission by Exception.

Graduation rates. The following graduation-rate information is listed in compliance with the 1990 Title I: Federal Right-to-Know Act, Section 103. Forty-nine percent of the students who entered as freshmen in 1999 graduated after four years; 65 percent of those who entered in 1998 graduated after five years; and 65 percent of those who entered in 1997 graduated after six years. In recent years, students who entered as freshmen took an average of four and one-half years to graduate, and students transferring to UCSC as juniors averaged two and one-half years. These graduation rates are well above the national averages.

In accord with the Education Amendments of 1976, Section 493A, more detailed information regarding retention is available from the Office of Planning and Budget, University of California, Santa Cruz, 1156 High Street, Santa Cruz, CA 95064.

Admission Procedures

The University of California Application for Undergraduate Admission and Scholarships may be accessed online at UC's PATHWAYS web site at admissions.ucsc.edu.

To apply online, the computer you use must meet certain minimum requirements. Details are available online. The application can also be printed from this web site if you are unable to apply via the web.

In addition to the application, the above site includes a wealth of information for prospective UC students about undergraduate education, admission, financial aid, and various topics of interest.

Paper applications are also available at the counseling office of any California high school or community college or from the Admissions Office of any UC campus. Applications are available about four weeks before the opening date of the filing period.

Submit your completed application form to

University of California
Undergraduate Application
Processing Service
P.O. Box 4010
Concord, CA 94524-4010

If requested, transcripts and supporting materials should be sent directly to the campus.

Application Filing Periods

You should submit an application for admission during the filing period for the quarter in which you want to attend the university. Enrollment opportunities for winter are more limited than for fall. Check with the Office of Admissions to see if UCSC is accepting applications for winter quarter.

Quarter of

Attendance

Fall quarter 2005
Winter quarter 2006
Fall quarter 2006
Winter quarter 2007

Filing Period

November 1–30, 2004
July 1–31, 2005
November 1–30, 2005
July 1–31, 2006

Application Fees

The application fee is \$40 to apply to one campus of the university. For each additional campus you select, you must pay an extra \$40 fee. These fees are subject to change and are not refundable. A check or money order made payable to the Regents of the University of California should be included with the application form.

Fee Waivers

The University of California will waive application fees for up to four campuses for certain students who otherwise would be unable to apply for admission. To qualify for the fee waiver, you must meet specific requirements related to your family income and size. *The fee waiver is for United States citizens and permanent residents only.*

Students who qualify for fee waivers and who select more than four campuses must pay \$40 for each additional choice.

There are several ways to apply for a fee waiver, as described below. To qualify, you must meet the same income and family-size guidelines, regardless of the application method you use.

An online fee waiver form is available to applicants who apply for admission on the web. The online application can determine if an applicant is eligible for the fee waiver as soon as the necessary form is complete.

Other methods for waiving the application fee are listed below.

- High school students: Use the College Board fee waiver. It is available from your school counselor.
- EOPS community college students: If you are enrolled in Extended Opportunity Programs and Services (EOPS) at a California community college, obtain a fee waiver authorization from the EOPS Office.
- Other applicants: Qualified students may obtain a UC fee waiver authorization at a UC campus Admissions, Relations with Schools, or Educational Opportunity Programs Office. When requesting a fee waiver authorization, be prepared to answer questions about your gross family income and family size.

If you are unable to obtain a UC fee waiver authorization due to time constraints, you may attach a letter to your application for admission stating your gross family income and the number of family members supported by that income, and requesting consideration for an application fee waiver.

Preparing for University Work

A carefully planned program of high school courses provides you with excellent preparation for university work. If you did not complete the basic required courses in high school, you should take equivalent classes at a community college, state university, or private school before transferring to UC. (Requirements for transfer students are explained on pages 16–17.) This background can give you a definite edge in your undergraduate studies and provides an opportunity to do advanced preparation for your chosen field. Most important, if you master certain basic skills and subjects before entering UC, you substantially increase your chances of success at the university.

As a prospective university student, you should give priority to completing the basic subject courses required for admission—the “a–g” requirements described on page 15. In addition, you should give careful thought to the general field of study, if not the specific major, you want to pursue at the university. If you can make this decision in advance, you can take additional high school or college courses related to your field. Your school counselor or an instructor can help you select the courses you need.



Documentary filmmaker and associate professor of community studies Renee Tajima-Peña teaching a class in video production for documentary filmmaking. Beginning in fall 2005, UCSC's Community Studies Department will offer a master's program in social documentation, in which Tajima-Peña and others will train students to use social science methodologies to analyze social problems and to capture people's lives and culture in visual, audio, or print media.

You should understand, however, that the “a–g” and transfer-student requirements are *minimum* entrance standards. Completing the required courses with satisfactory grades will not automatically prepare you for university-level work in every subject, much less in your major. Many entering students discover to their dismay that they are not adequately prepared for basic courses, such as English composition and calculus, which they may be expected to take in their freshman year. Also, many undergraduate majors, particularly those in sciences and mathematics, require more preparation than that necessary for admission. A lack of preparation can cause problems for students who do not decide on a major until after they enter the university or for those who prepare for one major but later change to another.

For these reasons, you should take a thorough academic program in high school—or the equivalent through a combination of high school and college-level classes—that will prepare you beyond

minimum levels of competence in reading, writing, and mathematics. A student who is well prepared for university work will have taken four years of English in high school, four years of mathematics, including a course in the senior year, two to three years of a language other than English, two to three years of laboratory science, two or more years of history and social studies, and one or more years of visual or performing arts. A yearlong high school course is generally equivalent to a semester or quarter of college work.

Reading. Many students are not prepared for either the kinds or amounts of reading demanded at the university. You should become proficient in reading and understanding technical materials and scholarly works. You should learn to read analytically and critically, actively questioning yourself about the author's intentions, viewpoint, arguments, and conclusions. You should also become familiar, and comfortable, with the conventions of standard written English and with various

Subject Requirement

a. History/social science—two years required. Two years of history/social science, including one year of U.S. history, or one-half year of U.S. history and one-half year of civics or American government; and one year of world history, cultures, and geography.

b. English—four years required. Four years of college preparatory English that include frequent and regular writing, and reading of classic and modern literature. Not more than two semesters of ninth-grade English can be used to meet this requirement.

c. Mathematics—three years required, four years recommended. Three years of college preparatory mathematics that include the topics covered in elementary and advanced algebra and two- and three-dimensional geometry. Approved integrated math courses may be used to fulfill part or all of this requirement, as may math courses taken in the seventh and eighth grades that your high school accepts as equivalent to its own math courses.

d. Laboratory science—two years required, three years recommended. Two years of laboratory science providing fundamental knowledge in at least two of these three disciplines: biology (which includes anatomy, physiology, marine biology, aquatic biology, etc.), chemistry, and physics. Laboratory courses in Earth sciences are acceptable if they have as prerequisites or provide basic knowledge in biology, chemistry, or physics. The appropriate two years of an approved integrated science program may be used to fulfill this requirement. Not more than one year of ninth-grade laboratory science can be used to meet this requirement.

e. Language other than English—two years required, three years recommended. Two years of the same language other than English. Courses should emphasize speaking and understanding and include instruction in grammar, vocabulary, reading, and composition. Courses in a language other than English taken in the seventh and eighth grades may be used to fulfill part of this requirement if your high school accepts them as equivalent to its own courses.

f. Visual and performing arts discipline (VPA)—one year required. One year of visual and performing arts chosen from the following: dance, drama/theater, music, and/or visual art.

g. College preparatory electives—one year required. One year (two semesters), in addition to those required in “a–f” above, chosen from the following areas: visual and performing arts (non-introductory level courses), history, social science, English, advanced mathematics, laboratory science, and language other than English (a third year in the language used for the “e” requirement or two years of another language).

writing strategies and techniques. Your reading experience should include original works in their entirety, not just textbooks and anthologies, and should encompass a wide variety of forms and topics.

Writing. Effective critical thinking and proficiency with written language are closely related, and both are skills that every university student must master. By university standards, a student who is proficient in English composition is able to (a) understand the assigned topic; (b) select and develop a theme by argument and example; (c) choose words that aptly and precisely convey the intended meaning; (d) construct effective sentences, ones that economically and successfully convey the writer’s ideas and display a variety of structures; (e) demonstrate an awareness of the conventions of standard written English, avoiding such errors as sentence fragments, run-on sentences, faulty agreements, and improper

pronoun references; and (f) punctuate, capitalize, and spell correctly.

Before attending the university, you should take English courses that require the development and practice of these skills. You must take the equivalent of four years of high school English composition and literature courses that stress expository writing—the development of persuasive critical thinking on the written page.

Mathematics. Many undergraduate majors require preparation in mathematics beyond that necessary for admission to the university. All majors in the physical and biological sciences, engineering, and mathematics require calculus. Many majors in the social sciences require statistics or calculus, and some require both. If you have selected a major that requires either calculus or statistics, you should expect to take that course during your freshman year. Transfer

students selecting such a major should take the course before transferring.

You should prepare yourself for university calculus courses before entering UCSC. In addition to the three years of high school mathematics required for admission, you should take the equivalent of a year of precalculus mathematics. Your high school math courses should include (a) basic operations with numerical and algebraic functions; (b) operations with exponents and radicals; (c) linear equations and inequalities; (d) polynomials and polynomial equations; (e) functions and their graphs; (f) trigonometry, logarithms, and exponential functions; and (g) applications and word problems.

Admission as a Freshman

The university considers you a freshman applicant if you have graduated from high school and have not enrolled in a regular session at any college or university. If you attend a summer session immediately after graduating from high school, you are still a freshman applicant.

The admission and selection process for freshmen to UC Santa Cruz reflects the academic rigor and preparation needed for admission to a major research institution. Meeting the minimum eligibility requirements for the university *does not* guarantee you admission as a freshman. Students are encouraged to achieve well beyond the minimum requirements to enhance opportunities for selection to the university.

Information regarding the admission and selection process for UC Santa Cruz can be accessed at admissions.ucsc.edu. This site provides information on establishing UC eligibility for both residents and nonresidents of California. If you are unable to access the online information, please call the Admissions Office at (831) 459-4008.

Examination Arrangements

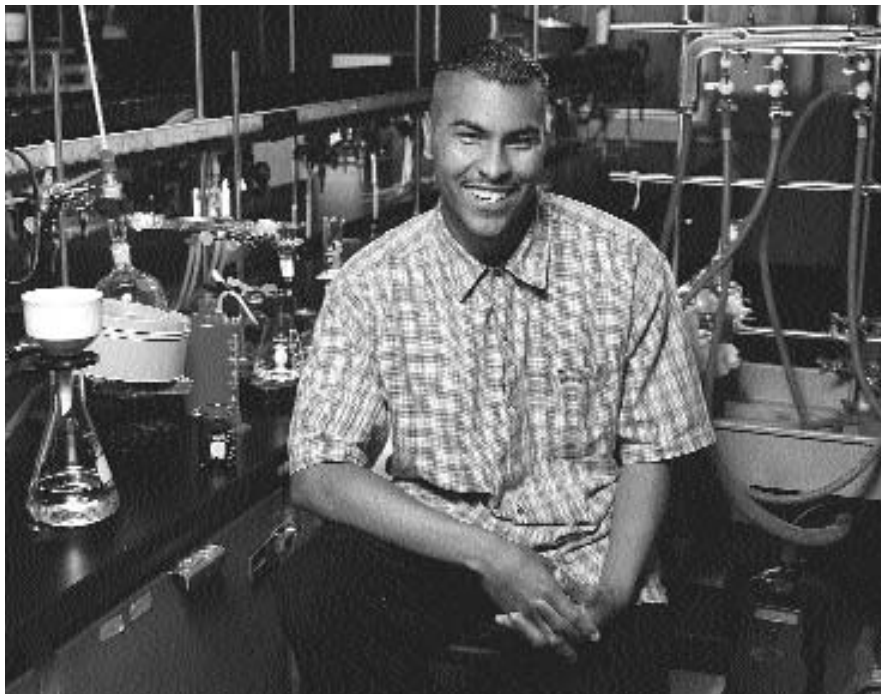
Registration forms and information about the required tests may be obtained from the following addresses:

For the SAT I and SAT II:

Web: www.collegeboard.com/student/testing/sat/scores/sending.html
(800) 728-7267

For the ACT:

Web: www.act.org/aap/scores/howrequest.html
(319) 337-1313



Chemistry major Cesar Onesto credits the Early Academic Outreach Program (EAOP) for aiding him in his journey to UCSC. As a participant in the Academic Excellence Program (ACE), Cesar has completed intensive sections in organic chemistry that challenge a group of students to commit to further research together. Cesar, whose dream is to become a doctor, is now attending medical school.

Test fees should be paid to the testing services, not to the University of California.

When you take any of the required tests, you must indicate at that time that you want your scores to be reported to the UC Santa Cruz Office of Admissions. Your scores will be regarded as official only if they are reported directly to the Admissions Office by the testing services. The Educational Testing Service school code for UC Santa Cruz is 004860.

High School Proficiency Examination

In lieu of the regular high school diploma, the University of California will accept the following:

- Certificate of Proficiency, awarded by the State Board of Education upon successful completion of the California High School Proficiency Examination
- Proficiency tests from other states
- General Educational Development (GED) Certificate

Transfer Credit

Transfer credit may be granted to a freshman applicant for an acceptable college course taken while still in high school if an official transcript is received from the college that conducted the course.

Transfer credit is also granted for each College Board Advanced Placement Examination completed with a score of 3, 4, or 5 and for each International Baccalaureate Higher Level Exam completed with a score of 5, 6, or 7.

Admission as a Transfer Student

The University of California defines a *transfer applicant* as a student who has been a registered student in a college or university or in college-level extension classes following high school graduation. Summer session attended immediately following high school graduation is excluded in this determination. If you are a transfer applicant, you cannot disregard your college record and apply for admission as a freshman.

The admission and selection process for transfer students reflects the academic rigor and preparation needed for admission to a major research institution. UC Santa Cruz gives highest priority to junior-level transfers from California community colleges.

Information regarding the admission and selection process for UC Santa Cruz can be accessed at admissions.ucsc.edu. This site provides information on establishing UC eligibility for both residents and nonresidents of California. If you are unable to access the online information, please call the Admissions Office at (831) 459-4008.

Credit for Courses Taken Elsewhere

The university gives unit credit to transfer students for courses they have completed at other accredited colleges and universities, including courses taken at recognized institutions outside of the U.S. To be accepted for credit, your courses must be comparable to those offered at the university, as determined by the campus Admissions Office. The UC Santa Cruz department sponsoring your major decides which transfer courses may be used to satisfy major requirements.

Because a total of 70 semester units (105 quarter units) of credit toward a university degree may be earned at a community (two-year) college, only subject credit will be granted for courses taken in excess of these amounts.

Applicants will not be considered for admission if they have completed more than 90 semester units (135 quarter units) of UC-transferable credit because it is not usually possible for these students to complete a bachelor's degree within UC Santa Cruz graduation requirements. Advanced Placement (AP) or International Baccalaureate Higher Level (IBH) credit is permitted to exceed the 90 semester unit maximum by the number of AP or IBH units granted.

Opportunities to take courses at UC Santa Cruz as a nonmatriculated student are available through Summer Session, Concurrent Enrollment through UC Extension, and Intersegmental Cross-Enrollment (see page 44).

UC Santa Cruz Transfer Services

The Admissions Office provides information and services to all students who wish to transfer to UC Santa Cruz, including transfer workshops and student-led tours of the campus.

Workshops include information on entrance requirements for transfer students, how courses taken at other colleges or universities will fulfill UCSC's general education requirements, and

how to prepare for your major. Other topics discussed in the workshops include academic programs and resources available at UCSC, student life, financial aid, Educational Opportunity Programs, Services for Transfer and Re-Entry Students, and housing options.

Transfer workshops and guided tours happen year-round and both require advance reservations. Please call the Admissions Office, Cook House, at (831) 459-4008 to make a reservation.

In addition, UCSC counselors make regular visits to many community colleges in California. Check with your counseling department or transfer center to determine whether a UCSC counselor will be visiting your community college.

Admission of International Students

The University of California welcomes applications from international students. The academic credentials of applicants from other countries are evaluated in accordance with the general regulations governing admission.

UC Santa Cruz accepts applications from international students for the fall quarter, and students should begin application inquiries a year before the quarter of desired admission. Openings for the winter quarter may be limited. If you are interested in applying for winter, check with the Office of Admissions. For information, write to admissions@ucsc.edu or the International Admissions Specialist, Office of Admissions, University of California, Santa Cruz, 1156 High Street, Santa Cruz, CA 95064.

Students whose native language is other than English must take the Test of English as a Foreign Language (TOEFL) or the Advanced Placement Exam in International English Language (APIEL). A minimum score of 220 (computer-based) or 550 (paper-based) is required on the TOEFL. A minimum score of 3 is required on the APIEL. Students interested in enrolling in an intensive English-language program to improve proficiency can apply to English Language and International Programs, UCSC Extension, 1101 Pacific Avenue, Suite 200, Santa Cruz, CA 95060, (831) 427-6638. Web: ucsc-extension.edu/eli.

A financial certificate and official academic records will be required if admitted to the university. Generally, nonimmigrant students must provide documentation that sufficient funds will be available to cover nonresident tuition, educational fees, and living expenses.

The university does not have financial assistance for international students.

For information about services for international students, see Office of International Education, page 40.

Readmission

If you are an undergraduate who wants to return to UC Santa Cruz after an absence of a portion of a quarter or more, you must file an Application for Readmission. The application form is available online at advising.ucsc.edu/read and from your college office. The completed application should be filed, along with the non-refundable \$40 application fee (subject to change), with the Office of Admissions during the appropriate period:

Quarter of Attendance	Filing Period
Fall quarter	November 1–July 31
Winter quarter	July 1–October 31
Spring quarter	October 1–January 31

If during your absence you attended another UC campus, an official transcript must be submitted to the Office of Admissions before your application will be sent to your college for approval. If you attended another collegiate institution, your UC Santa Cruz college may require a transcript. If you left for health reasons, clearance from the Cowell Student Health Center is required. *You must pay all outstanding bills owed to the university before you will be permitted to register.*

Admission to Special Categories

For information on applying for admission in the categories described below, please contact the Office of Admissions at admissions@ucsc.edu or University of California, Santa Cruz, 1156 High Street, Santa Cruz, CA 95064, (831) 459-2131.

Applications from students interested in pursuing a second baccalaureate or limited-status program will be considered as campus enrollment allows. Priority is given to applicants who have not yet had the opportunity to complete a bachelor's degree.

Second Bachelor's Degree

If your educational goals have changed substantially since receiving your bachelor's degree, you may be eligible to pursue a second undergraduate degree in an established major at UCSC.

You must meet regular university admission requirements, and your experience or previous scholarship record must show potential for academic success in your proposed area of study. Additional selection criteria may be applied. Admission is also subject to approval by the appropriate department and the selected college.

For a second degree, you must fulfill major and residence requirements, as well as system-wide requirements in American history and institutions and Subject A (see pages 25–26). You must enroll for at least three quarters and are usually restricted to six quarters total.

Limited Status

If you have already completed an undergraduate degree and you have a particular reason to take specific undergraduate university classes, you may be eligible to enroll in a nondegree program as a limited-status student.

Your proposed program of study must either prepare you for graduate or professional school or satisfy some definite educational need or interest. Participants generally enroll full-time for a specified period that does not exceed three quarters. You must meet regular university admission requirements, and your experience or previous academic record must show potential for success in your proposed program. Additional selection criteria may be applied. Admission is subject to approval by the appropriate department or college.

High School Honors

If you are an outstanding student attending a high school in Santa Cruz County, you may be able to enroll concurrently in high school and in regular courses at UC Santa Cruz during your senior year.

To participate in the High School Honors Program, you must apply during your junior year and meet special admission standards. You may enroll only in courses that do not duplicate those available in your high school. You receive full university credit for all approved courses completed.

In this program, you pay reduced fees and are entitled to use student services except those offered by the Cowell Student Health Center.

Nondiscrimination and Affirmative Action Policies

Student-Related Matters

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), ancestry, marital status, citizenship, sexual orientation, or status as a Vietnam-era veteran, special disabled veteran. The university also prohibits sexual harassment. This nondiscrimination policy covers admission, access, and treatment in university programs and activities.

Grievance procedures have been established to process student complaints alleging violation of these regulations or university policies. Inquiries concerning sex discrimination and sexual harassment may be addressed to the Title IX officer. Inquiries concerning disability may be addressed to the director of the Disability Resource Center, who serves as the 504/Americans with Disabilities Act (ADA) compliance officer for student programmatic access. Student complaints related to discrimination in student programmatic academic areas are reviewed in conformity with the procedures established by the Academic Senate, and inquiries may be directed to the director, Student Judicial Affairs. Students may also refer to the campus *Student Policies and Regulations Handbook*, Section 115.00, for procedures and resource persons regarding grievances. *The Student Policies and Regulations Handbook* may be accessed via the web at www2.ucsc.edu/judicial/.

Employment-Related Matters

The University of California prohibits discrimination against or harassment of any person employed by or seeking employment with the university on the basis of race, color, national origin, religion, sex, gender identity, pregnancy (including childbirth and medical conditions related to pregnancy and childbirth), physical or mental disability, medical condition (cancer-related or genetic characteristics), ancestry, marital status, age, sexual orientation, citizenship, or status as a covered veteran, special disabled veteran, recently separated veteran, Vietnam-era veteran, or any other veteran who served on active duty during a war or in a campaign or expedition for which a campaign badge has been authorized.



Shopping for supplies at UCSC's fully stocked Bay Tree Bookstore

University policy is intended to be consistent with the provisions of applicable state and federal law. The University of California is an affirmative action/equal opportunity employer. The university undertakes affirmative action to assure equal employment opportunity for underutilized minorities and women, for persons with disabilities, and for covered veterans (Vietnam-era veterans, special disabled veterans, recently separated veterans, or any other veterans who served on active duty during a war or in a campaign or expedition for which a campaign badge has been authorized). Employment-related discrimination complaints from student employees are processed in conformity with appropriate personnel policies. Inquiries regarding the university's equal employment opportunity policies may be addressed to the Equal Employment Opportunity/Affirmative Action Office, (831) 459-2349.

Sexual Harassment/Title IX

The university cherishes the free and open exchange of ideas and enlargement of knowledge. To maintain this freedom and openness requires objectivity, mutual trust, and confidence; it requires the absence of coercion, intimidation, or exploitation. The principal responsibility for maintaining these conditions must rest upon those members of the universi-

ty community who exercise most authority and leadership: faculty, managers, and supervisors.

The university has therefore instituted a number of measures designed to protect its community from sexual and other forms of harassment. Students, faculty and staff who want information, advice, to file a complaint, and/or copies of UCSC's *Sex Offense Policy and Procedures for Reports of Sexual Assault(s)* and Sexual Harassment should contact Rita E. Walker, Title IX/Sexual Harassment Officer, 29 Clark Kerr Hall, (831) 459-2462 or via e-mail at rew@ucsc.edu. For detailed information about the services of the Title IX/Sexual Harassment Office, visit the web site at www2.ucsc.edu/title9-shl. The Title IX/SHO is also available to investigate other violations of Title IX.

Expenses and Financial Resources

Expenses

In determining the cost of attending UCSC each quarter, students should consider both required fees and personal expenses. The figures below are provided to help you draw up a realistic personal budget. If you then conclude that you will need financial assistance in order to attend UCSC, you should read the Financial Aid section below. Fees and additional financial information for graduate students appear on pages 51–52. *Tuition, fees, and other charges are subject to change without notice by the UC Regents. For the most current fee information, check reg.ucsc.edu.*

Required Fees

Required fees are due and payable before the start of each quarter. At the beginning of each quarter, you will need sufficient funds to cover housing charges and book costs. For many financial aid recipients, however, fees and on-campus housing charges are paid automatically from approved student aid funds. If you are a financial aid recipient, please note that checks and direct deposits for scholarships, grants, and loans in excess of university charges are not available to you until after registration and enrollment each quarter. If you do not pay your required registration fees in full by the announced deadline, your classes for the upcoming quarter will be dropped. You must pay required fees and relevant late fees in full before you may re-enroll for classes for that quarter.

The **University Registration Fee** supports student services that provide a supportive and enriching learning environment and that are complementary to, but not part of, the instructional program. Programs include, but are not limited to, services related to the physical and psychological health and well-being of students; social and cultural activities and programs; services related to campus life; and educational and career support.

The **Educational Fee** helps support student financial aid and related programs; admissions; registration; administration; libraries; operation and maintenance of plant; the university's operating budget; and all costs related to instruction, including faculty salaries.

Santa Cruz campus fees help support a wide range of student services, including college

and campuswide student government, extracurricular programs and recreation facilities, campus child care, community and public service projects, Educational Opportunity Programs and scholarships, and free-fare use of the local transit systems. Campus fees paid by graduate students are provided on page 51.

In addition, all students, including foreign students, are assessed a mandatory **Health Insurance Premium**. The Cowell Student Health Center provides the primary care services for the plan while a contracted insurance company provides major medical and hospitalization insurance. There is an annual deductible, with most expenses covered at 80 percent of the customary and usual charge. Coverage includes, but is not limited to, hospital stays; surgical services; physician visits; emergency treatment; outpatient care; and pregnancy. Dependent coverage is also available. Detailed information is on the web at www2.ucsc.edu/healthcenter/billing/insurance.shtml or contact the Student Health Insurance Office, (831) 459-2389.

Waivers from the mandatory health insurance premium are available if you can show that your private insurance provides coverage

equal to or better than the student health insurance plan. Deadlines for applying for a waiver are listed in the *Schedule of Classes* (reg.ucsc.edu/soc).

Some courses charge an additional **Course Materials Fee**. These fees recover the cost of materials, supplies, equipment, and support services not covered by the normal instructional budget. The fees are reviewed and approved annually by the Miscellaneous and Course Materials Fee Advisory Committee. The list of specific courses charging fees in 2004–05 is available in the quarterly *Schedule of Classes* and on the web at reg.ucsc.edu/coursefees.html.

Nonresident Tuition

If you are a resident of a state other than California or of another country, you must pay nonresident tuition, the nonresident educational fee, and other required fees (university registration and Santa Cruz campus fees). The criteria for residency appear in Appendix A.

Non-U.S. citizens note: Regardless of how long you live in California, only U.S. citizens and holders of immigrant visas may become qualified for resident classification.

Undergraduate Budget, 2004–05^a

	California Residents		Nonresidents	
	One Quarter	F-W-S Quarters	One Quarter	F-W-S Quarters
Required Fees				
University Registration Fee ^b	\$ 238.00	\$ 713.00	\$ 238.00	\$ 713.00
Educational Fee ^c	1,657.00	4,971.00	1,817.00	5,451.00
Santa Cruz campus fees	257.35	771.95	257.35	771.95
Health insurance (waivable)	189.00	567.00	189.00	567.00
<i>Subtotal</i>	\$2,341.35	\$7,022.95	\$2,501.35	\$7,502.95
Estimated Personal Expenses^d				
Room and board	\$3,649.00	\$10,947.00	\$3,649.00	\$10,947.00
Books and supplies	434.00	1,302.00	434.00	1,302.00
Miscellaneous	454.00	1,362.00	454.00	1,362.00
Transportation	271.00	813.00	271.00	813.00
<i>Subtotal</i>	\$4,808.00	\$14,424.00	\$4,808.00	\$14,424.00
Total Budget CA Residents	\$7,149.35	\$21,446.95		
Nonresident Tuition			\$5,492.00	\$16,476.00
Total Budget CA Nonresidents			\$12,801.35	\$38,402.95

^aThe 2005–06 Undergraduate Budget will be posted in the 2005–06 online catalog at reg.ucsc.edu in July 2005.

^bTwo quarters at \$238 and one quarter at \$237.

^cFor California residents, the annual amount for the Educational Fee is \$4,971. Nonresidents of California pay an annual Educational Fee of \$5,451. Undergraduates who are unable to maintain a full-time program of study because of employment responsibilities, family obligations, or health problems may be eligible for a 50 percent reduction in the Educational Fee.

^dEstimated personal expenses for students living off campus total \$4,301 per quarter or \$12,903 for three quarters. Estimated personal expenses for students living with family total \$2,379 per quarter or \$7,137 for three quarters.



To bridge the gap between the cost of a UCSC education and what parents and students can reasonably afford to pay, the campus offers a wide variety of financial aid packages, including grants, scholarships, loans, and part-time employment. Each student requesting financial aid is assigned an adviser.

Late Fees

You may be assessed late fees if you fail to make university payments or enroll by the specified deadlines. For example, *late fees are assessed on a graduated basis for each month there is an unpaid balance on your university account*, and at \$50 each for a late registration payment and/or late enrollment and \$25 for a late housing payment. Deadlines are published in *The Navigator* (the undergraduate campus handbook) and the *Schedule of Classes*, both online at reg.ucsc.edu, and they appear on the Statement of Account.

Estimated Personal Expenses

The figures given for estimated personal expenses are for a single undergraduate living on campus. Expenses will be higher for married students, students with children, and graduate students. The information is as current and realistic as possible; however, expenses for students vary in accordance with lifestyles, priorities, and obligations.

Room and board (in college residences). Rates for room and board in the college residence halls are expected to range from about \$8,109 to \$11,274 per year, depending on the type of accommodation and meal plan. The room and board amount of \$10,947 in the Undergraduate Budget table on page 19 is based on the weighted average of on-campus contracts

Schedules of Refunds

All Continuing and Readmitted Students and New Students Not Receiving Federal Financial Aid

Number of calendar days	Percentage of fees refunded*
1st day of instruction	100
2-7	90
8-18	50
19-35	25
36 and over	0

New Students Who Receive Federal Financial Aid and Withdraw during Their First Academic Term

Number of calendar days	Percentage of fees refunded*
1st day of instruction	100
2-7	90
8-14	80
15-21	70
22-28	60
29-35	50
36-42	40
43 and over	0

*For new students, the nonrefundable \$100 Undergraduate Acceptance of Admission Fee is withheld from the University Registration Fee; the schedule of refunds applies to the balance of fees. Percentages listed (days 1-35 or days 1-42) should be applied individually to Nonresident Tuition, the Educational Fee, the University Registration Fee, and Santa Cruz campus fees. The Health Insurance Fee is nonrefundable.

and includes an allowance for additional meals and phone service. Although anticipated rates for college apartments are considerably less—from about \$5,736 to \$8,508—expenses are comparable once food costs are added; students in college apartments can expect to spend approximately \$3,266 for food and phone service.

Rates are paid quarterly. The rate ranges listed above do not cover periods of academic recess, nor does the budget on page 19. Housing charges are normally payable at the beginning of each quarter. However, students may arrange with the Campus Housing Office to pay monthly.

More detailed information on room and board expenses for the individual colleges appears in a brochure distributed as part of the admission process or available from the Campus Housing Office, 104 Hahn Student Services Building, (831) 459-2394.

Miscellaneous. This budget item covers a broad range of expenses including clothing, laundry, personal grooming, recreation, and health maintenance. It also covers minimum expenses for modest travel to visit family.

Fee Refunds

Students who cancel their registration before the first day of instruction in a given quarter are refunded all required fees minus a \$10 service charge. New undergraduate students who cancel their registration before the first day of instruction are entitled to a refund of all required fees except the nonrefundable \$100 undergraduate acceptance of admission fee (applied toward the university registration fee).

Once the quarter has begun, students must petition for withdrawal. The percentage of fees refunded is determined by the effective date of the withdrawal, according to the schedule at the left, in which day 1 is the first day of instruction. A student is not eligible for university services after the effective date of withdrawal.

A student entering the armed forces before the sixth week of the quarter is entitled to a full refund of the university registration fee—provided no course credit is received.

More detailed information on withdrawal and refund procedures is included in the quarterly *Schedule of Classes* and *The Navigator*, both online at reg.ucsc.edu, and in the *Graduate Student Handbook* (graddiv.ucsc.edu).

Information on refunds of room and board charges is contained in the campus housing contract, provided to all applicants for on-campus housing. For more information on how withdrawing affects your financial aid, refer to *Your Complete Guide to Financial Aid* (www2.ucsc.edu/fin-aid/Brochures.html) or contact the Financial Aid Office.

Deferred Payment Plan

The Deferred Payment Plan (DPP) provides an alternative method of budgeting and paying registration fees. It allows these fees, to the extent not covered by scholarships, loans, or other financial aid, to be paid in monthly installments. Students have a choice of applying for a three-month plan for individual quarterly fees, or, at the beginning of the fall quarter only, for a nine-month plan to be used for the fall, winter, and spring quarters. A nonrefundable application fee of \$25 for the three-month plan, or \$60 for the nine-month plan, is required. Any student in good financial and academic standing may apply for DPP. Students receiving financial aid sufficient to cover registration fees in full are not eligible for this plan. For more information about how to apply for DPP, application deadlines, and campus policies regarding the program, contact the Office of Student Business Services, 203 Hahn Student Services Building, (831) 459-2519, e-mail oarinfo@ucsc.edu, or visit the web site at www2.ucsc.edu/accts-rec.

Financial Aid

For undergraduate students who require financial assistance, the university maintains a broad-based financial aid program of grants, scholarships, loans, and part-time employment. Administered by the Financial Aid Office, these resources help bridge the gap between the cost of education and what parents and students can reasonably contribute.

If you are a dependent student, the amount of the contribution expected from you and your parents is determined through a careful analysis of your family's financial strength, considering such variables as net income, number of dependents, allowable expenses, indebtedness, and assets (excluding the home you live in). Nationally established procedures and campus policies are used in the evaluation. The same policies apply to married and independent students.

Application Deadlines

Financial aid applications may be filed beginning on January 1 preceding the academic year in which you wish to enroll. The deadline for applications is March 2. If you are an entering or continuing student seeking financial assistance for fall, winter, or spring enrollment, you must file a completed Free Application for Federal Student Aid (FAFSA) or Renewal FAFSA no later than March 2 preceding the academic year for which you are requesting aid. The FAFSA is available in high school guidance and college financial aid

offices throughout the country. Applications are also available on the web at www.fafsa.ed.gov.

A Renewal FAFSA will be generated each year for most prior-year aid applicants. This will be available by January prior to the next academic year. If a Renewal FAFSA is not generated for you, you will need to submit the FAFSA either on paper or via the web. Prior-year financial aid applicants can use their PINs to access and sign their Renewal FAFSAs on the web. The Central Processing System will automatically send PIN mailers instead of paper Renewal FAFSAs to eligible applicants who are graduate students or who used the Internet to submit a FAFSA or make corrections. A paper version of the Renewal FAFSA will be mailed to other students.

In many cases, the Financial Aid Office will need additional information from the applicant. These applicants will be sent instructions specifying the required documents (e.g., copies of student and parent tax returns). The deadline for these supporting documents is May 1.

Applications received after the deadline will not be reviewed until those received on time have been processed. Late applicants will be considered on a funds-available basis.

The admission notification date is the financial aid application deadline for students seeking to transfer to UCSC during the winter or spring quarter of the following academic year. The supporting documents must be submitted within three weeks of the date they are requested.

Freshman applications will be processed first, and every effort will be made to provide freshmen with an aid offer by May 1. The earlier the FAFSA is submitted after January 1, the earlier you will receive an offer. All other applicants will be notified as applications are processed after that date. If you are applying for winter or spring quarter, you will receive notification of your award as soon as possible after you are admitted and your aid application file is complete.

Types of Aid

If you apply for financial aid and you meet the deadlines outlined above, you are considered for all the types of assistance described below. Depending upon the funds available and your financial need, your financial aid package may include a combination of grants, scholarships, loans, and work opportunities.

Grants

The following grants are available to undergraduates. Students must submit the FAFSA by March 2 for the following academic year.

The *Cal Grant A* program, open only to California residents, is expected to provide a maximum award of \$5,684 in 2004–05 to help

offset mandatory registration fees for the academic year. Students are selected on the basis of academic achievement and financial need.

The *Cal Grant B* program, designed for California students from low-income families, will provide an annual living stipend of \$1,551 to all eligible freshman students in 2004–05. In 2004–05, to help offset mandatory registration fees and aid with annual living expenses, this grant is expected to provide \$7,235 to students at the sophomore level and above.

All California residents seeking financial aid must apply for a Cal Grant by submitting a FAFSA by March 2 and listing a four-year California college in the information-release section of the FAFSA. New applicants for the Cal Grant must also file a GPA Verification form directly to the California Student Aid Commission by March 2.

Federal Pell Grants are expected to provide a maximum of \$4,050 during 2004–05.

Federal Supplemental Educational Opportunity Grants are available to students with substantial financial need. The grants range from \$100 to \$4,000.

University Grants are designed for students with substantial financial need. Funds for this grant program come in part from the educational fees paid quarterly by students at all campuses of the university. The average grant in 2003–04 was \$4,337.

Scholarships

A variety of scholarships, ranging from \$250 per year to an amount that covers full financial need, are available to undergraduates. Funding comes from many sources—private donors, corporations, professional associations, alumni, and the university itself.

The amount of the scholarship award is generally based on the student's demonstrated financial need. In cases where the student's established financial need exceeds the amount of the scholarship, the award may be supplemented by other types of financial aid.

Merit scholarships are awarded competitively on the basis of high academic achievement and potential. Other scholarships are restricted to students from particular geographic areas or family backgrounds or are limited to students in particular majors, classes, or colleges. The donors have different reasons for giving, and their varied interests are reflected in the wide range of scholarships available. Merit and restricted scholarship awards range up to \$2,000 and are for one year. Students must reapply for these scholarships each year.

Regents Scholarships are awarded for periods of four years to entering freshmen and for periods of two years to continuing or transfer students beginning their junior year at the university. These awards are based on academic achievement and promise, irrespective of financial need. New recipients of Regents Scholarships receive either an honorarium of \$3,000, for students with no calculated financial need, or a stipend that pays full in-state financial need as calculated by the Financial Aid Office.

For the academic year beginning each fall quarter, new freshmen and transfer students apply for scholarships by filing the Application for Undergraduate Admission and Scholarships during the November 1–30 filing period. Continuing students file an undergraduate scholarship application by February 1. Late applications are not considered.

Need-Based Loans

Student loan funds are administered by UC in accordance with the regulations of the federal government and the Regents. There is no interest on need-based student loans as long as the student is enrolled in college at least half-time. To qualify, students must be enrolled in a degree program and demonstrate financial need. To apply for these loans, students must submit the FAFSA.

Through the *Federal Perkins Loan Program*, students may borrow up to \$20,000 for undergraduate study and up to \$40,000 for undergraduate and graduate study combined. Repayment begins nine months after graduation or withdrawal from higher education. The interest rate is 5 percent per year.

The *University Loan Program* provides long-term loans from UC funds. Repayment begins six months after graduation or withdrawal from higher education; the interest rate is 5 percent per year.

William D. Ford Federal Direct Subsidized Student Loans are administered by the UCSC Financial Aid Office. Students must demonstrate financial need, and annual limits are \$2,625 for first-year students, \$3,500 for second-year students, and \$5,500 for all other undergraduates. The annual limit for graduate students is \$8,500. Students may borrow up to \$23,000 for undergraduate study and up to \$65,500 for undergraduate and graduate study combined. Students pay an origination fee and an insurance premium totaling 3 percent less a 1.5 percent upfront interest rebate, which is deducted from the loan amount. Repayment begins six months after graduation or withdrawal from higher education. The interest rate—variable for new borrowers—is 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 2003–04 for students in repayment was 3.42 percent.)

Non-Need-Based Loans

William D. Ford Federal Direct Unsubsidized Student Loans are administered by the Financial Aid Office. These loans are available to students who do not qualify for the subsidized loans (above), and students must first be determined ineligible for a Federal Direct Subsidized Student Loan. Interest is charged on unsubsidized loans from the date the loan is made. The interest rate—established by Congress every July 1—is variable and is the same as for Federal Direct Subsidized Student Loans. The cap is 8.25 percent. (The interest rate for 2003–04 was 3.42 percent.)

The borrower must pay an origination fee and insurance premium totaling 3 percent less a 1.5 percent upfront interest rebate, which is deducted from the amount of the loan. Eligibility is calculated by subtracting any financial assistance awarded the student from the cost of education as defined by the Financial Aid Office (see Undergraduate Budget, page 19). Loan limits for dependent students are the same as for the Federal Direct Subsidized Student Loans. Federal Direct Subsidized and Unsubsidized Student Loans are added together for students who have both types to determine if the limit has been reached.

Independent students have higher combined Federal Direct Subsidized and Unsubsidized Student Loan limits than do dependent students. The annual limits for independent students are as follows: \$6,625 for first-year students; \$7,500 for second-year students; \$10,500 for other undergraduates; and \$18,500 for graduate students. Students may borrow up to \$46,000 for undergraduate study and \$138,500 for undergraduate and graduate study combined.

Students may begin repaying principal and interest on Federal Direct Unsubsidized Student Loans immediately, pay only interest immediately, or defer both principal and interest until they are no longer enrolled in school at least half-time.

Through *Federal Direct Parent Loans for Undergraduate Students*, 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. Borrowers pay an origination fee and insurance premium totaling 4 percent less a 1.5 percent upfront interest rebate, which is deducted from the loan amount. Loan payments begin 60 days after the last disbursement. The interest rate is variable and based on the 91-day T-bill auctioned just prior to June 1 each year plus 3.1 percent, with a cap of 9 percent. (The interest rate for 2003–04 was 4.22 percent.)

Other loans. The UCSC Financial Aid Office can provide information about other privately sponsored education loans upon request.

Work-Study Program

Employment through the work-study program is offered to eligible financial aid applicants and is available during the academic year (late September through early June). Students are hired for part-time employment at prevailing rates, with federal funds paying part of the wages and the employer paying the balance. Students may apply for a variety of jobs on campus or with approved nonprofit organizations off campus.

Job postings are announced initially at the Work-Study Orientation held on the first Sunday of fall quarter. All work-study jobs for 2004–05 are posted on the web beginning September 19, 2004, and students must apply online. For job listings, application process, and more information on the Career Center, visit our web site: www2.ucsc.edu/careers. (Check the web in September 2005 for 2005–06 jobs.)

Further Information

For more information about applying for financial aid, deadlines for filing applications and supporting documents, and campus policy regarding refunds of overpayments, contact the Financial Aid Office, 201 Hahn Student Services Building, (831) 459-2963, e-mail fm_aid@ucsc.edu, or visit www2.ucsc.edu/fin-aid/.

Veteran Services

The Veteran Services staff act as a liaison between students and the Department of Veterans Affairs. This includes certifying attendance for veterans, veterans' dependents, and reservists and processing various government forms. In addition, the office processes letters of authorization for the California Department of Veterans Affairs' college fee-waiver program for children of veterans who have service-connected disabilities or who have died from service-related causes. Students who are California residents apply for the college fee-waiver program through their home county Veterans Affairs Office.

Students who are veterans or veterans' dependents should contact Veteran Services as soon as they receive notification of admission to UC Santa Cruz to ensure quick and efficient processing of their benefit claims. Dependents must provide the office with the VA claim number and Social Security number of the veteran spouse or parent.

Veteran Services staff are located at 190 Hahn Student Services Building. An appointment may be arranged by calling (831) 459-1358 or by e-mail at registrar@ucsc.edu.