

money matters

how to survive college
with some change
left in your pocket

A FINANCIAL RESOURCE GUIDE FOR UCSB STUDENTS

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THIRD EDITION



SANTA BARBARA, CALIFORNIA 93106

Dear Student,

At UCSB, we know that your success as a student is based not only on academic achievement, but also on your ability to stay in balance physically, emotionally, socially, and – not least of all – financially. We also know that students are not immune to the challenges we face nationwide in hard economic times and that this can lead to undue hardship and stress.

This guide is a tool to help you navigate your finances day to day and access emergency help when you need it. It includes sections on sound money management and ways to ensure that your income is adequate to meet your needs. Because unforeseen events and emergencies do happen, the *Money Matters* guide also offers information on staff contacts, emergency funding, and low-cost services in the local community.

We encourage you to read this guide carefully, enlist all the support you can, and come up with an action plan that is right for you. Starting good habits now will support you for a lifetime.

To your continued success,

A handwritten signature in black ink, appearing to read "Michael D. Young".

Michael D. Young, Ph.D.
Vice Chancellor for Student Affairs

A handwritten signature in black ink, appearing to read "Debbie Fleming".

Debbie Fleming, M.P.H.
Senior Associate Dean of Students



hem. You, yes YOU. We know that financing your college education can be tricky. We've been there before and we'll be there for you now. This guide is full of great tips and resources. So go ahead ... jump right in. These friendly tips put YOU in charge.

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money management basics

Fhere's one thing we need to make clear from the start. Money management for college students is not about playing the stock market, flipping houses, or launching a startup. In other words, it's not about making as much money as you can. If you're working as hard as you should on your classes, you shouldn't have time for that anyway.

Instead, college student money management is about making a simple plan and living as financially stress-free as you can. On the one hand, you'll need to secure the right amount of funding. On the other, you'll need to keep your costs low and get comfortable with that shoestring budget. It's that simple.

why you need to read this

This guide is meant to help you get your finances organized and make the most out of your student budget. If you're like most students at UCSB, you probably don't have a trust fund or access to a millionaire uncle's funds. In fact, most students around the country - and the world - must make ends meet on a shoestring budget.

That said, most high schools don't teach the money management skills you need in college and you probably didn't have to handle your own finances, housing, and utilities before you left for college. It's assumed that students will learn these things along the way, but the process can bring some hard-won lessons.

With the right information and some planning, learning to manage your money in college is great training for life. It will also help you maintain peace of mind and make the best of your years at UCSB. One of the most common things we hear from students about their finances is "I wish I had gotten my act together from the start." This is your chance to do it. Being financially savvy doesn't come naturally - and the first step is getting all the facts.

To help you do this, we've included information on money management, financial aid basics, and financial problem solving, as well as a list of campus and community resources that might be useful to you. With a bit of organization up front and some discipline along the way, you can spare yourself a lot of stress and worry down the road. You'll be glad you put in the effort.

1. FIGURE OUT YOUR INCOME SOURCES

The first thing you'll need to do - if you haven't already done so - is figure out where your income will come from. How are you going to pay for tuition, fees, health insurance, housing, books, food, and other basic supplies? Most students rely heavily on federal and state financial aid and part-time employment or work-study, sometimes supplemented by their personal savings and help from parents and relatives. Which of these are viable options for you?

If your family is not able to support the cost of your college education and you are eligible for financial aid, you will need to remember to **file a FAFSA and**

Cal Grant GPA verification by March 2 each year.

You should mark this date on your calendar and set reminders for yourself ahead of time. Although it's possible to apply for financial aid after that, you will maximize the number of aid options you have by applying by **March 2**. To fill out a FAFSA, visit the Office of Financial Aid and Scholarships website at www.finaid.ucsb.edu/Applying.aspx and don't hesitate to speak with a financial aid advisor if you have any questions.

You should keep in mind a few more general guidelines about financial aid. Federal financial aid is disbursed under condition that it be used only for

educational expenses, which include basics such as rent, food, books, supplies, and personal care items. If you want to go on vacation or buy a luxury item, that should come out of your part-time job wages, your savings, or a gift from your family. In addition, when determining your loan amounts, try not to take out more than you actually need and never borrow on the basis of what you think you'll earn shortly after college. Conversely, don't underestimate the cost of a college education. The worse thing you can do is hesitate to get sufficient funding and struggle to make ends meet or even risk being lapsed for not paying your tuition on time. Finally, don't let your grades slide and miss out on merit-based scholarships. School should be your first priority.

Each year, assess how much money you'll need, find out how much financial aid you are eligible to receive, and figure out the balance of money you need to raise. For guidelines on how to do this, see the following sections on prioritizing and creating a budget. If you are able to, discuss any gaps between your available funding and your needs with your family to see if they can help. You will also want to keep an eye out for campus and community jobs that will help you both close the gap and build a compelling résumé. For information on finding a job, see the "Why Federal Work-Study Works" and "Job Search" sections of this guide.

2. GET CLEAR ON YOUR PRIORITIES, NEEDS, AND WANTS

Getting clear on your priorities is the foundation of good money management. Keeping in mind your primary goal for being at UCSB – which should be making the most of your world-class education – will help you make financial choices that best support it. You will therefore want to prioritize tuition and fees, which establish your matriculation as a student



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and which should be included in your financial budget. These must be paid up front and in full by the prescribed deadlines in order for you to avoid being lapsed – in other words, having all your classes dropped and losing a quarter.

After tuition and fees have been paid, the remainder should **cover your rent, food, books, supplies, personal care items, and related basic needs**, helping to support your primary goal of being a healthy and successful student. The top of your priority list should include food and shelter, because without either of these you can't really function in college. Your money should therefore be allocated to covering all of your housing costs before, let's say, buying a new computer. Sure, it's nice to have a sleek MacBook Pro, but purchasing that at the beginning of the term and shorting yourself on rent or food money in December isn't exactly prioritizing. UCSB has several computing labs. You might consider carrying a memory stick or emailing files to yourself and using these labs for your computing needs.

What about expensive cell phones? Do you really need internet access on both your computer and mobile device? Cell phone bills including data service plans can add up to a lot of money over a year. Are you skipping meals to pay for such extras? Having a smartphone or a nice laptop to crank out your term papers may seem necessary for staying connected and ahead of the game. In reality, these are areas where you can save money when push comes to shove. If a computer is a must-have, figuring out how to pay for it without eating into other, necessary categories in your budget will be critical.

Think of it this way: if it comes down to choosing between paying rent or a new clutch for your car, pick the rent! The car can wait, but an eviction notice won't. What if your choice is between your schoolbooks and the car repairs? School should win every time. Prioritizing requires that you **fit all your potential expenses into a hierarchical schema of needs versus wants for even the smallest things**: Starbucks vs. home-made coffee. Newly released running shoes vs. sale-priced ones vs. the ones you already have. New books vs. used books vs. the library. Car vs. bus vs. bike. Banana Republic vs. The GAP vs. outlet stores vs. second-hand. You get the point.

Finally, **avoid waste**. Financial waste is any unnecessary expense that could have been prevented with some foresight, planning, or restraint. The cost of traffic or other violations, library overdue fees, late payment fees, and overdraft fees, to name a few



annoyingly smart phone

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egregious but common examples, can really add up. One way of prioritizing on a quarterly basis is to **set aside your money for rent, utilities, or other critical items** as soon as you receive your financial aid. You can transfer these funds into an account that's separate from your everyday spending one. On a monthly basis, pay first those things that will keep you sheltered, fed, and in school. Then pay for the rest.

While you should never skirt your financial commitments, you should pick and choose wisely about the sequencing of your bill payments. For example, when faced with a choice between paying credit card bills vs. groceries for the week, what should you do? Do you pay the credit card and then buy food on the same credit card? Or do you call your creditor and explain your financial hardship and pay cash for groceries? There is no magical formula for getting yourself out of a financial bind and no single piece of advice will work for everyone. You have to weigh all your options to get the maximum benefit and minimal damage. What you absolutely shouldn't do is ignore the issue and do nothing to get help.

3. CREATE A BUDGET

A budget is a tool that allows you to **track your income and expenses** in a given period and make the needed adjustments along the way. It will also help you **set spending limits** and plan ahead for special events or other needs in the future.

You should create a budget and spending plan as early as possible each year. To accomplish this, you'll need to do two things first: (1) review your income sources, amounts, and disbursement timelines, and (2) assess your needs and spending priorities. The previous two sections will help you do both. You can then create a quarterly, monthly, and even weekly budget. If you exceed your spending plan on a given week, don't give up on your budget. This is meant to

be a dynamic process and allow for adjustments as you gain insight into your situation and habits. The goal, however, should be to refine your budget and monitor your spending so that you are breaking even each month and, ideally, even saving a little money. This will come in handy in case of unforeseen but necessary expenses or emergencies.

You can find some sample budget templates in the "Worksheets" section of this guide and access these templates in a convenient online calculator format at www.finaid.ucsb.edu/Features.aspx. You might also look for smartphone apps that offer simple budgeting and money management tools, which can be useful if you're committed to tracking your expenses in real time or on the go.

4. GET ORGANIZED

- **Create a paper filing system** that works for you. Store your documents in a safe place.
 - Even if you're aiming to go paperless, there are some paper documents you'll need to save – at least for a while. These include rental and loan agreements, pay stubs, tax forms, copies of your insurance cards, medical bills, and so on. Tax documents, for example, should be saved for seven years.
 - Create a separate filing folder for each relevant category: Housing, Utilities, Financial Aid, Medical Insurance, Medical Bills, Cell Phone, Misc. Receipts, etc. You might want to buy a filing box or accordion-style folder or find a copy paper box to store them.
 - Keep these documents in a safe place and lock your doors and windows when you're not home. Crimes of opportunity do happen and you don't want anyone taking off with your birth certificate, passport, Social Security card, or credit card information. (For your most important and hard-to-replace items, you might consider leaving originals back home with your parents or having them stored in a bank safety deposit box. You should make copies of everything in case you need to reference the information).
- **Create a financial calendar**, either online or on paper, that will easily remind you of BANC, financial aid, bill payment, rent, and other deadlines throughout the year. Include reminders at least one week in advance to ensure that payments will arrive on time (even online payments can take a few days to post).
- If your parents or someone else will be responsible for paying a part or all of your BANC bill, you will want to **set up BANC access** for them by following the instructions found at http://www.bfs.ucsb.edu/files/docs/barc/How_to_Add_Parent_to_E-Bill.pdf. Make

sure that your fees are paid on time each quarter to avoid falling into lapsed status and losing all your classes.

■ **Create a simple, no-stress plan for paying your bills**, which you'll learn more about in the next section.

5. CREATE A NO-STRESS PLAN FOR PAYING YOUR BILLS

Coming up with a plan up front – one that really works for you – is the easiest way to save yourself a lot of hassle, as well as the negative consequences of missing payments, ruining your credit, and dealing with creditors and collection agencies. There are a few things you can do from the start to make paying bills easy.

First of all, **choose how you want to receive your bills**. Many creditors will offer the following options:

■ **Paper mail**. Some people prefer this method – and that's fine if it works for you. Just make sure you check your mailbox frequently and change your address on record with your creditors as soon as you move. If you don't receive a bill in your mailbox, you are still responsible for making payments by their due dates so make sure you keep a checklist of what you need to pay.

■ **Paperless**. With paperless billing, you won't receive your bills in the mail but you'll be sent billing reminders via email or text message. You will then need to log into your account and arrange for payment (either via a check in the mail or through some form of electronic transaction). The advantage of going paperless is that, when you move at the end of the year, you'll still get your billing reminders even if you forget to change the address your creditors have on file. Plus it's environmentally friendly and you won't have to buy a shredder.

Second, **put in place a plan for paying each bill on time**. Make a list of all your bills and their due dates and figure out how you're going to pay each of them. You may choose a different option for each creditor or use one method across the board. Here are some options:

■ **Send a check in the mail** – Create calendar reminders so that you remember to mail your payment at least one week in advance of its due date. Many people like online calendar reminders,

but a wall calendar or day planner works just as well. What's



important is that you actually reference it on a regular basis.

■ **Set up autopay** – Some creditors will allow you to set up autopay through their website and select a regular payment date each month. If you choose to pay through your checking account or debit card, make sure you have funds in your account on that date each month to avoid overdraft fees – these can be as expensive as \$40 a shot ... and it adds up! Make sure you set up autopay only with reputable companies with secure websites and do your homework to avoid surprise “extra” charges. Also, you will want to check your billing or bank statements each month to make sure that you were charged the correct amount.

■ **Set up payments through your bank**. These can be set up as one-time or recurring payments. Recurring payments work well when you owe the same amount each month. You can then submit a request that your bank pay your creditor by sending a check for a certain amount on a certain date each month. Some people are able to set up all their payments automatically and just keep an eye on their accounts to make sure that they're being billed properly. If you can pull this off, more power – and free time – to you!

Here's another thing to keep in mind. If you're in a residence hall, many common “bills” will be taken care of up front, including essential utilities like heat, electricity, water, and meal plans, which will be part of your housing contract. Off-campus renters, however, will need to coordinate with their housemates how and when these bills will be paid. If you're the name on record for any of the utility bills, for example, don't establish a precedent of paying the entire bill yourself and collecting from your housemates afterward. If they're not as conscientious as you, you may end up shortchanged. At the same time, don't neglect these bills and do make a strong effort to collect from housemates in advance so you can make payments on time or even early. You will want to discuss these and similar topics with potential roommates before contracts are signed. Establishing clear ground rules early will help you preserve both your finances and your friendships.

Finally, **keep your contact and billing information up to date** with your creditors. This includes both email and mailing addresses. You should change your address on file with the U.S. Postal Service and each of your creditors each time you move (including going home for the summer and to study abroad) to make sure you receive important notifications. Even if you're signed up for paperless billing, some companies will still send you occasional time-sensitive notices via paper mail. Additionally, if you're signed up to pay

bills through a credit or debit card on autopay, make sure that you update your card information when it expires or you're issued a new card (this can happen when your institution notices suspicious third-party activity on your account or when you lose your card and are issued a new one). A final note on travel and study abroad: notify your bank or credit card company about your travel plans to avoid their shutting down your card for suspicious activity. Banks do this to protect their customers, but it can spell trouble if you're stranded in Rome with no access to cash.

6. "BANK" SMART

In **choosing a bank or credit union**, make sure you do your homework up front. Visit their website or meet with an account representative at the nearest branch. Some questions you'll want to ask include: Is there an annual fee? Do they have free checking and savings accounts for students? Do you need to have a minimum account balance in order to avoid fees? Do they have an ATM conveniently located near you? What are the fees for using out-of-network ATMs? Do they offer overdraft protection – and how much does it cost? Do they offer low account balance notification? What kinds of online banking options are there? And so on. In finding the best plan for you, you will also want to aim for minimal or no regular fees.

Once you've chosen a bank, one of the most important things you can do is set up **online or mobile banking** by signing up for an account on your bank's website. This will give you 24/7 access to your account information and help you track the status of your deposits and spending. It will also make it easier to send payments to creditors, pay bills, and transfer funds. Additionally, you might want to sign up to **go paperless**, which means that you'll receive your monthly statement notifications via email. This helps to protect against identity theft and saves trees.

In addition to banks, many other businesses offer paper and paperless billing options. This may not be the case for your landlord, who may ask you to put a check in the mail or hand-deliver it each month, but most phone, utility, and credit card companies will provide you with those options. Usually, the default is paper mail and you'll need to create/log into your online account to select paperless billing. One of the ways you could keep up with your monthly bills is to set up autopay from your checking account or credit or debit card. This will give you peace of mind and ensure that things are paid on time, but you will need to stay on top of your account balance to avoid overdrafts and make sure that you are being billed the correct amounts. Any suspicious or unreasonable charges should be reported

immediately to your creditor and your bank.

Another convenient online banking option involves signing up to receive **low account balance notifications** for your checking account. Some banks offer this for free. It's a great way to know when you're low on funds and will help you prevent overdraft or bounced check fees. These can be as much as \$40 each time. If you do receive an overdraft fee, you can attempt to call your bank immediately and ask if they'd be willing to remove it. Some banks will honor your request if you present extenuating circumstances. The most important things you can do to avoid overdraft fees, however, are stay within your budget, track your expenses, and make a habit of regularly checking your balance.

7. KEEP IT SECURE

No matter how you decide to do your banking, pay your bills, or make purchases, remember that security is your top priority. Here are some best practices to prevent identity theft and fraud in general:

- Log out of websites on public computers after you use them.
- For online purchases, make sure you use only secure and encrypted websites.
- Never share your passwords with anyone. If you have a hard time remembering them, devise some kind of mnemonic aid or acronym that will help you. For example, the sentence "My dog Skip loves treats at 2 and 5 a.m.!" would help you create and remember a password as cryptic as: "Md5lta2a5a!" In general, secure passwords do not utilize common or dictionary words, birth dates, sequences like 123, or other information that can be readily guessed or associated with you. Strong passwords will include a combination of uppercase and lowercase letters, numbers, and punctuation marks.
- Shred any documents that contain personal information like your credit card, bank account, or Social Security numbers, as well as junk mail credit card offers, which can be used in identity theft. Similarly, don't give anyone your credit card, bank account, or Social Security numbers unless you're absolutely clear about why that's necessary. In particular, don't share any personal information with anyone who calls you to request it. Rather, ask what business they're from, verify the contact information, and call them back to play it safe. Similarly, never reply to emails requesting your personal information or be very careful to check the legitimacy of any links and landing pages where they lead you. This will protect you from a common, fraudulent practice known as "phishing."
- If you notice any suspicious activity on your bank accounts or credit card statements, report this



to your bank or credit card agency immediately. If you suspect identity theft, report this to the police as well.

■ Lock your windows and doors when you're not home and keep your personal documents in a safe place away from housemates and unexpected houseguests. If you lose your wallet or have it stolen, report this immediately to the police and any relevant bank and credit card companies.

8. AVOID CREDIT CARD DEBT

Most money management guides for college students recommend against – or strongly discourage – credit card use. We know that you may already have one or choose to apply for one in the future, however, and you should be familiar with some general recommendations around its use.

In general, it's best to have only one credit card. It should have the lowest fixed interest rate possible and no annual fees. You should use it sparingly and make sure that you only charge what you can pay for in full at the end of each monthly billing cycle. This will prevent your account from being charged interest, which can add up significantly over time. If you have an emergency and must charge more than you can pay off in one month, you should give yourself no more than three months to repay the balance. Also, you will want to keep your maximum limit low to create a spending cap and prevent yourself from incurring an unreasonable amount of debt. If your credit card company increases your limit, which they may do without warning, you can request that they lower it.

The consequences of not making credit card payments on time or at all can be dire. These range from being charged late fees and having your interest rate shoot through the roof to ruining your credit score and being pursued by collection agencies – a situation that is both stressful and takes considerable time to repair. Make sure that you make your payments ahead of their due dates (at least a week in

advance) to take into account mail times and online transaction delays.

If you already have significant credit card debt, you should at least make minimum payments each month – or even a bit more to get ahead. If your debt seems unmanageable and you're not able to make even the minimum payments, you should contact your credit card company immediately to see if any arrangements, including low-interest repayment plans, can be made. You are also encouraged to visit the "Credit Counseling" section of this guide for useful links and to learn more about the Associated Students Legal Resource Center, which can provide guidance to students on credit issues.

9. GET HELP FAST WHEN YOU NEED IT

When you sense financial trouble on the horizon, act quickly. The longer you wait, the harder it can be to resolve financial difficulties. For example, calling your creditors ahead of time when you can't make your monthly payments is always a good idea. They can offer alternative repayment options, like waiving late charges, temporarily freezing interest rates, and reducing the monthly repayment amounts. They may even be willing to settle a debt for less than what is owed, but you will not know any of this until you call them. If you wait until you're past your payment deadlines, you've narrowed down your options significantly.

If you're experiencing an emergency situation, there are many useful campus resources that can make a difference. If this is a chronic situation, you should make sure to meet with the campus experts, who will help you come up with a plan of action for the long term. This could include borrowing that unsubsidized or Graduate PLUS loan you were avoiding at all costs, asking your family for help, or increasing your work hours. In some cases, students opt to take a break from UCSB to work full time or attend community college until they're back on their feet.

Whatever you do, however, don't make any major decisions until you've spoken with campus staff, including a financial aid advisor, and learned about all your options. You can start with the "If You're Struggling Financially" and "Resources" sections of this guide to learn where to get help. UCSB staff from numerous departments are available and eager to help you – and they've seen it all. No matter how serious, far-gone, or hopeless your situation seems, there is always a solution. People in far worse situations have managed to come out of them with the right support and the discipline to follow through. And you can too!

financial aid 101

IT ALL STARTS WITH YOUR FAFSA

It's important to understand that the Free Application for Federal Student Aid (FAFSA) is the starting point of the financial aid process. The FAFSA is a government-issued form available at www.fafsa.gov or via the Office of Financial Aid and Scholarships website at www.finaid.ucsb.edu. Each year, the deadline for priority filing, which gives you greater chances of being considered for all forms of aid – and which you should memorize – is **March 2**. If you have yet to file an application, you should not be discouraged from submitting a FAFSA as you may still qualify for federal grants and loans. Also, if you have a compelling reason for failing to meet the **March 2** deadline, you can submit an On-time Status Appeal to the Office of Financial Aid and Scholarships for review. You can obtain this form by visiting www.finaid.ucsb.edu and clicking on the “Forms” link. Remember to do this early in the application cycle and abide by the appeal deadlines indicated on the form.

FEDERAL STUDENT LOANS: STILL A WISE CHOICE

The Office of Financial Aid and Scholarships always recommends that you take out the minimum possible amount of loans. This begs the question: what is a “minimum amount?” Simply put, it's the lowest amount required to pay for all your basic and necessary school expenses, from tuition to toothpaste, after all grants and scholarships have been considered. Basic expenses include educational and other university fees, health insurance, rent, utilities, food, books, school supplies, and personal care items. They do not include weekend “party” funds, a brand new television, or spring break in Puerto Vallarta. In fact, if you find yourself with surplus loan funds tempting you to buy that TV, that's probably a sign that you've borrowed too much and should consider returning some of your loans. In that case, consider funding your extras with a part-time job – both your résumé and your post-graduation wallet will thank you for it.

On the other hand, it's important to recognize when your “thrifty” wisdom is getting the best of you. Declining loans and working too many hours to compensate for your lack of cash could negatively impact your grades. This can make it much harder to qualify for future scholarships or admission to the graduate program of your choice. Too much non-academic work in lieu of a moderately sized loan is generally counterproductive. If you find yourself

struggling to pay rent or buy food during the quarter and you have unutilized federal student loans, it's a smart idea to visit the Office of Financial Aid and Scholarships to learn about your remaining loan options. The last thing you want to do is default on your rent because you're afraid to take out federal loans.

There is a certain degree of expectation that all financial aid recipients assume some financial responsibility – through personal savings, employment, or federal loans – towards meeting the cost of attending UCSB. The right combination is different for everyone. For most people, however, moderation (rather than outright rejection) is still the best policy regarding student loans as they serve a critical purpose in helping students maintain peace of mind while achieving their academic goals.

THE GOOD NEWS ON PAYING BACK YOUR LOANS

Most students who are afraid to take out student loans are concerned about their ability to repay them after they graduate. It's wise to be cautious and not overestimate your future earnings, especially during your first few years after graduation. It's also good to be wary of high-interest loans or trying to finance your college education with credit cards – strategies that generally cost much in dollars and future grief. But consider this. Financial aid applicants generally qualify for Direct Student Loans. These have a repayment start date of six months after graduation (or falling below half time as a student). In addition, Direct Student Loans have flexible repayment terms. There are forbearance options (which allow you to suspend or reduce loan repayments for a period) in cases of financial hardship, deferments if you pursue an advanced degree, and even loan forgiveness if you decide to participate in certain types of employment, like teaching or military and civil service. The standard repayment period for Direct Student Loans is ten years and can be extended to 20 under the Extended Repayment Plan, which will reduce your monthly bill



significantly. Lastly, you can repay your student loans early without any penalty imposed by Uncle Sam. To learn more about financial aid options and repayment plans, visit the “Types of Aid” page on the Office of Financial Aid and Scholarships website, as well as government sites like www.direct.ed.gov/student.html and www.StudentLoans.gov.

WHY FEDERAL WORK-STUDY WORKS

Federal Work-Study is a limited source of financial assistance awarded by the Office of Financial Aid and Scholarships to students who demonstrate financial need. There are multiple benefits to work-study, which involves working anywhere between five and 20 hours a week:

- It defrays additional loan burden by allowing you to work and earn a monthly paycheck.
- It allows you to gain work experience that helps you develop competence and build a strong résumé.
- Studies have shown that working up to 20 hours/week (but not more) positively impacts students’ academic performance and ability to succeed while in school.

Although a \$2,000 annual work-study allocation may not seem like much, taking advantage of it means that you will not have to repay another \$2,000 in loans after graduation. If you’re fortunate enough to receive work-study for four or more years, that’s \$8,000+ in loan savings! In addition to saving money and adding entries to your résumé, you will be showing your future employers that you have the discipline and time management skills they are invariably looking for.

If you are eligible for work-study, this will be noted in your financial aid award letter. The first working day for work-study is typically ten days before instruction begins in fall quarter. Freshman and transfer students often wait until winter or spring quarter before they start working to allow themselves time to adjust to the pace of life at UCSB.

To search for on- and off-campus employment opportunities, work-study recipients can use Career Services’ online job search engine GauchoLink, as well as other resources offered through their website at <http://career.sa.ucsb.edu>. Finally, although jobs are regularly added to GauchoLink throughout the year, you should keep in mind that hiring for many campus jobs starts in winter and spring for the following year.

The only serious drawback to participating in work-study is that you’ll have less time to catch up on all those reality television shows you missed last term.

UNEXPECTED EXPENSES

Certain unforeseeable events can have a negative impact on your wallet – a family emergency requiring travel back home, urgent dental care for a toothache, or other unexpected medical expenses for you or your dependents. When these emergencies occur, you can report your extra costs to the Office of Financial Aid and Scholarships and submit a **Student Request for a Budget Increase (SRFBI)**. They will assess whether your costs can be considered as part of your overall cost of attendance and may be able to grant you a budget increase, which will augment your financial aid eligibility. If your request is granted, you will be given additional loan eligibility in the form of Direct Loans, Graduate PLUS Loans, Parent PLUS Loans, and/or private collegiate loans. Keep in mind that deadline restrictions apply and not all circumstantial expenses qualify for a budget increase. Your expenses must be reasonable and incurred during the academic year, not prior to the start or after the end of instruction. Additionally, items such as credit card debt, car and insurance payments, or costly clothing for you or your family will not be considered for review.

To learn more about budget increases and to download a copy of the form, visit the “Forms” link on the Office of Financial Aid and Scholarships website at www.finaid.ucsb.edu. You can also call (805) 893-2432 for additional details.

EMERGENCY SHORT-TERM LOANS

Emergency short-term loans available at UCSB generally come in small amounts (\$600 or less) and differ from federal aid because their repayment date is just that – in the short-term. This could mean 30 days or anytime before graduation. Some loans require that you manage repayment yourself via cash, check, or money order. Others are billed to your BARC account and automatically repaid by any future aid you receive.

On the plus side, emergency loans can be a lifesaver in unexpected circumstances or emergencies that you can’t afford. On the down side, taking out loans with short repayment terms could lead to your running out of money at the end of a quarter (when you least need added stress) or the burden of having to work more hours than your grades or well-being can afford. You need to decide: Is it worth it? Can mom or dad help out instead? Can I work out a repayment plan with my creditors (for example, with medical providers or my landlord)? Have I sought advice from campus staff? Is there some other way that I can meet this financial need, for example

through remaining loan eligibility or a request for a budget increase (see “Unexpected Expenses”)?

Even better, making what seems like a “radical” lifestyle decision could be the best thing you’ve done all year. For example, if your laptop is suddenly as good as dead, could you hold off on buying a new one? There are plenty of computer labs and even laptop loan options on campus that could save you the added financial hit. (See “If You’re Struggling Financially” and “Resources.”) If you can separate your real needs from your wants and get creative about lowering your overall costs, you’ll have less stress and maybe even some change left over in your pockets.

If, after careful consideration, an emergency loan looks like your best option, you can visit the “Resources” section of this guide to learn what’s available. The Office of Financial Aid and Scholarships, for example, offers a \$500 Emergency Short-Term Loan, repayable in 30 days, to both undergraduate and graduate students who have pending financial aid. This short-term loan is typically available the following business day and is billed to your BARC account. The loan is repaid from future financial aid (grants and/or student loans) that are credited to your BARC account.

CHANGING FINANCIAL CIRCUMSTANCES

If your family’s financial circumstances change, you can submit a **Student or Parent Request for Review (RFR)** to see if you qualify for additional need-based federal aid. What situations fall into this category? Things like expensive medical procedures, employment layoffs for a parent or a student’s spouse, divorce, and the death of a parent or a student’s spouse.

As the RFR form explains, you’ll need to provide documentation to verify your changed circumstances. This ranges from employment termination letters and paycheck stubs to medical billing statements in situations that have significantly impacted your savings, assets, or the income you previously reported on the FAFSA. More information can be found on the Office of Financial Aid and Scholarships website, including the RFR form located on their “Forms” page at www.finaid.ucsb.edu. You can also call (805) 893-2432 for additional details or to discuss your particular circumstances.

GRADUATE STUDENT AID

Graduate student financial support can come from several different sources. In addition to the need-based aid offered through the Office of Financial Aid and Scholarships (see above), graduate students

can receive support via a campus fellowship, graduate student academic employment, and extramural funding.

A **fellowship** is any payment to a student that is not a salary or direct reimbursement for out-of-pocket expenses. Fellowships are awarded on the basis of merit and the promise of productive scholarship. University awards and funding sources for these include centrally administered fellowships, department and campus gift and endowment funds, and departmental block grants (these last are allocated to departments in the fall). Fellowship funds can provide payment for fees, health insurance, non-resident tuition, and stipends. In addition to centrally administered fellowships, academic departments have their own funds available that they may use to recruit excellent new students and support continuing students. Students should consult their department for details. Additional information can be found at <http://graddiv.ucsb.edu/financial/index.aspx>.

Graduate student academic employment

provides the single largest source of support to UCSB graduate students. Graduate students working in eligible titles who meet related minimum requirements are entitled to partial or full fee remission, including for required graduate student health insurance coverage. For more information, visit <http://graddiv.ucsb.edu/financial/employment/academic-appointments.aspx>.

There are also numerous federal and foundation-administered **extramural funding** opportunities, for which all graduate students are encouraged to apply. The Graduate Division’s website contains information and links to extramural funding sources at <http://graddiv.ucsb.edu/financial/extramural-funding.aspx>.

For questions related to financial support, graduate students are encouraged to first contact their academic or employing departments. Graduate Division staff can also be reached by calling (805) 893-2277 and selecting option 4 (Academic Appointments and Fee Remission) or option 5 (Fellowships Support) or emailing financial@graddiv.ucsb.edu.



if you're struggling financially

In “Financial Aid 101,” we mentioned a few strategies for alleviating the negative impact that unforeseen or emergency situations can have on your finances. In many cases, simply applying for a federal student loan based on pre-existing eligibility can fix the problem. In others, the Request for Review, Budget Increase, and emergency loan request processes can be effective solutions. In other words, communicating your difficulties to the Office of Financial Aid and Scholarships should be one of your first steps. If, after consulting with the Office of Financial Aid and Scholarships, you still find yourself in need of financial resources beyond student loans, take a look at the recommendations below. The “Resources” section of this guide is also a useful roadmap to other campus and community resources.

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Take Action: Developing a Step-by-Step Plan

1 **REVIEW YOUR FINANCIAL SITUATION**

- Take time to examine your financial situation and understand where your money is going each month. Review or create your budget. Note your income sources each quarter or month, as well as your basic living costs such as rent, utilities, school supplies, food, medical expenses, and personal care items. See if there are areas where you might cut your spending – for example, by shopping more cost-effectively, exploring free alternatives, and eliminating certain expenses. Is your income sufficient to meet your basic needs at UCSB? If not, how much more do you need?
- Use the online budget calculators available at www.finaid.ucsb.edu/Features.aspx.
- You can also visit the “Worksheets” section of this guide and complete “Worksheet 4: Financial Problem Solving,” which will best prepare you to take the next steps.

2 **VISIT THE OFFICE OF FINANCIAL AID AND SCHOLARSHIPS**

- Even if you are not currently a financial aid recipient, it is wise for you to connect with a financial aid advisor to review your situation. To speak with a financial aid advisor, call (805) 893-2432.
- Find out if you are eligible for additional financial aid or work-study or a budget increase if you've incurred unexpected expenses.
- If your family's financial circumstances have changed for the worse since you filed your FAFSA, let your financial aid advisor know as this could positively impact your overall financial aid package.

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3 **ASK PARENTS, RELATIVES, OR OTHERS FOR HELP**

- See if they are able to provide you with money or connect you with resources in their network that may be helpful to you.
- Check if a family member might be willing to co-sign a loan or borrow on your behalf. If so, contact the Office of Financial Aid and Scholarships at (805) 893-2432 for more information on how to proceed.

4

VISIT CAREER SERVICES

- Explore how you might increase your regular income by finding a part-time job on campus or in the local community. Many campus jobs and internships are advertised in winter

and spring quarters for the coming year. To start the process:

- Visit Career Services in person to speak with a career peer advisor, use the resource room, get feedback on your résumé and cover letter, and meet with a professional career counselor.
- Use GauchoLink and other online job search engines accessible from the Career Services website at <http://career.sa.ucsb.edu/students/job-search>.
- For students with a work-study allocation, GauchoLink is also a great place to look for on-campus employment. To find out if you're eligible for work-study, check the "My Aid Status" section of the Office of Financial Aid and Scholarships website at www.finaid.ucsb.edu.

5

FINALLY, IF ...

- you were unable to locate resources that meet your needs after following the above suggestions, or
- you feel overwhelmed or confused about how to proceed, or

- you feel that your situation is putting your health and safety at risk or causing you undue emotional stress,

... contact one of the following resources, as appropriate:

Educational Opportunity Program – Visit www.sa.ucsb.edu/eop/Home/EopContact.aspx or call (805) 893-4758 to schedule an appointment.

Graduate Student Resource Center – Email fundingpeer@graddiv.ucsb.edu or call (805) 893-8994 to speak with a peer advisor about funding resources.

UCSB Social Workers – Call (805) 893-3087 to schedule an appointment.

Counseling and Psychological Services – Call (805) 893-4411 to make an appointment or to speak with a counselor on the phone after hours and on weekends.

Dean of Students Office – Call (805) 893-4521 to schedule an appointment.

A NOTE ON FINANCIAL EMERGENCIES

If you're experiencing a financial emergency and you feel that you are out of time or solutions, get help immediately! In addition to the options and contacts listed above, you might also try the following:

- Speak with a financial aid advisor in the Office of Financial Aid and Scholarships at (805) 893-2432 to see if you qualify for emergency loans or other quick solutions.
- If the nature of your emergency allows for it, see if you can temporarily increase your work hours or find a quick-cash type of job. You might search for this on GauchoLink, local bulletin boards, Craigslist,

and other job search engines available at <http://career.sa.ucsb.edu/students/job-search>. You could also ask your department or professors if they need assistance with a project. In addition, try visiting Career Services in person to get advice from a career peer or a professional counselor. Visit the "Resources" section of this guide to see if other options fit your needs. For example, you might look into emergency funding through the A.S. Cashier's Office, the Graduate Students Association, the Educational Opportunity Program, and other resources found in this guide.





learn more

- Specs Anderson, *45 Financial Survival Tips No College Student Should Be Without!* (Amazon Kindle e-Book, 2011)
- Supurna Banerjee, *Broke! College Students Reveal the Secrets to Getting by on Less* (Kaplan, 2005).
- Tony U. Boyle, *The College Kid's Guide To Student Credit Cards: Get Valuable Credit Card Tips On How To Use Credit Card For Students So You Can Build Good Credit And Develop Your Money Skills Early On In Life* (CreateSpace, 2011)
- Larry Burkett, *Renting Your First Apartment* (Moody, 2000)
- Larry Burkett, *The World's Easiest Pocket Guide to Getting Your First Credit Card* (Northfield Publishing, 2002)
- Kalman Chany with Geoff Martz, *Paying for College Without Going Broke* (Princeton Review, 2009).
- Theresa Fives, *Getting Through College Without Going Broke: A Crash Course on Finding Money for College and Making it Last* (Natavi Guides, 2003).
- Debby Fowles, *1000 Best Smart Money Secrets for Students* (Sourcebooks, 2005. Also in Amazon e-Kindle edition)
- Jordan E. Goodman and Jordan Goodman, *Everyone's Money Book on College* (Kaplan, 2002)
- Mark Kantrowitz with Doug Hardy, *FastWeb College Gold: The Step-by-Step Guide to Paying for College* (Collins, 2006).
- Lynnette Khalfani, *Zero Debt for College Grads: From Student Loans to Financial Freedom* (Kaplan, 2007)
- Susan Knox, *Financial Basics: A Money Management Guide for Students* (Ohio State University Press, 2004).
- Beth Kobliner, *Get a Financial Life: Personal Finance in Your Twenties and Thirties* (Fireside Press, 2000).
- Brian Lippens, *How to Get Rid of Credit Card Debt! A Comprehensive Guide to Eliminating Credit Card, Student Loan & Mortgage Debt* (Amazon Kindle e-Book, 2011)
- Martha Maeda, *How to Wipe Out Your Student Loans and Be Debt Free Fast: Everything You Need to Know Explained Simply* (Atlantic Publishing Company, 2009).
- Karin O'Callaghan, *Money Management for College Students* (Frederick Fell Trade, 2002).
- Shay Olivarría, *10 Things College Students Need to Know About Money* (CreateSpace, 2010)
- 40 *Money Management Tips Every College Student Should Know* (National Endowment for Financial Education, 2008) (download for free at www.smartaboutmoney.org > Resource Library > College)

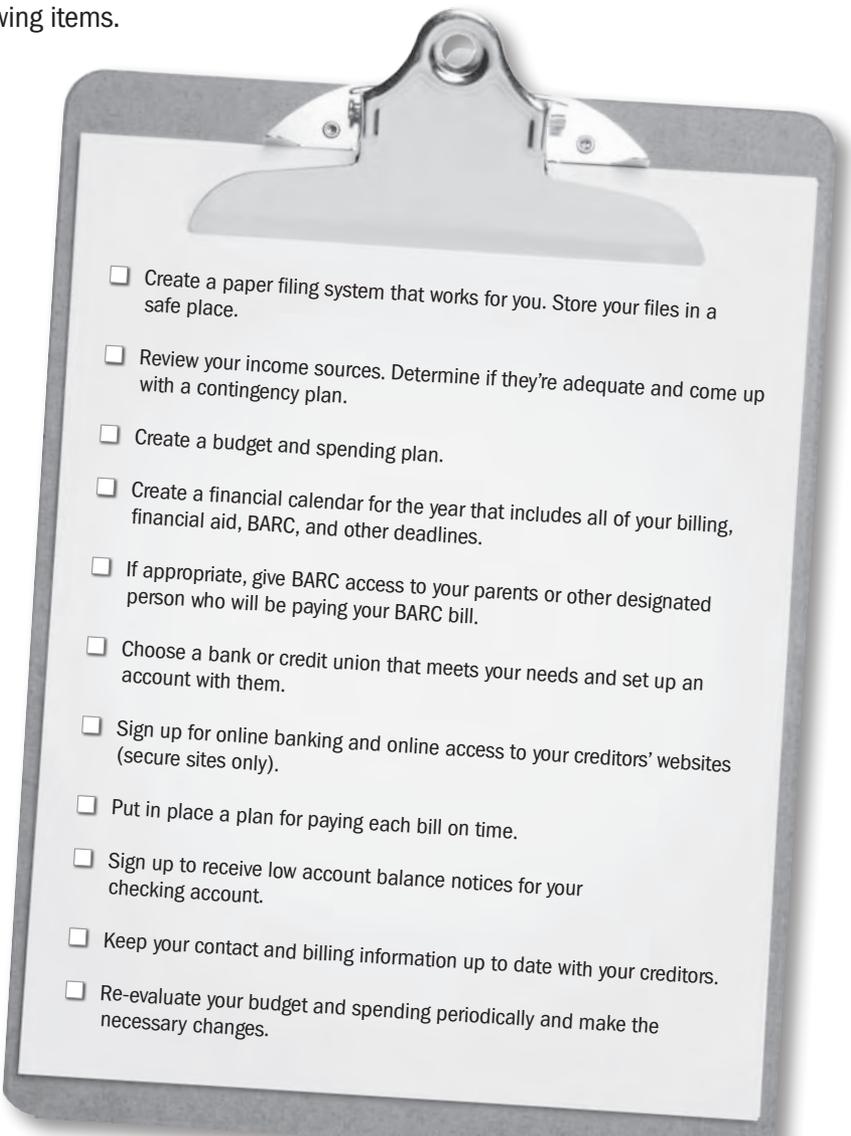
Interest rate, credit card, and other comparative search tools:
www.bankrate.com

Opt out of receiving credit card offers:
www.optoutprescreen.com
 or **1-888-5OPT-OUT**
(567-8688)

worksheets

Worksheet 1: Getting Organized

Below is a checklist of best practices that you can do up front to make managing your finances much easier along the way. If you haven't done so already, you should read the "Money Management Basics" section for more information on each of the following items.

- 
- Create a paper filing system that works for you. Store your files in a safe place.
 - Review your income sources. Determine if they're adequate and come up with a contingency plan.
 - Create a budget and spending plan.
 - Create a financial calendar for the year that includes all of your billing, financial aid, BARC, and other deadlines.
 - If appropriate, give BARC access to your parents or other designated person who will be paying your BARC bill.
 - Choose a bank or credit union that meets your needs and set up an account with them.
 - Sign up for online banking and online access to your creditors' websites (secure sites only).
 - Put in place a plan for paying each bill on time.
 - Sign up to receive low account balance notices for your checking account.
 - Keep your contact and billing information up to date with your creditors.
 - Re-evaluate your budget and spending periodically and make the necessary changes.

Worksheet 2: Making a Quarterly Budget

Visit www.finaid.ucsb.edu/Features.aspx to use this in online calculator format.

You might also look for smartphone apps that offer simple budgeting and money management tools – these can be useful if you’re committed to tracking your expenses in real time or on the go. If you are attending summer school, you should create a budget for that as well.

Fall Quarter

Begin by filling in the “Income” fields, then “Expenses,” then add the totals to get your “Balance.”

INCOME

Work Income	\$
Grants	\$
Loans	\$
Parents	\$
Other	\$
TOTAL	\$

EXPENSES

Tuition/Fees	\$
Health Care	\$
Books/Supplies	\$
Food	\$
Rent*	\$
Utilities	\$
Cell phone	\$
Transportation	\$
Personal Expenses	\$
TOTAL	\$

INCOME TOTAL: \$ _____

EXPENSES TOTAL: \$ _____

BALANCE: \$ _____

Winter Quarter

BALANCE AVAILABLE TO ROLL OVER: \$ _____

INCOME

Work Income	\$
Grants	\$
Loans	\$
Parents	\$
Other	\$
TOTAL	\$

EXPENSES

Tuition/Fees	\$
Health Care	\$
Books/Supplies	\$
Food	\$
Rent*	\$
Utilities	\$
Cell phone	\$
Transportation	\$
Personal Expenses	\$
TOTAL	\$

INCOME TOTAL: \$ _____

EXPENSES TOTAL: \$ _____

BALANCE: \$ _____

Spring Quarter

BALANCE AVAILABLE TO ROLL OVER: \$ _____

INCOME

Work Income	\$
Grants	\$
Loans	\$
Parents	\$
Other	\$
TOTAL	\$

EXPENSES

Tuition/Fees	\$
Health Care	\$
Books/Supplies	\$
Food	\$
Rent*	\$
Housing Deposit**	\$
Utilities	\$
Cell phone	\$
Transportation	\$
Personal Expenses	\$
TOTAL	\$

INCOME TOTAL: \$ _____

EXPENSES TOTAL: \$ _____

BALANCE: \$ _____

* If you are living off-campus for Fall Quarter, “Rent” includes September, October, and November rent. For Winter Quarter, off-campus “Rent” includes December, January, and February. For Spring Quarter, off-campus “Rent” includes March, April, and May.

** “Housing Deposit” refers to the deposit you will pay for next year’s apartment.

Worksheet 3: Making a Monthly Budget

Visit www.finaid.ucsb.edu/Features.aspx to use this in online calculator format.

You might also look for smartphone apps that offer simple budgeting and money management tools – these can be useful if you're committed to tracking your expenses in real time or on the go.

Income

EMPLOYMENT	PROJECTED INCOME	ACTUAL INCOME	DIFFERENCE
Job 1	\$	\$	\$
Job 2	\$	\$	\$
Spouse's Job	\$	\$	\$
Other	\$	\$	\$
SUBTOTALS	\$	\$	\$

SAVINGS	PROJECTED INCOME	ACTUAL INCOME	DIFFERENCE
Checking Account	\$	\$	\$
Savings Account	\$	\$	\$
Other	\$	\$	\$
SUBTOTALS	\$	\$	\$

FINANCIAL AID	PROJECTED INCOME	ACTUAL INCOME	DIFFERENCE
Cal Grant	\$	\$	\$
Scholarships	\$	\$	\$
University Grant	\$	\$	\$
Student Loans	\$	\$	\$
Parent Loans (PLUS)	\$	\$	\$
Other	\$	\$	\$
SUBTOTALS	\$	\$	\$

OTHER	PROJECTED INCOME	ACTUAL INCOME	DIFFERENCE
Parent/Relative	\$	\$	\$
Benefits (Social Security, Veterans, etc.)	\$	\$	\$
Other	\$	\$	\$
SUBTOTALS	\$	\$	\$

Worksheet 3 Continues on Pages 20 and 21 >>

Expenses

SCHOOL	PROJECTED COST	ACTUAL COST	DIFFERENCE
Tuition/Fees	\$	\$	\$
Books/Supplies/Lab Fees	\$	\$	\$
Other	\$	\$	\$
SUBTOTALS	\$	\$	\$

LIVING	PROJECTED COST	ACTUAL COST	DIFFERENCE
Groceries	\$	\$	\$
Fast Food/Dining Out	\$	\$	\$
Clothing/Shoes	\$	\$	\$
Personal Care/Toiletries	\$	\$	\$
Laundry	\$	\$	\$
Other	\$	\$	\$
SUBTOTALS	\$	\$	\$

TRANSPORTATION	PROJECTED COST	ACTUAL COST	DIFFERENCE
Car Payment	\$	\$	\$
Insurance	\$	\$	\$
Gas	\$	\$	\$
Repairs	\$	\$	\$
Airfare/Other	\$	\$	\$
Other	\$	\$	\$
SUBTOTALS	\$	\$	\$

MEDICAL	PROJECTED COST	ACTUAL COST	DIFFERENCE
Health Insurance	\$	\$	\$
Office Visits	\$	\$	\$
Dental	\$	\$	\$
Optical	\$	\$	\$
Medications	\$	\$	\$
Other	\$	\$	\$
SUBTOTALS	\$	\$	\$

ENTERTAINMENT	PROJECTED COST	ACTUAL COST	DIFFERENCE
Media (music, videos, etc.)	\$	\$	\$
Leisure Reading	\$	\$	\$
Movies/Concerts/Events	\$	\$	\$
Other	\$	\$	\$
SUBTOTALS	\$	\$	\$

Expenses, cont.

HOUSING	PROJECTED COST	ACTUAL COST	DIFFERENCE
Rent	\$	\$	\$
Water/Sewer	\$	\$	\$
Gas	\$	\$	\$
Electricity	\$	\$	\$
Satellite/Cable/Internet	\$	\$	\$
Phone	\$	\$	\$
Meal Plan	\$	\$	\$
Parking	\$	\$	\$
Maintenance	\$	\$	\$
Insurance (Renter's/Home)	\$	\$	\$
Other	\$	\$	\$
SUBTOTALS	\$	\$	\$

OTHER	PROJECTED COST	ACTUAL COST	DIFFERENCE
Loan Repayment	\$	\$	\$
Credit Card	\$	\$	\$
Savings/Investing	\$	\$	\$
Taxes	\$	\$	\$
Other	\$	\$	\$
SUBTOTALS	\$	\$	\$

Totals

INCOME TOTAL		EXPENSES TOTAL	
Projected Monthly Income	\$	Projected Monthly Expenses	\$
Actual Monthly Income	\$	Actual Monthly Expenses	\$
Difference		\$	

Projected Balance	\$
Actual Balance	\$
Difference	\$

SPENDING AREA	
Highest Personal Spending Area	\$



Worksheet 4: Financial Problem Solving

This worksheet offers a simple series of questions that will help you reflect on your financial situation and get started on financial problem solving. You can also bring it with you to an appointment with UCSB staff members who can help you find the best solutions for your particular situation.

1. Briefly describe your financial situation, problem, or emergency. _____

2. Have there been special circumstances that created or contributed to this issue? _____

3. Have you been struggling for some time or is this a new development (or both)? _____

4. Do you have access to food, shelter, and a safe environment? Yes No

If you answered "no," explain: _____

5. Your income

Where does it come from? _____

Federal loans Grants & scholarships A job Work-study Family Other

Approx. total income: \$_____ per _____ (month, quarter, year)

Are you willing and able to get a job or, if you have one, to work additional hours? Yes No

If you answered "no", what is in the way? _____

6. Your debts and liabilities

How much do you spend on the following per month? Rent \$_____ Utilities \$_____ Other bills \$_____

Do you have credit card debt? Yes No. How many credit cards do you own? _____

Total credit card debt owed: _____ Interest rate(s): _____

Do you have other debts? (List them, including amounts): _____

Have you been paying all your bills? Yes No

Have you been paying your bills on time? Yes No Sometimes Most of the time

Is there any financial "waste" in your life? For example, do you ever incur late fees, overdraft fees, ATM surcharge fees, parking or traffic tickets, or other expenses that you could prevent through better planning?

Yes No. Describe: _____

7. Your lifestyle and spending habits

Is your income sufficient to provide for your basic needs as a student (tuition, shelter, food, basic toiletries, books, and supplies)? Yes No

If you answered "no," how much more do you feel you need? \$_____ per month

Do you have a meal plan? Yes No

How much do you spend on food each month (including restaurants)? \$ _____

Do you spend on any “extras” that could be eliminated? ____ Yes ____ No

If “yes,” explain: _____

List some ways that you could cut down on your costs: _____

Are you willing to make changes to your lifestyle and spending habits? ____ Yes ____ No

What, if any, type of assistance would you need in order to plan and implement changes? _____

8. Your support system

Have you spoken with campus staff or other professionals about your financial situation? ____ Yes ____ No

Was this helpful? ____ Yes ____ No ____ Somewhat

Would you like to have support from campus staff on this issue? ____ Yes ____ No

Are you able to rely on family members or friends for moral support? ____ Yes ____ No

Are you able to rely on family members for financial support? ____ Never ____ Sometimes ____ Frequently

9. Is your financial situation having an impact on other areas of your life? ____ Yes ____ No

As a result of my situation, I am experiencing: ____ stress ____ anxiety ____ fear ____ dread

____ avoidance ____ other: _____

This situation is having an impact on my: ____ physical health ____ mental health ____ safety

____ family relationships ____ social life ____ friendships ____ academic performance

____ other: _____

10. In your opinion, which of the following might benefit you? (Check all the possibilities)

Money management education

 See Office of Financial Aid and Scholarships workshops and website, Associated Students workshops, the *Money Matters* guide, books and websites on the topic

Practical problem solving

 See Office of Financial Aid and Scholarships advisors, Educational Opportunity Program counselors, Graduate Student Resource Center, Counseling and Psychological Services, UCSB social workers

Additional income

 See Office of Financial Aid and Scholarships advisors, Career Services, independent scholarship sources, family support

A more frugal lifestyle

 Self-discipline, money management education (*Money Matters* guide, Office of Financial Aid and Scholarships workshops, Associated Students workshops, books and websites on the topic)

Budgeting, planning, and organization

 Self-discipline, money management education (*Money Matters* guide, Office of Financial Aid and Scholarships workshops and website, Associated Students workshops, other books and websites on the topic)

Emotional support

 Counseling and Psychological Services, Educational Opportunity Program counselor, or other trusted staff, family members, friends

Taking a break from UCSB (to work, pay off debts, save money, etc.)

 Registrar's website (section entitled “Leaving and Returning”)

Also: Counseling and Psychological Services, UCSB social workers, and other counselors

Other:

resources

Before you read this section, read the “Money Management Basics” and “Financial Aid 101” sections of this guide, which include tips on how to develop good

financial habits and make the best of available aid, as well as problem-solving steps to take when you’re experiencing financial hardship. In particular, the “If You’re Struggling Financially” section will help you come up with a step-by-step strategy on how to use the resources below.

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CLOTHING

Students who are on a tight budget might want to consider local, low-cost options for clothing such as Kmart (located near UCSB on the corner of Hollister Avenue and Storke Road) or resale shops such as Alpha Thrift Store, located in Goleta at 5624 Hollister Avenue (Hollister Street and S. Kellogg Avenue) and 5949 Hollister Avenue #A (between Fairview Avenue and Orange Avenue).

Unity Shoppe

If you don’t have money to buy shoes, clothing, and related items, you can request a referral to receive free items through Unity Shoppe’s thrift store via a UCSB social worker (you must schedule an appointment at 805-893-3087); the Department of Women, Gender, and Sexual Equity (805-893-4284); or the Educational Opportunity Program (805-893-4758). To learn more about Unity Shoppe, you can call (805) 965-4122 or visit their website at www.unityshoppe.org/free-clothing-store. Unity Shoppe is located in Santa Barbara at 1219 State Street (between Victoria Street and Anapamu Street).

COLLECTION AGENCIES

For information on issues related to debt collection and collection agencies, visit the Federal Trade Commission’s page at <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre18.shtm>. If you are dealing with collection agencies or the threat of a bill being sent to collections and would like individual assistance, you can schedule a free consultation with the Associated Students Legal Resource Center.

take note

The following is meant to introduce you to some local and national resources. It is up to you to gather up-to-date and comprehensive information about them and determine if they are the right fit for you.

Associated Students Legal Resource Center (ASLRC)

The Associated Students Legal Resource Center provides UCSB undergraduate and graduate students with free legal advice, education, information, and referrals on a range of issues, including credit and debt. ASLRC also has over 50 self-help law books written for the layperson available for use. For more information, visit <http://legal.as.ucsb.edu>. ASLRC is located at 6550 Pardall Road, Suite B, upstairs from Grafikart. To schedule an appointment, call (805) 893-4246.

COMPUTER USE AND PURCHASES

Computer Labs

UCSB’s Instructional Computing manages a number of on-campus computer labs that are free to students and offer both Windows and Macintosh machines and printing. Labs are located at Phelps Hall, Kerr Hall, Psychology East, Social Sciences and Media Studies, Intercollegiate Athletics, and the Student Resource Building. For assistance, consult with computer lab staff or stop by Phelps 1517 or HSSB 1203 to speak with help center staff.

For hours and other information, visit <http://it.ucsb.edu/services/labs>.

Davidson Library Laptop Loans

Enrolled students can check out laptops on a first-come, first-served basis for four hours at a time at no cost from the Davidson Library circulation desk. Students must show a valid UCSB library card and must have no overdue library materials. For more information, visit www.library.ucsb.edu/services/

[policies/laptops.html](#), call (805) 893-3491, or email circ@library.ucsb.edu.

Request for a Budget Increase for a Computer – Office of Financial Aid and Scholarships

You may be able to finance the purchase of a computer through a student loan. Although the cost of a new computer is initially not factored into the cost of attending UCSB, you may request that such an expense be recognized as part of your cost of attending (i.e., as part of your budget) and apply unused federal loans towards its purchase. Requests should be made between the first week of October and the end of February and your computer should have been purchased no earlier than September 1 for funding for that academic year. The computer budget increase limit is \$500 and any amount in excess is a cost assumed by the applicant. All purchases must be made from a recognized retailer and original receipts are required. UCSB's Bookstore and many retailers offer educational discounts on computer purchases made by students. Visit the Office of Financial Aid and Scholarships (2nd floor, SAASB building) between 9 a.m.-Noon and 1-4 p.m. for information and application materials.

CONFERENCE FUNDING

While conference funding is not considered an emergency need, students can use a number of short-term loans to cover the cost of travel or participation in conferences (see “General Purpose Funding”), in addition to the following:

Academic Department Funding

Many academic departments offer funding for registration or travel related to academic conferences or other major- and degree-related purposes. Consult with your department advisor or administrative office for more information.

Academic Senate Doctoral Student Travel Grants

These grants are available to doctoral students who have advanced to candidacy, or M.F.A. students in their second year and in candidacy, who have been invited to present a research paper at a scholarly meeting, to give a performance, or to present the results of research before a distinguished audience. Students are eligible to receive support for one trip during their scholarly career. Applicants must be registered or on an approved leave of absence. Students in joint degree programs are eligible for up to one half of the regular allocation. Applications for travel funds must be accompanied by an abstract of the paper to be presented, a copy of the formal invitation, and a letter of support from your

advisor indicating the importance of the forum. The conference must be important to the discipline and preference is given to travel associated with potential academic employment. Funds are limited and applications are accepted year-round until funds are exhausted or until May 15, whichever comes first. For information and an application form, visit www.senate.ucsb.edu/grants/doctoral.student.travel.

GSA Pre-Doctoral Student Travel Grant

The Graduate Students Association (GSA) has a small amount of funding available for graduate students to use towards the cost of registration and travel for professional conferences or meetings. You may apply if you have a presentation accepted for a conference or meeting and do not qualify for the Academic Senate's Doctoral Student Travel Grant (see above). Up to \$75 may be awarded for travel costs and/or registration or conference fees. The money is granted on a first-come, first-served basis each quarter until funds are exhausted. See www.ucsbgsa.org/documents/funding.

CREDIT REPORTS AND COUNSELING

If you are burdened by excessive credit card or other debt, you are encouraged to gather as much information as possible about your options from reputable sources before deciding on the best course of action for you.

Associated Students Legal Resource Center (ASLRC)

The Associated Students Legal Resource Center provides UCSB undergraduate and graduate students with free legal advice, education, information, and referrals on a range of issues, including credit and debt. ASLRC also has over 50 self-help law books written for the layperson available for use. For more information, visit <http://legal.as.ucsb.edu>. ASLRC is located at 6550 Pardall Road, Suite B, upstairs from Grafikart. To schedule an appointment, call (805) 893-4246.

Credit Reporting Agencies

To learn more about the three major credit reporting agencies, to request a credit report, and to enroll in credit protection programs if you suspect you may be a victim of identity theft, you can visit the following sites:

- **Equifax:** www.equifax.com
- **Experian:** www.experian.com
- **TransUnion:** www.transunion.com

Free Credit Reports

To obtain your free annual credit report to which you are entitled by law, visit the Federal Trade

Commission's website at <http://www.ftc.gov/bcp/edu/microsites/freereports/index.shtml>.

General Debt Resolution and Credit Counseling Information

Being informed is the first step to take when you are dealing with significant debt or credit issues. Start here to learn more:

- **Dealing with Debt** – www.ftc.gov/bcp/edu/pubs/consumer/credit/cre19.shtm
- **Credit Repair** – www.ftc.gov/bcp/edu/pubs/consumer/credit/cre13.shtm
- **Choosing a Credit Counselor** – www.ftc.gov/bcp/edu/pubs/consumer/credit/cre26.shtm

Government-Approved Credit Counseling Agencies

If you decide that credit counseling is appropriate for you, you may search the following directory of government-approved agencies for a list of agencies near you: www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm.

DENTAL CARE

Students are encouraged to make use of UCSB's Student Health Dental Care Center, which offers lower rates than many other dental offices. Registered students who purchase UCSB's student health insurance have dental coverage included, which may be used either at UCSB or other network dentists. More information can be found at <http://studenthealth.sa.ucsb.edu>, or call the Dental Care Center at (805) 893-2891, or the Student Health Insurance Office at (805) 893-2592. If you find that you are unable to pay for dental expenses, you might look into one of the funding sources below. If you're experiencing financial challenges related to complex, ongoing, or long-term dental care, you're encouraged to meet with a UCSB social worker, who can provide referrals, problem-solving assistance, and information on funding and other options (see below).

AS/EOP Emergency Grants – Dental

These are available to Educational Opportunity Program (EOP) students receiving need-based financial aid who have exhausted other resources. These grants are issued as reimbursement funding for emergency-type dental services only. Grants for teeth cleaning alone will not be approved unless it is part of a more extensive dental service. The medical emergency needs to have occurred while the student was enrolled in classes. **Turnaround time:** Usually 1-2 weeks. The deadline for submissions is every Thursday at 2 p.m. for review for the following week. **Required documentation:** A written statement

describing the circumstances and the amount requested to be addressed to the EOP director; application form (obtained from an EOP counselor); original receipts for items that are being covered; photo ID. **How to apply:** Schedule an appointment to meet with an EOP counselor to discuss eligibility and details by calling (805) 893-4758. You do not need to have all your documentation ready at the time of the appointment.

Community Dental Clinics and Resources

Students who choose to pursue services other than those available at Student Health can explore other, low-cost options in the community. To learn more about the Eastside Family Dental Clinic (part of Santa Barbara Community Clinics), visit <http://www.sbcclinics.com>, or call (805) 884-1998. In addition, you can find a listing of local dental clinics and resources through the 2-1-1 Santa Barbara County helpline, accessible by dialing 211 or visiting <http://fsacares.org/2-1-1-helpline/>, or the Santa Barbara-Ventura County Dental Society at <http://www.sbvcds.org/index.cfm>.

Social Worker Support

If you are navigating challenging dental care, financial, and other situations, you can receive advice at no cost from a UCSB social worker. They can help identify your needs, recommend resources, and work with you on a plan of action. Social workers are available to students for one quarter after they have withdrawn from UCSB, and will assist with the transition to community resources. To schedule an appointment, call (805) 893-3087.

Student Health – Dental Insurance Information

Registered students, recently graduated students, or students on leave of absence, who purchase UCSB student health insurance have dental coverage included, which may be used either at UCSB or other network dentists. Insurance information can be found at <http://studenthealth.sa.ucsb.edu> or call the Student Health Insurance Office at (805) 893-2592. You can also send a confidential email to this office through the Student Health website.

“The Jack Canfield Chicken Soup for the Soul” Student Medical Emergency Relief Fund (SMERF)

This fund provides grants to students with expenses related to medical, dental, psychological, and optical emergencies. For the purposes of this fund, a medical emergency is a condition, injury, or illness that poses a risk to a person's life, long-term health, or well-being and requires timely intervention. Prescription or medical care costs related to ongoing, non-emergency conditions

are therefore not covered. In addition, grants are awarded only for medical bills not yet paid. SMERF is for students who were registered at the time of their medical emergency and have exhausted all other resources. EOP students should check with EOP before applying for SMERF. **Maximum grant amount:** \$3,500. **Turnaround time:** Once the student meets with the committee, 48 hours for a decision. **Required documentation:** Online application; unpaid medical bills; additional supporting documents upon request.

How to Apply: Fill out an application at www.sa.ucsb.edu/smerf.

DREAM SCHOLARS: AB 540-ELIGIBLE AND UNDOCUMENTED STUDENTS

For general information on AB 540 and how your immigration status might impact your access to higher education and funding, visit <http://www.ab540.com>.

AB 540 Coalition of Santa Barbara

This organization works to empower AB 540-eligible students and provide them with information about Santa Barbara County resources, community events, college options, and financial aid and to connect them with allies in higher education. For more information, visit <http://ab540coalition.org>.

Adsum Educational Foundation

This organization provides educational scholarships and information on resources to graduates of Santa Barbara County high schools who are pursuing their associate's or bachelor's degrees at California Community College, California State University, and University of California campuses. Preference is given to students who are eligible for AB 540 benefits. For more information, visit www.adsumsb.org.

Café Picasso

A service of St. Michael's University Church, Café Picasso is dedicated to supporting university students through a food pantry (accessible upon request) and weekly dinners on Fridays from 6 to 8 p.m. and, in particular, to providing a safe space for undocumented students. It is located at 6586 Picasso Road in Isla Vista. For more information, see www.facebook.com/CafePicasso or contact Reverend Nicole Janelle at (805) 968-2712.

California Student Aid Commission

California Dream Act applications and information about eligibility requirements for filing for AB 540 status can be found at <http://www.csac.ca.gov>.

Educational Opportunity Program (EOP)

AB 540-eligible undergraduate students can receive free and confidential support from UCSB's Educational Opportunity Program by making an appointment with an EOP counselor at (805) 893-4758. EOP is located on the 2nd floor of the Student Resource Building (next to Pardall Tunnel).

Improving Dreams Equality Access and Success (IDEAS)

IDEAS is a student-led UCSB campus organization that aims to promote and support the education of immigrant students by providing social networks as well as academic and financial resources. For up-to-date contact information, visit <http://ideasucsb.weebly.com>.

MALDEF

MALDEF is a Latino civil rights organization working to promote social change in the areas of education, immigrant rights, and political access. They offer a guide on undergraduate scholarship resources that may be useful to you regardless of your background and immigration status: www.maldef.org/leadership/scholarships/resources/index.html. In addition, MALDEF's Law School Scholarship Program awards 5-10 scholarships annually to all law students enrolled at an accredited United States law school who demonstrate financial need and a commitment to advancing Latino civil rights in their careers. For more information, visit www.maldef.org/leadership/scholarships/index.html.

Office of Financial Aid and Scholarships

The California Dream Act became law through the passage of two assembly bills, AB 130 and AB 131. Collectively, these bills are known as the California Dream Act. As a result of this legislation, certain qualified nonresident students, including those who are undocumented, are eligible for institutional grants and scholarships awarded by California public colleges and universities. For more information on AB 540 eligibility, AB 130, and AB 131, please visit or call the Office of Financial Aid and Scholarships at (805) 893-2432 to speak with an advisor. For funding resources from outside agencies that determine eligibility without regard to citizenship status, please visit www.finaid.ucsb.edu/Scholarships.aspx and click on "Undocumented Students."

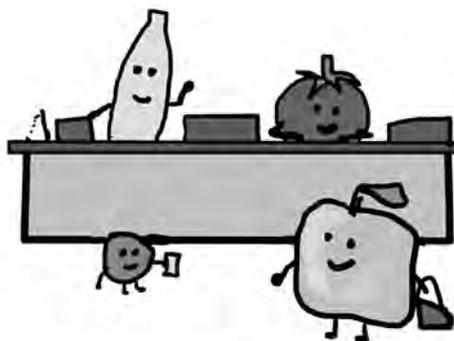
Social Worker Support

AB 540-eligible students can speak with a social worker for support and problem solving assistance. UCSB social workers can help identify your needs and work with you on a plan of action. Unlike other

services, social workers may be available to students after they have withdrawn from UCSB and can assist with the transition to community resources. To schedule an appointment, call (805) 893-3087.

UCSB Dream Scholars Resource Team

The Dream Scholars Resource Team mission is to develop an awareness and understanding of the experiences of undocumented and AB 540-eligible students (while maintaining the confidentiality of individual students) and to develop campus responses and processes to address their needs related to persistence, retention, and graduation. The work group is comprised of students, staff, and faculty from across the UCSB campus. For more information, visit <http://www.sa.ucsb.edu/dreamscholars>.



Food Bank

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FINANCIAL LITERACY

Associated Students Community Financial Fund (CFF) Financial Literacy Workshops

Associated Students Community Financial Fund offers weekly workshops designed for undergraduate students to develop their money management skills and learn tools, tips, and information on campus resources to successfully navigate their finances. For more information on workshops and schedules, visit the A.S. Cashier's Office across from Corwin Pavilion and next to the MultiCultural Center (UCen 1535) or call (805) 893-2064.

"Tips for Financial Success" Workshops

The Alumni Association and the Office of Financial Aid and Scholarships offer financial workshops each year. In particular, their "Tips for Financial Success" workshop has featured alumni engaged in the financial industry, including insurance services, financial management, and financial aid. Look for these sessions each fall quarter and get the scoop on financial budgeting, investing, student loans, credit cards, and other important financial information that will help you stay stress-free and successful at UCSB.

Online Resources

- **Cash Course:** www.cashcourse.org/ucsb
- **America Saves:** www.americasaves.org
- **Choose to Save:** www.choosetosave.org
- **Feed the Pig:** www.feedthepig.org
- **Smart About Money:** www.smartaboutmoney.org
- **Spendster:** www.spendster.org

FOOD

If you're experiencing ongoing financial hardship that affects your access to food, you're encouraged to review the "If You're Struggling Financially" section

and follow the recommendations presented there, including visiting the Office of Financial Aid and Scholarships, Career Services, or a social worker. Students can also visit UCSB's Associated Students Food Bank and other community food banks listed below. Graduate students in particular may be eligible for the CalFresh program. Students who would like to learn about additional low-cost food resources in the community can call the 2-1-1 Santa Barbara County helpline by dialing 211 or visit www.fsacares.org/2-1-1-helpline.

Associated Students Food Bank at UCSB

The Associated Students (A.S.) Food Bank is an on-campus service that provides food and toiletries at no cost to graduate and undergraduate students. To utilize the service, students should bring an Access card or log in to GOLD on one of our computers to verify they are a current registered student. The A.S. Food Bank is open three days a week on Mondays, Wednesdays, and Thursdays from 9 a.m.-6 p.m. Students are welcome to come in all three days if necessary. The pantry is located on the 3rd floor of the University Center (UCen) in room 3167A. To learn more about the food bank, including up-to-date hours of operation, visit <http://foodbank.as.ucsb.edu> or call the office at (805) 893-2276.

Café Picasso

A service of St. Michael's University Church, Café Picasso is dedicated to supporting university students by offering a food pantry (accessible upon request) and weekly dinners on Fridays from 6-8 p.m., as well as a safe space for students to find support. It is located at 6586 Picasso Road in Isla Vista. For more information, see www.facebook.com/CafePicasso or contact Reverend Nicole Janelle at (805) 968-2712.

CalFresh

CalFresh is a federal government nutrition program designed to supplement the food budget of eligible individuals and families. The program issues monthly electronic benefits that can be used to buy most foods at markets and grocery stores using a card that works just like a bank or a debit card. You may be eligible for this if you or someone in your household has a Social Security number and your gross household income is below a certain level (\$1,180 for 1 person; \$1,594 for 2 people; \$2,008 for 3 people; \$2,422 for 4 people; and so on). For the purposes of this program, a household is defined as a unit that “buys and prepares food together” (individual roommates who don’t buy and prepare food together are considered separate households). If you would like to learn whether you’re eligible and receive help with the application process, you can contact the outreach manager for CalFresh at Santa Barbara Foodbank, Amy Lopez, by calling (805) 967-5741 ext. 115 or emailing alopez@foodbanksbc.org. Detailed information can be found at www.dss.cahwnet.gov/foodstamps.

Community Food Banks

If you’re not able to access the Associated Students Food Bank on campus due to scheduling conflicts or if you need items not available there (fresh produce, etc.), you can also use local community food banks.

- **Food for Angels Isla Vista** is open for food distribution on first and third Mondays from 4-6 p.m. and is located at 781 Embarcadero del Mar (between El Greco Road and Picasso Road) in Isla Vista.

- **Catholic Charities I.V.** mobile food distribution is available every Thursday 3:30-4:30 p.m. at 6550 Picasso Road. (between Embarcadero del Norte and Embarcadero del Mar) in Isla Vista.

- Visit **Santa Barbara Foodbank** at www.foodbanksbc.org/howtogetfood.html for additional locations.

Community Supported Agriculture and Work Exchange

Community supported agriculture may be a great option if you’re interested in fresh, local, organic food. If you would like to lower your costs, you might consider splitting a subscription or “share” with a friend or roommate. Here are just two among many local CSAs to choose from:

- **Fairview Gardens.** Fairview Gardens is a non-profit organization that offers low-cost shares of seasonal organic produce delivered weekly to campus for approximately \$25/week (half share). Students who have signed up can pick up their shares at Bren Hall on Thursdays after 2:30 p.m. Fairview Gardens will also offer work exchange opportunities where fresh

produce is exchanged for time spent working on the farm. To request this, call (805) 967-7369. Fairview Gardens is located at 598 N. Fairview Avenue, just north of the City of Goleta Public Library. For more information, visit www.fairviewgardens.org.

- **Plow to Porch.** This organization delivers fresh, seasonal organic/pesticide-free produce and “add-ons” (including eggs, honey, fair trade organic coffees and teas, grass-fed antibiotic/hormone-free meats, and local sustainable fish) to your home weekly or every other week. Produce boxes can be picked up on Tuesdays, Wednesdays, and Thursdays at their market location at 3204 State Street in Santa Barbara between 1 p.m. and 7 p.m. for a \$1.50 discount per box. For more information, visit www.plowtoporch.com.

ISLA VISTA FOOD CO-OP

The Buyer’s Club program at the Isla Vista Food Co-op is available to individuals or groups who wish to purchase items in cases and bulk quantities for significant savings compared with shelf prices. The Co-op is open to the public but you must be a current member-owner to participate in the Buyer’s Club. The Isla Vista Food Co-op is located at 6575 Seville in Isla Vista and can be reached at (805) 968-1401 or gm@islavistafood.coop.

Social Worker Support

If you are regularly having difficulty providing for your food or other basic needs, you can speak with a social worker to learn about additional resources and long-term solutions. UCSB social workers can help identify your needs and work with you on a plan of action. Unlike other services, social workers may be available to students after they have withdrawn from UCSB and can assist with the transition to community resources. To schedule an appointment, call (805) 893-3087.

GENERAL PURPOSE FUNDING

The following is a list of emergency loan and grant sources with different eligibility requirements but few or no restrictions on how (or for what) you can use the funds.

Alumni Association Loans – Graduate Students

The UCSB Alumni Association provides \$250 loans (pending availability of funds) to graduate students requiring emergency financial assistance. **Maximum loan amount:** \$250. **Turnaround time:** 2 days.

Repayment terms: Variable (consult with Alumni Association staff). **Repayment method:** Cash, check, or money order. **Required documentation:** Application form, student ID, and driver’s license or valid photo ID. **How to apply:** Visit the UCSB Alumni

Association office in the Mosher Alumni House, located off of Mesa Road and near Campbell Hall. Applications not submitted in person will not be considered. To verify availability of funding or to schedule an appointment, call (805) 893-3767.

Alumni Association Loans – Undergraduate Students

The UCSB Alumni Association provides loans in the amount of \$100 (with a \$1 handling fee) to undergraduate students requiring emergency financial assistance. Students can download an application at www.ucsbalum.com/programs/studentloans.

Maximum loan amount: \$100. **Turnaround time:** 2 days. **Repayment terms:** 30 days. **Repayment method:** Cash or money order. **Required documentation:** Application form, student ID, and driver's license or valid photo ID. **How to apply:** Download and fill out an application and deliver it in person to the UCSB Alumni Association office in the Mosher Alumni House, located off of Mesa Road and near Campbell Hall. Applications not submitted in person will not be considered. For more information or to schedule an appointment, call (805) 893-3767.

Associated Students Community Financial Fund Grants

The Community Financial Fund offers grants of up to \$400 per student per fiscal year (July 1-June 30) to undergraduate students at UCSB. Grants are not guaranteed; are distributed on a first-come, first-served basis; and depend on financial aid status. **Maximum grant amount:** \$400/fiscal year. **Turnaround time:** Within 10 business days of receipt of application. **Repayment terms:** N/A. **Repayment method:** N/A. **Requirements:** Attend one Community Financial Fund Financial Literacy Workshop; complete a one-page essay stating why you need a grant and how your need is a priority; complete a financial literacy quiz with a score of 70% or better. **How to apply:** See <http://cff.as.ucsb.edu> or visit the Associated Students Cashier's Office.

Associated Students Emergency Loans

Associated Students offers loans to currently enrolled UCSB undergraduate students. Loan amounts are \$200, \$400 and \$600. While loans are interest-free, an Associated Students administrative processing fee of \$5 as well as a BARC office charge of \$10 per loan application will be assessed. Please note that loan amounts granted will not be allowed to exceed \$600 per quarter. Repayment of this loan will be billed automatically to the student's BARC account within 30 days from the date of loan disbursement. Students must repay previous outstanding loans to apply for additional loans, which are, in sum, not to exceed

\$600 per quarter. Students may opt to receive loans together for a maximum of \$600 to avoid multiple processing fees. **Maximum loan amount:** \$600/quarter. **Turnaround time:** Up to 48 hours (usually next day after 3:30 p.m.). **Repayment terms:** Within 30 days. **Repayment method:** Billed automatically to the student's BARC account within 30 days from the date of loan disbursement. BARC makes collection of the loan. **Required documentation:** Student ID. **How to apply:** Visit the A.S. Cashier's Office window located near the UCen and next to the MultiCultural Center.

Campus Advocacy, Resources, and Education (CARE) Emergency Fund

The Campus Advocacy, Resources, and Education (CARE) Program assists survivors of interpersonal violence by providing advocacy and accompaniment services. Professional advocates with CARE specialize in helping individuals heal after an experience with sexual assault, dating/domestic violence, stalking, or sexual harassment by connecting them to other campus and community resources and helping them navigate different medical, legal, and campus processes. CARE maintains an Emergency Advocacy Fund to help survivors with unexpected financial burdens that result after a crime has been committed. **Maximum funding amount:** Determined on a case-by-case basis. **Turnaround time:** Approximately 1-2 weeks. **Required documentation:** Application (to be picked up and completed after appointment with a CARE advocate); student ID; supporting documentation as requested. **How to apply:** Contact CARE at 805-893-4613 to schedule an appointment. If you have general questions about this fund, you can call the Women's Center office manager at (805) 893-3779.

Guardian Scholars Emergency Fund

Emergency grants are available for Guardian Scholars experiencing serious financial difficulties. **Maximum loan amount:** Determined on a case-by-case basis. Requests are reviewed by a committee in consultation with Financial Aid. **Turnaround time:** 3-5 days. **How to apply:** Contact Lisa Przekop in the Office of Admissions at lisa.przekop@sa.ucsb.edu.

Office of Financial Aid and Scholarships Emergency Short-Term Loans

Emergency short-term loans are available to registered financial aid recipients who have paid or deferred all past due and current BARC charges and who have future financial aid that will be disbursed to their BARC accounts during the current quarter. As the name implies, these loans are for emergency situations only. Routine, predictable expenses are not considered emergencies unless something has

occurred which prevents a student from meeting these costs. **Maximum loan amount:** \$500.

Turnaround time: 1-2 business days. **Repayment terms:** Repayment in full in 30 days. **Repayment method:** Your pending financial aid will automatically repay this loan via BARC. **Required documentation:** Based on verifiable circumstances as assessed by the Office of Financial Aid and Scholarships (consult with a financial aid advisor for more information). **How to apply:** Visit the Office of Financial Aid and Scholarships (2nd floor, SAASB building) between 9 a.m.-Noon and 1-4 p.m. and speak with an advisor.

Office of Student Life Edna Rich Morse Emergency Loans

The Office of Student Life provides \$200 loans to registered undergraduate students (subject to availability of funds remaining for that quarter).

Maximum loan amount: \$200/quarter. **Turnaround time:** 1-2 business days. **Repayment terms:** 30 days. **Repayment method:** BARC (\$205, includes \$5 fee). **Required documentation:** Student ID. **How to apply:** Fill out an application at the Office of Student Life front desk (2nd floor, Student Resource Building, next to the Pardall Tunnel) between 9 a.m.-Noon and 1-4 p.m. For more information or to verify the availability of funds, call (805) 893-4569.

Office of Student Life/Dean of Students Emergency Loans

These loans are available for undergraduate students experiencing serious financial difficulties that jeopardize their success or continued enrollment at UCSB and who have exhausted all other resources.

Maximum loan amount: Variable. **Turnaround time:** 2-3 business days. **Repayment terms:** 1 year or before graduation (flexible based on circumstances). **Repayment method:** Check or money order to be made out to "UC Regents." **Required documentation:** Student ID. **How to apply:** Contact the Student and Parent Liaison at (805) 893-4521 or (805) 893-4569 to discuss whether you might be eligible.

Women's Center Bridge Over Troubled Waters Fund

The Women's Center provides small emergency grants to women who are single student parents. Students can receive this grant a maximum of one time per year. **Maximum grant amount:** Determined on a case-by-case basis. **Turnaround time:** Approximately 1-2 weeks. **Required documentation:** Application (to be picked up and completed after appointment with Assistant Dean of Students Kim Equinoa); student ID; supporting documentation as requested. **How to apply:** Contact Kim Equinoa at (805) 893-3858 to schedule an appointment. If you have general

questions about this fund, you can call the Women's Center office manager at (805) 893-3779.

GRADUATE/PROFESSIONAL SCHOOL APPLICATION AND TESTING FEES

AS/EOP Emergency Grants – Graduate/ Professional School Application and Testing Fees

These are available to Educational Opportunity Program (EOP) undergraduate students receiving need-based financial aid who have exhausted other resources. These grants are issued as reimbursement funding for graduate/professional school application and testing fees. The expense needs to have occurred during the time that the student was enrolled at UCSB. **Turnaround time:** Usually 1-2 weeks. The deadline for submissions is every Thursday at 2 p.m. for review for the following week. **Required documentation:** A written statement describing the circumstances and the amount requested, to be addressed to the EOP director; original receipts for items that are being covered; a textbook form (from the EOP counselor); a syllabus or class list; photo ID. **How to apply:** Schedule an appointment to meet with an EOP counselor to discuss eligibility and details by calling (805) 893-4758. You do not need to have all of your documentation ready at the time of the appointment.

GRADUATE STUDENTS

Graduate students who would like help searching for and obtaining funding are encouraged to meet with an advisor in the Graduate Student Resource Center (see below). If you are experiencing challenging situations that involve financial, medical, familial, social, and other issues, you can also make an appointment with a social worker by calling (805) 893-3087. You'll find general information about graduate student financial aid on the Graduate Division's financial support page at www.graddiv.ucsb.edu/financial, as well as the Office of Financial Aid and Scholarships website at www.finaid.ucsb.edu/graduate/graduatestudentFAQ.aspx. In addition to many funds and resources found elsewhere in this guide, you might look into the following:

Academic Department Funding – Conferences

Many academic departments offer funding for registration or travel related to academic conferences or other major- and degree-related purposes. Consult with your department advisor or administrative office for more information.

Academic Senate Doctoral Student Travel Grants

These grants are available to doctoral students who have advanced to candidacy, or M.F.A. students in their second year and in candidacy, who have been invited to present a research paper at a scholarly meeting, to give a performance, or to present the results of research before a distinguished audience. Students are eligible to receive support for one trip during their scholarly career. Applicants must be registered or on an approved leave of absence. Students in joint degree programs are eligible for up to one half of the regular allocation. Applications for travel funds must be accompanied by an abstract of the paper to be presented, a copy of the formal invitation, and a letter of support from your advisor indicating the importance of the forum. The conference must be important to the discipline and preference is given to travel associated with potential academic employment. Funds are limited and applications are accepted year-round until funds are exhausted or until May 15, whichever comes first. For information and an application form, visit <https://senate.ucsb.edu/grants/doctoral.student.travel/>.

Alumni Association Loans – Graduate Students

The UCSB Alumni Association provides \$250 loans (pending availability of funds) to graduate students requiring emergency financial assistance. **Maximum loan amount:** \$250. **Turnaround time:** 2 days. **Repayment terms:** Variable (consult with Alumni Association staff). **Repayment method:** Cash, check, or money order. **Required documentation:** Application form, student ID, and driver's license or valid photo ID. **How to apply:** Visit the UCSB Alumni Association office in the Mosher Alumni House, located off of Mesa Road and near Campbell Hall. Applications not submitted in person will not be considered. To verify availability of funding or to schedule an appointment, call (805) 893-3767.

Graduate Funding News and Opportunities

- **Graduate Division.** For information on UCSB and extramural funding sources, please visit <http://graddiv.ucsb.edu/financial/central-campus-fellowships.aspx> and <http://graddiv.ucsb.edu/financial/extramural-funding.aspx>. For an updated list of funding opportunities and to sign up for funding-related mailing lists, visit the Graduate Division's listing at www.graddiv.ucsb.edu/source.
- **The Graduate Post.** Students can find up-to-date funding news and opportunities in the Graduate Post "Funds," "Fellowships," and "Funding Links" sections at www.gradpost.ucsb.edu/funds.

Graduate Student Resource Center (GSRC)

To receive advice and assistance with searching

for ongoing funding, students may schedule an appointment with the Graduate Division funding peer advisor by emailing fundingpeer@graddiv.ucsb.edu or calling the GSRC at (805) 893-8994.

GSA Childcare Grant for Graduate Students with Dependents

This fund is available to graduate students who have dependents and who are in the process of preparing for their comprehensive exams, area exams, dissertation proposals, or dissertation defense. For more information, visit www.ucsbgsa.org/funding/childcare-grant-for-graduate-students.

GSA Graduate Student Emergency Relief Fund

This fund is available for registered UCSB graduate students experiencing temporary and acute financial hardship. If you have any questions, please call the Graduate Student Association at (805) 893-3824 or email gsapresident.ucsb@gmail.com. Maximum amount: Up to \$1,000 per quarter, including summer, for a maximum of two awards during academic tenure at UCSB. A staff and student committee meets weekly to expedite submissions. **How to Apply:** Submit documentation to the Graduate Student Association electronically by following the application link at www.ucsbgsa.org/funding/gsa-emergency-relief-grant.

GSA Pre-Doctoral Student Travel Grant

The GSA has a small amount of funding available for graduate students to use towards the cost of registration and travel for professional conferences or meetings. You may apply if you have a presentation accepted for a conference or meeting and do not qualify for the Academic Senate's Doctoral Student Travel Grant (see above). Up to \$75 may be awarded for travel costs and/or registration or conference fees. The money is granted on a first-come, first-served basis each quarter until funds are exhausted. See www.ucsbgsa.org/funding/conference-travel-grant.

HOUSING AND SHELTER

In addition to looking into UCSB Housing and Residential Services options, students who need assistance with finding housing in the community can contact the Community Housing Office for one-on-one support. Students who are unable to pay rent due to a financial emergency are encouraged to visit the Office of Financial Aid and Scholarships (or call 805-893-2432) to see whether they are eligible for additional loans or a budget increase. Students can also explore the emergency funding options found in the "General Purpose Funding" section of this guide. Finally, students who are homeless or risk homelessness due to financial hardship are

encouraged to schedule an appointment with a UCSB social worker at (805) 893-3087. If you need immediate assistance and are not able to meet with a social worker, contact the Dean of Students Office at (805) 893-4521 or (805) 893-4569.

AS/EOP Emergency Grants – Housing

These grants are available to UCSB Educational Opportunity Program (EOP) students currently receiving need-based financial aid who have exhausted other resources. These grants are issued only if there is a threat of eviction. Students must bring supporting documentation (eviction notice and a copy of the original rental contract). Student's name must appear on the rental contract. Grants are for housing expenses for the current year only and cannot be applied toward a deposit for the following year or for monthly rent. **Turnaround time:** Usually 1-2 weeks. The deadline for submissions is every Thursday at 2 p.m. for review for the following week. **Required documentation:** A written statement describing the circumstances and the amount requested, to be addressed to the EOP director; application form (obtained from EOP counselor); original receipts for items that are being covered; photo ID. **How to apply:** Schedule an appointment to meet with an EOP counselor to discuss eligibility and details by calling (805) 893-4758. You do not need to have all of your documentation ready at the time of the appointment.

Community Housing Office (CHO)

Along with an up-to-date rental database, the Community Housing Office offers one-on-one advice and problem solving related to housing in the Isla Vista, Goleta, and Santa Barbara areas, as well as advice on renter's rights and responsibilities, security deposits, leases, and more. Students can list themselves as potential roommates, get help finding housing that fits their budget, and receive advice when facing financial challenges that impact their rental situation (for example, an inability to pay rent resulting in a threat of eviction). In addition, CHO provides a move-in/move-out videotaping service to aid in the return of students' deposits and facilitates mediation for students who find themselves in dispute with roommates or property providers. CHO is located on the 3rd floor of the University Center. For more information, visit www.housing.ucsb.edu/hchoices/cho-general-info.htm, email ucsbcho@housing.ucsb.edu, or call (805) 893-4371.

Emergency Shelters and Transitional Living

Students in need of emergency shelter are strongly encouraged to meet with a UCSB social worker to discuss their options by calling (805) 893-3087. If you have exhausted all your housing resources and

cannot stay with friends or family, you can look into temporary solutions like the ones below. Additional resources can be found by calling the Santa Barbara County helpline (dial 211) or visiting www.fsacares.org/2-1-1-helpline. If you are staying (or about to stay) in an emergency shelter, please contact the Office of Financial Aid and Scholarships at (805) 893-2432 as certain provisions in federal law may allow for changes to your financial aid records that would qualify you for additional federal student aid.

■ Domestic Violence Solutions for Santa Barbara County – Shelters and Crisis Line.

Domestic Violence Solutions provides safe and confidential shelter for up to 45 days to women and children, as well as free counseling; food; clothing; goal planning assistance; advocacy for medical, legal, and financial resources; and referrals. Their 24-hour crisis line can be reached at (805) 964-5245 (Note: if you are in immediate danger, call 911). For more information about their services, call (805) 963-4458 or visit www.dvsolutions.org/default.aspx.

■ **Salvation Army Hospitality House.** This is a full-service transitional living center for single men and women that allows for extended stays of up to one year (two for eligible veterans). Services are also available to non-residents and include sack lunches, shower and restroom facilities, hygiene kits, clothing vouchers, transportation assistance, an inclement weather shelter, and a public health nurse who is on site Monday and Wednesday mornings. Salvation Army Hospitality House is located at 423 Chapala Street in Santa Barbara. For more information, contact (805) 962-6281 or email mark.gisler@usw.salvationarmy.org.

■ **Santa Barbara Rescue Mission.** This shelter provides daily hot meals and overnight



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accommodations for homeless men, women, and children. The center is located at 535 East Yanonali Street in Santa Barbara. For more information, call (805) 966-1316 or visit www.sbrm.org/programs/homeless-guest-services.

■ **Transition House.** Transition house provides a residential and social service program for low-income homeless families. Services include case management, education and job development, financial management, after-school programs, and childcare for children from infancy to age two. Length of stay is contingent upon ability and willingness to pursue the agreed-upon transitional plan. Services for low-income families facing imminent eviction are also available. Transition House is located at 434 East Ortega Street in Santa Barbara. For more information, call (805) 730-3848 or visit www.transitionhouse.com/services.

Isla Vista Tenants Union

The Isla Vista Tenants Union (IVTU) is an organization that serves the interests of Isla Vista tenants by educating them on their rights and responsibilities and acting as a resource when problems occur. In addition to contacting Community Housing Office (see previous page), students can call IVTU to obtain information if they are dealing with financial issues that impact their rental situation, including facing eviction due to non-payment or difficulties related to their security deposits. IVTU also maintains a tenant guide, which can be found at <http://ivtu.as.ucsb.edu/tenant-guide>. The IVTU is located in Isla Vista at 6550 Pardall Road, Unit B (above Grafikart). For more information, visit <http://ivtu.as.ucsb.edu> or call (805) 968-6704.

Social Worker Support

If you are homeless (couch surfing, living in a vehicle, etc.) or generally having difficulties paying for housing, you can speak with a UCSB social worker. UCSB social workers help to identify your needs, recommend available resources, and work with you on a plan of action. Unlike other services, social workers may be available to students after they have withdrawn from UCSB and can assist with the transition to community resources. To schedule an appointment, call (805) 893-3087.

University Housing and Payment Plans

Students in need of housing should contact the offices below to check availability. Any current resident of university-owned housing experiencing financial hardship may negotiate a reasonable payment plan by contacting the appropriate office below:

■ **UCSB Residence Halls** – (805) 893-5513 or contracts@housing.ucsb.edu.

■ **UCSB Apartments** – (805) 893-4021 or aptcontracts@housing.ucsb.edu.

INTERNATIONAL STUDENTS

International students experiencing financial difficulty are encouraged to explore all the resources and services listed below and elsewhere in this guide. If a potential employer or funding source requires that you provide a Social Security number, you should visit the Office of International Students and Scholars for assistance (you may be asked to provide a letter from the appropriate department indicating that you will be receiving funds).

Office of International Students and Scholars (OISS)

International students experiencing financial emergencies or ongoing hardship can contact OISS for support and problem solving, as well as to discuss whether their situation poses a risk to their continued enrollment. Students should also visit OISS if they require a Social Security number for employment or funding purposes. Students can make an appointment with OISS staff by calling (805) 893-2929 or visiting the office on the 3rd floor of the Student Resource Building (next to the Pardall Tunnel).

Social Worker Support

If you are an international student struggling with financial, social, or other difficulties, you can speak with a social worker at no cost. UCSB social workers help to identify your needs, recommend available resources, and work with you on a plan of action. To schedule an appointment, call (805) 893-3087.

JOB SEARCH

Career Services

Career Services offers a wide range of services that can help you find jobs and internships, decide on your major, and plan your career. You can find free access to online job listings through GauchoLink and other job search engines at <http://career.sa.ucsb.edu/students/job-search> or browse an extensive library of hardcopy and online resources. You can also visit a career peer or a professional counselor during drop-in hours to ask questions, review drafts of your résumé, or get help with brainstorming how to find jobs in a particular field. If needed, you can also schedule longer appointments. Career Services is located in Building 599 (the pink building with green trim), next to the Humanities & Social Sciences building and close to Storke Tower. They are open from 10 a.m. to 4 p.m., Mondays through Fridays. For more

information, visit <http://career.sa.ucsb.edu> or call (805) 893-4412.

Federal Work-Study

Federal Work-Study is a great way to earn some extra cash, keep your student loan debt low, and build a great résumé all at once. You can choose from many work-study employment opportunities on and off campus. To learn more about work-study, visit <http://www.finaid.ucsb.edu/WorkStudy.aspx> or log into "My Aid Status" on the Office of Financial Aid and Scholarships website. You can also speak with a financial aid advisor by calling (805) 893-4382 or visiting the Office of Financial Aid and Scholarships on the 2nd floor of the Student Affairs Administrative Services Building (SAASB). For help with your job searches, use Gaucholink and the many other resources available through Career Services.

Interview Clothing

If you need interview clothes, you can request a referral to Unity Shoppe via a social worker (you must schedule an appointment at 805-893-3087); the Department of Women, Gender, and Sexual Equity (805-893-4284); or the Educational Opportunity Program (805-893-4758). For more information about the Unity Shoppe Job Smart program, visit www.unityshoppe.org/job-smart-program-title.

LEGAL AND JUDICIAL AFFAIRS ASSISTANCE

Students needing legal assistance are encouraged to start with the Associated Students Legal Resource Center. If you are not able to get the support you need there, you can ask them for a referral or consult with the other resources listed in this section.

Associated Students Legal Resource Center

The Associated Students Legal Resource Center (ASLRC) provides UCSB undergraduate and graduate students with free legal advice, education, information, and referrals and can assist with identifying and resolving legal problems. You can consult them on matters including landlord/tenant disputes, criminal citations, contracts, personal injury, consumer complaints, credit and debt, family law, traffic tickets, alcohol and drug violations, employment issues, immigration, and more. ASLRC also has over 50 self-help law books written for the layperson available for use. For more information, visit <http://legal.as.ucsb.edu>. ASLRC is located at 6550 Pardall Road, Suite B, upstairs from Grafikart. To schedule an appointment, call (805) 893-4246.

Associated Students Office of the Student Advocate

The Office of the Student Advocate (OSA) assists students accused of violating the University and Housing codes of conduct. Staff will provide free and confidential support services, advice, and advocacy to any student, organization, or group involved in a dispute with the University. The office is located in room 1523 of the Associated Students main office, across from the MultiCultural Center. Call (805) 893-2577 or email advocate@as.ucsb.edu to schedule an appointment.

California Victim Compensation Program (VCP)

This program can assist crime victims and their loved ones with expenses that result from certain violent crimes, including those related to medical, dental, mental health, relocation, funeral, home or vehicle modification, and job retraining needs, as well as income and support loss. Eligibility requires cooperation with law enforcement and VCP program staff. For more information, contact the Santa Barbara District Attorney's office at (805) 568-2400 or visit www.countyofsb.org/da/VWV_Compensation.html.

Legal Aid Foundation

Legal Aid Foundation provides free legal assistance in critical civil matters to Santa Barbara County residents living at or below the poverty level, those facing language or disability barriers, and victims of domestic violence, among others. They provide legal information and advice, as well as assistance with the preparation of legal documents and representation in court proceedings. Because of resource limitations, their practice is primarily directed at assisting people who are in crisis. For more information, visit www.lafsb.org or call (805) 963-6754.

The Legal Resource Center

The Legal Resource Center of Santa Barbara, which is staffed by a California licensed attorney, helps residents of Santa Barbara County to complete legal and court documents for various civil matters and infractions and in properly presenting their cases to the court. Center services include providing legal information, referrals, and support, as well as educational materials and computer terminals for legal research. This service is open to the public on a first-come, first-served basis for a \$10 fee. Everyone is assisted regardless of income and it is possible to apply for a fee waiver. The Legal Resource Center is located at the Santa Barbara County Superior Court, McMahon Law Library, 2nd Floor, 1100 Anacapa Street, Santa Barbara. For more information, visit www.sbcourts.org/srl or call (805) 568-3303.

LGBTQ STUDENTS

FinAid

This website provides advice, tools, and information on scholarships available to lesbian, gay, bisexual, and transgender students. To view their scholarship listing, visit <http://www.finaid.org/otheraid/lgbt.phtml>.

Gay and Lesbian Business Association

GLBA invests in future LGBT leadership by providing a scholarship program to help advance the educational goals of gay and lesbian students in Santa Barbara County. GLBA is the only source of scholarships for gay and lesbian students in the county. GLBA currently maintains four scholarship endowment funds. For more information and a list of scholarship opportunities, visit <http://www.glbasb.com>.

Human Rights Campaign

The Human Rights Campaign offers a listing of scholarships, fellowships, and grants for LGBT and allied students at both the undergraduate and graduate levels. For more information, visit <http://www.hrc.org/resources/entry/scholarship-database>.

Point Foundation

Point Foundation works to supply scholarships, professional guidance, leadership development, mentorship opportunities, and a network of contacts for undergraduate, graduate, and post-graduate students who are underprivileged or have been socially marginalized, particularly by reason of sexual orientation, gender expression, or gender identity. For more information and a list of scholarship opportunities, visit <http://www.pointfoundation.org>.

Resource Center for Sexual & Gender Diversity (RCSGD)

If you're experiencing a withdrawal of financial support from your family due to your sexual or gender identity, please contact UCSB's RCSGD staff, who can assist you in navigating campus and community resources, by calling (805) 893-5847 or visiting the RCSGD (3rd floor, Student Resource Building, next to the Pardall Tunnel).

MEDICAL CARE

Students are encouraged to make use of UCSB's high quality and fully accredited Student Health Service, which offers lower rates than most other medical facilities. Both Urgent Care and appointments are available to meet student needs. All registered students may be seen at Student Health, with no charge for visits to the advice nurse, social worker,

or Alcohol & Drug Program. Medical and psychiatric services within Student Health are provided at no additional charge for students who purchase UCSB's student health insurance; referrals must be obtained for non-emergency coverage at other local medical offices. Students with other insurance will have charges made to their BARC account, and statements can be obtained to submit to other insurances. More information can be found on the Student Health website at <http://studenthealth.sa.ucsb.edu>, or call Student Health at (805) 893-5361.

If you are unable to pay for emergency medical expenses due to financial hardship, you might look into one of the funding sources below. If these don't meet your needs, you can also consult the "General Purpose Funding" section of this guide. If you have questions about UCSB's student health insurance coverage, you should speak with the health insurance office at Student Health by calling (805) 893-2592. If you have financial challenges related to complex, ongoing, or long-term medical situations, you can also meet with a social worker, who can provide referrals, problem-solving assistance, and information on available options. To schedule an appointment with a UCSB social worker, call (805) 893-3087.

AS/EOP Emergency Grants – Dental

These are available to Educational Opportunity Program (EOP) students currently receiving need-based financial aid who have exhausted other resources. These grants are issued as reimbursement funding for emergency-type dental services only. Grants for teeth cleaning alone will not be approved unless this is part of a more extensive dental service.

Turnaround time: Usually 1-2 weeks. The deadline for submissions is every Thursday at 2 p.m. for review for the following week. **Required documentation:** A written statement describing the circumstances and the amount requested, to be addressed to the EOP director; application form (obtained from counselor); original receipts for items that are being covered; photo ID. **How to apply:** Schedule an appointment to meet with an EOP counselor to discuss eligibility and details by calling (805) 893-4758. You do not need to have all of your documentation ready at the time of the appointment.

AS/EOP Emergency Grants – Medical

These are available to Educational Opportunity Program (EOP) students receiving need-based financial aid who have exhausted other resources. These grants are issued as reimbursement funding for medical expenses exceeding insurance coverage (including the deductible). Medical expenses resulting in hospitalization due to serious illness or

injury may qualify you for special consideration for a grant up to \$1,500 beyond what the insurance has paid. EOP/A.S. Grants will cover only pharmaceutical expenses exceeding the maximum amount covered by university insurance, up to \$500. **Turnaround time:** Usually 1-2 weeks. The deadline for submissions is every Thursday at 2 p.m. for review for the following week. **Required documentation:** A written statement describing the circumstances and the amount requested, to be addressed to the EOP director; application form (obtained from counselor); original receipts for items that are being covered; photo ID. **How to apply:** Schedule an appointment to meet with an EOP counselor to discuss eligibility and details by calling (805) 893-4758. You do not need to have all your documentation ready at the time of the appointment.

AS/EOP Emergency Grants – Optical

These are available to Educational Opportunity Program (EOP) students receiving need-based financial aid who have exhausted other resources. These grants are issued as reimbursement funding for glasses or contact lenses (not both), including the eye exam fee. The purchase needs to have occurred during the time that the student was enrolled in classes. Optical care grants are awarded once every other fiscal year. Regular eye exams alone are not covered by A.S. Grant funds. **Maximum grant amount:** \$110 above UCSB's student health insurance allowance. **Turnaround time:** Usually 1-2 weeks. The deadline for submissions is every Thursday at 2 p.m. for review for the following week. **Required documentation:** A written statement describing the circumstances and the amount requested, to be addressed to the EOP director; application form (obtained from counselor); original receipts for items that are being covered; photo ID. **How to apply:** Schedule an appointment to meet with an EOP counselor to discuss eligibility and details by calling (805) 893-4758. You do not need to have all your documentation ready at the time of the appointment.

Community Medical Clinics and Resources

If you would like to pursue other options in the community, see if the following resources are right for you:

- **Santa Barbara Neighborhood Clinics** offer low-cost, accessible medical care including family practice, internal medicine, pediatrics, family planning and contraceptive services, gynecology, and immunizations. Visit www.sbclinics.com to find a location near you.
- **Planned Parenthood** provides educational and medical services focused on reproductive health, family planning, and contraceptive services, including

Pap tests, breast exams, pregnancy testing and counseling, and testing and treatment for sexually transmitted infections and HIV. Planned Parenthood is located at 518 Garden Street in Santa Barbara. For more information, visit www.plannedparenthood.org/ppsbvsl0 or call (888) 898-3806.

- To research additional medical clinics and resources, you can also contact the **2-1-1 Santa Barbara County Helpline** by dialing 211 or visiting www.fsacares.org/2-1-1-helpline.

Danny Riley Fund

The Danny Riley Fund was created to assist undergraduate students who are suffering from cancer and other serious, chronic illnesses, and to help them remain actively engaged in their educational careers and achieve their full potential. Grants are used to support these students and their families, thereby easing their financial burdens while attending to their medical needs. **Maximum grant amount:** Determined on a case-by-case basis. **Turnaround time:** Approximately 30 days. **Required documentation:** Speak with the Disabled Students Program director for details. **How to apply:** Contact the Disabled Students Program director at (805) 893-2182 or (805) 893-2668.

Legends of Student Health Fund

Legends of Student Health is an endowment fund contributed by Santa Barbara physicians to assist students with medical and psychological conditions who might be unable or reluctant to seek recommended care due to financial reasons. The fund may be used for insurance deductible or co-payment costs, pharmacy charges, and other medical bills. Students must have exhausted all other known resources, except in cases of immediate need. The fund is administered by social workers at Student Health who will review applications and make recommendations for approval to the Student Health director. To schedule an appointment with a UCSB social worker, call (805) 893-3087.

Orion Fund

The Orion fund provides grants toward uncovered medical costs, medical technology, educational costs, and living expenses to college students in California who are living with serious, non-congenital illness and injury so they may continue working toward their educational goals. Grants are applied to cover the costs of medical crises that occurred within the previous year. **Maximum grant amount:** \$5,000. **Turnaround time:** 3 weeks. **Required documentation:** Application form, personal statement, letters from medical/other advisors, unofficial transcript, copies of medical or

other bills. **How to apply:** Visit <http://theorionfund.org/grants.php>.

Social Worker Support

If you are navigating challenging medical care, financial, and other situations, you can receive advice at no cost from a UCSB social worker. They can help identify your needs, recommend resources, and work with you on a plan of action. Social workers are available to students for one quarter after they have withdrawn from UCSB, and will assist with the transition to community resources. To schedule an appointment, call (805) 893-3087.

St. Cecilia Society

St. Cecilia Society is a 501c3 organization whose mission is to help residents of Santa Barbara County who are in financial need to fund their unmet medical expenses, including diagnostic testing, prescription medications, mental health care, dental care, hearing aids, or other medical devices, in addition to paying for hospital stays and physician care. For more information, visit www.stceciliasociety.org/Home.html, email stceciliasb@gmail.com, or schedule an appointment with a UCSB social worker at (805) 893-3087 to discuss your situation and request assistance.

Student Health – Health Insurance Information

For questions about UCSB's student health insurance, visit the Student Health website at <http://studenthealth.sa.ucsb.edu>, or call the Student Health Insurance Office at (805) 893-2592. You can also send a confidential email to this office through the Student Health website.

"The Jack Canfield Chicken Soup for the Soul" Student Medical Emergency Relief Fund (SMERF)

This fund provides grants to students with expenses related to medical, dental, psychological, and optical emergencies. For the purposes of this fund, a medical emergency is a condition, injury, or illness that poses a risk to a person's life, long-term health, or well-being and requires timely intervention. Prescription or medical care costs related to ongoing, non-emergency conditions are therefore not covered. In addition, grants are awarded only for medical bills not yet paid. SMERF is for students who were registered at the time of their medical emergency and have exhausted all other resources. EOP students should check with EOP before applying for SMERF. **Maximum grant amount:** \$3,500.

Turnaround time: Once the student meets with the committee, 48 hours for a decision. **Required documentation:** Online application; unpaid medical bills; additional supporting documents upon request.

How to Apply: Fill out an online application at www.sa.ucsb.edu/smerf.

NON-TRADITIONAL STUDENTS

Non-traditional students include undergraduates over 24 and graduate students over 29 years old; students who are married or in a domestic partnership; and students who are parents or have dependents. Non-traditional students are eligible for priority registration for classes and can use the Non-Traditional Student Resource Center on the 1st floor of the Student Resource Building. One-on-one support for non-traditional students is also available. If you have children, also see the "Student Parents" section.

PWA Legacy-Barbara S. Uehling Book Grant for Re-Entry/Non-Traditional Students

The UCSB Professional Women's Association offers a limited number of \$200 grants to re-entry/non-traditional students each year. Applications are due winter quarter, and awards are distributed before the following quarter. Please note: past award recipients are not eligible to re-apply. For more information, email presidents@pwa.ucsb.edu.

SCHOLARSHIPS

For information on scholarships and other ways to fund your college education, you might take a look at the following sites:

- **UCSB Office of Financial Aid and Scholarships:** <http://www.finaid.ucsb.edu/TypesOfAid.aspx> and <http://www.finaid.ucsb.edu/Scholarships.aspx>
- **Federal Student Aid:** www.studentaid.ed.gov/resources
- **College Gold:** www.collegegold.com
- **FedMoney.org:** www.fedmoney.org
- **FinAid:** www.finaid.org
- **MALDEF:** www.maldef.org/leadership/scholarships/index.html
- **Scholarships.com:** www.scholarships.com
- **Scholarship Foundation of Santa Barbara:** <http://www.sbscholarship.org/students/overview/index.html>

STUDENT PARENTS

Students who are parents are eligible to receive priority for class registration, financial support for childcare, and use of the Non-Traditional Student Resource Center on the 1st floor of the Student Resource Building (see "Non-Traditional Students"). In addition to the other resources listed in this guide, students who are parents may be eligible for the following:

Academic Departments

Graduate students who are TAs may be eligible for funds through their departments as stipulated by collective bargaining agreements. Please check with your department for more information.

Associated Students Childcare Grants

These are for undergraduate students who need extra childcare coverage during midterms and finals. You must be enrolled during the quarter or summer session (only A, B, or C) in which you apply and have the responsibility for care of a dependent. In addition, you may only apply for one grant per summer. Grants cannot be used retroactively and must be approved before the dates for which they are needed. Application deadlines are Friday of the 4th and 8th week of the quarter during the school year and the Friday of the 4th week of the summer session. **Maximum grant amounts:** Per quarter/summer session – \$125 (1 child), \$150 (2 children), \$175 (3 children), \$200 (4 children). Per year – \$500 per student. **Turnaround time:** 5 days after approval (checks available from 10 a.m.-4 p.m. at the A.S. Cashier's Office). **Required documentation:** Letter stating why you need the funds; proof that you have a dependent (e.g., a birth certificate) and are responsible for childcare (only required for first-time applicants); your course schedule from GOLD; a completed and signed application. **How to Apply:** Submit complete documentation to the Women's Center, attn.: Childcare Endowment Committee, 1220 Student Resource Building (SRB), 1st floor.

Children's Resource and Referral of Santa Barbara County

This organization provides information and support to eligible parents who need help paying for the cost of childcare. Parents can access numerous programs, including the Centralized Eligibility List (CEL) for subsidized care, a single countywide list of all children from income-eligible families who are waiting for subsidized childcare (agencies with state subsidies contact families from the CEL when they have openings). For more information, visit www.sbfcc.org or call (805) 963-6631.

GSA Childcare Grant for Graduate Students with Dependents

This fund is available to graduate students who are in the process of preparing for their comprehensive exams, area exams, dissertation proposals, or dissertation defense. For more information, visit <http://ucsbgsa.org/funding/childcare-grant-for-graduate-students>.

Orfalea Family Children's Center and University Children's Center

The Orfalea Family Children's Center (located

on West Campus) and the University Children's Center (located in the Student Resource Building) provide childcare as well as resource and referral services for UCSB students, staff, and faculty. UCSB student parent families receive a reduced childcare tuition rate, which is subsidized by the Children's Center support lock-in fees. Income- and need-eligible families can apply for free and subsidized tuition through the Children's Center California Department of Education contracts. A limited number of childcare tuition scholarships are also available for income-eligible UCSB families through the Chancellor's Scholarship fund. Visit <http://childrenscenter.sa.ucsb.edu> for general information or <http://childrenscenter.sa.ucsb.edu/ContactUs> for a staff contact directory. If you are in need of financial assistance to defray childcare costs, see <http://childrenscenter.sa.ucsb.edu/ToEnroll/FinancialAssistance.aspx>.

Social Worker Services

If you're navigating challenging financial, familial, and other situations, you can receive support from a social worker. UCSB social workers can help to identify your needs, recommend resources, and work with you on a plan of action. Unlike other services, social workers may be available to students after they have withdrawn from UCSB and assist with the transition to community resources. To schedule an appointment, call (805) 893-3087.

Santa Barbara Vision Care Program (SBVCP)

SBVCP provides vision exams and vouchers for eyeglasses for Santa Barbara County residents who do not have vision care insurance. To schedule an appointment for a vision exam, call (805) 963-3303. If you have a current vision prescription (less than one year old), you can pick up a voucher at the Women's Center for a pair of eyeglasses at no cost (up to \$49 value). Vouchers are good at the Santa Barbara Eyeglass Factory, 1 South Milpas Street, Santa Barbara. For more information, call (805) 965-0098.

Women's Center Bridge Over Troubled Waters Fund

The Women's Center provides small emergency grants to women who are single student parents. Grant amounts vary. Students can receive this grant a maximum of one time per year. **Maximum grant amount:** Determined on a case-by-case basis. **Turnaround time:** Approximately 1-2 weeks. **Required documentation:** Application (to be picked up and completed after appointment with Assistant Dean of Students Kim Equinoa); student ID; supporting documentation as requested. **How to apply:** Contact Kim Equinoa at (805) 893-3858 to schedule an appointment. If you have general

questions about this fund, you can call the Women's Center office manager at (805) 893-3779.

TAX RETURN PREPARATION

Volunteer Income Tax Assistance (VITA) Program

This program provides free tax assistance to people with low to moderate income (generally < \$51,000/year) who are not able to prepare their own tax returns. For more information and to locate the nearest VITA site near you, visit <http://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers> for a partial list or call (800) 906-9887.



TEXTBOOKS AND SUPPLIES

If you're having cash flow issues and you're unable to pay for books related to your coursework, consider these options:

1) Use materials on reserve at Davidson library, which can be borrowed for two hours at a time. Because not all course materials are placed on reserve, you might approach your professors early in the quarter to explain your situation and request that they make them available there. You could also ask your professors to suggest other options (for example, there may be online versions or your professors might have older editions on hand that they would be willing to spare).

2) Check out materials from the **A.S. Book Bank**, a student-run service that provides textbooks and readers for students to borrow for extended periods at no cost. The Book Bank is located on campus in the Annex building across the bike path from Storke Tower. To learn more about the Book Bank including book donation opportunities and hours of operation, visit <http://sirrc.as.ucsb.edu/book-bank> or call (805) 893-5422.

3) Split costs and share books with friends or roommates, if you're taking the same classes.

4) Buy used books from the UCSB Bookstore or other retailers.

5) Comparison shop online. In addition to searching sites like *Amazon.com* and *Half.com*, which sell both new and used books, you can use popular sites like *Slugbooks.com*, where UC and Cal State students can look up their courses, compare vendor prices, and order online. Some students also recommend *Chegg.com*, *Textbooks.com*, *Craigslist.org*, the Marketplace on Facebook, and Amazon Prime (which is free for students and offers free two-day shipping on many items). You can also compare online vendors and restrict your searches by price range by using Google Product Search.

If you've had ongoing issues in this area due to

insufficient income, you should also visit the "Money Management Basics" and "If You're Struggling Financially" sections of this guide.

AS/EOP Emergency Grants – Textbooks/Supplies

These are available to UCSB Educational Opportunity Program (EOP) students currently receiving need-based financial aid who have exhausted other resources. Grants are issued as reimbursement funding for course-related expenses over the amount (\$471) allocated per quarter for textbook purchases by the Office of Financial Aid and Scholarships.

Turnaround time: Usually 1-2 weeks. The deadline for submissions is every Thursday at 2 p.m. for review for the following week. **Required documentation:** A written statement describing the circumstances and the amount requested, to be addressed to the EOP director; original receipts for items that are being covered; a textbook form (from the EOP counselor); a syllabus or class list; photo ID. **How to apply:** Schedule an appointment to meet with an EOP counselor to discuss eligibility and details by calling (805) 893-4758. You do not need to have all of your documentation ready at the time of the appointment.

PWA Legacy-Barbara S. Uehling Book Grant for Re-Entry/Non-Traditional Students

The UCSB Professional Women's Association offers a limited number of \$200 grants to re-entry/non-traditional students each year. Applications are due winter quarter, and awards are distributed before the following quarter. Please note: past award recipients are not eligible to re-apply. For more information, email presidents@pwa.ucsb.edu.

TRANSPORTATION AND TRAVEL

You can find a lot of local transportation information, including cost-effective options, on UCSB's *Transportation Alternatives Program page* at www.tap.tps.ucsb.edu/?param=1. If you are in need of emergency funding for travel, in addition to the

options below you can look into emergency loans through Associated Students, the Office of Financial Aid and Scholarships, and other sources listed in the “General Purpose Funding” section of this guide.

Academic Department Funding – Travel

Many academic departments offer funding for travel related to academic conferences or other major- or degree-related purposes. Consult with your department advisor or administrative office for more information. (Also, see the “Conference Funding” section of this guide).

Academic Senate Doctoral Student Travel Grants

These grants are available to doctoral students who have advanced to candidacy, or M.F.A. students in their second year and in candidacy, who have been invited to present a research paper at a scholarly meeting, to give a performance, or to present the results of research before a distinguished audience. Students are eligible to receive support for one trip during their scholarly career. Applicants must be registered or on an approved leave of absence. Students in joint degree programs are eligible for up to one half of the regular allocation. Student applications for travel funds must be accompanied by an abstract of the paper to be presented, a copy of the formal invitation, and a letter of support from the student’s advisor indicating the importance of the forum. The conference must be important for the discipline and preference will be given to travel associated with potential academic employment. Funds are limited. Applications are accepted year-round until funds are exhausted or until May 15, whichever occurs first. For information and an application form, visit www.senate.ucsb.edu/grants/doctoral.student.travel.

AS/EOP Emergency Grants – Emergency Travel

These are available to Educational Opportunity Program (EOP) students currently receiving need-based financial aid who have exhausted other resources. Grants are issued as reimbursement funding for transportation costs due to death or severe illness of an immediate family member only. The circumstances related to the travel must occur during the time the student is enrolled in classes. **Turnaround time:** usually 1-2 weeks. The deadline for submissions is every Thursday at 2 p.m. for review for the following week. **Required documentation:** Once the student has met with a counselor and verified eligibility, he or she will be asked to submit a written statement describing the circumstances and the amount requested, to be addressed to the EOP director; an application form (obtained from the EOP counselor); original receipts for the

item that is being covered; other documentation substantiating the circumstances (see EOP counselor for more information); and a photo ID. **How to apply:** Schedule an appointment to meet with an EOP counselor to discuss eligibility and details by calling (805) 893-4758. You do not need to have all your documentation ready at the time of the appointment.

GSA Pre-Doctoral Student Travel Grant

The GSA has a small amount of funding available for graduate students to use towards the cost of registration and travel for professional conferences or meetings. You may apply if you have a presentation accepted for a conference or meeting and do not qualify for the Academic Senate’s Doctoral Student Travel Grant (see above). Up to \$75 may be awarded for travel costs and/or registration or conference fees. The money is granted on a first-come, first-served basis each quarter until funds are exhausted. See www.ucsbgsa.org/funding/conference-travel-grant.

Local Transportation Options

UCSB students can make use of the following, low-cost transportation options in the Santa Barbara and Goleta area. For more information, visit UCSB’s Transportation Alternatives Program page at www.tap.tps.ucsb.edu/default.aspx.

■ **Buses.** Currently enrolled UCSB students can ride Santa Barbara’s MTD buses anywhere between Goleta and Carpinteria at no additional cost by attaching their UCSB registration sticker to their Student ID card. Visit the Registrar’s office or the A.S. Ticket office each quarter to pick up a current registration sticker. For more information about MTD services and itineraries, visit www.sbmtd.gov or call the MTD Transit Center at (805) 963-3366.

■ **UCSB Van Pool Program.** This currently serves commuters from Santa Maria, Buellton, Santa Ynez, Solvang, Lompoc, Ventura, Camarillo, and Thousand Oaks. Visit www.tap.tps.ucsb.edu/vanpool.aspx.

■ **CarShare by Zipcar.** This service provides 24/7 access to Zipcars parked on campus for reasonable hourly rental rates, which include gas and insurance. For more information, see www.zipcar.com/ucsb.

Request for Budget Increase for Travel – Office of Financial Aid and Scholarships

The official cost of attendance currently includes an allowance for travel between school and your permanent place of residence (i.e., parents’ home). If your travel costs exceed the standard allowance or there is a special circumstance requiring that you return home more frequently, you can report this additional, unusual cost through a Request for a Budget Increase. The increase to your budget will be funded with additional student loans, Parent

or Graduate PLUS loans, or alternative bank loans. Receipts and other documentation are required to validate expenses incurred or to be incurred. Please visit the Office of Financial Aid and Scholarships or call (805) 893-2432 for details.

VETERANS

Student veterans are eligible for priority registration for classes beginning their second academic quarter and are welcome to use the Veterans Resource Center (VRC) located in Building 477, room 109.

The lounge includes study space, wireless access, a refrigerator, microwave, and resources on housing, career support, and VA services. The veteran service coordinator is located in VRC room 105 and can be reached by calling (805) 893-4724. For information on the VRC, visit <http://www.sa.ucsb.edu/veterans/VeteransResourceCenter.aspx>.

Career Services

Because making the career transition from military to civilian life can be difficult, Career Services offers special support in this area through both their website at <http://career.sa.ucsb.edu/resources/student-diversity/veterans> and their books in the Career Resource Room. Career Services is located in building 599 (the pink building with the green trim), next to the Humanities & Social Sciences building and close to Storke Tower. To schedule an appointment, call (805) 893-4412 or stop by their front desk.

Office of Financial Aid and Scholarships

For financial aid and scholarship information for student veterans, visit <http://www.finaid.ucsb.edu/Veterans.aspx>. If you are a veteran and would like

special assistance with general financial aid issues or if you're experiencing a financial emergency, you can schedule an appointment with a veteran coordinator in the Office of Financial Aid and Scholarships by calling (805) 893-2432.

Social Worker Support

If you are navigating challenging social, medical, financial, and other situations, you can receive support from a social worker.

UCSB social workers can help to identify your needs, recommend available resources, and work with you on a plan of action.

Unlike other services, social workers may be available to students for one quarter after they have withdrawn from UCSB and assist with the transition to community resources. To schedule an appointment, call (805) 893-3087.

Student Veterans Organization (SVO)

SVO provides student veterans with educational, social, volunteering, and leadership development opportunities and works with campus staff to develop support services for veterans at UCSB. For more information and up-to-date contact information, search for them in the Office of Student Life organizations listing at <http://osl.sa.ucsb.edu/OrgList>.

VA Benefits/Registrar

The Office of the Registrar is responsible for certifying VA educational benefits for veterans, National Guard and Reserve members, and dependents of veterans. Information is also provided for students serving on active duty using the Military Tuition Assistance benefit. More Information can be found by visiting the Registrar's Veterans Benefits website at <http://registrar.sa.ucsb.edu/veteran.aspx>.

Veterans Resource Team (VRT)

VRT is an interdisciplinary team of staff and administrators from key departments across campus who have come together to foster awareness of the student veteran experience and ensure that student veteran needs are being met. Our main goals are to promote a positive campus experience for student veterans and their families, support student veteran entry into civilian and university life, and facilitate access to veteran benefits, resources, and mentors to enable degree completion. UCSB has become a recognized leader in its efforts to support student veterans.

VISION CARE

Students are encouraged to make use of UCSB's Student Health Eye Care Center, which offers lower rates than many other vision care offices. Registered students who purchase UCSB's student health insurance have vision coverage included, which may be used either at UCSB or other network providers. More information can be found at <http://studenthealth.sa.ucsb.edu> or call the Eye Care Center at (805) 893-3170, or the Student Health Insurance Office at (805) 893-2592.

If you are unable to pay for optical care due to financial hardship, you might look into one of the funding sources below or consult the "General Purpose Funding" section of this guide. For financial



challenges related to complex, ongoing, or long-term medical situations, you can also meet with a UCSB social worker, who can provide referrals, problem solving assistance, and information on all your options (see below).

AS/EOP Emergency Grants – Optical

These grants are for Educational Opportunity Program (EOP) students receiving need-based financial aid who have exhausted other resources. These grants are issued as reimbursement funding for glasses or contact lenses (not both), including the eye exam fee. The purchase needs to have occurred during the time the student was enrolled in classes. Optical care grants are awarded once every other fiscal year. Regular eye exams alone are not covered by A.S. Grant funds. **Maximum grant amount:** \$110 above UCSB's student health insurance allowance. **Turnaround time:** usually 1-2 weeks. The deadline for submissions is every Thursday at 2 p.m. for review for the following week. **Required documentation:** A written statement describing the circumstances and the amount requested, to be addressed to the EOP director; application form (obtained from an EOP counselor); original receipts for items that are being covered; photo ID. **How to apply:** Schedule an appointment to meet with an EOP counselor to discuss eligibility and details by calling (805) 893-4758. You do not need to have all of your documentation ready at the time of the appointment.

Social Worker Support

If you are navigating challenging medical care, financial, and other situations, you can receive advice at no cost from a UCSB social worker. They can help identify your needs, recommend resources, and work with you on a plan of action. Social workers are available to students for one quarter after they have withdrawn from UCSB, and will assist with the transition to community resources. To schedule an appointment, call (805) 893-3087.

Student Health – Vision Insurance Information

Registered students, recently graduated students, or students on leave of absence, who purchase UCSB's student health insurance have vision coverage included, which may be used either at UCSB or other network providers. Insurance information can be found at <http://studenthealth.sa.ucsb.edu> or call the Student Health Insurance Office at (805) 893-2592. You can also send a confidential email to this office through the Student Health website.

Surgical Eye Expeditions International

This organization provides eye care to Santa Barbara County residents who do not have medical insurance. The organization's Santa Barbara Vision Care program

provides vision screening by appointment only. If eye surgery is needed, this is provided through an application process through S.E.E. International. For more information, visit www.seeintl.org/local/default.asp or call (805) 963-3303.

“The Jack Canfield Chicken Soup for the Soul” Student Medical Emergency Relief Fund (SMERF)

This fund provides grants to students with expenses related to medical, dental, psychological, and optical emergencies. For the purposes of this fund, a medical emergency is a condition, injury, or illness that poses a risk to a person's life, long-term health, or well-being and requires timely intervention. Prescription or medical care costs related to ongoing, non-emergency conditions are therefore not covered. In addition, grants are awarded only for medical bills not yet paid. SMERF is for students who were registered at the time of their medical emergency and have exhausted all other resources. EOP students should check with EOP before applying for SMERF. **Maximum grant amount:** \$3,500. **Turnaround time:** Once the student meets with the committee, 48 hours for a decision. **Required documentation:** Online application; unpaid medical bills; additional supporting documents upon request. **How to Apply:** Fill out an online application at www.sa.ucsb.edu/smerf.

WOMEN

Special resources and support for women are available through UCSB's Women's Center, which is located on the 1st floor of the Student Resource Building and can be reached by calling (805) 893-3778 or visiting www.sa.ucsb.edu/women. A directory of community resources is available through the Santa Barbara County helpline (dial 211 or visit www.fsacares.org/2-1-1-helpline). For additional support in challenging situations, you can make an appointment with a social worker at (805) 893-3087.

Women's Center Bridge Over Troubled Waters Fund

The Women's Center provides small emergency grants to women who are single student parents. Grant amounts vary. Students can receive this grant a maximum of one time per year. **Maximum grant amount:** Determined on a case-by-case basis. **Turnaround time:** Approximately 1-2 weeks. **Required documentation:** Application (to be picked up and completed after appointment with Assistant Dean of Students Kim Equinoa); student ID; supporting documentation as requested. **How to apply:** Contact Kim Equinoa at (805) 893-3858 to schedule an appointment. If you have general questions about this fund, you can call the Women's Center office manager at (805) 893-3779.

Emergency/Special Purpose Funding at a Glance

NOTE: These charts are simply starting points for narrowing down the resources that might work for you. See the “Resources” section and consult with individual departments to learn complete eligibility details. Additional restrictions may apply.

Loans

✓ = may be applicable
 ✗ = not applicable

	UNDERGRADUATE	GRADUATE	INTERNATIONAL	WOMEN	MEN	MEDICAL	DENTAL	OPTICAL	HOUSING	CHILD CARE	TEXTBOOKS AND SUPPLIES	TRAVEL	CONFERENCES	GRADUATE SCHOOL APPLICATION AND TESTING	GENERAL/OTHER	APPROXIMATE TURNAROUND TIME (IN BUSINESS DAYS)	REPAYMENT TIME	REPAYMENT METHOD
Alumni Association Loans (Undergraduate)	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2 days	30 days	Check or money order
Alumni Association Loans (Graduate)	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2 days	Before graduation	Cash, check, or money order
Associated Students Emergency Loans	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	1-2 days	30 days	BARC
Office of Financial Aid and Scholarships Emergency Short-Term Loans	✓	✓	✗	✓	✓	✗	✗	✗	✓	✓	✗	✗	✗	✗	✓	1-2 days	30 days	BARC
Office of Financial Aid and Scholarships Request for Budget Increase	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✓	7-15 days	After graduation	Per lender requirements
Office of Student Life Edna Rich Morse Emergency Loans	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	1-2 days	30 days	BARC
Office of Student Life/Dean of Students Emergency Loans	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✓	2-3 days	1 year (variable)	Check or money order

Grants

✓ = may be eligible

✗ = ineligible

	UNDERGRADUATE	GRADUATE	INTERNATIONAL	WOMEN	MEN	MEDICAL	DENTAL	OPTICAL	HOUSING	CHILD CARE	TEXTBOOKS AND SUPPLIES	TRAVEL	CONFERENCES	GRADUATE SCHOOL APPLICATION AND TESTING	GENERAL/OTHER	APPROXIMATE TURNAROUND TIME (IN BUSINESS DAYS)	REPAYMENT TIME	REPAYMENT METHOD
Academic Senate Doctoral Student Travel Grant	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	✓	✓	✗	✗	N/A	N/A	N/A
Associated Students Community Financial Fund Grants	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	10 days	N/A	N/A
Dampy Riley Fund	✓	✗	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗	✓	✗	7-15 days	N/A	N/A
AS/EOP Emergency Grants	✓	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✗	✗	30 days	N/A	N/A
GSA Childcare Grant for Graduate Students with Dependents	✗	✓	✓	✓	✓	✗	✗	✗	✗	✓	✗	✗	✗	✗	✗	N/A	N/A	N/A
GSA Graduate Student Emergency Relief Fund	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	✓	2-3 days after approval	N/A	N/A
GSA Pre-Doctoral Student Travel Grant	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	✓	✓	✗	✗	N/A	N/A	N/A
Jack Canfield / Student Medical Emergency Relief Fund (SMERF)	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗	2 days	N/A	N/A
PWA Barbara S. Uehling Book Scholarship for Re-Entry / Non-Traditional Students	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	3-4 weeks from deadline	N/A	N/A
Women's Center Bridge over Troubled Waters Fund	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗	✗	✓	7-15 days	N/A	N/A

notes

notes

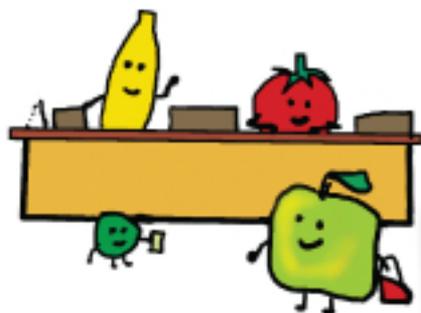
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are grammatically
incorrect. According
to my research,
you have the
writing skills of
a 2nd grader.



annoyingly smart phone



tax thyme

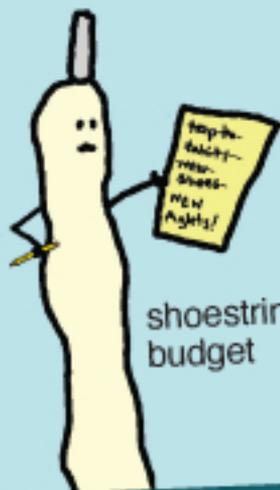


food bank

The ratio of your
texts to Jessica
and her replies
is 4:1. She's just
not that into you.



annoyingly smart phone



shoestring
budget