

# NEXT STEPS FOR FALL TRANSFER

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First,  
CONGRATULATIONS!



# What we will talk about today..

1. Transfer Adjustment
2. Next Steps
3. Financial Aid

# TRANSFER ADJUSTMENT

## Academic

- Quarter system
- Upper division
- Academic support programs
- Disability Center
- <http://www.transfers.ucla.edu/Resources>

## Social

- Finding your group
- Getting involved
- Wellness Center

# WHAT IS PROVISIONAL ADMISSIONS?

- Often transfer applicants are admitted provisionally into a university based on self-reported information and while requirements are still in progress. Your admission offer will typically indicate whether it is provisional.
- The offer is usually provisional until all requirements and necessary documents have been sent in to Admissions.
- What are common requirements that need to be met?
  - 60 units completed by the end of spring
  - For CSU: Golden Four requirements completed by the end of spring
  - For UC: 7 GE course pattern by the end of spring
  - Sometimes certain major preparation must be completed by the end of spring

# Important Next Steps

Student Intent to Register (SIR)

Housing

Financial aid

Final transcripts

Orientation

# Summer Programs and Resources

## Summer

Some schools will have summer programs to help you transition into university life

- UCLA Transfer Summer Program (TSP)
- UCI Transfer Edge
- UCSD Summer Academy
- UCD summer school

## Fall

- Find any transfer student center or student organizations
- Locate tutoring services on campus

# Choosing a Campus

## Factors to Consider

- Location & Weather
- Campus size
- Teacher student ratio
- Cost
- Graduation rates
- Housing
- Transportation
- Job Outlook
- Fit
- Research/internship opportunities
- Cultural Programs
- Visit the campus!

## Resources

- [www.niche.com](http://www.niche.com)
- [www.Futureprime.com](http://www.Futureprime.com)



# Transfer Financial Aid Overview

# Financial Aid Formula



# Cost of Attendance



Tuition & Fees

Room & Board

Books & Supplies

Transportation

Miscellaneous/Personal Expenses

	UCLA		CSU		CCC		Private	
	Living at home	Living away from home	Living at home	Living away from home	Living at home	Living away from home	Living at home	Living away from home
<b>Tuition &amp; Fees</b>	\$ 13,239	\$ 13,239	\$ 6,927	\$ 6,927	\$ 1,297	\$ 1,297	\$ 58,195	\$ 57,256
<b>Room &amp; Board</b>	\$ 6,582	\$ 14,301	\$ 6,096	\$ 16,188	\$ 4,262	\$ 15,818	\$ 4,600	\$ 15,916
<b>Books &amp; Supplies</b>	\$ 1,464	\$ 1,464	\$ 2,058	\$ 2,058	\$ 1,746	\$ 1,746	\$ 1,200	\$ 1,200
<b>Transportation</b>	\$ 1,512	\$ 888	\$ 1,620	\$ 1,578	\$ 1,500	\$ 1,500	\$ 1,946	\$ 584
<b>Misc/Personal</b>	\$ 1,647	\$ 1,719	\$ 1,704	\$ 1,704	\$ 1,435	\$ 1,435	\$ 1,564	\$ 1,564
<b>TOTAL COST</b>	<b>\$ 24,444</b>	<b>\$ 31,611</b>	<b>\$ 18,405</b>	<b>\$ 28,455</b>	<b>\$ 10,240</b>	<b>\$ 21,796</b>	<b>\$ 67,505</b>	<b>\$ 76,520</b>

# Financial Aid – The Basics

## What is Financial Aid (FA)?

- Any grant or scholarship, loan, or paid employment offered to help a student meet his/her college expenses.
- Financial Aid reduces the net price to make the cost of attendance more affordable

## Sources:

- Federal Government (U.S. Department of Education)
- State (California Student Aid Commission – CSAC)
- Colleges/Universities (CSUs, UCs, Private and Out-of-State schools)
- Private Companies & Organizations (Scholarships)

## FA Applications:

- FAFSA (Free Application for Federal Student Aid)
- Dream Act Application (CA State Aid for Undocumented AB540 Students)

# Sources & Types of Financial Aid

## FEDERAL



- Pell Grant
- SEOG Grant
- Unsubsidized Loan
- Subsidized Loan
- Federal Work Study

## STATE



- Cal Grant A (4 year)
- Cal Grant B (2 & 4 year)
- Cal Grant C (Vocational)
- Dream Loan
- BOG Fee Waiver (CCC only)

## INSTITUTIONAL



- Scholarships
- Book Grants (EOP)
- State University Grant (CSU)
- Middle Class Scholarship (Dreamers)
- Blue and Gold Opportunity Plan

# Financial Aid Awarding

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<b>COA</b>	<b>\$30,000</b>
– <b>EFC</b>	<b>\$5,000</b>
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<b>= Financial Eligibility</b>	<b>\$25,000</b>
– Scholarships/Grants	\$15,000
– Student Loan	\$5,500
– Federal Work-Study	\$1,500
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<b>= Unmet Need</b>	<b>\$3,000</b>

Cost of Attendance (COA)

## Comparing Award Letters: Award Totals Vary

COA: \$30,000    EFC: \$5,000    Total Eligibility: \$25,000

	College A	College B	College C
Grants/Scholarships	\$18,000		
Student Loans	\$5,500	\$5,500	\$5,500
Work-Study	\$1,500	\$1,500	\$1,500
Total	<b>\$25,000</b>		
Unmet Need	<b>\$0</b>		
<b>Family Pays?</b>	<b>\$6,500</b>	<b>\$9,500</b>	<b>\$14,500</b>





## Your 2018-2019 Financial Aid Award

### YOUR GRANT AND SCHOLARSHIP ELIGIBILITY

Grants and scholarships are considered gift aid and do not require repayment. You must reapply each year to receive most institutional, federal, and state grants. Please notify the Financial Aid Office of any private or outside scholarships you receive.

LMU Grant	\$24,700
LMU Transfer Merit Scholarship	\$5,000
Federal Pell Grant	\$5,920
Federal SEOG Grant	\$1,000
<b>Total Grants and Scholarships</b>	<b>\$36,620</b>

### YOUR 2018-2019 ESTIMATED COST OF ATTENDANCE

Your direct costs represent those items that are charged directly by Loyola Marymount University, such as tuition, fees, and room and board (if you choose to live on campus). Indirect costs are other education-related expenses, such as books and personal expenses, which may vary based on your needs.

Tuition and Fees	\$48,172
Room and Board	\$14,600
LMU Direct Costs	\$62,772
Estimated Books and Supplies	\$1,917
Estimated Personal Expenses	\$3,310
<b>Estimated Total COA</b>	<b>\$67,999</b>

### ESTIMATED REMAINING COST OF ATTENDANCE

Your remaining net cost is the amount for which you are responsible. This is determined by subtracting all of your grant and scholarship awards from your estimated total cost of attendance.

<b>Estimated Net Cost</b>	<b>\$31,379</b>
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### YOUR ELIGIBILITY FOR STUDENT LOANS

A portion of your net cost can be funded through federal or institutional loan programs. You may also visit the Financial Aid Office online to explore other options.

Federal Direct Subsidized Loan	\$4,500
Federal Direct Unsubsidized Loan	\$6,000
LMU California Loan	\$3,000
<b>Total Student Loans</b>	<b>\$13,500</b>

### ESTIMATED REMAINING COST AFTER FINANCIAL AID

Your remaining costs can be funded using a variety of sources, including personal savings, private loans, part-time employment, or Parent PLUS Loans (if you are a dependent student).

<b>Remaining Cost</b>	<b>\$17,879</b>
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### ADDITIONAL SOURCES OF AID

You have the opportunity to obtain employment on campus and earn up to the amount indicated. If you are a dependent student, your parent(s) may apply for a Parent PLUS Loan up to the remaining cost listed above, subject to credit approval, but we recommend borrowing no more than is necessary to cover your direct costs.

Federal College Work Study	\$3,200
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## Costs in the 2018-2019 year

<b>Estimated Cost of Attendance</b>	<b>\$38,930 / yr</b>
Tuition and fees .....	\$ 14,669
Housing and meals .....	18,139
Books and supplies .....	850
Transportation .....	390
Other educational costs .....	4,882

## Grants, Scholarships and Fee Waivers

<b>Total Grants, Scholarships and Fee Waivers</b>	<b>\$29,930 / yr</b>
Grants and scholarships from UC Berkeley .....	\$ 9,133
Federal Pell Grant .....	6,095
Grants from your state .....	14,702
Other scholarships you can use .....	0

## What will you pay for college

<b>Net Costs</b>	<b>\$9,000 / yr</b>
<small>(Cost of attendance minus total grants and scholarships)</small>	

## Options to pay net costs

## Work options

Work-Study (Federal, state, or institutional) .....	\$ 0
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## Student Loan Options (must be repaid)

Federal Perkins Loans .....	\$ 0
Federal Direct Subsidized Loan .....	5,500
Federal Direct Unsubsidized Loan .....	2,000

## Other options

Family Contribution .....	\$ 0 / yr
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## Estimated Costs in the 2018 - 2019 year

<b>Estimated Cost of Attendance</b>		<b>\$33,287 / yr</b>
Tuition and fees	_____	\$13,260
Housing and meals	_____	\$13,806
Books and supplies	_____	\$1,449
Transportation	_____	\$867
Other education costs	_____	\$3,905

## Grants and scholarships to pay for college

<b>Total Grants and Scholarships</b> (Gift Aid; no repayment needed)		<b>\$23,787 / yr</b>
UNIVERSITY GRANT	_____	\$2,837
FEDERAL PELL GRANT	_____	\$6,095
CAL GRANT A	_____	\$12,630
UC GRANT TO PURCHASE USHIP	_____	\$2,225

## What will you pay for college

<b>Net Costs</b> (Cost of attendance minus total grants and scholarships)		<b>\$9,500 / yr</b>
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## Options to pay net costs

## Loan options \*

Federal Direct Subsidized Loan	_____	\$5,500
Federal Direct Unsubsidized Loan	_____	\$4,000

\*Recommended amounts shown here. You may be eligible for a different amount. Contact your Financial Aid and Scholarships.

## Other options

- Family Contribution
- Payment plan offered by the institution
- Military and/or National Service benefits

# USC Financial Aid

2018-19



USCID: ~~1000000000~~  
 Revised On: 5/1/2018  
 Major: ~~1000000000~~

<b>A Estimated Cost of Attendance</b>			
The sum of your Tuition & Fees and your Estimated Other Costs.			
	\$37,863	\$37,412	\$75,275
	Fall	Spring	Total
<b>Tuition &amp; Fees</b>			
The estimated costs of your coursework, based on your current enrollment plans.			
Tuition	\$27,860	\$27,860	\$55,320
Mandatory Fees	\$871	\$421	\$1,292
<b>Estimated Other Costs</b>			
An estimate of additional educational costs you may incur while you are enrolled.			
Housing	\$4,649	\$4,649	\$9,298
Dining	\$3,051	\$3,051	\$6,102
Books & Supplies	\$600	\$600	\$1,200
Transportation	\$275	\$275	\$550
Personal & Miscellaneous	\$725	\$725	\$1,450
Other Educational Costs	\$32	\$31	\$63
<b>B Gift Aid</b>			
Funds that do not have to be repaid.			
	\$31,238	\$30,787	\$62,025
	Fall	Spring	Total
<b>Grants</b>			
Estimated Federal Pell Grant	\$3,048	\$3,047	\$6,095
Estimated Cal Grant B	\$4,542	\$4,542	\$9,084
Estimated Cal Grant B Stipend	\$836	\$836	\$1,672
Federal SEOG	\$500	\$500	\$1,000
University Grant	\$22,312	\$21,862	\$44,174
<b>C Estimated Net Cost</b>			
Determined by subtracting Gift Aid from your Estimated Cost of Attendance. (A - B)			
	\$6,625	\$6,625	\$13,250
	Fall	Spring	Total
<b>D Loans &amp; Work</b>			
Additional resources to help meet your educational costs.			
	\$6,625	\$6,625	\$13,250
	Fall	Spring	Total
<b>Work</b>			
Wages you may receive directly in the form of a paycheck.			
Federal Work-Study	\$1,375	\$1,375	\$2,750
<b>Student Loans</b>			
Student Loans must be repaid with interest after you graduate.			
Federal Direct Subsidized Stafford Loan	\$2,250	\$2,250	\$4,500
Federal Direct Unsubsidized Stafford Loan	\$3,000	\$3,000	\$6,000
<b>E Estimated Remaining Cost</b>			
The cost remaining after all Financial Aid is applied. (C - D)			
	\$0	\$0	\$0
	Fall	Spring	Total

## Financial Aid Year 2018-2019 Financial Aid Award Summary

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Listed below are awards for the award period selected. Please note that this summary might not reflect your official award. Your official financial aid award is shown only on your most recent financial aid award notice.

Fall-Winter

Award Description	Category	Offered	Accepted
* UNIVERSITY OF MICHIGAN GRANT	Grant	30,980.00	30,980.00
* PROVOST'S AWARD	Grant	16,776.00	16,776.00
* FED PELL GRANT	Grant	5,920.00	5,920.00
* FEDERAL WORK STUDY	Work/Study	3,000.00	3,000.00
* FED SUBSIDIZED DIRECT LOAN	Loan	4,500.00	0.00
* FED UNSUB DIRECT LOAN	Loan	1,000.00	0.00
<b>Fall-Winter Totals</b>		<b>62,176.00</b>	<b>56,676.00</b>

Currency used is US Dollar.

Shopping Sheet

# Award Letter and Disbursements

## Financial Aid

### Award Package

#### Financial Aid Year 2010-2011

Your acknowledgement and/or changes were successfully processed. Please review the awards for correctness. Remember to 'Submit' your changes if you make further adjustments. Otherwise, check back periodically for updates to your financial aid package.

Last Updated: 04/12/2011 12:11:55PM Status: Successful

Award	Category	Career	Offered	Accepted	Accept	Decline
<a href="#">Direct Sub Stafford Loan Sum</a>	Loan	Undergraduate	1,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
<a href="#">Direct Unsub Stafford Loan 1</a>	Loan	Undergraduate	2,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
<a href="#">Federal Pell Grant</a>	Grant	Undergraduate	5,550.00	5,550.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<a href="#">Direct Sub Stafford Loan 1</a>	Loan	Undergraduate	3,500.00	<input type="text" value="2000"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<a href="#">Cal Grant B Stipend</a>	Grant	Undergraduate	1,551.00	1,551.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<a href="#">Cal Grant B Fees</a>	Grant	Undergraduate	4,335.00	4,335.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Total</b>			<b>17,936.00</b>	<b>14,936.00</b>		

Currency used is US Dollar.

[accept all](#)

[decline all](#)

[clear all](#)

[update totals](#)

[SUBMIT](#)

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# Award Letter and Disbursements

- EFC – Expected Family Contribution and Unmet Need
- Tuition Breakdown and Cost of Attendance
- Federal Work Study
- Gift Aid
  - Grants (federal, state, institutional)
  - Scholarships
- Loan Breakdown

# Award Letter and Disbursements

## FINANCIAL AID AWARD PACKAGE

### COST OF ATTENDANCE (ESTIMATED)

TUITION & FEES	\$41,200
ROOM & BOARD	\$12,000
BOOKS & SUPPLIES	\$1,200
TRANSPORTATION	\$800
MISCELLANEOUS/PERSONAL	\$3,000
<b>TOTAL COST OF ATTENDANCE</b>	<b>\$58,200</b>

### GIFT AID

FEDERAL PELL GRANT	\$5,550
FEDERAL SEOG GRANT	\$2,000
COLLEGE GRANT	\$4,000
<b>TOTAL GIFT AID</b>	<b>\$11,550</b>

### NET PRICE

\$46,650

LOAN OPTIONS	Interest Rate	Monthly Payment	Loan Amount	Total Interest	Total Payments
FEDERAL PERKINS LOAN	5.0%	\$21	\$2,000	\$546	\$2,546
FEDERAL SUB STAFFORD LOAN	3.4%	\$35	\$3,500	\$675	\$4,175
FEDERAL UNSUB STAFFORD LOAN	6.8%	\$23	\$2,000	\$790	\$2,790
FEDERAL PARENT PLUS LOAN	7.9%	\$154	\$12,200	\$6,222	\$18,422



# Overview of FA Process at Four-Year Institutions

- ALWAYS contact the financial aid department at your transfer school, check your student **email** and student portal often!
- Make sure you submit verification documents **early**
- Review SAP guidelines (i.e. term vs semester; Completion Rate/ GPA) and make sure to review **priority deadlines** for FA awards

- Compare FA awards:

College Name	COA	Gift Aid	Loans	Net Cost	Net Price
College A	\$40,000	\$10,000	\$20,000	\$10,000	\$30,000
College B	\$25,000	\$2,500	\$5,500	\$17,000	\$22,500

# Questions?

**\*Make sure to check student portals for specific information and deadlines!**

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