

ASSISTING STUDENTS AND FAMILIES WITH UNMET NEED

We understand that financial aid often doesn't meet a student's full financial need and that families are faced with questions about how to meet the unmet need amount shown on the Financial Aid Notice. With that in mind, the University is always working to obtain additional financial aid funding from federal, state, and private donor sources.

For immediate help with your unmet need, we've put together this list of resources to help with your financial planning. Please feel free to contact our office by e-mail, telephone, or in person, for assistance with any questions you have about your financial aid.



What is Unmet Need?

Unmet need is the difference between a student's cost of attendance, minus student and family resources, and available financial aid funds.



If your UC Davis Financial Aid Notice (eFAN) includes an **Unmet Need** amount, we would like to offer the following suggestions to assist you:

1. **Student Expense Budget Review:** The standard Student Expense Budgets are generous budgets. Many students find they don't need the amounts estimated. Talk to our staff for assistance with developing a budget that helps you manage your money and still meet your educational expenses.
2. **Parent Loan for Undergraduate Students (PLUS):** Parents can apply for additional loan by completing the PLUS Request Form available on our Web site http://financialaid.ucdavis.edu/undergraduate/Forms/0708_UG_Publications/PLUSDT.pdf
3. **Short-Term Loans:** If your need is due to a temporary shortage of funds, the UC Davis Short-Term Loan program might be all the help you need. The application is available on our Web site http://financialaid.ucdavis.edu/undergraduate/Forms/0506_UG_Publications/stlapp.pdf
4. **Registration Fee Deferred Payment Plan.** Students and families can arrange to pay registration fees through a quarterly payment plan. Talk to the staff of the Student Accounting Office about this option. <http://studentaccounting.ucdavis.edu/regfeedefer.pdf>
5. **Housing Deferred Payment Plan.** Students can request a deferred housing payment plan, which will divide quarterly housing fees into two or three separate payments, due throughout the quarter. Contact the Student Housing Accounts Receivable Office at (530) 752-2481 to set up a payment plan before housing fees are due.
6. **Student Employment:** Our Student Employment Center provides many part-time jobs for students to help with educational costs. Students can search for jobs online at <http://jobs.ucdavis.edu>
7. **A variety of scholarships are available** through service organizations and corporations, which are not sponsored by UC Davis. <http://financialaid.ucdavis.edu/scholarships/Outside.html>
8. **Free Scholarship Search Services** are available through the Web. Visit <http://finaid.org/>
9. **Credit Cards:** The Cashier's Office accepts Discover cards for some expenses; there is a \$12.00 per transaction fee.
10. We provide some useful tools to determine if Private or Alternative Loans are the right solution for you. We advise undergraduates to speak with a Financial Aid Officer before applying. <http://financialaid.ucdavis.edu/undergraduate/types/ugprivate.html>



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Best wishes from the staff of the Financial Aid Office.