

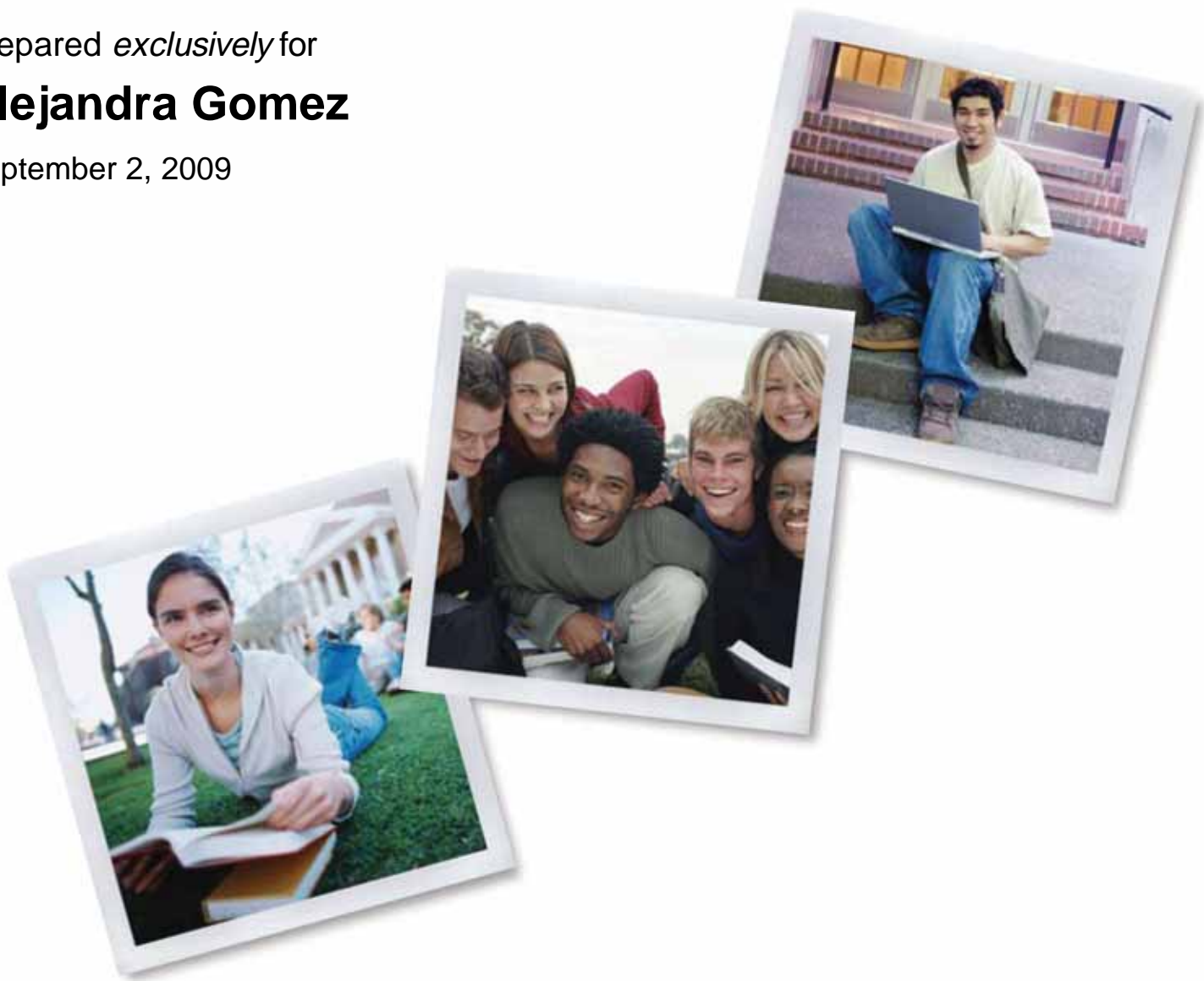
College Cost & Planning Report™

Helping Students Make Smart College Choices

Prepared *exclusively* for

Alejandra Gomez

September 2, 2009



+studentaid.com

Please note that your award estimates should be used as a guide to help you understand likely ranges for student aid and to assist in the final selection of an appropriate college. Award estimates are subject to change based on regulations, federal/state appropriations, any changes in your financial circumstances, and other factors.

We use the information you provided to determine your eligibility for student aid and your award estimates. The accuracy reflected in your College Cost & Planning Report is based on the data set you selected to calculate your Expected Family Contribution (EFC).

This report is not either of the following:

- A guarantee of the type of aid the student is going to receive for any particular academic year
- A bargaining tool to try to receive a more favorable financial aid award package from a college or institution

**Have
More
Questions?**

For additional help on anything related to your personalized College Cost & Planning Report™ access our comprehensive online guide at www.studentaid.com/guide.

Professional help is also available. Speak directly to a Student Aid Advisor by calling **1-877-987-6711**. Fees may apply.

September 2, 2009

Dear Alejandra,

Welcome to **your College Cost & Planning Report**™ – custom-prepared for you!

We are thrilled to provide this report to help you select the college that is best for your career goals and your family's budget. At StudentAid.com, we believe that the smartest college choices are made when individuals are well informed and understand ahead of time their out-of-pocket (net) college costs.

Your report includes:

1. A personalized college-planning timeline to help manage deadlines and key tasks
2. Detailed profiles of your colleges of interest
3. Estimates of the type and amount of student aid that you are eligible to receive
4. Side-by-side net cost comparisons to help you select an affordable college
5. A worksheet for evaluating which colleges are best for you – we even tell you how many miles you'll be from home!

You may rerun this report at any time. Take the opportunity to select additional colleges, update your financial circumstances, and/or reassess your eligibility for student aid. Simply log in to your *My Activity* section of the StudentAid.com website, or for more personal assistance call a Student Aid Advisor toll-free 1-877-987-6711.

We wish you the very best of success in pursuing your college dreams!

Sincerely,

The StudentAid.com Advisor Team

Natomas High School Contact Information

Freshman Class Counselor:

Mrs. Jane Smith
msmith@highschool.edu
916-123-4567 ext. 100

Sophomore Class Counselor:

Mr. Joe Jones
jjones@highschool.edu
916-123-4567 ext. 200

Junior Class Counselor:

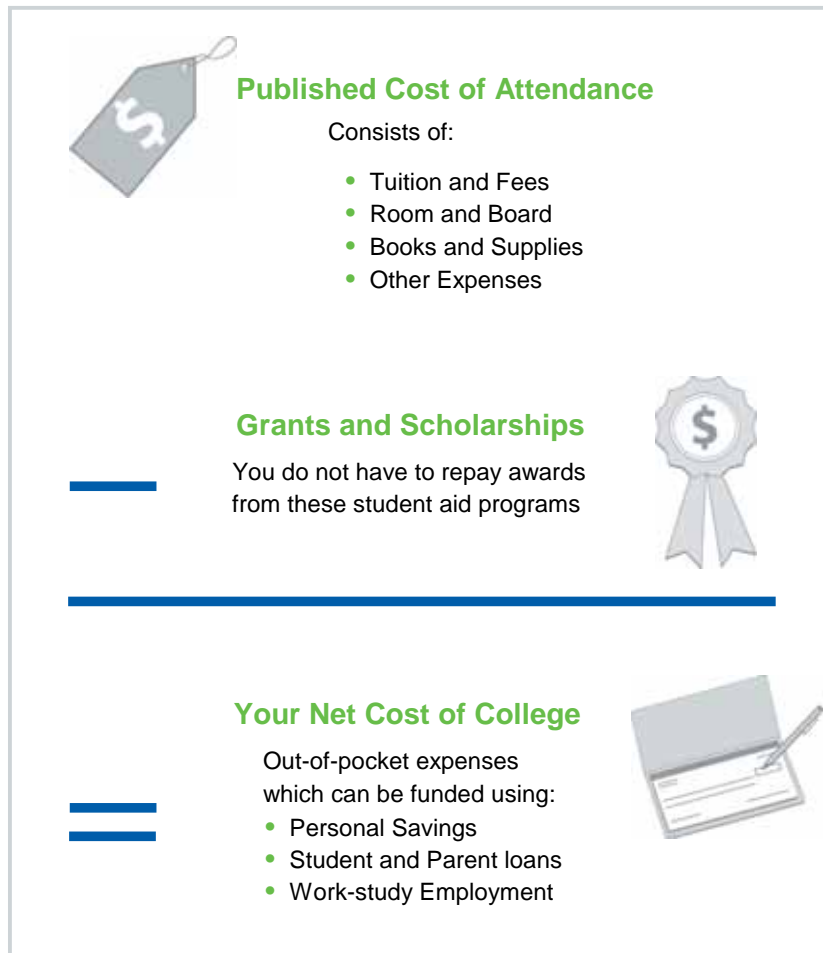
Mr. William Blue
wblue@highschool.edu
916-123-4567 ext. 300

Senior Class Counselor:

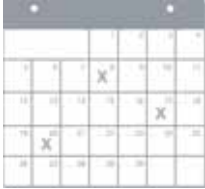
Mrs. Barbara Young
byoung@highschool.edu
916-123-4567 ext. 400

Understanding Your Net Cost of College

Every year students start their college selection process without knowing their out-of-pocket costs. Understanding your net cost of college is the first step towards making an affordable college choice.



HOW TO USE THIS REPORT



Step 1

Consult your personalized college planning timeline

Page 4



Step 2

Learn about your selected colleges

Page 6

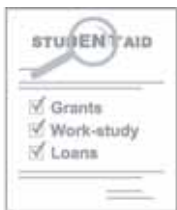


Step 3

Understand the affordability of each college

Page 28

See your side-by-side net cost comparison on page 30.



Step 4

Review your eligibility for student aid programs

Page 32




Step 5

Evaluate which college is the best fit for you

Page 44

See your *best fit* college evaluation table on page 44.

STEP 1: CONSULT YOUR PERSONALIZED COLLEGE PLANNING TIMELINE

✓ Date Completed:	Action Item:	Notes:
Start Now		 A large vertical rectangular area with horizontal lines for notes.
✓ <u>09 / 02 / 09</u>	Read and understand your College Cost & Planning Report ™. Use this report throughout the year to keep track of important milestones and the college(s) you like best.	
□ ___ / ___ / ___	Research and visit the college(s) you are considering. In addition to the net cost (sticker price minus grants and scholarships), think about other criteria that are important to you.	
□ ___ / ___ / ___	Practice hard for your standardized tests. You may want to consider enrolling in test prep classes. These scores are an important aspect of most college admissions applications.	
Fall Semester of Your Senior Year		
□ ___ / ___ / ___	Complete all necessary standardized tests (SAT and ACT) required by your college choice(s).	
□ ___ / ___ / ___	Ask your school counselor, teachers, and other mentors for recommendation letters. Be sure to give them at least two weeks notice so they have time to write a strong letter.	
□ ___ / ___ / ___	Submit admissions applications for the college(s) you are interested in attending. Ask your guidance counselor to send your transcripts to the college(s).	
□ ___ / ___ / ___	Contact the college(s) you have applied to regarding any additional forms they require for college-specific aid programs. Make sure you complete the forms by the published deadline to maximize your chance of receiving college grants or scholarships.	
Spring Semester of Your Senior Year		
□ ___ / ___ / ___	Complete the FAFSA as soon as possible to maximize the amount of student aid you are eligible to receive. The FAFSA may be submitted starting on January 1st .	
□ ___ / ___ / ___	Continue to research and visit the college(s) you are interested in attending. Talking with students and professors can help you determine if the college is a good fit for your personality and style.	

✓ **Date Completed:**

Action Item:

Notes:

- ___/___/___ Review the award letters you receive from colleges and compare the financial aid packages. If you need help choosing the best loan for you, visit www.studentaid.com/loans.
- ___/___/___ Once you select a college, return your enrollment letter of intent and award package acceptance letter.
- ___/___/___ Follow up on any requests from the college financial aid administrator to provide documentation as part of the verification process.
- ___/___/___ Watch for orientation dates and tuition payment deadlines on the correspondence you receive from the college you selected.
- ___/___/___ **March 2nd** - Submit the **FAFSA** by this date to ensure state student aid eligibility. If you are renewing financial aid at a community college, you must submit the application by September 2nd.
- ___/___/___ **March 2nd - The CAL Grant** is a state student aid program that requires an additional form. Complete the **GPA Verification Form** by this date to ensure eligibility.
- ___/___/___ **September 30th - The Assumption Program of Loans for Education (APLE)** is a state student aid program that requires an additional form. Complete the **APLE Application** by this date to ensure eligibility.



Lined area for taking notes.



Important Dates – Mark Your Calendar!

Natomas High School Events

- September 17th Career Planning Day
- November 6th College Fair
- January 12th Financial Aid Workshop
- March 23rd Alumni Night

STEP 2: LEARN ABOUT YOUR SELECTED COLLEGES

Stanford University

Large Suburb in urban area with a population > 250,000

Located in the heart of Silicon Valley, Stanford University is believed to be one of the world's leading research and teaching universities. Founded in 1891, it is a highly selective and well regarded private university established by Jane and Leland Stanford as a memorial to their only child. The university offers top programs in business, engineering, and the sciences, and has spawned companies like Hewlett-Packard, Cisco Systems, VMware, Yahoo!, Google, and Sun Microsystems.

College Information



Contact: (650) 723 - 2300
450 Serra Mall • Stanford, CA 94305
Website: www.stanford.edu/

Enrollment:
Total: 17,747
Undergraduate: 6,422

Admissions: www.stanford.edu/dept/uga/
Financial Aid: www.stanford.edu/dept/finaid/

Note: This school provides on-campus housing, and full-time, first-time, degree-seeking students are required to live on campus.

Did you know?

You can get a taste of the campus and its community by visiting www.admission.stanford.edu for virtual college video tours.

Cost of Attendance

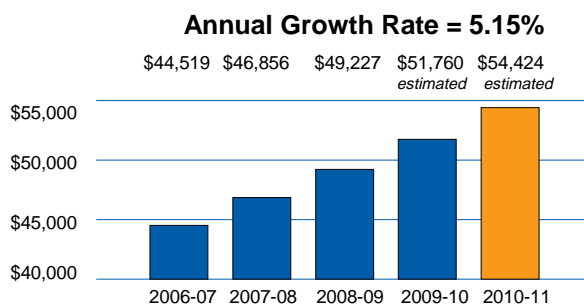


For the 2006-07 academic year, Stanford University awarded an average of \$22,691 in college-specific aid to 48% of the students who were enrolled full-time and seeking their first degree.

*We calculate this figure for a student who is enrolled full-time using historical cost data that the college reports to the Department of Education. Certain courses and degrees may have additional charges or costs.

\$54,424*

This is your 2010-11 estimated college "cost of attendance" before taking into account student aid awards.



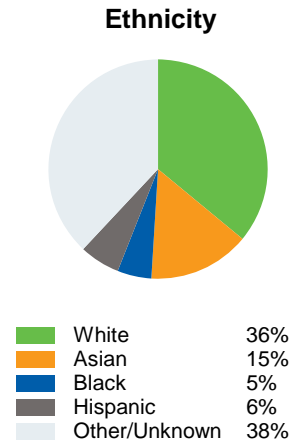
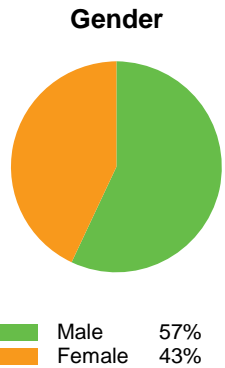
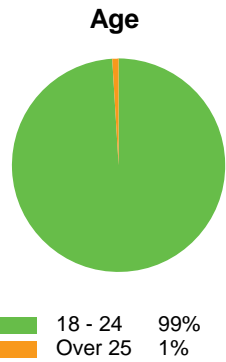
Tuition & Fees		\$38,796
Room & Board	+	\$11,949
Books & Supplies	+	\$1,475
Other Expenses	+	\$2,204
Cost of Attendance	=	\$54,424

For a side-by-side, **net cost** comparison of all your selected colleges, see Page 30.

Did you know?

If you are a fan of the Stanford Athletic teams, you can keep up with them on Facebook, Twitter, and YouTube.

Demographics



Did you know?

Stanford University is home to the Cantor Center for Visual Arts Museum, with 24 galleries, sculpture gardens, terraces, and a courtyard.

Admissions, Retention, and Graduation Statistics



Admissions Criteria:

Number of Applicants:	23,958
Percent Admitted:	10%
Percent Admitted Who Enroll:	70%

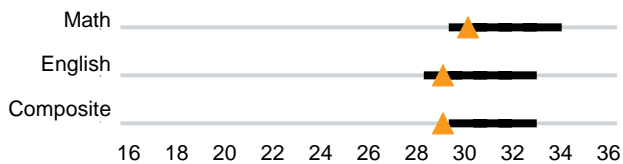
Graduation Rates:

4-Year Graduation Rate:	80%
5-Year Graduation Rate:	92%
6-Year Graduation Rate:	95%

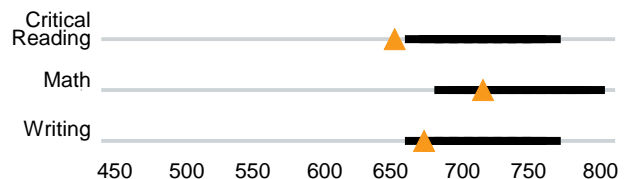
First-Year Retention Rate: 98%

This is a measure of the percentage of entering students who continue their studies the following fall.

ACT Scores



SAT Scores



— The bars on these charts represent the range between the 25th and 75th percentile. This means that 25% of incoming freshmen scored below and 25% scored above the reported scores.

▲ Your score

Did you know?

The Freshman Emergency Ride Home program is provided to freshmen who need a ride home to campus. You can receive up to 3 free rides (within an 8-mile radius) for the academic year.

California Institute Of Technology

Midsize City in urban area with a population of 100,000 - 250,000

For years, California Institute of Technology (Caltech) has been on the leading edge of science and technology. Every year this school turns out ground-breaking energy and eco-friendly solutions to modern issues. This tradition looks to persist into the future, as Caltech continues to develop some of the world's greatest minds.

College Information



Contact: (626) 395 - 6811
1201 E California Blvd • Pasadena, CA 91125
Website: www.caltech.edu

Enrollment:
Total: 2,132
Undergraduate: 907

Admissions: www.admissions.caltech.edu/
Financial Aid: www.finaid.caltech.edu/

Note: This school provides on-campus housing, and full-time, first-time, degree-seeking students are required to live on campus.

Did you know?

If you didn't have a chance to check out the campus, go on a virtual tour posted by the university at www.youniversitytv.com.

Cost of Attendance



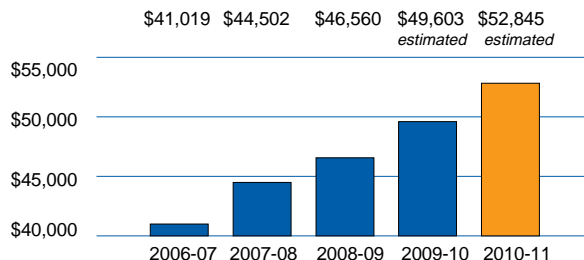
For the 2006-07 academic year, California Institute Of Technology awarded an average of \$21,531 in college-specific aid to 55% of the students who were enrolled full-time and seeking their first degree.

*We calculate this figure for a student who is enrolled full-time using historical cost data that the college reports to the Department of Education. Certain courses and degrees may have additional charges or costs.

\$52,845*

This is your 2010-11 estimated college "cost of attendance" before taking into account student aid awards.

Annual Growth Rate = 6.54%



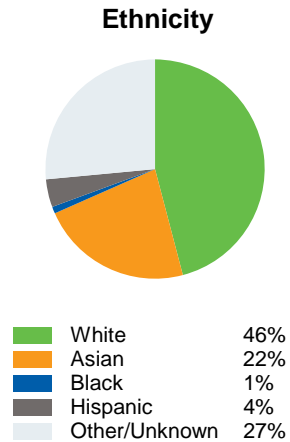
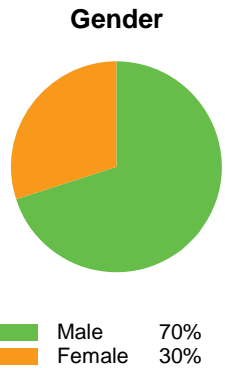
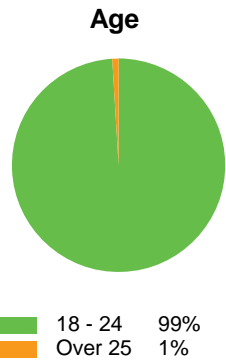
Tuition & Fees		\$37,269
Room & Board	+	\$10,827
Books & Supplies	+	\$1,322
Other Expenses	+	\$3,427
Cost of Attendance	=	\$52,845

For a side-by-side, net cost comparison of all your selected colleges, see Page 30.

Did you know?

You can send the campus library a question via text message. Start your message with "caltech", followed by your question to 66746.

Demographics



Did you know?

Caltech offers free or low cost admission to their campus events. You will feel like a VIP as they provide their students preferred seating. Visit www.events.caltech.edu to find out what events are coming up soon.

Admissions, Retention, and Graduation Statistics



Admissions Criteria:

Number of Applicants:	3,597
Percent Admitted:	17%
Percent Admitted Who Enroll:	38%

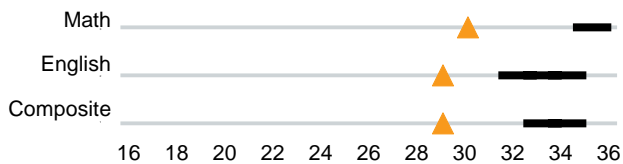
Graduation Rates:

4-Year Graduation Rate:	82%
5-Year Graduation Rate:	88%
6-Year Graduation Rate:	89%

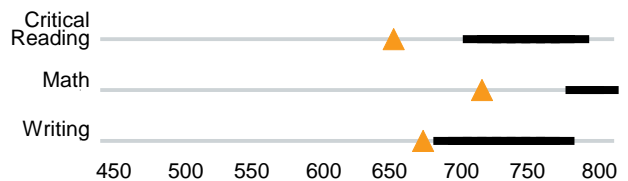
First-Year Retention Rate: 98%

This is a measure of the percentage of entering students who continue their studies the following fall.

ACT Scores



SAT Scores



— The bars on these charts represent the range between the 25th and 75th percentile. This means that 25% of incoming freshmen scored below and 25% scored above the reported scores.

▲ Your score

Did you know?

Caltech students are known as "Techers." Not only are they scientists and engineers, but they also participate in a wide array of other activities such as sports, music, drama, community service, and more.

Sacramento City College

Large City in urban area with a population > 250,000

Sacramento City College (SCC) offers general, vocational, developmental, basic skills, transfer-eligible education, and distance learning. SCC was originally a high school, and became a community college in 1922. It actually remained part of the Sacramento City Unified School District until 1964, when it became part of the Los Rios Junior College District.

College Information



Contact: (916) 558 - 2111
3835 Freeport Blvd • Sacramento, CA 95822
Website: www.scc.losrios.edu/

Enrollment:
Total: 25,320
Undergraduate: 25,320

Note: This school does not provide on campus housing.

Did you know?

Sacramento City College goes above and beyond for their students. In addition to normal business hours, many student services offices such as financial aid, admissions and records, and counseling services have Saturday hours.

Cost of Attendance

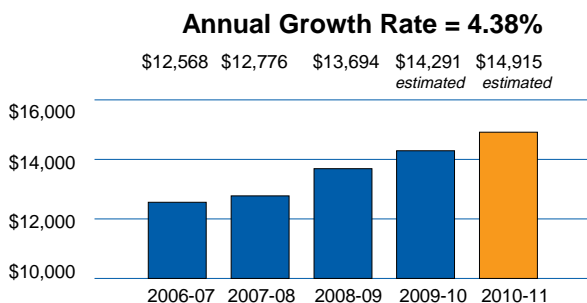


For the 2006-07 academic year, Sacramento City College did not report the amount of college-specific aid they awarded to students enrolled full-time and seeking their first degree.

*We calculate this figure for a student who is enrolled full-time using historical cost data that the college reports to the Department of Education. Certain courses and degrees may have additional charges or costs.

\$14,915*

This is your 2010-11 estimated college "cost of attendance" before taking into account student aid awards.



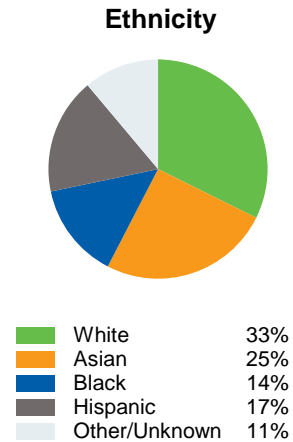
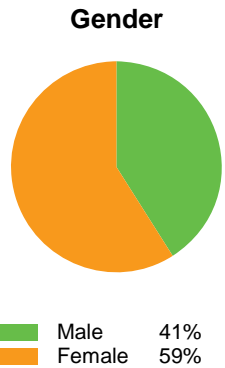
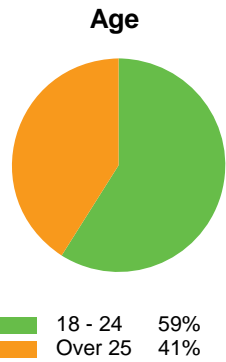
Tuition & Fees		\$641
Room & Board	+	\$9,260
Books & Supplies	+	\$1,509
Other Expenses	+	\$3,505
Cost of Attendance	=	\$14,915

For a side-by-side, **net cost** comparison of all your selected colleges, see Page 30.

Did you know?

If you don't have time to visit the on-campus tutoring center, email your questions to e-tutoring@scc.losrios.edu for a response within 3 hours.

Demographics



Did you know?

The Cultural Awareness Center offers free programs and activities that reflect the diversity of its students, staff and faculty. Visit the school website to view a list of upcoming events.

Admissions, Retention, and Graduation Statistics



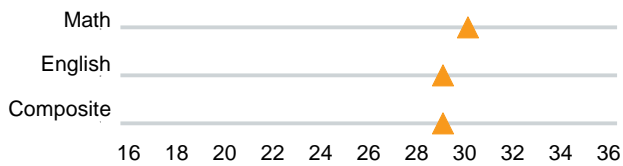
Admissions Criteria:
Not Reported

Graduation Rates:
Not Reported

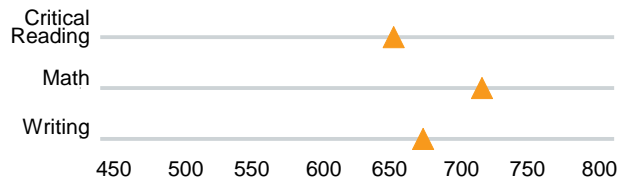
First-Year Retention Rate: 63%

This is a measure of the percentage of entering students who continue their studies the following fall.

ACT Scores



SAT Scores



The bars on these charts represent the range between the 25th and 75th percentile. This means that 25% of incoming freshmen scored below and 25% scored above the reported scores. This college does not report all standardized test scores.

▲ Your score

Did you know?

SCC offers a Motorcycle Maintenance Technician program which provides the necessary skills to participate in advanced training at the dealer or manufacturer and perform entry-level work.

University Of California-Berkeley

Midsize City in urban area with a population of 100,000 - 250,000

The University of California-Berkeley (UC-Berkeley) was founded in 1868 when the Agricultural, Mining, and Mechanical Arts College the College of California merged. The new public university opened in Oakland in 1869, and then moved to the new Berkeley campus in 1873. At that point, UC-Berkeley was recognized as the research arm of the state educational system. UC-Berkeley is the oldest of the ten campuses of the University of California system, and offers some 300 plus undergraduate and graduate degree programs.

College Information



Contact: (510) 642 - 6000
225 Sproul Hall • Berkeley, CA 94720
Website: www.berkeley.edu

Enrollment:
Total: 34,529
Undergraduate: 24,462

Note: This school provides on-campus housing, and full-time, first-time, degree-seeking students are not required to live on campus.

Did you know?

The scenic campus contains trees dating from the 1870s, and the on-campus Eucalyptus Grove contains the tallest standing trees of such types in the world.

Cost of Attendance

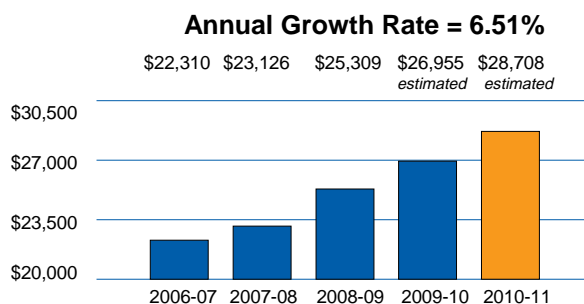


For the 2006-07 academic year, University Of California-Berkeley awarded an average of \$7,708 in college-specific aid to 53% of the students who were enrolled full-time and seeking their first degree.

*We calculate this figure for a student who is enrolled full-time using historical cost data that the college reports to the Department of Education. Certain courses and degrees may have additional charges or costs.

\$28,708*

This is your 2010-11 estimated college "cost of attendance" before taking into account student aid awards.



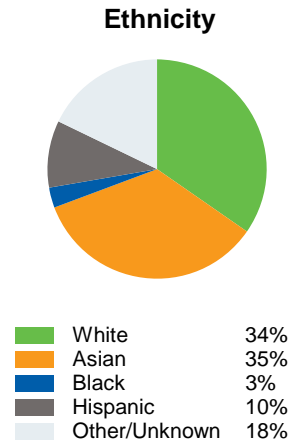
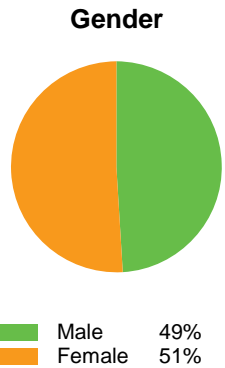
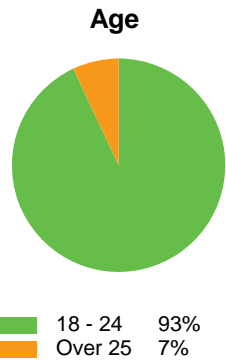
Tuition & Fees		\$8,127
Room & Board	+	\$15,709
Books & Supplies	+	\$1,399
Other Expenses	+	\$3,473
Cost of Attendance	=	\$28,708

For a side-by-side, net cost comparison of all your selected colleges, see Page 30.

Did you know?

The winner of the annual "Big Game" between the University of California- Berkeley and Stanford University gets to take home the Stanford Axe trophy.

Demographics



Did you know?

The week before final examinations is called Dead Week and was formally authorized by the Berkeley chancellor in 1963 so that students could concentrate on studies.

Admissions, Retention, and Graduation Statistics



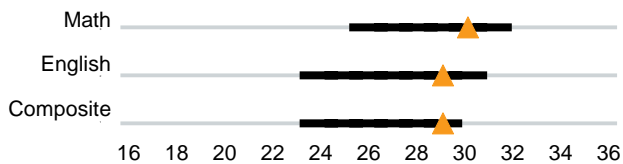
Admissions Criteria:
 Number of Applicants: 41,796
 Percent Admitted: 24%
 Percent Admitted Who Enroll: 42%

Graduation Rates:
 4-Year Graduation Rate: 61%
 5-Year Graduation Rate: 84%
 6-Year Graduation Rate: 88%

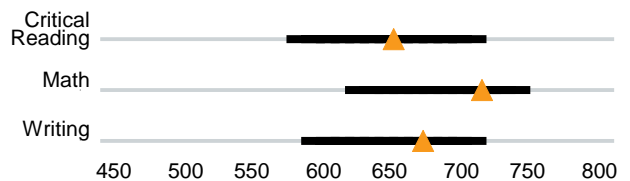
First-Year Retention Rate: 97%

This is a measure of the percentage of entering students who continue their studies the following fall.

ACT Scores



SAT Scores



— The bars on these charts represent the range between the 25th and 75th percentile. This means that 25% of incoming freshmen scored below and 25% scored above the reported scores.

▲ Your score

Did you know?

UC-Berkeley has had 20 Nobel Laureates on its faculty and 61 affiliated with the university. The school honors the Laureates with special parking privileges.

California State University-Fresno

Large City in urban area with a population > 250,000

Nestled in the San Joaquin Valley with mountain vistas and nearby lake resorts is California State University-Fresno. The campus lays claim to 388 acres at the base of the Sierra Nevada mountain range and has one of the best agricultural facilities in the western states. In fact, the school was officially listed as an arboretum in 1978. It also has one of the top U.S. business schools and a strong teaching program.

College Information



Contact: (559) 278 - 4240
5150 N Maple Ave • Fresno, CA 93740
Website: www.csufresno.edu

Enrollment:
Total: 22,544
Undergraduate: 19,333

Note: This school provides on-campus housing, and full-time, first-time, degree-seeking students are not required to live on campus.

Did you know?

Are you craving fresh produce? You can purchase vegetables and fruits from your very own Fresno State Rue and Gwen Gibson Farm Market.

Cost of Attendance

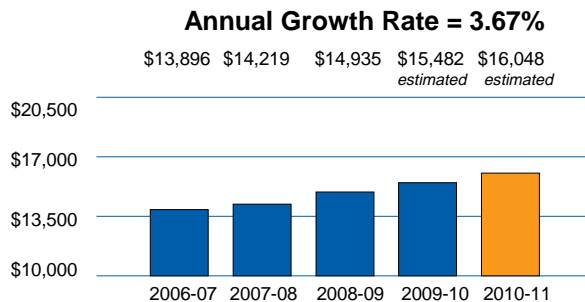


For the 2006-07 academic year, California State University-Fresno awarded an average of \$3,142 in college-specific aid to 50% of the students who were enrolled full-time and seeking their first degree.

*We calculate this figure for a student who is enrolled full-time using historical cost data that the college reports to the Department of Education. Certain courses and degrees may have additional charges or costs.

\$16,048*

This is your 2010-11 estimated college "cost of attendance" before taking into account student aid awards.



Tuition & Fees		\$3,545
Room & Board	+	\$8,771
Books & Supplies	+	\$1,151
Other Expenses	+	\$2,581
Cost of Attendance	=	\$16,048

For a side-by-side, net cost comparison of all your selected colleges, see Page 30.

Did you know?

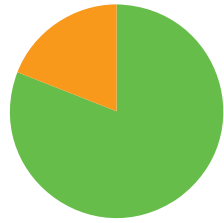
You can borrow a laptop from the Laptop Circulation area on the Collection Level of the Library.

California State University-Fresno

Demographics

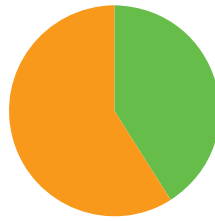


Age



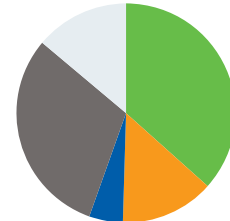
18 - 24 81%
Over 25 19%

Gender



Male 41%
Female 59%

Ethnicity



White 36%
Asian 14%
Black 5%
Hispanic 31%
Other/Unknown 14%

Did you know?

Fall Wine Cornucopia, held in October, offers students the only wine, food, and artisan exhibition in the San Joaquin Valley.

Admissions, Retention, and Graduation Statistics



Admissions Criteria:

Number of Applicants: 13,530
Percent Admitted: 68%
Percent Admitted Who Enroll: 28%

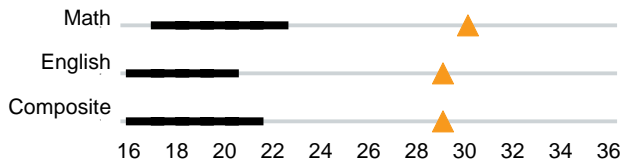
Graduation Rates:

4-Year Graduation Rate: 14%
5-Year Graduation Rate: 36%
6-Year Graduation Rate: 48%

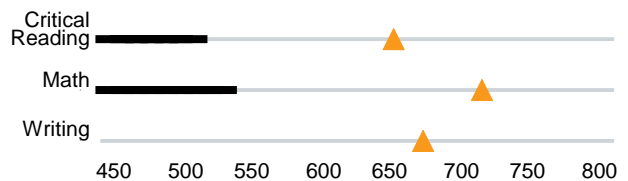
First-Year Retention Rate: 81%

This is a measure of the percentage of entering students who continue their studies the following fall.

ACT Scores



SAT Scores



The bars on these charts represent the range between the 25th and 75th percentile. This means that 25% of incoming freshmen scored below and 25% scored above the reported scores. This college does not report all standardized test scores.

▲ Your score

Did you know?

The Miss California Pageant, the state's official preliminary to Miss America, is held in Fresno each June.

American River College

Large Suburb in urban area with a population > 250,000

American River College (ARC) is a two-year community college, located in Sacramento, California. It was originally established in 1955 as the American River Junior College and moved to its current 153-acre site in 1958. ARC's name changed in 1965 when the college became a part of the Los Rios Community College District. With over 36,000 students, it is one of the largest community colleges in California. ARC offers innovative programs and services and transfers more students to UC Davis and CSU Sacramento than any other community college.

College Information



Contact: (916) 484 - 8011
4700 College Oak Dr • Sacramento, CA 95841
Website: www.arc.losrios.edu/

Enrollment:
Total: 36,545
Undergraduate: 36,545

Note: This school does not provide on campus housing.

Did you know?

NFL football quarterback Tony Eason (New England Patriots and the New York Jets) and MLB baseball catcher Steve Holm (San Francisco Giants) attended ARC.

Cost of Attendance



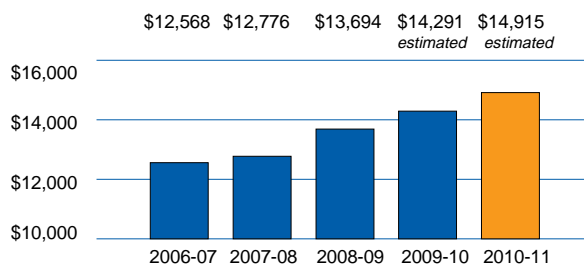
For the 2006-07 academic year, American River College did not report the amount of college-specific aid they awarded to students enrolled full-time and seeking their first degree.

*We calculate this figure for a student who is enrolled full-time using historical cost data that the college reports to the Department of Education. Certain courses and degrees may have additional charges or costs.

\$14,915*

This is your 2010-11 estimated college "cost of attendance" before taking into account student aid awards.

Annual Growth Rate = 4.38%



Tuition & Fees		\$641
Room & Board	+	\$9,260
Books & Supplies	+	\$1,509
Other Expenses	+	\$3,505
Cost of Attendance	=	\$14,915

For a side-by-side, net cost comparison of all your selected colleges, see Page 30.

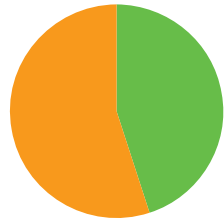
Did you know?

In hopes to recruit young and talented automotive professionals, BMW of North America donated a 2003 BMW 745Li to American River College to provide ARC students a "four-wheeled educational laboratory".

Demographics

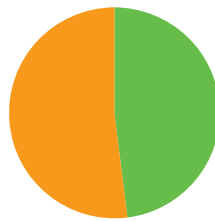


Age



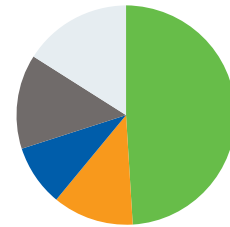
18 - 24 45%
Over 25 55%

Gender



Male 48%
Female 52%

Ethnicity



White 49%
Asian 12%
Black 9%
Hispanic 14%
Other/Unknown 16%

Did you know?

ARC offers green technology classes, including energy and sustainability, biodiesels, and design and fabrication of solar projects.

Admissions, Retention, and Graduation Statistics



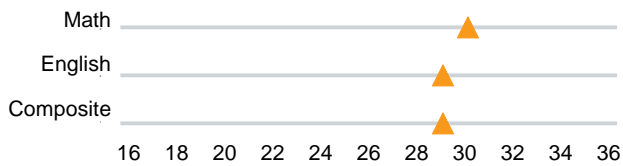
Admissions Criteria:
Not Reported

Graduation Rates:
Not Reported

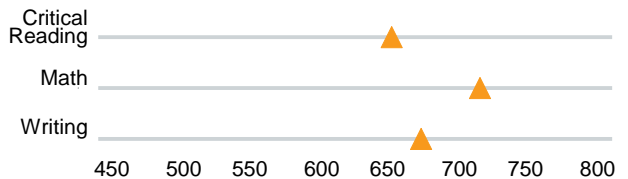
First-Year Retention Rate: 66%

This is a measure of the percentage of entering students who continue their studies the following fall.

ACT Scores



SAT Scores



The bars on these charts represent the range between the 25th and 75th percentile. This means that 25% of incoming freshmen scored below and 25% scored above the reported scores. This college does not report all standardized test scores.

▲ Your score

Did you know?

Only a 5 minute drive from campus, you can visit the Scandia Fun Center for miniature golfing, bumper boats, batting cages, gas powered raceway, arcade games and more!

California State University-Los Angeles

Large City in urban area with a population > 250,000

Founded in 1947, California State University-Los Angeles (CSU-LA) is just five miles from downtown Los Angeles and is part of the largest four-year university system in the United States. Close by to two major freeways, bus systems, and a commuter rail-station, residents and visitors have an abundance of sites of interest to visit with various transportation options. CSU-LA promotes "service learning" by having all students to participate in the program called The Center for Community Engagement.

College Information



Contact: (323) 343 - 3000
 5151 State Univ Dr • Los Angeles, CA 90032
Website: www.calstatela.edu

Enrollment:
 Total: 20,936
 Undergraduate: 15,629

Note: This school provides on-campus housing, and full-time, first-time, degree-seeking students are not required to live on campus.

Did you know?

The nearby Angeles National Forest provides a thousand square miles of open space and a variety of recreation opportunities year-round.

Cost of Attendance

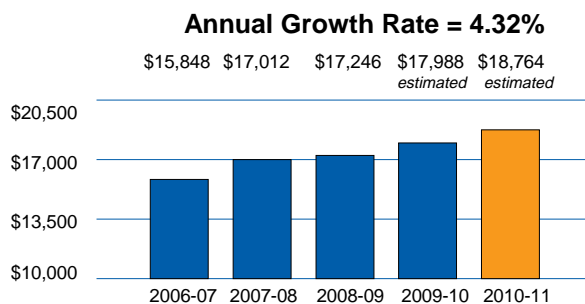


For the 2006-07 academic year, California State University-Los Angeles awarded an average of \$2,708 in college-specific aid to 58% of the students who were enrolled full-time and seeking their first degree.

*We calculate this figure for a student who is enrolled full-time using historical cost data that the college reports to the Department of Education. Certain courses and degrees may have additional charges or costs.

\$18,764*

This is your 2010-11 estimated college "cost of attendance" before taking into account student aid awards.



Tuition & Fees		\$3,625
Room & Board	+	\$9,617
Books & Supplies	+	\$1,507
Other Expenses	+	\$4,015
Cost of Attendance	=	\$18,764

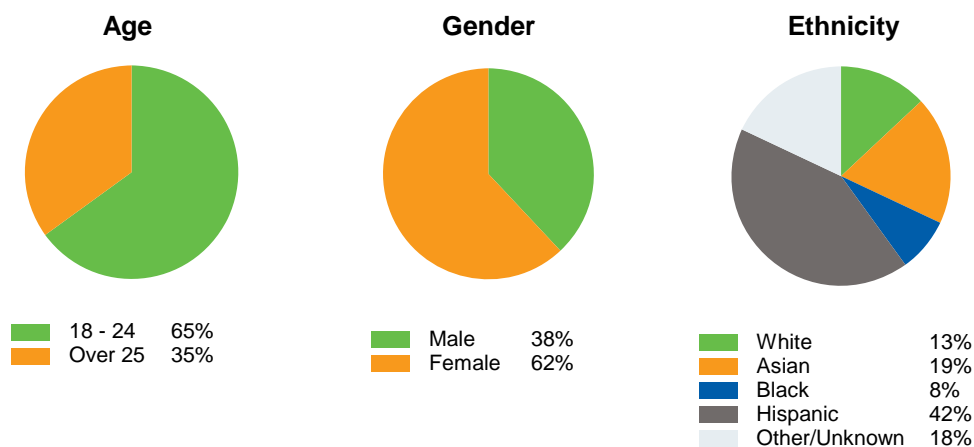
For a side-by-side, net cost comparison of all your selected colleges, see Page 30.

Did you know?

Admitted at the age of 12, class of 2009's 17-year-old Andrea Kulier is the youngest graduate of CSU-LA.

California State University-Los Angeles

Demographics



Did you know?

Get involved! Visit the Center for Student Involvement to participate in campus activities and programs, fraternities and sororities, student organizations, and more.

Admissions, Retention, and Graduation Statistics



Admissions Criteria:

Number of Applicants:	18,725
Percent Admitted:	61%
Percent Admitted Who Enroll:	15%

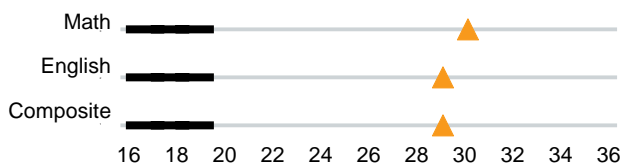
Graduation Rates:

4-Year Graduation Rate:	10%
5-Year Graduation Rate:	23%
6-Year Graduation Rate:	31%

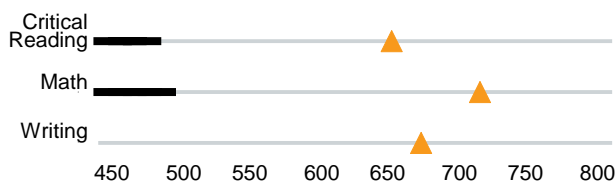
First-Year Retention Rate: 74%

This is a measure of the percentage of entering students who continue their studies the following fall.

ACT Scores



SAT Scores



— The bars on these charts represent the range between the 25th and 75th percentile. This means that 25% of incoming freshmen scored below and 25% scored above the reported scores. This college does not report all standardized test scores.

▲ **Your score**

Did you know?

Join the University Residence Council (URC), the CSU-LA student government for housing residents, to address concerns, solve problems, and initiate changes to benefit housing residents.

Saint Marys College Of California

Large Suburb in urban area with a population > 250,000

Saint Mary's College of California (St. Mary's) was founded in 1863 by the Roman Catholic Archdiocese of San Francisco. The private school in Moraga, California, is known for its liberal arts education and its business program. As a promise to be good neighbors and contributors to the welfare of the local community, the students, faculty and staff work hard to engage the community through on-campus programs and off-campus outreach.

Religious Affiliation: Roman Catholic

College Information



Contact: (925) 631 - 4000
1928 Saint Mary'S Road • Moraga, CA 94556
Website: www.stmarys-ca.edu

Enrollment:
Total: 3,800
Undergraduate: 2,673

Admissions: www.stmarys-ca.edu/admissions-and-aid/undergraduate-admissions/index.html
Financial Aid: www.stmarys-ca.edu/admissions-and-aid/undergraduate-admissions/index.html

Note: This school provides on-campus housing, and full-time, first-time, degree-seeking students are not required to live on campus.

Did you know?

You can find out about current issues and events by reading St. Mary's weekly newspaper called "The Collegian."

Cost of Attendance

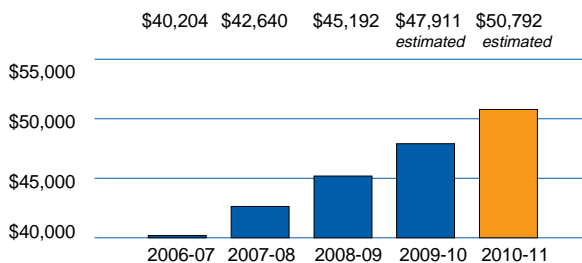


For the 2006-07 academic year, Saint Marys College Of California awarded an average of \$14,508 in college-specific aid to 69% of the students who were enrolled full-time and seeking their first degree.

*We calculate this figure for a student who is enrolled full-time using historical cost data that the college reports to the Department of Education. Certain courses and degrees may have additional charges or costs.

\$50,792*
This is your 2010-11 estimated college "cost of attendance" before taking into account student aid awards.

Annual Growth Rate = 6.02%



Tuition & Fees		\$34,934
Room & Board	+	\$10,439
Books & Supplies	+	\$1,354
Other Expenses	+	\$4,065
Cost of Attendance	=	\$50,792

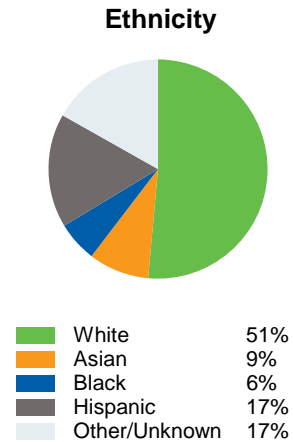
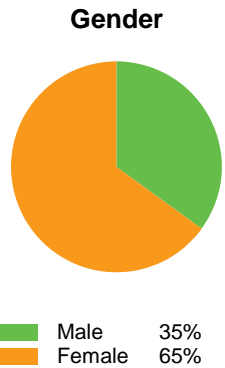
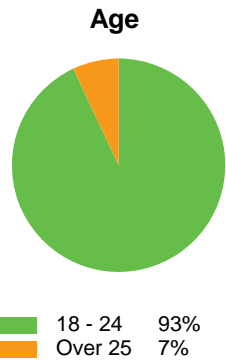
For a side-by-side, net cost comparison of all your selected colleges, see Page 30.

Did you know?

To gain leadership while helping other students make ethical and responsible decisions, join the Peer Council which meets about 3-5 hours per month.

Saint Marys College Of California

Demographics



Did you know?

The Collegiate Seminar is the heart of Saint Mary's core curriculum, comprising of four courses with subjects in Western civilization-works of literature and philosophy, history and government, art and science.

Admissions, Retention, and Graduation Statistics



Admissions Criteria:

Number of Applicants:	3,929
Percent Admitted:	82%
Percent Admitted Who Enroll:	19%

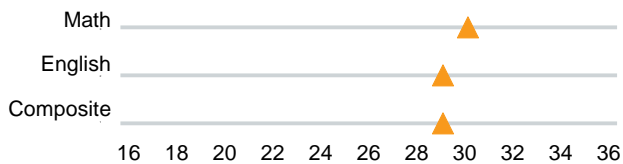
Graduation Rates:

4-Year Graduation Rate:	60%
5-Year Graduation Rate:	66%
6-Year Graduation Rate:	67%

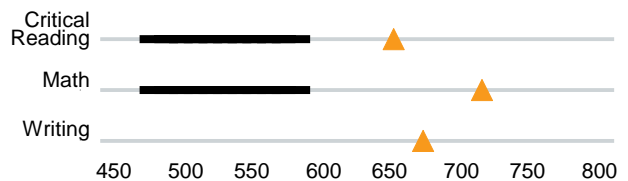
First-Year Retention Rate: 77%

This is a measure of the percentage of entering students who continue their studies the following fall.

ACT Scores



SAT Scores



The bars on these charts represent the range between the 25th and 75th percentile. This means that 25% of incoming freshmen scored below and 25% scored above the reported scores. This college does not report all standardized test scores.

▲ Your score

Did you know?

Conveniently located on-campus, you can visit the Hearst Art Gallery for exquisite exhibitions and events. If you become a member, you can benefit from free admission along with workshops, member tours, lectures, special events, museum store coupons and private sales.

University Of The Pacific

Large City in urban area with a population > 250,000

The University of the Pacific (UOP) offers an affordable education in a progressive student-centric environment. With more than eleven schools and eighty plus majors, UOP is still able to provide a quality education with a 14:1 student-to-faculty ratio. You'll be able to benefit from practical and experiential learning opportunities taught by professors who are well respected scholars, writers, and artists.

College Information



Contact: (209) 946 - 2011
3601 Pacific Ave • Stockton, CA 95211
Website: www.pacific.edu

Enrollment:
Total: 6,235
Undergraduate: 3,470

Note: This school provides on-campus housing, and full-time, first-time, degree-seeking students are required to live on campus.

Did you know?

Parts of the movies *Raiders of the Lost Ark*, *The Sure Thing* and *Dead Man on Campus* were filmed at UOP.

Cost of Attendance



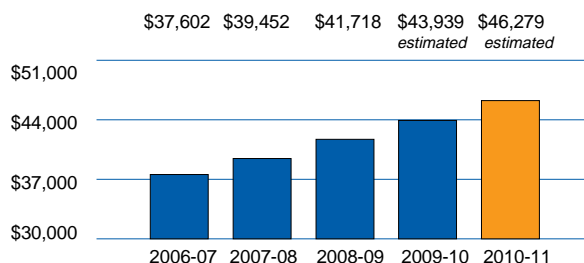
For the 2006-07 academic year, University Of The Pacific awarded an average of \$12,265 in college-specific aid to 84% of the students who were enrolled full-time and seeking their first degree.

*We calculate this figure for a student who is enrolled full-time using historical cost data that the college reports to the Department of Education. Certain courses and degrees may have additional charges or costs.

\$46,279*

This is your 2010-11 estimated college "cost of attendance" before taking into account student aid awards.

Annual Growth Rate = 5.33%



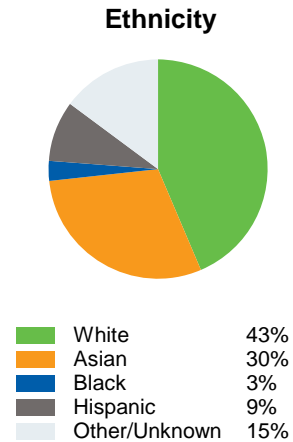
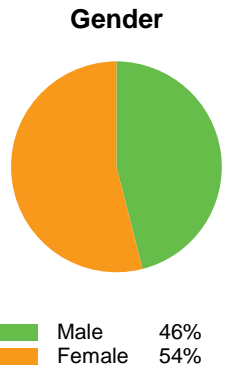
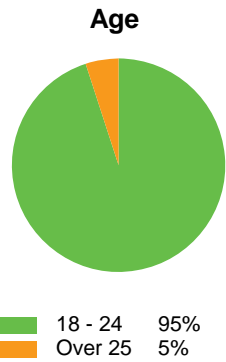
Tuition & Fees		\$32,150
Room & Board	+	\$10,217
Books & Supplies	+	\$1,536
Other Expenses	+	\$2,376
Cost of Attendance	=	\$46,279

For a side-by-side, **net cost** comparison of all your selected colleges, see Page 30.

Did you know?

Previously called Gas City, Stockton was the first California city to use natural gas for lighting and heating.

Demographics



Did you know?

Conveniently located in Stockton, CA, visit the RiverPoint Landing Marina Resort for boating, RV camping and general relaxation.

Admissions, Retention, and Graduation Statistics



Admissions Criteria:

Number of Applicants:	5,893
Percent Admitted:	59%
Percent Admitted Who Enroll:	22%

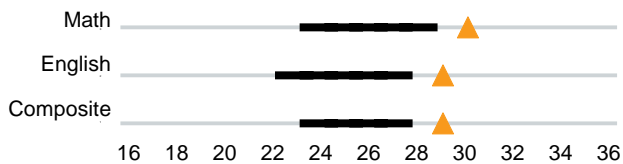
Graduation Rates:

4-Year Graduation Rate:	41%
5-Year Graduation Rate:	63%
6-Year Graduation Rate:	67%

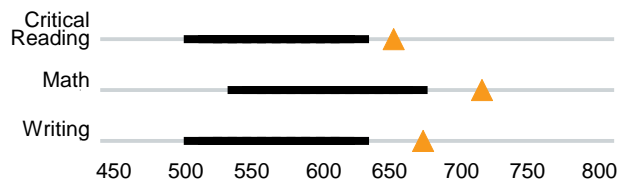
First-Year Retention Rate: 82%

This is a measure of the percentage of entering students who continue their studies the following fall.

ACT Scores



SAT Scores



— The bars on these charts represent the range between the 25th and 75th percentile. This means that 25% of incoming freshmen scored below and 25% scored above the reported scores.

▲ Your score

Did you know?

In 2008, the university opened a state-of-the-art \$30 million University Center, the central location for all campus student-centered activities.

Sierra College

Rural Town located within 5 miles of an urbanized area

Founded in 1936, Sierra College is located in the foothills of the beautiful Sierra Nevada. The college offers approximately 125 two-year degree and certificate programs, and has an excellent reputation for providing general education, transfer preparation, and career/technical programs training. Sierra College is dedicated to meeting the demands of its population by evolving to meet the changing career options and opportunities developing in the community.

College Information



Contact: (916) 624 - 3333
5000 Rocklin Road • Rocklin, CA 95677
Website: www.sierracollege.edu

Enrollment:
Total: 18,520
Undergraduate: 18,520

Note: This school provides on-campus housing, and full-time, first-time, degree-seeking students are not required to live on campus.

Did you know?

One unique program of study offered by Sierra College is mechatronics. This is a new and expanding field with high paying local jobs that integrate electronics, mechanics, pneumatics, hydraulics, and computer control.

Cost of Attendance



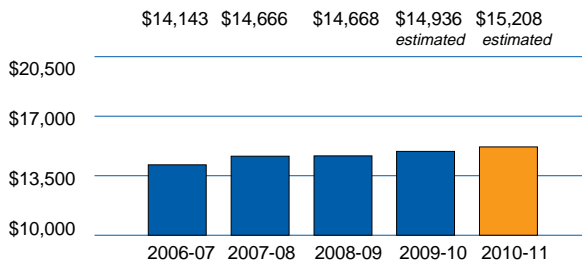
For the 2006-07 academic year, Sierra College awarded an average of \$1,165 in college-specific aid to 3% of the students who were enrolled full-time and seeking their first degree.

*We calculate this figure for a student who is enrolled full-time using historical cost data that the college reports to the Department of Education. Certain courses and degrees may have additional charges or costs.

\$15,208*

This is your 2010-11 estimated college "cost of attendance" before taking into account student aid awards.

Annual Growth Rate = 1.84%



Tuition & Fees		\$538
Room & Board	+	\$9,875
Books & Supplies	+	\$1,380
Other Expenses	+	\$3,415
Cost of Attendance	=	\$15,208

For a side-by-side, **net cost** comparison of all your selected colleges, see Page 30.

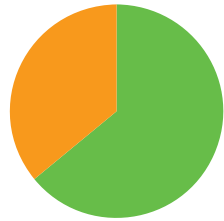
Did you know?

You don't have to pay an admissions fee to visit the Sierra Nevada Virtual Museum. Rather, visit this interactive museum which presents Sierra Nevada's rich cultural and natural history at www.sierranavadavirtualmuseum.com.

Demographics

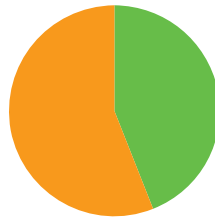


Age



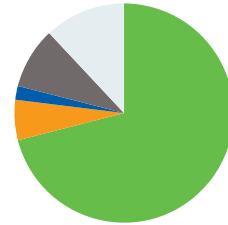
18 - 24 64%
Over 25 36%

Gender



Male 44%
Female 56%

Ethnicity



White 71%
Asian 6%
Black 2%
Hispanic 9%
Other/Unknown 12%

Did you know?

Do you need to buy or sell a car? Visit the Sierra Auto Fair held every weekend, rain or shine, in parking lots H and I.

Admissions, Retention, and Graduation Statistics



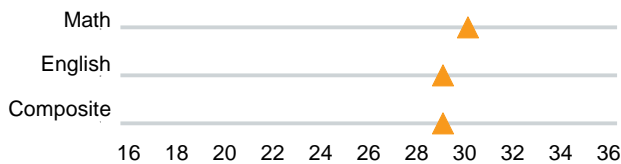
Admissions Criteria:
Not Reported

Graduation Rates:
Not Reported

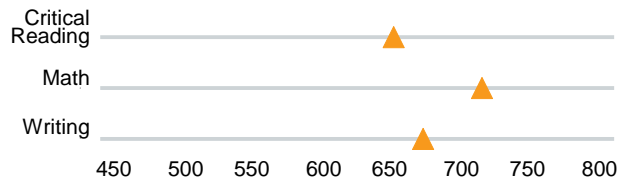
First-Year Retention Rate: 67%

This is a measure of the percentage of entering students who continue their studies the following fall.

ACT Scores



SAT Scores



The bars on these charts represent the range between the 25th and 75th percentile. This means that 25% of incoming freshmen scored below and 25% scored above the reported scores. This college does not report all standardized test scores.

▲ Your score

Did you know?

As one of Sierra College's largest fundraising efforts, "A Taste of Excellence" is an annual gala featuring food and wine tasting from over 20 of the best restaurants and wineries in Northern California.



Notes:

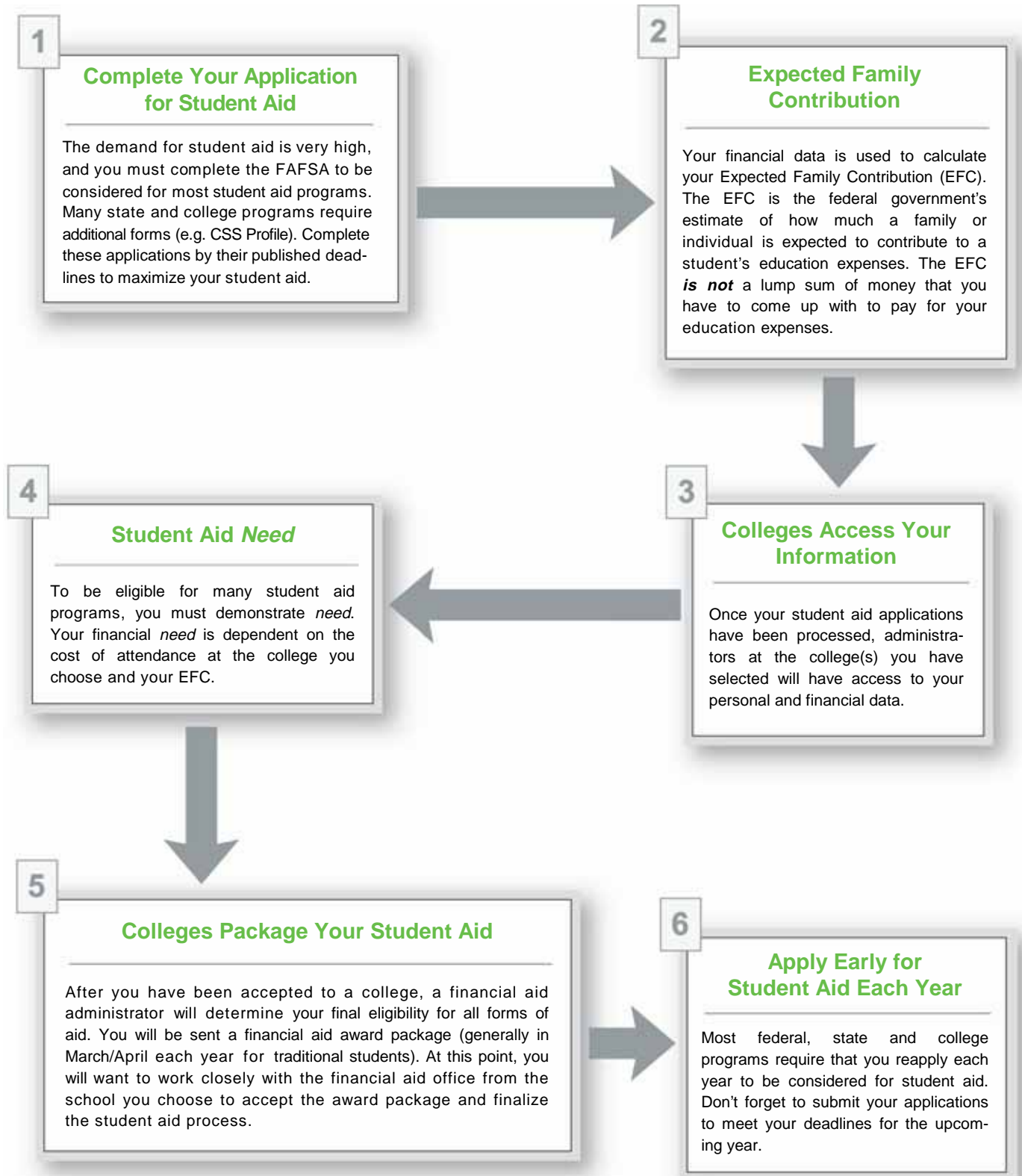


Notes:

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STEP 3: UNDERSTAND THE AFFORDABILITY OF EACH COLLEGE

3.1 How Student Aid Works



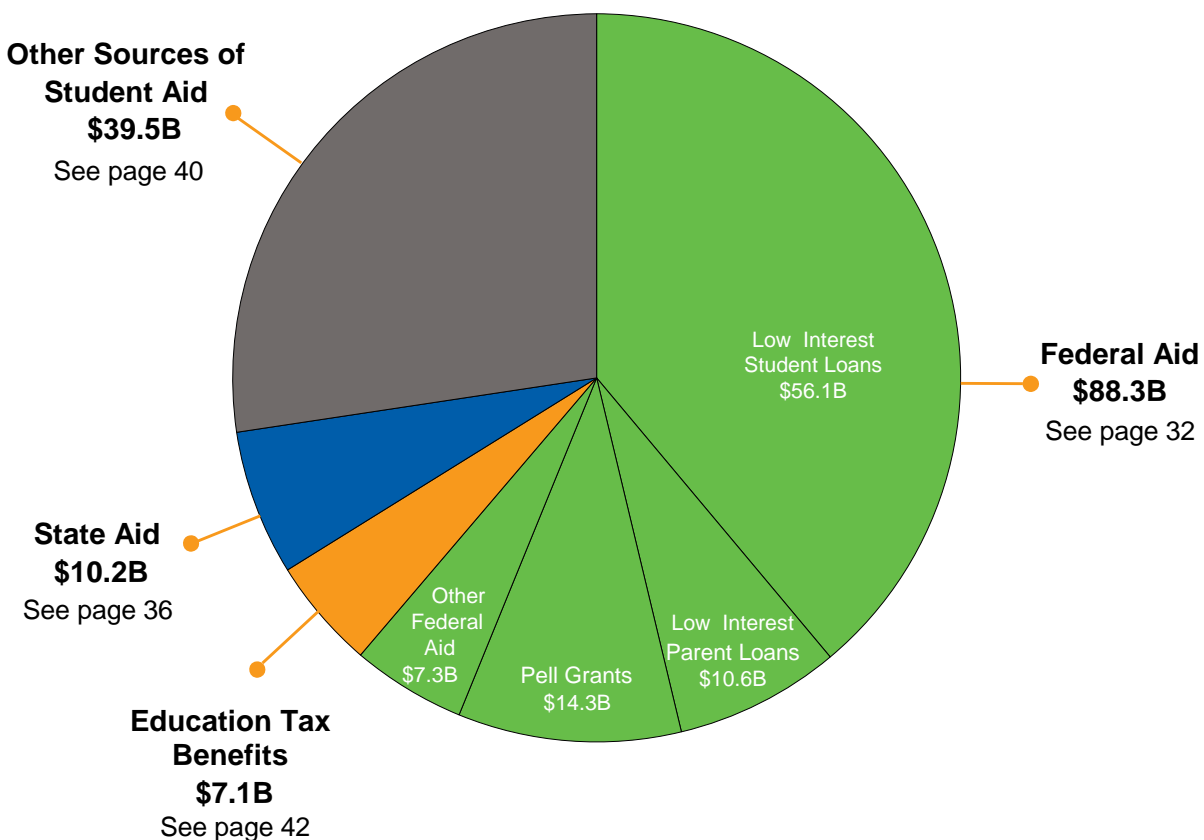
3.2 How Much Student Aid Is Available?

\$145B*

Each year, students and families receive over \$145 billion dollars to help finance their college education.

It is important to understand that funding a college education requires a reliance on many sources. Federal and state governments, colleges, employers, and private organizations all provide funding to help you ease the financial burden of paying for college.

This report provides detailed planning information to help you understand the types and amount of awards that you may be eligible to receive. The following pages will give you the information you need to explore all the available sources of student aid and make an informed decision on financing your education.



**The most recent student aid figures are from the 2007-08 academic year.*

3.3 Your College Affordability Summary

	Stanford University	California Institute Of Technology	Sacramento City College
Understanding Your Annual Net Cost of College			
Your Estimated 2010-11 College Cost of Attendance Includes tuition & fees, room & board (where applicable), books & supplies, and other expenses. Tuition Discounting Program (if offered and you are eligible)	On-Campus Housing \$54,424	On-Campus Housing \$52,845	Off-Campus Housing \$14,915
Your Estimated Grant and Scholarship Awards			
Federal Programs	\$10,783 - \$11,918	\$10,783 - \$11,918	\$8,883 - \$9,818
State Programs	\$1,473 - \$1,629	\$1,473 - \$1,629	\$1,473 - \$1,629
College-Specific Aid	\$35,171 - \$38,874	\$35,809 - \$39,578	
For colleges that do not share their eligibility requirements and awarding criteria, we use <u>prior year</u> data as a guide to estimate your possible awards.			
Percentage of first-year students who receive college-specific aid			Not Reported
Average college aid package			Not Reported
Total Estimated Grant and Scholarship Awards	\$47,428 - \$49,924	\$48,065 - \$50,595	\$10,356 - \$11,446
Your Estimated Annual Net Cost of College	\$4,500 - \$6,996	\$2,250 - \$4,780	\$3,469 - \$4,559
How to Fund Your Annual Net Cost of College			
We estimate that you will be eligible for the following student aid programs. For more information see pages 32 - 38.			
1. Work-Study Program (if offered and you are eligible)	\$2,375 - \$2,625	\$713 - \$788	\$0
2. Student Loans			
Federal Stafford Loan Program	Up to \$5,500	Up to \$5,500	Up to \$5,500
Federal Perkins Loan Program	Cost Already Met	Cost Already Met	Cost Already Met
3. Parent Loans			
Federal PLUS Loan Program	Cost Already Met	Cost Already Met	Cost Already Met
4. Student and/or Parent Private Loans			
Consider private loans after other listed loan programs	As Needed	As Needed	As Needed
Estimating Your Total Cost of a Degree			
Assumed Length of Time Required to Finish Your Degree	4-year degree	4-year degree	2-year degree
Estimates for colleges who share their awarding criteria	\$19,439	\$9,922	
Estimates if you do receive the <u>prior year</u> college aid package			Not Reported
Estimates if you do not receive the <u>prior year</u> college aid package			\$9,318
Estimating Your Monthly Loan Payments*			
Estimates for colleges who share their awarding criteria	\$226	\$115	
Estimates if you do receive the <u>prior year</u> college aid package			Not Reported
Estimates if you do not receive the <u>prior year</u> college aid package			\$108

*Calculated using a 7% interest rate, 10-year repayment period, and growth in annual cost based on 3-year trends.

University Of California-Berkeley	California State University-Fresno	American River College	California State University-Los Angeles	Saint Marys College Of California	University Of The Pacific	Sierra College
On-Campus Housing \$28,708	On-Campus Housing \$16,048	Off-Campus Housing \$14,915	Off-Campus Housing \$18,764	Off-Campus Housing \$50,792	On-Campus Housing \$46,279	Off-Campus Housing \$15,208
\$9,292 - \$10,270 \$1,473 - \$1,629	\$8,883 - \$9,818 \$1,473 - \$1,629	\$8,883 - \$9,818 \$1,473 - \$1,629	\$8,883 - \$9,818 \$1,473 - \$1,629	\$10,299 - \$11,383 \$1,473 - \$1,629	\$10,783 - \$11,918 \$1,473 - \$1,629	\$8,883 - \$9,818 \$1,473 - \$1,629
53% \$7,708	50% \$3,142	Not Reported	58% \$2,708	69% \$14,508	84% \$12,265	3% \$1,165
\$10,765 - \$19,040	\$10,356 - \$14,043	\$10,356 - \$11,446	\$10,356 - \$13,609	\$11,772 - \$26,900	\$12,256 - \$25,167	\$10,356 - \$12,066
\$9,668 - \$17,943	\$2,005 - \$5,692	\$3,469 - \$4,559	\$5,155 - \$8,408	\$23,892 - \$39,020	\$21,113 - \$34,023	\$2,045 - \$4,618
\$2,174 - \$2,403	\$646 - \$714	\$0	\$2,850 - \$3,150	\$1,924 - \$2,127	\$1,430 - \$1,581	\$0
Up to \$5,500 Up to \$1,802	Up to \$5,500 Cost Already Met	Up to \$5,500 Cost Already Met	Up to \$5,500 Up to \$3,835	Up to \$5,500 Up to \$698	Up to \$5,500 Up to \$2,311	Up to \$5,500 Cost Already Met
Up to \$7,537	Cost Already Met	Cost Already Met	Cost Already Met	Up to \$29,928	Up to \$23,814	Cost Already Met
As Needed	As Needed	As Needed	As Needed	As Needed	As Needed	As Needed
4-year degree	4-year degree	2-year degree	4-year degree	4-year degree	4-year degree	2-year degree
\$42,615	\$8,472	Not Reported	\$21,995	\$104,549	\$91,445	\$6,342
\$79,088	\$24,053	\$9,318	\$35,875	\$170,746	\$147,362	\$9,793
\$495	\$98	Not Reported	\$255	\$1,214	\$1,062	\$74
\$918	\$279	\$108	\$417	\$1,983	\$1,711	\$114

STEP 4: REVIEW YOUR ELIGIBILITY FOR STUDENT AID PROGRAMS

4.1 Federal Student Aid



The federal government annually provides over \$80 billion of student aid. Based on the colleges that you have selected and your personal circumstances, we have evaluated your eligibility for each program. Below is a more detailed explanation of the federal programs and your likely awards.

Note: Many colleges DO NOT participate in every federal student aid program. For example, if you selected a school that does not participate in the Perkins Loan Program, you will NOT receive a Perkins Loan even if you meet the program eligibility requirements. Use the table to understand the program participation at your selected colleges.

Program Participation by College	Stafford Subsidized Loan	Stafford Unsubsidized Loan	Pell Grant ACG SMART	Perkins Loan	Federal Work-Study	FSEOG	TEACH Grant	PLUS Loan
Stanford University	✓	✓	✓	✓	✓	✓	✓	✓
California Institute Of Technology	✓	✓	✓	✓	✓	✓	✗	✓
Sacramento City College	✓	✓	✓	✓	✓	✓	✗	✓
University Of California-Berkeley	✓	✓	✓	✓	✓	✓	✓	✓
California State University-Fresno	✓	✓	✓	✓	✓	✓	✗	✓
American River College	✓	✓	✓	✓	✓	✓	✗	✓
California State University-Los Angeles	✓	✓	✓	✓	✓	✓	✗	✓
Saint Marys College Of California	✓	✓	✓	✓	✓	✓	✓	✓
University Of The Pacific	✓	✓	✓	✓	✓	✓	✗	✓
Sierra College	✓	✓	✓	✓	✓	✓	✗	✓

A ✓ indicates that the college does and an ✗ indicates that the college does NOT participate in the specific Federal Student Aid Program.

Your Estimated Award

The estimated awards are presented as a range when the amount you are eligible to receive varies based on your selected colleges.

Refer to your side-by-side net cost comparison table on page 30 to see aggregated award amounts specific to each college.

Pell Grant

- The Federal Pell Grant Program offers aid to undergraduates based on need. Approximately 5,400 postsecondary institutions participate in this program.
- The award amount is based on your EFC, cost of attendance, and enrollment status.
- Pell eligibility is a prerequisite for many other aid programs.

Your Estimated
Award:
\$4,600

Academic Competitiveness Grant

- The Academic Competitiveness Grant (ACG) Program awards aid to undergraduates enrolled at least half-time. Students must be first- and second-year students who have successfully completed a rigorous high school course of study.
- The maximum award amount for a first-year student is \$750; a second-year student may receive up to \$1,300.
- Eligibility is limited to Federal Pell Grant recipients.

Your Estimated
Award:
\$750

SMART Grant

- Based on the information provided, Alejandra **does not** meet the preliminary eligibility requirements to receive the National Science & Mathematics Access to Retain Talent (SMART) Grant.
- The National Science & Mathematics Access to Retain Talent (SMART) Grant is awarded to full-time, third- and fourth-year undergraduates.
- You must be pursuing a major in physical, life, or computer sciences, mathematics, technology, engineering, or critical language to be eligible.
- Eligibility is limited to Federal Pell Grant recipients.

Your Estimated
Award:
Not Eligible

Stafford Subsidized Loan

- The Stafford Subsidized Loan is available to students who demonstrate financial need and enroll at least half-time. Annual limits vary depending on your grade level.
- Each college participates in either the Direct Loan or the FFEL Program. Please visit www.studentaid.com/loanfaqs for more information. You will be required to complete a Master Promissory Note (MPN), which is available from your school's financial aid office or online.
- The interest rate for this loan during the 2009-10 academic year is **5.6%**. **The government pays the interest on this loan while you are enrolled.**
- Repayment of your Stafford Loan begins 6 months after you graduate or drop below half-time enrollment.

Your Estimated
Award:
\$1,425 - \$3,500

Stafford Unsubsidized Loan

- The Stafford Unsubsidized Loan is available to students who enroll at least half-time. Annual limits vary depending on your grade level.
- Each college participates in either the Direct Loan or the FFEL Program. Please visit www.studentaid.com/loanfaqs for more information. You will be required to complete a Master Promissory Note (MPN), which is available from your school's financial aid office or online.
- The interest rate for this loan during the 2009-10 academic year is **6.8%**. **You are responsible for all interest accrued.**
- Repayment of your Stafford Loan begins 6 months after you graduate or drop below half-time enrollment.

Your Estimated Award:
\$0 - \$2,000

Perkins Loan

- The Federal Perkins Loan Program provides low-interest student loans based on financial need.
- The interest rate for a Perkins Loan is **5.0%**, and **the government pays the interest on this loan while you are enrolled.**
- Repayment for the Perkins Loan begins 9 months after you graduate or drop below half-time enrollment. If you are enrolled less than half-time, see your school to find out when repayment begins.

Your Estimated Award:
\$0 - \$3,835

Federal Work-Study

- The Federal Work-Study (FWS) Program offers part-time employment to pay educational expenses while you are enrolled in school.
- FWS is available to students who demonstrate financial need.
- The school will determine your FWS award.

Your Estimated Award:
\$0 - \$3,000

Federal Supplemental Educational Opportunity Grant (FSEOG)

- The Federal Supplemental Educational Opportunity Grant (FSEOG) is a need-based grant awarded to students with the lowest EFCs.
- Priority for the FSEOG is given to Federal Pell Grant recipients.
- Eligible students can receive up to \$4,000 a year.

Your Estimated Award:
\$0 - \$2,000

TEACH Grant

- The TEACH Grant provides awards to students who intend to teach primary or secondary education in a public or private school that serves students from low-income families.
- You must commit to teach full-time for a minimum of 4 academic years.
- This grant award will be converted to a Federal Stafford Unsubsidized Loan if you fail to complete the TEACH commitment.

Your Estimated Award:
\$4,000

PLUS Loan

- The PLUS Loan is available to parents of dependent undergraduates. Parents must complete a Master Promissory Note and not have an adverse credit history.
- Your parent can borrow up to the full cost of attendance, minus any other financial aid you receive.
- The interest rate for PLUS Loans is **7.9%** for Direct Lending Schools and **8.5%** for schools that participate in the FFELP program. **The parent is responsible for all accrued interest.**
- Your parent has a choice of 2 repayment options: either 60 days after the loan is fully disbursed or 6 months after you drop below half-time enrollment status.
- If your parent does not qualify, you may borrow more with the Stafford Unsubsidized Loan. First and second year students can borrow an additional \$4,000 and third- and fourth year students can borrow an additional \$5,000.

**Your Estimated
Award:**

\$0 - \$29,928

**Are you
eligible?**

The eligibility requirements for student aid can vary between programs. For example, some programs use your financial data to determine eligibility, while others use merit components like grade point average or standardized test scores. To learn more about your eligibility for student aid programs, visit www.studentaid.com/eligibility.

4.2 State Student Aid: California



During the 2007-08 academic year, there was over \$10.2 billion awarded by state higher education organizations. Most of the state programs are available only to students who attend a college within their state of residence. To be considered for state-based aid, you should consider at least one in-state college.

California State Residency Requirements

- You must be attending a California college and meet the following criteria:
- You must have lived in California for at least one year prior to the first day of classes.
- You must demonstrate the intent to establish permanent residency in CA. Examples are paying CA income taxes or possessing a CA driver's license.

Residency requirements may vary for different loans, scholarships, or tuition rates.

The following programs award the largest amount of aid in the state of California. This section of the report provides detailed information and shows your eligibility to receive funds from these programs.

Cal Grant A

Cal Grant A awards can be used for tuition and fees ONLY. This award does not require repayment. You may receive the Cal Grant A for up to 4 years or until completion of your first bachelor's degree.

Your Estimated Award:

\$3,047 - \$5,309



Total Aid Awarded Yearly:	\$285 M
Total # of Recipients:	50,248
Maximum Award:	\$9,708

- Alejandra meets the preliminary eligibility requirements to receive the Cal Grant A subject to the following:
- To be eligible for this grant, you must earn at least a 3.0 cumulative GPA.
- The award amount you are eligible for will vary depending on your school. You may receive up to \$2,772 at a CSU institution, \$6,636 at a UC institution, and \$9,708 at a private college. The award amounts are subject to change each year.
- You may be eligible for both the Cal Grant A and Cal Grant B awards, but will only receive aid from one program. If eligible for both, you will be asked to make a selection between the two. The Cal Grant B award is limited during your first year, but it increases to an award greater than the Cal Grant A for each subsequent year. Contact the financial aid office to determine which Cal Grant is best for you.
- You must have been a resident of CA at the time of your high school graduation.

For further information about Cal Grant A, call **(916) 526-7900**.

Cal Grant B

Cal Grant B offers assistance to low-income students and does not require repayment. The financial aid award for the first year is limited to covering book(s), supplies, and room and board. However, each subsequent academic year, the student will receive additional funds to pay for tuition and fees. It is renewable for up to 4 years or until completion of your first bachelor's degree.

Your Estimated Award:

\$1,551

To learn more about California state grant programs, visit www.studentaid.com/stateaid/CA.



Total Aid Awarded Yearly: \$470 M
Total # of Recipients: 144,172
Maximum Award: \$11,259

- Alejandra meets the preliminary eligibility requirements to receive the Cal Grant B subject to the following:
- To be eligible for this grant, you must earn at least a 2.0 cumulative GPA.
- Your first-year award amount is \$1,551. For your second year and beyond, the Cal Grant B award amount will increase to help cover your tuition and fees. The award amount is subject to change each year.
- You may be eligible for both the Cal Grant A and B awards, but will only receive aid from one program. If eligible for both, you will have the option to choose between the two. The Cal Grant B award is limited during your first year, but it increases to an amount greater than the Cal Grant A for each subsequent year. Contact an administrator at your college's financial aid office to determine which Cal Grant is best for you.
- You must have been a resident of CA at the time of your high school graduation.
For further information about Cal Grant B, call [\(916\) 526-7900](tel:9165267900).

Assumption Program of Loans for Education (APLE)

The Assumption Program of Loans for Education (APLE) was created to encourage individuals to pursue teaching in one of California's subject areas with a critical shortage. It is a loan-forgiveness program that may assume up to \$19,000 in outstanding educational loan balances.

Your Estimated Award:
Not Eligible



Total Aid Awarded Yearly: \$36.6 M
Total # of Recipients: 11,932
Maximum Award: \$5,000

- Based on the information provided, Alejandra **does not** meet the preliminary eligibility requirements to receive the Assumption Program of Loans for Education (APLE).
- To apply for this program you must submit an APLE application to the coordinator at your school. Your school will then review your application, and if selected, will submit a nomination to the California Student Aid Commission. The Commission must receive your nomination by September 30th. Please check with your specific institution for their priority deadline. Applications are available at your institution or at www.studentaid.com/stateaid/CA.
- APLE participants must have completed 60 semester/90 quarter units.
- You must agree to teach in a CA public school for at least 4 years, in subject areas identified as having a critical teacher shortage or in designated schools that meet teacher-shortage criteria established by the Superintendent of Public Institution.
- You must be approved to receive or have already received an educational loan.
For further information about Assumption Program of Loans for Education (APLE), call [\(888\) 224-7268](tel:8882247268).

Cal Grant C

Cal Grant C funds are awarded to students enrolled at a California community college, independent college, or vocational school. You may receive this award for up to two years.

Your Estimated Award:
\$0 - \$1,912



Total Aid Awarded Yearly: \$8.5 M
Total # of Recipients: 8,188
Maximum Award: \$3,168

To learn more about California state grant programs, visit www.studentaid.com/stateaid/CA.

- Alejandra meets the preliminary eligibility requirements to receive the Cal Grant C subject to the following:
- You must have been a resident of CA at the time of your high school graduation.
For further information about Cal Grant C, call **(916) 526-7900**.

Additional Programs:

California has several other state-based aid programs that provide funds to help pay for your higher education. The following list contains general information about each program. We encourage you to explore your eligibility for the following programs at www.studentaid.com/stateaid/CA.

Name: **Board of Governors' Fee Waiver Program (BOG)**
 Total # of Recipients: **Not Reported**
 Average Award Amount: **Not Reported** | Maximum Award: **Total Mandatory Fees**

Name: **Law Enforcement Personnel Dependents Grant Program (LEPD)**
 Total # of Recipients: **11**
 Average Award Amount: **\$7,455** | Maximum Award: **\$11,259**

Name: **California Chafee Grant for Foster Youth**
 Total # of Recipients: **2,897**
 Average Award Amount: **\$5,000** | Maximum Award: **\$5,000**

Name: **State Nursing Assumption Program of Loans for Education for Nurses in State Facilities (SNAPLE NSF)**
 Total # of Recipients: **5**
 Average Award Amount: **Not Reported** | Maximum Award: **\$5,000**

Name: **Robert C. Byrd Honors Scholarship Program**
 Total # of Recipients: **3,769**
 Average Award Amount: **\$1,459** | Maximum Award: **\$1,500**

Name: **State Nursing Assumption Program of Loans for Education for Nursing Faculty (SNAPLE NF)**
 Total # of Recipients: **62**
 Average Award Amount: **Not Reported** | Maximum Award: **\$8,333**

Name: **Child Development Grant Program**
 Total # of Recipients: **290**
 Average Award Amount: **\$1,066** | Maximum Award: **\$2,000**

Name: **National Guard Assumption Program of Loans for Education (NGAPLE)**
 Total # of Recipients: **100**
 Average Award Amount: **Not Reported** | Maximum Award: **\$3,000**

Name: **Graduate Assumption Program of Loans for Education (Graduate - APLE)**
 Total # of Recipients: **46**
 Average Award Amount: **\$2,000** | Maximum Award: **\$2,000**

To learn more about California state grant programs, visit www.studentaid.com/stateaid/CA.



Notes:

A large rectangular area containing 20 horizontal lines, designed for taking notes.

4.3 Other Sources of Student Aid

There is far more student aid available than the estimates we provide from federal and state sources. Over \$39 billion in student aid is provided by colleges, employers and private organizations. This pool of funds represents over 27% of total aid available on an annual basis and plays an important role in helping students and families pay for college.



College-Specific Student Aid

College-specific student aid is an important source of funds to help students pay their higher education expenses. Many colleges use a portion of their endowment funds to help students cover their cost of attendance. Eligibility requirements for these programs tend to vary significantly.

Each college establishes their own awarding criteria and packaging policies. Some colleges have developed financial aid policies that limit or eliminate loans which substantially reduce costs for students and families. If a college shares their eligibility and awarding criteria, we determine your eligibility for college-specific aid in your side-by-side net cost comparison table on page 30.

For colleges that don't share this information, we provided prior year college-specific aid estimates as a guide for how that will impact your out-of-pocket costs.

30.8%

Almost a third of first-year, full-time, degree-seeking students receive college-specific student aid awards.

**Want
more
info?**

Visit www.projectonstudentdebt.org to learn more about colleges who have adopted loan-limiting student aid practices.

Also, you should contact the financial aid administrator at your selected college to learn more about the college-specific scholarships available to help you pay for college.



Notes:



Employer Student Aid

Many companies offer employer grants in the form of tuition assistance programs or supplemental compensation for their employees.

\$6.1 B

Employers spent over six billion dollars to help their employees pay for higher education.

Employers are offering tuition reimbursement in order to prepare younger employees to succeed retirees, as well as implementing new training programs and flexible work schedules in an effort to retain talented seasoned employees. Some companies also extend benefits to employees who have dependents pursuing higher education.

Talk to the human resources representative at your place of employment to find out if your company offers these forms of student aid.



Private Student Aid

The total amount of private student aid available is spread across nearly 5,000 scholarship and grant providers. Community foundations, service organizations, educational trusts, and independent donors are a few examples of the various private student aid providers.

Eligibility requirements for private student aid often include unique student characteristics that are not considered by other forms of aid. Age, intended major, organization membership, and disability are some of the more prevalent eligibility criteria. The large number of providers and wide variety of eligibility requirements can make this segment very confusing.

6.7%

About 1 in 15 undergraduate college students receive an estimated average of \$1,982 in private student aid.

Parents too often assume that their child will receive plenty of privately funded grants/scholarships, but for the majority of students, this is not the case. Comparatively, private student aid is a relatively small amount of funds distributed across a large number of students, but it is definitely worthwhile to investigate private sources of student aid!

**Looking
for
more aid?**

Many students rely on private grants and scholarships as another source of aid. Although privately funded student aid represents a limited amount of funds, it is definitely worth exploring. Visit www.studentaid.com/privatescholarships for resources that will help you search for private grants and scholarships.

4.4 Tax-Based Student Aid Programs



Higher education tax benefits can be substantial and come in three forms: credits, deductions, and savings incentive programs. This is relevant to you because last year, 27% of eligible tax filers did not take advantage of these tax-deferred benefits. People often overlook this form of aid because they don't realize the financial gain until they file their taxes the following year.

\$7.1B

Families receive over seven billion dollars of student aid in the form of education tax benefits on an annual basis.

How do you know if you're eligible?

First, you must have qualified education expenses. The following items are qualified education expenses for both tax credit programs and the Tuition and Fees deduction:

1. Tuition
2. Course-related expenses
3. Mandatory student activity fees

Additionally, the following items are qualified education expenses for the student loan interest deduction:

4. Room and board
5. Other necessary expenses

Second, you must meet several other eligibility requirements. The following questionnaire will help you determine which programs you may be eligible for.

Tax-Based Aid Eligibility Questionnaire

American Opportunity Tax Credit:

Up to \$2,500

You can receive a refund up to \$1,000 for this tax credit if you owe less than \$1,000 in taxes.

Will you be enrolled at least half-time?

Yes No

If single, will your income be less than \$80,000?

Yes No

OR If married **and** filing jointly, will your income be less than \$160,000?

If you answered "**Yes**" to all of the applicable American Opportunity Tax Credit questions above, it is likely that you will qualify for this tax credit!

Lifetime Learning Tax Credit:

Up to \$2,000

Will you be enrolled in a college or professional development course?

Yes No

If single, will your income be less than \$58,000?

Yes No

OR If married **and** filing jointly, will your income be less than \$116,000?

If you answered "**Yes**" to all of the applicable Lifetime Learning questions above, it is likely that you will qualify for this tax credit!

Tuition and Fees Tax Deduction:

Up to \$800*

Will you be enrolled in at least one course at an institution of higher education?

Yes No

If single, will your income be less than \$80,000?

Yes No

OR If married **and** filing jointly, will your income be less than \$160,000?

If you answered "Yes" to all of the applicable Tuition and Fees questions above, it is likely that you will qualify for this tax deduction!

**The maximum tuition and fees deduction is \$4,000. This is the equivalent of up to a \$800 reduction in your tax liability, depending on your federal tax bracket.*

Student Loan Interest Deduction:

Up to \$500*

Will you be paying interest on a loan that has been solely used to pay for education expenses?

Yes No

If single, will your income be less than \$70,000?

Yes No

OR If married **and** filing jointly, will your income be less than \$140,000?

If you answered "Yes" to all of the applicable Student Loan Interest questions above, it is likely that you will qualify for this tax deduction!

**The maximum student loan interest deduction is \$2,500. This is the equivalent of up to a \$500 reduction in your tax liability, depending on your federal tax bracket.*

Is it possible to claim multiple benefits?

Your family may claim a American Opportunity Tax Credit, a Lifetime Learning Tax Credit, and a Tuition and Fees Tax Deduction if the following three conditions are satisfied:

1. You don't claim more than one benefit for the same qualifying education expense(s).
2. You don't use the same student as the basis for each credit.
3. You only take one Lifetime Learning Tax Credit per family.

In addition to the tax credits, you may claim the student loan interest deduction each year that you pay interest on a qualified student loan.

**Want
more
info?**

For more information regarding these benefits, including a thorough guide on tax-based student aid programs, visit www.studentaid.com/taxaid.

If you have further questions, you should consult a qualified tax professional.

STEP 5: EVALUATE WHICH COLLEGE IS THE BEST FIT FOR YOU

Now that you and your family have reviewed this report, you've taken a huge step towards finding the best college for you! This section summarizes key decision criteria that will help you to better evaluate your options. Carefully consider the affordability of each college. It's also important to compare colleges based on other criteria, like admissions standards, location, and personal fit.

It's a good idea to use a pencil to fill out the chart! Your options may change as you visit each campus and learn more about the colleges that you are interested in attending.

	Review Your Net Cost of College		Understand Each College's Admissions Selectivity		
	Your Estimated Annual Net Cost*	Estimated Monthly Loan Payments After Graduation	Standardized Test Scores** Your SAT Score: 1360 Your ACT Score: 29	Percent Admitted	Evaluate Your Academic Fit: Safety, Match or Reach (see note below)
Stanford University	\$4,500 - \$6,996	\$226 4-year degree	SAT: 1340 - 1550 ACT: 29 - 33	10%	
California Institute Of Technology	\$2,250 - \$4,780	\$115 4-year degree	SAT: 1470 - 1580 ACT: 32 - 35	17%	
Sacramento City College	\$3,469 - \$4,559	\$108 2-year degree	Not Reported	Not Reported	
University Of California-Berkeley	\$9,668 - \$17,943	\$495 - \$918 4-year degree	SAT: 1200 - 1450 ACT: 23 - 30	24%	
California State University-Fresno	\$2,005 - \$5,692	\$98 - \$279 4-year degree	SAT: 900 - 1060 ACT: 16 - 22	68%	
American River College	\$3,469 - \$4,559	\$108 2-year degree	Not Reported	Not Reported	
California State University-Los Angeles	\$5,155 - \$8,408	\$255 - \$417 4-year degree	SAT: 900 - 990 ACT: 16 - 20	61%	
Saint Marys College Of California	\$23,892 - \$39,020	\$1,214 - \$1,983 4-year degree	SAT: 960 - 1180 ACT: Not Reported	82%	
University Of The Pacific	\$21,113 - \$34,023	\$1,062 - \$1,711 4-year degree	SAT: 1053 - 1300 ACT: 23 - 28	59%	
Sierra College	\$2,045 - \$4,618	\$74 - \$114 2-year degree	Not Reported	Not Reported	

*This is your published Cost of Attendance minus estimated grants and scholarships.

**This represents the 25th and 75th percentile scores of incoming freshman, which means 25% scored below and 25% scored above this range.

Safety, Match or Reach?

The admissions process is competitive and students are applying to more colleges today than ever before. It's important to apply to different types of colleges to ensure that you have several options to choose from. You should consider applying to colleges in each of the following three categories:

Safety colleges: admissions standards are slightly lower than your grades and test

Match colleges: admissions standards match your grades and test scores

Reach colleges: admissions standards are slightly higher than your grades and test scores

Use the information on the chart below to select your top three colleges:

1. _____
2. _____
3. _____

Consider Other Important Factors					List Your Preferences	
% of Students Graduating in 4 Years	% of Students Returning After First Year	Undergraduate Enrollment	State and Setting	Distance from Home	I like...	I don't like...
80%	98%	6,422	CA Urban	119 miles	_____	_____
82%	98%	907	CA Rural	393 miles	_____	_____
Not Reported	63%	25,320	CA Rural	11 miles	_____	_____
61%	97%	24,462	CA Suburban	82 miles	_____	_____
14%	81%	19,333	CA Urban	180 miles	_____	_____
Not Reported	66%	36,545	CA Suburban	13 miles	_____	_____
10%	74%	15,629	CA Suburban	394 miles	_____	_____
60%	77%	2,673	CA Urban	80 miles	_____	_____
41%	82%	3,470	CA Rural	53 miles	_____	_____
Not Reported	67%	18,520	CA Urban	24 miles	_____	_____



Notes:

COLLEGE COST & PLANNING REPORT GUIDE



Can you suggest any other colleges that may be a good match for me?

Yes! Our *College Suggestor™* can help you find alternatives based on the ones you have already chosen. Tell us the name of one or more colleges that you are interested in, and we'll tell you what colleges other students (just like you) have considered. Visit www.studentaid.com/collegesuggestor to try it out. If you find other colleges that interest you, simply order another *College Cost & Planning Report™* so you can compare the affordability of each option.

How do I improve my chances of getting student aid?

We highly recommend that you file your FAFSA and other applications early in order to meet any published deadlines and maximize your eligibility for student aid. It is also important to stay academically competitive and get involved in extra-curricular activities. This will help you qualify for merit-based grants and scholarships. Merit-based programs consider criteria like your grades, standardized test scores, and extracurricular activities to determine eligibility.

Which college is the most affordable?

Reviewing your side-by-side net cost comparison chart on page 30 of this report will help you understand which college is the most affordable. Your award package will likely vary at each college, and this comparison chart will provide a reliable estimate of your out-of-pocket expenses.

How do I choose the best college for me?

There is a lot to consider when you are selecting your best college match. In addition to understanding affordability, you should take into account criteria related to admissions standards, location, and personal fit. See page 44 for a comparison chart that will help you evaluate each of your selected college(s).

What are the next steps that I need to take to secure the estimated student aid?

1. **Apply early!** The FAFSA application is required for all federal and most state and college aid programs. If you plan to attend college in the upcoming school year, you can apply as early as January 1st. Use your personalized timeline on page 4 to keep track of any state deadlines and information regarding additional required forms.
2. **Compare your award letters.** Once you've been accepted to a college, administrators will determine your eligibility and provide a package of student aid awards. Comparing your award letters will help you understand the net cost of attending each college.
3. **Accept your awards.** Making a decision is the hard part. After you've selected a college, return your award letter to notify the financial aid office of which student aid offers you would like to accept. For additional information on your next steps, visit www.studentaid.com/nextsteps.

How do I choose the best loan for me?

In general, federal student and parent loans will be your best option. Each loan is likely to have different interest rates, repayment terms, and borrowing limits, making it challenging to decide which loan is best for you. Visit www.studentaid.com/loans for additional information on how to choose the best loan.

Your Report Summary: Please review all information for accuracy.

Student Demographic Information:

Student's Name (First, M.I., Last): Alejandra Gomez	Report ID: 020100713284
Student's Date of Birth: 10/07/1991	Student's Dependency Status: Dependent
Student's U.S. Citizenship Status: U.S. Citizen	
Student's Street Address: 1299 First Street	
Student's City, State, Zip: Sacramento, CA 95835	
Student's Email Address: alejandragomez1@yahoo.com	
Student's Primary Phone Number: 916-123-4567	Student's Secondary Phone Number: 916-123-3221
Student's State of Residency: CA	Student's Marital Status: Single/Never Married
Number of Family Members in 2010-11: 1	Student Has Child(ren): No
Number in College in 2010-11:	Student Has Dependent(s): No

Student Academic Information:

Student's High School: Natomas High School	
Student's High School City, State, Zip: Sacramento, CA, 95834	
Enrollment Status: Full time	Student Completed AP/IB Exams: No
Type of Degree/Certificate Being Pursued: 1st Bachelor's Degree (4-year degree)	Student Completed Rigorous Course of Study: Yes
Student's Grade Level in College: Never attended college/1st year	Student Completed State High School Program: Yes
Type of Diploma the student will/has received: High School Diploma	Student's ACT Composite Score: 29
Student's GPA/High School Class Ranking: 3.25-3.49/ 7 – 10%	Student's SAT Math/Critical Reading Score: 710 / 650

Student Income and Asset Information:

Student's Earnings: \$750	Estimated EFC: 720
Student's Spouse's Earnings (if applicable): N/A	Student's Exemptions: 0
Student's 2008 U.S. Income Tax Paid: \$0	Student's Adjusted Gross Income: \$750
Student's 2008 Income Exclusions: \$0 (2008 education tax credits, child support paid, work-study)	Student's 2008 Estimated Untaxed Income: \$0 (Not need-based: child support, housing allowance, contributions to voluntary retirement programs, etc.)
Student's Total of Cash, Savings and Checking Accounts: \$160	Student's Net Worth of Current Investments/Real Estate: \$0 (excluding your primary home)

Parent Demographic Information:

Parents' Marital Status: Married/Remarried	
Father/Stepfather's Name (First, Last): David Gomez	
Father/Stepfather's Date of Birth: 01/01/1957	Father/Stepfather's Email Address: davidgomez@yahoo.com
Mother/Stepmother's Name (First, Last): Sandra Gomez	
Mother/Stepmother's Date of Birth: 02/02/1955	Mother/Stepmother's Email Address: sandragomez@yahoo.com
Parents' Primary Phone Number: 916-123-1235	Parents' Secondary Phone Number: 916-123-1238
Number of Family Members in 2010-11: 5	Number in College (excluding parents) in 2010-11: 2

Parent Income and Asset Information:

Father/Stepfather's Earnings: \$39,567	Mother/Stepmother's Earnings: \$0
Parents' 2008 U.S. Income Tax Paid: \$1,187	Parents' Exemptions: 5
Parents' Adjusted Gross Income: \$39,567	Parents' Net Worth of Current Investments/Real Estate: \$0 (Excluding your primary home)
Parents' 2008 Income Exclusions: \$0 (2008 education tax credits, child support paid, work-study)	Parents' 2008 Estimated Untaxed Income: \$0 (Not need-based: child support, housing allowance, contributions to voluntary retirement programs, etc.)

College Information:

1. School Name: Stanford University School Code: 001305 School Housing: On Campus	2. School Name: California Institute Of Technology School Code: 001131 School Housing: On Campus
3. School Name: Sacramento City College School Code: 001233 School Housing: Off Campus	4. School Name: University Of California-Berkeley School Code: 001312 School Housing: On Campus
5. School Name: California State University-Fresno School Code: 001147 School Housing: On Campus	6. School Name: American River College School Code: 001232 School Housing: Off Campus
7. School Name: California State University-Los Angeles School Code: 001140 School Housing: Off Campus	8. School Name: Saint Marys College Of California School Code: 001302 School Housing: Off Campus
9. School Name: University Of The Pacific School Code: 001329 School Housing: On Campus	10. School Name: Sierra College School Code: 001290 School Housing: Off Campus

To preserve your confidentiality, this page may be removed prior to sharing your report with others.

**Share
the
news!**

10% Discount for Your Friends and Family!

Did you find this report useful?
If so, our **Refer-a-Friend Discount** is a great reason to share the good news!

Your friends and family can save 10% on their *College Cost & Planning Report™*.

Promotional Code:

FRIEND10

Reference this code at payment to receive the discount.



Notes:

Lined area for notes with horizontal lines.



We Want Your Feedback!

We have worked hard to provide families with this highly detailed, personalized College Cost & Planning Report. Your feedback is greatly appreciated and will help us enhance this report for future students and their families.

Please provide your feedback by completing our survey at www.studentaid.com/feedback.

Assumptions Used in Compiling This Report

General eligibility requirements:

Many financial aid programs require students to meet certain eligibility requirements to qualify for aid. In developing this report, we assume that you have met, or will meet, the following criteria:

- ✓ You are a U.S. citizen or an eligible non-citizen.
- ✓ You meet your state's residency requirement.
- ✓ You are not currently in default on a federal student loan and don't owe overpayment on a federal student grant.
- ✓ You will meet and maintain your college's satisfactory academic progress (SAP) requirements.
- ✓ You are in compliance with the federal selective service regulations.
- ✓ You are not currently incarcerated in a penal institution and have not committed any felonies.
- ✓ You meet all of the deadlines associated with each student aid program.

Please note that:

- ✓ We developed this report assuming you are not going to receive any outside awards, as these sources of aid will reduce your need and eligibility for need-based aid programs.
- ✓ We have included the PLUS Loan in your report to demonstrate all the types of aid available to you/your family. If interested in this program, parents can borrow money on the Student's behalf to take advantage of the program's competitive interest rates and conditions. Parents with certain adverse credit histories cannot participate in this program.
- ✓ We calculated your estimated monthly payment after graduation using an interest rate of 7% and a 10 year repayment period. We also assume that the annual costs at each college for the duration of your degree will increase at the same rate that they have over the past three years.

Important Disclosures

Estimates and planning ranges contained within this report are based on historical and current data available from a wide variety of sources, are specific only to the student noted on the front cover of this report, and are based on information that has been provided to StudentAid.com. **These estimates should be used as a guide to help a student or user understand likely ranges for student aid and to assist in the final selection of an appropriate college.** While all care has been taken to produce estimates that are accurate based on the information provided to us by the student or user, federal and state agencies, non-profit entities, and postsecondary institutions are subject to change without notice, potentially rendering these estimates inaccurate. Information contained within this document is subject to change based on a variety of factors, including federal and state legislation changes, federal and state regulatory changes from administrative agencies (e.g. U.S. Department of Education and state higher education authorities), changes in Title IV eligibility at the institution that you are interested in attending, and/or changes in the financial aid awarding techniques used by the institution that you are interested in attending. It is the responsibility of the user to check with his/her state's and/or educational institution's student aid administrators to determine their exact student aid policies, procedures, requirements, and deadlines, including individual FAFSA filing deadlines, and for complying with those policies.

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Alejandra Gomez
1299 First Street
Sacramento, CA 95835

**Want
more
info?**

If you would like to learn more about our services, or for inquiries into our partnership programs, please contact us at learnmore@studentaid.com or 1-888-396-8190.

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