

# Financial Aid: Dependent Students It Pays to Apply On Time

## A Comparison of On-Time and Late Applications

|  |   |           |
|--|---|-----------|
| <b>“Johnny Doe”<br/>UC Student</b><br><ul style="list-style-type: none"> <li>▶ UC transfer student entering fall 2008</li> <li>▶ California resident, dependent</li> <li>▶ Planning to live in off-campus housing</li> </ul> | Johnny’s cost of attendance                                   | \$ 22,090 |
|  | Johnny’s parents’ contribution<br>(annual income is \$40,000) | \$ 1,550  |
|  | Johnny’s contribution<br>through loans and work               | \$ 9,160  |
|  | Johnny’s grant eligibility                                    | \$ 11,380 |

|  |           |
|--|-----------|
| Filed by March 2, 2008   |           |
| <b>On-Time Application</b>   |           |
| Sample Award   |           |
| GRANTS   | \$ 11,380 |
| <ul style="list-style-type: none"> <li>▶ Cal Grant A</li> <li>▶ UC Grant</li> <li>▶ Pell Grant</li> </ul>                              |           |
| LOANS/WORK   | \$ 9,160  |
| <ul style="list-style-type: none"> <li>▶ Perkins Loan</li> <li>▶ Stafford Loan</li> <li>▶ Work-study/On- or off-campus work</li> </ul> |           |

|   |           |
|---|-----------|
| Filed after March 2, 2008   |           |
| <b>Late Application</b>   |           |
| Sample Award  |           |
| GRANTS  | \$ 2,760  |
| <ul style="list-style-type: none"> <li>▶ Pell Grant</li> </ul>  |           |
| LOANS/WORK  | \$ 17,780 |
| <ul style="list-style-type: none"> <li>▶ Stafford Loan</li> <li>▶ Parent Loan for Undergraduate Students</li> <li>▶ On- or off-campus work</li> </ul> |           |

**In this example, Johnny will lose \$8,620**  
in grants and his authorization to participate in work-study employment if he misses the March 2 deadline.

Examples are intended to demonstrate the disadvantage of late application for financial aid. Actual student financial aid packages will vary according to campus policies and individual circumstances. On-time application assumes compliance in a timely manner with requests for additional information and documentation.

**University of California**

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# Financial Aid: Independent Students It Pays to Apply On Time

## A Comparison of On-Time and Late Applications

|  |  |           |
|--|--|-----------|
| <b>“Jane Doe”<br/>UC Student</b><br><ul style="list-style-type: none"> <li>▶ UC transfer student entering fall 2008</li> <li>▶ California resident, independent</li> <li>▶ Planning to live in off-campus housing</li> </ul> | Jane’s cost of attendance                  | \$ 22,090 |
|  | Jane’s contribution through loans and work | \$ 10,870 |
|  | Jane’s grant eligibility                   | \$ 11,220 |
|  |  |           |

|  |           |
|--|-----------|
| Filed by March 2, 2008   |           |
| <b>On-Time Application</b>   |           |
| Sample Award   |           |
| GRANTS   | \$ 11,220 |
| <ul style="list-style-type: none"> <li>▶ Cal Grant A</li> <li>▶ UC Grant</li> <li>▶ Pell Grant</li> </ul>                              |           |
| LOANS/WORK   | \$ 10,870 |
| <ul style="list-style-type: none"> <li>▶ Perkins Loan</li> <li>▶ Stafford Loan</li> <li>▶ Work-study/On- or off-campus work</li> </ul> |           |

|   |           |
|---|-----------|
| Filed after March 2, 2008   |           |
| <b>Late Application</b>   |           |
| Sample Award  |           |
| GRANTS  | \$ 4,310  |
| <ul style="list-style-type: none"> <li>▶ Pell Grant</li> </ul>                                      |           |
| LOANS/WORK  | \$ 17,780 |
| <ul style="list-style-type: none"> <li>▶ Stafford Loan</li> <li>▶ On- or off-campus work</li> </ul> |           |

**In this example, Jane will lose \$6,910**  
in grants and her authorization to participate in work-study employment if she misses the March 2 deadline.

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