Cabrillo hosts workshop to help students navigate financial aid

By KIMBERLY WHITE
kwhite@SantaCruzSentinel.com

APTOC — Cabrillo College is hosting its second "Cash 4 College" workshop today, almost exactly a month before the deadline to turn in forms that will be used to determine eligibility for state financial aid. The Free Application for Federal Student Aid application forms are due March 2, and they'll be used to determine how much financial aid, if any, is available to people who need help paying tuition and other costs at colleges and universities around the country, according to the U.S. Department of Education. The due date for federal applications is June 30, according to the Free Application for Federal Student Aid website (www.fafsa.ed.gov).

Students should receive letters in the next several months setting them know which state loans they qualify for, and for how much, said Dennis Bailey-Fougner, Cabrillo's vice president of student services. "Cash 4 College" is one of several initiatives of the Santa Cruz County College Commit- ment, whose goal is to ensure students are prepared for college. Today's workshop is open to everyone from high school seniors to senior citizens, whether they plan to apply to Cabrillo College or Harvard University.

Cabrillo's staff and financial aid counselors will be joined by their counterparts from UC Santa Cruz and Cal State Monterey Bay, and services will be provided in English and Spanish, according to Kristin Fabos, who heads Cabrillo's communication department.

As an added incentive, high school seniors who attend the workshop, complete an exit survey and apply for a Cal Grant by March 3 could receive an extra $1,000.

Bailey-Fougner estimated about half of Cabrillo's 14,000 students take out some form of loan each year. For many, financial aid is vital to completing their programs of study, but it comes at a cost.

The average debt load for a student after three years at Cabrillo is $32,000, Bailey-Fougner said. But he noted that average includes about 500 students who take out the maximum loan amount each year to cover everything from housing and transportation to food and books.

"Too many students are taking out loans when they don't need them," he said. "So to help reduce the burden, Cabrillo has launched a new counseling and financial literacy program to let students know the real costs they can expect to incur before they take on massive debts.

Meanwhile, a 26 percent increase in tuition at Cabrillo goes into effect this summer, when per-unit fees jump from $42 to $54. For full-time students, that translates to about $10,800 per semester.

**WORKSHOP**

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**IF YOU GO**

**CASH 4 COLLEGE WORKSHOP**

**WHEN:** 9 a.m. to 1 p.m. today

**WHERE:** Cabrillo's Computer Technology, Center Building, 1400, 8800 Soquel Drive

**INFORMATION:** 470-0415 or financialaid@cabrillo.edu