

What's happening

Friday

■ Today is the deadline for the city of Davis Golden Heart Award nominations. The awards, created to honor Davis student Andrew Mockus, who died in 1992, recognize local teens for outstanding service to their community or for overcoming significant personal challenges. To nominate a teen, download a nomination form at <http://www.davisteenscene.org>. Nomination forms are due in the Community Services Department, 600 A St., Suite C, by 5 p.m. Forms also may be emailed to cfoster@cityofdavis.org. Youth in grades 7-12 are eligible for the awards and may be nominated in either the service or personal challenge category. For more information, call the Community Services Department at 530-757-5626 or visit <http://www.davisteenscene.org>.

Saturday, Jan. 12

■ College-bound teens can take an SAT/ACT combo practice test from 10 a.m. to 2:30 p.m. at the Stephens Branch Library, 315 E. 14th St. in Davis. A follow-up class will be held on Tuesday, Jan. 22. Participants can register for this two-part program to experience a practice test under test-like conditions, then come back for their scores and learn exclusive score-raising strategies. Sign up at the information desk beginning Jan. 2 or by phone at 530-757-5598.

Sunday, Jan. 13

■ Learn about financial aid for college at a free workshop by Jennifer Borenstein, independent college adviser and owner of The Right College For You in Davis. The workshop is at the Stephens Branch Library, 315 E. 14th St., Davis, from 2 to 4 p.m. Borenstein will address the different types of federal, state and private financial aid options, discuss who is eligible, and describe how and when to apply. For more information, call 530-757-5593.

Ongoing

■ Davis Little League registration is open for the spring season. Little League is open to boys and girls ages 4-14 (based on player's age as of April 30, 2013). DLL has levels from Tee-ball to Juniors and serves nearly 1000 Davis players each season. Register at <http://davislittleleague.org/index.php>. Costs are \$100 for Tee-ball; \$155 for Farm ball, AA, AA, and Majors; and \$250 for Juniors. Late fees apply on and after January 1, so register now.



WAYNE TILCOCK/ENTERPRISE PHOTO

Jack Meyer, with his parents, Paul and Beth, proudly holds a plaque commemorating his Eagle Scout achievement. Meyer estimates 40 hours went into the planning and another 100 man-hours into the construction of a preschool play area.

Jack Meyer, Eagle Scout

Project provides shady play area for preschoolers

By Anne Ternus-Bellamy

ENTERPRISE STAFF WRITER

Children at University Covenant Nursery School have a special new play area thanks to Davis High School senior Jack Meyer.

Meyer, 17, received his Eagle Scout award on Saturday for building a tree box at the school, providing seating, a

play area and, eventually, shade for the children. The school is housed at the church, 315 Mace Blvd.

Basically a large planter box — measuring 6 feet by 9 feet — the box has a sycamore tree at the center that in a few years should provide plenty of protection from the sun as children play in the box below.

Meyer, who has been in Boy Scouts since first grade, knew he wanted to do something for the school for his Eagle Scout project — his mom, Beth, teaches there — and he asked staff what he could do that would be most beneficial for the school.

“They said they needed a shade structure where children could sit,” Meyer said.

Though he had no real experience with construction, he did have the assistance of family friend Mark Sherwin, a Davis contractor.

“He helped me figure out how much wood I needed, what kind of tools, and he was there to make sure the build went smoothly,” Meyer said.

Some 40 hours went into the planning and another 100 man-hours into the construction. Meyer was joined for the build in April by fellow Scouts as well as family members and friends.

The one big challenge they faced was accommodating safety rules that require playground slides to have a 6-foot-radius clearance around them.

Meyer had to figure out —

with Sherwin's help — how to shave off a corner of the tree box to meet that 6-foot clearance.

“We had to make one of the corners at an angle and that turned out to be harder than anticipated,” Meyer said.

“The toughest part was dealing with all that, and just making sure everything ran smoothly and everyone was doing what they were supposed to be doing.”

His efforts were certainly worth it in the end.

“It was a long process but everything went well and it looks pretty good,” Meyer said.

Meyer returns to the school every week to water the tree and, most heartening of all, was hearing from his mom that the kids have taken to using the box as a pirate ship.

In addition to Sherwin and other helpers, Meyer also credits Hibbert Lumber, which provided discounts on the wood, and Redwood Barn, which provided the tree and has been helpful with advice on its care, Meyer said.

— Reach Anne Ternus-Bellamy at aternus@davisenterprise.net or 530-747-8051. Follow her on Twitter at @ATernusBellamy

Davis mayor Joe Krovoza congratulates Jack Meyer on his Eagle Scout award.

WAYNE TILCOCK/ENTERPRISE PHOTO



What's a good recipe for paying for college?

As if getting into college wasn't complicated and stressful enough, many families and students feel even more bewildered and demoralized when figuring out how to pay for college. In this column, I will provide you with a recipe for how to “make” financial aid.

My goal is to give you the information to navigate the college financial aid process. Although there's no guarantee what you will receive, there's also no downside to learning the “recipe.”

The whole enchilada — the cost

Before we begin, what is the cost of college these days? Let's “do the numbers.” (See the box for tuition and fees at several types of colleges. Fees are additional campus-based expenses to cover such things as facilities expansion or buses.)

Keep in mind that the full cost of college is not just tuition and fees, but usually includes room and board, books and supplies, transportation and personal expenses. These additional costs vary quite a bit from several hundred dollars to close to \$20,000 depending on personal choices.

As a point of reference, the College Board estimates that to be about \$18,000 annually for living on campus at UC Davis, bringing the total yearly undergraduate cost of UCD to about \$31,000. While this is lower than the total yearly cost of many private colleges (often closer to \$55,000), be aware that nowadays it may take a student more than four years to earn an undergraduate degree (especially at

public colleges), so budget accordingly.

What are the financial aid ingredients?

How much to save for college and using which investment vehicle (\$29 savings plans, Coverdell IRAs, etc.) is best to discuss with a certified financial planner. For most families, there is a complicated recipe using varying amounts of income, assets and savings with the primary ingredient being financial aid. The two main financial aid categories are:

■ **Gift aid** — grants and scholarships. This is money that students do *not* need to pay back. Examples include federal (such as Pell Grants and Supplemental Education Opportunity Grants); state (such as Cal Grants A and B); institutional (given by the college for athletics, talent, etc.); and “Outside” (given by individual corporations and nonprofit organizations).

■ **Self help** — loans and work study. Examples include federal (such as work study, campus-based aid earned through work); Perkins loans (Direct Stafford subsidized and unsubsidized loans); Plus loans (parents borrow for the undergraduate); and private loans.

The financial aid recipe

Now we need to follow the recipe and put all these ingredients together. What is the process? There are three things that need to be mixed together, and timing is everything, so keep track of deadlines.



College costs

2012-13 average annual undergraduate tuition and fees for California residents

California State University
\$6,479 (http://www.csumentor.edu/faq/finaid_costs.asp)

University of California
\$13,200 (<http://admission.universityofcalifornia.edu/paying-for-uc/cost/index.html>)

Public four-year college out of state
\$20,770 (<https://bigfuture.collegeboard.org/pay-for-college/college-costs/college-costs-faqs>)

Private four-year college
\$28,500 is the average and upper bound is about \$47,000 (<https://bigfuture.collegeboard.org/pay-for-college/college-costs/college-costs-faqs>)

■ **Free application for federal student aid:** The FAFSA is required by *all* schools. It is due March 2. Fill it out online starting Jan. 1. It calculates expected family contribution (amount of money the federal government determines a family can pay for college). All aid is based on this EFC number.

■ **Cal Grants:** This is state aid. Two forms are required: the FAFSA and a verified GPA form (usually filed electronically by high schools). It is due March 2. For students who are not eligible to fill out the FAFSA because of

their immigration status, fill out the California Dream Act application instead.

■ **CSS profile:** This is an additional financial information form required by some schools. It asks for home equity, income and assets from non-custodial parents and awards institutional aid only. Register online starting Oct. 1. Check each school's deadline.

Tasting menu

To get a sense of how much financial aid each school will offer you, use the net price calculator for that college (which should be on the school's website). It will show the full cost of attendance minus your estimated gift aid. Each school has a different amount of aid to offer depending on its endowment, what it's looking for and how that matches your qualifications.

Other determining factors are whether the school is “need-blind” (does not look at ability to pay in making admissions decision) and whether it has a policy of meeting “100 percent of demonstrated need.”

It is wise to research schools before applying to see if they meet your financial needs. Apply broadly to maximize chances of being offered a desirable aid package.

Where to shop for particular ingredients

There are a variety of places to shop for scholarships. Some helpful websites are Fastweb.com, Zinch.com and bigfuture.

collegeboard.org/scholarship-search. You should never have to pay for any of these services or resources. It's also a good idea to visit your high school's career center. They often maintain files about scholarship opportunities.

Cooking demonstrations

If you would like a demonstration of how this process works, I am offering free workshops on Sunday, Jan. 13, at 2 p.m. at the Stephens Branch Library, 315 E. 14th St., Davis, and on Saturday, Jan. 26, at 1:30 p.m. at the Arthur F. Turner Branch Library, 1212 Merkley Ave, West Sacramento.

Helpful resources online are available at the California Student Aid Commission website, <http://www.csac.ca.gov>. Or watch “7 Easy Steps to the FAFSA” on YouTube from the UC Santa Barbara Financial Aid and Scholarship Office.

Until next time...

Well, with all this financial aid information I hope I haven't made the process too unappetizing. Just like cooking a great meal, there's a lot of planning and prep work, but in the end you get to enjoy the fruits (or in this case the financial rewards) of your labor. Good luck to all.

— Jennifer Borenstein is an independent college adviser in Davis and owner of The Right College For You. Her column is published on the last Tuesday of the month. She lives in Davis with her husband and two daughters. Reach her at jenniferborenstein@therightcollegeforyou.org, or visit www.therightcollegeforyou.org.