

# The money's out there if you search for it

With financial aid applications swinging into full gear, I thought I would provide a primer on merit money to make sure everyone is aware of opportunities to make college more affordable.

What is merit money? It is financial aid (grants used to offset tuition expenses) given by institutions for reasons other than income eligibility. For the purposes of this column, I'm working with US News & World Report's definition — these awards are given to students who "had no financial need and who were awarded institutional non-need-based scholarship or grant aid," excluding athletic awards and tuition benefit.

This type of money may be offered by colleges and universities or through private companies and foundations like PG&E and Rotary. These latter types are usually called scholarships and in previous columns I have written about how and where to apply for them. Here, I will focus on merit aid awarded by colleges and universities themselves.

How can students earn merit money? Basically, do well academically and apply to generous schools. More specifically, though, institutions evaluate students and provide awards for those whom they want to entice to attend their school.



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A variety of factors can make students competitive for these awards such as academic achievement — grades, rigor of curriculum, test scores — distinctive leadership experience, impactful community service, artistic talent, notable internships and intellectual curiosity, to name a few.

Most Ivy League schools do not offer merit money, though, because almost all of their applicants are meritorious. Instead, they meet 100 percent of demonstrated need (the difference between a family's expected family contribution, and their total cost of attendance for that school) which is a need-based type of aid.

How to apply for merit money? Each institution has its own rubric for determining eligibility and there are basically three different ways to apply.

■ **College Scholarship Search Profile.** First, check to see if the school requires a CSS Profile available online at <https://>

[essprofile.collegeboard.org](https://essprofile.collegeboard.org). Turning in this form is the key to being considered for merit money at that school.

Usually, selective schools with sizable endowments ask for this form. Check each college's website under financial aid to see specific deadlines and instructions since they vary. For instance, if a student is applying early action or early decision, the deadline for turning in the CSS is earlier.

■ **Apply through the regular application process.** Some schools have merit money that they offer, but do not require additional forms in order for a student to be considered for the award. Gonzaga and Willamette, for example, have been very generous with the merit money they have offered my students and there was no need for additional forms or essay. My students just went through the regular application process.

**Note:** Many families ask me whether they need to fill out the FAFSA (which is to access federal money and is for need-based aid) if they do not think they will qualify for aid. I always recommend that they do so since it is free and takes about 30 minutes to fill out.

An added incentive is that certain colleges, such as Loyola Marymount University and

Georgia Tech, use the FAFSA to determine merit aid. Families do not want to miss out on being considered for this.

■ **Apply for specific school-based scholarships.** Many schools have specific merit money awards. Boston University, for example, offers its Trustee, Presidential and College of Engineering FIRST Scholarships that have separate sets of application and deadline requirements.

A few other important considerations — what are the terms of the award? Is it renewable each year for the four years? Usually, there are minimum GPA qualifications and unit course loads that students must meet in order to maintain eligibility.

How do you go about finding generous schools? Here are a few good sources, but realize that until a student is accepted and receives a financial aid package, this data information is just a way to estimate aid.

■ **Net price calculator:** Check this on each website to see what a school may offer the student in the way of aid.

■ **US News rankings:** [www.usnews.com/best-colleges/rankings/most-merit-aid](http://www.usnews.com/best-colleges/rankings/most-merit-aid). Rhodes College, a small liberal arts college in Memphis, Tenn., tops the list with 58 percent of students receiving merit aid.

Some of the West Coast schools near the top of the list are University of Puget Sound (50 percent), Gonzaga (44 percent) and University of Denver (40 percent).

■ **The College Board website** provides the average non-need-based aid per student at each college and what "non-need-based aid is determined by." Just type in the school and go to the "Paying" tab on the left and then click "Financial Aid by the Numbers."

■ **"Paying for College Without Going Broke,"** Kalman A. Chany. This book provides helpful tips and strategies for maximizing financial aid eligibility and is an industry staple.

In the end, choosing a school is dependent on many factors, and merit aid may or may not tip the scale toward a school. It really depends on the particular student and his or her family situation. Do what you love and the money will follow, although cliché, is a good goal.

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## UCD professor's team announces breakthrough on fruit pest

Enterprise staff

A team of international scientists from UC Davis, University of Sao Paulo and the Fund for Citrus Protection, led by UC Davis chemical ecologist **Walter Leal**, announced they've identified the sex pheromone of the Asian citrus psyllid, which feeds on citrus and transmits the bacteria that causes the deadly citrus greening disease known as huanglongbing.

Citrus trees infected with HLB usually die within five years, according to the UC Statewide Integrated Pest Management Program.

"The only way to protect trees is to prevent spread of the HLB pathogen in the first place, by controlling psyllid populations and removing and destroying any infected trees," UC IPM says on its website.

The Asian citrus psyllid, or ACP, feeds on new leaf growth of oranges, lemons, mandarins, grapefruit and other citrus, as well as some related plants. Infected psyllids can transmit the bacterium *Candidatus Liberibacter asiaticus*, which causes the fatal



CDFA/COURTESY PHOTO

The Asian citrus psyllid is a major threat to the worldwide citrus industry. Infected psyllids can transfer the deadly citrus greening disease, known as huanglongbing (HLB).

### NAME DROPPERS

citrus disease.

Currently growers are using yellow sticky traps to detect the insect and to monitor the ACP population. "Efficient lures," Leal said, "are sorely needed for sticky traps, particularly for early ACP detection. Otherwise, growers have to resort to regular sprays to avoid infection given that infected insects from gardens and

noncommercial areas migrate to citrus farms."

Pheromones and other semiochemicals are widely used in agriculture and medical entomology. Identifying the sex pheromone will help create more effective lures and prevent the spread of infected ACP and HLB in citrus nurseries, commercial citrus-producing areas, fruit packing houses and residential areas with citrus plants.

Although ACP is present

in Arizona and California, the disease itself has not been established, Leal said. "The emphasis is on detection, eradication and limiting the spread of the disease. In Florida, where HLB is widespread, monitoring ACP populations is essential to avoid reinfection after eradication of infected plants ... HLB has caused severe losses to the citrus industry. This year's production loss is estimated to be about 28 million fewer



COURTESY PHOTO

UC Davis chemical ecologist Walter Leal, left, talks about the discovery of the Asian citrus psyllid's sex hormone with Fundecitrus director Juliano Ayres at the 10th annual meeting Brazilian Meeting of Chemical Ecology.

boxes of oranges than in 2014-2015."

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**Vincent Bernacchi**, 67, of Davis, has been appointed to the California Underground Facilities Safe Excavation Board by Gov. Jerry Brown.

Bernacchi has been president at Schetter Electric Inc. since 2006, where he has held several positions since 1976, including vice president, project manager, estimator,

foreman electrician, journeyman electrician and apprentice electrician.

This position does not require Senate confirmation and there is no compensation. Bernacchi is a Republican.

— Do you know of someone who has accomplished something noteworthy? Email it to [newsroom@davisenterprise.net](mailto:newsroom@davisenterprise.net) or send it to *Name Droppers*, *The Davis Enterprise*, P.O. Box 1470, Davis, CA 95617

## Little surprises that help light up the dark days

Living, as I do, a quiet life, I relish small surprises. A hummingbird hovering on the patio, a poem that bubbles up in my head, a nice-weather-we're-having conversation that suddenly turns to the tiny house movement or Baroque cello players.

I love food surprises: I recently made a dish of long, slow-cooked escarole that was inordinately delicious, like something from the kitchen of SPQR in San Francisco. Pure serendipity.

I love musical surprises: the junior high school violinist whose flawless performance was enhanced by her obvious delight in playing.

And, of course, I love wine surprises.

Not necessarily the 50-year-old Burgundy that blows you away (should you be lucky enough to have a bottle in your cellar), but the ordinary wine, for which you have no expectations, that suddenly pops. At a recent dinner in San Francisco, at del Popolo, we ordered the red wine on tap. It was alive, juicy, clean and somehow perfect for the occasion — and the pizza.

This charmer came from San Francisco winemaker Bryan Harrington and was made from a grape I'd never heard of —



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trousseau — from the Siletto Vineyard in San Benito County, an experimental site for odd and unusual grapes. Oddly enough, trousseau turns out to be a sibling of chenin blanc and sauv blanc; it's common in the Jura region of France and in Portugal where it's called "bastardo" and used as a blending grape in port.

Only 126 cases of this 2016 were produced — with native yeast and without temperature manipulations, filtration or fining. Bryan started his winery in 2002 "hell-bent on bringing to light the obscure, forgotten grapes of California as well as producing clean, stable wines made without sulfites."

At first he was interested primarily in doing justice to pinot noir grapes but he soon became passionate about "coddling" obscure and neglected grapes with "the same care afforded the best pinot noir."

If you get a chance to try Harrington's wines, don't pass it up. (Bryan is also working with some Swiss scientists to develop a natural wine preservative — made entirely of grape seeds — to replace sulfites. Stay tuned.)

I never expect much from a "celebrity" wine, so I was wary of the bottle of 1831 Bocelli sparkling rosé with its photo of tenor Andrea Bocelli and his brother Alberto on the label. But what a fun, happy, dancing surprise it turned out to be. A blend of chardonnay, glera (prosecco) and pinot noir, it has lots of tiny soft bubbles and good berry fruitiness balanced by zesty acidity.

Unlike the Hollywood and sports stars who buy up Napa vineyards with their fortunes, hire out the work, and slap their names on the bottles, the Bocelli family have been making wine for centuries and selling it since 1831 — hence the name. You can find a bottle (or two) at the Co-op for \$22; if you're looking ahead to Valentine's Day, this would be a lovely surprise for your wine-loving friend.

The holidays always bring their share of surprises, mostly good, like my opening of a brown-paper-bag-wrapped gift from Rebecca that

turned out to be a pristine replacement for my 35-year-old L.L. Bean Black Watch flannel shirt. You'll no doubt be seeing me around town in it all winter.

And I'm always surprised that the tamales we spend hours making on Christmas Day — awkwardly shaped, badly wrapped, insecurely tied — turn out so delicious. The winner this year: the ones filled with squash and goat cheese. The holiday wine surprise was a bottle of the modest but joyful Kermit Lynch Vin de Pays de Vaucluse.

It wasn't the table favorite (which was Lan Rioja, an excellent accompaniment to the spicy food) but it elicited a sudden interrupting of conversation by daughter Julian to announce that it was the perfect companion to her homemade, spicy, thin, crisp ginger snaps. I was skeptical, but she was right.

This Vaucluse is a typical red Rhône blend — grenache, syrah, merlot and a bit of marselan. A collaboration between the Leydier family and Kermit Lynch himself, this is an affordable way to drink small-production, sustainably crafted, terroir-filled, delicious wine, made from hand-harvested grapes. They were fermented in cement tanks and the wine was bottled unfiltered.

It has lots of mineral notes with hints of violets and fennel and is tremendously food-friendly, though I never would have thought to try it with ginger snaps.

Cement tanks, by the way, have a long history and have been the rustic alternative to the more expensive oak and stainless steel, but modern winemakers are re-embracing concrete for all sorts of reasons including slower fermentation in the cold-hugging tanks and the slight mineral dose such a vessel imparts.

You'll be hearing much more about concrete as its use becomes more widespread in California, most often in the form of concrete eggs. Parts of France have never stopped using it.

Just \$11 a bottle at Valley Wine Company and Nugget (if you buy six, they come out at \$9.90 each), this gulpable Vaucluse blend can become your daily red. We've been drinking it a couple of times a week since I discovered it on the shelves.

I hope your (our) 2018 is filled with nice surprises. Pass them on.

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