

DAVIS RESEARCH PROJECT

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A message from Su Yeong Kim, Chief Researcher



We are very pleased to have you continue with the Davis Research Project. In this issue, we highlight information on financial aid and also offer tips on maintaining a healthy diet and good eating habits!

Please note that the project is now housed at the University of Texas at Austin. We look forward to your continued support and participation in the project!

We can be reached

by e-mail at projectfamily@gmail.com,
by phone at (415) 271-0390, 1-(866)7-FAMILY (toll-free),
and on the internet at <http://webspace.utexas.edu/syk343/>

When you move or when your contact information changes, you can update your information on our website. We are very excited about your continued participation and interest in our project with your family!

Financial Aid

There are several different ways to obtain funding for a college education such as through grants and loans. You do not need to be an incoming freshman to take advantage of these financial aid opportunities because they are available every year for all students. When beginning your pursuit of loans and grants you should begin by filling out your FAFSA.

FAFSA is available every year for all students

FAFSA

The Free Application for Federal Student Aid (FAFSA) is a form that can be completed annually by current and prospective university students in the U.S. to determine their eligibility for federal student financial aid (including grants, loans, and work-study programs). Many states and schools use information from the FAFSA to award non-federal aid. For more information go to www.fafsa.ed.gov.

FAFSA is a form filled out annually to determine eligibility for financial aid

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Financial Aid from page 1

Grants

Grants are usually, but not always, provided through the government or non-profit organizations. Grants are advantageous because they are flexible in how they can be used. Many grants are awarded on the stipulation that the recipient will pursue a rigorous course of study or obtain a degree from an in-demand field. Each grant has different requirements for its applicants.

Grants are advantageous because they are flexible in how they can be used

- **Academic Competitiveness Grant**

The Academic Competitiveness Grant (ACG) provides up to \$750 for the first year of college and up to \$1,300 for the second year of college, provided the student is eligible for the Pell Grant, has successfully completed a high school program, and can maintain a 3.0 GPA in college.

- **National SMART Grant**

The National Science and Mathematics Access to Retain Talent (SMART) Grant is available for third- and fourth-year college students maintaining a 3.0 GPA who are eligible for the Pell Grant and who are majoring in physical science, life science, computer science, mathematics, technology, engineering, or in a foreign language deemed critical to national security. This grant awards up to \$4,000 per year.

Loans

Loans must be paid back

Unlike grants and scholarships, loans must be paid back. Many times, lenders do not require students to begin making payments until after graduation. The borrower initially receives an amount of money from the lender, which they then pay back, either with or without interest for the years that the student was in school, depending on the type of loan.

Stafford loans are provided through a private lender or directly from the government

- **Stafford Loan**

A Stafford Loan is provided to you either through a private lender or directly to you from the U.S. government. Stafford Loans are either subsidized, meaning the government pays the interest while you are in school, or unsubsidized, in which you are responsible for paying the interest. As of July 1, 2007, dependents may now borrow up to \$3,500 for their freshman year, \$4,500 for their sophomore year, and \$5,500 for each remaining year. These loans have a fixed rate of 6.8% if first disbursed after July 1, 2006.

Perkins loans are provided by your school

- **Perkins Loan**

A Perkins Loan is a campus-based loan that is provided by your school from a limited pool of federal government money. The interest rate is fixed at 5%. The amount you receive is determined by your school's financial aid office. This loan is limited to \$4,000 per year for undergraduate students, with a cumulative limit of \$20,000.

Financially supporting your college education should be as easy and as stress free as possible. By taking the time to understand the FAFSA, grants, and loans, you will be one step closer to controlling your college education.



Healthy Eating

Eating healthy is a low priority for many people. Schedules are so busy and lives are so full—who has time to think about eating a balanced diet? Being on the go continuously makes it difficult to make the right food choices; questions such as “How do I eat healthy when I don’t even have enough time to sleep?” might arise.

In fact, individuals may be juggling many different commitments and activities. For example, you may attend classes, study outside of school, participate in various organizations, and maybe even work a part-time or a full-time job. This busy schedule leaves virtually no time to focus on eating a healthy diet, even though a healthy diet is essential for maintaining an active lifestyle.

In fact, deficiency in supportive nutrients and vitamins from energy rich foods can cause the body to function sub-optimally. Eating healthy, on the other hand, offers many advantages as discussed below.

1. Helps Increase Your Ability to Learn

A nutritional diet helps to improve and increase your ability to learn. Furthermore, eating a healthy diet helps the mind become clearer.

2. Helps Increase Your Energy and Stamina

A healthy diet along with regular exercise will help increase body energy that is needed to perform daily activities. You feel great and are able to focus better during class or on the job.

3. Helps Improve Your Creativity

A healthy mind and body helps to increase your creativity. As the mind becomes clearer, you can think of new ideas more quickly and easily.

4. Helps Improve Your Overall Physical Health

A healthy diet also helps to improve your physical health. Healthy eating means you will feel less lethargic. With increased energy, you will feel motivated to exercise and thus improve your physical health.

Deficiency in supportive nutrients and vitamins from energy rich foods can cause the body to function sub-optimally





Are you Moving?

Please update your address and phone number with us ! We would like to keep in touch with you for a follow-up project in the future.

Update your information:

By Phone:

(415) 271-0390

By Phone:

(866) 7-FAMILY (This is a toll-free number.)

By E-mail:

projectfamily@gmail.com

By Web:

<http://webspace.utexas.edu/syk343>



Below are some useful websites to find recipes:

- Cooking Light – Guide to Fitness and Nutrition
<http://www.cookinglight.com/cooking/>
- Vegetarian Times:
<http://www.vegetariantimes.com>

Below are some reliable websites that have great nutritional information:

- Government Nutrition Homepage:
<http://www.nutrition.gov>
- American Dietetic Association:
<http://www.eatright.org>
- Food and Nutrition Information Center:
<http://www.nal.usda.gov/fnic/>

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