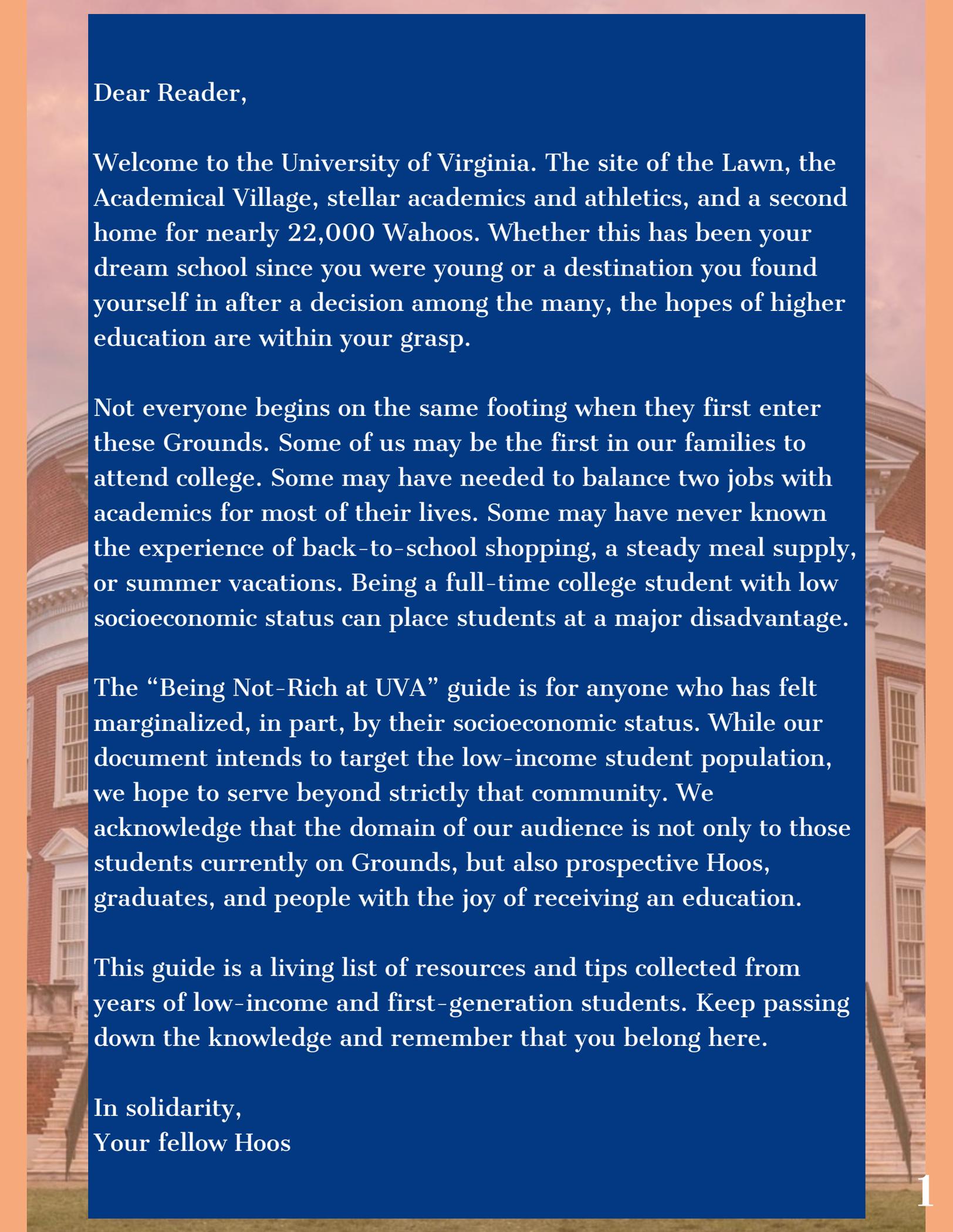


THE GUIDE TO:

**BEING
NOT-RICH
AT UVA**

2020 edition

**WRITTEN BY FIRST-GENERATION &
LOW-INCOME STUDENTS.
PUBLISHED BY THE STUDENT
COUNCIL FINANCIAL
ACCESSIBILITY COMMITTEE.**



Dear Reader,

Welcome to the University of Virginia. The site of the Lawn, the Academical Village, stellar academics and athletics, and a second home for nearly 22,000 Wahoos. Whether this has been your dream school since you were young or a destination you found yourself in after a decision among the many, the hopes of higher education are within your grasp.

Not everyone begins on the same footing when they first enter these Grounds. Some of us may be the first in our families to attend college. Some may have needed to balance two jobs with academics for most of their lives. Some may have never known the experience of back-to-school shopping, a steady meal supply, or summer vacations. Being a full-time college student with low socioeconomic status can place students at a major disadvantage.

The “Being Not-Rich at UVA” guide is for anyone who has felt marginalized, in part, by their socioeconomic status. While our document intends to target the low-income student population, we hope to serve beyond strictly that community. We acknowledge that the domain of our audience is not only to those students currently on Grounds, but also prospective Hoos, graduates, and people with the joy of receiving an education.

This guide is a living list of resources and tips collected from years of low-income and first-generation students. Keep passing down the knowledge and remember that you belong here.

In solidarity,
Your fellow Hoos

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Financial Aid

- Student Financial Services (SFS)
 - Located at 1001 N Emmet St., across from the Zoe's Kitchen intersection
- FAFSA & CSS Profile
 - Need to apply every year, submit by March 1st
- Types of Loans
 - Private: For these loans, the interest rate depends on the organization - they can be very high. Federal loan services restrict the amount you can take out per year, while private services do not.
 - Institutional Loans: For these loans, the interest rate is 5%. Your school is the lender instead of the government, so when the time comes you pay UVA back. Offered to students of "exceptional financial need." Have to start paying nine months after graduation unless you're in a program that defers your loans.
 - Direct Subsidized: For these loans, the government pays the interest accrued on the loan while you are in school. These are generally offered to the neediest students. The government/institution restricts how much you can take out in direct subsidized. BUT the interest begins to accrue six months after you graduate as long as you're not in a program that defers them.
 - Direct Unsubsidized: For these loans, the government does not pay the interest. These are your standard federal loans.
 - Direct Parent PLUS: The interest rate changes every school year. For 2017-2018, it was 7.6%. In the case of Direct PLUS Loans, the parent of a dependent financial-aid-eligible student is the principal borrower, directly from the U.S. Dept. of Education. The maximum PLUS loan amount you can borrow is the cost of attendance according to UM, minus any other grants or scholarships you receive.

- Direct Consolidation: These are loans for after you either leave school, graduate, or drop below half-time enrollment. You can consolidate all of your federal student loans into one. A Direct Consolidation Loan has a fixed interest rate (the weighted average of the interest rates on the loans being consolidated, rounded up to the nearest 1/8%). There is no cap on the interest rate of a Direct Consolidation Loan.
- Scholarships
 - UVA-student specific scholarships
 - [AccessUVA Scholarships](#)
 - [Scholarships requiring students to self-identify to SFS](#)
 - [Outside scholarships](#) (and how you report them to SFS)
 - Complete and submit the "Report Outside Scholarships and Other Benefits" form found under the correct academic year
- Federal Work-Study
 - A form of financial aid where you can seek employment on campus in return for a salary
 - Check Handshake for job listings
 - There are on-Grounds positions that are specifically for work-study students
 - There are also several positions that prioritize work-study students
 - The amount you make through work-study is not intended to exceed the work-study package
 - This may result in a firing or being let go from your job
 - The university pays you directly and it is your money to keep
 - This also makes it taxable so don't forget to list it on your taxes
 - Check out the Employment & Internships section for more information!

Financial Aid

for Undocumented Students & DACA Recipients

Can you fill out the Free Application for Federal Student Aid (FAFSA) form?

- *With DACA status:* Yes! If you have Deferred Action for Childhood Arrivals (DACA) status, you can benefit from filling out a FAFSA form. Your DACA status affords you a social security number, which means that you will be able to complete your FAFSA form. Although you will not be eligible for federal aid, this form will give you access to other aid opportunities. This will allow you to receive a Student Aid Report (SAR), which shows demonstrated financial need and can be used to apply for aid through a specific institution and private scholarships.
- *Without DACA status:* No! Because completely undocumented students do not have Social Security numbers (SSN), they will not benefit from filling out the FAFSA form. There are scholarships (listed below) specifically for students without any legal citizenship documentation.
- *If your parent/guardian is undocumented:* Yes! The FAFSA form does not ask about parents' citizenship status. Information should never be falsified on federal forms. FAFSA will require parents' SSN. In its place, fill this line in with all zeros. Even if your parent has an Individual Taxpayer identification Number (ITIN), do not use it in place of an SSN. Enter the parent's income question manually rather than using the IRS Data Retrieval Tool. Without a SSN, undocumented parents cannot create a PIN, typically needed to virtually "sign" the form with. Instead, you should print, sign, and mail in ONLY the signature page.
- If you fill out the FAFSA form for need assessment purposes but don't feel comfortable submitting it to the federal government, you can download or print it and send it directly to the institution or organization you're applying to.

Can DACA recipients receive in-state tuition?

- In April 2020, Gov. Ralph Northam signed into law legislation that expands in-state eligibility at Virginia schools to all students who have attended at least two years of high school in Virginia and who have filed, or whose parent or guardian has filed, Virginia income tax returns for at least two years prior to enrollment, regardless of their citizenship or immigration status.

What are other resources that can help make college accessible?

- Apply to private scholarships! Even if you don't need financial aid for tuition, these funds can be used for transportation fees, books, and other school supplies. Below are websites with comprehensive lists of private scholarships that do not require any citizenship status or are specifically directed towards students with undocumented status.
 - [College Greenlight](#)
 - [Affordable Colleges Online](#)
 - [10,000 Degrees](#)
 - [Mexican American Legal Defense and Educational Foundation](#)

Insurance

UVA requires that all enrolled undergraduate and graduate students have health insurance. UVA offers health insurance for ~\$2,800/year but often does not increase financial aid offers to cover it, leaving students with the sole option of taking out a loan to cover this mandatory cost.

If you qualify for Virginia's Social Security benefits, you can (and should!) apply for Aetna Medicaid insurance instead. These plans are essentially identical but Medicaid may be free or significantly subsidized for low-income students.

Always confirm that your healthcare providers and prescribed medications are covered by an insurance plan before you switch!

Personal Finances

Budgeting is key!

- Know your income
- Set realistic expectations for your budget — know your habits, and how much you typically spend on certain things
- Keep track of receipts, etc. to track your spending
- Use TurboTax or another such service to do taxes
- After you know your needs, budget for leisure activities

UVA Resources

- [Financial wellness programming](#)
- UVA Mutual Aid
 - Run through Student Council, Mutual Aid is a collective of students and community members working to support students through times of financial crisis by granting funds with "no strings attached"
 - Find out more, including how you can donate, [here](#)
 - [Assistance request form](#)

Job Opportunities on and around Grounds. There are plenty of opportunities available here if you need to make money. Plan ahead how you will manage your time to ensure you are completing your course work and studying.

- UVA offers an [online resource](#) containing information about Work-Study, website links with career postings, and advice related to student employment
- Check out the [Hoos Guide](#) to student employment to learn more about the career center, creating a resume, interviewing, and other information useful for the job search process!
- A commonly used resource to view local job listings is [Handshake](#)

Tips to save money

- Use meal plans as often as applicable
 - This is most useful for First Years because the meal plan is unlimited. Switch up your meals each day so it doesn't become repetitive. The food is actually pretty good! Take advantage of meal swipes outside of the dining halls (like at the Pav in Newcomb), and budget your Plus Dollars to make the most of them over the semester.
 - Limit your spending at local restaurants, such as those on the Corner. That is an expense that adds up quickly!
 - If this is an activity your friends enjoy, maybe include it in your budget once a week or once a month if possible.
 - Look for weekly meal deals.
- Find books online for cheaper
 - Sites like Chegg are good for finding used books, but a simple Google search of the book title and "used" can help you find the one you're looking for for cheaper!
 - (MAKE SURE YOU INCLUDE THE CORRECT YEAR/EDITION AND ANY OTHER SPECIFICATIONS NOTED ON THE SYLLABUS)
 - Facebook student groups
 - EX: UVA Student-to-Student Textbooks
 - Online versions are often cheaper (if you can study effectively with this method)
- Use student discount when applicable
 - UVA Bookstore - 10% off everything but textbooks
 - IHOP after 6pm on Thursdays - 50% off
 - JumpCville on Wednesdays - \$2 off
 - Grocery stores - 5% off
 - Google student discounts, you can get anything from discounts on Spotify Premium to access to special tools on Github

Tips to save money cont...

- Use the Aquatics and Fitness Center (AFC) and Slaughter Recreation Center facilities instead of paying for local gym membership
 - The AFC has a gym and pool, and it offers group exercise classes!
 - Slaughter has a 3-court gymnasium, handball and racquetball courts, gym equipment, and a rock climbing center!
- Ask student organizations and other programs you are interested in about fee waivers or financial aid
- Apply for scholarships
 - Be mindful when applying for scholarships to UVA, as reporting scholarships from external sources or contributors may affect your University financial aid. First they reduce the amount of student loans offered, then they reduce AccessUVA funds. If you do not plan to utilize the student loans offered, outside scholarships can be a huge benefit! Outside scholarships cannot reduce any Pell Grant available to you.
 - Some good places to look:
 - <https://sfs.virginia.edu/scholarships>
 - <https://bigfuture.collegeboard.org/scholarship-search>
 - <https://www.niche.com/colleges/scholarships/>
 - Look for local scholarships and those offered in your state
 - Some scholarships only require you to answer some quick questions or fill out a survey to be considered! Others require an essay. Overall, scholarships are not that time consuming, especially if you consider how much money you could make with just a few hours' work. Set aside some time to search and apply!
 - If you receive scholarships, note whether they are non-renewable (one time) or renewable (check how many years) scholarships

Tips to save money cont...

- Consider becoming an RA!
 - RAs' housing is covered and they receive a partial meal plan
 - Please note that this is a major responsibility, and you should be thoughtful in considering taking on this role. It is a time commitment, and many students are dependent on you. Make sure there are reasons outside of money that would be fulfilling to you in being an RA.
 - Also note that this is a competitive option; there is an application and interview process involved. This is not stated to discourage anyone from applying, but rather to advise determining alternate options in the event you are not selected as an RA.
- Fun Activities on Grounds that Don't Cost Money!
 - Student organization open activities and events
 - Keep an eye out for fliers posted around Grounds!
 - Sign up for listservs
 - Follow social media pages
 - Some student organizations/CIOs waive fees, no questions asked. Talk to leadership about this!
 - Residence hall activities and events
 - Keep in touch with your RA about dorm activities! If you have any ideas for a fun activity, share it with them to see about scheduling and planning it!
 - [Guest speakers](#), These events are typically free, but many require registration!
 - Game room in Newcomb
 - UVA sporting events are free for students (note processes for entrance to events, for example home basketball games require tickets)

Tips to save money cont...

- 1515 on the Corner
 - 1515 is not only a great place to study, visit the career center upstairs, and grab some food with a meal exchange at their coffee shop, but you can also hang with friends there on the weekends! Check out their game room downstairs. There are game tables, pinball machines, arcade games, and various board games. They also have skee-ball and Dance Dance Revolution! There is a photo-booth, too, that is free to use. **Be sure to bring your student-ID in the evenings for entry.
- Hiking trails
- Check out the Social Life section for more!

Housing

On-Grounds Housing

- First years
 - First years are required to stay in the first year dorms, which is included in your room & board fee. This is typically the most expensive year for housing (and after first year you aren't required to get an unlimited meal plan either)
- After your first year
 - On-grounds housing locations can be great for students that don't want to deal with paying rent to a leasing company and paying separate utilities.
 - However, it's important to note that even though you're not a first year anymore, there are still RA's in on-grounds housing. This means you're not supposed to have alcohol in your room, even if you're 21.
 - UVA has 12 different on-grounds housing locations, which vary in location and price. All the different on-grounds locations and current prices can be found on the [Housing & Residence Life website](#) which also provides a tool to compare the different locations.
 - Places like Lambeth and Bice are the closest to Grounds, but all the locations have UTS bus stops nearby to get you to Grounds.
 - Note that only fourth years can live on the lawn, and students are awarded lawn rooms via application.
 - Language houses require that you have a UVA meal plan, but counts as one academic credit.

On-Grounds Housing, cont...

- Always try to apply for on-grounds housing before the priority deadline! The deadline for the 2019-2020 school year should be on the HRL website soon, but it's usually sometime in the fall. The earlier you get the app in, the better!
- Being a member of Resident Staff
 - Compensation for being a member of Resident Staff includes the 80-swipe meal plan specific to RAs, and free room and board. These total to about the equivalent of \$6,500
 - Promotion on resident staff (Senior Residents, Vice Chairs, Chairs) will give free room and board in a personal suite, \$400 plus dollars per semester, and a stipend

Off-Grounds Housing

- In some cases, off-grounds housing can be cheaper than living on-grounds. However, it's not as easy as paying that flat rate that you would with on-grounds housing.
 - Depending on where you live, you might pay your utilities separately (which can be a pain to set up and split between roommates), or you might pay a flat utility rate each month on top of your rent, or sometimes a combination of the two. This is probably the most annoying thing about living off-grounds.
- Housing Options
 - UVA offers a great website to search different off-grounds housing options [here](#). With your UVA email address you can create an account, search listings, seek potential roommates, and post on the message boards.
 - There's also a housing fair in the fall (usually posted on the HRL facebook page) where leasing companies will offer more info on their properties and also give you free stuff!! Highly recommended even if you already know where you're living.

Off-Grounds Housing, cont...

- If you're looking for a place near The Corner/14th Street area, the trend is that the closer you are to The Corner, the more expensive the place will be. These are places like GrandMarc and Wertland Square.
 - If you're looking for an affordable place in this area, properties on Madison Ave like Oxford Hill and Ash Tree are good places to look. They are farther down 14th, but the UTS bus stops are very convenient and it's a lot less money than a place like GrandMarc is.
- Places like The Flats and The Standard are on West Main Street and are also pretty expensive, and don't offer very close UTS bus stations.
- Properties on Jefferson Park Avenue (JPA) are typically less expensive. While there are accessible UTS bus stops, it's a bit farther from The Corner than a place on 14th Street would be. But at the same time, it's much quieter of an area.
- For those of you involved in Greek life here at UVa, some fraternities and sororities will reduce dues if you live in the house. These rents can sometimes be cheaper because there are many people splitting the lease and can help make your participation more affordable.
- Regardless of where you plan on living off grounds, leases tend to sell out quickly. This can result in you choosing a location, layout, or price you are not comfortable with.
 - Early in the fall semester, do your research and call some potential apartment complexes about when their lease application opens.
 - Ask friends who may be graduating or moving if they can pass their lease down to you. Most landlords allow current tenants to do this and it is a great way to lock in an apartment you know you are comfortable with.

Food & Clothing

- Meal Plans: After first year, meal plans can be expensive and less convenient if you live off-grounds and have access to a kitchen. However, there are small [meal plans](#) and seasonal deals put on by UVA Dining that might make it more economical, should you choose to buy one.
 - Make the most out of every swipe. For example, bring your homework along and camp out for two meals, studying in between (the upstairs booths in O'Hill are a great place to do work). Or, stock up on fruits and cereal before you leave.
- Grocery shopping: lists, tips & tricks
 - Buy in bulk: bean, grains, cereals, etc. These staples are simple but nutritious, and quite versatile. Homemade burritos, grain bowls, and overnight oats are cheap and healthy meals that can be made easily.
 - Choose generic brands; they are often less expensive, and just as tasty.
 - Make a weekly meal plan and shop with intention to avoid buying things you don't need and wasting food.
 - [Harris Teeter reward card](#): college students get a 5% discount when they register with a VIC card
 - Use apps for stores like Kroger, Target (called Cartwheel) and Whole Foods to find discounts and coupons and shop accordingly
- Some of our favorite local deals for eating out
 - Taco Bell: 10% student discount with ID
 - Trinity (\$3 cheeseburger Thursdays)
- Other options & Food Banks
 - Sign up for the UVA Student Affairs newsletter to find out about events on grounds — many provide free food!
 - Join the UVA [Alumni Association](#) for tons of discounts to local eateries like Grit Coffee, Red Eye Cookie Co., and more
 - [Apply](#) to Virginia SNAP benefits

- Local Food Banks
 - [Blue Ridge Area Food Bank](#)
 - [Holy Comforter Catholic Church](#) — also offers a soup kitchen
 - [Loaves & Fishes](#) — requires an application
 - [Salvation Army](#) — provides meals, but also offers a food pantry and thrift store
 - [Thomas Jefferson UU Memorial Church](#) — first Friday of the month before 9:30 a.m., photo ID required
- UVA Community Food Pantry
 - Newcomb Hall
 - Fresh produce on Fridays

Student Safety

Late Night Transportation

- While school is in session, UTS runs until 2:30 AM on Thursdays, Fridays, and Saturdays
 - Note that not every bus line is in operation during these times, as it is typically just the Northline and the OuterLoop that run during late hours
- SafeRide
 - Free shuttle, refer to Transportation section
 - Requires a UVA ID and is limited to two people per ride
 - Find more information [here](#)

Confidential Employees

- Exempt from the university's policy of reporting alleged acts of sexual and gender-based violence
- These services include:
 - Gynecology at Student Health
 - With nurses that are specially trained in collecting evidence for victims of sexual assault

- Psychologists in the Student Disabilities Access Center (SDAC)
- Sexual Assault Resource Agency (SARA)
- Shelter for Help in Emergency (SHE)
- Planned Parenthood
- [Click here](#) for the full listing & contact information

Blue Light Phones

- Over 400 in place around UVA
- The phones connect directly to the University Police Department

Reporting Services

- [Just Report It](#)
 - This includes methods for reporting hazing, sexual violence, discrimination, and free speech violations
 - Anonymous reporting links are also listed

Maxine Platzer Lynn Women's Center

- They offer counseling, free legal services, and confidential advocates
- Check out their [website](#) for more information

UVA Ambassadors

- Unarmed, non-police whose purpose is to help students
- They patrol on foot, on bicycle, and in marked vehicles
- They wear neon yellow vests to be easily identifiable
- They can help escort students home or call transportation/an ambulance

Mental Health

- CAPS offers 8 free sessions of mental health treatment before care managers work with the student to set up long-term care plans with outsourced providers
- If you cannot afford the recommended long-term care, ask a care manager about the Next Steps Fund!
 - This fund subsidizes 2 more outsourced sessions, and community **17** members are working to expand the service it provides

Academic Advice

Congrats on making it to UVA! You are already incredibly academically impressive. Here are some tips for furthering your academic goals...

Resources (some of our favorites)

- Coursicle.com for scheduling
- Check out this guide to competitive majors, fellowships, and unpaid internships called [inside UVA](#) by Charlotte McClintock, Abby Heher, and Hannah Lewis
- Lou's List for SIS course info in a more convenient and user-friendly format
- Vagrades.com for data on past course grades and GPAs
- Course Forum for (admittedly, pretty unreliable) evaluations of courses
- UVA Library website, fantastic for research and finding resources
- Zotero (learn how to use through a library workshop!) for organizing research/citations
- WorldCat for finding relevant journals/publication for your research
- Google Scholar, same as above
- Journal TOCs, sends you emails with a list of your favorite journals' tables of content every time a new issue comes out
- Feedly, helps organize all your feeds in one place, great for social media AND research
- Check out the American Association's website for the field you're studying in. Those pages tend to have a section for undergrads that discuss scholarships, resources, publishing opportunities, etc.

General Tips

- On email etiquette:
 - ALWAYS begin your letter, "Dear Professor X: ." Your subject line should let the person know why you are emailing, and if a very quick response is required (IMPORTANT, for ex.) Your first or second line should restate why you are writing. Do not presume your professor has time to read a lengthy email, and generally be gracious of what time they offer you. Sign your message formally, and preemptively thank them for their time, thoughts, help, etc.
 - If you will be late to or absent from class, shoot your professor (or TA if the class is large, in which case you do not want to waste the professor's time) a brief apology. They will probably not respond, but it's just common courtesy to notify your professors. If you don't have a good excuse, just apologize for missing what you are sure would have been a very helpful and interesting class. Assure them that you are working hard to prepare yourself for next class. Do not presume that they will go over what you missed in class during office hours, especially if you did not have a good reason for missing class.

General Tips, cont...

- On academic advising:
 - Depending on how you were assigned your advisor (before declaring your major), that advisor may or may not know anything. You should see your advisor when you first arrive at UVA and then again before course enrollment to discuss classes and remove your advising hold from SIS. When you meet, it's a good idea to feel them out for their experience with academic advising and their general knowledge of general requirements. Do not expect that they will be able to answer in detail your questions about the Comm school, for example. However, they might be able to point you towards resources to answer your questions. Try to find a program through your general education program or through the COLA program that will pair you with an advisor who will be/have been your teacher at some point, because these relationship-building opportunities tend to best prepare you for academic decision-making.
 - Most departments offer colloquia where top scholars present their research. These events are usually advertised on majors listservs or on flyers around the department. Not only do these offer an opportunity to deepen your knowledge of current issues in your field, they give you a chance to meet professors AND ENJOY FREE FOOD (in most cases, at least.) Public lecture series are more accessible if department talks make you nervous, and these almost always have food as well.

General Tips Cont...

- GO TO OFFICE HOURS. If you don't have any class-related questions, just say hi and let them know you just wanted to talk about x not important thing (why they are teaching the class, how they got interested in the subject, something that stuck with you from class, something interesting in a reading, other books/resources to check out since you wanted to learn more about something, etc.) if they have a few minutes. Knowing your professors can make learning more personable and enjoyable, and it definitely helps if you ever need a letter of recommendation in the future.

Fellowships

- What is a fellowship? As defined by UVA's Center for Citizen-Scholar Development, it is really any opportunity in which UVA students can compete.
- If you are just beginning your fellowship search, familiarize yourself with [UVA's Center for Citizen-Scholar Development](#). There you can find a fellowships database search and information on UVA resources to strengthen your application.
 - They also host information sessions on Mondays (4-5PM) in the Rotunda Multipurpose Room 121
 - They believe there is an opportunity out there for every student, so don't be intimidated! You may find out about something that could greatly help you!
- [Profellow.com](#) is another excellent resource for discovering fellowships and learning how to make your application stand out. Although, be aware that services other than looking up fellowships may not be completely accurate.
- If you are applying to graduate school, know that many programs offer fee waivers for economically-disadvantaged students through their department of graduate school admissions office.

Research

- Explore national summer research opportunities through SR-EIP (Leadership Alliance) and SROP (Big Ten Alliance Schools) to be paired with faculty in your field to GET PAID to learn. Additionally, UVA has a work-study program called USOAR that matches eligible students with research opportunities on Grounds. The program is a great way to make money while getting valuable research experience.
- To fund your research, explore UVA funding options such as:
 - Harrison Undergraduate Research Award (up to \$4000, due early December)
 - UVa IDEA Fund (due Oct 1st and Feb 15th, projects supporting inclusion)
 - Jefferson Trust Grant (projects for improving the University)
 - Small Research and Travel Grant
 - Undergraduate Research Network travel grant
 - Clinton Global Initiative (December deadline, conference for people who create their own initiatives)
 - Raven Fellowship (interdisciplinary research award)
 - Alumni Association's Student Engagement Fund
 - UVA Public Service Fund
 - UVA Diversity & Equity Fund
- Consider publishing your research in a student journal. *The Oculus*, the multi-disciplinary journal published through the Undergraduate Research Network (URN), is a great option. Reach out to a URN representative to ask about active student journals at UVA.

Scholarship Advice

Feeling pleased with your academic progress? Apply for merit-based (and need-based) scholarships! Every spring, the application for academic deans' scholarships opens. This single application allows you to be considered for dozens of individual scholarships. Also during spring, the Alumni Association opens up applications for scholarships. These are typically individual scholarships, but they tend to be fairly similar so you could reuse drafts with some minor changes. Make a plan to at least turn something in, even if the application isn't up to your normal standards. So few students take the time to apply that your chances are still very good. Check in with your major department or advisor to ask about any department-specific scholarship opportunities. Check out the Personal Finances section for more.



Employment & Internships

Importance of the Career Center

“When I was in college, I believe that as a first-generation student, I just had no idea what resources were available to students. One key resource I didn’t access until my last year was the Career Center, and specifically the individual help that you can get from career counselors. I know now that building relationships with people in the Career Center early in your university life creates the beginning of a broad network of resources, which can lead to partnerships with faculty for research, insight into meaningful volunteer positions, access to the most significant student employment opportunities, insider access to internships and jobs, and training on key career readiness skills. So, while it sounds self-serving coming from me, the UVA Career guy, I encourage you to get to the Career Center NOW!”
—Everette Fortner

What is a Work-Study?

Work-study is a portion of your financial aid package, determined each year from your results on the FAFSA. When filling out your FAFSA, you must indicate (via a ‘yes’ or ‘no’ question) whether you are interested in pursuing work-study. An amount of federally and University-funded dollars are apportioned annually for students eligible for work-study, earned through on-Grounds employment opportunities. The money is intended to go towards tuition, but paychecks are received equal to any other job and may be used toward any personal expenses. Work-study is a great way to find part-time employment with capped hours that can be supplemented with additional jobs or sources of financial aid. Most jobs on-Grounds will generally identify whether it is available for work-study students, or will make available the resources you will need for hire. Certain areas of employment prioritize work-study students, so you may have an advantage if you choose to self-identify as being eligible.

What is a Work-Study, cont...

When looking at your financial aid package, the government and the University treat your work-study award like a grant: It subtracts from your total costs immediately and calculates your expected contribution for the year (assuming you will accept the work-study award, find employment, and deposit all earnings directly toward your tuition or room and board). The difference between a grant and a work-study award is that you receive grant money at the beginning of each semester simply upon satisfying academic and/or disciplinary standards, while work-study funding depends on greater factors, some beyond your control. Remember that even though your financial aid award may be labeled “Work-Study” as a reduction to the total cost of attendance, you don’t receive that money immediately and will still need to have the ability to pay personal finances regardless of when you receive the work-study specific aid. When selecting a work-study position, it is important to clarify with your supervisor what will happen once you have earned the amount awarded to you. Within certain places of employment, you may need to update if your status as a work-study student changes for purposes within their payroll system. In rare situations, your employment with a group or organization may end once your work-study award amount has been reached.

A comprehensive list of jobs is available on our student employment website, [Handshake](#). You are able to filter jobs by ‘work-study,’ and search by type of position, academic term, etc. From there, you can look through positions, review the expected hours per week, salary, and access to apply for the job. You can work multiple work-study jobs at once, as long as you don’t exceed the amount you are allowed to earn in a year. Some jobs are able to switch to non-federal dollars to pay you - especially if it’s a job that can hire both work-study and non-work-study students. Work-study jobs tend to go quickly - especially ones that pay at higher rates. Most jobs are posted during the term before they begin, so the best way to find one that works well with your needs and your schedule is to apply as early as possible. There are many outlets for work-study on Grounds, including UVA Dining, Intramural Recreation, libraries, and University departments. These are great opportunities to form professional connections and to link you to additional work available.

Academic Research

- Meet with faculty members to ask about researching a topic you are interested in, and talk to them at office hours, after class, or otherwise
- Can potentially be for pay
- Can get to know the faculty member
- Check with professors to see if you can get academic credit

Undergraduate Student Opportunities in Academic Research (USOAR)

- Visit the USOAR website [here](#)

On-Grounds Employment

- The University is ALWAYS seeking more students to work, especially at the start of each semester and during summer hours
- UVA Dining - Educators, marketing team, student worker, \$10/hour
- Intramural Recreation - AFC, North Grounds, Mem, Slaughter
- Libraries - Desk jobs
- Student Engagement (Newcomb, 1515, etc.) - \$7.50 to \$8/hour
- Alumni Association - membership department looks for student-workers
- Bookstore

Off-Grounds Employment

- Cav Connect
- The Corner (restaurants)
- Barracks Road Shopping Center

Working During Summer & January Sessions

Most students are off-Grounds during sessions outside the Fall and Spring terms, making student employment favorable for those seeking jobs. Almost all locations on-Grounds or in the Charlottesville community that regularly hire student-workers will continue to hire new workers and additionally ask if they are available for summer/winter employment, so if you know that you are staying in town during that time, it is advantageous to look on Handshake to see what periods they ask to work.

Job Search for Post-Graduation

The Career Center provides assistance for students seeking entry into graduate school programs, and the job search for third- and fourth-year students. Dreama Johnson, a career counselor, specifically helps with the first-generation and low-income communities at UVA. Make an appointment with the Career Center at any of their three locations to receive assistance for preparing a cover letter and resume. Most graduate programs and jobs will require behavioral or evaluation interviews, which the Career Center can also provide assistance with.



Managing Work, Academics, and Self-Care

Finding the appropriate balance between employment, extracurriculars, and academics can be very challenging, particularly if working for the first semester. Most jobs on Grounds will place a limit or range of appropriate hours-per-week for students, and are flexible with students due to class scheduling or extracurricular involvements. Self-care is extremely important in terms of knowing your limits, so seeking a proper workload academically and on the job is central to success.

Textbooks & Course Software

Affordable Textbooks

Virgo, the online archive and database for all academic and literary texts at the University, allows you to browse for specific books for classes and identifies which libraries on-Grounds may hold a copy. Professors often allot a certain quota of their book(s) for students to borrow for a brief period of time in person, but Virgo also allows you to check if there is an online reading version that exists in the archive for free. Any University student has access to the database.

The Interlibrary Loan system allows students to request books that the University might not currently hold, but can send over to you for your use. It is possible to use this to get books you may need to read for classes, resources for a research paper, or even textbooks if you're lucky. The ILL system usually allows you to check out books for personal leisure, and you can renew them. Note that this typically takes time to get requested books to you, so plan ahead.

Online Facebook pages often provide cheaper prices for textbooks or supplies. The most frequent pages include the 'UVA Student Textbook to Textbook,' 'Free and for Sale,' and graduation Class pages. Many students sell their old books and materials, so check frequently between semesters for opportunities to purchase books at cheaper prices.

Amazon offers both textbook rental services, and a 50% discount on an annual Prime subscription for all University students when you sign up. Textbook rentals are significantly cheaper than buying a used or new version, and the Prime subscription allows free 2-day shipping for all eligible items.

Affordable Textbooks, cont...

Price comparison sites such as BigWords.com and Slugbooks.com will compare prices among several different popular and legitimate retailers such as Amazon, AbeBooks, Thriftbooks, and more, and will find you the lowest cost. You can even filter if you're looking for a rental or want to buy the book outright. This is a good way to get a book that you may need an access code for, because instead of buying the book+code bundle directly from the book distributor, you can buy the book for cheap and then get the access code, or even find a cheaper bundle on one of these websites. If you need an online access code for a class that a friend has taken (and their code is still active), talk to your professor and ask to use your friend's access code. It won't always work, but sometimes they'll understand and let you use the other person's code, saving you hundreds of dollars.

Some textbooks genuinely won't be necessary for a class and, if you wait a week or two into the semester, prices on Amazon and other sites drop because demand drops for the book. Alternatively, waiting until the course starts to see the syllabus and how much you really read for each book allows you to use your best judgment on whether to buy the text. Ask your professors if you need the most current edition or if one or two editions away will suffice. Often, you can save a lot of money just by using an older version of a textbook. If you have friends in the same degree program who are taking the same courses, share books so each student has to buy fewer books. You cannot read two of them at once. This works best when living in the dorms together.

Coming soon to UVA... The College Scoop textbook library. Students are working to create a textbook library on Grounds where low-income students can check out books free of charge each semester, as needed.

Online Software

The University offers many software packages for free with your UVA email, most notably Microsoft Office products for Apple or Microsoft products. You will also maintain access to your UVA Google account after graduation, so you can continue to use the unlimited storage that comes with your Drive, or use your email if you choose.

Check online websites for access codes to products such as VHLCentral (foreign languages) or Stata before purchasing them from UVA-affiliated stores. Sources such as Amazon will often provide usable access codes for much cheaper prices, or you can additionally seek upperclassmen that may have unused codes for classes they decided to drop.

School Supplies

Blue books are used for writing your responses during exams, while green books are the recycled alternative; both are interchangeable in terms of their use. During midterms and finals season, organizations such as Honor and the Alumni Association offer pop-up events and stations that provide free blue/green books for students, most often in October, December, March, and May. These mostly are used for classes in the College of Arts & Sciences, as other schools often don't require them.

The University's recycling and waste diversion department offers a program called the Reusable Office Supplies Exchange (ROSE), where gently or never-used office supplies throughout UVA are made available to the community. These supplies range from writing utensils, to binders and folders, to miscellaneous items (glue, tape, etc.) Representatives from ROSE often set up tables near Newcomb Hall at the start of each semester, and you can also freely visit the Recycling Warehouse at the Leake Drive site, open weekdays between 8 AM and 3 PM.

School Supplies Cont...

Most introductory classes at the University also require the use of iClickers, which serve as devices to answer questions that benefit your participation grade in lectures. You should definitely seek online Facebook pages to purchase used iClickers for the cheapest route, and stick to anything less than \$20. Generally, upperclassmen will be looking to sell theirs since higher-level courses don't use them.

Transportation

Quick Tips

- Utilize free public transportation
 - Avoid using Uber when possible, prices vary but are often expensive!!
 - UVA On-Grounds transportation
 - Download the Rider app
 - Take the CAT to get around off Grounds
 - Download the CAT app
 - Plan ahead, many locations are walkable
 - Safe Ride, an overnight ride service offered by UVA (hours: 10:00 PM to 7:30 AM, 7 days a week)
 - request through the TransLoc app OR
 - call: (434) 242-1122

University Transit Service (UTS)

The University offers free shuttle service to anyone via its UTS buses, with nine main routes that operate between Grounds stretching from the Gooch-Dillard area to Grady Ave. There are broad routes such as the Northline that connects from graduate school Grounds (Darden, Law) to Hereford, and specific routes such as the Redline between Scott Stadium and the UVA Hospital.

Parking Permits

While first-years are unable to bring cars, upperclassmen living on or near Grounds have the option to purchase parking permits for personal use. The 'S6' permit, which is roughly \$540, covers the annual fee for a spot in the Scott Stadium lot; this is mostly used for upperclassmen RAs who live in first-year dorms. The storage permit for the Emmet-Ivy Garage, usable for Lawn residents, and those in Lambeth or near the Central Grounds area, costs about \$252 for the annual fee.

Free Parking Sites

Most parking sites on Grounds will offer free parking on weekdays between 5:00 PM and 7:30 AM, and all hours on the weekends. These are generally lots near Central Grounds and dorms such as the AFC, Monroe Hall, and Lile-Maupin. Observe whether parking signs designate if only permits are permissible for 'All Times' or those between the '7:30 AM to 5:00 PM' range. Often, this can be extremely convenient when driving to Grounds for a weekend stop.

UBike

Find and reserve a bike using the Social Bicycles [mobile app](#) or using a bike's keypad. Enter your 4 digit PIN to unlock the bike. Want to stop for coffee? Press the "HOLD" button and lock the bike to a rack. Just enter your 4-digit PIN to unlock and ride. If you have an issue with your bicycle, press the "REPAIR" button and then lock the bike to a rack. When riding, remember to follow these [rules of the road](#). To end your trip just lock your bike to a rack at a hub location. If you end your trip outside of a hub location you will be charged an additional fee for rebalancing.

- Rates: Pay as you go (\$3/hour), \$40 for 6 months where you get 90 minutes of free time per day, or with a valid UVA email address, get the \$5 monthly rate or \$30 semester rate with 90 minutes of free time per day.

Charlottesville Area Transit (CAT)

Founded in 1975, the CAT system offers thirteen routes that stretch between the Charlottesville area, including Grounds. The most convenient is the Free Trolley, which operates through central Grounds, the Corner, Jefferson Park Avenue, and regions of downtown Charlottesville. As the name suggests, this is completely free for any riders; all other CAT buses are free for students with a UVA-affiliated ID. Route 7 operates through Emmet St., useful to access Barracks Road Shopping Center, shops at Stonefield, or more distant areas on Seminole Trail.

Zipcar is an alternative to car rentals. Apply online with a valid driver's license. Most people are approved instantly and can book a trip within minutes. Book a round trip car by the hour or day. Use our app to unlock and lock during your trip. We'll also send you a Zipcard. When you're done, park the car in the same location you picked it up from, then end the trip with the app.

- Rates: You can pay \$7/month or \$70/year for 180 miles/day with rates from \$9/hour and \$85/day. You can also do daily or hourly rates, which is usually about \$10/hour and \$78/day.

Airbus provides low-cost transportation to students in need of a ride to airports in Richmond and Washington, D.C. before academic breaks. Both the bus to Richmond and the bus to Dulles depart at 7 a.m. from Central Grounds. It costs \$15.

Zimride is a private, ride-sharing network that connects you with others who want to take the same trip. Create a free profile using your university ID, post a trip you're planning to take, and then look for a match. You can match for one-time trips or daily commutes. You'll save money by splitting gas, and reduce your carbon footprint!

On-Grounds Resources

- Library Resource
 - Scholars Lab
 - Free 3D printing
 - Access to software (EX: Adobe Creatice Suite)
 - Robertson Media Center @Clemons Library 3F
 - Reservable Video Studio and Audio Studios
 - VR Use
 - Video Cameras, Audio recording kits, microphones, tripods, and more available for 1-day checkout
 - Access to Adobe software and iMovie for design projects
 - R-Lab @Fine Arts Library
 - Computers have sound/3D/Video/GIS editing software installed for student use
 - Workshops “on data analysis and statistics, computation and software”
 - <https://data.library.virginia.edu/training/>
 - Includes Python, R, and Excel workshops
 - Their team also does workshops on a variety of other topics
- Multicultural Student Center @Newcomb 2nd Floor
 - Reservable meeting rooms
 - Free printing - Max of 20 pages per day
- Office of African-American Affairs
 - Their Peer-Advisor Program, GradStar Program, and Project Rise can be read about [here](#)
 - The Luther Porter Jackson Black Cultural Center
 - Offers: workshops, study spaces, project meeting spaces, free printing

- Career Center (Newcomb, Bryant Hall, 1515)
 - Meet with advisors for advice on careers, resumés, majors, and more
 - Get a mentor in your field of interest through the [Virginia Alumni Mentoring program](#)
 - Seek out Pre-Health and Pre-Law advising
 - The Career Center's [website](#) has specifics on everything from how to format your resumé to interview etiquette to career choices
 - Dreama Johnson — career counselor specializing for low-income and first-generation students
- Writing Center
 - 1-on-1 tutoring service for advice (not grammar issues) on papers
 - Offered by the English Department, appointment basis
 - [Engineering Undergraduate Tutoring](#)
- Gyms are free for full-time students
 - Only available for appropriate academic semesters (i.e. only summer session students able to use for summer period)
- Contemplative Sciences Center
 - Offers drop-in classes for meditation and mindfulness
 - Schedule and locations [here](#)

Mentorships

Why should you find a mentor?

“I have had mentors in student leadership, mentors in my career field, and mentors for life in general. Even for this project, for this guide, I had my friend Chi Chan as a mentor. Though we were effectively co-leaders of this project, I came to him asking anything from “how do we get in contact with this student group” to “how do I get people to come to meetings”. I learned a lot from him, and he helped me to grow as well. I think he’s an example of what a good mentor ought to look like. He was willing to pass his knowledge onto me while also pointing me onto the right path as needed. I hope you are able to, or have found, a good mentor.” —Matthew Foreman

How to develop a mentorship

- It's as easy as reaching out and making a connection
- Here's an email I used to contact an alumni I found on LinkedIn:

"My name is Matthew Foreman- I am a second year student at the University of Virginia studying Computer Science. I am interested in the field of software development and have been searching for related internships for this summer. Oracle, naturally, came up.

I have used, and been a fan of, Java since I began studying computer science in high school. The complexity and applicability of the language encouraged me to pursue my major. It sounds like your role at Oracle is exactly the kind that I'd like to learn more about.

Are you free to chat via phone? I am free anytime between 11-12 on Tuesday, Thursday, and Friday if these times work for you. Also, after 1 on Friday is doable as well. I understand that you must be busy with your work, and I am happy to chat via email if that works for you."

- The first paragraph includes background information (like why you're interested), the second includes your connection to their field and what you'd like to learn about, and the third includes times to connect.
- Don't be surprised if you don't get contacted back! Professionals are busy people, but that doesn't mean they don't want to help!



Look for people in your field of interest

- Family or friends/family connections are a great source
- [Virginia Alumni Mentoring](#) is another great resource
- Making connections with your professors
 - Chatting during office hours
 - Ask them to get coffee or a meal
 - UVA offers a free [Take Your Professor to Lunch](#) program!
 - Working with professors through research is another way
 - Look for research opportunities through professors or on department websites
- Through your internships, employment, or volunteer opportunities
- Lots of organizations/CIOs have alumni networks

I suggest that you look for those with real experience who can help you grow. It's important to know what you're looking for and then making a connection with that person who has the expertise you're looking for. Good luck!

Study Abroad

- You can use your financial aid for study abroad! Check out this [webpage](#) for the complete process.
- If you would like to apply for financial aid to study abroad, check this SFS [link](#).
- [Here](#) is a comprehensive list of scholarships, grants, and other funding opportunities for study abroad
 - If you study a language, there are many scholarships out there, especially outside UVA, that will finance your education abroad
- For planning and budgeting tips, check out this [link](#)
 - You can find contacts for advisors here
 - You can compare costs for studying abroad vs. going to UVA
- Look into the study abroad programs that will work with your major and don't be discouraged because of your perception of study abroad! Take advantage of this opportunity to travel and explore another culture!

Disability Access

let's talk about SDAC

- [The Student Disability Access Center](#) (SDAC)
 - Documentation is needed to determine accommodations ([Guidelines](#))
- SDAC Services located at: Elson Student Health Center (400 Brandon Avenue)
 - It's open from 8AM to 5PM Mon-Fri
 - Screenings for ADHD and learning disabilities
 - There are 2 psychiatrists on staff who perform a mini-test to help students determine if they should go forward with a screening
 - It's free and funding for the program is limited so spots go fast!
 - For those who are granted academic accommodations
 - Extended time, note taking
 - Read N' Write app
 - Allows PDFs to be read back to you out loud
 - Screen color is able to be changed and you can edit in it too
 - Note-taking services if need is determined
 - ASL interpretation
 - Housing and meal plan alterations
 - Assistance animals
 - Service animals or emotional support animals
 - Permission granted based on documentation
 - DART services, a shuttle for those with varied physical abilities
 - Do you have a concern about an accessibility-related barrier at UVA?
 - Report it [here](#)
- The steps to apply for accommodation can be found [here](#)
 - Send in the Student Application form online
 - Schedule an appointment at SDAC@virginia.edu OR 434-243-5180
- Accessibility maps from Facilities Management can be accessed [here](#)

Social Life

Fun at UVA

- University Programs Council
 - UPC is the biggest way to find fun and free events, fairs, food, formals, tailgates, etc. UPC has put on many different events for every type of audience and a movie or trivia night can be a wholesome night with a small group of friends. Be sure to look out for emails and Facebook events for some of their programs.
 - Check out programming [here](#) & follow them on socials
- Intramural Recreation
 - If you're the athletic type, we recommend that you join an IM or Club sports team. It's a fun and competitive way to make friends while getting exercise. The time commitment is very low and it doesn't cost anything to hang out with friends playing outside.
- Joining a club or organization ([full list of CIOs](#))
 - There are clubs for just about everything at UVA. If you join any cultural, career, or fun student organization, you are bound to find people like you, and once you've paid your dues you give yourself a semester or year long list of social events.
 - NOTE: Some CIOs sponsor ticketed events. In an effort to make their organizations more inclusive, many CIOs have partnered with United for Undergraduate Socio-economic Diversity (UFUSED) to hold tickets for students who receive need-based aid. If you feel comfortable, reach out to the CIO's event director to ask about their participation in the program. Else, try reaching out to UFUSED directly through their Facebook page.
- Greek Life
 - The International Sorority & International Fraternity Councils offer national scholarships
 - [Virginia ISC list](#)
 - Individual chapters also offer their own scholarships so be sure to inquire about them before or during recruitment!

Fun around C'ville (for those who are 21+)

Drinking can be an expensive habit in college and very honestly it can be one that you give up if you find yourself low on cash often. This isn't meant to discourage you from doing so if that's how you spend time with friends, but if you are facing financial stress remember to prioritize.

- “Pre-gaming” or drinking at home before you go out to bars can be one of the most economical ways to spend a night out on the Corner. Buying a handle from the ABC store can be the equivalent of 3-4 drinks at a bar so similar to cooking a meal instead of eating out, it is cheaper to drink at home rather than at bars. Just be sure to pace yourself. The point of the pregame is not to get drunk enough for the whole night within an hour but, rather to give you less reason to spend money at bars.
- Apartment parties are another good way to have a good time at a low cost. Find a group of friends to split the cost of drinks and put on some music in your living room, and you are looking at a similar if not more enjoyable experience to bars. Just be courteous to your neighbors and warn them in advance so that you don't get a noise complaint and also be cautious none of your underage guests are being served alcohol.
- Drink specials — should you choose to go to bars, here are some happy hour specials that can make the whole experience more affordable:
 - Boylan Heights
 - Wahoo Wednesday specials
 - Trinity
 - \$6 wings and a stein on Sundays
 - Biltmore
 - Survivor Hour — \$1/\$2 rails 8-9 PM Thursday
 - \$8 trash can, Saturday night
 - Mellow Mushroom
 - Pint night — \$3/\$4 pints Tuesdays

Systemic Issues for the "Not-Rich"

Imposter Syndrome

Ever worry that you don't deserve to be here? That you're a fraud and someday people are going to find out that you're not qualified? We understand how that feels. You should now know that these thoughts can, when they become disturbing enough, be signs of imposter syndrome (IP). IP isn't uncommon for folks who are underrepresented in some way, so if you're not rich and hold another marginalized identity, you are more likely to have to deal with these concerns. Whether or not we are aware of it, our brains receive subtle messages when we observe that we are unlike many of those who surround us. If you are the first person to go to college in your family, for instance, you may never have witnessed "people like you" being successful in college. Not feeling like you're the type of person that's supposed to fit in and succeed somewhere, even for reasons that have nothing to do with your social skills or academic ability, can subtly affect your attitudes towards your own success.

CAPS and the Women's Center can offer ongoing support if you particularly struggle with IP. In addition, consider reaching out to minority or field-specific orgs to ask about programming and mentorship opportunities that could help. Finally, consider practicing mindfulness meditation. Calm, Headspace, and Simple Habit have several free sessions.



Chronic Stress

Economic instability can prime you to experience chronic stress, which can lead to poor health outcomes and difficulty excelling in your studies. Fortunately, there is a lot you can do to work against chronic stress! Again, CAPS is definitely a good place to start. As is getting regular exercise, maintaining regular sleeping patterns, and a nutritious diet (GreensToGrounds offers free local produce weekly for significantly economically-disadvantaged students).

Finally, if you are in a particularly precarious economic position, sometimes current events can be very challenging to deal with. Things we regularly discuss in the news and in political discourse, or even politics and economic classes here, may have a more profound and immediate influence over your life than those of your peers. If you find you need accommodations, reach out to your profs to ask about their policies. They will probably be very kind; students more often than not don't ask for help when they really should, and many of your profs know that. You can always say that with your family situation, you are feeling particularly vulnerable right now, and that if they'd be willing to give you a few days/some other accommodation while you deal with family care, etc. you'd greatly appreciate it.



Lack of Social Capital

No, your peer didn't get the fancy internship because he's so much smarter than you. Meritocracy is kinda fake news.

Lots of people are really deserving, but sometimes life makes opportunities harder to come by for some. It's not your fault (or your family's) you didn't "pull yourself up by your bootstraps" because the truth is that, in America, there are countless systemic barriers to doing so. You are one of the lucky ones who has made it into an elite institution, but don't let this fact make you feel like any injustice here is acceptable. It's not. Far more people like you should be able to be here, and you don't need to feel like you've been handed something, so you ought to shut up about the ways in which this institution is unjust. All this to say that you might experience more hardships at UVA than your peers do. You might notice your peers having it easier, especially around financial aid awards time of year or internship season. Yes, it sucks, but please don't let it make you feel undeserving or less than. And don't let it discourage you from going for every opportunity around you.

Having to work harder to make connections is an unjust burden of our economic system. That said, you might need to be extra proactive about meeting your professors, going to job fairs, making friends with the folks in the Career Center, and otherwise intentionally networking so you have some useful contacts come graduation. When you go to the Career Center to schmooze, be sure to grab their most up-to-date guide, which usually has info on networking, emailing, and other job-search related material. This guide is VERY helpful. If you belong to any underrepresented group, reach out to CIOs related to your group to see if they have any sort of alumni connections, then get involved with alumni relations work.



General Sense of Precariousness

Should you ever worry that a sudden medical or family issue will leave you unable to finish school or afford your studies, reach out to ODOS and SFS and communicate your situation as strongly and clearly as possible. There are one time loans and other emergency aid they might be able to offer you so that you don't have to worry about having to drop out with student loans and without a degree, for instance. They will want to help you because universities disincentivize dropping out or taking more than four years to finish. Your dean is also a wonderful resource should something come up that could jeopardize your ability to stay in school. Finally, having to worry that a catastrophe could leave you totally vulnerable, or that you're \$500 away from having to drop out, can really take its toll.

Again, consider CAPS for free care, and prioritize your mental health. I personally like proactively channeling my worry energy into applying for scholarships so I can send \$ to my family and contribute to my emergency savings. Join things that you enjoy, as well as all the resume enriching things there are to do. Look into economically savvy programs, like UVA's several 4+1 accelerated masters programs. Advocate for yourself as fiercely and often as possible. And remember that there is a growing community of people here to support you and offer advice.



Conclusion

Student Council legislation SB18-30, passed in April 2018, officially established the 'Low-Income Resources Committee (LIRC)' to begin research on resources and initiatives at the University in constructing this handbook. The mass compilation of data, information, and knowledge would not be possible without the help of many that expressed interest in creating this guide.

In 2016, the New York Times wrote an article featuring the lack of economic diversity at the University of Virginia. The median family income reports at roughly \$155,500. Being a low-income student on Grounds is not an easy measure — financially, psychologically, socially, or emotionally. By no means is this guide a comprehensive overview of every resource available, or a one-size-fits-all package on how you should handle your college experience at UVA, but our hope is to lend a hand. Hands from fellow college students that may share a similar background to you.

Know that you are not alone in your journey at the University of Virginia. You will always be a valuable contributor, friend, leader, student, and person in this community. You deserve to be here. Keep making noise and making space for the people who will come behind you. May there be many more of us.

This is a living document, to be added to and updated with every generation of low-income & first-generation students at UVA.



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for editing & publishing...

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