Financial Stress Resources for Cal Students

It’s tough out there. In these tough economic times, a lot of people are worried about their financial aid, their ability to pay tuition, and their future on the job market. You might be one of those people. What you might not know is that there are also a lot of people at Cal who are here to help.

Helpful hints to reduce your stress

First of all, some hints for reducing your stress:

1. Take a few deep breaths. And maybe a walk. Simple things like breathing exercises or a short stroll can really help to clear your head when things get stressful.

2. Talk. To a friend, a teacher, a counselor or family member - someone you know who will help you to get some perspective.

3. Do one thing at a time. Focus on the task in front of you - be it an essay or brushing your teeth. Try not to let worries about what might or might not happen get in the way of living your life.

4. Remember you can’t control everything. Things like job prospects after graduation are out of your hands. You don’t control the economy. It might be pretty grim when you finish college - and then again, it might turn around, and you might have no trouble finding a job you like. All you can control is how you respond to stressful times. Focus on keeping these things in perspective.

General budgeting resources

If you would like some tools to help you with managing your money, visit CashCourse online money management assistance for Cal Students. http://cashcourse.org/UCBerkeley/Default.aspx

QUICK TIP: If you have a hard time budgeting every month, think about using cash to pay for things rather than debit/credit. It’s easier to keep track of how much you spend.

Help for paying your tuition

Estimate your financial aid package based on family income and other variables with Calculator. http://calculator.berkeley.edu/

If you are worried about being not able to pay your tuition bills and living expenses, talk to someone in the Financial Aid Office about your aid package as soon as possible. http://students.berkeley.edu/finaid/ 
(510) 642-6442
(International students: please visit http://internationaloffice.berkeley.edu)

Emergency loans are available through the Financial Aid Office: up to $1,000 for emergency expenses for all registered students, interest-free, with a $20 service fee. http://students.berkeley.edu/finaid/ 
(510) 642-6442

Looking ahead to the job market

If you are looking ahead to graduation and you’re worried about your job prospects, why not do some career planning with a counselor at the Career Center? http://career.berkeley.edu/Info/MakeAppt.stm

Career counseling can help you focus on your goals, and ease your stress about what’s coming after graduation by preparing you to make informed decisions about your future.

Additional campus resources

If stress, worry and anxiety are a big part of your daily life, consider seeing a counselor to talk about it. Counseling and Psychological Services (CPS) provides brief counseling to students with personal, academic and career concerns. All undergraduate and graduate students are eligible for CPS services, regardless of their insurance coverage. In fact, all registered students receive some free counseling visits per academic year.

For more about CPS, visit: http://uhs.berkeley.edu/students/counseling/cps.shtml

Get stress-busting resources at the Be Well to Do Well: http://www.berkeley.edu/bewell.

Another resource is the Health & Wellness Education and Coaching session(s). Let a health educator help you figure out how to make simple changes in your lifestyle to improve your well being, reduce your stress, and increase your success.

To make a free, confidential appointment with a Health Educator go to http://uhs.berkeley.edu/onlineservices/onlineappointments.shtml and click on Health Education or call (510) 642-2000.