

LOW-SES AND FIRST-GEN INFORMATION & RESOURCE GUIDE

(VERSION FALL 2017)

HELLO FRIENDS!

WE ALL KNOW HOW CONFUSING AND FRUSTRATING NAVIGATING FINANCIAL RESOURCES AT REED COULD BE, SO WE DECIDED TO GIVE YOU A QUICK & EASY GUIDE! THIS GUIDE WAS CREATED IN 2012 BY REED STUDENTS AND CONTINUES TO BE ADAPTED EACH YEAR WITH FEEDBACK FROM STUDENTS AND OTHER COMMUNITY MEMBERS. WE HOPE THAT IT WILL BE A USEFUL RESOURCE FOR YOU. PLEASE SHARE IT WIDELY WITH OTHERS WHO MIGHT BENEFIT. AND IF YOU HAVE SUGGESTIONS FOR ADDITIONS TO THIS DOCUMENT OR SEE INFORMATION THAT NEEDS TO BE UPDATED, PLEASE LET US KNOW! THANK YOU TO ERICA MARANOWSKI '15, KAI ADDAE '15, AND THE MANY OTHER STUDENTS AND ALUMNI WHO CONTRIBUTED TO THE ORIGINAL VERSION OF THIS GUIDE.

WITH LOVE,

THE LOW SES/FIRST GEN STUDENT GROUP

AND

OFFICE FOR INCLUSIVE COMMUNITY

WHAT'S INCLUDED IN THIS GUIDE?

BEFORE YOU GET TO REED

WHAT OFFICES WILL YOU FIND ON CAMPUS AND WHAT CAN THEY PROVIDE

FAFSA, CSS, AND IDOC

LOANS

APPEALING AWARDS

HEALTH INSURANCE + FREE COUNSELING AT REED, + MENTAL HEALTH SERVICES

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CHEAP/FREE LAPTOPS & SOFTWARE FOR COLLEGE

FEDERAL WORK-STUDY (FWS)

FOR FIRST-YEARS

REED + PDX'S RESOURCES: FREE TRIPS, TICKETS, AND MORE

FOR LIVING OFF-CAMPUS

HOW TO GET AN EBT CARD/SNAP/FOOD STAMPS + OTHER GOV. ASSISTANCE

FREE + SUBSIDIZED PHONE SERVICE THROUGH FOOD STAMPS

EMERGENCY HEAT, RENT, + FOOD ASSISTANCE

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THE BENEFITS OF STUDYING ABROAD ON FINANCIAL AID

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FINDING COMMUNITY (YOU'RE NOT ALONE!)

KEY OFFICES + THE SERVICES THEY PROVIDE

Attending college is a far more complicated process than just showing up with some clothes, reading some books, and writing some essays. Sometimes, students need small things like a subsidized bus pass from the Business Office or cough drops from the HCC. Other times, students need bigger things like extra tutoring, career help, or a means for exploring off campus. For these needs (big or small) there is a Reed office to assist you.

BUSINESS OFFICE (ELIOT 307 + 308)

The business office handles payments and tuition fees, provides information and counseling for student loans, and oversees payroll for student employees. It is possible to set up payment plans; talk with the staff about this option. They also provide cashier window services, research grant services, and subsidized bus passes.

- Office Hours: Monday-Friday 8am-5pm (sometimes closed between 12-1pm for lunch)
- Cashier's Window: Monday-Friday 10am-4pm
- business-office@reed.edu / 503-777-7505
- Dawn Derry — Contact for all things job-related: timesheets, taxes, direct deposit, etc.
 - derryd@reed.edu / 503-777-7549

THE CENTER FOR LIFE BEYOND REED (PREXY)

CLBR provides specialized personal and career development support to help you identify your purpose and find meaningful opportunities including jobs, internships, fellowships during your time at Reed and beyond. CLBR staff can advise you on how to search and apply for opportunities, prepare for graduate school, and more.

- beyondreed@reed.edu / 503-788-6690
- Alice Harra — Associate Dean of Students & CLBR Director / harraa@reed.edu / 503-517-7421
- Charles Daniel - Senior Advisor / danielch@reed.edu / 503-777-7550

COMMUNITY WELLNESS (LOCATED IN THE STUDENT CENTER)

Community Wellness (CW) provides support for student wellbeing with the help of two teams of student employees: Peer Health Advocates (PHAs) and Night Owls. Community Wellness is a great resource for developing strategies for stress management and self-care. See a list of Community Wellness events by subscribing to the CW google calendar: <http://tinyurl.com/jf9j7s4>

- Rachel Wagner — Community Wellness Program Manager
 - wagnerr@reed.edu / 503-517-7633
- http://www.reed.edu/community_wellness/index.html

DEAN OF STUDENTS OFFICE (ELIOT 218)

The central purpose of the Dean of Students Office is to help students access campus support resources, work with students and relevant campus partners to address challenges and problems, and help advance ideas for positive change within the community. Students are urged to visit the DOS office if they find themselves struggling for any reason during the semester.

- Eliot Hall 218, Monday-Friday 9 a.m.-5 p.m. (but closed for lunch 12-1 p.m.)

- 503-517-7396 or student-services@reed.edu

DISABILITY SUPPORT SERVICES (LOCATED IN THE DOJO)

Disability Support Services works with students who seek academic, housing, or other accommodations because of disability-related needs. The office offers academic coaching on time management, organization, and study skills. Please contact DSS if you would like to learn more about the support offered, or if you have questions about whether DSS may be an appropriate resource for you.

- Website: http://www.reed.edu/disability_services/
- Email: disability-services@reed.edu

FINANCIAL AID OFFICE (ELIOT 202)

The Financial Aid office helps students apply for financial aid, understand/appeal financial aid packages, and acquire additional loans. Please contact the Financial Aid office if you have any questions related to financial aid.

For more info: www.reed.edu/financialaid

- Monday-Friday 8.30 am -1-5 pm
- 503-777-7723 or financial.aid@reed.edu
- Contact Sandra Sundstrom, Director, directly at: sundstrom@reed.edu

HEALTH AND COUNSELING CENTER (NORTHWEST END OF CAMPUS, NEAR 28 WEST & 7-11)

Reed College Health and Counseling (HCC) services are available to evaluate, maintain, and promote general student health. Basic medical and counseling services available in the HCC are free to current students, whether or not you have Reed insurance. The counseling staff includes psychologists, psychiatric mental health nurse practitioners, a case manager, and psychology and psychiatric nurse practitioner interns and residents. The medical staff includes physicians, nurse practitioners, registered nurses, and a medical assistant.

HOURS: Monday, Wednesday, Thursday & Friday 9am-5pm; Tuesday 9am-7pm

Counselor in Residence at the Multicultural Resource Center (Student Center): Monday, 9am-5pm

Case Manager in Residence at the Multicultural Resource Center (Student Center): Friday, 9:30am-12:30pm

- **For medical appointments:** call/email Meg Sattely at sattelyv@reed.edu or 503-777-7281
- **For counseling appointments,** call/email Connie Nelson cnelson@reed.edu or 503-517-7349
- **For after-hours care,** call Nurse Advice Line- Community Careline at 800-607-5501
- **For mental health assistance, crises, and urgent aid:** call ProtoCall at 866-432-1224

INTERNATIONAL PROGRAMS (STUDY ABROAD) OFFICE (ELIOT 203)

The International Programs Office (IPO) is responsible for a variety of services centered around enhancing international educational opportunities for community members. Students are encouraged to reach out if they are interesting in studying abroad or would like more information about the programs offered.

- Paul DeYoung — Director of International Programs
 - paul.deyoung@reed.edu / 503-777-7290

OFFICE FOR INCLUSIVE COMMUNITY (LOCATED IN THE STUDENT CENTER)

The Office for Inclusive Community oversees the **Multicultural Resource Center (MRC)**, which coordinates social justice events and programs for students of color, first gen, and low SES students. The MRC also provides financial support and partnership with social justice and affinity student groups such as the Low SES / First Gen Student Group and cultural student unions. OIC also oversees the **Peer Mentor Program**, which supports first year students from underrepresented or marginalized communities in their first year transition to Reed. First year students (freshman and transfers) can join PMP at any point during the year. Sophomores, Juniors, and Seniors can join the program as mentors. OIC staff and student leaders are available to advise students with individual questions or challenges. If you are experiencing a financial difficulty or have questions about various resources on campus, consider reaching out to the OIC.

- Dayspring Mattole — Assistant Dean for Inclusive Community (Student Center 110)
 - mattoled@reed.edu / 503-777-7518
- Ruby White - Multicultural Resource Center Program Manager (Student Center 101)
 - rwhite@reed.edu / 503-517-4102
- Karina Aragon - First Gen / Low SES Student Support Intern
 - Office hours at the Student Center: Monday and Wednesday, 11am-1pm

OFFICE FOR INSTITUTIONAL DIVERSITY (ELIOT 312)

The Office for Institutional Diversity (OID) creates institutional vision and strategy supporting the college's commitment to being a diverse and inclusive learning, teaching, and working environment. The Dean for Institutional Diversity reports to the president and works closely with the dean of faculty, Reed's chief academic officer, and campus leadership to change institutional culture. OID oversees the Center for Teaching and Learning, which hosts many workshops to support faculty and staff in strengthening their skillset. OID also organizes diversity-related lectures and events throughout the year. They typically have 2-3 part time student workers, so it's also a great place to check in with about jobs!

- Mary James — Dean for Institutional Diversity
 - institutional.diversity@reed.edu / 503-777-7250
- Jessika Chi - Program Manager for Institutional Diversity
 - jchi@reed.edu / 503-517-5065

PEER CAREER ADVISORS (PROGRAM WITHIN CLBR; LOCATED IN PREXY)

PCAs work closely with staff in the Center for Life Beyond Reed and are continually trained on how to assist with resumes/cover letters, job search, and how to connect to other groups and opportunities both on and off campus.

- Express Advising Hours: Mon-Thur (Prexy), 6–8 p.m. Saturday (Prexy), 10 a.m.–12 p.m.
- beyondreed@reed.edu / 503/788-6690
- <http://www.reed.edu/beyond-reed/special-programs/peer-career-advisers/index.html>

SEEDS (LOCATED IN THE STUDENT CENTER, ROOM 112)

SEEDS (Students for Education, Empowerment, and Direct Service) connects students to our wider community in an effort to complement Reed's academic program, inform students' personal and career development, and to create and sustain a positive impact with Portland communities. Off-Campus Federal Work Study (FWS) opportunities are coordinated through SEEDS. SEEDS also oversees the Reed Community Pantry, which provides food and other items at no cost to students, staff, and faculty.

- Contact SEEDS: seeds@reed.edu
- Tara Sonali Miller, SEEDS Program Manager (Student Center 112)
 - millert@reed.edu / 503-777-7563

OFFICE FOR STUDENT ENGAGEMENT (FORMERLY KNOWN AS STUDENT ACTIVITIES; LOCATED IN STUDENT CENTER)

The [office for student engagement](#) coordinates a number of services and programs including orientation, the [Gray Fund](#), Reed Leadership Academy, student organization and senate advising, event registration, and subsidized tickets to concerts and other events off campus (also free Kaul event tickets).

- student-engagement@reed.edu / 503-788-6692
- Gray Fund events are FREE and are a great way to explore off campus and meet new people.
- Student Engagement staff help with planning and registering an event on campus. If there's an event or project that you'd like to see happen on campus, Student Engagement can help walk you through the process of requesting Student Body funds and the logistics of planning your event.

FAFSA, CSS PROFILE, AND IDOC

Access your FA award info and history at: bannerweb.reed.edu
 Reed Financial Aid Info: reed.edu/financialaid/applying_for_aid_current

FAFSA: THE FREE APPLICATION FOR FEDERAL STUDENT AID

This application is exclusively for **federal** financial aid. Federal funding includes the Pell Grant, SEOG, Perkins Loan, Federal Work Study, Direct Loan, and Direct PLUS Loan. Since most financial aid packages at Reed include some federal funding, you must also file the FAFSA to be considered for institutional funding.

- Submit by **April 15**.
- fafsa.ed.gov/

THE CSS FINANCIAL AID PROFILE

The CSS PROFILE is required to determine eligibility for institutional funding. Students do not need to file the CSS PROFILE if they only want to be considered for federal financial aid.

- This application is exclusively for **non-federal** financial aid.
 - Must be submitted by **April 15th at Midnight Eastern Time (9 PM in Portland)**.
 - Application fee: **\$9**. Reporting fee for each college or scholarship program selected: **\$16**. They accept credit or debit (American Express, Discover, MasterCard, VISA), or a Fee Payment Code.
 - **Fee waivers** are awarded automatically to first-time applicants from low income families who qualify based on parent income and asset information provided on the PROFILE.
- student.collegeboard.org/css-financial-aid-profile

CSS NONCUSTODIAL PARENT WAIVER

By completing this form, the student is petitioning for an exception to be made to the requirement of providing financial information for their noncustodial parent. This form only needs to be filled out and submitted the first time the student files for financial aid. Feel free to contact Financial Aid with any questions.

- Financial Aid office: 503/777-7223 / financial.aid@reed.edu

IDOC: INSTITUTIONAL DOCUMENTATION SERVICE

- IDOC is now only required for first-time applicants. Financial Aid will only ask continuing students for tax, financial, or household documentation on a case-by-case basis now.

LOANS

Access your FA award info and history at: bannerweb.reed.edu

Reed Direct Loan Info: reed.edu/financialaid/direct_loans.html

Financial loans are plentiful and complex. It is highly recommended that each student discusses the pros and cons of the loans listed below with the financial aid office in order to determine which is best for their situation.

FEDERAL PERKINS LOAN

Info from studentaid.ed.gov/types/loans/perkins:

“Loans made through the Federal Perkins Loan Program, often called Perkins Loans, are low-interest federal student loans for undergraduate and graduate **students with exceptional financial need.**”

- Interest rate is 5%.
- Your school is the lender. You make payments to the school that made your loan or your school’s loan servicer.
- Funds depend on your financial need and the availability of funds at your college.
- If you are attending school at least half-time, **you have nine months after you graduate, leave school, or drop below half-time status before you must begin repayment.**”

DIRECT SUBSIDIZED LOAN

Info from studentaid.ed.gov/types/loans/subsidized-unsubsidized:

- “Direct Subsidized Loans are available only to undergraduate **students who have financial need.**”
- Your school determines the amount you can borrow, and the amount may not exceed your financial need.
- The U.S. Department of Education pays the interest on a Direct Subsidized Loan while you’re in school at least half-time, for the first six months after you leave school (referred to as a grace period*), and during a period of deferment (a postponement of loan payments).

*Note: If you receive a Direct Subsidized Loan that is first disbursed between July 1, 2012, and July 1, 2014, you will be responsible for paying any interest that accrues during your grace period. If you choose not to pay the interest that accrues during your grace period, the interest will be added to your principal balance.”

Info from bannerweb.reed.edu: “This federally funded loan has a fixed interest rate; **interest accrual begins after you cease to be enrolled at least half-time and repayment begins six months after you cease to be**

at least a half-time student. A fee will be deducted proportionately from each disbursement of your Direct Loan; be sure to plan for this deduction when calculating the amount of loan funds available if you are setting up a monthly payment plan or calculating the amount you will owe to Reed College. **Annual Direct Subsidized Loan limits are \$3,500 for freshmen, \$4,500 for sophomores, and \$5,500 for juniors and seniors.** If you wish to borrow the annual maximum Direct Loan and the maximum amount for your grade level has not been included in your award, please contact the Reed College Financial Aid Office. For detailed information regarding interest rates, fees, terms and conditions for the Direct Loan, go to www.StudentLoans.gov.”

DIRECT UNSUBSIDIZED LOAN

Info from studentaid.ed.gov/types/loans/subsidized-unsubsidized:

- “Direct Unsubsidized Loans are available to both undergraduates and graduate or professional degree students. You are **not required to show financial need** to receive a Direct Unsubsidized Loan.
- Your school determines the amount you can borrow based on your cost of attendance and other financial aid you receive.
- **You are responsible for paying the interest on a Direct Unsubsidized Loan during all periods.**
- If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

PRIVATE LOANS (CREDIT UNIONS AND BANKS)

Different credit unions and banks offer different loans with different terms (the terms are things like interest rates, amounts, whether or not interest accrues while you’re in school, when interest accrual begins it begins after leaving school.). If you are shopping for private loans, look around and ask careful questions to make sure you’re finding a the best loan.

REED EMERGENCY LOANS

Info from <https://www.reed.edu/catalog/admission/finaid.html>

Emergency loan funds serve students who are experiencing financial hardship and are unable to receive assistance from their parents or family on an emergency short-term basis. These emergency loans are typically limited to \$500 or less, and must be repaid by the end of the semester in which the loan is made. Application is made through the Reed College business office.

- Interest free + do not require a cosigner.
- Specific repayment date determined by Director of Financial Aid
- Up to one per academic period for any given student.
- All emergency loans are initiated and facilitated through the business office
 - Business Office: Eliot 308 / business-office@reed.edu / 503-777-7505

APPEALING YOUR FINANCIAL AID AWARD

The college may change a student’s FA award from one year to the next if it appears that the student’s family or personal finances have changed. If this happens you may provide further documentation of your finances

and appeal to the Financial Aid Office to review your file.

- Read more about special circumstances and requests for budget adjustments, visit: https://www.reed.edu/financialaid/special_circumstances.html

HEALTH INSURANCE AND MEDICAL/MENTAL HEALTH SERVICES

Health insurance at Reed is available to all enrolled students regardless of living situation. Students have the option to turn down the health insurance plan if they already have health insurance. It is important to note that the cost of Reed's health insurance is not always automatically included on financial aid bills because it is not compulsory. Be sure to check that it is listed when you get your aid award each year.

If you do choose to opt out of Reed's health insurance, there are other health insurance options provided like Blue Cross Blue Shield, which low-SES students have used with success in the past, too.

DENTAL WORK

Reed insurance does not cover dental, but you can get on Oregon Health Plan, which *does* cover dental, without giving up Reed insurance if you are an Oregon resident. Otherwise, the Oregon Health & Science University (OHSU) School of Dentistry offers cheaper options, particularly if you need a significant amount of work done on your teeth. The Multnomah County Health Clinics also offer more affordable dental care options.

FREE COUNSELING AT REED + OTHER MENTAL HEALTH SERVICES

Reed offers free counseling at the Health and Counseling Center (HCC), whether or not you have medical insurance through Reed. More information is available at reed.edu/health_center/counseling_services/index.html

- Contact health-services@reed.edu or 503-517-7349 to make an appointment
- You can see [counseling staff bios](#) here
- Contact Gabe Baker, LCSW (licensed clinical social worker) at bakerg@reed.edu — Gabe is a case manager in the HCC who works collaboratively with students to create action plans to resolve barriers to academic and personal success. She can help with referrals to off-campus clinicians and questions about insurance, co-pays, transportation to off campus providers, and more. Gabe has relationships with a wide range of culturally competent and responsive off-campus providers, and she can help make referrals.
- The HCC website lists a number of free online resources related to mental health and overall wellness: https://www.reed.edu/health_center/counseling_services/mental_health.html
- Resources for women-identified students of color:
 - Building Connections: Empowerment and Support Group for Women of Color with Marina Valdez, PhD and other counseling staff meets weekly on Thursdays from 4–5 p.m. in the HCC.
 - Marina also are available for individual student appointments and both professional interest and training in multicultural counseling, social justice, and experiences of women of color.
 - Off-Campus: Women of Color Connecting: <http://www.drjenjees.com/group-therapy/>
- Resources for trans and nonbinary students:

- [Brave Space, LLC](#)
 - Brave Space is a center in SE Portland that provides experienced care for transgender and genderqueer youth, families, and adults.
 - Jessica Wilson, PsyD, is one of the providers and she frequently works with Reed students.
- [STEVE FUND](#)
 - Contact info: Text STEVE to 741741 and a live, trained counselor will receive the text and respond to you quickly to provide support.
 - The Steve Fund is a crisis text line specifically for students of color.
- Multnomah County Mental Health Crisis
 - Contact info: 503/988-4888
 - This organization can provide information about mental health providers in the community who accept payment on a sliding scale.
- [Call to Safety](#)
 - Contact info: 504/235-5333
 - Call to Safety is a community-based crisis advocacy line that provides information and support to survivors of sexual sexual misconduct, relationship abuse, and stalking.
- [Trans Lifeline](#)
 - Contact info: 1-877-565-8860
 - Trans Lifeline is dedicated to the well being of transgender people. This is a hotline staffed by transgender people for transgender people. Trans Lifeline volunteers are ready to respond to whatever support needs members of our community might have.
- Other community-based resources
 - [African American Health Coalition](#)
 - [Asian Health & Service Center](#)
 - [NARA Indian Health Clinic](#)

TEXTBOOKS

Textbooks can be terribly expensive. For students not interested in buying there are a number of ways to access required course textbooks.

LIBRARY RESERVE

Copies of required textbooks are usually on reserve in the Library and can be checked out for a maximum of three hours (students receive a per-hour fine after the three hour limit). Be sure to have the call number, author, and title of the textbook as it helps the front desk clerk find the correct publication. If the textbooks for your class are not on reserve, ask the professor to contact the library to add them.

TEXTBOOK SHARING PILE

The Low SES/First Gen student group collects donated textbooks at the end of each school year and loans them out to low-SES students who need them in the autumn or spring. Students can find out which books are available by contacting Annabelle McCall at mccallka@reed.edu or Karina Aragon at aragonk@reed.edu.

The [Reed Community Pantry](#) (GCC 041) also typically has some textbooks available. Pantry open hours and contact information are available on the [website](#).

OTHER TEXTBOOK TIPS

Some professors ask you to buy textbooks and then don't really use them, so before you sink hundreds into your books it might be a good idea to post in the Facebook group asking other students who've taken the same class with the same professor if you really need to *buy* that textbook or not. Often, older students still have copies of the textbooks you might need, too, and can loan them to you (although they might not be quite the same edition) — again, another good place to ask if anyone's willing to lend you their copy of the book you need is the low-SES Facebook group.

All of the copiers in the library have an option to scan and send pdfs to email. Scanning relevant chapters can be a great way to share textbooks without having to pay for printing.

IF ALL ELSE FAILS AND YOU NEED TEXTBOOKS, YOU CAN TRY:

- Seeing if there are PDF copies of the book online, or if the parts of the book you need are available on Google Books.
- Requesting the books you need through Summit or the Inter-Library Loan (ILL) system — books borrowed through ILL can be kept for about 4-5 weeks.
- Search for a “non-reserve” copy of the textbook in the Library. If a copy is available, it can be checked out for three weeks and usually be renewed for another three weeks.
- Consider requesting Emergency Aid Funds to cover the cost of your textbooks. Contact Mike Brody (Vice President for Student Services) and/or Milyon Trulove (Vice President for Financial Aid and Admissions) to inquire about this process.
- If comfortable, try communicating your difficulties to your professors in an attempt to find an alternate solution to purchasing the textbook. Remember, they are experts on the material so they may know non-traditional ways of accessing it. Professors ultimately want you to learn!
- Contact the subject librarian (<http://library.reed.edu/about/librarians.html>) for the course.

COMPUTER & SOFTWARE OPTIONS

The level of need for a computer (and software) will vary from student to student. Some students are able to solely utilize the computers available through Reed, while others need a personal laptop to best manage coursework. If using a school computer, it is important to note that saving your work can be slightly more cumbersome than with a personal computer. While Reed has a file sharing system (AFS), it can only be accessed from certain computers. For example, if you travel home for a long weekend or visit a friend off campus, you might not be able to access AFS. To avoid this trouble, it is recommended to use a system such as Google Docs or a USB flash drive to save work. Emailing files to yourself is another good option. Below are various methods for accessing a computer on campus along with tips for purchasing your own.

THE SCHOOL COMPUTERS

These options are readily available and easy to access. Remember, it is recommended to save your work to a system such as Google Docs or a USB flash drive to guarantee access to your material from any computer.

- Located: Library and the ETC (open 24/7/365)

BORROWING A MAC/IPAD FOR A DAY

You can borrow a laptop or Ipad from the IMC for the entire day. It's important to note that these devices come with a distinctive red cover which makes them easily recognizable as a borrowed computer. While some might not find this bothersome, others might find it uncomfortable.

- Location: Instructional Media Center (Library Basement)
- Rental period: 8am - midnight
- library.reed.edu/find/imc.html

RENTING A LOTTERY MAC

Each fall, students can enter a lottery to rent a Mac for \$50 for the entire school year. The student must be on financial aid or a thesising senior to be eligible for this resource.

- Location: Educational Technology Center -- Computer User Services
- Phone: 503.777.7525
- reed.edu/cis/facilities/mac_lottery.html

BUYING YOUR OWN

Shop around! If you're not very tech savvy, ask a friend about computer specs and what they mean—maybe even have them shop online or go to a store with you.

- In stores, you can sometimes find deals on models that have just been discontinued, or at the "Open Box" section for products that have been returned (unwanted presents, for example). The store makes sure they are in perfect condition. Warranties and policies are exactly the same.
- If you need/want a Mac, Reed offers loans, but consider that you have to pay back more than you took out (i.e. with the \$1000 loan, you pay back \$1200 total). [reed.edu/cis/sales/loans.html]

MICROSOFT OFFICE 365:

Includes Word, Excel, PowerPoint, Outlook, Publisher, OneNote, OneDrive and Access.

<https://www.reed.edu/cis/help/office.html#office>

- With Reed's License, current community members can download and use Microsoft Office for free on personal computers while they are affiliated with Reed.
- For students, this means they can access this version until they graduate.
- This subscription is compatible with both Windows and Mac operating systems. You can use Office 365 on up to 5 devices, including laptops, tablets and mobile devices.
- For more information and instructions for downloading Office 365, please visit <https://www.reed.edu/cis/help/office.html#office>

STATA STUDENT DISCOUNT

The cost for a perpetual student for STATA I/C (version most typically used at Reed that can handle moderate sized datasets) is \$198 with a student discount. Before the order is processed, proof of student status (i.e. unofficial transcripts or a copy of your student ID) is required. This purchase allows for a download delivery and can be sent as a DVD for an extra \$25.

- <http://www.stata.com/order/new/edu/gradplans/student-pricing/>

STUDENT EMPLOYMENT

Access your FA award info and history at: bannerweb.reed.edu

A work award is part of every financial aid package at Reed College. Financial aid recipients receive an allocation for either Federal Work-Study (federally funded) or an On-Campus Work Option (Reed-supplied employment funds). Students who have been awarded Federal Work Study (FWS) are eligible to apply for off-campus jobs with SEEDS, in positions that would typically be volunteer. ~~There are two different kinds of Federal Work Study; off-campus work study and on-campus work study.~~ To determine if you're eligible for FWS, review your Financial Aid package in [Banner](#) and follow these steps:

- Financial Aid → Award → Award for Aid Year → Award Overview tab
 - *On-campus Work Option* = may work at any on-campus position
 - *Federal Work Study* = may work at any on-campus position or SEEDS off-campus position
- Award questions? Contact Financial Aid office: financial.aid@reed.edu

ON-CAMPUS EMPLOYMENT

Students can apply for a variety positions on-campus ranging from administrative support to grounds keeping.

- Staff contact: Dawn Derry - derryd@reed.edu - 503-777-7549
- Review open positions in Griffin Door, which can be navigated to through IRIS: iris.reed.edu/stuemploy.taf?function=search&_category=On-campus

FWS OFF-CAMPUS WITH SEEDS

Through the off-campus federal work-study (FWS) program, students have the opportunity to build connections with the larger Portland community, further their goals and interests, and contribute to meaningful work--all while earning their federal work-study awards. This program allows FWS-eligible students to work with Portland nonprofits, public schools, and public agencies to complement the educational environment with an off-campus community engagement experience.

- Contact: seeds@reed.edu
- Hourly rate is \$13/hr. Plus, up to 1 hour paid commute time per work day!
- Complete off-campus FWS steps #1-6:
 - <http://www.reed.edu/seeds/fws-for-students.html>

2 OFF-CAMPUS FWS-ELIGIBLE PROGRAMS RUN BY SEEDS COORDINATORS:

- <http://www.reed.edu/seeds/for-students.html#weeklyengagement>
- In-class support at @ Lane Middle School
- After school support through SUN @ Lane Middle School
- *Note: SEEDS provides volunteers with bus tickets

OFF-CAMPUS FWS ELIGIBLE ORGANIZATION

- Quick view of all FWS-eligible sites: <http://tinyurl.com/SEEDSFWS17-18>
- Get hired by the site of your choice by following their own specific process. See each site's unique details through the google map link above or on Griffin Door:
 - In IRIS, select Griffin Door, then click through to:
 - Resources → Employment & Volunteer Search → Off Campus Job, Federal Work Study, Volunteer, and Internship → Jobs Database: Griffin Door (select Jobs tab, search FWS ok)

STUDENTS CAN ALSO REGISTER A NEW ORGANIZATION FOR FWS

It's possible for students to add new organizations to the SEEDS network as long as the organization meets certain criteria. Please note, registering a new organization can be a complex and time consuming process. The organization and SEEDS must communicate with each other, paperwork is required, and the hours you've worked need to be approved every 2 weeks via email. However, by putting in the extra effort, you will be opening the new opportunity to future Reddies. If you'd like to initiate the FWS contract process with an organization, please:

- Review partner organization [site requirements](#)
 - Contact SEEDS Program Manager, Tara Sonali Miller and copy your contact at the potential community partner organization, if you have one: seeds@reed.edu

ON CAMPUS HOUSING

Reed guarantees on campus housing for all first-year students. Returning students select housing for the following academic year through the Room Registration process. Each student who completes sign-up for the Room Registration process will receive a room selection time slot once the Room Registration sign-up period has closed. Students then log in to the [Housing Portal](#) to select a room during their time slot.

PRIORITY HOUSING

Priority Housing provides a pathway outside of the Room Registration process for returning students who feel that living off campus creates a significant hardship.

- Students may apply for "Priority Housing" outside of the normal room registration process. There are two opportunities to apply for Priority Housing: one in November and one in February. Students who are accepted into Priority Housing will receive a room selection time slot that will secure them on-campus housing, but they will still have to complete the room registration process in April to select an available space and sign a housing contract.
- http://www.reed.edu/res_life/seek-housing/priority-housing.html

WINTER AND SUMMER BREAK HOUSING

Residence halls close during Winter Break and Summer Break, but there are options for staying on campus:

- [Winter Break Housing](#) (\$250 flat fee, with a sliding scale option. Priority is given to students working on faculty-sponsored research, employed on campus, for immigration reasons, and financial considerations)
- [Summer Break Housing](#) (\$350 per month per person, paid monthly to the Business office; no sliding scale available. Priority is given to students working on faculty-sponsored research, employed on campus, for immigration reasons, and financial considerations. Space is very limited.)

OFF-CAMPUS HOUSING

Students may find it beneficial or necessary to live off campus at some point during their time at Reed. While the Portland rental market is expensive and competitive, it is possible to secure an apartment or room within commuting distance of campus. It is important to note that students living off campus have the same access to campus resources as student living on campus, with the only exception being the Commons meal plan (students living off campus or in on-campus apartments have the option to purchase a meal plan or commuter commons cash).

LIVING OFF-CAMPUS WITH FINANCIAL AID

It is recommended that students on Financial Aid consult with the Financial Aid office (Eliot 202) as living expenses included in your FA package are assessed on a case-by-case basis.

- Financial Aid Website: https://www.reed.edu/financialaid/cost_of_attendance.html

REED MEAL PLANS FOR OFF-CAMPUS STUDENTS

Students living off-campus or in on-campus apartments will need to purchase their own Commons meal plans as such plans are included in the on-campus dorm expenses.

- Commons Meal Plans: http://www.reed.edu/res_life/policies/dining.html

REED TRIMET BUS PASS

Current Reed students can receive a monthly Trimet bus pass for \$50 from the Business Office (Eliot 307 & 308). This is a 50% discount, and extremely helpful for commuting to and from campus each day if you do not live within walking distance of the campus.

- <http://www.reed.edu/transportation/>

REED OFF-CAMPUS RESOURCES

Staff assembled two resources to assist students with their transition to living off campus. The Resource Guide in particular is designed to provide Reed students with a starting point for their off-campus housing search.

- Off-Campus Housing Webpage: http://www.reed.edu/res_life/off-campus-housing.html
- Off-Campus Resource Guide (2017-18):
http://www.reed.edu/res_life/assets/files/reed-off-campus-housing-guide.pdf

EBT CARDS (ALSO KNOWN AS FOOD STAMPS OR SNAP)

Students who do not have a meal plan and meet certain criteria are eligible for an EBT Card through the state of Oregon.

- oregon.gov/DHS/assistance/pages/foodstamps/foodstamps.aspx

FOOD, HEAT, AND RENT ASSISTANCE

REED COMMUNITY PANTRY

The Reed Community Pantry is on the lower level of Gray Campus Center (GCC 042) and provides items at no cost to students, staff, and faculty. It includes a refrigerator, clothing rack, and shelving for food, hygiene products, textbooks and school supplies. Current open hours are Sundays, 1:30-5:30 PM and Wednesdays, 3:30-7:30 PM.

TRANSFERRING BON APPÉTIT BOARD POINTS

Students are permitted to transfer board funds from their account to another boarding student's account (reed.edu/res_life/policies/dining.html).

REED EMERGENCY FUND

The emergency fund is a limited resource available for students that have short-term or one-time needs that are deemed immediately vital to the personal health or the academic well-being of the student. These funds may become available only after one has exhausted all funding opportunities available through student financial aid and the Reed Emergency Loan Funds.

- Contact info: 503/777-7505, business-office@reed.edu
- Funds are administered through Mike Brody, Vice President of Student Services and Milyon Trulove, Vice President and Dean of Admission & Financial Aid.

OREGON FOOD BANK

Oregon Food Bank has a searchable list of community resources including food pantries, community meals, and more.

- <https://www.oregonfoodbank.org/find-help/food-finder/>

NEED HELP FINDING HELP?

If you need assistance but do not know the resources available or where to turn consider calling the 2-1-1 help line. This resource can help you find emergency food, health care, legal services, counseling, housing, shelter, and more.

- Dial 2-1-1 or 503-222-5555 / M-F, 8am - 6pm
- <http://211info.org/>

UTILITY ASSISTANCE — IMPACT NW

Impact NW offers utilities assistance during difficult financial times.

- <https://impactnw.org/main-navigation/programs/housing-and-safety-net/energy-assistance/>

SELF ENHANCEMENT INC. ENERGY ASSISTANCE PROGRAM

This program offers eligible clients emergency assistance for electricity, gas, oil, wood, propane and water discount on a first come first serve basis by appointment.

- selfenhancement.org/programs/community-and-family-programs/energy-assistance-program

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

LIHEAP is an assistance program designed to help low-income households with home heating cost.

- <https://www.oregon.gov/ohcs/Pages/low-income-energy-assistance-oregon.aspx>

OREGON ENERGY ASSISTANCE PROGRAM (OEAP)

It is an assistance program designed to assist low-income households who are in danger of having their electricity service disconnected due to home heating costs.

- <https://www.oregon.gov/ohcs/Pages/oregon-energy-assistance-program.aspx>

OREGON ENERGY FUND

Offers energy assistance to low-income households.

- <http://www.oregonenergyfund.org/>

LOW INCOME WEATHERIZATION ASSISTANCE PROGRAM

The overall goal of the Weatherization Program (WAP) is to serve those low-income households that are most vulnerable to high-energy costs and who do not have the means of making cost-effective energy conservation improvements to their homes.

- <https://www.nh.gov/oep/energy/programs/weatherization/index.htm>

FREE/SUBSIDIZED PHONE SERVICE

ASSURANCE WIRELESS

- Free: 250 texts + 350 minutes + 500mb of data per month. You can pay to add more.
- assurancewireless.com/Public/Welcome.aspx

SAFELINK WIRELESS

- Free: Unlimited texts + 350 minutes + 500mb of data per month.
- www.safelinkwireless.com

LIFELINE \$9.25/MONTH DISCOUNT

Lifeline provides a discount on monthly service of \$9.25 per month for eligible low-income subscribers. To be eligible for this program, students must either have an income that is at or below 135% of the federal Poverty Guidelines or participate in certain assistance programs.

- ATT — wireless.att.com/learn/articles-resources/community-support/lifeline-link-up.jsp
- T-Mobile (states here that it's \$10/month) — lifeline.t-mobile.com/Home/Information
- <https://www.fcc.gov/consumers/guides/lifeline-support-affordable-communications>

FREE AND SUBSIDIZED RECREATION

ARTS FOR ALL — \$5 MUSIC, THEATER, AND DANCE TICKETS, PORTLAND ART MUSEUM

- Anyone with Food Stamps may buy up to 2 tickets per show from participating groups.
- Some groups allow more than 2 tickets to be purchased.
- The Museum offers free admission on the first Thursday of every month from 5 – 8 p.m.
- Artsforallpdx.org, [facebook.com/ArtsforAllPDX](https://www.facebook.com/ArtsforAllPDX)

KNOW YOUR CITY TOURS: FREE!

Walking tours through downtown, led by a local non-profit committed to social justice and community education.

- <http://knowyourcity.org/programs/tours/>

GRAY FUND TRIPS

The Gray Fund works to provide Reed students of all backgrounds with opportunities to take a break from their studies. It offers free activities and trips as varied as hiking, rafting, and food-cart exploring. They also offer free trips over the fall & spring breaks to various locations throughout the Pacific Northwest. Gray Fund trips are usually advertised through posters around campus, particularly in the GCC and dorm corridors. It's important to note that students must enter a lottery to gain a spot on each event as space is limited.

- Contact: [Student Activities Office](mailto:student-activities@reed.edu) - student-activities@reed.edu - 503/788-6692

SUBSIDIZED CONCERT TICKETS IN PORTLAND

The student activities office purchases tickets to various events in Portland which, in turn, are sold to students at approximately half price. Events may include concerts, lectures, plays, sporting events, and more.

- Contact: [Student Activities Office](mailto:student-activities@reed.edu) - student-activities@reed.edu - 503/788-6692

REED'S SKI CABIN AT MOUNT HOOD

Situated minutes from access to downhill and cross country skiing as well as trails for hiking, biking, and sledding, the ski cabin in Reed's private retreat on Mt. Hood. The cabin is available to Reed students, faculty, staff, and alumni year-round.

- http://www.reed.edu/sports_center/facilities/ski-cabin/index.html

FREE SOPHOMORE ODYSSEYS

First year students find the pre-orientation Odysseys to be beneficial in creating social connections and learning about campus resources. Student Services offers similar Odyssey experiences for returning sophomores! Students can choose from three outdoor odysseys coordinated by Reed Outdoor Programs and one social justice odyssey coordinated by SEEDS (Students for Education, Empowerment, and Direct Service) and the Office for Inclusive Community.

Sophomore Odysseys take place during freshman orientation week. These trips are open exclusively to returning students entering their sophomore year, and there is no fee to participate. All associated costs will be covered. You can participate in one Odyssey only since all Odysseys are running at the same time.

STUDYING ABROAD

There is no restriction to studying abroad when on FA, whether you are on full or partial FA: in fact, studying abroad is actually usually cheaper than attending Reed for a semester or year.

Studying abroad is also a great way to gain cultural capital and widen your range of experiences, especially if your family or you haven't travelled due to financial circumstances in your youth. The cost of studying abroad, alongside Reed's financial aid packages, usually means that opportunities and experiences that might seem impossible at any other point in your life are completely possible. Studying abroad can also be seen as valuable life (and in some cases, language) experience by employers, as well as being a great opportunity for you to get outside your comfort zone and have a go at something completely new for a semester or two.

If you're thinking about studying abroad, discuss it with your adviser as soon as possible, especially as due to the Qual and JSems Reed tends to tell students to study abroad in their sophomore year (rather than the American standard of studying abroad in your junior year). If you're not quite sure what sort of region or experience you're interested in yet, or if you're exploring a few different options, Paul DeYoung is Reed's study abroad co-ordinator and a brilliant person to have a chat to. He knows practically everything there is to know about studying abroad from Reed (as well as personally knowing a great number of other college's study abroad co-ordinators) and is always more than happy to answer any questions, provide any further information about programmes, or give advice on any study abroad-related topic.

As you explore the possibilities of studying abroad, it's important to note that Reed's financial aid doesn't cover all programmes, but rather only Reed-approved or affiliated ones. There are still, however, dozens of cities and colleges out there just waiting for you to explore.

- Contact Paul DeYoung (pdeyoung@reed.edu) if you have any questions.
- reed.edu/ipo/

SENIOR YEAR COSTS

Reed is expensive, and so, too, is leaving it. Your final year at Reed will likely be one of great stress and ultimately, great reward, but it doesn't have to be one of great cost — resources exist to help you navigate the labyrinth of theses and printing and grad school and job interviews. You just have to know where to look.

THESIS PRINTING/BINDING COSTS

If your Expected Family Contribution (EFC) is less than \$5000, it's possible to be reimbursed through financial aid through thesis printing/binding costs up to \$125. Email the office or drop in for a reimbursement form. The form says reimbursement will take the form of a mailed check, but it's possible to request that the reimbursement be applied to your account.

- www.reed.edu/financialaid
- 503-777-7223 or financial.aid@reed.edu

Most academic departments also have some funding to help seniors with thesis-related costs. Talk with your advisor about what funding is available.

LIFE BEYOND REED, AND HOW TO GET READY FOR IT

THE CENTER FOR LIFE BEYOND REED (CLBR)

- CLBR offers workshops and individual advising to help students identify opportunities, secure jobs/internships, prepare grant/fellowship applications (both [Reed sponsored](#) and [nationally competitive](#)), pursue graduate or professional school, network with alumni, and more.
- The Center for Life Beyond Reed offers a *lot* of information on their website, including a [step-by-step guide](#) to networking, applying for grants and internships, and more.
- [Fellowships Search Tool](#)
 - CLBR has a search tool for all available fellowships and grants. The search function contains a filter to only see opportunities that have “support for diversity/under-represented groups.”

CAREER ADVANCEMENT FUND

Students can apply to receive funding of up to \$500 in support of a range of professional development pursuits, including:

- Travel to professional interviews for full-time employment, internships or shadow opportunities (these activities are given priority in the Fall semester)
- Career-related conferences, training, and related events;
- Travel expenses, registration expenses, or relevant membership dues.
- Travel to graduate/professional school interviews
- Purchase of professional attire
- Standardized test registration or test prep fees for GRE, LSAT or MCATs.
- Graduate or professional school application fees for students with documented financial need.

<http://www.reed.edu/beyond-reed/students/fellowships-awards/sponsored/career-advancement-fund.html>

RESOURCES FOR POST-GRADUATE STANDARDIZED TESTS

- GRE Fee Reduction Certificates: If you think you might be eligible for financial assistance, contact the Financial Aid office.
- Learning Express Library is a free resource for Reed students and alumni. Create an account and access GRE, GMAT, LSAT, and MCAT practice tests at no charge.
 - www.learningexpresshub.com/productengine/LELIndex.html#/learningexpresslibrary/libraryhome
- Oregon State Bar's Diversity & Inclusion office provides a number of scholarships and financial resources.

RESOURCES FOR PROFESSIONAL CLOTHING

- The Reed Community Pantry (GCC 042) has a small clothing rack that may have professional clothing items. The pantry is open Sundays from 1:30-5:30pm and Wednesday from 3:30-7:30pm.
- Reed's Buy/Sell/Trade/Free Facebook group can be a good resource for second-hand clothing, as well as the bins (the Goodwill outlet in North Portland, by the airport) & the regular Goodwill outlet, a 25 minute walk east of campus.
- Tailoring your professional clothing is also a good way to make clothing seem more polished and put-together, as well as a much cheaper alternative to buying professional clothing new. Tailoring can run as cheap as \$10 to have something hemmed or taken in, but it's also worth seeing if anyone in the theatre's costume department might help, too.
- The Career Advancement Fund may be able to assist with purchasing professional clothing for an interview.

CONCLUSION - FINDING COMMUNITY (YOU'RE NOT ALONE!)

LOW SES - FIRST GEN STUDENT GROUP

This student group is intended to provide support for students who are the first in their family to go to college and/or come from low-income backgrounds. The Low SES student group strives to build a healthy and supportive community where the difficulties and values of the low-ses background can be addressed. Events are evenly split between resource-focused workshops and casual community time. There is a private Facebook group and an email listserve.

MULTICULTURAL RESOURCE CENTER & PEER MENTOR PROGRAM

The MRC coordinates and sponsors a wide variety of programs and events such as guest authors and speakers, films, lectures, artistic performances, conferences, courses, and workshops that enhance leadership skills, enrich the academic experience, explore social and cultural issues, and celebrate cultural traditions. We also serve as an advocate for students and provide support for students, staff, and faculty. The MRC has a Facebook page and listserve where you can find out more about events and resources.

The Peer Mentor Program supports students of color, first gen students, and students from low income backgrounds in their first year transition to Reed. Incoming students are matched with a current Reddie who serves as a mentor and resource throughout the year. There also are group social events, study sessions, and useful workshops (like tax prep, FASFA prep, career advising, etc). Even if you're not participating as a mentee or mentor, you can always get involved by attending events and being added to the email listserve. Contact staff in the Office for Inclusive Community to learn more.

* * *

WE HOPE THIS WILL BE A USEFUL RESOURCE FOR YOU DURING YOUR TIME AT REED. MORE THAN ANYTHING, REMEMBER THAT YOU ARE VALUED, YOU DESERVE TO BE HERE, AND YOU ARE NOT ALONE.

MUCH LOVE,

STUDENTS AND STAFF FROM THE OFFICE FOR INCLUSIVE COMMUNITY AND
THE LOW SES/FIRST GEN STUDENT GROUP