ECONOMICS MASTERS GRADUATE STUDENT HANDBOOK

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INTRODUCTION

This handbook serves as a general reference for graduate students in the UCSC masters program in applied economics and finance. Included is information on the program, degree requirements, staff and faculty, courses, teaching assistantships and useful campus information. If after reviewing the information listed you still cannot find the answer to your questions, please contact any of the Economics department staff. The Economics staff offices and the office for the Graduate Programs Coordinator are located at 401 Engineering 2 (E2).

MASTER'S IN APPLIED ECONOMICS AND FINANCE

The M.S. Program in Applied Economics and Finance is a one-year program that provides analytical graduate training designed to prepare students for careers in business, international and domestic banking, consulting firms, government, and nonprofit organizations. The program combines core training in economic theory with meaningful applications that students are likely to face in their professional careers. The program has a more applied orientation than a typical M.A. program in Economics and provides more training in economics, statistics, and econometrics than most M.B.A. programs. The curriculum stresses mastery of core principles in micro and macroeconomics and finance. In addition, each student learns how to solve practical problems and to communicate the results clearly. The emphasis of the program, and perhaps its greatest strength, is exposing students to advanced econometric techniques, statistical software packages (R, Stata, etc.), and large-scale financial and microeconomic datasets throughout their coursework.

Past graduates of this program have gone on to successful careers in the private and public sectors with placements at a diverse range of companies and institutions, including Cisco Systems, Seagate Technology, Google, Sony Computer Entertainment, Plantronics, Wells Fargo, Securities and Exchange Commission, all of the big four accounting firms, McKesson Corp., Pepsi Corp., Visa, Square Trade, the California Franchise Tax Board, Guardian News (UK), Blue Cross, the World Bank, Stanford University, and the Bank of Japan. Other graduates have gone on to earn Ph.D.s in economics.

Courses and Program Requirements

M.S. students are required to take the following classes starting in the fall quarter of the academic year they enroll in the program. Students may also take additional classes if they desire.

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<th>WINTER</th>
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<tbody>
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*Note: M.S. students are strongly encouraged to enroll in Econ 186, a pre-fall math course, which is highly beneficial to students’ success in the program. Econ 186 is offered as an accelerated short course before the start of fall quarter.

Electives

Students may satisfy the elective requirements by taking approved courses within the economics department or from another discipline. The department has assembled a list of pre-approved masters electives (curricular offerings are subject to change annually). Students will need to file a departmental petition for review and approval of courses that are not on the preapproved elective list.
Pre Approved Electives, see Schedule of Classes for actual offerings.

**Economics**
Econ 188: Management in the Global Economy
Econ 209B: Accounting II (*must have prior accounting coursework*)
Econ 211C: PhD Time Series (*with permission of instructor*)
Econ 220A: PhD Development Economics (*with permission of instructor*)
Econ 250: PhD Public Economics (*with permission of instructor*)

**Applied Mathematics and Statistics**
AMS 206: Classical and Bayesian Inference
AMS 206B: Intermediate Bayesian Inference
AMS 207: Intermediate Bayesian Statistical Modeling
AMS 216: Stochastic Differential Equations
AMS 245: Spatial Statistics
AMS 256: Linear Statistical Models

**Environmental Studies**
ENVS 140: National Environmental Policy

**Computer Science**
CMPS 5P: Introduction to Programming in Python
CMPS 101: Algorithms and Abstract Data Types
CMPS 102: Introduction to Analysis of Algorithms
CMPS 109: Advanced Programming (*with permission of instructor*)
CMPS 142: Machine Learning and Data Mining (*with permission of instructor*)
CMPS 182: Introduction to Database Management Systems
CMPS 201: Analysis of Algorithms (*with permission of instructor*)
CMPS 211: Combinatorial Algorithms (*with permission of instructor*)

**Technology Management**
TM 207 Random Process Models in Engineering (*with permission of instructor*)
TM 225: Management of Technology (*with permission of instructor*)
TM 245 Data Mining (*with permission of instructor*)
TM 260 Information Retrieval (*with permission of instructor*)

*********

**Comprehensive Capstone Requirement**

Students must pass a comprehensive capstone requirement to receive their degree. This capstone requirement consists of passing the final exam in both applied microeconomics (217) and financial engineering (233).

For those students that have specific research interests and have distinguished themselves in their coursework, a faculty sponsored research project and paper may replace the comprehensive capstone. This track requires approval of a faculty advisor and the masters degree committee.

**Grading Policy**

Graduate students at UCSC have the option of receiving a letter grade, A-F in most courses. The grades of A or B shall be awarded for satisfactory work, with the addition of +’s and –’s. Grades of C or D will not satisfy any course requirement for a graduate degree at UCSC. Students not electing to receive a letter grade will be given a satisfactory/unsatisfactory.
Academic Standing Information

Residency
To receive a Master's degree from the University of California, a student must register as a full-time graduate student at the University of California for a minimum of three quarters. To receive a M.S. degree from UC Santa Cruz, a student must be registered at the Santa Cruz campus for at least two of the three quarters.

Academic Progress
A Master's degree student is considered not to be making satisfactory progress beyond nine quarters of full-time enrollment.

Graduation
By the end of the second week of instruction in the quarter you intend to graduate, you must file an "Announcement of Candidacy and an Application for Degree" form with the Division of Graduate Studies.

GRADUATE STUDENT SUPPORT

TEACHING ASSISTANTS

Allocation of Positions
TA positions are an important form of graduate student support and vital to the support of the undergraduate programs as well. Assigning TAships is a fine balance between these two basic needs.

TA funding for the upcoming academic year is offered to prospective graduate student applicants as part of their financial support. TAships offered as part of an admissions package are reserved for those students who accept admission. The actual teaching assignments are determined later in the academic year. The remaining TAships are then allocated to continuing students. Currently, Ph.D. students in their 2nd, 3rd, 4th, and 5th years have priority. Next are the Masters students and more advanced Ph.D. students, however in no particular order. Students are offered TA positions based on their class ranking and their past teaching performance. A high class ranking will not compensate for a poor record as a TA.

Assignment of Courses
TAs are assigned to courses that meet the enrollment criteria. Class needs are balanced with faculty and student preferences. Assigning teaching assistants to courses is a complicated procedure. Course enrollments, financial support commitments to graduate students, budgetary constraints, and faculty needs must be considered. Overall department instructional needs take priority over faculty and student requests. Final assignments are made after the second meeting of the course each quarter when course enrollments stabilize.

TAs must respond to the formal letter and employment forms must be filled out prior to the start of employment. If the student decides to decline the TA offer after having already officially accepted the position, he or she must submit a statement in writing to that effect to the Graduate Programs Coordinator. At the beginning of the quarter, each TA also completes a Teaching Assistant Responsibilities and Evaluation form with the course instructor. The following criteria applied to the TA responsibilities listed on the form will be the basis for the end-of-quarter evaluation: quality of work, detail, accuracy and thoroughness; interaction with students, co-workers, and instructor; knowledge of subject; dependability.

Discussion Sections/Office Hours
TAs attend faculty lectures, hold regular office hours, and attend TA training activities. The TA assists the faculty member in grading homework and exams and in preparation of coursework materials. TAs conduct weekly discussion sections to clarify lectures, go over homework, and answer student questions. There are several office spaces available on the fourth floor of E2 for TAs to conduct office hours. They are located in the 403 hallway. Students can reserve these rooms with the Graduate Programs Coordinator who will post calendars outside of each office.

TAs are expected to work **twenty hours per week**. Faculty, however, realize that TAs are students who have their own exams, and plan workloads accordingly. TAs who are working more than twenty hours a week should first approach their faculty supervisors. If the problem continues, please talk to the TA Trainer about negotiating a solution.

Record Keeping/Evaluations
TAs are responsible for keeping records of student performance on homework and exams during the quarter. Teaching
Assistants may also be required to keep attendance records for some courses. TAs are not responsible for writing a student's narrative evaluation.

**Paychecks**
Teaching Assistants receive a stipend per quarter, in addition to an educational fee waiver and paid health insurance. If you are employed as a teaching assistant for the full academic year, your first paycheck will be issued on November 1 and on the first of the month thereafter. The final spring quarter check is issued on July 1. When you sign your employment papers, you will fill out a payroll check disposition form to let Payroll know where to send your check.

**Fee Deferments/Payroll Deduction – [http://sbs.ucsc.edu](http://sbs.ucsc.edu)**
Any student with a guaranteed source of income, i.e., teaching assistantship, graduate student researcher or grant from which to repay the deferment, may apply for a fee deferment through Accounts Receivable. The student must pay 1/3 down and the remaining 2/3 in installments. Registration fees can also be deducted directly from your TA or GSR paycheck. You must sign the forms authorizing both the deferment and the deduction in the Graduate Division Office, before the date fees are due, to avoid paying the penalty.

**TEACHING ASSISTANT WORKLOAD POLICY**
Economics Teaching Assistants play an important role in undergraduate instruction. The following campus workload policy was devised to clarify the responsibility and duties of Teaching Assistants, readers and student assistants:

1. Teaching Assistants are paid to work 50% time, which is 20 hours a week. This time may include participation in the Teaching Practicum Experience, attendance at lectures, preparing for and conducting sections, attending a weekly meeting with course instructor, participating in TA training activities, grading exams and homework, and holding one office hour per week per section (generally two office hours per week). Teaching Assistants are expected to lead two sections of approximately twenty-five students per section, while undergraduate students are limited to one section of approximately twenty students. Readers, whether working for credit or pay, are allocated no more than eighty hours per quarter. Graduate students must not work more than 20 hours a week.

2. The creation of homework assignments and/or exams is the responsibility of faculty. The dates of midterms and finals should be marked clearly on the course syllabus enabling TAs to plan for grading immediately after midterms and finals. If faculty rely on TAs for developing answer keys, they must maintain editorial control, otherwise gaps in TA understanding will be transmitted to the class.

3. Writing narrative evaluations is the responsibility of faculty. TAs can be expected to write a rough draft of each narrative evaluation or to compose a short paragraph about each student's performance on homework or in sections to be included directly on the evaluation above the TAs signature. University policy, however, does not allow TAs to write the complete evaluation with no editorial effort from the responsible faculty member.

4. TAs and readers are required to participate in TA training activities. The Economics Department conducts a quarterly TA training seminar. New Teaching Assistants are observed once by the TA Trainer during their first teaching quarter. The Economics TA Trainer meets with TAs to review their performance and makes suggestions for improvement. Midterm evaluations will be placed in TA and reader mailboxes during the fifth week of the quarter. They are to be passed out in section, and returned to the TA. The evaluations are a means to receive constructive feedback and are not for formal department evaluation. It is the responsibility of the TA or reader to forward these evaluations to the TA Trainer for review and feedback.

5. Faculty are responsible for supervising TAs including regularly discussing course materials, making workload expectations clear, observing the TA's section at least once, and giving constructive feedback and suggestions for improvement. At the beginning of the quarter, the supervising faculty and TA sign and submit a TA Responsibilities and Evaluation form to the Graduate Programs Coordinator. At the end of the quarter, the faculty submits an evaluation of the TA and the faculty and TA sign the evaluation form once again.

6. At the end of the quarter, TA evaluations are once again distributed, this time to the supervising faculty who hands them out to the students. These TA evaluations are filed in the Economics office but TAs are encouraged to come in and review them at their convenience.

7. If a serious problem between a TA and a faculty member arises, faculty and TAs should consult with the TA Trainer or the Department Chair immediately to resolve the issue.

**TA Loans**
Since the first teaching assistant paycheck is issued a month after the beginning of a TA appointment, emergency loans are available from the Graduate Division. Loans can only be given during the first quarter of the teaching assistant appointment for the current academic year. Loan amounts range from $100 to a maximum of $800 with a charge of 1% interest for each $100 borrowed. The loan is automatically deducted in three equal amounts from the first three paychecks. Loans are available
approximately twenty days prior to the beginning of the eligible quarter and may be taken out only once during the academic year.

**TA Training**

The Graduate Program Coordinator coordinates TA activities for the Economics Department. The program consists of several components including: quarterly meetings, a mid-quarter evaluation by students, and final TA evaluations by students at the end of the quarter.

The quarterly meetings include orientation for new TAs (how to get through the first discussion section, general principles of teaching, and a panel of experienced TAs) and information for returning TAs. Topics include administrative aspects of being a TA and a short overview of the TA roles and responsibilities as well as brief information about teaching. At mid-quarter, students are asked to complete a mid-term evaluation of their TAs so that TAs can use the suggestions to improve their teaching. First-time Economics Ph.D. TAs are observed and have the opportunity to discuss the observation with the TA trainer. Section observations are for improving teaching techniques only and are not used in the hiring process.

**GRADUATE STUDENT RESEARCHERS**

**Assignment**

A graduate student researcher (GSR) assists with scholarly research under the direction and supervision of a faculty member. Students are chosen by individual faculty for their achievement and promise as creative scholars. GSRs must be fully enrolled as graduate students for each quarter they are employed. Under the tuition remission program, non-resident tuition and in-state fees for GSRs with a minimum 25% appointment will be funded.

**Fee Deferment and Paychecks**

See Graduate Division website - [http://www.graddiv.ucsc.edu](http://www.graddiv.ucsc.edu)

**COLLEGE CORE COURSE INSTRUCTORS**

Undergraduate students fulfill requirements of the colleges in addition to those of their majors and the university. Each college has established a core course, which first-year undergraduate students are required to complete. Advanced graduate students are eligible to teach college core courses. If interested, students should contact the college(s) directly.

Students are appointed as TAs, Teaching Fellows, or Associates In, based upon the level of graduate education completed. Normally, Associates In are not advanced to candidacy whereas Teaching Fellows are, although either title may be used when the student teaches the course independently.

**FELLOWSHIPS, ASSISTANTSHIPS, AND GRANTS**


The University of California, Santa Cruz, makes a strong effort to provide financial support to graduate students who are making normal progress in their program of studies. This support may be in the form of a fellowship, a graduate student researchship, or a teaching assistantship, depending on the availability of funds and the recommendation of the student's department. Certain kinds of support are awarded on the basis of academic merit, and others are granted on the basis of need. Graduate students are encouraged to apply for both kinds.

As the graduate student population increases and state funding decreases, applying for extramural fellowships and scholarships becomes more and more critical for students. The Graduate Division assists students with grant applications and provides information on their website regarding various funding resources. In addition, before submitting a proposal to a granting agency, the student should have it reviewed and revised, as necessary, by a faculty member in the student's area of interest.

**Financial Aid**

Need-based financial aid such as scholarships, university grants, loans, and work-study employment are awarded to eligible students through the Financial Aid Office. Students apply in November for the following year. Graduate students must be in good academic standing and be making satisfactory progress to receive financial aid awards. Awards may be changed if additional resources (such as TAships, GSRships or scholarships) are awarded to the student after the original financial aid is awarded. All fellowship checks and financial aid checks are picked up at the Office of Accounts Receivable. A photo ID is required.
PRIORITIES FOR FUNDING

The priorities for the granting of departmental financial support for graduate students in economics are as follows:

Block fellowship grants:
1. Top-ranked candidates being recruited for the entering Ph.D. class.
2. Non-resident tuition fellowships for continuing second and third-year foreign students making good progress in the Ph.D. program with excellent performance in required courses.
3. Other outstanding continuing Ph.D. students. These students are required to have attempted to obtain outside funding.

Graduate Student Researchers: Students are chosen by individual faculty for their achievement and promise as creative scholars.

Teaching Assistantships for M.S. students:
Depending on the number of available TAships and Ph.D. students, some TAships will be offered to M.S. students with excellent course records and course evaluations (if experienced TAs).

ECONOMICS DEPARTMENT GENERAL INFORMATION

SEMINARS, VISITORS, EVENTS
The Economics Department invites many prominent visitors during the academic year to present seminars, meet with faculty and students and share their interests. These visits are announced on the calendar in the main hallway outside of 401 E2. Announcements will also be mailed out electronically.

GRADUATE MAILBOXES
Graduate students have access to a kitchen. Each student is issued an office key. Keys are available from the Economics Department Assistant in 401 E2. A $25.00 fee will be charged if the keys are not returned within a month of graduation. Your student ID card will allow you access to the E2 building after regular business hours and on weekends. Graduate students have mailboxes in 410 E2. It is important that students check their mailboxes regularly.

UCSC EMAIL & COMPUTER ACCOUNTS/COMPUTER FACILITIES
Statistical and software packages used in graduate level courses are exclusively available to graduate students. The campus computer center (ITS), located in the Communications Building, provides services to students and maintains student computer accounts. ITS accounts (also known as “email accounts”, “unix accounts”, “athena accounts”, or “network id’s”) give students access to services such as email, modems, personal web pages, and narrative evaluations. To register for an ITS account, go to http://my.ucsc.edu. Read the information carefully. You will need your UserID and password and can register from any computer. For help, contact the ITS Help Desk at help@ucsc.edu. Many students prefer to use other email providers as their primary address. Instructions on forwarding your ITS accounts are available online as well.

GRADUATE STUDENT ASSOCIATION - http://www2.ucsc.edu/gsa/
The GSA promotes your general welfare through administrative representation and is responsible for the promotion of extracurricular activities on campus. Each department elects a representative to the GSA Council, who coordinates graduate student activities and funding. Please let your classmates know if you are interested in being the GSA representative. Monthly flyers announcing GSA meetings and activities are sent to graduate student mailboxes. The GSA Office is located in the Graduate Student Commons and can be contacted at gsa@ucsc.edu.

CAMPUS PUBLICATIONS & RESOURCES

UCSC CATALOG - http://reg.ucsc.edu/catalog/index.html
The online UCSC Catalog is the campus' document of record and is revised annually. The online catalog contains a complete list of academic programs and concentrations, graduate and undergraduate. It also includes advising and support services information, research programs, facilities, the ten residential colleges and student life, undergraduate admissions, expenses and financial aid, and graduate education (including admissions, expenses, and financial support). Courses offered at UCSC are described in detail as well as teaching staff and their academic qualifications.
The Graduate Division’s Graduate Student Handbook is published annually and available online. It is a compilation of useful UCSC information, and graduate student requirements and regulations. Appendices include Academic Senate Bylaws pertaining to the Graduate Council, Graduate Division Regulations of the Santa Cruz Division of the Academic Senate, and Charter and Bylaws of the UCSC Graduate Student Association.

This web site includes general teaching and practical suggestions for the classroom and covers issues such as teaching preparation, discussion/review sessions, evaluating student progress, social awareness and responsibility, and getting feedback on your teaching.

The Campus Directory, updated annually by the Office of Telecommunications, contains information about UCSC campus organizations in addition to staff and faculty office and home (sometimes) addresses, numbers, titles, and emails.

The Schedule of Classes is available on the Registrar's Office website. It lists details about registration, enrollment, the administrative calendar, finals, academic programs, telephone listing and orientation in addition to the listing of courses scheduled each quarter. It also lists the information, instructions, and call numbers you will need to enroll each quarter, with the exception of special enrollment numbers used for independent study courses. These special numbers are available from the Graduate Programs Coordinator.

The Economics Undergraduate Student Handbook is revised annually by the Economics department staff and contains information about undergraduate requirements and rules, field studies, the Pathway program in Applied Economics, teaching assistants, a listing of Economics faculty and staff, and all Economics courses for the current year. The handbook is another useful tool when undergraduates ask for advice during office hours.

The Navigator, updated annually by the Offices of the Registrar and Student Services, is a directory of academic and student services for undergraduates. For a TA counseling undergraduates, this book is indispensable. It includes information about academic and administrative procedures, student services and student life - the nuts and bolts of getting through UCSC as an undergraduate.

The Graduate Student Commons is UCSC's graduate student center, in the heart of campus across from the Bay Tree Bookstore. Designed, funded, and run by graduate students, the Grad Commons provides a central hub for grads on campus for meeting, studying, getting information, checking email, working, or even taking a break.

The Graduate Student Association (GSA) and the Grad Commons Governance Board offices are located on the second floor. The Grad Commons hosts events throughout the year. For more details, check out their website.

Detailed information on the faculty, including office and telephone number, email address, and areas of interest, is available on the Economics webpage.

Detailed information on the department staff, including office and telephone number, and email address is available on the Economics webpage.

Names and UCSC email addresses for all Economics Ph.D. and M.S. students are available on the Economics website.
CAREERS IN ECONOMICS

Economics is widely recognized as a solid background for many jobs and professions in areas such as academia, business, government, market research, teaching, insurance, consulting, and banking and finance. Economics majors pursue all sorts of careers after completing their degrees, and very often they are not in positions titled "economist".

The following are some websites that provide information on economics, careers and searching for internships and permanent positions.

Economics
- Resources for Economists on the Internet - http://rfe.org/
- EDIRC (Economics departments, institutes, research centers worldwide) - http://edirc.repec.org/index.html

Careers

Job Search
- Board of Governors - http://www.federalreserve.gov/ (You can go to each of the 12 Federal Reserve Bank homepages to check their job listings.)
- Job Openings for Economists - http://www.aeaweb.org/joe

CAREER SERVICES

UCSC Career Center - http://www2.ucsc.edu/careers
The UCSC Career Center provides a variety of career services to current students and alumni. Some of the services include:
- Fully trained and dedicated graduate student career counselor available for career counseling and advising
- Workshops on Choosing A Career, Job Interviewing Techniques, Networking, The Job Search Process, Work Opportunities Abroad, and Resume/Cover Letter Writing
- Skills Assessment and Career Counseling
- Job Listings online for internships and professional positions via Slugtrak.com (Must be a current student and registered with the Career Center to access this service.)
- Panel Discussions
- Resource Library
- On-campus corporate recruiting
- Department website with information specifically for students at the graduate level
- Access to the UCB job listings (Must be referred by the Career Center to access this service.)
- CAN (Career Advice Network) - UCSC alumni who have agreed to help and advise UCSC students on careers and share their own experiences in the job search.

Economics Department - http://econ.ucsc.edu
The Economics department staff and faculty can provide graduate students with information on potential career paths. We offer the following services to our students:
- Electronic postings of any job-related information we receive
- Student resumes online on department website
- Information on Economics alumni for networking purposes
- M.S. alumni guest speakers who discuss their careers and experiences in the work world
- Helpful links on department website related to economics and careers
STUDENT PLACEMENT

M.S. Program
Recent graduates of the program have found employment with a wide range of public and private sector organizations. The department provides various services to assist students in their job search including posting student resumes online, providing information on alumni for networking purposes, and electronic postings of all job-related informative received by the department. It is the responsibility of the students seeking employment to fully utilize and take advantage of all the career services provided by the campus Career Center, including workshops, career counseling, and Slugtrak.com, their online job listings system.

ACADEMIC & ADMINISTRATIVE CALENDAR
http://reg.ucsc.edu/calendar
It is your responsibility to pay fees, enroll in classes, and file petitions before the deadlines listed on this calendar.

USEFUL WEBSITES
For a complete listing of on-campus web addresses, please see: http://www.ucsc.edu/about/alpha_index.asp.

UCSC Campus
* BayTree Bookstore - http://slugstore.ucsc.edu
* Career Center - http://www2.ucsc.edu/careers/
* Career Advice Network (CAN) - http://www.careercenter.ucsc.edu/can/
* Cashier's Office – Student Business Services - http://sbs.ucsc.edu
* ITS - http://its.ucsc.edu/
* Center for Teaching Excellence - http://ctl.ucsc.edu
* Child Care Services - http://www.housing.ucsc.edu/housing/child1.html
* Counseling and Psychological Services - http://www2.ucsc.edu/counsel/
* Course Catalog - http://reg.ucsc.edu/catalog/
* Enrolling in Courses - http://registrar.ucsc.edu/enrollment/index.html
* Fees - http://registrar.ucsc.edu/fees/registration/ - gradFees
* Graduate Studies and Admissions - http://graddiv.ucsc.edu
* Graduate Student Association - http://gsa.ucsc.edu/
* Housing - Family Student Housing http://housing.ucsc.edu/family/
* Graduate Student Housing - http://housing.ucsc.edu/gradhousing/index.html
* Community Rentals Program (off campus) - http://housing.ucsc.edu/cro/index.html
* Office of International Education (ISSS office) - http://ieo.ucsc.edu/
* McHenry Library - http://library.ucsc.edu/mchenry
* Maps - http://maps.ucsc.edu/
* Registrar - http://reg.ucsc.edu/
* Schedule of Classes - http://reg.ucsc.edu/soc/
* Sexual Harassment - http://www2.ucsc.edu/title9-sh/
* Student Affairs Division - http://studentaffairs.ucsc.edu
* Student Health Center - http://www2.ucsc.edu/healthcenter/
* Student Services - http://admissions.ucsc.edu/student_services.cfm
* Transportation and Parking Services (TAPS) - http://www2.ucsc.edu/taps/

Santa Cruz Community
* City of Santa Cruz - http://www.cityofsantacruz.com/
* Santa Cruz County - http://www.sccvc.org
* Santa Cruz Chamber of Commerce - http://www.santacruzchamber.org/
* Santa Cruz County of Education - http://www.santacruz.k12.ca.us