

Eligibility

- Only entering and continuing UCLA students can apply for summer cross-campus financial aid with enrollment in at least half-time (4 semester units at Berkeley and Merced or 6 quarter units at all other UC campuses). Please note that if your Degree Candidacy term is spring 2021, you will not be eligible for summer financial aid. You must update your Degree Candidacy term on MyUCLA to summer 2021.
- Financial aid is only available for one summer program per year.
- Graduate students who plan to enroll in undergraduate courses are eligible to receive financial aid ONLY if the courses are required to complete their graduate degree. You must provide a letter from your department indicating this program is necessary.
- Non-UCLA students should consult the Financial Aid Office at their home institution for summer aid information.



Applying

Step 1: Complete a FAFSA or DREAM Act Application

If you wish to be considered for student aid during the summer, you must apply for aid for 2021-2022. You can complete the FAFSA application on the web at www.fafsa.gov. If you are an AB540-eligible student who is not a citizen or a permanent resident, complete a DREAM Act application at www.csac.ca.gov. The priority filing deadline to receive maximum awarding consideration is March 2 for all applicants

Step 2: Complete a Summer Cross-Campus Application

Summer Cross-Campus Applications will be available on MyUCLA from April 1 through June 11. Applications will not be accepted after this date.

Step 3. Submit Supplemental Documentation, if needed

If additional information is required in order to complete your application, a request will be posted on MyUCLA Financial Aid Document Tracking and an e-mail will be sent to notify you of the request.

All requested documentation must be submitted before Summer Cross-Campus awarding can be completed.

Types of Available Aid

NOTE: With the exception of the Pell Grant, the amounts listed on this guide are based on last year's figures. All award amounts are subject to change based on availability of funds.

Your summer cross-campus award will cover your summer expenses (including fees and living expenses) and the amount of aid will be based on the number of sessions and units you will take per session during the summer. Maximum consideration will be given to students who complete their FAFSA or DREAM and Summer Cross-Campus applications on time.

The Financial Aid and Scholarships Office will begin awarding summer aid in May and, if you apply on time, you will receive your summer FAN by mid-June. Not all financial aid resources are available for Cross-Campus enrollment. Only Federal Direct Loans, Federal Direct PLUS Loan, Federal Pell, University Grant and private loans are offered to those who qualify. Work-Study is not offered.

GRANTS

These funds do not have to be repaid and are offered to undergraduate students only. Summer aid can consist of one or more grant programs described below:

Pell Grant: These are federal grants awarded to eligible undergraduates (EFC less than \$5,711) who file a FAFSA. Pell Grants range from \$213 to \$2,115 for full time enrollment during the summer. Eligibility is dependent on the student's need and the number of units taken during the summer. Award amounts are reduced for enrollment in fewer than 12 units.

<u>University Grants</u>: These funds are awarded to on-time FAFSA and DREAM Act applicants. Eligibility is based



on a student's need and the number of units taken during the summer. Awards during the summer range from \$2000 (for enrollment in 8 units) to \$3000 (for enrollment in 9-11 units) to \$4000 (for enrollment in 12 or more. units). Students enrolled in fewer than 8 units will not be warded a University Grant

LOANS

The **Direct Loan Program** consists of low-interest subsidized and unsubsidized loans funded by the federal government. Loans are available to FAFSA filers.

Subsidized Direct Loan is available to undergraduate students with financial need. The interest rate is fixed at 2.75% for loans disbursed before July 1, 2021. Loan repayment will begin six months after graduation or dropping below half-time enrollment while accrual of interest will begin immediately after graduation or dropping below half-time enrollment. A loan guide will be provided with your summer FAN that will include additional information about federal loans offered.

<u>Unsubsidized Direct Loans</u> are available to undergraduate and graduate students regardless of income. Interest accrues from the date of disbursement, but the extra costs

Students who borrowed for the first-time on or after July 1, 2013, may only receive subsidized loans for a maximum of 150% of the published length of their academic program. For example, a student who is enrolled in a four year program can receive subsidized loans for a maximum of six years (students must meet eligibility criteria to qualify for subsidized loans). Once a borrower has reached the 150% limit. his or her eligibility for an interest subsidy also ends for all outstanding subsidized loans that were disbursed on or after July 1, 2013. At that point, interest on those previously borrowed loans would begin to accrue and would be payable in the same manner as interest on unsubsidized loans.



of accrual can be avoided by making interest payments while in school. The interest rate is fixed at 2.75% for undergraduate and 4.3% for graduate borrowers on loans disbursed before July 1, 2021.

<u>Direct PLUS Loans</u> are awarded to help parents and graduate students meet the cost of education for the summer. Graduate students and parents may borrow up to the cost of education for the summer less any other financial aid received. These loans are available only to borrowers who do not have adverse credit histories. The interest rate is fixed at 5.3% for loans disbursed before July 1, 2021. Repayment begins 60 days after the loan is fully disbursed but repayment can be deferred until after the student's graduation. Graduate PLUS loans do not enter repayment until after student graduates or drops below half-time enrollment.

Parents must be pre-approved for a PLUS loan. To apply for a summer parent PLUS Loan, go to https://studentaid.gov. Indicate Loan dates of June 2021-September 2021 on the application.

*To provide relief to student loan borrowers during the COVID-19 emergency, interest is being temporarily set at 0% on federal student loans from March 13, 2020, through at least Sept. 30, 2021. For more information on what loans qualify and additional information click here.

<u>Private Loans</u>: These loans will be offered to students who receive the maximum award amounts under the federal loan program for the summer and the academic year and still require additional funding. Private loans are funded by banks and lending institutions and often require a co-signer.

Students and/or co-signers will have to pass a credit check, performed by the lender, before their private loans are approved. The interest rate and repayment terms will vary since these loans are not federally guaranteed. If you are awarded a private loan, see the *Private Loan Guide* available at www.financialaid.ucla.edu under Forms and Publications for



Disbursements

Just prior to the beginning of your summer program, Financial Aid and Scholarships will verify your enrollment status in order to disburse your funds to your BruinBill account. Funds disbursed to your BruinBill account at UCLA will not automatically pay for your fees incurred at the institution you are planning to attend. You must use your refund check to pay your balance at the UC campus you are attending.

In order to expedite the disbursement of your funds, please make sure you have completed the following processes:

- Submit your Financial Aid Notification (FAN) as soon as it becomes available.

 Accepting a FAN after your program has ended may disqualify you for certain types of aid.
- **Sign up for BruinDirect** to have your refund check directly deposited into your personal bank account. You can enroll or confirm Bruin Direct enrollment at www.sfs.finance.ucla.edu. If you do not sign up for BruinDirect, your refund will be sent to the mailing address indicated on your MyUCLA account.
- If you are a first-time loan recipient at UCLA, you will need to complete a Debt
 Management Session before loan funds are disbursed to your BruinBill account. The

Maintaining Summer Cross-Campus Eligibility

Cross-Campus Summer financial aid eligibility is determined based on the exact session(s), program, and number of units per session you indicate on the Summer Cross-Campus application.

- Unit requirement Financial Aid and Scholarships will review all units at the end of your program in order to determine final eligibility for summer aid. Students who are not enrolled in the number of units indicated on the Summer Cross-Campus application will be billed.
- Return of Title IV funds if you receive financial aid and subsequently do not enroll
 in the Summer Cross-Campus program or enroll and then withdraw from the
 program, you may be required to return financial aid funds received. Return to Title
 IV funds received is based on published schedules and the date you officially
 withdraw or cancel your registration.

If you do not attend, you must notify the UCLA Financial Aid and Scholarships Office and the Summer Sessions office at the UC campus you plan to attend. Failure to cancel your enrollment with the visiting UC campus' Registrar's Office will result in liability for financial aid