

# FINANCIAL AID HANDBOOK 2022-2023

## CONTENTS

Applying for Aid **FAFSA Eligibility Criteria** Summer Aid Information Submitting the FAFSA/DREAM Act Application **Determining Financial Need** The Financial Partnership **Special Circumstances Financial Aid Programs** Blue & Gold Opportunity Plan Grants • Loans • Scholarships Middle Class Scholarship Work-Study **Veteran Benefits** Maintaining Financial Aid Eligibility Directory

UCLA FAFSA/DREAM Act Application priority filing deadline: March 2nd



Financial Aid and Scholarships

Website: <u>www.financialaid.ucla.edu</u> Message Center: <u>www.financialaid.ucla.edu/Contact-Us</u>

# Applying for Aid

### FREE APPLICATION FOR FEDERAL STUDENT AID

### (FAFSA)

To apply for financial aid, you must complete a FAFSA. Applications are available online at http://studentaid.gov starting October 1<sup>st</sup> each year and must be completed by the March 2nd priority filing deadline in order to receive optimum consideration for limited financial aid resources. Before attempting to complete the FAFSA, you will need to create an FSA ID and password. The FSA ID and password will allow you to sign your application electronically, and if you are a continuing applicant, access your FAFSA Renewal on the web. Parents of dependent students should also create an FSA ID and password so that they too can sign the FAFSA online. We recommend that you file your FAFSA electronically and use the IRS data retrieval process to complete your tax information. Students who prefer to complete a FAFSA on paper can print out the form as a PDF at: www.studentaid.gov.

### FAFSA ELIGIBILITY CRITERIA

In order to receive financial aid, you must be a citizen or eligible non-citizen, have a valid social security number, be registered with the Selective Service (if required) be enrolled at least half-time in an eligible program, not be in default nor owe an overpayment of any federal funds, have earned a high school diploma or the recognized

#### DREAM APPLICANTS

The California Dream Act allows students (including those who are undocumented) attending UCLA, who are not citizens or permanent residents and who are exempt from paying nonresident fees under AB540 to be eligible to receive scholarships and university funds. In order to be eligible for financial aid or scholarships, students must complete the 2022-23 California Dream Application at: <u>https://dream.csac.ca.gov</u>

The application must be submitted by March 2nd 2022 in order to qualify for grants. This application should be completed only by students who are ineligible to complete a FAFSA. Students are also encouraged to seek out private scholarships since funding is limited.

#### CALIFORNIA GRANT (CAL Grant) APPLICATION

To apply for a Cal Grant, FAFSA and Dream applicants must file their financial aid applications by March 2nd. If you are a first time applicant, you must also provide the California Student Aid Commission (CSAC) with a completed GPA Verification Form by March 2nd. UCLA will electronically submit a GPA verification for continuing students who have completed 36 units or more. Students must have their previous school verify their GPA if they have fewer than 36 units at the end of fall quarter. To obtain a GPA Verification Form, contact the following:

high school guidance counselor or California Student Aid Commission: <u>www.csac.ca.gov</u>

#### APPLYING FOR SCHOLARSHIPS

Applicants to UCLA are encouraged to apply for scholarships managed by Financial Aid and Scholarships by completing the scholarship section of their Undergraduate Admission application. The admission and scholarship deadline for entering students is November 30

Continuing UCLA students, who have a cumulative GPA of 3.0 or greater, may apply for need-based scholarships through the Undergraduate Scholarship Application for Continuing Students, typically available on MyUCLA in early February. To maximize your eligibility, we encourage you to submit your application by the submission deadline of March 2nd. All students must also file a FAFSA or California Dream

#### STUDENT ATHLETES

Eligible student athletes who also completed the FAFSA or Dream Application will receive their academic year FANs by mid-August once UCLA Financial Aid and Scholarships receives information from the Athletic Department regarding athletic scholarships. Financial aid applicants who receive athletic scholarships from the UCLA Athletic Department will be awarded financial aid to cover their cost of attendance in accordance with NCAA Regulations. All Pell Grant eligible student athletes should contact the UCLA Athletic Department (located in the JD Morgan Center) about the NCAA Special Assistance Fund and/or any questions .

# Submitting the FAFSA/Dream Act Application

#### THE APPLICATION PROCESS

Students who complete their FAFSA application on the web will receive a confirmation number at the time they submit their application. The confirmation page can be printed out or the applicant can have this page sent to their e-mail address as verification of having completed the application. The federal processor will also send an email verifying that the application was received and that it will be forwarded to the school(s) listed on the application. The email will also provide instructions on how the application data can be accessed in order to verify information or to make changes. Dream applicants will be presented with a statement verifying that their Dream Application was submitted to CSAC for processing.

It is important that you file your FAFSA or Dream Application before the March 2nd priority filing deadline. For FAFSA filers, the IRS Data Retrieval process will allow you to update your 2022-23 FAFSA with tax information submitted to the IRS. Consult the FAFSA website (www.studentaid.gov) for additional information. When FAFSA data is submitted to the federal processor, student information will be verified by a series of federally mandated data matches (Social Security Number, date of birth, name information, Selective Service status, Department of Homeland Security status, citizenship status and default information) before being forwarded to UCLA electronically. It takes 3-5 business days for UCLA to receive electronic FAFSA information from the federal processor. If a student does not pass the data matches, UCLA will follow up via email for additional documentation. The Dream Application

#### THE VERIFICATION PROCESS

A sample of students are selected for verification each year. This simply means we have to compare tax and personal information to what you entered on your FAFSA or DREAM Act Application. If you are selected for verification, you will be sent a request via e-mail to complete and submit the UCLA Verification Form. Please be prepared to submit additional documentation with the verification form, such as a federal tax return transcript.

#### HOUSING STATUS VERIFICATION

UCLA Financial Aid and Scholarships may need to confirm that the housing status you reported on your application is correct. Since the request for this information can come at any time during the year, please make sure that you keep your on-campus housing contracts, apartment rental agreements or leases, and cancelled checks made payable to the renting agent. Adjustments to your Cost of Attendance, reduction of your awards, and/or billing can result from an improperly reported housing status.

#### COMPLETING YOUR FILE

Before you can be awarded financial aid, your file must be complete, which includes application data and any additional information requested by UCLA Financial Aid and Scholarships. You can check the status of your file on MyUCLA. Once your file is complete, it will be reviewed by a counselor and a Financial Aid Notification (FAN) will be made available specifying the award type and amount, for which you are eligible. An email will be sent to you when your FAN is available.

# SUMMER AT UCLA

#### SUMMER AID

Summer financial aid is available to all admitted UCLA students enrolled at least half time in an approved program. In addition to completing the FAFSA or Dream Application by March 2nd, you will also need to complete a supplemental Summer Application. FAFSA filers applying on time will be considered for federal, state and university grants, loans and work-study. On-time Dream Application filers will be considered for university grant funds. Limited summer aid is available for late applicants. Financial aid is only available for one summer program per year.

#### THE SUMMER SESSION AID APPLICATION

UCLA Summer Session applications are available online at: <u>my.ucla.edu</u> starting April 1<sup>st</sup> and must be submitted by April 30<sup>th</sup> for priority consideration. Aid is also available to UCLA students attending a summer session at another University of California campus, Summer Travel, Summer Institute, and EAP programs. Application timelines and availability of funds for those programs vary. Please check our web site (<u>www.financialaid.ucla.edu</u>) in February/March

# Determining Financial Need

#### **GENERAL PROCESS**

The process of determining your eligibility for financial aid, commonly referred to as need analysis, has been set by the U.S. Congress using the information supplied on the FAFSA. The formula used to determine eligibility for CA Dream Application filers is the same as that used by FAFSA. If the need analysis shows that the cost of education exceeds the amount you and your family can contribute, you will qualify for financial aid based on need. Non-need based loans are also available to FAFSA filers even if your family contribution exceeds your cost of education.

#### **COST OF EDUCATION**

A standardized set of budgets is used as the basis for determining cost of attendance at UCLA. The budgets consist of direct and indirect costs, and will vary based on whether you are living with parents or relatives, oncampus, or off-campus (away from family). For an undergraduate, approximate costs of attending UCLA for a nine-month academic year are: <u>\$27,000</u> for students living with family, <u>\$34,000</u> for living off-campus and <u>\$36,000</u> for living on-campus. An additional <u>\$30,000</u> (approximate) will be charged to out-of-state students for non-resident supplemental tuition. UCLA Financial Aid and Scholarships publishes Cost of Education information for graduate students at: <u>www.financialaid.ucla.edu/Prospective-</u> <u>Student/Cost-of-Attendance</u>

Graduate and Professional Schools estimated budgets may vary based on specific graduate programs.

#### EXPECTED FAMILY CONTRIBUTION (EFC)

The EFC is the amount that you and your parent(s) are expected to contribute towards your education. This figure is based on family income, assets, savings, taxes and other mandatory living expenses. Additionally, your parent(s) age (s), number of dependents in the household, and the dependents enrolled in college are considered. Student contribution is derived by analyzing your income and asset information. The EFC figure is not an actual amount that you have to pay, but it is an approximation of how much your family should reasonably be able to contribute towards your educational expenses during the academic year. If at the time of completing the FAFSA you were



# The Financial Partnership

Paying for the cost of a UC education requires a partnership among parents, students, and the University; each partner has responsibilities in meeting that cost. It is essential that parents fulfill their part of the partnership; otherwise, students will have to carry a heavier financial burden. Parents usually combine current income, savings, and borrowing from the Direct Parent PLUS Loan Program (FAFSA filers) or from other sources to meet their share of the expected parent contribution. Students are expected to meet part of their cost through a combination of earnings and borrowing. This "loan/work expectation" is a variable one, and takes into account students' budget, taking advantage of scholarship programs, saving for college expenses before enrolling and living at home during the summer to maximize savings. UCLA administers a wide variety of student support programs as outlined in the next portion of this publication. A student's workload and amount of educational debt is reviewed as well, to help ensure that neither impedes steady progress towards degree completion or the ability to meet loan repayment obligations.

Please note that federal education tax credits may benefit you or your parent(s). Tax credits are tied to the tuition and fees paid for college attendance. Please review the American Opportunity Tax Credit information available at www.irs.gov. If you or your parents are interested in

Page | 4

# **Special Circumstances**

If you or your parent(s) financial situation changes after you have filed your financial aid application or at any time during the academic year, you should submit a letter explaining your special circumstances along with supporting documentation to UCLA Financial Aid and Scholarships. Changes in your financial situation include, but are not limited to, loss of employment, disability, illness, separation, divorce, or death of a parent or a spouse. To appeal, complete the Petition to Use Projected Year Income (available at: <u>www.financialaid.ucla.edu</u>, under forms and publications) and submit it to our office. Your appeal will not be considered without supporting documentation.

Students who have been classified as dependent according to the criteria established by the Federal Government may petition for reclassification to independent status based upon documented extenuating circumstances. To appeal for independent student status, complete a Petition for Independent Status, available on our website under forms and publications.

Dependent FAFSA filers whose parents are unwilling to provide information on the application may be eligible for Unsubsidized Direct Loan assistance only.

Students whose marital status changes during the academic year should provide our office with a copy of their marriage certificate so that we can update their application information. For dependent students, changes in their marital status will change their dependency status and eligibility for aid. Additional documentation (ex: student and spouse's tax returns transcripts may be requested.

If you (or your parents) were registered in a Domestic Partnership at the time you completed your application, you may be eligible for a recalculation of your eligibility for university funds based on your and your domestic partner's (or parent's partner) resources instead of the income/asset information reported on the application. Please review the Domestic Partner Form available on our web site. (www.financialaid.ucla.edu) and submit it

# **Financial Aid Programs**

### BLUE AND GOLD OPPORTUNITY PLAN

The Blue and Gold Opportunity Plan guarantees that system wide tuition and fees will be paid for undergraduate students by gift aid; that is grants and scholarships, if total family income is at or below \$80,000. This guarantee may be met through a combination of state, federal, institutional funds and outside To be eligible for the Blue and Gold Opportunity Plan, you must:

- Be a California Resident
- Apply for a Cal Grant (see page 2 of the Handbook)
- Submit a Free Application for Federal Student Aid (FAFSA) or CA Dream application by the March 2nd deadline
- Demonstrate total income below \$80,000
- Be in your first four years at UCLA if admitted as a freshman or two years if admitted as a transfer
- Meet other basic campus requirements for UC grant aid (ex: be enrolled at least half-time, meet Satisfactory Academic Progress standards, not be in default on student loans, etc.)

### GRANTS

Grants (Federal Pell Grant, Cal Grant, and University Grants) require enrollment in at least 12 units a quarter in order to maintain maximum eligibility. Enrollment below 12 units on the census date each quarter (at the end of third week of classes) will result in reduction of and billing for these awards.

#### Federal Pell Grant

Federal Pell Grants are based on exceptional need and awarded to qualified undergraduate FAFSA applicants who have not earned a Bachelor's degree. Students who file the FAFSA are automatically considered for Pell Grants. For 22-23 full time awards started at \$672 with a maximum award of \$6,495. For students enrolled less than full time, Pell Grants are reduced. Pell grant eligibility is limited to of 18 quarters or its equivalent.

Federal Supplemental Education Opportunity Grants (FSEOG)

Federal Supplemental Educational Opportunity Grant (FSEOG) is federally funded and are awarded to undergraduate students who completed their FAFSA before the March 2nd priority filing deadline and who are citizens or permanent residents. Awards are based on financial need, and range from \$100 to \$4,000. Preference is given to Pell Grant and Cal Grant recipients.



### **GRANTS** continued

#### **Teach Grants**

Teach Grants are non-need-based federal grants that provide up to \$4,000 per year to students who complete the FAFSA and are enrolled full time. Reduced eligibility is calculated for less than full-time enrollment in an eligible program. Students must agree to teach in a high need field at a low-income elementary or secondary school as a highly qualified teacher. A student must be an undergraduate senior enrolled in UCLA California Teach Program or a graduate student enrolled in UCLA's Teacher Education Program and working toward a credential in Science, Math or Special Education in order to qualify for a Teach Grant. A 3.25 GPA is required. For additional information about Teach Grants, please contact UCLA's California Teach Program or the Graduate School of Education and Information Studies

#### California Middle Class Scholarship

The Middle Class Scholarship (MCS) program pays 10-40% of UC system wide tuition and fees for undergraduate students who are California residents or AB540 eligible and whose family income and assets respectively does not exceed \$171,000. In order to apply, students must complete a FAFSA or Dream Application by March 2nd. Eligibility for MCS is determined after federal, state and university grant funds are awarded. This scholarships is not need-based. Students who do not demonstrate financial need and receive no other grant assistance may

#### California Grant Programs

California Grant Programs are state-funded educational opportunity programs available to qualified FAFSA and Dream Application filers. They assist students financially through a variety of grant programs.

Cal Grant recipients must note that they can receive Cal Grant funds for a total of four years maximum (two years, if you qualify for a Cal Grant as a Transfer Student). To graduate in four years, students must plan to take an average of 15 units per quarter.

#### Cal Grant A

Cal Grant A provides grant funds to help pay tuition/fees for California residents at qualifying institutions offering undergraduate academic programs. Awards are based on need and grade point average. If you qualify for a Cal Grant A and you choose to attend a California Community College first, you can reserve your award for up to two years until you transfer to a tuition/fee charging college.

#### Cal Grant B

Cal Grant B provides awards for students from lowincome families. The awards are to be used to help pay your tuition, fees and access costs. The Cal Grant B award during the first year is for access costs only (\$1,656), including expenses for transportation, supplies and books. Beginning with the second year of the Cal Grant B benefits the award also covers tuition and fees.

Note: Cal Grant A and B Entitlement awards are for High School graduates under the age of 28 by December 31 of the award year with a minimum GPA of 3.0 for A and 2.0 for B.

#### Cal Grant A and B Competitive

Cal Grant A and B Competitive awards are similar to the entitlement awards, except they are not guaranteed. Each year a limited number of new awards are available to those students who did not receive an entitlement award. The awards are for students with a minimum GPA of 3.0 that are from low income and disadvantaged families. Cal Grant A and B recipients who plan to enroll



in a teaching credential program may have their funding extended an additional year for a teaching credential program. Recipients should apply as early as possible after receiving their bachelor's degree Please be advised that any Cal Grant award offer is tentative and subject to final approval of the State Budget Act. Continuing students who are Cal Grant recipients must meet income and asset criteria and have sufficient financial need in order to retain Cal Grant eligibility.

#### **UCLA Grants**

UCLA Grants are awarded to eligible undergraduate students who completed their FAFSA or CA Dream Application before the March 2nd priority filing deadline. Awards are based on financial need.

Undergraduate Student Health Insurance Premium Grant (USHIP)

USHIP Grant is awarded to qualified applicants who filed the Financial Aid Application by March 2nd in order to cover USHIP (Health Insurance Fees). The amount of the USHIP Grant was \$2,799 for 22/23. Students who elect to waive the USHIP fees will not be eligible for this grant.

#### Fee Paying Awards and UCLA Need Based Grants

Students awarded university grant funds, who also receive certain types of fee paying awards or fee waivers will have their university grant award reduced by the same amount as the fee paying award. Examples of fee paying awards include:

- Cal Vet Tuition Waiver
- Transfer of entitlement veteran's benefits (where the parent is transferring their G.I. Bill eligibility to their child)
- Payments from employer tuition assistance programs such as Stanford's tuition assistance program
- DC Tuition Assistance Grant

## Loans

There are several different types of loans available for undergraduate students and their families to help cover college costs.

#### Federal Direct Loans

Federal direct loans for undergraduates consist of lowinterest subsidized (no interest while enrolled 1/2 time), unsubsidized loans (interest accrues while in



school), and parent PLUS loans. All of these are financed by the U.S Department of Education.

Unsubsidized loans and Graduate PLUS loans are available for graduate students. .

#### California DREAM Loans

DREAM loans are available to California students who meet the application requirements for the California DREAM Act Application. Dream loans have the same interest rate as Subsidized Direct Loans.

#### Private Student Loans

Private loans are available for both students and parents. Private loans are offered by lenders independent of the Department of Education. Private loan interest rates are credit based and repayment options will vary. Private loans are best utilized only if eligibility for Federal Direct Loans has already been exhausted.

#### Short-Term Loans

Short-Term Loans are interest-free loans available to all enrolled students who have fully paid fees and are in good standing with UCLA Student Loan Services & Collections. Loans of up to \$200 (\$350 with employment verification) are available through the Loan Services Office. Higher amount Financial Aid Advances require verification of anticipated current quarter/semester financial aid. All short-term loans are due in full on the 20th of the following month. For further details, visit <u>www.loans.ucla.edu/Short-Term-</u>

For more detailed information on the different loan programs available, please refer to our Undergraduate Graduate and private Loan Guides. These are available on our Forms and Publications page at: <u>www.financialaid.ucla.edu/Forms-and-</u>

# **Scholarships**

#### The UCLA Regents Scholarship

The UCLA Regents Scholarship is a highly competitive, merit-based scholarship that is available to entering freshmen and transfer students. Students are invited to compete for this scholarship based on demonstrated academic excellence, leadership and exceptional promise. Freshmen are guaranteed \$2,000 per year for four years and transfer students are guaranteed \$2,000 per year for two years. All students must be a resident of California and be a citizen or permanent resident of the U.S. More information about the Regents Scholarship, Can be found on <u>financialaid.ucla.edu</u> in the scholarship section of the Prospective Students Page.

#### Alumni Scholarships

Alumni Scholarships are awarded to freshman graduating from California high schools and entering transfer students from California Community Colleges. Freshmen must have a minimum 3.85 GPA and SAT I verbal score of 600-670 and a minimum SAT I math score of 600. Transfer students must have a minimum 3.5 GPA and 84 transferable quarter units. Financial

#### University and Endowed Scholarships

University and Endowed Scholarships are awarded to academically meritorious individuals who demonstrate need. A FAFSA or Dream Application and a scholarship application must be filed each year before March 2 to be considered for university and endowed scholarships. Awards range from \$100 to \$3,000 and are not automatically renewable. Continuing students must have a cumulative GPA of 3.0 or greater and demonstrate financial need. For more information regarding UCLA scholarships, go to: http:// www.financialaid.ucla.edu/Prospective-Student/ Scholarships



#### The Scholarship Resource Center

The Scholarship Resource Center (SRC) at UCLA assists students with searching for non-university scholarships, regardless of their financial aid eligibility. The SRC offers a number of services to assist in the scholarship process — a library of scholarship books, counseling, search services, and workshops. The SRC is located in 233 Covel Commons and is open Monday through Friday, 11:00 a.m. to 6:00 p.m. You can also reach the Center by calling (310) 206-2875. Students who receive scholarships must notify Financial Aid and Scholarships of the source and amount of funds.

#### WORK STUDY

UCLA has both Federal Work Study (FWS) for FAFSA filers and University Work study for DREAM Act filers. Eligibility is based upon demonstrated financial need and on-time application status. Both graduate and undergraduate students who are citizens, permanent residents, eligible international students and Deferred Action for Childhood Arrivals (DACA) eligible Dream Act students are considered. Students can work up to 20 hours per week and earn money for college costs through part-time employment in an approved on or off -campus job. Once you have accepted your award, it is your responsibility to review the online Work-Study job bulletin, contact employers, interview, and find a position by the hiring deadline (typically the end of

#### VETERAN AND ROTC BENEFITS

If you expect to receive a Veteran Fee Paying awards or ROTC benefit, please review your Financial Aid Notification (FAN) carefully to ensure that your Veteran/ ROTC award is reflected on your award summary. If your FAN does not reflect a Veteran or ROTC awards, the Financial Aid and Scholarships office is not aware that you are receiving this and it is your responsibility to inform our office. Failure to report these benefits may result in a bill.

You may report an expected Veteran or ROTC benefit electronically on your FAN or in writing by completing the 2022-23 Petition for Re-evaluation form. Your FAN will be adjusted in accordance with University of

# Maintaining Financial Aid Eligibility

### MAXIMUM TIME FRAME

Units attempted or total enrolled terms may not exceed 150% of the published length of your program.

### UNDERGRADUATE

Maximum time frame for undergraduate students is 270 units attempted. This is 150% of the 180 units required for you to obtain your degree.

### GRADUATE

Maximum time frame for graduate students is based on 150% of the time required to a degree as defined by your school or department. For example, if your program time to degree is 6 quarters, you will not reach SAP maximum until the end of your 9th quarter at UCLA. For more information about a specific graduate program length visit: www.gdnet.ucla.edu/gasaa/library/

#### WITHDRAWALS

If you receive financial aid and subsequently do not enroll in the University or enroll and then withdraw, you may be required to return financial aid funds received. The calculation of Return of Title IV funds received is based on published schedules and the date you withdraw (officially or unofficially), cancel your registration or drop all your classes. Title IV funds include Federal Pell Grant, SEOG, Work-Study and Federal Loans.

Grants funded from University sources (ex: University Grant, Blue and Gold Opportunity Award, , etc.) will also be subject to reduction and billing, if you withdraw. The calculation of return of grant aid is based on published schedules and the date you withdraw, cancel your registration or drop all your classes.

If you are a CAL Grant recipient and you receive a fee refund based on a withdrawal, your CAL Grant award will also be reduced.

Information regarding withdrawal calculations is available on our website at http://



## QUANTITATIVE STANDARD

Pace Complete a minimum of 67% of cumulative coursework attempted.

### QUALITATIVE STANDARD

Undergraduate Students Maintain a cumulative grade point average (GPA) of 2.0

Graduate Students Maintain a cumulative grade

# Directory

Financial Aid and Scholarships A-129 Murphy Hall (310) 206-0400 <u>www.financialaid.ucla.edu</u> Message Center www.financialaid.ucla.edu/Contact-Us-Info

Student Loan Services A-227 Murphy Hall (310) 825-9864 www.loans.ucla.edu

Student Financial Services 1125 Murphy Hall (310) 825-9194 www.sfs.finance.ucla.edu Message Center: www.finance.ucla.edu/business-financeservices/student-accounts/contact-us

Payment Solutions & Compliance 1125 Murphy Hall (310) 794-5333 www.sfs.finance.ucla.edu Message Center: www.finance.ucla.edu/business-financeservices/student-accounts/contact-us

Graduate Student Support 1228 Murphy Hall (310) 825-1025 grad.ucla.edu/contact-us

Scholarship Resource Center 233 Covel Commons (310) 206-2875 www.scholarshipcenter.ucla.edu

Federal Loan Processing Center (800) 557-7394 www.StudentLoans.gov Federal Processor (FAFSA) P.O. Box 4005 Iowa City, IA 52443 (800) 433-3243 www.fafsa.gov

California Student Aid Commission P.O. Box 510845 Sacramento, CA 94245-0845 (888) CA GRANT <u>www.csac.ca.gov</u>

