

Viewing a Bruin Financial Aid Letter in the Bruin Financial Aid Portal

The Bruin Financial Aid Letter (BFAL) is a comprehensive document that outlines the estimated cost of attending UCLA and the resources available to you to help cover those costs. The Bruin Financial Aid Letter is found under the **Financial** tab.

1. From the homepage, click the **FINANCIAL** tab.

The screenshot shows the Bruin Financial Aid Portal interface. At the top, the navigation bar includes the BruinFinancialAid logo and tabs for HOME, DOCUMENTS, NOTIFICATIONS, FINANCIAL (highlighted with a red box), and MESSAGES. A user profile for JOE BRUIN is visible on the right. Below the navigation bar, a blue header reads "Required Financial Aid Actions" for the current year "JUNE 2026 - JUNE 2027 (Current)". Three yellow informational messages are displayed, each with a close button (X). The first message states that students not interested in student loans should ignore loan task steps. The second message explains that legal names will be displayed due to system limitations. The third message provides navigation assistance. Below these messages is a progress bar for "BECOME FINANCIAL AID ELIGIBLE" with a blue checkmark icon. The progress bar shows two steps: "Complete 2025-2026 FAFSA" and "Complete 2026-2027 FAFSA", both marked as "Completed" in green boxes.

- You will be able to view your Cost of Attendance in section 1, and your Financial Aid Summary in section 2.

Under the Cost of Attendance, you can click on the College Financing Plan to view the details of the offer, and other helpful information to assist with understanding your aid.

BruinFinancialAid HOME DOCUMENTS NOTIFICATIONS FINANCIAL MESSAGES - JOE BRUIN

WELCOME JOE BRUIN FULL TIME IN BACHELORS: BACHELOR OF SCIENCE

Financial Information

JUN 2026 - JUN 2027 (Current)

Your financial aid summary for Academic Year Jun 22, 2026 - Jun 11, 2027

1. How much does my education cost?

Cost of Attendance	\$45,548.00
Tuition and Fees	\$16,901.00
Estimated Living and Other Expenses	\$28,647.00
<ul style="list-style-type: none"> • Housing and Food • Books • Other Expenses <ul style="list-style-type: none"> ◦ Travel ◦ Personal ◦ Health Insurance ◦ Loan Fees* 	

*LOAN FEES VARY DEPENDING ON THE AMOUNT OF THE LOAN IN YOUR FINANCIAL AID PACKAGE.

ACADEMIC YEAR SHOWN ON YOUR COLLEGE FINANCING PLAN MAY NOT DISPLAY CORRECTLY, BUT THE INFORMATION PRESENTED IS FOR THE PERIOD ON TOP OF THIS PAGE.

COLLEGE FINANCING PLAN

2. How much Financial Aid can I receive?

Award Name	Award Status	Offered to You	Amount you'll receive	Update/Edit
Estimated Federal Pell Grant	Estimated	\$7,395.00	\$7,395.00	
Chancellors Blue and Gold Scholarship	Estimated	\$100.00	\$100.00	
California State Grant	Estimated	\$15,588.00	\$15,588.00	
UCLA Bruin Success Scholarship	Estimated	\$2,500.00	\$2,500.00	
UC Health Insurance	Estimated	\$3,687.00	\$3,687.00	
University Grant Resident	Estimated	\$6,183.00	\$6,183.00	
Federal Work Study	Estimated	\$3,000.00	\$3,000.00	
Estimated Federal Direct Subsidized Stafford Loan	Estimated	\$3,500.00	\$3,500.00	
Estimated Federal Direct Unsubsidized Stafford Loan	Estimated	\$2,000.00	\$2,000.00	
Univ Student Loan University Loan	Estimated	\$1,595.00	\$1,595.00	
		\$45,548.00	\$45,548.00	

Information is **estimated** based on the currently available data. These amounts, dates and

- Under your College Financing Plan you will find our Bruin Financial Aid Letter which breaks down the cost of attendance, display the student aid index and lists any scholarships, grant, and VA education benefits available.

College Financial Plan 2025-2026

CLOSE

Undergraduate College Financing Plan	03/18/2026
JOE BRUIN, 000000001	Download XML Download PDF

Estimated Cost of Attendance 2025-2026		
	On Campus Residence	Off Campus Residence
Tuition and Fees		\$16,901
Housing and Food	\$19,779	
Books and Supplies		\$1,554
Transportation		\$942
Other Education Costs		\$6,372
Estimated Cost of Attendance	\$45,548.00/ yr	

Student Aid Index	
Based on FAFSA <small>As calculated by the Department of Education and/or the institution using a formula prescribed by law.</small>	\$0/ yr
Based on Institutional Methodology <small>Used by most private institutions in addition to FAFSA.</small>	N/A

Scholarship and Grant Options
Scholarships and Grants are considered "Gift" aid - no repayment is needed.

Scholarships	
Merit-Based Scholarships	
Scholarships From Your School	\$2,600
Scholarships From Your State	\$0
Other Scholarships	\$0
Employer Paid Tuition Benefits	\$0
Total Scholarships	\$2,600/ yr

Grants	
Need-Based Grant Aid	
Federal Pell Grants	\$7,395
Institutional Grants	\$9,870
State Grants	\$15,588
Other Forms of Grant Aid	\$0
Total Grants	\$32,853/ yr

VA Education Benefits	
VA Education Benefits	\$0/ yr

4. Net price, loan, work, and other options can be located under your aid offered of your Bruin Financial Aid letter. Under More Information, you'll find a list of helpful resources, and guides including financial aid contacts to assist you with any questions or next steps.

College Costs You Will Be Required to Pay

Net Price To You Total cost of attendance minus total grants and total scholarships	\$10,095/ yr
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Loan and Work Options to Pay the Net Price to You

You must repay loans, plus interest and fees.

Loan Options*

Federal Direct Subsidized Loan (6.39% interest rate) (1.06% origination fee)	\$3,500/ yr
Federal Direct Unsubsidized Loan (6.39% interest rate) (1.06% origination fee)	\$2,000/ yr
Total Loan Options	\$7,095/ yr

* For federal student loans, origination fees are deducted from loan proceeds.

Other Options

You may have other options to repay the remaining costs. These include:

- Tuition payment (Bruin Pay) plan offered by UCLA
- Parent PLUS Loans, which your parent can apply for
- Non-Federal Private education loan, which you or your parent can apply for after passing a credit check
- Other Military or National Service Benefits

Customized Information

If you have questions about your aid, please contact the Main Campus Financial Aid and Scholarships office. You can find the Financial Aid and Scholarships' contact information at [Financial Aid Contacts](#).

Work Options

Work-study Hours Per Week (estimated)	\$3,000/ yr 20/ wk
Other Campus Job	\$0/ yr
Total Work	\$3,000/ yr

For More Information

Please read information available to help you understand your financial aid:

- [26-27 Bruin Financial Aid Letter Guide](#)
- [26-27 Undergraduate Student Loan Guide](#)
- [26-27 Private Loan Guide](#)
- [26-27 Work-Study Guide](#)
- [Financial Aid and Scholarships Webpage](#)
- [Glossary of Financial Aid Terminology](#)
- [Additional Aid Opportunities](#)

* Loan Amounts

Note that the amounts listed are the maximum available to you. To learn about loan repayment choices and calculate your Federal Loan monthly payment, go to: <https://studentaid.gov/manage-loans/repayment/plans>.

If the amount in Total Loan Options exceeds the amount of Direct Loans listed, you have been awarded an institutional loan. You can see the amount of the loan awarded in the "How much Financial Aid can I receive" section on this page.

2026-27 Direct Loan interest rates have not been set. Your College Financing Plan reflects 2025-26 interest rates. We will update this information as soon as it is provided by the Department of Education.

5. We have provided a Glossary of Financial Aid Terminology to help you understand the Financial Aid process.

Glossary

Cost of Attendance (COA): The total amount (not including grants and scholarships) that it will cost you to go to school during the 2025-26 school year. COA includes tuition and fees; housing and food; and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, such as an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs.

Direct Subsidized Loan: Loans that the U.S. Department of Education pays the interest on 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).

Direct Unsubsidized Loan: Loans that the borrower is responsible for paying the interest on 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).

Student Aid Index: A number used by your school to calculate the amount of federal student aid you are eligible to receive. It is based on the financial information provided in your Free Application for Federal Student Aid (FAFSA). This is not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive.

Federal Work-Study: A federal student aid program that provides part-time employment while the student is enrolled in school to help pay his or her education expenses. The student must seek out and apply for work-study jobs at his or her school. The student will be paid directly for the hours he or she works may not automatically be credited to pay for institutional tuition or fees. The amount you earn cannot exceed the total amount awarded by the school for the award year. The availability of work-study jobs varies by school. Please note that Federal Work-Study earnings may be taxed in certain scenarios; however the income you earn will not be counted against you when calculating your Student Aid Index on the FAFSA.

Grants and Scholarships: Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester. If you use a grant or scholarship to cover your living expenses, the amount of your scholarship may be counted as taxable income on your tax return.

Loans: Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Direct Subsidized Loans, Direct Unsubsidized Loans, and Parent PLUS Loans. You can find more information about federal loans at [StudentAid.gov](https://studentaid.gov).

Net Price: An estimate of the actual cost that a student and his or her family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants and scholarships for which the student may be eligible.

Non-Federal Private Education Loan: A private education loan is a loan issued expressly for postsecondary education expenses to a borrower (either through the educational institution or directly to the borrower) from a private educational lender, rather than as a Title IV, HEA loan offered by the Department of Education.

Origination Fees: An upfront fee charged by a lender for processing a new loan application. It is compensation for putting the loan in place. Origination fees are quoted as a percentage of the total loan.

Parent Plus Loan: A loan available to the parents of dependent undergraduate students for which the borrower is fully responsible for paying the interest regardless of the loan status.

Teach Grant Program: Provides grants of up to \$4,000 a year to students who are completing or plan to complete course work needed to begin a career in teaching. If you do not meet the requirements of your service obligation, all TEACH Grants you received will be converted to Direct Unsubsidized Loans. You must repay these loans in full, with interest charged from the date of each TEACH Grant disbursement. Service obligation information can be found at <https://studentaid.gov/understand-aid/types/grants/teach>.

Tuition Payment Plan: A tuition payment plan offered by an institution may allow students to spread out their payments. It includes an extension of credit of 90 days or less in which the educational institution is the lender, or of one year or less where an interest rate will not be applied to the credit payment.

VA Education Benefits: Benefits that help Veterans, service members, and their qualified family members with needs like paying college tuition, finding the right school or training program, and getting career counseling. You can find more information here <https://www.va.gov/education/>.

For more information visit <https://studentaid.gov>.

Obtain Help

To obtain help, please contact your [financial aid office](#) for assistance.