


The UCLA logo is a blue rectangle with the letters "UCLA" in white, bold, sans-serif font. The background of the entire page is a photograph of the UCLA campus, featuring a large green dome building in the foreground, surrounded by trees with autumn-colored leaves. In the distance, a mountain range is visible under a clear blue sky.

# UCLA

A bright yellow, crumpled paper-textured octagonal graphic containing the title text.

## Financial Aid Guide for UC Education Abroad Program

The University of California Education Abroad Program (UCEAP) is the official, system-wide study abroad program for the University of California. UCEAP is partnered with 115 universities worldwide and offers programs in 42 countries. This guide will help you understand how UCLA Financial Aid and Scholarships can assist in funding your studies abroad

A smaller version of the UCLA logo, consisting of a blue rectangle with the letters "UCLA" in white, bold, sans-serif font.

**UCLA**

**Financial Aid and  
Scholarships**

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[www.financialaid.ucla.edu](http://www.financialaid.ucla.edu)

# UC Education Abroad

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The University of California Education Abroad Program (UCEAP) is the official, system-wide study abroad program for the University of California. UCEAP is partnered with 1115 universities worldwide and offers programs in 42 countries. These UC-approved programs combine immersive learning with engaging activities. UCEAP students enroll in courses abroad while earning UC units and maintaining UCLA student status.

## Applying for UCLA EAP Financial Aid

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To apply for financial aid, you must complete a [FAFSA \(Free Application for Federal Student Aid\)](#) or a [DREAM Act Application](#). Both applications open on October 1<sup>st</sup> and should be completed by the **March 2<sup>nd</sup> priority filing deadline**. Students who submit their FA Application after March 2<sup>nd</sup> will have limited eligibility for aid.

Before attempting to complete the FAFSA, set up your FSA ID and password online at [www.studentaid.gov](http://www.studentaid.gov). This will allow you to electronically sign your application, and if you are a continuing applicant, access your FAFSA Renewal. Parents of dependent students should also set up an ID and password at [www.studentaid.gov](http://www.studentaid.gov) so they can sign the FAFSA online. **There is no additional application necessary to apply for UCLA EAP financial aid.**

## UCLA EAP Financial Aid

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Financial Aid is available to qualified UCLA students who study abroad through UCLA UCEAP. Enrollment in UCLA UCEAP is considered enrollment at UCLA, so your financial aid (including federal, state, and university aid, with the exception of federal work-study) can apply to your UCEAP costs. **Keep in mind that financial aid used to fund UCEAP counts towards your annual financial aid limits.**

## Financial Aid Programs

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### Blue and Gold Opportunity Plan

If you are an undergraduate student attending the University of California, the Blue and Gold Opportunity Plan will cover your system wide fees. The Blue and Gold Opportunity Plan takes into account all sources of scholarship and grant awards you receive (federal, state, university and private) and counts them toward covering your fees. To find out more about the Blue and Gold opportunity plan visit the [Financial Aid Website](#).



*There is no additional application necessary to apply for UCLA UCEAP financial aid.*

## Grants

These funds do not have to be repaid and are offered to eligible undergraduate students only.

### Pell Grant

Federal Pell grant is awarded to eligible undergraduates. Students who file the FAFSA are automatically considered for Pell Grants. For 2025, full time awards start at \$740 with a maximum award of \$7,395. For students enrolled less than full time, Pell Grants are reduced. Pell Grant eligibility is limited to the equivalent of 18 full time quarters.

### University Grant

These funds are provided by UCLA based on a student's financial need and the number of units enrolled in during the program.

### Cal Grant

These are state-funded education opportunity programs available to qualified FAFSA and Dream Application filers.

***Please note that Cal Grants are not offered for UCEAP programs during the summer.***

- **Cal Grant A - Entitlement Award**  
Cal Grant A provides grant funds to help pay tuition/fees for California residents. Awards are based on need and grade point average.
- **Cal Grant B - Entitlement Award**  
Cal Grant B provides grant funds to help pay tuition/fees for California residents. During the first year, the maximum Cal Grant B award is for access cost only (\$1,648), 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.

### Cal Grant A and B - Competitive Award

Cal Grant A and B Competitive awards are similar to entitlement awards except they are not guaranteed. Each year only a limited number of new awards are available to students who did not receive an entitlement award. 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 by completing the Request for Teaching Credential Program (G-44 form) available at [csac.ca.gov/](https://csac.ca.gov/).

### California Middle Class Scholarship

The Middle Class Scholarship is for undergraduate students who are California residents or AB 540 eligible and whose family income and assets do not exceed \$201,000 respectively. In order to be considered, students must complete a FAFSA or Dream Application by the March 2nd priority deadline. Eligibility for MCS is determined after federal, state, and university grant funds are awarded. These scholarships are not need-based.



## LOANS

### Federal Direct Loan Program (DL)

The Direct Loan Program consists of low-interest Subsidized and Unsubsidized loans funded by the Federal government. Loans are available to Undergraduate, Graduate, and Professional students who are FAFSA filers, U.S. citizens, or permanent residents and to parents of undergraduate students.

### Federal Direct Subsidized Loan

Federal Direct Subsidized Loans are long-term, low-interest loans that are funded by the U.S. Department of Education. Subsidized loans are only available to undergraduate students with financial need. For loans disbursed July 1, 2024– June 30, 2025, the interest rate is fixed at 6.53%. Loan repayment will begin six months after graduation or dropping below half-time enrollment while interest accrual will begin immediately after graduation or dropping below half-

### Federal Direct Unsubsidized Loan

Direct Unsubsidized Loans are available to all students regardless of financial need. Interest accrues from the date of disbursement, but the extra costs of accrual can be avoided by making interest payments while in school. For loans first disbursed July 1, 2024 – June 30, 2025 the interest rate is fixed at 6.53% for Undergraduates and 8.08% for Graduates. Loan repayment will begin six months after graduation or dropping below half-time enrollment while interest accrual will begin immediately after first disbursement.

### Federal Direct PLUS Loans

Federal Direct PLUS Loans are awarded to help parents and graduate students meet the cost of education. Graduate students and parents may borrow up to the cost of education

less any other financial aid received. These loans are available only to borrowers who do not have adverse credit histories. For loans disbursed after July 1, 2024 – June 30, 2025, the interest rate is fixed at 9.08%. Parent PLUS loans go into repayment 30 days after loans are fully disbursed but repayment can be deferred until after student’s graduation. Graduate PLUS loans do not enter repayment until six months after the student graduates or drops below half-time enrollment.

If you are a first-time borrower at UCLA, you are required to complete a Master Promissory Note and a Debt Management Session before your loans can be disbursed.

To complete your Direct Loan Promissory Note, go to <https://studentaid.gov>

To Complete a Debt Management Session, go to [www.loans.ucla.edu](http://www.loans.ucla.edu)

## ANNUAL DIRECT LOAN LIMITS

Grade Level	Federal Direct Subsidized Loan Maximum	Federal Direct Unsubsidized Loan Maximum*	TOTAL Annual Maximum**
Freshman	\$3,500	Dependent = \$2,000 Independent = \$6,000	Dependent = \$5,500 Independent = \$9,500
Sophomore	\$4,500	Dependent = \$2,000 Independent = \$6,000	Dependent = \$6,500 Independent = \$10,500
Junior/ Senior	\$5,500	Dependent = \$2,000 Independent = \$7,000	Dependent = \$7,500 Independent = \$12,500
Graduate	\$0	\$20,500	\$20,500

\* Dependent students whose parents do not qualify for a Parent PLUS Loan are eligible to receive an additional Federal Direct Unsubsidized Loan up to \$4,000, not to exceed cost of attendance.

\*\* Students who do not qualify for a Federal Direct Subsidized Loan are eligible to receive Federal Direct Unsubsidized Loans up to their respective total annual maximum loan limits, not to exceed cost of attendance.

### Private Loans

We recommend that students exhaust their Federal loan eligibility before pursuing a private loan. Federal loans provide flexible repayment options, income driven repayment plans, and loan forgiveness that private loans do not. Please be aware that private loan interest rates will be based on the borrower’s credit score, and that the interest rate, if variable, can fluctuate over time. For additional information about private and federal loans visit the [UCLA Financial Aid and Scholarships Website](#).

# Scholarships

**Scholarships are available to all UCEAP participants**

## **UCLA International Education Office**

The UCLA International Education Office assists students with searching for scholarships specific to studying abroad on UCEAP programs. To view a full list of scholarships available, go to [www.ieo.ucla.edu/scholarships](http://www.ieo.ucla.edu/scholarships)

## **University of California Education Abroad Program (UCEAP)**

UCEAP has made over \$1 million available in scholarships to UC students this year. For more information, go to [UCEAP.universityofcalifornia.edu/paying-study-abroad/scholarships](http://UCEAP.universityofcalifornia.edu/paying-study-abroad/scholarships)

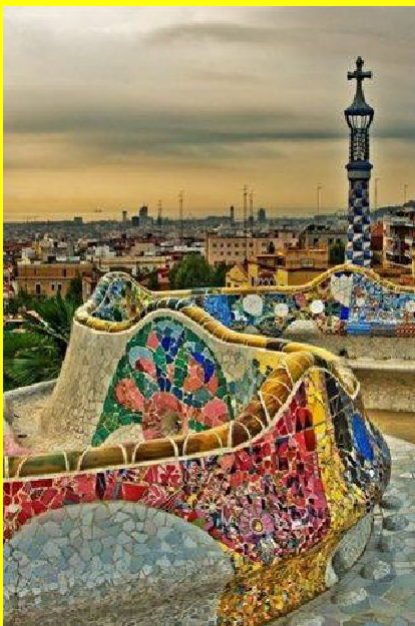


University and Endowed Scholarships University and Endowed Scholarships are awarded to academically meritorious individuals who demonstrate need. A FAFSA or Dream Application and a scholarship application must be filed each year before March 2 to be considered for university and endowed scholarships. 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 must demonstrate financial need. For more information regarding UCLA scholarships visit the [Scholarships section](#) of the Financial Aid and Scholarships Website.

## **UCLA Center for Scholarships and Scholar Enrichment**

The UCLA Center for Scholarship and Scholar Enrichment assists students with searching for non-university scholarships, regardless of their financial aid eligibility. Students must meet various agency restrictions, which may include academic achievement, special talent, leadership ability, or group affiliation. The SRC offers a number of services to assist in the scholarship process — a library of scholarship books, counseling, search services, and workshops. The CS&SE is located in 233 Covell 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 the UCLA Financial Aid and Scholarships of the source and amount of funds. Scholarships are generally counted against need-*



# UCEAP Account

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Your UCEAP account is separate from your MyUCLA account; they are not linked. Through your UCEAP account, you can view your UCEAP program fees, reported financial aid payments, refunds, and account balance.

# Initial Payment

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As a financial aid student, the initial payment is deferred to the second/final payment due date. The late payment fee will be assessed and late fee notice will be sent. The first late fee will be reversed off upon disbursement of your

# Health Insurance

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During your participation, you are enrolled in UCEAP insurance. Because this *does not qualify as major medical coverage* according to guidelines set by the Affordable Care Act (ACA).

You must also do one of the following:

- Purchase USHIP coverage from UCLA and pay the USHIP fee via Bruin Bill up front and will be reimbursed at a later time; **OR**
- Waive SHIP insurance, if you have sufficient coverage from a private insurance. You can do this at [studenthealth.ucla.edu](http://studenthealth.ucla.edu)

# Third Party Access

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UCEAP requires your permission to discuss your account with others. You can designate someone who can discuss your financial matters with UCEAP, by completing the electronic form located in your UCEAP account. By law under the Family Education Rights and Privacy Act, UCEAP staff cannot discuss your financial information with anyone other than you without your written permission. For more information regarding Third Party access, visit the [UCEAP Website](#).

# Disbursements

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UCEAP Student Finance will distribute financial aid disbursements while you are abroad. The Financial Aid and Scholarships office will notify UCEAP of the financial aid awarded for UCEAP participation. All confirmed financial aid awards sent to UCEAP, including Direct Lending, will be applied to your UCEAP student account. Unconfirmed or estimated financial aid awards are not credited to your account. UCEAP program fees are deducted from your confirmed financial aid awards and the remaining credit balance is disbursed 3-5 days prior to the start of your program. Do not wait for financial aid to be disbursed for you to purchase your airline ticket.

The default refund method of payment is a paper check mailed to your U.S. mailing address listed in your UCEAP account. You have the option to receive your disbursement by direct deposit by enrolling in UCEAP eRefund, which is separate from your BruinDirect account. For more information on how to enroll in UCEAP eRefund, Logon to your UCEAP account.

# Maintaining Financial Aid Eligibility

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**Students must remain enrolled full-time (12 units minimum) to receive maximum financial aid. You will be subject to billing if you fall below the 12 units.**

## SATISFACTORY ACADEMIC PROGRESS (SAP)

Satisfactory Academic Progress (SAP) for financial aid purposes measures a student's progress relative to their length of enrollment. UCLA Financial Aid and Scholarships has revised the Standards for Satisfactory Academic Progress in accordance with new federal regulations. Please refer to the Guide to Satisfactory Academic Progress, which is available on our website at [www.financialaid.ucla.edu](http://www.financialaid.ucla.edu).

## QUARTERLY UNIT REQUIREMENTS

In addition to the Satisfactory Academic Progress requirements, you must also adhere to the quarterly unit requirements. UCLA Financial Aid and Scholarships checks your units on the census date at the end of the third week of classes. Enrollment below half

time on that date will result in cancellation of your aid and billing for funds received. Half-time enrollment for an undergraduate student is 6 units. Some undergraduate awards (Federal Pell Grant, Cal Grant, Blue and Gold Opportunity Grant and University Grants) require enrollment in 12 units to maintain maximum eligibility. Enrollment below 12 units on the census date will result in reduction of and billing for these awards. Federal Grants will not be reinstated if your unit count increases after the census date. For a graduate student, the minimum unit requirement for half time is 4 units.

## 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.

Information regarding withdrawal calculations is available on the [Financial Aid and Scholarships Website](#) under Return of Title IV Funds Guide. 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.



## Contacts

UCLA Financial Aid and Scholarships Office  
(310)206-0400 [MyUCLA](#) Topic: "Financial Aid-UCLA Study Abroad"

UCLA International Education Office  
1332 Murphy Hall  
(310) 825-4995 • [info@ieo.ucla.edu](mailto:info@ieo.ucla.edu)

UCEAP Systemwide Office  
6950 Hollister Ave, Suite 200  
Goleta, CA 93117  
(805) 893-4762 • [chat@eap.ucop.edu](mailto:chat@eap.ucop.edu)  
[www.eap.ucop.edu](http://www.eap.ucop.edu)

Each UCEAP program has a dedicated Finance Accountant. To contact your accountant, please visit the following page: <http://eap.ucop.edu/ContactUs/pages/countrycontacts.aspx>