



UCLA

2026-2027

BruinFinancialAid

Letter Guide

UCLA Financial Aid & Scholarships

A129 Murphy Hall, Box 951435

Los Angeles, CA 90095

financialaid.ucla.edu

Messaging Center:

financialaid.ucla.edu/Contact-Us

Bruin Financial Aid Letter

A Bruin Financial Aid Letter (BFAL) is an official document provided at the time of admission that outlines a student's financial aid eligibility. It is designed to help students understand their financial support and make an informed decision about accepting their admission offer.

Students can access the BFAL by navigating to the “Financial” tab in the Bruin Financial Aid Portal and clicking on the “College Financing Plan” on the lower left-hand side of Section 1.

The BFAL outlines key details such as housing status, net cost, loan interest rates and fees, and includes helpful resources and a glossary to support understanding of the aid package.

Cost of Attendance Summary

This section outlines the different expenses included within your estimated Cost of Attendance budget. Please keep in mind that your cost of attendance budget is an estimate and not a bill. Your total aid awarded cannot exceed your Cost of Attendance. Thus, your aid letter will be revised if you receive support from sources outside of Financial Aid & Scholarships.

To see a break-down of UCLA's standard cost of attendance estimates, please visit financialaid.ucla.edu/go/coa

Housing Status

Your Bruin Financial Aid Letter will indicate the housing status that Financial Aid & Scholarships has on file. If your housing status is incorrect and you are a newly admitted student who has not submitted their statement of intent to register (SIR), you may inform our office by sending us a [message via MyUCLA](#). Otherwise, please notify our office of the change by using the Bruin Financial Aid Portal and selecting “Documents - Upload a Non Requested Document” and select “Appeal: Housing Adjustment.”

Please have copies of your rental agreement and canceled checks available to be submitted to Financial Aid & Scholarships upon request. If housing verification is requested and you are unable to provide the necessary documentation, your budget will be adjusted and you will be billed for grants and/or loans received in excess of your eligibility.

NOTE: All Graduate and Professional students are awarded with an off-campus budget, thus revisions are never necessary.

Your Bruin Financial Aid Letter may include different types of support.

Types of Aid

Grants and Scholarships that are included on your Bruin Financial Aid Letter and College Financing Plan are gift aid awarded to undergraduate students based on need and/or merit.

Federal, State and University Grants may be included in your aid package if you submitted your application by the priority deadline and meet grant eligibility criteria.

Cal Grants are limited to four academic years (two years if you are a transfer student) of eligibility. It is recommended you complete 15 units per quarter in order to graduate within four academic years. University Grants are awarded to eligible students who submitted their FAFSA/CADAA by the UCLA priority filing deadline.

NOTE: Veteran benefits will have different impact on your financial aid depending on the type of benefits.

- ◆ If you receive a Cal Vet fee waiver, it will reduce your total aid eligibility and will replace your CAL Grant or reduce University Grant, if you are grant-eligible.
- ◆ Federal Veteran benefits (Chpt. 33 and 31) do not count against your federal loan eligibility. Loan and work-study aid is reduced first, if need is exceeded but grant aid may have to be reduced as well if veteran benefits and grants/scholarships exceed student's financial need.
- ◆ Federal Military Dependent (Transfer of Eligibility) benefits do not count against your loan eligibility but will reduce state and institutional grant assistance, if you are grant-eligible.
- ◆ Monthly stipends may appear on your aid letter but have no impact on any of the aid you are eligible to receive.

University of California Student Health Insurance Program (USHIP) Grant is awarded to many low-income students who submit a FAFSA or CADAA by UCLA's published priority filing deadline. This grant helps cover the cost of USHIP health insurance fees. **Students who choose to waive USHIP coverage are not eligible to receive the USHIP Grant.**

Undergraduate Work-Study allows students to gain work experience and pay for their educational expenses as they earn their pay. Financial Aid & Scholarships will send separate communications to you via email on how to locate and secure a work-study position. Additional information can be found on our **Work Study** webpage.

Graduate Support will not display on your Aid Letter until your Academic Department and/or Graduate Division has processed your eligibility. If you do not see your graduate support on your aid letter, please contact your academic department.

- ◆ **Please be aware that your total Federal and Graduate support aid combined cannot exceed your Cost of Attendance.**
- ◆ **Depending on when your graduate support is processed, your loans offered and/or accepted may be adjusted during the academic year.**

Loans are a type of aid that must be repaid. Interest rates, loan fees and repayment terms vary. It is important that you learn about the loans offered by reading the Loan Guides available on our **Publications webpage** and your Bruin Financial Aid Letter.

- ◆ Please read the loan guides carefully before accepting this type of aid. Different types of loans require different steps to be completed before the loan can be funded. The guides will explain all the steps required.

Outside Scholarships may result in your aid being revised. Your financial aid is awarded up to your cost of attendance budget. In the event that you receive additional funding after your Bruin Financial Aid Letter is provided, your aid will be revised in order to accommodate the additional funding you've been provided.

- ◆ **NOTE: Scholarships will replace your need-based loan and work-study eligibility but, in limited circumstances may impact your grant aid.**

Most Grants and Federal Loans require full time (12 units) enrollment in order to qualify for maximum eligibility. Grant awards will be reduced for students enrolled less than full time at the end of the third week of the quarter. Federal Loans will be prorated for students enrolled less than full-time and/or for fewer than 3 quarters.

Appeals

Your financial aid is not negotiable based on other schools' offers but there are some circumstances that can change your eligibility

- ◆ Loss of income
- ◆ Extenuating circumstances that prevent you from providing parental information
- ◆ Eligible educational expenses not included in your standard cost of attendance
- ◆ Appeals for on-time consideration

Please visit **Appeals | Financial Aid & Scholarships** for additional information about appealing your financial aid package.

Submitting Documents and Appeals

Newly admitted students who have submitted their Statement of Intent to Register (SIR) and continuing students should review Documents in Bruin Financial Aid Portal and submit requested documentation to finalize their eligibility for aid. Non-requested documents (appeals) can also be submitted via the Documents tab.

Newly admitted students who have not submitted their Statement of Intent to Register (SIR) do not have access to submit Documents on their BFA Portal. To submit an appeal please visit our **Financial Aid & Scholarships publications webpage**. You will find instructions under the 26/27 New Admit Appeal section.

Please allow 10-15 business days for the evaluation of your appeal. During busy summer months, the average appeal processing time may exceed 15 days.

Take Action On Your Financial Aid

Grant and scholarship aid do not require you to take any action in order for funds to be disbursed.

If you choose to borrow any student and/or parent PLUS loans offered, please review the loan guides available at [Forms & Publications | Financial Aid & Scholarships](#). The homepage of the Bruin Financial Aid Portal includes a checklist of items that need to be completed in order to borrow federal loans.

Financial Information

A summary of your financial aid can be found under the “Financial” tab of your Bruin Financial Aid Portal. Section 1 will outline your Cost of Attendance for the academic year. Section 2 will outline the aid you have been offered. Section 3 will outline the scheduled disbursement dates and display the loan amounts you’ve accepted. This section will also show the origination fees that will be charged for your Federal loans.

Disbursements

Financial aid begins disbursing 10-15 days before each term for students enrolled in at least 6 units (undergraduate) or 4 units (graduate). Aid is automatically applied to your BruinBill to cover charges like tuition, fees, and University housing. Any remaining funds are refunded via BruinDirect or by mailed check. [Enrolling in BruinDirect](#) is recommended for the fastest refund delivery.

BruinBill

BruinBill is the official UCLA campus billing platform available 24/7 via [MyUCLA](#) to manage and pay student tuition, fees, housing, and other campus charges. It consolidates charges for each term, with payments usually due on the 20th of the month following the transaction date. Financial aid is applied directly to this account.

Through BruinBill, your financial aid disbursements will be applied to your registration fees and other outstanding University charges once your aid disburses. Any credit balance remaining after quarterly charges are paid will be refunded to you.

- Charges for UCLA Residence Halls and University-Owned Apartments are posted in BruinBill and will automatically be paid for by your financial aid. **However, if there is still a remaining balance, you will need to pay via BruinBill by the deadline.**
- Your BruinBill statement will be posted on MyUCLA each month. Please make sure that you review the activity in your account at least once a month.

Outside Awards

Students receiving outside scholarships should request that the awarding agency make the checks payable to: **UC Regents and include the student’s identification number on the check.** Checks should be forwarded to:

University of California, Los Angeles
Attn: Payment Solutions & Compliance Office
405 Hilgard Avenue
1125 Murphy Hall, Box 951432
Los Angeles, CA 90095-9000

Checks from outside agencies are typically applied to your BruinBill within 10–15 business days. Your financial aid package will be updated to reflect these scholarships, which may be used to reduce or replace need-based loans and/or work-study when possible.

Maintaining Eligibility

There are different enrollment requirements that you must maintain in order to retain your eligibility for financial aid. Please visit [Maintaining Eligibility | Financial Aid & Scholarships](#) to find out more about:

- ◆ Enrollment (unit) Requirements for Various Programs
- ◆ Maximum term eligibility for Federal Pell Grant
- ◆ Maximum term eligibility for Cal Grant
- ◆ Satisfactory Academic Progress
- ◆ Withdrawals
- ◆ Federal Verification

The census date is the last day of third week of classes. Please consult with the Financial Aid & Scholarships office if you are planning on dropping units.

Your Rights and Responsibilities

You Have the Right to Know:

- ◆ The deadlines for submitting applications for each of the available aid programs.
- ◆ How your financial need was determined.
- ◆ How much of your financial need has been met.
- ◆ The resources considered in the calculation of your need.
- ◆ Available financial aid programs and their exact requirements.
- ◆ What portion of your financial aid award is a loan and what portion is a grant. If the aid is a loan, you have the right to know the total amount that must be repaid, the amount of each payment, the interest rate, the length of time you have to repay the loan and when repayment begins.
- ◆ The cost of attendance and the refund policy.
- ◆ How the University determines Satisfactory Academic Progress standards, and what happens if you are not meeting these requirements.
- ◆ What happens, if you withdraw (officially or unofficially) during the year.
- ◆ The steps necessary to re-apply for aid each year.

You Have the Following Responsibilities:

- ◆ To consider carefully all information provided regarding UCLA's programs and performances before attending UCLA.
- ◆ To complete all forms accurately and to submit them to the correct locations by the published deadlines. Errors can cause long delays in the receipt of your financial aid. Intentional misreporting of information on application forms for financial aid is a violation of the law, and is considered a criminal offense subject to penalties under the U.S. Criminal Code.
- ◆ To maintain good academic standing and make satisfactory progress toward graduation.
- ◆ To inform Financial Aid and Scholarships if you drop below half-time status.
- ◆ To update information when your circumstances change, such as changes in name, marital status, housing situation, number of family members in college, residency, the addition of resources, or if you withdraw or graduate.
- ◆ To read, understand and keep copies of all forms that you are asked to sign.
- ◆ To be aware of the policies and procedures affecting the refund of Title IV funds.
- ◆ To keep an accurate record of the total loan amount you owe when it is time to begin repayment. If you have received loans from Financial Aid and Scholarships, schedule an appointment with Student Loan Services for an Exit Interview before graduating, transferring, or withdrawing from UCLA.
- ◆ To perform the work that is agreed upon in accepting a Federal Work-Study award and to keep a record of the amount of each check you receive from your work-study employer. You cannot exceed the maximum eligibility for Federal Work-Study indicated on your Bruin Financial Aid Letter.

UCLA
Financial Aid & Scholarships
A-129J Murphy Hall
310-206-0400
financialaid.ucla.edu/contact-us

California Student Aid Commission
888-CA GRANT
csac.ca.gov/contact-us

Financial Education, Loan and
Support Services
555 Westwood Plaza
106 Strathmore
Los Angeles, CA 90095
310-825-9864
loans.ucla.edu/contact-us

Federal Student Aid
1-800-433-3243
studentaid.gov/contact-us

Graduate Student Support
1228 Murphy Hall
grad.ucla.edu/contact-us

Student Financial
Services Accounting
1121 Murphy Hall
310-825-9194
finance.ucla.edu/contact-us

Registrar
1113 Murphy Hall
registrar.ucla.edu/contact-us

Undergraduate Admissions
1147 Murphy Hall
310-825-3101
admission.ucla.edu/contact-us

Accreditation Statement

UCLA is accredited by the Western Association of Schools and Colleges along with numerous special agencies. Information regarding the University's accreditation may be obtained in the Office of Budget and Planning, Institutional Planning Analysis Library.

Privacy

All student records are strictly confidential. Even if you have signed waivers of access to your file, you are not required to tell anyone about any information contained therein.

UCLA, in compliance with Titles VI and VII of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, and the Rehabilitation Act of 1973, does not discriminate on the basis of race, creed, color, national origin, mental or physical handicap, age, sexual orientation or gender in any of its policies, practices or procedures. This includes, but is not limited to admissions, employment, financial aid, educational services, programs and activities.