

# A Guide to Your Provisional Aid Letter (PAL)

In the near future, you and your family will be making a decision about where your academic journey will begin. We are glad that you are considering becoming a Bruin and the UCLA Financial Aid and Scholarships team is here to assist you. We view the financing of your educational costs as a partnership between you (the student), your family, and the University. Our financial aid programs are designed to ensure that your family's economic circumstances will not prevent you from studying at UCLA.

We are excited to offer you a Provisional Aid Letter (PAL) to assist you and your family in making your dream of attending UCLA, a reality. Our PAL uses the College Financing Plan (CFP) template designed by the Department of Education to make comparing offers from various institutions easier. It is our hope that your academic journey will begin at UCLA.

Your PAL reflects our best estimate of the aid that you are eligible to receive based on the information that you provided on your financial aid application. The provisional offer of aid is intended to cover your entire Cost of Attendance with a combination of various resources.



## **Net Cost Approach**

Clicking on the name of each award on your PAL will allow you to display more information about it.

When reviewing your PAL, you will notice that your financial aid award information has been separated into several sections:

Scholarships and Grants: This is gift aid that does not have to be repaid.

**Please note:** If you are a graduate student, departmental awards may not be included on your PAL. Your department or the Graduate Division will communicate with you directly about these awards.

- <u>VA Education Benefits:</u> We may not be aware that you are planning to use VA benefits at the time your PAL is generated. If you want to know if/how your VA benefits will impact your financial aid awards, please contact Financial Aid and Scholarships office.
- Cost of Attendance minus Grants and Scholarships = Net Costs

Your Net Costs will be covered by financial aid offered in the form of work-study, loans and other options listed on your PAL. If you choose not to work or borrow loans, your net cost can be covered with earnings from other employment opportunities, savings, consumer loans, assistance from family members, etc.

- Work Options: This section will include your Work-study program eligibility, which allows you to receive a portion of your financial aid award by working on- or off-campus. UCLA offers many employment opportunities for students. Just because you do not see a work-study award on your PAL does not mean you cannot work!
- Loan Options: Federal student loans
- Other Options: Parent PLUS loans, Private Loans, Bruin Pay Plan, Military and or National Service benefits, etc.

### Official Offer of Financial Aid

After you submit your Statement of Intent to Register (SIR) confirming your intent to enroll at UCLA, Financial Aid and Scholarships will provide you with an official financial aid offer. UCLA calls the official financial aid offer a Financial Aid Notification (FAN). Your FAN will become available on your MyUCLA Portal in the summer.

### **Cost of Attendance**

A standardized set of budgets are used as a basis for determining your Cost of Attendance at UCLA. Your Cost of Attendance includes:

• University Fees – these include Tuition, the Student Services Fee, Nonresident Supplemental Tuition (if you are not a California resident) and UCLA campus fees.

If you are an <u>undergraduate</u> student you can plan on your tuition, student services fee and nonresident supplemental tuition not to increase for up to 6 years.\*

- Room & Board
- Books & Supplies
- Transportation
- Personal & Miscellaneous Expenses
- Health Insurance

Cost of Attendance varies according to your living arrangements while in school based on the following three categories:

- On-Campus (Residence Halls)
- Off Campus
- Living with parents or relatives

Financial Aid and Scholarships may confirm that the housing status you report on your financial aid application is accurate. Billing can result from an improperly reported housing status.

Please note that, while some of these costs (tuition, fees, housing) will be fixed, others are based on average expenses for a UCLA student and may not be representative of your actual expenses.

The 2022-23 Cost of Attendance figures can be found at: <a href="https://financialaid.ucla.edu/cost">https://financialaid.ucla.edu/cost</a>

 You can find more information about the UC's Tuition Stability Plan at https:// admission.universityofcalifornia.edu/tuition-financial-aid/

# **Verification or Requests for Additional Information**

After submitting your financial aid application, you may be selected for Federal verification. If selected, you will be asked to submit a verification form (provided by our office) and 2020 tax documents. Financial Aid and Scholarships may request additional information in order to determine your eligibility for financial aid. If your financial aid application contains inconsistent information, we must resolve any inconsistencies before you can be awarded. We highly encourage you submit any forms requested in a timely manner to avoid delays in your official financial aid offer and/or disbursements. If the information on your financial aid application changes, your award (either provisional or official) is subject to change. Awards are also subject to change if the California state budget and/or federal aid allocations change, which may not take place until late spring or summer.



## **Special Circumstances**

Our office understands that circumstances may change over the course of the year, which may affect a family's ability to contribute toward educational costs. Your eligibility for financial aid can be reevaluated based on certain circumstances. Those circumstances include:

- Loss of employment
- Catastrophic illness
- Divorce or separation
- Death of a parent or spouse
- Medical and dental costs not covered by insurance
- Costs associated with special education needs of a family member
- Reasonable costs of repair for damages caused by a natural disaster such as a flood or earthquake (not covered by insurance)
- Changes in marital status of the student or parent

Please review the **Appeals page** on our website for additional information about appeal options.

### **Correcting Information on the FAFSA**

If you made an error when filing the FAFSA application, make appropriate corrections as soon as possible at https://studentaid.gov/. To ensure accuracy, we recommend using the IRS data retrieval tool when updating income information.

### **Reporting Outside Agency Awards**

If you expect to receive outside agency scholarships, fee waivers, veteran benefits etc., these outside awards must be reported to Financial Aid and Scholarships. Please let us know if you expect to receive resources that are not included on your PAL and we will update your award so that you can see how these funds will impact your financial aid. Typically, outside awards will reduce loans and/or work-study eligibility but there may be exceptions. Remember, if the award is not reflected on your PAL, we are not aware of it and your financial aid offer will need to be revised.

### **Costs Before Financial Aid Disburses**

Financial aid disburses 10 days prior to the start of each quarter. You and your family should be prepared to cover costs that are due before your financial aid disburses. Some costs may include:

- \$250 deposit due with your Statement of Intent to Register (SIR)
- University housing deposit
- Orientation fee

We hope this provisional financial aid offer will assist you in making your decision to attend UCLA. If you have additional questions, please visit Financial Aid and Scholarships located in Murphy Hall, A-129J.

Learn more about the various financial aid programs offered at UCLA by viewing the 2022-23 Financial Aid Handbook on our publications page at https://financialaid.ucla.edu/forms-and-publications

# **Directory**

### **Financial Aid and Scholarships**

A-129 Murphy Hall
<a href="https://www.financialaid.ucla.edu">www.financialaid.ucla.edu</a>
Message Center:
<a href="https://www.financialaid.ucla.edu/Contact-Us">www.financialaid.ucla.edu/Contact-Us</a>
(310) 206-0400

#### **Student Loan Services**

A-227 Murphy Hall www.loans.ucla.edu

#### **Student Accounts**

1121 Murphy Hall www.sfs.finance.ucla.edu (310) 825-9194

### **Housing Services Office**

360 De Neve Dr.

www.housing.ucla.edu

uclahousing@housing.ucla.edu

(310) 206-7011

#### **Graduate Division**

1237 Murphy Hall https://grad.ucla.edu/contact-us/

### **Federal Processor (FAFSA)**

P.O. Box 4005 lowa City, IA 52443 studentaid.ed.gov/fafsa (800) 433-3243

# California Student Aid Commission

P.O. Box 510845 Sacramento, CA 94245-0845

