

Summer Session

## My Net Cost for 2014 - 2015

My Net Cost

Financial aid includes grants, loans, and work-study and is based upon the information provided on the FAFSA and any additional documents submitted.

Award Details

[Update your current information](#)

View Award History

Academic Year (Fall/Spring)

Undergraduate student

Enrolled for Fall and Spring

Summer

Dependent student

Estimated Graduation: May, 2018

My Documents (0)

Housing: Fall - Residence Hall, Spring - Residence Hall

We are not authorized to communicate with others about your financial aid,

View Messages (0)

You have not authorized anyone else to access your information

campus billing account, or your registration records

Grant Access

### My UC Berkeley Costs

Report Other Resources

Books and Supplies

\$1,230.00

Budget Details

Tuition and Fees ⓘ

\$12,972.00

Loans & Work-Study

Living Expenses

\$17,966.00

Convert Loans to Work-Study or Work-Study to Loans

**Total UC Berkeley Costs**

**\$32,168.00**

Revise My Loans

**My Gift Aid ⓘ**

**\$24,261.00**

My Loan History

**My Net Cost ⓘ**

**\$7,907.00**

Find Work-Study Job

Parents Share

\$0.00

Update My Information

Students Share

\$7,907.00

Forms

**Total Resources to Meet My Net Costs**

**\$7,907.00**

Award Payment Status

**Total Resources to Meet My UC Berkeley Costs**

**\$32,168.00**

Emergency Loan

Shopping Sheet

Student Contribution

\$40.00

Parent Contribution

\$1,057.00

Logout

Expected Family Contribution

\$1,097.00

- Summer Session
- My Net Cost
- Award Details
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  - Academic Year (Fall/Spring)
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  - Convert Loans to Work-Study or Work-Study to Loans
  - Revise My Loans
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### Award Details (2014 - 2015)

[print page](#)

Description	Department	Annual Totals	Status
Gift Aid			
Berkeley Scholarship	Financial Aid and Scholarships	\$6,289.00	Confirmed
Cal Grant A Fee Award	Financial Aid and Scholarships	\$12,192.00	Confirmed
Federal Pell Grant	Financial Aid and Scholarships	\$4,680.00	Confirmed
UC Undergraduate Grant	Financial Aid and Scholarships	\$600.00	Confirmed
Other Gift Aid			
SURVEY PRIZE	Financial Aid and Scholarships	\$500.00	Confirmed
<b>Total Gift Aid</b>		<b>\$24,261.00</b>	
Work-study			
Work Study Eligibility	Financial Aid and Scholarships	\$3,844.00	Offered
Subsidized Loan ⓘ			
Federal Subsidized Direct Loan	Financial Aid and Scholarships	\$2,966.00	Offered ▼
Unsubsidized Loan ⓘ			
Federal Unsubsidized Direct Loan	Financial Aid and Scholarships	\$1,097.00	Offered ▼
<b>Grand Total</b>		<b>\$32,168.00</b>	

Show by term amounts

Update

- Summer Session
- My Net Cost
- Award Details
- View Award History
- Academic Year (Fall/Spring)
- Summer
- My Documents (0)
- View Messages (0)
- Grant Access
- Report Other Resources
- Budget Details
- Loans & Work-Study
  - Convert Loans to Work-Study or Work-Study to Loans
  - Revise My Loans
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- Logout

**Academic Year (Fall/Spring)**

View Prior Award Summaries As Of: August 12, 2014 (9) ▼

**Summary Information as of: August 12, 2014 (9)**

Enrolled: Fall and Spring Units: 11.0/0.0  
 Dependent Freshman  
 Estimated Graduation Date: 05/31/2018  
 Federal Family Contribution: \$1,097.00  
 Housing: Residence Hall  
 Berkeley Parent Contribution: \$1,057.00

**Current Summary Information**

Enrolled: [Fall and Spring](#) Units: [13.0/12.0](#) ←  
 Dependent Freshman  
 Estimated Graduation Date: 05/31/2018  
 Federal Family Contribution: \$1,097.00  
 Housing: Residence Hall  
 Berkeley Parent Contribution: \$1,057.00

**My UC Berkeley Costs as of: August 12, 2014 (9)**

Books and Supplies	\$1,230.00
Tuition and Fees	\$12,972.00
Housing and Meals	\$15,438.00
Transportation	\$530.00
Other Expenses	\$1,998.00
<b>Total UC Berkeley Costs</b>	<b>\$32,168.00</b>
<b>My Gift Aid</b>	<b>\$23,161.00</b>
<b>My Net Cost</b>	<b>\$9,007.00</b>

**My Current UC Berkeley Costs**

Books and Supplies	\$1,230.00
Tuition and Fees	\$12,972.00
Housing and Meals	\$15,438.00
Transportation	\$530.00
Other Expenses	\$1,998.00
<b>Total UC Berkeley Costs</b>	<b>\$32,168.00</b>
<b>My Gift Aid</b>	<b>\$23,761.00</b> ←
<b>My Net Cost</b>	<b>\$8,407.00</b> ←

**My Awards Year Totals as of: August 12, 2014 (9)**

<b>Gift Aid</b>	
Berkeley Scholarship	\$6,289.00
Cal Grant A Fee Award	\$12,192.00
Federal Pell Grant	\$4,680.00
UC Undergraduate Grant	\$0.00
Other Gift Aid	
SURVEY PRIZE	\$0.00
<b>Total Gift Aid</b>	<b>\$23,161.00</b>
<b>Work-study</b>	
Work Study Eligibility	\$2,100.00
<b>Subsidized Loan</b>	
Federal Perkins Loan	\$1,500.00
Federal Subsidized Direct Loan	\$3,500.00
<b>Unsubsidized Loan</b>	
Federal Unsubsidized Direct Loan	\$1,907.00
<b>Grand Total</b>	<b>\$32,168.00</b>



**My Current Awards Year Totals**

<b>Gift Aid</b>	
Berkeley Scholarship	\$6,289.00
Cal Grant A Fee Award	\$12,192.00
Federal Pell Grant	\$4,680.00
UC Undergraduate Grant	\$600.00 ←
Other Gift Aid	
SURVEY PRIZE	\$500.00 ←
<b>Total Gift Aid</b>	<b>\$24,261.00</b> ←
<b>Work-study</b>	
Work Study Eligibility	\$3,844.00 ←
<b>Subsidized Loan</b>	
Federal Perkins Loan	\$0.00 ←
Federal Subsidized Direct Loan	\$2,966.00 ←
<b>Unsubsidized Loan</b>	
Federal Unsubsidized Direct Loan	\$1,097.00 ←
<b>Grand Total</b>	<b>\$32,168.00</b>

[Summer Session](#)[My Net Cost](#)[Award Details](#)[View Award History](#)[Academic Year \(Fall/Spring\)](#)[Summer](#)[My Documents \(0\)](#)[View Messages \(0\)](#)[Grant Access](#)[Report Other Resources](#)[Budget Details](#)[Loans & Work-Study](#)[Convert Loans to Work-Study or  
Work-Study to Loans](#)[Revise My Loans](#)[My Loan History](#)[Find Work-Study Job](#)[Update My Information](#)[Forms](#)[Award Payment Status](#)[Emergency Loan](#)[Shopping Sheet](#)[Logout](#)

## Budget Details

These costs represent your budget for financial aid purposes. The actual amounts of your personal expenses may vary and these costs do not represent your billing statement from the university.

	Fall	Spring	Annual Totals
<i>Housing Type</i>	<i>Residence Hall</i>	<i>Residence Hall</i>	
Tuition and Fees 	\$6,486.00	\$6,486.00	\$12,972.00
Personal Expenses	\$999.00	\$999.00	\$1,998.00
Transportation	\$265.00	\$265.00	\$530.00
Health Insurance 	Waived	Waived	
Housing	\$7,207.00	\$7,207.00	\$14,414.00
Food	\$512.00	\$512.00	\$1,024.00
Books & Supplies	\$615.00	\$615.00	\$1,230.00
<b>Subtotals</b>	<b>\$16,084.00</b>	<b>\$16,084.00</b>	<b>\$32,168.00</b>
Other Costs			
<b>Grand Totals</b>	<b>\$16,084.00</b>	<b>\$16,084.00</b>	<b>\$32,168.00</b>

## My Net Cost

UC Irvine provides financial support to assure that students have the necessary resources to pursue their academic goals. Financial support includes grants, loans and work-study and is based upon the information provided on the FAFSA and any additional documents submitted.

Based on the current information submitted - I am:

- An undergraduate student
- A dependent student
- Living on campus
- On time in completing my aid application
- Resident

<b>My <u>UCI Costs</u></b>		
<u>Direct Costs</u> (Fees and Health Insurance)	\$14,576.97	
+ <u>Books and Supplies</u>	\$1,732.00	
+ <u>Living Expenses</u> (Housing/Meals, Transportation, Personal)	\$15,268.00	
- <u>Waivers/Other</u>	\$1,398.00	
<b>Total UCI Cost:</b>	<b>\$30,178.97</b>	<b>(A)</b>
-	<b>My <u>Gift Aid</u></b> (Includes scholarships or grants)	
	\$15,860.00	<b>(B)</b>
=	<b>My <u>Net Cost</u></b>	
	\$14,318.97	<b>(A minus B)</b>
	<b>Meeting My Net Cost</b>	
	<u>Student's Share</u>	\$8,697.00
	<u>Parent(s)' Share</u>	\$5,621.97
	Total Resources to Meet My Net Costs	\$14,318.97
		<b>(C)</b>
<b>Total Resources to Meet My UCI Costs</b>	<b>\$30,178.97</b>	<b>(B plus C)</b>

### Cost of attendance living on campus

Books and Supplies	\$1,732.00
Room and Board	\$12,638.00
Personal	\$1,821.00
Transportation	\$809.00
Loan Fees	\$303.00
SubTotal	\$17,303.00
Fees	\$14,576.97
Cost of Attendance	\$31,879.97

The Office of Financial Aid calculates UCI costs based on average academic year expenses. These costs are established to determine your financial aid eligibility and are intended to be used as a guide to help plan for meeting the costs of attendance at UCI.

Your student expenses are determined by your living arrangements (e.g., whether you live with your parents, in on-campus housing, or in an off-campus apartment), fees, books and supplies, transportation, and personal expenses.

Direct costs include fees, non-resident tuition and health insurance.

Books and supplies are the average cost of required course materials for the academic year.

Living expenses include residence hall charges, rent, food, snacks, meals on campus, utilities, household supplies, etc. These expenses also include clothing, laundry and dry cleaning, personal care, insurance, recreation, etc.

Except for direct costs, students have many choices in their spending. Students who choose to reduce their costs may be able to spend less than the averages indicated. You may visit [www.cashcourse.org/UCIrvine](http://www.cashcourse.org/UCIrvine) for help on your personal budget.

The following is your financial aid award for the 2014-2015 academic year. Indicate those awards that you would like to accept or decline by making your selection in the drop down box. You may choose to accept or decline any awards or you may opt to come back at a later time and make your selection. While there is no set deadline to accept your awards, your aid will not be available until you do so. Please note, if you decline an award, it may not be available in the future.

<b>Gift Aid</b>		
<a href="#">Cal Grant A</a>	\$12,192.00	Confirmed
<a href="#">Federal Pell Grant</a>	\$1,080.00	Confirmed
<a href="#">UC Irvine Grant</a>	\$2,588.00	Accepted
<b>Total Gift Aid</b>	<b>\$15,860.00</b>	
<b>Loans</b>		
<a href="#">University Loan</a>	\$1,500.00	<input type="text"/>
<a href="#">Federal Direct Loan Subsidized (01)</a>	\$5,443.00	Accepted
<a href="#">Federal Direct Loan Unsubsidized (01)</a>	\$1,979.00	Accepted
<a href="#">Federal Direct Parent Loan (01)</a>	\$665.00	Accepted
<a href="#">Federal Direct Parent Loan Optional (01)</a>	\$4,428.00	Accepted
<a href="#">Federal Direct PLUS Loan Fee</a>	\$27.00	Accepted
<a href="#">Federal Direct PLUS Loan Fee Optional</a>	\$198.00	Accepted
<a href="#">Federal Direct Subsidized Loan Fee</a>	\$57.00	Accepted
<a href="#">Federal Direct Unsubsidized Loan Fee</a>	\$21.00	Accepted
<b>Total Loans</b>	<b>\$14,318.00</b>	
<b>Other</b>		
<a href="#">Estimated Undergraduate Health Insurance Waiver</a>	\$466.00	Confirmed
<a href="#">Undergrad Health Insurance Waiver</a>	\$932.00	Accepted

<b>Total Other Aid</b>	<b>\$1,398.00</b>	
<b>Total Aid in My Aid Award</b>	<b>\$31,576.00</b>	

My aid award is based upon the following information that was calculated from your financial aid application and any additional information provided.

My [Parental Contribution](#) is \$4,618.00

My [Student Contribution](#) is \$8.00

My [Expected Family Contribution](#) is \$4,626.00





FINANCIAL AID AND SCHOLARSHIPS  
 A-129 MURPHY HALL  
 BOX 951435  
 LOS ANGELES, CALIFORNIA 90095-1435

Your Financial Aid Notification  
 2014 - 2015 Academic Year - Financial Aid Offer #2

**Personal Information**

Testrecord, Fam Three  
 405 Hilgard Ave  
 Los Angeles , CA900074118

Housing Selection: Off Campus (apartment, fraternity, sorority, University)

**Budget Summary**

Cost of Attendance	\$27,409.00
Parent Contribution	\$90.00
Student Contribution	\$1,139.00
Financial Aid Eligibility	\$26,180.00

**Awards Offered**

Grants & Scholarships	Fall	Winter	Spring	Total	Decision
UCLA ACHIEVEMENT SCHOLARSHIP	\$3,000.00	\$3,000.00	\$3,000.00	\$9,000.00	✔ Accepted
CAL GRANT A	\$1,143.00	\$1,143.00	\$1,143.00	\$3,429.00	⊕ Undecided
UNIVERSITY GRANT	\$888.66	\$888.66	\$888.68	\$2,666.00	✔ Accepted
UNIV SUPPLEMENTAL GRANT	\$0.00	\$0.00	\$917.00	\$917.00	✔ Accepted
UNIVERSITY REGISTRATION FEE	\$62.00	\$62.00	\$62.00	\$186.00	✔ Accepted
FEDERAL PELL GRANT	\$917.00	\$916.00	\$0.00	\$1,833.00	✔ Accepted
FED ACADEMIC COMPET GRANT YR1	\$250.00	\$250.00	\$250.00	\$750.00	⊕ Undecided
FED ACADEMIC COMPET GRANT YR2	\$433.33	\$433.33	\$433.34	\$1,300.00	⊕ Undecided
FEDERAL SMART GRANT YR3	\$1,333.33	\$1,333.33	\$1,333.34	\$4,000.00	⊕ Undecided
FEDERAL SMART GRANT YR4	\$1,333.33	\$1,333.33	\$1,333.34	\$4,000.00	⊕ Undecided

Loans & Work Study	Fall	Winter	Spring	Total	Decision
FED WORK-STUDY JOB OPPORTUNITY	\$666.66	\$666.66	\$666.68	\$2,000.00	✔ Accepted
FEDERAL PERKINS LOAN	\$300.00	\$300.00	\$300.00	\$900.00	⊕ Undecided
DIRECT SUBSIDIZED LOAN	\$1,754.33	\$1,754.33	\$1,754.34	\$5,263.00	✔ Accepted
You have decided to accept this amount:				\$5,263.00	
DIRECT PARENT PLUS LOAN	\$9,000.00	\$9,000.00	\$0.00	\$18,000.00	⊕ Undecided
PRIVATE LOAN	\$3,467.00	\$3,467.00	\$3,467.00	\$10,401.00	✔ Accepted
You have decided to accept this amount:				\$10,401.00	

<b>Grand Total:</b>	\$9,198.65	\$9,197.65	\$9,198.70	\$27,595.00	
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**Self-Reported Awards**

Award Name	Award Amount
aaA	\$111.00
bbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbB	\$222.00



Admissions

- > Statement of Intent to Register (SIR)

Registrar's Office

- > Advising / Enrolling
- > Degree Check
- > Addresses
- > Grades
- > Classes
- > Change Pin
- > Privacy
- > Transcript Request

Student Business Services / Cashiers

- > Make a Payment
- > Current Activity
- > Monthly Billing Statements
- > Summer Fees
- > Direct Deposit
- > Deferred Payment Plan

Financial Aid

- > Application Status
- > Award Status
- > Revision
- > Request for Summer Aid

Housing Services

- > Make a Housing Payment
- > Deposit Display

Personal Information

- > Student ID
- > Username
- > Campus Email
- > Holds
- > Authorization

Log off Growl x

## Financial Aid Award

Your financial aid award is based on you living in UCR Residence Halls or Glen Mor apartments. If your actual housing status changes, your award may be subject to revision. Please notify the Financial Aid Office as soon as possible if you will not be living in the Residence Halls or Glen Mor.

This 2014-2015 academic year financial aid award summary below represents your most recent financial aid package and may supercede a previous award.

Your financial aid award is based on your status as an undergraduate California resident living on campus.

Your current financial aid award was generated on March 20, 2014. This award may be subject to change. UCR reserves the right to modify financial aid awards at any time due to changes in your financial aid eligibility, changes in program terms, coordination with resources you receive, or changes in the availability of our funding.

Please accept or decline your awards by April 19, 2014.

Cost of Attendance

<a href="#">Tuition and Fees</a>	\$14,800
<a href="#">Room and Board</a>	\$15,000
<a href="#">Books and Supplies</a>	\$1,700
<a href="#">Transportation</a>	\$900
<a href="#">Personal Costs</a>	\$1,900
Highlander Orientation Fee	\$270
Direct Loan Origination Fees	\$63

Determination of Financial Need

Total Cost of Attendance	\$34,633
<a href="#">Parent Contribution</a>	\$0
<a href="#">Student Contribution</a>	\$0
<a href="#">Total Family Contribution</a>	\$0
<a href="#">Total Financial Need</a>	\$34,633

Total Cost of Attendance \$34,633

<u>Gift Aid</u>	<u>Accept</u>	<u>Decline</u>	<u>Partial Accept</u>	<u>Total</u>	<u>Summer</u>	<u>Fall</u>	<u>Winter</u>	<u>Spring</u>
<a href="#">FEDERAL PELL GRANT</a>	Accepted			\$5,730		\$1,910	\$1,910	\$1,910
<a href="#">CAL GRANT A</a>	Accepted			\$12,192		\$4,064	\$4,064	\$4,064
<a href="#">UCR GRANT</a>	Accepted			\$6,990		\$2,330	\$2,330	\$2,330
<b>Total Gift Aid</b>				<b>\$24,912</b>		<b>\$8,304</b>	<b>\$8,304</b>	<b>\$8,304</b>
<u>Work Study</u>								
<a href="#">FEDERAL WORK STUDY</a>	Accepted			\$1,500		\$500	\$500	\$500
<b>Total Work Study</b>				<b>\$1,500</b>		<b>\$500</b>	<b>\$500</b>	<b>\$500</b>
<u>Loans</u>								
<a href="#">FEDERAL PERKINS LOAN</a>	Accepted			\$1,500		\$500	\$500	\$500
<a href="#">FEDERAL DIRECT STAFFORD LOAN</a>	Accepted			\$3,500		\$1,167	\$1,167	\$1,166
<b>Total Loans</b>				<b>\$5,000</b>		<b>\$1,667</b>	<b>\$1,667</b>	<b>\$1,666</b>
<b>Total Financial Aid</b>				<b>\$31,412</b>		<b>\$10,471</b>	<b>\$10,471</b>	<b>\$10,470</b>

My Net Cost to Attend UCR

[View my Shopping sheet](#)

<a href="#">Cost of Attendance</a>	\$34,633
<a href="#">Gift Aid</a>	- \$24,912
<a href="#">My Net Cost</a>	\$9,721

Your financial aid counselor is Melissa Dick.

- More information regarding the awards listed above is available at the UCR Financial Aid website at [www.finaid.ucr.edu](http://www.finaid.ucr.edu)
- You must accept or decline all of the awards listed above, and click on "Submit" at the bottom of this page in order to confirm your awards. Your financial aid offer is not valid until you complete these steps. If you have previously accepted your awards, they will show as "accepted" above. If all of your awards are currently showing as "accepted", no further action at this site is needed.
- To check on actual aid disbursements, go to Current Activity.
- To view your Student Responsibilities and Authorizations statement click [here](#)

## Student Responsibilities and Authorizations

- I agree to **report to the UCR Financial Aid Office any change** in my financial, academic, marital, enrollment, or California residency status, and any additional funds or support I receive from any source (which may result in the reduction of awards and/or require repayment of financial aid already advanced.) In particular, receipt of all Graduate Division awards, fee remissions, tuition waivers, GSHIP's, and Veteran's Benefits, must be reported to the Financial Aid Office immediately.
- I must maintain satisfactory academic progress** in the course of study I am pursuing according to the UCR policy on Satisfactory Academic Process, available at the UCR Financial Aid website at [www.finaid.ucr.edu](http://www.finaid.ucr.edu)
- I understand that if I accept either a subsidized or unsubsidized Federal Direct Stafford Loan, Federal Perkins Loan, or University Loan, I must complete and return a promissory note. I understand that if I am borrowing a loan for the first time at UCR, **I must complete pre-loan counseling before loan funds will be applied to payment of fees** or before any loan refund checks or direct deposits will be issued.
- I understand that my financial aid, including Cal Grant B Subsistence Stipends, will be credited to any current year charges for tuition, fees, and University room and board on my UCR student account. By submitting this Financial Aid Award document, **I authorize the Financial Aid Office to also credit any other current educationally related charges on my student account from my current financial aid.** I understand that I can request in writing that non-fee charges not be paid automatically by my financial aid, but that if I do not provide this authorization, I must pay all other charges from personal funds. **I also authorize the Financial Aid Office to pay any prior year unpaid charges, of \$100 or less, from my current year financial aid.** I understand that if I do not authorize financial aid to credit all types of charges on my UCR student account, or to pay prior year charges still outstanding, I will provide this information in writing to the Financial Aid Office and I understand that I must then pay the balance from personal funds before my current year financial aid may be disbursed. I understand that prior year charges in excess of \$100 generally must be paid from personal resources.
- I understand that I am **responsible upon withdrawal for repaying any funds I receive which cannot reasonably be attributed to meeting my educational expenses** at the University of California, Riverside and that the amount of any repayment is based on federal and state regulations.
- I understand that I am responsible for reading the terms for maintaining eligibility for my financial aid award on the UCR Financial Aid website at [www.finaid.ucr.edu](http://www.finaid.ucr.edu)

**By submitting this document, I hereby accept/decline my awards as indicated. I understand my responsibilities, and I have authorized the credit of my financial aid to my student account as specified in the Student Responsibilities and Authorizations.**

Here's what students see when they click on the hyperlinks located under the "Cost of Attendance" heading.



## **BUDGET TYPE**

Your expected living arrangements (with parents, on campus, or off-campus) are indicated. NOTE: Off campus does not mean living at home with parents. Please check carefully to see if your budget type is correct, and make any changes on the Financial Aid Revision menu option on GROWL. While this revision is being processed, you will have only view access to your financial aid award and will not be able to accept or decline your awards. Be sure to notify us if your budget type changes at any time during the award year.

## **COST OF ATTENDANCE**

The UCR Financial Aid Office calculates student expenses based on average academic year costs, in accordance with federal regulations. These costs are established to determine your financial aid eligibility and for you to use as a guide in developing a plan to meet your expenses. The costs taken into account are fees, room and board, books and supplies, transportation, and personal expenses. Your living expense allowances are determined by your budget type (e.g., whether you live with your parents, in University housing, or in an off-campus house or apartment).

## **FEES**

Fees include the system wide fees assessed to all University of California students for Educational and Registration Fees, in addition to UCR specific campus fees. The fee amount for all students includes a health insurance allowance. If you are not a California resident, this figure will also include non-resident tuition. Students enrolled in professional programs (such as the MBA program and Medical School program) are also assessed professional school fees.

## **ROOM AND BOARD**

Room and board includes residence hall room charges, activity fees, meal plans, rent, groceries/food, allowances for snacks and meals eaten out, and utilities and telephone expenses.

## **BOOKS AND SUPPLIES**

Books and supplies are based on the average cost of textbooks, required course materials, educational supplies and software, Internet service, and other incidentals (pens, paper, notebooks, etc.) for the academic year.

## **TRANSPORTATION**

Transportation expenses include costs associated with commuting to school and traveling to and from your permanent home for breaks and vacations. Transportation costs are based on average costs reported by UC students for use of public transportation or operating a personal vehicle (e.g., insurance and registration, gas, routine maintenance and repairs, and parking expenses).

## **PERSONAL COSTS**

Personal costs includes expenses for clothing, shoes, laundry and dry cleaning, personal care items, hair care, recreation, and entertainment.

## **PARENT CONTRIBUTION**

The parent contribution is an estimate of the amount that your parents are expected to contribute toward your educational expenses. It is calculated from data reported on your FAFSA and any information verified by the UCR Financial Aid Office. Your parent contribution is based on your parents' income, the number of parents earning income, parents' assets, family size, the number of family members currently attending a university and other relevant factors.

Your family contribution may change later on if you submit changes to originally reported data. The corrected information used to determine your revised award eligibility may result in a revised offer of financial aid.

## **STUDENT CONTRIBUTION**

The student contribution is the amount you (and your spouse, if married) are expected to contribute toward your academic year expenses. The contribution is derived from prior year employment, assets, and other sources, such as child support or untaxed income.

## **TOTAL FAMILY CONTRIBUTION**

Your total family contribution is the amount of money that your family is expected to be able to contribute to your education, as determined by the Federal Methodology need analysis formula approved by Congress. The EFC is the sum of the parent contribution and the student contribution, and depends on your dependency status, family size, number of family members in school, taxable and nontaxable income, and assets.

## FINANCIAL NEED

Your financial need is the difference between your cost of attendance and your total family contribution (the total amount you, your parents, (or your spouse, if married), can contribute toward that cost). Financial need is used in determining eligibility for need-based financial aid. If you do not qualify for need based aid, this amount will be \$0. However, you will still qualify for non subsidized federal loans in most cases.

If you have unusual financial circumstances (such as high medical expenses, loss of employment or death of a parent) that may affect your ability to pay for your education, tell your financial aid counselor.

## GIFT AID

Gift aid is financial aid that does not have to be repaid or earned from work. This includes scholarships, grants, and fee waivers.

## WORK STUDY

Work-Study is the amount you are eligible to earn through the Federal Work-Study program. Federal Work-Study funds are paid to you by paycheck for the hours you worked in the previous month. Job placement is available through the UCR Career Services Office

## LOANS

Loans are financial aid awards which must be repaid with interest after you get out of school.

Subsidized loans are loans where the government pays the interest on the loan while the student is in school, during the six-month grace period and during any deferment periods. Subsidized loans are awarded based on financial need.

Unsubsidized loans are loans for which the government does not pay the interest. The borrower is responsible for the interest on an unsubsidized loan from the date the loan is disbursed, even while the student is still in school. Students may avoid paying the interest while they are in school by capitalizing the interest, which increases the total loan amount. Unsubsidized loans are not based on financial need and may be used to finance the family contribution.

Loans are offered to you to assist in meeting your family's share of your costs. If you want to borrow less than the amount offered to you, enter the requested amount in the "Partial Accept" box. After accepting the loan, follow the additional steps required to receive the loan (including submitting a promissory note and completing any required loan entrance counseling) in order for the loan to be disbursed.

## NET COST

Your net cost is the difference between your UCR costs and your gift aid. This is the amount that you need to contribute from earnings, savings, borrowing, or your parents' contribution.

Your net cost may include a student's share and a parents' share, if you are dependent. The students' share includes your student contribution, Work-Study or other employment, loans, your savings, or your summer earnings. The parent share of the net cost is calculated by subtracting your financial aid awards (gift aid, Work-Study, and loans), and your share of the net cost from your total cost of attendance. This may include the parent contribution. Your parents may meet their share by borrowing a PLUS Loan.

UNIVERSITY OF CALIFORNIA, MERCED

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SANTA BARBARA • SANTA CRUZ

Office of Financial Aid and Scholarships  
5200 North Lake Road  
Merced, CA 95344  
Fax: (209) 228-7861

1/29/2015

STUDENT ID: [REDACTED] AID YEAR: 2014 - 2015

Dear [REDACTED]

Thank you for applying for financial aid at UC Merced! We are pleased to offer you the financial aid award(s) listed on the following page.

It is very important that you visit the **MyFinancialAid** section of <http://my.ucmerced.edu>. There you will be able to view detailed award information and messages, view and complete outstanding requirements and view and print a "Federal Shopping Sheet".

**Please Note:**

Your Free Application for Federal Student Aid (FAFSA) was selected for review in a federal process called 'verification'. The verification process requires UC Merced to verify the information you submitted on the FAFSA. As a result, you are required to submit additional verification documents. Please log-in to MyFinancialAid to view and satisfy outstanding requirements on your checklist. You will not be eligible for financial aid until these requirements are complete. Within 4-6 weeks of all of your verification requirements being received and reviewed, your file will be verified by a Financial Aid Advisor. During peak processing times this process could take longer. You will receive an e-mail if we need additional documentation of any kind. In the meantime, you are responsible for adhering to all payment deadlines.

We have identified you as a student who may be eligible for the California Middle Class Scholarship program. For UC students, the goal of this funding is to provide scholarships that help cover up to 40% of UC's systemwide tuition and fees. However, until 2017-18 when the program is fully phased in, the maximum amounts will be lower. Award amounts are determined by the California Student Aid Commission and will take into account any federal Pell Grant, Cal Grant or UC Merced Bobcat Grant the student is awarded. For more information, please visit our <http://financialaid.ucmerced.edu/>.

**In the future, we will communicate with you via e-mail. We will use the e-mail address you submitted on the FAFSA until you register for courses and then we will use your UC Merced e-mail address.**

If you need assistance or have any questions, please do not hesitate to contact our office by email at [finaid@ucmerced.edu](mailto:finaid@ucmerced.edu) or the Students First Center by phone at (209) 228-7178.

We are here to help and look forward to working with you as you pursue your education here at UC Merced!

Sincerely,

Diana M. Ralls  
Director, Office of Financial Aid and Scholarships

## A Note About Your Awards

This view provides a quick look at the financial aid resources available to assist in meeting your costs to attend UC Merced. Detailed information about your awards is available in the MyFinancialAid section of <http://My.UCMerced.edu>. **If a revision to your aid is made, we will send you an e-mail notification and those changes can be viewed at MyFinancialAid. We reserve the right to modify financial aid awards at any time due to changes on your FAFSA, in your financial eligibility, in program terms, in the amount of available funding, and/or due to coordination with other resources you receive.**

### Gift Aid

Bobcat Grant	\$1,111
CA Middle Class Scholarship	\$882
<b>Total Gift Aid</b>	<b>\$1,993</b>

### Self Help Aid

Fed Direct Student Sub Loan	\$3,500
Fed Direct Student Unsub Loan	\$2,000
Federal Work Study Eligibility	\$5,000
<b>Total Self Help Aid</b>	<b>\$10,500</b>

Federal Parent PLUS Loan	\$21,598
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To accept or decline these awards, you must log-in to MyFinancialAid (<http://My.UCMerced.edu>).

### Your awards were determined in part based on the following:

Undergraduate California Resident Living On Campus  
Expected Family Contribution: \$22,921

*Estimated Fees and Tuition	\$13,160
Average Books and Supplies	\$1,419
Average Personal Expenses	\$1,847
Average Room and Board	\$15,035
Average Transportation	\$582
Average UG Health Insurance	\$2,048

### Estimating Direct Net Costs:

Estimated Direct Costs	<b>\$28,195</b>
(Minus) Total Gift Aid	\$1,993
(Equals) Estimated Net Cost	<b>\$26,202</b>
( Minus) Total Self-Help Aid and Parent PLUS Loan	\$32,098
Remaining financial aid to be used for other expenses	<b>\$5,896</b>

### Grants and Scholarships

These are awards that do not have to be repaid or earned through work.

### Federal Direct Student Loans

Loans are always optional and are only offered to you to assist in meeting your costs. If you wish to borrow a loan, you must accept it and complete a Master Promissory Note and loan Entrance Counseling. All this can be completed at MyFinancialAid.

The State of California requires that you be told the following: Federal student loans are available to most students regardless of income and provide a range of repayment options including income-based repayment plans and loan forgiveness benefits, which other education loans are not required to provide.

### Federal Work-Study Opportunity

A Federal Work-Study Opportunity award allows you the opportunity to work in a student employment position. The award is **NOT** a guarantee of employment. You will need to obtain a student employment position and the money you earn from that position will be paid directly to you through payroll. The Career Services Center is available to assist you in obtaining a student employment position.

### Federal Direct Parent PLUS Loan

If you and your parents are interested in pursuing a Federal Parent Loan to help meet the remaining net cost, please visit the Types of Aid section of our website at <http://financialaid.ucmerced.edu> for step-by step instructions or contact our office for assistance.

### Estimated Direct Net Costs

Estimated direct costs includes tuition and fees and on-campus room and board estimates based on double-occupancy. Your actual living expenses may be different. The estimated direct costs do not include the cost of health insurance or charges not paid directly to the University.

## What Next?

Visit MyFinancialAid to view and complete all Outstanding Requirements and to accept the terms and conditions of your awards.

UNIVERSITY OF CALIFORNIA, SANTA BARBARA  
**OFFICE OF FINANCIAL AID AND SCHOLARSHIPS**  
 SANTA BARBARA, CA 93106-3180 TELEPHONE (805) 893-2432

Joe Gaucho  
 1234 State Street  
 Santa Barbara, CA 93101

6/13/2014  
 Perm: 123456

## 2014-2015 Financial Aid Award Letter

Financial Aid Awards Letters (FAAL) are subject to change according to federal, state, and/or university regulations and funding allocations. Additional educational resources awarded to you (e.g. scholarships from agencies and organizations, departmental awards, graduate aid, etc.) not already listed below must be counted in the determination of remaining student aid eligibility and should be reported to our office. You will be notified via e-mail if/when your award is revised due to these resources and an updated award will be posted on our website. Please review [The Guide to Understanding your Award Letter](#) for more detailed information.

Parent Contribution (PC):  
 Student Contribution (SC):                    +  
 Expected Family Contribution (EFC):        =

Housing:  
  
 Cost of Attendance:

**Gift Aid Eligibility** **\$XXXXXX**

This section contains your grants, scholarships, and other aid as determined by the Office of Financial Aid and Scholarships. Any resources reported by you, academic departments, or other agencies that are intended to assist you in paying for your educational expenses are also listed in this section.

	Fall	Winter	Spring	Summer	Total
<a href="#">Federal Pell Grant</a>	\$ XXXXX	\$ XXXXX	\$ XXXXX	\$ XXXXX	\$ XXXXX
<a href="#">Estimated Cal Grant Eligibility</a>	\$ XXXXX	\$ XXXXX	\$ XXXXX	\$ XXXXX	\$ XXXXX
<a href="#">UCSB Grant</a>	\$ XXXXX	\$ XXXXX	\$ XXXXX	\$ XXXXX	\$ XXXXX

**Work-Study Eligibility** **\$XXXXXX**

Work-Study is a need-based Financial Aid award. Awards are earnings-based through employment on- or off-campus. You can search for both on- and off-campus position listings on [GauchoLink](#), the official employment listing site for all UCSB students.

Once you find a job, you must print the [Work-Study Referral Form](#) and submit it to your employer. This is the only way to access your Work-Study funds. For more details, please visit [Work-Study](#)

If you are not eligible for or would like to increase your Work-Study award, please complete the [Work-Study Appeal Form](#) and submit it to our office. Please note that Work-Study is not a requirement for on-campus employment.

**Loan Eligibility** **\$XXXXXX**

This section reflects your loan eligibility. For each loan type listed, you have the choice to borrow none, a portion, or the entire amount displayed. Loans are a form of financial assistance that are intended for educational expenses and must be repaid by the borrower. You may contact our office if you need assistance determining minimal but sufficient borrowing.

To accept your Direct, Perkins, and/or UCSB loans, complete the [Student Loan Request Form](#).

Parent PLUS loans are available to parents of undergraduate students and Graduate PLUS loans are available to graduate students. The loan application is available at [StudentLoans.gov](#) and application instructions are available on [Tab 6](#). Graduate students should contact our office for annual loan eligibility amounts prior to completing the loan application.

New Direct and PLUS loan borrowers must complete a Master Promissory Note (MPN) at [StudentLoans.gov](#). New student borrowers must also complete online Entrance Counseling at [StudentLoans.gov](#). Perkins and UCSB loan borrowers will be provided with loan requirements after the loan is requested.

If you have accepted but would like to reduce or cancel your loans, please complete the [Student Loan Cancellation/Reduction Form](#).



	Fall	Winter	Spring	Summer	Total
<a href="#">Subsidized Direct Loan Eligibility</a>	\$ XXXXX	\$ XXXXX	\$ XXXXX	\$ XXXXX	\$ XXXXX
<a href="#">Unsubsidized Direct Loan Eligibility</a>	\$ XXXXX	\$ XXXXX	\$ XXXXX	\$ XXXXX	\$ XXXXX
<a href="#">Parent PLUS Loan Eligibility</a>	\$ XXXXX	\$ XXXXX	\$ XXXXX	\$ XXXXX	\$ XXXXX
<b>Total Aid</b>					<b>\$XXXXX</b>

# My Net Cost at UCSB

The Office of Financial Aid and Scholarships calculates UCSB costs based on average nine-month academic year expenses. These costs are established to determine financial aid eligibility and are intended as a guide to help plan for meeting the cost of attendance at UCSB.

<b>Total UCSB Cost Estimate</b>		<b>\$ XXXXX</b>
<b>Direct Costs</b> These are costs charged by the University (subject to change).	Tuition and Student Services Fee	\$ XXXXX
	Nonresident Supplemental Tuition & Fees	\$ XXXXX
	Campus Based Fees	\$ XXXXX
	Health Care Allowance	\$ XXXXX
<b>Living Expenses</b> These are an estimate of the costs you will incur for rent, meals, snacks, utilities, telephone and other personal expenses.	Room & Board	\$ XXXXX
	Personal Expenses	\$ XXXXX
	Transportation	\$ XXXXX
	Telephone/Cell Phone	\$ XXXXX
<b>Books &amp; Supplies</b> This is the average cost of required course materials for the academic year.	Books & Supplies	\$ XXXXX
<b>Loan Fees</b> These fees represent the average loan origination fees for borrowers of student Direct Loans at UCSB	Loan Fees	\$ XXXXX
<b>Minus Gift Aid</b>		<b>- \$ XXXXX</b>
<b>Equals Net Cost</b>		<b>= \$ XXXXX</b>

## My Net Cost

Net cost is the difference between your total UCSB costs and your gift aid. This is the amount you and your parents need to contribute from a variety of sources. The sources may include your contributions from work-study or other earnings, loans, your savings, or summer earnings. The sources may also include the amount your parent(s) need to contribute to meet your UCSB costs. Parent share may be met by borrowing a PLUS loan.

## Frequently Asked Questions

### My circumstances have changed since 2013. What do I do?

Families who have had reductions in income due to recent loss of employment, divorce, death of a parent or spouse, or high medical expenses may file a secondary review based on special circumstances. The Requests for Review (RFR) form will be available in August under [Forms](#).

### What happens to my Financial Aid if I withdraw from UCSB?

Please visit [Withdrawing](#) for detailed information regarding the withdrawal process, and what effects withdrawing may have on your financial aid.

### I'm receiving a scholarship. How does this affect my Financial Aid?

Your total financial aid may not exceed your cost of attendance. If you receive funding from a scholarship, we must reduce another type of aid in your Financial Aid Award Letter to compensate. In most situations we are able to reduce a student's loan eligibility, but this is not always the case. You should report any scholarships or other aid you are receiving in writing, so we can adjust your award letter as soon as possible, and avoid billing back financial aid already disbursed.

### How do you determine my award?

The Office of Financial Aid and Scholarships awards students based on financial need. In general, students with more financial need, as determined by your Financial Aid Application, will receive more grant funding. For more information, read the [University of California Financial Aid Policy](#).

### **What about the Blue and Gold Opportunity Plan?**

The [Blue and Gold Opportunity Plan](#) is a Financial Aid initiative for University of California undergraduate students. The goal of the new "Blue and Gold Opportunity Plan" is to ensure that UC system-wide fees do not deter the half of California households with incomes below \$80,000 from aspiring to a UC education.

### **What is the Middle Class Scholarship?**

Starting in the 2014-15 academic year, the [Middle Class Scholarship](#) (MCS) program will provide scholarships to undergraduate students with family incomes up to \$150,000. For University of California (UC) students, the goal of this funding is to provide scholarships that help cover up to 40% of UC's systemwide tuition and fees. However, until 2017-2018, when the program is fully phased in, the maximum amounts will be lower. Eligibility is determined by the [California Student Aid Commission](#) (CSAC) and award amounts are determined after a student is awarded any federal Pell Grant, Cal Grant and the UCSB Grant.

### **In how many units must I enroll to keep my financial aid?**

In order to remain eligible to receive your full Cal Grant and/or Pell Grant award, you must be enrolled in a minimum of 12 units at census date every quarter. Census date occurs one day after the last day to add classes on GOLD. If you are enrolled in less than 12 units on the census date, your Cal Grant and/or Pell Grant will be reduced or prorated accordingly after the census date has passed, which may result in a charge on your BARC account.

### **Can my parents, or another relative, talk to you about my Financial Aid?**

Your privacy is protected by the Family Educational Rights and Privacy Act (FERPA). In order to discuss the details of your Financial Aid file with anyone, you will first need to submit a [Consent to Release Form](#) each year.