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The Financial Aid Handbook was designed to familiarize you with the financial aid application process. The handbook contains information on how to apply, how your need is determined and what types of aid are available. This information will be helpful to prospective and continuing students and their families, who are interested in applying for financial aid.



APPLYING FOR AID

Free Application for Federal Student Aid (FAFSA)

To apply for financial aid, you must complete a FAFSA. You should complete the application as early as possible, after January 1 and prior to March 2, to receive optimum consideration for limited financial aid resources.

Before attempting to complete the FAFSA, go to www.pin.ed.gov to obtain your federal PIN. The federal PIN will allow you to sign your application electronically, and if you are a continuing applicant, access your FAFSA Renewal on the web. Parents of dependent students should also obtain a PIN so that they too can sign the FAFSA online. Paper FAFSA's are available at www.federalstudentaid.ed.gov for direct download in a PDF file format.

California Grant

To apply for a California Grant, you must file the FAFSA by March 2. If you are a first time applicant, you must also provide the California Student Aid Commission (CSAC) with a completed GPA Verification Form by March 2. UCLA will electronically submit GPA's for continuing students who have completed 36 units or more. ***Students must have their previous school verify their GPA if they have fewer than 36 units.***

To obtain a GPA Verification Form, contact any of the following:

- High school guidance counselor
- California Student Aid Commission: www.csac.ca.gov

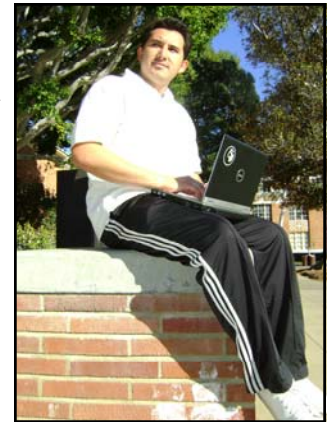
Scholarships

Entering students may apply for need-based scholarships using the *University of California Application for Undergraduate Admissions and Scholarships*. The admissions and scholarship deadline for entering students is November 30. A financial aid application (FAFSA) must be filed by March 2 to establish financial need for the academic year.

Continuing UCLA students, who have a cumulative GPA of 3.5 or greater, may apply for need-based scholarships through the *General Scholarship Application* online at www.fao.ucla.edu. The submission deadline is March 2. All students must also file a FAFSA by March 2 to establish financial need.

Summer Aid

Summer financial aid is available to all UCLA students enrolled at least half time. In addition to completing the FAFSA by March 2, you will need to complete a Summer Financial Aid Application. Summer applications are available at the Financial Aid Office web site starting April 1, and should be submitted by April 30 for priority consideration.



Students can file a FAFSA online at www.fafsa.ed.gov

ELIGIBILITY CRITERIA

In order to receive financial aid, you must:

- be a U.S. citizen or eligible non-citizen.
- have a valid Social Security Number.
- be registered with the Selective Service, if required.
- be enrolled at least half-time in a degree program.
- not be in default of any federal funds.
- make satisfactory academic progress.

UCLA PRIORITY DEADLINE
March 2

UCLA TITLE IV CODE
001315

Students applying on time will be considered for federal, state and university grants, loans and work-study. Aid is also available to UCLA students attending a summer session at another University of California campus, Summer Travel, Summer Institute, and EAP programs. Application timelines and availability of funds vary. Financial aid is only available for one summer program per year. Please contact the Financial Aid Office for additional information.

Student Athletes

Eligible student-athletes who also completed the FAFSA Application will receive their academic year award eFAN's by mid August each year per NCAA Regulations. Those student-athletes who receive athletic scholarships via the UCLA Athletic Department will be awarded financial aid to cover their cost of attendance in accordance with NCAA Regulations, if they have completed a FAFSA Application. Non scholarship student-athletes will receive their academic year award eFAN's in early July. All Pell grant eligible student athletes should contact the UCLA athletic department (located in the JD Morgan Center) about the NCAA Special Assistance Fund and/or any questions concerning their athletic scholarship.

Students can use MyFao (at www.fao.ucla.edu) to view requests for additional documents, Electronic Provisional Award Letters (ePAL), Electronic Financial Award Notices (eFAN), and other information. The Financial Aid Office will send you an e-mail when information is posted on MyFao for your review.

International Students

International students are ineligible for federal financial aid. However, undergraduate international students in their second and subsequent years at UCLA can apply for limited grant funding by filing an *International Student Financial Aid Application* with our office. The application will be available at www.fao.ucla.edu, January 1st through March 2nd for the upcoming academic year. In addition, if the student possesses an F-1 Visa and has a co-signer that is a US Citizen or Green Card holder, they may qualify for private student loan assistance to cover the cost of attendance. Please contact the Financial Aid Office for more information.

PROCESSING PERIOD

Application Process

Students who complete their FAFSA on the Web will receive a confirmation number at the time they submit their application. The federal processor will also send them an e-mail verifying that the application was received and that it will be forwarded to the school(s) listed on the FAFSA. The email will also provide instructions on how the FAFSA data can be accessed in order to verify information or to make changes.

When FAFSA data is submitted to the federal processor, student information will be verified by a series of federally mandated data matches (Social Security Number, date of birth and name information, Selective Service status, INS status, citizenship status and default information.) If a student does not pass some of the data matches, UCLA will follow up for additional documentation.

The Financial Aid Office reserves the right to request Additional information at any time to process your application for financial aid.

Verification Process

Although exempt from Federal Verification selection, every year UCLA verifies information provided by a portion of the student population receiving financial aid. If you are selected for the verification process, UCLA will provide you with a verification form to complete.

Please be prepared to submit additional documentation with the verification form, such as a federal tax return for example, if it is requested.

Housing Status Verification

The Financial Aid Office may confirm that the housing status you have reported on your FAFSA is valid. Since the request for this information can come at any time during the year, please make sure that you keep dorm contracts, rental agreements or leases, and cancelled checks made payable to the renting agent on hand. Such documentation will verify the housing status that you reported.

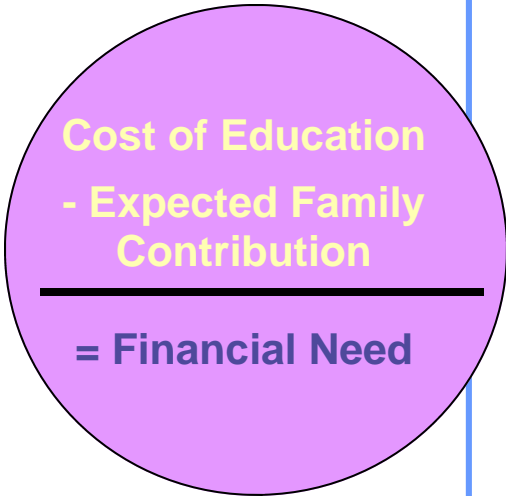
Adjustments to your Cost of Attendance, reduction of your awards, and/or billing can result from an improperly reported housing status.

Complete File

Before you can be awarded financial aid, you must have a complete file which includes FAFSA data and any additional information requested by the Financial Aid Office. You can check the status of your file for completion online at www.fao.ucla.edu/myfao/. Once your file is complete, it will be reviewed by a counselor for awarding. An electronic Financial Aid Notification (eFAN) will be made available specifying the award type and amount, for which you are eligible. An email will be sent to you when your eFAN is available.

DETERMINING FINANCIAL NEED

The process of determining your eligibility for financial aid, commonly referred to as *need analysis*, has been legislated by the U.S. Congress using the information contained in the FAFSA. If the need analysis shows that the cost of education exceeds the amount you and your family can contribute, you will qualify for financial aid based on need. Non-need based loans are also available.



Cost of Education

A standardized set of budgets is used as the basis for determining the cost of attendance at UCLA. The budgets vary based on your living arrangements while in school, from living with parents or relatives, to living on campus, to living off-campus (away from family). Approximate costs of attending UCLA for a nine-month academic year are: \$18,774 for students living with family, \$24,357 for living off-campus and \$26,646 for living on-campus. An additional \$21,021 (approximate) will be charged to out-of-state students for non-resident tuition. Graduate and Professional School estimate budgets vary based on specific graduate programs. Please contact the Graduate Division for additional information.

Expected Family Contribution (EFC)

The EFC is the amount that you and your parent(s) are expected to contribute towards your education. The need analysis formula utilizes your parents' income and assets, savings, taxes and other mandatory living expenses to determine the parents' contribution. In addition, your parents' ages and need for retirement income, number of dependents in the household, and the dependents enrolled in college are considered. Your contribution is derived by analyzing your income and asset information. The EFC figure *is not an actual amount that you (or your parents) have to pay*, but it is an approximation of how much you (and your parents) should reasonably be able to contribute towards your educational

expenses. If at the time of completing the FAFSA you were required to provide only your and your spouse's income and asset information, the EFC will be calculated using these resources.

SPECIAL CIRCUMSTANCES

If your or your parents' financial situation changes after you have filed the FAFSA, or at any time during the academic year, you should submit a letter explaining your special circumstances along with supporting documentation to the Financial Aid Office. Changes in your financial situation include, but are not limited to, loss of employment, disability, illness, separation, divorce, or death. To appeal, complete the Appeal to use Projected Year Income (available at www.fao.ucla.edu) and submit it to the Financial Aid Office. ***Your appeal will not be considered without supporting documentation.***



Special circumstance appeals are reviewed by financial aid counselors on a case by case basis.

Students who have been classified as dependent according to the criteria established by the Federal Government may petition for *reclassification to independent status* based upon documented extenuating circumstances. To appeal for independent student status, complete an Independent Appeal Form (available at www.fao.ucla.edu) and submit it to the Financial Aid Office.

Dependent students whose parents are unwilling to provide parental information on the FAFSA may be eligible for unsubsidized Stafford loan assistance only. The amount of the unsubsidized loan will vary depending upon the students academic grade level. Please contact the Financial Aid Office for additional information.

If you (or your parent) were registered in a Domestic Partnership at the time you completed your FAFSA, you may be eligible for a recalculation of your eligibility for university funds based on your and your domestic partner's (or your parent's partner's) resources instead of the income/asset information reported on the FAFSA. Please review the Domestic Partner Form available on our web site (www.fao.ucla.edu) and submit it to our office, if applicable.

THE FINANCIAL PARTNERSHIP

Paying for the cost of a UC education requires a partnership among parents, students, and the University; each partner has responsibilities to fulfill in meeting that cost. It is essential that parents fulfill their part of the partnership, otherwise students will have to carry a heavier financial burden. Parents usually combine current income, savings, and borrowing from the Federal Parent PLUS Loan Program or from other sources to meet their share of the expected parent contribution. Students are expected to meet part of their cost through a combination of earnings and borrowing. This "loan/work expectation" is a variable one, and takes into account students' budget, taking advantage of scholarship programs, saving for college expenses before enrolling, and living at home during the summer to maximize savings.

The University administers a wide variety of student support programs as outlined in the next portion of the Handbook. Students' workload and amount of education debt is reviewed as well, to help ensure that neither impedes steady progress towards degree completion or the ability to meet loan

repayment obligations. Please note that federal education tax credits may benefit you or your parents. Tax credits are tied to the tuition and fees paid for college attendance. The Hope Scholarship Credit is only available for the first two years of at-least-half-time enrollment in postsecondary education. The Lifetime Learning Credit is available for postsecondary enrollment at any level. Students who receive grants and scholarships that cover their fees will not be able to claim the credit. If you or your parents are interested in learning whether these tax credits apply to your financial situation, you should consult a tax advisor.

FINANCIAL AID PROGRAMS

Once your financial need is determined, based on the need analysis, your resulting financial aid eligibility can be covered by different types of awards listed on the following pages.

Grants

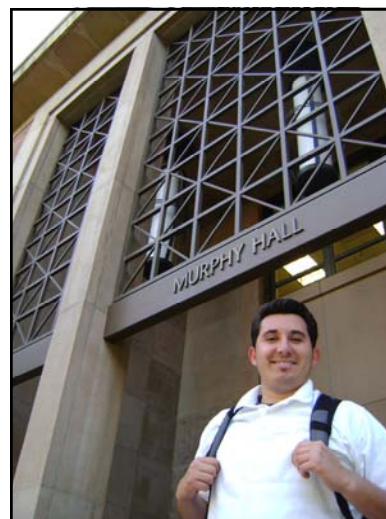
California Grant Programs are state-funded educational opportunity programs that assist students through a variety of awards. For each program listed on the following pages, a student must meet all Eligibility Criteria, outlined on page 2 of this handbook.

Cal Grant A provides grant funds to help pay tuition/fees for California residents at qualifying institutions offering undergraduate academic programs. Awards are based on need and grade point average. If you qualify for a Cal Grant A and you choose to attend a California Community College first, you can reserve your award for up to two years until you transfer to a tuition/fee charging college.

Cal Grant B provides awards for students from disadvantaged and low-income families. The awards are to be used to help pay your tuition, fees and access costs. The Cal Grant B award during your first year is for access costs only, including expenses for transportation, supplies and books. Beginning with the second year of your Cal Grant B benefits the award also helps pay for tuition and fees. Cal Grant A and B Entitlement awards are for High School graduates under the age of 24 by December 31 of the award year with minimum GPA of 3.0 for A and 2.0 for B.

Cal Grant A and B Competitive awards are similar to the Entitlement awards, except they are not guaranteed. Each year only a limited number of new awards are available to those students who did not receive an Entitlement Award. The awards are for students with a minimum GPA of 3.0. 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).

Federal Pell Grants, based on exceptional need, are awarded to undergraduate students who are U.S. citizens or eligible non-citizens, and who have not earned a Bachelor's degree. Students who file the FAFSA are automatically considered for Pell Grants. Awards start at \$400 with the maximum adjusted annually by the federal government.



Grants are need based financial aid awards that generally do not have to be repaid after graduation.

Academic Competitive Grants (ACG) are available to first and second year undergraduate students who have completed a rigorous high school curriculum. Students must be US citizens and/or Permanent Residents, Pell Grant eligible and enrolled at least half time. Sophomores must also have a 3.0 GPA, at the time they advance a grade level, in order to qualify for the second year of ACG. ACG will provide up to \$750 for the first year of study and up to \$1300 for the second year.

Science and Mathematics Access to Retain Talent (SMART) Grants are available to third and fourth year undergraduates. Students must be US citizens and/or Permanent Residents, Pell Grant eligible, enrolled at least half time and majoring in physical, life or computer science, engineering, mathematics, technology or a critical foreign language. Students must have a 3.0 cumulative GPA in order to qualify. SMART will provide up to \$4000 per year for the third and fourth year of study.

Federal Supplemental Educational Opportunity Grants (FSEOG) are federally funded awards awarded to on-time undergraduates who are citizens or eligible non-citizens. Awards are based on financial need, and range from \$100 to \$4,000. Preference is given to Pell Grant and Cal Grant recipients.

State University Grants (SUG) & UCLA Grants are awarded to on-time undergraduates who are citizens or eligible non-citizens. Awards are based on financial need.

ACADEMIC LEGEND

FRESHMAN
0-44.9 units

SOPHOMORE
45-89.9 units

JUNIOR
90-134.9 units

SENIOR
135+ units

GRADUATE
Beyond Bachelor's

Federal Perkins Loans

Federal Perkins Loans are available to U.S. citizens or eligible non-citizens. The loan limit is \$5,500 per academic year for undergraduate students and \$8,000 for graduate and professional students. The actual award amount may be less based on annual funding and UCLA's institutional awarding policy. Undergraduates may borrow up to an aggregate total of \$27,500. Graduate and professional students may borrow up to \$60,000, which includes undergraduate Federal Perkins Loan amounts. The loan interest rate is 5%. Loan repayment/ interest accrual begins nine months after graduation or less than half-time enrollment. Perkins Loans are awarded to on-time applicants.

Federal Family Education Loan Program (FFELP)

The Federal Stafford Loan Program consists of low-interest subsidized and unsubsidized loans financed by participating banks and other lending institutions. Loans are available to undergraduate, graduate, and professional students who are U.S. citizens or eligible non-citizens. The interest rate is fixed at 6.8% as of July 1, 2006. Loan repayment begins six months after graduation or dropping below half-time enrollment.

Subsidized Federal Stafford Loans are awarded to students with demonstrated need. Interest is paid by the government until six

ANNUAL LIMITS	
Subsidized Stafford Loan	
Freshmen	\$ 3,500
Sophomore	\$ 4,500
Junior/Senior	\$ 5,500
Graduate Student	\$ 8,500
Unsubsidized Stafford Loan (Includes any subsidized funds awarded)	
Freshmen	\$ 5,500
Sophomore	\$ 6,500
Junior/Senior	\$ 7,500
Graduate Student	\$ 20,500
Additional Unsubsidized Funding (For independent students and students whose parents are denied PLUS Loans)	
Freshmen	\$ 4,000
Sophomore	\$ 4,000
Junior/Senior	\$ 5,000

months after you leave school or drop below half-time enrollment status.

Unsubsidized Federal Stafford Loans are available to all students regardless of income. Interest accrues from the date of disbursement, but the extra costs of accrual can be avoided by making regular interest payments while in school.

Subsidized and Unsubsidized Stafford Loans can be combined as long as the maximum annual and aggregate limits for the Stafford Loan Program have not been exceeded. Maximum combined funding is based on grade level and student classification. The Subsidized Stafford Loan aggregate limit for undergraduate students is \$23,000. Independent students are eligible for additional Unsubsidized Stafford funding as are dependent students whose parents do not qualify for Federal PLUS loans. The combined aggregate limit in Subsidized and Unsubsidized Stafford Loans is \$54,000 for undergraduate students. The aggregate limit for graduate and professional students is \$138,500, including \$65,000 in subsidized funds.

Federal PLUS Loans are designed to help graduate students and parents (or legal guardians) of undergraduate students meet their educational costs. Graduate students and parents may borrow up to the cost of education for the academic year, less any other financial aid received. Parent PLUS loans are available only to borrowers who do not have adverse credit histories. The interest rate is fixed at 8.5% as of July 1, 2006. Repayment begins 60 days after the loan is fully disbursed. In addition, parents may have the option of deferring payment until after their dependent student has completed schooling. Please contact your PLUS lender for information on repayment options and terms.

**Graduate students do not enter repayment while enrolled at least half time.*

Other Loans

Alternative Loans are available to students who have received the maximum award amounts under the Federal Family Education Loan Program (FFELP) and require additional funding. These loans are sponsored by banks and private lending institutions. The interest rates and repayment schedules may vary. These loans must be certified by the Financial Aid Office before funds can be disbursed. Please contact the Financial Aid Office for additional information.

Short-Term Loans are emergency educational loans available to all registered students in good repayment standing. Amounts range up to \$200 with no interest charge. Higher loan amounts may be advanced by the Loan Office against employment or financial aid disbursements available during the same enrollment period. Emergency loan payments are due on the 20th day of the following month. Contact Student Loan Services in A227 Murphy Hall for additional information.

Scholarships

The UCLA Regents Scholarship is a highly competitive, merit-based scholarship that is available to entering freshmen and entering transfer students. Students are invited to compete for this scholarship based on demonstrated academic excellence, leadership and exceptional promise. The statistical data averages for the 09-10 Freshmen Regents are, as follows: GPA: 4.31, SAT Math: 759, SAT Reading: 742, SAT Writing: 744, Best subject: 792, Honors/AP: 22 semesters. Freshmen are guaranteed \$2,000 per year for four years and transfer students are guaranteed \$2,000 year for two years. Transfer students must have a cumulative GPA of 4.0 to be considered for a Regents scholarship. All students must be a resident of California and be a citizen or permanent resident of the U.S.

Alumni Scholarships are awarded to freshmen graduating from California high schools and entering transfer students from California Community Colleges. Freshmen must have a minimum 3.85 GPA

and SAT I verbal score of 600/670 and a minimum SAT I math score of 600. Transfer students must have a minimum 3.5 GPA and 84 transferable quarter units. Financial need is not required. Awards range from \$500 to \$1,000.

SRC Web Site Address:

www.college.ucla.edu/up/src

Scholarship Search Web Sites:

www.collegeanswer.com
www.fastweb.com

University and Endowed Scholarships are awarded to academically meritorious and financially needy undergraduate students. A FAFSA application and scholarship application must be filed each year 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 3.5 or greater and must demonstrate financial need.

The Scholarship Resource Center (SRC) at UCLA assists students to search for non-university scholarships, regardless of their financial aid eligibility. Non-University Scholarships (Outside Agency Scholarships) are funds from various organizations, agencies, companies, or private individuals that are not administered by the University. 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 center is located at 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 Financial Aid Office of the source and amount of funds. Scholarships are generally counted against need-based assistance in your financial aid package.*

Work-Study

Federal Work-Study (FWS) is a federally funded program administered by the Financial Aid Office. Eligibility is based upon demonstrated financial need, on-time application status and is part of the total financial aid package. Both graduate and undergraduate students are considered. Students earn money for college costs through part-time employment in an approved on- or off-campus job. Once you have accepted your award, it is your responsibility to review the online Job Bulletin, contact employers, interview, and accept a position (by the hiring deadline, usually February) in order to earn the funds provided through FWS. You may work up to 20 hours per week during the quarter or semester.



The Work-Study Job Bulletin and additional work-study information is available at <https://www.fao.ucla.edu/workstudy/portal.htm>

MAINTAINING FINANCIAL AID ELIGIBILITY

Satisfactory Academic Progress (SAP)

Satisfactory Academic Progress (SAP) for financial aid purposes measures students' progress relative to their length of enrollment. Units transferred from prior colleges or universities are counted as well

as units earned at UCLA. Progress is measured by the number of terms attended and units completed, **regardless of whether financial aid was received or not.** The unit and length of enrollment information is obtained from the Registrar's Office.

In order to meet the minimum progress requirements, you are required to complete at least eight units per quarter during your first three quarters at UCLA. After the third quarter, the requirement increases to 11 units per quarter. Withdrawal from any quarter, regardless of whether aid was received or not, is counted as a quarter attended and works to your disadvantage on the unit-per term progress



Once aid is reduced or cancelled, it will not be reinstated automatically if the unit count increases after the census date.

requirement schedule. Students administratively cancelled will not have the cancelled quarter counted as a term attended when reviewing their progress.

For undergraduate students, no financial aid will be granted after 18 quarters of full-time enrollment, or the equivalent as a part-time student. If the Registrar's Office reports that you have a unit-per-term deficiency of 12 units or more, or if you are about to reach the 15th term of enrollment, you will be emailed a SAP Warning Letter in mid-May. Your financial aid for the current academic year will not be affected. Unless you correct the unit deficiency, however, or graduate by the 18th term, your financial aid for the following academic year will be suspended.

You may appeal a suspension decision by filing a SAP Appeal with the Financial Aid Office. **Appeals must be submitted by June 1st if attending summer session(s) or July 1st if attending the academic year only.** The SAP Coordinator will review your appeal and you will receive a response within two weeks from the date of submitting the appeal. A *Guide to Satisfactory Academic Progress* is available upon request at the Financial Aid Office or can be found on our Web site at www.fao.ucla.edu.

Maximum University Grant Eligibility

Students who enter UCLA as freshmen may receive University Grants until they complete 120% of the required units for their degree program (excluding AP units). For example: if 180 units are required to complete your degree, you may receive University Grant funding up to 216 units. After the unit maximum is exceeded, no more University Grants will be awarded. Your eligibility for continued grant funding will be determined prior to the Fall Quarter for the upcoming academic year.

Quarterly Unit Requirements

In addition to the Satisfactory Academic Progress requirements, you must also adhere to the quarterly unit requirements. The Financial Aid Office 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 six units. Some undergraduate awards (Federal Pell Grant and Cal Grant B Stipend) 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 four units.

Return of Title IV Funds

If you receive financial aid, and subsequently do not enroll in the University, or enroll and then withdraw from the University, you may be required to return financial aid funds received. The Financial Aid Office must calculate the amount of financial aid you have “earned” prior to withdrawing or canceling your registration. Any aid received in excess of the earned amount is considered “**unearned**”. This unearned financial aid must be returned to the programs from which they were disbursed. This amount is jointly shared by UCLA and the student, and is based on your official withdrawal date or the date all classes were dropped.

If you decide not to attend a term, you must notify the University of your change in enrollment. Failure to notify the appropriate offices may disqualify you from receiving a refund of tuition/fees, which will result in a greater liability for financial aid disbursed and/or applied to your student account. For more information, the publication, *A Guide to the Return of Title IV Aid*, is available in the Financial Aid Office and on our Web site. * *UCLA’s census date is at the end of the third week of each term.*

DIRECTORY

UCLA Financial Aid Office

(310) 206-0400
A-129J Murphy Hall
finaid@saonet.ucla.edu

Federal Processor (FAFSA)

(800) 433-3243
www.fafsa.ed.gov

Student Loan Services

(310) 825-9864
A-227 Murphy Hall

California Student Aid Commission

(888) CA GRANT
P.O. Box 510845
Sacramento, CA 94245-0845

Graduate Student Support

(310) 825-1025
1228 Murphy Hall

Scholarship Resource Center

(310) 206-2875
233 Covell Commons
src@college.ucla.edu

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.