

2009-2010 UCLA Guide to Your Financial Aid Notification (eFAN)



The electronic Financial Aid Notification (eFAN) is your official notice of financial aid eligibility for 2009-2010 academic year. Any time the Financial Aid Office generates a new Financial Aid Notification for you, an eFAN will be generated and available for your review on [MyFAO](#). You will be notified via e-mail when a new eFAN is available. When you log in to eFAN, you will be guided step-by-step to complete the process of accepting the aid offered to you. The next section of this publication is designed to offer you an outline of what steps you will need to take in order to complete your eFAN.

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eFAN Process – What To Do

Logging In

To access your eFAN, go to www.fao.ucla.edu and click on MyFAO. You will need your UCLA log on and password to log in. You will have 30 minutes to complete your eFAN. Should your session time out, all your information will be saved for when you log back in. After you log in:

- Select the award period you want to review – different academic years, summer and academic year eFANs are posted separately.
- Select the notification you want to review – the latest ('New') eFAN is always the most current. However, you also have access all notifications generated that you can use to review any changes made to your award and access past award information.

Housing/Enrollment Information

When you access the eFAN, you will be presented with the Housing and Enrollment Information screen.

Housing Status - indicates the housing option that was used to determine your financial aid eligibility (see page 2 for budget figures) and is based on the housing information you listed on your Free Application for Federal Student Aid (FAFSA). You will be instructed to verify (or change) your housing status on the eFAN.

If you change your housing status, the Financial Aid Office may follow up for housing verification at any time during the academic year. Please have copies of your housing contract, rental agreement and canceled checks available to be submitted to the Financial Aid Office 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.

Enrollment Status – this section of your eFAN will allow you to indicate any terms that you are NOT going to attend at UCLA. If you indicate terms of non-attendance, your award will be revised and you will be e-mailed when the revised notification is ready for your review.

Cost of Attendance Summary – this section of your eFAN provides you with the calculation of your financial aid need. It lists your Cost of Attendance (based on your housing status), Parent and Student Contribution (calculated using the income and asset information provided on the FAFSA) and your financial need. When determining your award, the Financial Aid Office will strive to cover your total Cost of Education for the year. The table below shows the differences between costs of attendance based on the housing status.

UCLA Budgets

	Living With Relatives		Residence Halls	Off-Campus	
	Undergrad	Graduate	Undergrad	Undergrad	Graduate
Registration Fees & Health Insurance	\$8,970	\$10,419	\$8,970	\$8,970	\$10,419
Books & Supplies	\$1,599	\$1,941	\$1,599	\$1,599	\$1,941
Living Expenses	\$8,205	\$11,283	\$15,897	\$13,788	\$19,575
Total	\$18,774	\$23,643	\$26,466	\$24,357	\$31,935

Out of State Fees add \$22,668 for undergraduates and \$15,036 for graduates.
Fees and Health Insurance are subject to change.

How to Accept Your Aid

Award Information – The awards on your eFAN are divided into GRANTS & SCHOLARSHIPS and WORK-STUDY & LOANS sections to make the review of what you have been offered easy. To make your decisions, simply click on the “accept,” “decline” or “undecided” button next to each award. The eFAN process will also allow you to enter a new loan amount, if you want to accept less than you have been offered.

By placing your cursor over the name of an individual award offered, you will be able to get more information about that award.

Failure to report these awards will result in future revisions and possible billing for aid already received.

Self-Reported Awards - If you are aware that you will receive any awards that are not listed on your eFAN, you need to provide the source of funds and the amount information to the Financial Aid Office. Those awards (scholarships, fellowships, fee waivers, loans, etc.) need to be included as part of your financial aid package. In general, loans and/or work-study funding will be reduced to accommodate any outside awards.

Automated Loan Request – You will be required to complete this section of your eFAN, if you accept a Federal Stafford and/or a Graduate PLUS Loan. If you are a continuing borrower, the name of your lender will be listed on the eFAN. New borrowers will be required to select a lender. Each year, UC Office of the President conducts a review of benefits and services that are offered by lenders of federal loans and selects those to be listed on UCLA’s Lender Lists. **Please review UCLA’s Loan Guides and Lender Lists carefully before accepting a federal loan and selecting a lender.** Links to the loan guides and lender lists are available on the eFAN. They can also be accessed at www.fao.ucla.edu/publications.html. The guides will provide you with additional information about the terms of these loans as well as additional application instructions.

eFAN Award Summary - This section of your eFAN will provide a summary of all your decisions and any additional information you provided on your eFAN. Please review this information carefully before you continue with the process. If you would like a printed record of your award, this section of the eFAN process will allow you to print a copy of your Financial Aid Notification on a UCLA letterhead.

Acceptance Certification – The Acceptance Certification is the final step in the eFAN process. **It is your signature and verification that you have read, understood and accepted all of the conditions of your eFAN.** You must read and check off each of the certification statements listed on this page. When you have read and acknowledged the certification statements and clicked on the “Submit

* Some grants, for which you may be eligible, will not be listed on your initial eFAN. Eligibility for ACG and SMART Grants will be determined before the end of each quarter. If eligible, a revised eFAN will be generated by the Financial Aid Office each quarter.

FAN" button, your eFAN will be sent to the Financial Aid Office for processing. If you do not submit your eFAN for processing, it will be saved without being forwarded to the Financial Aid Office for processing.

You will be presented with a 'THANK YOU' page once you have successfully completed and submitted your eFAN!

After You Submit Your eFAN...

After submitting your eFAN to the Financial Aid Office, your grants, scholarships and, if you are a continuing borrower, your federal loans will be ready for disbursement. There are additional steps that you will need to take to complete the processing of your other awards.

Federal Work-Study

Students who are awarded Federal Work-Study must secure employment in order to receive funds. Finding a work-study position is the responsibility of the student but the Financial Aid Office will assist with placement by posting a list of available positions on the Work-Study website – www.fao.ucla.edu. The job bulletin is usually available 3-4 weeks before start of the quarter. When you accept Federal Work-Study on your eFAN and secure a position, your employer will have access to your Job Referral Form online. It is the responsibility of the hiring department to submit your Job Referral form to the Work-Study Office. You may accept only one work-study position at a time and work a maximum of 20 hours per week. You may earn a part or your total award in one, two, or three terms. Students may not begin work prior to the first day of fall classes. The definition of employment by the Federal Work-Study Program does not include work on a thesis or a dissertation. Funding for these types of projects is prohibited by federal regulations. Please review the Student Guide to Federal Work-Study available through the Financial Aid Office website for additional program details.

When borrowing a student loan at UCLA for the first time, all borrowers are required to complete a Debt Management Session with Student Loan Services.

The Debt Management Session is available on line at www.loans.ucla.edu

Perkins Loan

When you accept a Perkins Loan on your eFAN, Student Loan Office will generate an electronic Personal Data Form and a Master Promissory Note, which you will be required to complete on line at www.loans.ucla.edu before your funds are available for disbursement. If you are a first time borrower at UCLA, you will also be required to complete a Debt Management Session.

Federal Stafford and Graduate PLUS Loans

If you are a continuing borrower, you will not need to complete a new promissory note *unless you are switching your lender*. If you are a new borrower, you will be required to complete a Master Promissory Note (MPN) with your lender. Once completed, your MPN remains valid for 10 years. If you select one of UCLA's Preferred Lenders, please refer to UCLA's lender list for a link to complete your MPN. If you select a lender that is not listed on UCLA's Lender List, please contact them directly for application instructions. *Please refer to Stafford and Graduate PLUS Loan Guides for more information about the terms of these loans and application instructions.*

Federal Parent PLUS Loan for Undergraduate Students

Federal Parent PLUS Loans for Undergraduate Students are available to parents and step-parents of undergraduate students. The borrower (parent) cannot apply for the PLUS Loan by "accepting" this loan on your eFAN. The borrower will need to initiate the PLUS application by contacting the lender. Once approved, the lender will contact UCLA for certification of PLUS eligibility. **Please refer to the Parent PLUS Guide available as a link on your eFAN or at www.fao.ucla.edu/publications.html for application instructions.**

Private/Alternative Loans

Private loans are offered by individual lenders and are not guaranteed by the federal government. These loans are based on credit and their terms vary based on the lender, from whom you borrow as well as on your (and, if required cosigner's) credit-worthiness. You cannot apply for a private loan by accepting the offer on your eFAN. To obtain additional information about private loans, to view a comparison chart of UCLA's private lenders and to apply for a private loan, go to www.fao.ucla.edu/publications.html and access the Private Loan Guide and Private Lender List AFTER you complete your eFAN.

Parent PLUS and Private Loan borrowers are not required to complete the Debt Management Session.

Financial Aid Disbursements

Once you accept your awards on the eFAN and complete the necessary loan paperwork your awards will be disbursed equally over the fall, winter and spring quarters.

Billing and Receivables System (BAR)

Billings and Receivables (BAR) System is UCLA's accounting system that allows debits (educational fees and other charges) and credits (financial aid disbursements or student payments) to be applied to your school account. Through BAR, your financial aid disbursements will automatically pay your registration fees and other outstanding University bills, at the beginning of each quarter. If you are not enrolled, financial aid will not be credited to your BAR account. Any remaining balance after quarterly charges are paid off will be refunded to you. Your refund will be deposited in your bank account, if you sign up for Bruin Direct. Refund checks will be mailed to students who do not sign up for Bruin Direct.

You must be enrolled or wait-listed at least half-time (6 units Undergraduates, 4 units Graduates) in order for financial aid to disburse to BAR.

- Your BAR statement will be posted on URSA (www.ursa.ucla.edu) each month. Please make sure that you review the activity in your BAR account each month.
- Financial aid, outside scholarships and federal loans disbursed to UCLA electronically by your lender will be processed through BAR. If your lender does not have an electronic disbursement process set up with UCLA, please refer to 'Disbursement of Paper Checks' section of this guide.
- Charges for UCLA residence halls and University-owned apartments **are not posted in BAR**. You must make your housing payments directly to UCLA Housing (www.housing.ucla.edu).

BruinDirect

Once your financial aid goes through your BAR account and your charges are paid off, any funds remaining will be refunded to you. Through Bruin Direct, your refund will be transferred directly to your personal bank or credit union account. If your award is processed in a timely manner, your financial aid refund will be deposited in your account by the first day of classes. You can obtain the BruinDirect application from the Main Cashier's Office or from the web at www.amco.ucla.edu.

Disbursement of Outside Awards

Students awarded non-University funds (outside scholarships or loans) should request that the awarding agency make the checks payable to: **Regents – University of California, Los Angeles**. Checks should be forwarded to:

UCLA - Remittance Processing Center
10920 Wilshire Blvd., Ste. #107,
Los Angeles, CA 90024-6503

Checks received from an outside agency are typically applied to BAR within 3-5 business days. If you have any questions regarding the disbursement of your non-University funds, please contact Student Financial Services at 310-825-9194.

Disbursement of Paper Checks

BAR Disbursements – BAR refunds will be issued via a paper check and mailed to the mailing address on URSA for all students who do not sign up for BruinDirect. While BruinDirect refunds are processed every week-night, Student Accounting processes paper checks **only on Thursdays**. Please sign up for BruinDirect to ensure the quickest access to your financial aid refund.

Non-electronic Loan Disbursements - All paper checks for non-electronic Subsidized/Unsubsidized Stafford, Graduate PLUS, and private loans will be available at the beginning of each term at Student Loan Services Office located in A-227 Murphy Hall. Office hours are 9:00 a.m. to 5:00 p.m., Monday through Friday. You must present a valid driver's license or a California ID to pick up your checks. Please check with Student Loan Services to find out when your paper checks will be available for pickup each quarter.

Paper PLUS checks for undergraduate students will be mailed to the borrower (parent) once the Loan Office verifies that a student is enrolled in a minimum of six units for each quarter.

Requesting Reevaluation of Your Eligibility

Your financial aid eligibility can be reevaluated based on certain special circumstances. All appeal forms can be accessed and printed at www.fao.ucla.edu/forms.html. Please allow 10-15 business days for the evaluation of your appeal by a financial aid counselor.

Petition to Use Parent's Projected Year Income can be submitted, if there is a change in your parents' earnings due to an illness, retirement, layoff, divorce or death.

Petition to Use Student's Projected Year Income can be submitted, if there is a change in your or your spouse's earnings due to return to school, illness, retirement, layoff, divorce or death.

Budget Increase Request Form can be submitted, if you have extra education expenses not covered by the standard budget. Only the expenses listed on the form can be considered.

Housing Adjustment Form can be submitted to request an add-on to cover rent or dorm expenses that exceed the standard budget allowance or to adjust your cost of education based on change in housing status (ex: off-campus to on-campus).

If you have special circumstances not mentioned above and would like to alert the Financial Aid Office to their existence, please submit a written explanation along with supporting documentation, directly to the Financial Aid Office. Once your appeal is reviewed by a financial aid counselor they will let you know whether your circumstances will affect the calculation of your financial aid eligibility and follow up with you for additional documentation, if necessary.

Maintaining Your Eligibility

Quarterly Unit Requirements

The Financial Aid Office checks your enrolled 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, ACG, SMART and Cal Grant B Stipend) require enrollment in 12 units in order to maintain maximum eligibility. Enrollment below 12 units on the census date will result in reduction of and billing for these awards. Federal Pell Grants, ACG and SMART will not be reinstated, if your unit count increases after the census date. For a graduate student, the minimum unit requirement is half time or four units.

The census date is subject to change. Please check with the Financial Aid Office, if you are planning to drop units.



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 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. Students who do not meet the Satisfactory Academic

Progress for 2009-2010 will be notified by the Financial Aid Office in April 2009.

Additional information regarding SAP Guidelines, the SAP Appeal packet, and appeal deadlines can be found 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 Grants until you have completed 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.

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 back 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.

TITLE IV funds include:
Federal Pell Grant
ACG & SMART
SEOG
Work-Study
& Federal Loans

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 *Guide to the Return of Title IV Aid* is available at www.fao.ucla.edu/publications.html.

Quality Assurance

UCLA, in conjunction with the United States Department of Education, participates in the Quality Assurance (QA) Program. Verification information is collected from a random sampling of students. The Financial Aid Office performs a self-audit by verifying the information documented by the student and parents against the information provided on the FAFSA. **Participation on the part of selected students is mandatory.** Failure to provide the required information will prevent the Financial Aid Office from awarding aid until all requested documentation is submitted.

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 or drop out during the year?
- The procedures 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 federal 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 the Financial Aid Office if you drop below half-time status.

Your Responsibilities (continued from Pg. 6)

- 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 the Financial Aid Office, schedule an appointment with Student Loan Services for an Exit Interview before graduating, transferring, or withdrawing from UCLA. If you have a Federal Family Education Loan, notify your lender.
- 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 Financial Aid Notification.

Directory

<p>UCLA Financial Aid Office A-129J Murphy Hall 310-206-0400 finaid@saonet.ucla.edu</p>	<p>California Student Aid Commission P. O. Box 419026 Rancho Cordova, CA 95741-9026 888-CA GRANT studentsupport@csac.ca.gov</p>
<p>Student Loan Services A227 Murphy Hall 310-825-9864</p>	<p>Federal Student Aid Programs P. O. Box 4005 Iowa City, IA 52443 319-337-5665</p>
<p>Graduate Student Support 1228 Murphy Hall 310-825-1025 GDSupport@qdnet.ucla.edu</p>	<p>Student Financial Services/Accounting 1121 Murphy Hall 310-825-9194 sfs@finance.ucla.edu</p>
<p>Registrar 1113 Murphy Hall 310-825-1091</p>	<p>Undergraduate Admissions 1147 Murphy Hall 310-825-3101</p>

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.

