

Summer 2009

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### UCLA Financial Aid Office

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Los Angeles 90095

#### Phone

310.206.0400

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310.206.7419

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finaid@saonet.ucla.edu

#### We're on the Web!

[www.fao.ucla.edu](http://www.fao.ucla.edu)

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## Summer Cross-Campus Aid Eligibility

Financial Aid will be available to qualified UCLA students enrolled at least half-time (4 units at UC Berkeley or 6 units at all other UC campuses). Please be advised that you may only receive financial aid for the summer program you have submitted an application for. For example: If you apply for Summer Cross-Campus financial aid for attendance at UC Santa Barbara, you must attend UC Santa Barbara to be eligible for the aid you were awarded. Financial Aid is not transferable to another campus (including UCLA regular summer sessions) once you have submitted an application. Please contact the Financial Aid Office immediately if your enrollment plans change.

Graduate students who plan to enroll in undergraduate courses are eligible to receive financial aid ONLY if the course(s) are required to complete their graduate degree. You must provide a letter from your department indicating this program is necessary.

**Non-UCLA students should consult with their home institution about financial aid availability and deadlines.**

## Applying for Summer Cross-Campus Aid

- **FAFSA** – If you wish to be considered for student aid during the summer, you must complete the Free Application for Federal Student Aid (FAFSA) for 2009-2010. The priority filing deadline to receive maximum awarding consideration is **March 2, 2009**.

You may complete the FAFSA on the web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

- **Summer Cross-Campus Application** – Application is available online beginning April 1, 2009 through June 15, 2009 on the Financial Aid website at [www.fao.ucla.edu](http://www.fao.ucla.edu). Priority deadline for submission is **April 30, 2009**.

**No applications will be accepted after June 15, 2009.**

## Awarding of Financial Aid

Your summer award will cover your need which is based on the session(s)/program and the number of units you will be enrolled in. Maximum consideration will be given to students who complete their FAFSA and the Summer Cross-Campus application before the priority deadline as mentioned on page 1.

- **Supplemental Documentation** – Additional information may be required in order to complete your file. For students who complete their FAFSA prior to the March 2<sup>nd</sup> deadline, the Financial Aid Office will send out additional information requests in April of 2009. Requests for additional documentation will be posted on MyFAO Financial Aid Document Tracking ([www.fao.ucla.edu](http://www.fao.ucla.edu)) and students will be notified via email if a request has been made.

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*All requested documentation must be submitted before Summer Cross-Campus awarding can be completed.*

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Once your award is determined, an electronic Financial Aid Notification (eFAN) will be available for your review. The Financial Aid Office will notify you via email when an eFAN is available for you. **To ensure prompt receipt of your eFAN notification and other correspondence from the Financial Aid Office, please maintain a valid UCLA email address on URSA.**

Not all financial aid resources are available for Cross-Campus enrollment. Only Federal Stafford loans, Federal PLUS loan, Federal Pell, ACG and SMART grants, University grant and private loans are offered to those who qualify. **Perkins loan and Work Study are not offered.**

## Types of Financial Aid Available

### Grants

These funds do not have to be repaid after graduation and are offered to undergraduate students only. Summer Cross-Campus aid can consist of one or more grant programs described below:

**Pell Grant** – Pell Grants are federal grants and eligibility is dependent on the student's need and the number of units the summer program requires.

## Grants (continued)

**Academic Competitiveness Grant (ACG)** – ACG is a federal grant awarded to eligible Freshman and Sophomore students. To qualify, students must be U.S. citizens, Pell Grant-eligible and enrolled full-time. Sophomores must also have a 3.0 G.P.A. at the time they gain sophomore status.

**Science and Mathematics Access to Retain Talent (SMART) Grant** – SMART is a federal grant awarded to eligible Juniors and Seniors. To qualify, students must be U.S. citizens, Pell Grant-eligible, enrolled full-time and in the following majors: physical, life or computer science, engineering, mathematics, technology or critical foreign language. Students must also have a 3.0 G.P.A. in order to qualify.

*Note: Effective July 1, 2009, requirements to be a U.S. citizen and full-time enrollment for ACG or SMART grants will be eliminated. However, at least half-time enrollment is required and amounts will be proportioned to the total units enrolled in the summer.*

*Because of the stringent requirements that would have to be met in order to qualify for ACG or SMART grants, these awards may not appear on your initial summer eFAN but will be added to your award at a later time during the summer quarter.*

**University Grants** – These funds are provided by UCLA based on a student's need and the number of units taken during the summer. Only on-time applicants will be considered for University Grant eligibility during the summer.

## Federal Family Education Loan Program

(FFELP) loans must be repaid after graduation or dropping below half-time enrollment. Federal loans are offered to undergraduate and graduate applicants.

**Federal Stafford Loans** are low-interest subsidized and unsubsidized loans that are financed by participating banks and lending institutions. Loan repayment begins 6 months after graduation or dropping below half-time enrollment.

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*Only on-time applicants  
will be considered for  
Summer University  
Grant eligibility.*

*File the 2009-10 FAFSA  
by **March 2***

*AND*

*Summer Cross-Campus  
Application by **April 30***

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## Federal Family Education Loan Program (continued)

Subsidized Stafford loans are awarded to students with financial need. The federal government pays interest on the Subsidized Stafford loan while the student is enrolled in at least half-time status and during the grace period. The fixed interest rate is 6%\* for undergraduates and 6.8%\* for graduate borrowers.

Unsubsidized 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 interest payments while in school. The fixed interest rate is 6.8%\*.

**Stafford Loan (subsidized and unsubsidized) eligibility for the summer is based on the maximum annual loan limits (based on your grade level). Federal loans disbursed in the summer will reduce student's academic year eligibility.**

**Federal PLUS Loans** are designed to help parents and graduate students meet the cost of education for the summer. Graduate students and parents may borrow up to the cost of education for the summer less any other financial aid received. These loans are available only to borrowers who do not have adverse credit histories. The interest rate is fixed at 8.5%\*. PLUS loans go into repayment 30-60 days after they are fully disbursed.



\* Interest rates are valid until June 30, 2009. Rates are subject to change thereafter.

## Private Loans

Private Loans will be offered to students who receive the maximum award amounts under the federal loan program for the summer and the academic year and still require additional funding. Private loans are funded by banks and lending institutions and often require a cosigner. Students and/or cosigner will have to pass a credit-worthiness check, performed by the lender, before their private loans are approved.

The interest rates and repayment terms will vary since these loans are not federally regulated. If you are awarded a private loan, see the "Private Loan Guide" on our website at [www.fao.ucla.edu](http://www.fao.ucla.edu) under "Publications."

## Financial Aid Disbursement Information

Just prior to the beginning of your program, the Financial Aid Office will verify your enrollment status in order to disburse your funds to your BAR account. **Funds disbursed to your BAR account at UCLA will not automatically pay for your fees incurred at the institution you are planning to attend. You must use your refund check to pay your balance at the UC campus you are attending.**

In order to expedite the disbursement of your funds, please make sure you have completed the following processes:

- Submit your electronic Financial Aid Notification (eFAN) as soon as it becomes available. Accepting an eFAN after your program has ended may disqualify you for certain types of aid.
- Sign up for Bruin Direct to have your refund check directly deposited into your personal bank account. You can enroll or confirm Bruin Direct enrollment at [www.sfs.finance.ucla.edu](http://www.sfs.finance.ucla.edu). If you do not sign up for Bruin Direct, your refund will be sent to your mailing address indicated on URSA.
- If you are a first-time loan recipient at UCLA, you will need to complete a Debt Management Session before loan funds disburse to your BAR account. The Debt Management Session is available online and around the clock. To complete a session, go to [www.loans.ucla.edu](http://www.loans.ucla.edu), click on the "Debt Management" link and follow the on-screen instructions.



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- *Submit your eFAN*
  - *Sign up for Bruin Direct*
  - *Complete a Debt Management Session if you are a first-time loan recipient*
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## Maintaining Financial Aid Eligibility

Cross-Campus Summer financial aid eligibility is determined based on the exact session(s)/program and number of units per session you indicate on the Summer Cross-Campus application.

- **Unit requirement** – The Financial Aid Office will review all units at the end of your program in order to determine final eligibility for summer aid. Students who are not enrolled in the number of units indicated on the Summer Cross-Campus application will be billed.
- **Return to Title IV funds** – If you receive financial aid and subsequently do not enroll in the Summer Cross-Campus program or enroll and then withdraw from the program, you may be required to return financial aid funds received. Return to Title IV funds received is based on published schedules and the date you officially withdraw or cancel your registration.

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*If your enrollment plans change, contact the UCLA Financial Aid Office.*

*Summer Cross-Campus  
Financial Aid Coordinator:  
Rowella Stofka  
rstofka@saonet.ucla.edu  
310.825-1002*

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If you do not attend, you must notify the UCLA Financial Aid Office and the Summer Sessions Office at the UC campus you plan to attend. Failure to cancel your enrollment with the visiting UC campus' Registrar's Office will result in liability for financial aid disbursed and/or applied to your student account.