



THE **GUIDE** TO YOUR ELECTRONIC PROVISIONAL AWARD LETTER (ePAL)



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The Guide to Your Electronic Provisional Award Letter contains information on how your estimated award was determined, what types of aid are available and what factors affect your eligibility for aid. This information will be helpful to parents and prospective students who have been offered admission to UCLA.

SAMPLE ePAL

UNIVERSITY OF CALIFORNIA, LOS ANGELES



UCLA

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Your 2007-2008 Provisional Award Letter Joe Bruin — 502-692-059

A preliminary analysis of the information you provided on the Free Application for Federal Student Aid (FAFSA) indicates that you may be eligible for financial aid for the 2007-2008 academic year. Your financial aid award will be finalized after a review of your file. A summary of your **estimated eligibility** is outlined below:

Personal Information		Budget Summary	
Joe Bruin 405 Hilgard Ave La Jolla, CA 92037-5457		Cost of Attendance <i>(Includes registration, books and supplies, room and board, personal items, and transportation)</i>	\$22,255
Notice Date	March 30, 2007	Parent Contribution	\$255
Housing Selection	Off-Campus	Student Contribution	\$0
		Financial Aid Eligibility	\$22,000
Provisional Awards:			
Federal Pell Grant			\$4,060
Cal Grant			\$6,636
Scholarship Recognition Award			\$2,304
Work Study			\$2,500
Loans			\$6,500
Provisional Award Total:			\$22,000

See pages 3-4

See page 4-5

See page 6

This is only an estimate. The cost of education and related expenses are subject to change without notice. The types of awards and dollar amounts listed are also subject to change. Additionally, upon review of your file by the Financial Aid Office, your Estimated Student and/or Parent Contribution may change. Any change to these contributions will result in a change to your eligibility for financial aid.

Additional information can be found in The Guide to Understanding Your Electronic Provisional Award Letter.

Please also visit www.fao.ucla.edu for additional information.

The **2007-08 ePAL** is based on the information you and your parents provided on the Free Application for Federal Student Aid (FAFSA). Your ePAL can be revised based on certain special circumstances (see *Special Circumstances* on pg. 9) or other factors affecting eligibility (see *eFAN* on pg. 8).

The 2007-08 ePAL assumes that you:

- are a U.S. citizen or eligible non-citizen;
- have a valid social security number;
- are registered with the Selective Service, if required;
- will be enrolled at least half time in a degree program;
- are not in default of any federal funds.

The process of determining a student's eligibility for financial aid, commonly referred to as **need analysis**, is regulated by the Congress and uses the information contained in the FAFSA. If the need analysis shows that the cost of education exceeds the amount that you and your family can contribute, then you will qualify for financial aid based on need.

$$\begin{aligned}
 &\text{Cost of Education} \\
 &\text{- Expected Family Contribution} \\
 &= \text{Financial Need}
 \end{aligned}$$

COST OF EDUCATION

A standardized set of budgets is used as the basis for determining the cost of education at UCLA. The budgets vary based on a student's living arrangements while in school: living with parents or relatives, living on campus, or living off campus (away from family). In addition to the room and board costs, each budget also includes registration fees, books and supplies, cost of health insurance, transportation and personal expenses. Students who are classified as non-residents will be assessed additional Out-of-State Tuition (see chart on page 4).

2007-2008 UCLA BUDGETS					
	Living With Parents or Relatives		Residence Halls	Off-Campus Apartments, Sororities, Fraternities	
	Undergrad	Grad	Undergrad	Undergrad	Grad
Fees	\$ 7,038	\$ 7,773	\$ 7,038	\$ 7,038	\$ 7,773
Books/Supplies	1,515	1,836	1,515	1,515	1,836
Room and Board	4,002	6,030	12,420	9,537	13,002
Transportation	1,845	2,052	858	1,494	2,424
Personal	1,761	2,097	1,470	1,749	2,463
Health Insurance	675	1,336	675	675	1,336
TOTAL	\$16,836	\$21,124	\$23,976	\$22,008	\$28,834

For Out-of-State Tuition, please add: \$14,988 graduates/\$19,650 undergraduates

* Amounts listed are subject to change.



EXPECTED FAMILY CONTRIBUTION (EFC)

$$\begin{aligned} & \text{Student Contribution} \\ & + \text{Parent Contribution (for Dependent Students)} \\ & = \text{Expected Family Contribution} \end{aligned}$$

The EFC is the amount that you and your parents are expected to contribute toward your education over the course of the academic year. To determine the parental contribution, the need analysis formula utilizes parents' income and assets, savings, taxes, and other mandatory living expenses. In addition, the age of the parent, his/her need for retirement income, number of dependents in the household, and number of dependents in college are considered. The student contribution is derived by analyzing the income and asset information of the student. **The EFC figure is not an actual amount that you and your parents will be billed and have to pay, but is an approximation of how much you and your parents should reasonably be able to contribute toward your educational expenses.**

If at the time you completed the FAFSA you were required to provide only your and/or your spouse's income and asset information, the EFC will be calculated using this information.

MEETING FINANCIAL NEED

Once the amount of your need (cost of education minus EFC) has been determined, your award will meet that need.

The policy of the UCLA Financial Aid Office is to provide similar types and amounts of aid throughout your educational career, depending on funding levels and the family's ability to contribute.

For the 2007-08 academic year, the University of California uses the Educational Financing Model (EFM). The goal of EFM is to provide sufficient grant support so that the amount you have to borrow or earn is within a range that enables you to make steady progress toward completing your degree and meeting any repayment obligations after graduation.

Using EFM, UCLA initially assigns a set amount of self-help components* (work-study and loans) to all students. Grants and scholarships are awarded to fill the need remaining to eligible students after the self-help awards are determined. Additional loans are awarded to non-grant eligible students.

Graduate students are not eligible for Pell Grants, Cal Grants or University Grants. Fellowship funding may be available through the Graduate Division.

Graduate students are encouraged to contact the Graduate Division at (310) 825-1025. If you receive aid from your department or the Graduate Division, you must advise the Financial Aid Office so your award can be adjusted.

You Should Know: *Your award may not include all the different types of aid available.*

* Self-help amount used in your estimate of eligibility is \$9000. This amount is subject to change before awards are finalized.

FINANCIAL AID PROGRAMS

Listed below are the different types of financial aid awarded through UCLA. Depending on the EFC, students will receive a combination of the different types of funds available.

Grants

Cal Grants A or B are funded by the State of California and are administered by California Student Aid Commission (CSAC). They assist low- and middle-income students with registration costs and fees. Awards are based on financial need and grade point average. Currently, Cal Grants for 2007-08 are estimated at \$6,636 Cal A and \$1,551 Cal B.

Federal Pell Grants are based on need, and are awarded to undergraduate students who have not earned a Bachelor's Degree. When you file a FAFSA, you are automatically considered for a Pell Grant. Awards range from \$400 (for EFC = \$4,110) to \$4,310 (for EFC = \$0). Pell Grant eligibility is determined by criteria established by the federal government.

Academic Competitive Grants (ACG) and Science and Mathematics Access to Retain Talent (SMART) Grants — ACG and SMART are available to undergraduate U.S. Citizens who are Pell Grant eligible and enrolled full time. ACG is awarded to freshmen and sophomores while SMART is awarded to juniors and seniors. In addition to the eligibility requirements specified above, ACG and SMART have many other requirements, which prevent the Financial Aid Office from estimating your eligibility for them at the time your ePAL is generated. Your ACG or SMART eligibility will be determined quarterly after the end of third week of classes, at which point you will receive a revised notification from the Financial Aid Office. If ACG or SMART is awarded, your eligibility for student loans will decrease.

University Fee Grant is awarded to undergraduate, on-time applicants to assist with this year's increase in fees. This award is available to students who do not have Cal Grant eligibility. For dependent students, parent Adjusted Gross Income (AGI) has to be below \$100,000 in order to qualify. The amount of the University Fee Grant is \$215.

Scholarship Recognition Award

Scholarship Recognition Awards are one-year, non-renewable scholarships awarded to entering freshmen and transfer students who completed their FAFSA before the March 2 priority filing deadline. These awards are made to recognize stellar academic achievement, as evidenced by admission to UCLA, and to assist students who demonstrate significantly high financial need.

The eligibility for Scholarship Recognition Award is based on student's Cost of Education minus Parent Contribution (if dependent) or Student Contribution (if independent) minus the self-help component (see footnote on pg. 4). Awards are based on financial need and availability of funds, and start at \$100.

Please Note: Since these scholarships are offered for one year only, students who apply on time and continue to demonstrate significantly high financial need will be funded through University Grants for their future years of study.

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). Ex.: If 180 units are required to complete your degree, you may receive University Grants until you have completed 216 units. After the maximum unit count is exceeded, no more University Grants will be awarded.

Federal Work-Study

Federal Work-Study is a program administered by the Financial Aid Office, which allows a student to earn a portion of his/her financial aid package. Students earn money for college costs through part-time employment in work-study approved on and off campus jobs. The Work-Study award on the ePAL is the maximum amount that can be earned through a Work-Study position during an academic year. Students may work up to 20 hours per week during the quarter or semester. Eligibility for this award is based on on-time application status and financial need. Graduate and undergraduate students are considered.

Loans

For some students, your ePAL does not provide the breakdown of your eligibility for the different types of loans that are available. When your award is finalized on your electronic Financial Aid Notification (eFAN), which you will receive before Fall of 2007, the total ePAL "Loan" amount will be broken down into one or more of the loan types described below.

■ Federal Perkins Loan

Federal Perkins Loan is a need-based loan program. The loan interest rate is 5 percent. Loan repayment and interest begin nine months after graduation or dropping below half-time enrollment. The actual award amount will be based on annual funding and UCLA's Institutional Awarding Policy. The current UCLA award for undergraduates in the Perkins Loan program ranges from \$900 to \$2,700 (depending on grade level); for graduates, the maximum is \$1,800.

■ Federal Family Education Loan Program (FFELP)

Subsidized Federal Stafford Loans are long-term, low-interest loans that are financed by participating banks and other lending institutions. The loan is available to undergraduate and graduate students with financial need. The annual Subsidized Federal Stafford Loan amount is based on the student's grade level and financial need. The loan interest rate is fixed at 6.8%. Loan repayment and interest accrual begin six months after graduation or dropping below half-time enrollment.

Unsubsidized Federal Stafford Loans are long-term, low-interest loans that are available to all students regardless of income. The interest accrues while the student is enrolled in school at least half time, or interest payments can be made on a monthly basis. The loan interest rate is fixed at 6.8%. An unsubsidized Federal Stafford Loan can be made in conjunction with a subsidized Federal Stafford Loan as long as the maximum annual or aggregate loan limits for the Federal Stafford Loans have not been exceeded. Loan repayment begins six months after graduation or dropping below half-time enrollment.

Federal PLUS Loans are awarded 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 aid received. PLUS Loans are available to borrowers who do not have adverse credit histories. The interest rate is fixed at 8.5% and repayment begins 60 days after the loan is fully disbursed (graduate students do not enter repayment while enrolled at least half time).

Note: Unsubsidized Stafford and PLUS loans are available to students who do not demonstrate financial need and those who want to convert their Estimated Family Contribution into loans.

Do not apply for the student and/or parent loans listed on your ePAL. When your award is finalized, the Financial Aid Office will provide you with additional information about these loans and the application process. We will also provide you with information that will assist you with selecting a lender.



The Financial Aid Office will communicate with you in the future by posting all your award notifications and requests for additional information on MyFAO. You can access MyFAO at any time at www.fao.ucla.edu. Every time we post information for you on MyFAO we will also send you an e-mail – It is imperative that you maintain a current e-mail address on URSA.

University Scholarships

Scholarships administered by the Financial Aid Office are awarded to students based on academic merit and financial need. Scholarship eligibility is highly competitive and is determined by evaluating both the academic data provided by the Undergraduate Admissions Office and the financial data obtained from the FAFSA.

The enclosed notice of eligibility may not include the scholarships you have applied for using the Undergraduate Admissions Application. The determination of scholarship eligibility is a long process, and requires awarding these dollars throughout the summer months. UCLA-based scholarships will appear on your final award notification. If awarded, scholarships will usually reduce your self-help (loans and work-study) awards.

COMPARING COLLEGE COSTS

When comparing financial aid offers from various institutions, consider the registration fees you will be paying along with your living expenses. Bear in mind that this estimate is based on a standardized set of budgets/costs, and your actual costs will vary depending on your individual spending habits. In general, the costs of attending a community college or a California State University will be lower than those of UCLA. Private colleges and universities tend to be more expensive than UCLA.

Also, compare the types of awards offered by each institution. Of your total package, what percentage is grants? What percentage is loans? Scholarships and grants are defined as “free money” and do not have to be repaid. Work-Study is money earned by working while in college. **Loans must be repaid.**

INITIAL COSTS NOT COVERED BY FINANCIAL AID

The following costs are related to the student’s education expenses; however, they cannot be covered by financial aid. The student and/or parent will need to make payment arrangements.

- \$100 deposit with Statement of Intent to Register, due May 1
- Any university housing deposits/installments to guarantee housing space
- Summer orientation fee

APPLICATION PROCESSING

The ePAL is your initial notification from the Financial Aid Office. Once you submit your Statement of Intent to Register (SIR), confirming your intent to enroll at UCLA, the Financial Aid Office will continue the processing of your application for aid.

Additional Information Requests

To finalize the processing of your financial aid award, the Financial Aid Office may request additional information necessary to complete your file. If any additional information is needed, a request will be posted on MyFAO and you will be sent an e-mail.

Verification Forms. UCLA is not required to participate in the Federal Verification process; therefore, do not submit verification paperwork if the request is sent to you by the federal processor. If you are selected for verification by UCLA, you will receive a notification from our office. Please be prepared to provide your and your parents' 2006 federal tax returns.

Additional Documentation. When you fill out the FAFSA, the federal processor performs a series of data matches on your file. These matches include verification of your citizenship and/or Department of Homeland Security (DHS) status, registration with Selective Service, non-default on prior loans, and Social Security status. If the processor is unable to perform a match, additional documentation must be submitted to the school. Page one of your Student Aid Report will inform you if there was a problem with any data matches.

Housing Status Verification. The Financial Aid Office may confirm that the housing status you 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 for rent. Billing can result from an improperly reported housing status. Please notify our office immediately if your housing plans are different from those indicated on your ePAL.

Additional Information. When your file is reviewed by a financial aid counselor, he or she may determine that additional information is required. If so, you will be sent a detailed letter or an e-mail specifying what is needed. You must submit all information requested before your eligibility for aid can be determined. Incomplete forms will be returned to you for completion.

Electronic Financial Aid Notification (eFAN)

Once your file is complete, an electronic Financial Aid Notification (eFAN) will be generated before the beginning of the Fall 2007 term. Your eFAN will be posted on MyFAO and you will be notified via e-mail when it is available. The eFAN will include a quarterly breakdown as well as the exact amount of your awards for the academic year.

Your eFAN may differ from the estimate enclosed if:

- You make any changes to the information reported on the FAFSA.
- The school makes data changes based on verification.
- You receive non-university scholarships. The Financial Aid Office will use the scholarship to replace self-help awards (work-study and loans) first. Grants may be affected if the scholarship amount exceeds the amount of self-help awards.

Remember to report these awards on your eFAN.

If you estimated your and/or your parents' tax information on the FAFSA, please make sure to correct the filing status and correct/verify all information once the 2006 federal tax returns are filed. Financial Aid Office will not be able to finalize your award until estimated information is corrected to match the 2006 tax information.



- Your housing status changes.
- You receive a fee paying award (your CAL Grant and/or Scholarship Recognition Award will be reduced).

An *eFAN Guide* will be available along with the eFAN, which will explain all awards being offered, and how to finalize your acceptance of those awards.

CHECK THE STATUS OF YOUR FILE PERIODICALLY

The web: <https://www.fao.ucla.edu/myfao>
Financial Aid Office: (310) 206-0400
e-mail: finaid@saonet.ucla.edu

SPECIAL CIRCUMSTANCES

Your ePAL is based on the information provided by you and/or your parents at the time the FAFSA was filed. We are aware, however, that in certain cases the data listed on the FAFSA may not accurately represent your family's financial circumstances. In those cases, an appeal letter should be filed directly with the Financial Aid Office. These circumstances have a direct effect on the Expected Family Contribution (EFC) calculation and, therefore, affect not only your overall need but also how much of that need will be met with grant/scholarship funds.

Incorrect Data Reported on FAFSA

If you made an error when filing the FAFSA application, or if you used estimated tax information that changed after the tax returns were filed, make appropriate corrections on the web at www.fafsa.ed.gov (you will need your federal pin number).

Decrease in Family Income

If your family's ability to contribute has been affected by loss of employment, disability or illness, legal separation, divorce, or death, you should file the *Petition to Use Projected Year Income* form. This form can be obtained at the Financial Aid Office or on our website at www.fao.ucla.edu (click on FAO Forms). Your petition will be reviewed by a financial aid counselor, who will adjust your eligibility for aid based on the results of this review.

Domestic Partnerships

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 under FAO Forms on our web site—www.fao.ucla.edu—and submit it to our office, if applicable.

Cal Grant applicants, please visit the California Student Aid Commission (CSAC) web site at www.csac.ca.gov to obtain a copy of Form G-37: Cal Grant Registered Partner Reporting Form.

Other Factors

In addition to circumstances listed previously, the following costs may be considered as the basis for filing an appeal:

- Medical and dental costs, only if not covered by insurance.
- Costs of special education made necessary by learning or physical disability of parents' dependents.
- Costs of repair of damages caused by natural disasters such as earthquakes, floods, etc. Only expenses incurred during the current year and not covered by insurance will be considered.

If your circumstances include any of the above, you should submit a detailed letter of appeal along with documentation supporting your circumstances to the Financial Aid Office.

Circumstances That Cannot Be Used as Basis for Appeal

Certain circumstances, although affecting a family's financial ability to contribute, cannot be used by the Financial Aid Office to affect eligibility. Some of these are:

- Partial loss of income, not the result of unemployment. For example, loss of overtime pay or reduction in hours worked unless the result of illness.
- Excessive consumer/credit card debt.
- Wage garnishments due to back taxes, back child or spousal support.
- Costs of private school tuition unless special education is necessary because of a disability.
- Prenuptial agreements stating that a stepparent is not responsible for a stepchild's education. Federal regulations do not recognize prenuptial agreements and if remarried, both parent and stepparent's information must be reported.
- Parents' refusal to contribute toward their child's education, if said child has been determined to be dependent. Parental contribution, calculated for all dependent students, measures parents' ability, *not their willingness*, to contribute toward the student's educational expenses.

ALTERNATE SOURCES OF AID

Non-University Scholarships

You must notify the Financial Aid Office of all outside funds for which you are eligible.

Outside agency scholarships are funds from various organizations, agencies, companies, or private individuals and are not funded by the University. Students must meet various agency restrictions which may include academic achievement, special talent, leadership ability, or group affiliation. **Note: Outside agency scholarships must be reported to the Financial Aid Office.** These awards are subtracted from financial need, and will generally replace your self-help (loans and/or work-study) eligibility.

Scholarship Resource Center

All students should apply for scholarships, regardless of financial need.

The UCLA Scholarship Resource Center (SRC) helps students search for scholarships, regardless of their financial need. The SRC offers a number of services to assist students 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. The SRC can also be reached at (310) 206-2875 or via e-mail at src@hup.ucla.edu

Graduate Students— please note that any aid received from your department or the Graduate Division counts as “outside support” and must be reported to the Financial Aid Office.

Employment Options

The UCLA Career Center helps students find non work-study jobs both on and off campus. The Center is located at 1158 Career Center Building; the telephone number is (310) 206-1915.

The Associated Students UCLA (ASUCLA) operates student publications, 6 stores, 12 restaurants and the Student Union on campus. You can call them at (310) 825-7711.

You can also search for outside agency scholarships on the web.

Try these free search sites:

www.fastweb.com

www.collegeanswer.com

The UCLA newspaper, *The Daily Bruin*, includes help wanted advertisements for the local area. Pick up a free copy of the *Bruin* at locations all over campus or find it online at www.dailybruin.ucla.edu.

Private Loans

Private loans are available for students who have received the maximum award amounts under the FFELP program and still require additional funding. These loans are sponsored by banks and private lending institutions. Though this market is a competitive one, these loans are not federally regulated, and

therefore the interest rates and repayment schedules (some of which begin while students are in school) are not identical. You should know that these loans rely on creditworthiness and frequently require co-signers. The Financial Aid Office has information that will assist you in researching and selecting an alternative loan source. For additional information, see the Private Loan Guide, available at the Financial Aid Office or on our website at www.fao.ucla.edu. We recommend that you do not apply for private loans until you receive your electronic FAN for 2007-08.



Design of UCLA's *The Guide to Your Electronic Provisional Award Letter* compliments of Sallie Mae and our lender partners.

