



The Guide to Your **E**lectronic **P**rovisional
Award **L**etter (ePAL)

2010–2011

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The Guide to Your Electronic Provisional Award Letter (ePAL)

The **2010–11 ePAL** is based on the information that 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. 10–11).

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.

The 2010–11 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.

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.

	Living With Relatives		Residence Halls	Off-Campus	
	Undergrad	Grad	Undergrad	Undergrad	Grad
<i>Registration Fees & Health Insurance</i>	\$ 10,780	\$ 10,662	\$ 10,780	\$ 10,780	\$ 10,662
	\$ 1,018	\$ 1,563	\$ 1,018	\$ 1,018	\$ 1,563
<i>Books & Supplies</i>	\$ 1,608	\$ 1,905	\$ 1,608	\$ 1,608	\$ 1,905
<i>Living Expenses</i>	\$ 8,277	\$ 11,097	\$ 16,296	\$ 14,019	\$ 19,425
Total	\$21,683	\$25,227	\$29,702	\$27,425	\$33,555

For Out of State tuition, please add \$22,879 Undergrad / \$15,102 Grad

*Amounts listed are subject to change.



MEETING UCLA COSTS

In order to assist you and your family with paying for college, the Financial Aid Office will use the information you provided on your FAFSA to determine your eligibility for financial aid. Gift aid (grants and/or scholarships) will be awarded before other types of aid (loans and/or work-study), if eligible.

Please NOTE:

The parent and student contribution amounts are not actual amounts that you and your parents will be billed and have to pay, but they are an approximation of how much you and your parents should reasonably be able to contribute towards your educational expenses throughout the academic year.

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 2010–11 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.

BLUE and GOLD OPPORTUNITY PLAN

If you are an undergraduate student attending University of California, Blue and Gold Opportunity Plan will cover your system-wide fees. The plan will combine all sources of scholarship and grant awards you receive (federal, state, university and private) to count toward covering your fees. Blue and Gold students with sufficient financial need can qualify for even more grant to help reduce their cost of attendance. To be eligible for the Blue and gold Opportunity Plan, you must:

- Be a California Resident.
- Submit a Free Application for Federal Student Aid (FAFSA) by March 2 and provide any additional information that may be requested by the Financial Aid Office.
- Apply for a Cal Grant.
- Demonstrate income below \$70,000 on 10–11 FAFSA with financial need, as determined for federal need-based aid program.



- Be in your first four years as a UC undergraduate (first two for transfer students).
- Meet other basic campus requirements for UC grant aid (ex: be enrolled at least half-time, meet Satisfactory Academic Progress standards, not be in default on student loans, etc.)

Once your financial need and eligibility for Blue and Gold Opportunity Program is determined, based on the need analysis, your resulting financial aid eligibility can be covered by different types of awards listed in the 'Financial Aid Programs' section of this guide.

You can find additional information about University of California Blue and Gold Opportunity Plan at: <http://www.universityofcalifornia.edu/blueandgold/>.

YOUR ePAL – NET COST APPROACH

When reviewing your ePAL, you will notice that your financial aid awards have been separated into three sections:

- **Gift Aid** – grants and/or scholarships: Pell Grant, SEOG, CAL Grant, Scholarship Recognition Award, University Fee Grant, University Scholarships
- **Total Student's Share** – student loans and/or work-study: Federal Work-Study, Perkins Loans, Federal Direct Stafford Loans (see pg. 7–8), Private Loans (see pg. 13)
- **Total Parent's Share** – Federal Direct Parent PLUS Loans (see pg. 8).

Gift Aid is subtracted from UCLA Costs figure in order to determine your Net UCLA Cost. Net UCLA Cost will be covered by financial aid offered in form of work-study, student and parent loans.

You Should Know:

Your award may not include all the different types of aid available.

If you select not to use work-study or borrow the student or parent loans offered on your ePAL, the remaining unmet cost will need to be covered by other resources available to you and your family (ex: outside scholarships, savings, employment other than work-study, etc.) The following pages of this guide will provide additional information about the different types of awards offered to UCLA students.

FINANCIAL AID PROGRAMS

The following pages of this guide describe the different types of financial aid awarded through UCLA. Depending on the Expected Family Contribution (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 2010-11 are estimated at \$10,302 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 \$1,176 (for EFC = \$4,617) to \$5,550 (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 and Permanent Residents who are Pell Grant eligible and enrolled at least half time. ACG is awarded to freshmen and sophomores while SMART is awarded to juniors and seniors. *In addition to the general 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 need based awards (loans and/or work-study) 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 \$120,000 in order to qualify. The amount of the University Fee Grant is \$964.

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. 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. The Financial Aid Work–Study Unit will make job bulletins available to students before the beginning of the academic year and will assist students with placement. 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 2010–11, the total ePAL “Loan” amount will be broken down into one or more of the loan types described below.

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.

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) is \$1,500 for freshmen and \$700 for sophomores; for graduates, the maximum is \$1,500.

Direct Subsidized Loans are long-term, low-interest loans that are funded by the U.S. Department of Education. The loan is available to undergraduate and graduate students with financial need. The annual Direct Subsidized Loan amount is based on the student’s grade level and financial need. The loan interest rate is fixed at 4.5% for undergraduates and 6.8% for graduate borrowers. Loan repayment and interest accrual begin six months after graduation or dropping below half-time enrollment.



Note: *Unsubsidized 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.*

Direct Unsubsidized Loans are long-term, low-interest loans that are funded by the U.S. Department of Education and 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 Loan can be made in conjunction with a Subsidized Loan as long as the maximum annual or aggregate loan limits for the Direct Loans have not been exceeded. Loan repayment begins six months after graduation or dropping below half-time enrollment.

Direct 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 from the U.S. Department of Education. PLUS Loans are available to borrowers who do not have adverse credit histories. The interest rate is fixed at 7.9% and repayment begins 60 days after the loan is fully disbursed (graduate students do not enter repayment while enrolled at least half time). In addition, parents have the option of deferring payment until after their dependent student has completed schooling. Please contact U.S. Department of Education at www.ed.gov/DirectLoan/ for information on repayment options and terms.

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 COST

Scholarships and Grants are defined as "free money".

Work-Study is money earned by working while in college.

Loans must be repaid.

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?



INITIAL COST 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 yours and your parents' 2009 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.

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 2009 federal tax returns are filed. The Financial Aid Office will not be able to finalize your award until estimated information is corrected to match the 2009 tax information.



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 2010 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 ePAL 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.
- 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 accompany your eFAN and it will explain all awards being offered and how to finalize your acceptance of those awards.

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).

Remember to report outside scholarships to the Financial Aid Office if they are not listed on your eFAN.



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.



- 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.

ALTERNATE SOURCES OF AID

Non-University Scholarships

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.

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

Scholarship Resource Center

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@college.ucla.edu.

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

You can also search for outside agency scholarships on the web. Try these free search sites:

www.fastweb.com

www.collegeanswer.com

Non Work-Study Employment Options

The UCLA Career Center helps students find non work-study jobs both on and off campus. The Center is located at 501 Westwood Plaza, Strathmore 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.

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 (also called alternative loans) are available for students who have received the maximum award amounts under the Direct Loan program and still require additional funding. These loans are funded 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 credit-worthiness 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.

If you believe that you will need to rely on private loans in order to cover your expenses while at UCLA, we recommend that you apply for those funds *before* accepting your offer of admission in order to determine if you and your co-signer qualify for this funding. Private loan funding will not be replaced by other sources of aid by the Financial Aid Office, if you are unable to qualify.

CONTACT INFORMATION

UCLA Financial Aid Office
(310) 206-0400
A-129J Murphy Hall
e-mail: finaid@saonet.ucla.edu

California Student Aid Commission
(888) CA GRANT
P.O. Box 419027
Rancho Cordova, CA 95741-9027

Student Loan Services
(310) 825-9864
A-227 Murphy Hall

Federal Student Aid Program
(800) 433-3243
P.O. Box 4005
Iowa City, IA 52443

Graduate Student Support
(310) 825-1025
1228 Murphy Hall

