

# FINANCIAL AID AND SCHOLARSHIPS HANDBOOK

THE ESSENTIAL INFORMATION STUDENTS AND PARENTS NEED TO: Apply for Financial Aid Determine Financial Aid Maintain Financial Aid Eligibility UC Davis School Code: 001313





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## **APPLYING FOR FINANCIAL AID**

### FAFSA SIMPLIFICATION ACT

The FAFSA Simplification Act provides an easier, more streamlined application process of applying for federal financial aid beginning with the 2024-2025 application. Highlights of the new FAFSA include a reduction in the number of questions from 108 to 36, expanded eligibility for federal aid for more students, and reduced barriers for certain student populations. To learn more, visit *financialaid.ucdavis.edu/fafsa-simplification*.

## FREE APPLICATION FOR FEDERAL STUDENT AID

To apply for financial aid at UC Davis, students and their families complete the Free Application for Federal Student Aid (FAFSA) at *studentaid.gov*. Students who file the FAFSA by the March 2 priority deadline receive optimum consideration for limited financial aid resources.

#### Contributors

A contributor is anyone who is required to provide information in support of the student's financial aid application. A contributor is a parent, guardian, or student spouse.

#### Federal Student Aid ID

Before attempting to complete the FAFSA, you will need to create a Federal Student Aid (FSA) ID and password. The FSA ID and password will allow you to sign your application electronically and access your FAFSA renewal online if you are a continuing student applicant. Parents or guardians of dependent students are also required to create an FSA ID and password so they can submit information and sign the FAFSA online.

#### Internal Revenue Service Direct Data Exchange

All contributors on a student's FAFSA application must consent for IRS Direct Data Exchange (DDX) allowing their data to be transferred directly to the FAFSA.

### CALIFORNIA DREAM ACT APPLICATION

The California Dream Act (AB130 and AB131) makes students attending UC Davis who are not citizens (including those who are undocumented) or permanent residents and who are exempt from paying non-resident fees under AB540, eligible for scholarships and university funds. Students must complete the California Dream Act Application (CADAA) at *dream.csac.ca.gov* by the March 2 priority-filing deadline to receive optimum consideration for limited financial resources. Only students who are ineligible for completing the FAFSA should complete the CADAA. For more information, please visit *financialaid.ucdavis.edu/undergraduate/ apply*.

### CALIFORNIA GRANT APPLICATION

To apply for a California Grant (Cal Grant), FAFSA and CADAA applicants must file 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. CSAC determines eligibility and notifies the student by sending a California Aid Report (CAR). You can monitor and manage your Cal Grant account on the CSAC website at *mygrantinfo.csac.ca.gov*. Cal Grant quarterly disbursements are prorated based on enrolled units.

## **STEPS TO APPLY**

### **FAFSA**

#### 1. Prepare to Apply

Collect your and your parents' complete federal income tax return transcript, Social Security numbers, W-2 form(s) and any other records of income and assets, if applicable.

#### 2. Create an FSA ID

Your FSA ID is used to confirm your identity when accessing your financial aid information and electronically signing your federal student aid documents. All contributors are required to create an FSA ID Create an FSA ID at *studentaid.gov/fsa-id*.

#### 3. Complete the FAFSA

Using your FSA ID, complete the FAFSA at *studentaid*. *gov*, listing the UC Davis school code 001313, no later than March 2. All contributors must consent for IRS Direct Data Exchange (DDX) allowing their data to be transferred directly to the student's FAFSA.

#### 4. Receive a Student Aid Report

After submitting your FAFSA, you will receive an email with a link to your Student Aid Report (SAR), which contains a summary of your FAFSA, including your Student Aid Index (SAI). Your SAI is not the amount of money your family will have to pay out-of-pocket for college. It is a figure used to calculate the maximum financial aid for which you are eligible. Review your SAR to see if additional corrections are needed.

### CADAA

#### 1. Prepare to Apply

Collect your and your parents' personal identification information, such as permanent mailing address, citizenship status, Individual Student Identification number (if you have one), Social Security number (if you have one) or Alien Registration number (if you have one). Collect taxes, W-2 form(s) and any other records of income and assets.

#### 2. Create an Account

You will create a username and password to begin, update or review your application. Visit *dream.csac.ca.gov* to get started.

#### 3. Complete the CADAA

Complete the CADAA at *dream.csac.ca.gov* no later than March 2 to receive optimum consideration for limited aid resources.

#### 4. Receive a California Aid Report

After submitting your CADAA, you will be able to review your application confirmation page and California Aid Report (CAR). If you are selected to receive a Cal Grant, your CAR will show you aid for which you may be eligible. You can check the status of your Cal Grant application at WebGrants for Students, *mygrantinfo.csac.ca.gov.* 

### DATES AND DEADLINES

#### **OCTOBER 1\***

FAFSA and CADAA available for the next year. Cal Grant GPA form is available for new applicants (students with less than 39 units).

\*2024-25 application opens in

December

NOVEMBER 30 Admission and scholarship deadline for entering students. JANUARY 10 Transfer and Continuing Undergraduate Scholarship application deadline (date may vary). MARCH 2 Priority-filing deadline for FAFSA and CADAA for the next academic year. Deadline for completing the Cal Grant GPA verification form.



- DEMONSTRATED NEED -

## **DETERMINING FINANCIAL AID**

UC Davis uses the University of California Education Financing Model to determine financial aid offers for undergraduates. To be considered for most forms of needbased aid, the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA) must be completed by March 2 each year. Below is the formula used to determine eligibility for need-based financial aid. Scan or click the QR code for Cost of Attendance definitions:



#### COST OF FEDERAL AND ATTENDANCE STATE GRANTS REMAINING NEED + UNIVERSITY (OR OTHER) GRANT ELIGIBILITY: STUDENT AID LOAN Grant offers vary and are INDEX COMPONENT subject to change each year. Grant funds are limited and + offered to eligible students on a first-come, first-served basis STUDENT OTHER FUNDS until funds are depleted. SELF-HELP

## **KEY TERMS**

#### **Cost of Attendance**

The UC Davis student expense budget includes systemwide tuition and fees, campus-based fees, basic living expenses (housing, food and personal expenses), books and supplies, transportation and a health care allowance.

#### **Student Aid Index**

Your Student Aid Index (SAI) is based on the information on your FAFSA or CADAA and is used to determine your maximum eligibility for need-based aid. If your SAI exceeds the cost of attendance, you are not eligible for need-based financial aid; however, for FAFSA applicants, you and your parents may still apply for Unsubsidized Direct Loans and Parent Loans for Undergraduate Students to cover your expenses.

#### **Student Self-Help**

This is not a direct out-of-pocket contribution but is used to determine the financial aid package.

#### **Federal and State Grants**

The Department of Education determines your Pell Grant amount, and the California Student Aid Commission determines your Cal Grant type (A or B) and amount.

#### Loan Component

Loans are determined based on a student's grade level and loan eligibility.

#### **Other Funds**

These may include UC Davis and/or outside scholarships or stipends. These funds are first used to meet your self-help and loan contribution to reduce the amount you may need to borrow and/or work.

## **FINANCIAL AID PROGRAMS**

## **TUITION STABILITY PLAN**

Beginning in fall 2022, the University of California will keep systemwide student tuition and fees at a flat rate for up to six years beyond a student's first enrolled term. This plan will provide cost predictability for students, as systemwide tuition and fees represent a considerable percentage of the total cost of attendance. Campus-based fees and other costs, such as housing and health insurance, are not included in this plan and are subject to change each year. Learn more at *universityofcalifornia.edu/ tuition-stability-plan-frequently-asked-questions*.

## GRANTS

#### UC Blue and Gold Opportunity Plan 🛛 🌑

The UC Blue and Gold Opportunity Plan ensures that eligible California undergraduates with an annual family income of less than \$80,000 will have their systemwide, or base, tuition and fees covered by gift aid. As part of your financial aid package, you will be offered enough federal, state, university and/or private grants/scholarships to cover your base tuition and fees for the school year. Campus-based fees are subject to change, so it is important to note that no student will receive more grant support than their calculated financial need.

To qualify and maintain eligibility, students must meet the following criteria:

- Be an undergraduate in the first four years of UC attendance (first two for transfers)
- Be a California resident or qualify for a non-resident tuition exemption under AB540
- Your family earns less than \$80,000
- Your Student Aid Index is less than your Estimated Cost of Attendance
- Be enrolled in at least six units (part-time)
- Maintain UC Davis Satisfactory Academic Progress (SAP) standards

To apply, file your FAFSA or CADAA by March 2 of each year.

#### **Federal Pell Grants**

The Federal Pell Grant is offered to qualified undergraduate FAFSA applicants who have not earned a bachelor's degree. The amount received is based on their individual Student Aid Index, cost of attendance and full-time or part-time enrollment status. Pell Grant eligibility is limited to the equivalent of 18 terms. You must be enrolled in a minimum of 12 units (including workload units) to receive your full aid eligibility. If you are enrolled in less than 12 units, you will only receive a partial amount of a Pell Grant. Waitlisted course units do not count as enrolled units.

#### UC Davis Aggie Grant Plan 🛛 🔵

The Aggie Grant Plan is a UC Davis financial aid program created specifically for students from middle-income families. To qualify and maintain eligibility, you will need to meet the following criteria:

- Be an undergraduate in your first four years of UC attendance (first two for transfers)
- Be a California resident or qualify for a non-resident tuition exemption under AB540
- Your family earns from \$80,000 to \$150,000 a year
- Your parents' assets (excluding personal residence) are less than \$200,000
- Your Student Aid Index is less than your estimated cost of attendance
- Be enrolled in at least six units (part-time)
- Meet UC Davis Satisfactory Academic Progress (SAP) standards

To apply, file your FAFSA or CADAA by March 2 of each year.

#### Federal Supplemental Educational Opportunity Grants

Federal Supplemental Educational Opportunity Grants (FSEOG) are federal funds offered to undergraduate students with exceptional financial need (students with the lowest Student Aid Index) and gives priority to students who receive a Pell Grant and complete their FAFSA by the March 2 priorityfiling deadline. Due to limited funding, not every eligible student will receive an FSEOG offer; however, if eligible, you may receive another form of grant. If you receive additional gift aid, your FSEOG amount may be reduced.

#### UC Native American Opportunity Plan

The Native American Opportunity Plan ensures that in-state systemwide tuition and student services fees are fully covered for California undergraduate and graduate students who are enrolled in federally recognized Native American, American Indian, or Alaska Native tribes.

California Residents Only

#### Cal Grant Programs A and B

Cal Grant Programs are state-funded educational opportunity programs, available to qualified students who filed the FAFSA or CADAA, that assist students attending a Cal Grant– qualifying institution through a variety of offers. Additional information is available at *mygrantinfo.csac.ca.gov*.

Students must meet all the following criteria to be eligible:

- Filed FAFSA or CADAA by March 2
- Graduated from a California high school
- Be a California resident at the time of high school graduation (unless student is AB540)
- Meet income and asset criteria set by the California Student Aid Commission (CSAC)
- First-time recipients must submit a GPA Verification form to CSAC
- Have a minimum GPA of 2.0 for Cal Grant B and 3.0 for Cal Grant A

Cal Grant disburses each quarter based on enrolled units. You must be enrolled in a minimum of 12 units (including workload units) to receive your full aid eligibility. If you are enrolled in less than 12 units, you will only receive a partial amount of a Cal Grant. Waitlisted course units do not count as enrolled units. Additional information is available at *financialaid.ucdavis.edu/consumer/disbursement.* 

After disbursement, if a student is deemed ineligible for Cal Grant, they will be required to repay the funds received. If you receive additional gift aid, your Cal Grant amount may be reduced. Please keep in mind that the Cal Grant is often interchangeable with the University Grant.

#### California Chafee Grant 🛛 🔵

The California Chafee Grant Program gives money to current or former foster youth to use for career and technical training or college courses. Recipients do not have to pay this money back as long as they are in school. The program is a federally funded program and is subject to availability of federal funds each year. Additional information is available at csac.ca.gov/ collegeschafee.

#### California Law Enforcement Personnel Dependents Grant Program

The Law Enforcement Personnel Dependents Program provides grants to dependents and spouses of California peace officers (highway patrol, marshals, sheriffs and police officers), Department of Corrections and California Youth Authority employees, or permanent/full-time firefighters employed by public entities who were killed in the line of duty. Additional information can be found at csac.ca.gov/lepd.

#### Iraq and Afghanistan Service Grant

The Iraq and Afghanistan Service Grant provides money to college or career school students to help pay for educational expenses. You may be eligible if:

- You do not qualify for Pell Grant funds based on Student Aid Index but meet the remaining Pell Grant eligibility requirements
- Your parent or guardian was a member of the U.S. armed forces and died as a result of military service performed in Iraq or Afghanistan after the events of 9/11 and you were under 24 years old or enrolled in college at least part-time at the time of your parent's or guardian's death

Additional information can be found at *studentaid.ed.gov/ understand-aid/types/grants/lraq-afghanistan-service* 



## **GRANTS (CONTINUED)**

#### University Grants

A variety of university grants are offered to undergraduates who have grant eligibility according to the UC Education Financing Model. University grant funds are limited and offered to eligible students based on their need as determined by the FAFSA or CADAA. University grants are offered on a first-come, first-served basis until the funds are depleted. Students must also continue to meet all funding criteria and ensure that any required documentation is completed and submitted in a timely manner. This includes offers covered by the UC Blue and Gold Opportunity Plan and the UC Davis Aggie Grant Plan. If you receive additional gift aid, your university grant amount may be reduced. Please keep in mind that the University Grant is often interchangeable with the Cal Grant.

#### California Middle Class Scholarship Program 🔴 🔵

California's Middle Class Scholarship (MCS) program provides undergraduate students with family income up to \$217,000\* and a maximum annual household asset amount of \$217,000\* a scholarship to attend University of California. MCS offers are based on a sliding scale according to family income. Scholarship amounts will vary by student and institution and will be based on cost of attendance less any other gift aid, a self-help student contribution of \$7,898, and a parent contribution for dependent students with a household income of over \$100,000. Visit csac.ca.gov/middle-class-scholarship for additional information. \*2023-24 academic year.

## **SCHOLARSHIPS**

Scholarships are a form of financial support that you do not have to repay and are offered based on merit, although some scholarships also have a financial need component. Undergraduate and Prestigious Scholarships administers several hundred scholarship opportunities for undergraduates. Scholarship funds come from endowments and annual gifts from our generous donors. First-year students are automatically considered for university scholarships with their UC application. Continuing students apply for scholarships in the fall for the next academic year. For additional information, please visit *financialaid.ucdavis.edu/scholarships*.

#### **Regents Scholarship**

The Regents Scholarship is one of the most prestigious awards bestowed upon an undergraduate at UC Davis. This honor is offered to specially selected freshmen and juniors. It is a \$7,500 scholarship, which may be accompanied by a stipend for those with demonstrated financial need. These scholarships are renewable as long as the student maintains a 3.25 grade point average and remains in good academic standing. For more information about the scholarship, please visit *financialaid.ucdavis.edu/scholarships/campus/awards/ regents.* 

#### **Provost Award**

The Provost Award is a highly prestigious award granted to high-achieving, admitted freshmen from various regions outside of California. Recipients receive \$13,250 per year for a total of four years to assist with out-of-state tuition costs. Once offered, the Provost Award will be renewed for three years as long as the student meets academic standards, and enrollment and residency requirements.

#### **University Scholarships**

Undergraduate scholarships are offered on a competitive basis for academic achievement, and entering students are automatically considered based on their UC Application for admission. For more information on university-based scholarships at UC Davis, please visit *financialaid.ucdavis.edu/scholarships*. The majority of UC Davis scholarships are not renewable; therefore, students must reapply each year to be considered for scholarships on an annual basis. To be considered for need-based scholarships, students must also complete the FAFSA or CADAA by March 2.

## **OUTSIDE SCHOLARSHIPS**

Outside scholarships and fund opportunities come with different restrictions; for additional information and application materials, please visit the organization website and/or contact the organization directly. International and undocumented students are welcome to apply, as long as all other requirements are met.

Scan or click the QR code for Outside Scholarships information and listings >>





## UNDERGRADUATE FINANCIAL AID PACKAGE SAMPLES

Below are hypothetical situations that demonstrate how financial aid is packaged at UC Davis and show how students and their families contribute to the overall cost of an education. The examples are based on the Cost of Attendance for 2023-24. Visit *financialaid.ucdavis.edu/undergraduate/cost* for the most current costs. For additional information on how financial aid is offered, please see *financialaid.ucdavis.edu/undergraduate/types/need*.

### **ELIAS**

Elias is a California resident and a student leader who likes to be involved in many activities. He is an only child who lives at home with his mother and father and plans to live on campus when school starts. His parents earned \$105,000 in 2021, and they have roughly \$50,000 in savings. In addition, because his family's income falls between \$80,000 and \$150,000 and his parents' assets are below \$200,000, he qualified for Cal Grant A. Elias also plans on waiving his enrollment in UC SHIP.

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Cost of Attendance	\$41,389
Student Aid Index	\$22,295
Need	\$19,094

#### **Elias' Financial Aid Package**

Federal Direct Subsidized Loan*	\$3,500
Cal Grant A	\$13,752
Federal Direct Unsubsidized Loan*	\$2,000
Student's Self-Help*	\$1,842
Parent PLUS Loan	\$20,295
Total Financial Aid Package	\$41,389

#### ELIZABETH

Elizabeth is from Washington state, where she lives with her parents and two siblings. She has always wanted to go to college in California and is very excited about attending UC Davis. Her parents' income was \$58,000 in 2021, and they have \$2,000 in savings. She plans to live on campus. Her parents have elected to take out a Federal Parent Loan for Undergraduate Students (PLUS) to cover her remaining financial need, including the Student Aid Index.

Cost of Attendance**	\$73,963
Student Aid Index	\$3,900
Need	\$70,063
Elizabeth's Financial Aid Package	
Federal Pell Grant	\$3,545
Federal Direct Subsidized Loan*	\$3,500
Federal Direct Unsubsidized Loan*	\$2,000
Student's Self-Help*	\$3,500
Federal PLUS Loan	\$61,418
Total Financial Aid Package	\$73,963

\* Each financial aid recipient is expected to contribute a minimum of \$9,000 in "self-help" through a combination of loans, work and/or scholarships. While loans may be offered to a student, we encourage every Aggie to apply for scholarships and/or work to help minimize the total loan amount borrowed.

\*\* Cost includes nonresident supplemental tuition in the amount of \$32,574, which is not covered by need-based financial aid.

#### BRITTANY

Brittany is a California resident and a third-year transfer student who attended a local community college. She lives at home with her mother, father, and younger sister, and plans to move into an apartment with some friends when she starts school. Her parents earned \$75,000 in 2021, and they have \$10,000 in savings. Brittany was also awarded a \$2,000 scholarship from a local community organization. Additionally, Brittany plans on waiving her enrollment in UC SHIP.

-	-	
Cost of Attendanc	e	\$36,912
Student Aid Index		\$4,431
Need		\$32,481

#### **Brittany's Financial Aid Package**

Cal Grant A	\$13,752
Federal Pell Grant	\$2,945
University Campus Fee Grant	\$1,200
Federal Direct Subsidized Loan*	\$5,500
Federal Direct Unsubsidized Loan*	\$2,000
Federal Parent PLUS Loan*	\$2,431
Student's Self-Help*	\$1,500
Outside Scholarship*	\$2,000
University Grant	\$2,548
Waived Health Insurance	\$3,036
Total Financial Aid Package	\$36,912

#### **KEVIN**

Kevin is a California resident who lives at home with his mother, younger brother, and sister, and he plans to live on campus. His mother earned \$12,000 in 2021 and has very little in savings. Kevin plans to work during the summer to earn extra money he'll use for school. Kevin also plans on accepting his enrollment in UC SHIP.

Cost of Attendance Student Aid Index Need	\$32,624 \$0 \$32,624
Kevin's Financial Aid Package	
Cal Grant A	\$13,752
Federal Pell Grant	\$7,395
University Campus Fee Grant	\$1,200
Federal Direct Subsidized Loan*	\$3,500
University Student Loan*	\$2,000
Student's Self-Help*	\$3,500
SHIP University Grant	\$1,277
Total Financial Aid Package	\$32,624

#### LOANS

Loans are financial aid offers that require repayment with interest under varying terms and conditions. The loans must be repaid after you graduate, withdraw from college or drop below half-time status (fewer than six units per quarter). Note that the loan amount you request in addition to all offers received cannot exceed the cost of attendance.

## FEDERAL DIRECT

#### **Direct Subsidized Loans**

Direct Subsidized Loans are long-term, low-interest loans funded by the U.S. Department of Education. Subsidized loans are only available to undergraduate students with financial need. The annual Direct Subsidized Loan amount is based on the student's grade level and financial need. Loan repayment begins six months after graduating or dropping below part-time enrollment. Interest accrual begins immediately after graduation or dropping below half-time enrollment.

#### **Direct Unsubsidized Loans**

Direct Unsubsidized Loans are available to all eligible FAFSA applicants 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.

#### **Direct PLUS Loans**

Direct PLUS Loans are designed to help graduate students and parents of undergraduate students meet their educational costs. PLUS loans are available to borrowers who do not have adverse credit histories. Parent PLUS loan repayment begins 60 days after the loan is fully disbursed. All other PLUS loan repayments start when the student graduates or drops below parttime enrollment. Parents borrowing under the Parent PLUS program have the option of deferring payment until after their dependent student graduates or drops below half-time enrollment. Please visit *studentloans.gov* for additional information on repayment options and terms.

Learn more about federal student loans at *financialaid. ucdavis.edu/loans/undergraduate.* 

## ANNUAL DIRECT LOAN LIMITS

Grade Level	Federal Direct Subsidized Loan Maximum	Federal Direct Unsubsidized Loan Maximum*	Total Annual Maximum**
Freshman	\$3,500	Dependent: \$2,000 Independent: \$6,000	Dependent: \$5,500 Independent: \$9,500
Sophomore	\$4,500	Dependent: \$2,000 Independent: \$6,000	Dependent: \$6,500 Independent: \$10,500
Junior/Senior	\$5,500	Dependent: \$2,000 Independent: \$7,000	Dependent: \$7,500 Independent: \$12,500
Graduate	\$0	\$20,500	\$20,500

\*Dependent students whose parents do not qualify for a Parent PLUS Loan are eligible to receive an additional Federal Direct Unsubsidized Loan for up to \$4,000 for freshmen and sophomores and up to \$5,000 for juniors and seniors, not to exceed cost of attendance. \*\* Students who do not qualify for a Federal Direct Subsidized Loan are eligible to receive Federal Direct Unsubsidized Loans up to their respective total annual maximum loan limits, not to exceed cost of attendance.

## LOANS (CONTINUED)

#### California DREAM Loan Program

The California DREAM Loan Program became law through the passage of Senate Bill 1210. The DREAM loan program offers non-federal loans to undocumented students who meet the California Dream Act Application (CADAA) requirements and complete their application by the March 2 priority-filing deadline. The annual loan maximum is \$4,000 per academic year, but the actual loan amount may be less based on annual funding and university policy. Undergraduates may borrow up to an aggregate total of \$20,000 at any one institution. The loan interest rate is fixed at five (5) percent. Loan repayment and interest accrual begins six months after graduation or less than half-time enrollment. For more information, visit *financialaid.ucdavis.edu/undergraduate/apply/undocumented.* 

#### **University Student Loan**

UC Davis offers university-based loans that have interest rates set at five (5) percent, which accrues once the borrower ceases to be enrolled at least half-time. These loans are based on financial need. Loan amounts range from a minimum of \$200 to a maximum of \$4,000. For more information, visit *financialaid.ucdavis.edu/loans/undergraduate*.

#### **Emergency, Short-Term and Assistant Loans**

Students experiencing a temporary shortage of funds may request an emergency, short-term or assistant loan. Requests are limited to costs related to educational expenses classified as cost of attendance. Students must be currently enrolled and have a reliable source of repayment. Additional information can found at

financialaid.ucdavis.edu/loans/short-term.

#### **Private Loans**

Private education loans are an option for financing your education. Federal, state and university policy requires that student borrowers maximize federal loans before the private loan request is processed. Federal Student Aid provides a *federal and private loan comparison*. Here are some things to consider:

- Private loan eligibility requirements vary from lender to lender
- Private loan lenders can offer variable interest rates that can increase or decrease over time, depending on market conditions
- Students may also be required to meet citizenship requirements or provide a co-signer who meets citizenship requirements
- The interest rate on a private loan may depend on the borrower's and/or co-signer's credit rating
- Other eligibility requirements may apply depending on the lender
- Review the interest rate and processing fees prior to borrowing

UC Davis is not involved in the private loan credit decision. All credit decision questions should be directed to the lender. Financial aid eligibility applies to all certifications of loan amounts. Additional information including a list of lenders can be found at *financialaid.ucdavis.edu/loans/private*.

Learn more about undergraduate student loans at *financialaid.ucdavis.edu/loans/undergraduate.* 

Scan or click the QR code for Before You Borrow Information >>



California Residents Only



### WORK-STUDY

#### Work-Study for Undergraduates

Work-Study allows eligible students to earn financial aid through employment. Instead of a financial aid payment, the student's Work-Study offer is paid in the form of a payroll check for time/hours worked. UC Davis offers *three types* of Work-Study:

**Federal Work-Study** is based on need and is available for students eligible to complete the FAFSA.

**Institutional Work-Study** is based on need and is available to AB540 students who are eligible to work. For students who are also undocumented, need is determined by the California Dream Act Application (CADAA). CADAA applicants must also meet Deferred Action for Childhood Arrivals (DACA) requirements to be eligible.

The Learning-Aligned Employment Program (LAEP) is for underrepresented students at public colleges and universities.

Additional information can be found at *financialaid/ucdavis*. edu/work-study.

## VETERANS EDUCATIONAL BENEFITS

If you are a veteran, a variety of financial aid resources are available to assist you with your educational goals. The role of Financial Aid and Scholarships is to coordinate any veteran benefits that you may be receiving with aid you may be eligible for as a UC Davis student. University grant eligibility may be reduced up to the amount of the veteran or ROTC benefit that covers your fees. If your offer notification does not reflect your veteran or ROTC benefit, please notify Financial Aid and Scholarships. If any significant education-related expenses incur that are not reflected in your cost of attendance, please contact Financial Aid and Scholarships.

Your offer notification will be adjusted in accordance with University of California Office of the President policy on the treatment of veteran benefits. Under this policy, the treatment of benefits will depend upon whether you are a veteran or are receiving veteran benefits under Transfer of Eligibility and whether your offer is designed to cover fees or pay for your living expenses. Additional information can be found at *financialaid.ucdavis.edu/undergraduate/types/ veterans-educational-benefits*.

## << HANDSHAKE

Handshake is an online service that connects UC Davis students with prospective on-campus and off-campus employers, allowing students to search for internships and jobs (including student employment and Work-Study). *icc.ucdavis.edu/find/resources/handshake* 

## SPECIAL PROGRAMS

#### Summer Abroad Internship Program

Financial aid is available for students who wish to participate in a UC Davis Study Abroad or UC Education Abroad Program. Students must file a FAFSA or CADAA to be considered for financial aid. Financial aid is based on many factors, such as the type of program, the cost at each study abroad location and the term(s) a student studies abroad. Limited financial aid is available for the Summer Abroad Program and Summer Internships Abroad programs. Students are strongly encouraged to apply for available scholarship opportunities. To find a program and apply, please contact the Global Learning Hub or visit *globallearning.ucdavis.edu*. Please note, financial aid is not available for independent study abroad programs.

#### Summer Sessions

UC Davis students attending summer sessions may be eligible to receive financial aid to assist with costs. Summer sessions are considered one term for financial aid purposes. To be eligible for summer aid, you must be enrolled or waitlisted in at least six (6) units total during the summer term.

For newly admitted freshmen and transfer students, UC Davis students attending summer classes at another UC campus or students from another UC campus attending UC Davis, please visit *financialaid.ucdavis.edu/undergraduate/summer* regarding your application process.

For continuing UC Davis students attending summer Sessions on our campus or participating in Summer Abroad through our campus, your registration serves as your application for summer financial aid. Enroll for summer classes as soon as your registration appointment time is available. If attending both sessions, make sure you enroll in both sessions at the same time.

For students attending UC Davis and another UC over the summer, please submit a Summer Financial Aid Application.

For eligibility requirements, please visit *financialaid.ucdavis.edu/undergraduate/summer*.



#### Intercampus Visitors

The Intercampus Visitor (ICV) Program enables qualified UC undergraduates to take courses, participate in special programs or study with a distinguished faculty member at another UC campus for one term. Under the ICV Program, the host campus will be responsible for determining and offering eligible financial aid to the student visitor. Students must update their FAFSA or CADAA to include the host campus' federal school code. Please note that the amount and types of aid for which you are eligible at the host campus may differ from what you receive at your home campus. For more information and to apply, please visit *registrar.ucdavis.edu/ registration/special-programs/icv.* 

#### University of California Center Sacramento

University of California Center Sacramento (UCCS) is the University of California's teaching, research and public service program, located one block from the California state capitol building. The UCCS Program offers UC undergraduates an opportunity to study through seminars and internships in and around the state capital. Under the UCCS Program, UC Davis is responsible for determining and offering eligible financial aid to all UC program participants. Students must update their FAFSA or CADAA to include the UC Davis federal school code (001313). Financial aid is offered based on program cost. For more information, please visit *financialaid.ucdavis.edu/ undergraduate/types/sacramento*.

#### Washington Program

The UC Davis Washington Program offers eligible students the opportunity to combine coursework, field research and internship experience while residing for one quarter in our nation's capital, Washington D.C. Students from any major can apply to this program. Financial aid is available to students who have filed a FAFSA or CADAA. Financial aid is offered based on program cost. Additional information regarding the program, including application instructions and deadlines can be found at *financialaid.ucdavis.edu/undergraduate/types/ washington*.

### FINANCIAL WELLNESS

Successful money management can help you achieve your educational goals and begin life after college with as little debt as possible. Through webinars, events, our newsletter, and more, our Aggie Blue to Gold Financial Wellness Program provides tips and resources on creating a realistic budget and making informed decisions on managing your money. For additional information or to schedule a one-on-one appointment with a peer advisor, please visit *financialaid. ucdavis.edu/wellness/ABG-program.* 



Scan or click the QR code for more information >>>:





## **GRADUATE AND PROFESSIONAL STUDENTS**

## **PROFESSIONAL STUDENTS**

#### School of Education

#### Teaching Credential, M.A., Ph.D., Ed.D.

Financial Aid and Scholarships offers loans and may offer Work-Study to graduate students. The School of Education manages merit-based awards, such as fellowships, stipends, block grants and scholarships. Undergraduates who received a Cal Grant A/B and plan to enroll in a teaching credential program may be eligible to renew their grant in year one of the credential program. For more information, please visit *financialaid.ucdavis.edu/graduate/education/types.* 

### Graduate School of Management

#### MBA, MPAc, M.S. in Business Analytics

Financial Aid and Scholarships offers loans and may offer Work-Study to graduate students. Additional aid is available through scholarships and fellowships that are managed and offered by the Graduate School of Management. For more information, please visit

financialaid.ucdavis.edu/graduate/gsm/types.

## School of Veterinary Medicine DVM, MPVM

Financial Aid and Scholarships offers loans and may offer Work-Study to graduate students. Students may receive a combination of grants, scholarships, and loans based on eligibility that does not exceed their cost of attendance. UC Davis and the School of Veterinary Medicine administer grants to eligible students. For more information, please visit *financialaid.ucdavis.edu/graduate/vet/types*.

#### **UC Davis Health**

The UC Davis Health Financial Aid Office administers financial aid for the UC Davis Betty Irene Moore School of Nursing, School of Medicine, Health Informatics and Public Health. For more information, please visit *health.ucdavis.edu/financialaid.* 

#### School of Law

Financial aid for law students is managed directly by the School of Law. For more information, please visit *law.ucdavis.edu/admissions/financial-aid*.

## **GRADUATE STUDENTS**

#### **Graduate Studies**

Financial Aid and Scholarships offers loans and may offer Work-Study to graduate students. The Office of Graduate Studies, academic graduate groups or departments award merit-based awards, such as fellowships, stipends, block grants and scholarships. For more information, please visit *financialaid.ucdavis.edu/graduate/gradstudies/types*.

## **DUAL-DEGREE PROGRAMS**

If you are enrolled or interested in a dual-degree program, please contact the respective graduate program coordinator for information regarding costs and financial aid.

## OTHER GRADUATE PROGRAMS

UC Davis Continuing and Professional Education programs are not eligible for financial aid through UC Davis Financial Aid and Scholarships, with the exception of the Forensic Science program.

**Self-supporting graduate professional degree programs** are not eligible for financial aid through UC Davis Financial Aid and Scholarships, with the exception of the Maternal and Child Nutrition program.

For more information, please visit *financialaid.ucdavis.edu/ graduate/other.* 



## **MYAWARDS AND DISBURSEMENT**

## AWARD NOTIFICATIONS

Once the FAFSA or CADAA is received and processed, we determine the types and amounts of financial aid available for each student and prepare a personalized offer that you can view at *financialaid.ucdavis.edu/myawards*. MyAwards includes a budget breakdown for the estimated cost of attendance, a listing of financial aid for which you are eligible and information about documentation required by Financial Aid and Scholarships. Before any information can be disclosed to a third party, including parents, students must complete a

Release of Financial Aid Information to Third-Party Individual(s) form, located at *financialaid.ucdavis.edu/faforms/ undergraduate.* 

Scan or click the QR code for more information on MyAwards >>>:

## ACCEPTING OR DECLINING OFFERS

After viewing offers, select "Continue - See your Award Details and Requirements." Here, you can click on the fund type for more information, accept/decline offers, and under "Actions Required" view what is needed for the funds to disburse. Grant funds are automatically accepted; however, you are asked to accept or decline loan funds which can be accepted up until mid-May of the current academic year. Once all eligibility requirements are satisfied, all available aid will disburse. Waitlisted course units do not count as enrolled units.

## AUTHORIZING DISBURSEMENT

After you accept the offers through MyAwards and meet all requirements, Financial Aid and Scholarships will authorize the funds to disburse to your account. Unsatisfied requirements or missing information may delay the disbursement of financial aid funds. At the beginning of each quarter, the aid allotted for the term is transferred to your UC Davis student account. Registration fees and other debts owed to the university are paid from your financial aid. The remainder (if any) will be provided in the form of a refund. MyBill will show any amount still owed to the university that you are responsible for paying prior to the quarterly fee payment deadline.

### **MYBILL ONLINE**

Monthly billing statements are generated on the 22nd of each month and are available online at *mybill.ucdavis.edu*. After you register for classes, the next bill will reflect your fee assessment. The billing statement issued prior to the quarterly fee deadline will also include the Estimated Financial Aid available in your UC Davis account. Please contact *Student Accounting* for any questions about your bill or account.

## DISTRIBUTION OF FINANCIAL AID FUNDS

Student Accounting, located at 2100 Dutton Hall, distributes all financial aid refunds. UC Davis provides two options for distribution of funds: direct deposit (preferred) or refund check. Additional information can be found at *financialaid.ucdavis.edu/consumer/disbursement.* 





## CHANGES THAT MAY AFFECT YOUR FINANCIAL AID ELIGIBILITY

## VERIFICATION

If a student's application is selected for verification, Financial Aid and Scholarships is required to request additional documents (e.g., tax transcripts) to verify the information on the student's FAFSA or CADAA. Financial Aid and Scholarships cannot disburse financial aid until all verification and additional documentation requirements are satisfied. Financial aid and scholarships may be subject to change after verification. For more information, visit *financialaid.ucdavis. edu/consumer/verification*.

## CHANGES IN ENROLLMENT

Reducing the number of units being taken, changing enrollment status to part-time with the Office of the University Registrar or receiving a staff fee reduction may result in the reduction of aid, and recipients may be billed for funds already received. Initial undergraduate financial aid packages are based on full-time enrollment, which is 12 or more units per quarter; however, student-aid packages may be revised any time throughout the academic year based on part-time enrollment. Aid cannot be disbursed to students who are on a waitlist for courses/units.

## REPEATING A COURSE FOR A SECOND TIME

Per regulations, a student can receive financial aid for only one repeat of a course that was previously passed. If a student is a financial aid recipient appealing to their dean's office to take a course as a second repeat, the student is advised to consult with Financial Aid and Scholarships prior to the appeal submission regarding any effect on financial aid eligibility.



<< Scan or click the QR code for more information on changes that could affect your aid

## SPECIAL CIRCUMSTANCES

Students may request a review of special circumstances not reported on the FAFSA or CADAA. These special circumstances would include changes to a family's financial situation based on new information submitted by the student through a Family Contributions Review. Please note the types of changes warranting review include, but are not limited to: layoff/unemployment, disability, retirement, death, divorce/ separation, child or spousal support, out-of-pocket medical costs not covered by insurance and change in the number of family members in the household for whom you or your parents provide more than 50 percent support. Additional details on special circumstances are available at *financialaid. ucdavis.edu/faforms/family-contribution-review.* 

## WITHDRAWALS AND PLANNED EDUCATIONAL LEAVE PROGRAM

Students who withdraw from school, cancel registration or go on Planned Educational Leave Program (PELP) must complete the appropriate form with the Office of the University Registrar. When Financial Aid and Scholarships receives notice of a student's withdrawal, it will recalculate the student's financial aid eligibility based on the date of withdrawal. Students that were offered scholarships may also lose their eligibility.

Financial Aid and Scholarships is required by federal regulations to calculate a Return of Title IV Aid amount for all students who withdraw, are dismissed, are dropped for non-payment or who take PELP during a quarter/semester. The policy applies to students who discontinue enrollment in all classes on or after the first day of the term through 60 percent of the term. Additional information can be found at *financialaid.ucdavis.edu/consumer/r2t4*.

Students who borrowed loans while in school are allowed a six-month grace period, which begins the day after they stop attending school or drop below part-time enrollment, before they must begin making payments on the loan. For students who go on PELP, the six-month period will be reduced by the amount of time the student is on PELP.

## MAINTAINING FINANCIAL AID ELIGIBILITY

## SATISFACTORY ACADEMIC PROGRESS AND MAXIMUM TIMEFRAME STANDARDS

Federal regulations require UC Davis Financial Aid and Scholarships to establish standards for Satisfactory Academic Progress (SAP). These standards measure qualitative and quantitative requirements and maximum timeframe for a student's progress toward degree completion. To be eligible for financial aid, students must meet these standards. Failure to maintain these standards will result in suspension of your financial aid eligibility. Academic progress is reviewed annually. Additional information about SAP requirements can be found at *financialaid.ucdavis.edu/consumer/sap*.

#### PRIVACY

As mandated by the Family Educational Rights and Privacy Act (FERPA), UC Davis Financial Aid and Scholarships will not release any student specific information to a third party (including parents) without the student's permission. However, students may authorize our office to provide their financial aid information to a third party. For more information go to: *financialaid.ucdavis.edu/consumer/privacy*.

## DIRECTORY

#### UC Davis Financial Aid and Scholarships

Contact an Expert:	my.ucdavis.edu/ask_us
Undergraduate 1100 Dutton Hall One Shields Avenue Davis, CA 95616-8596	P: 530-752-2390 F: 530-752-6667 financialaid.ucdavis.edu/undergraduate
Undergraduate and Prestigious Scholarships 2124 Dutton Hall One Shields Avenue Davis, CA 95616-8596	P: 530-752-2804 F: 530-752-6250 financialaid.ucdavis.edu/scholarships
Graduate and Professional 1100 Dutton Hall One Shields Avenue Davis, CA 95616-8596	P: 530-752-9246 F: 530-752-6667 financialaid.ucdavis.edu/graduate
Health System 4610 X Street, Suite 1202 Sacramento, CA 95817	P: 916-734-4120 F: 916-734-4116 health.ucdavis.edu/financialaid
School of Law 1380 King Hall 400 Mrak Hall Drive Davis, CA 95616-5201	P: 530-752-6573 law.ucdavis.edu/financial-aid
Work-Study	P: 530-752-2390 F: 530-752-6667

financialaid.ucdavis.edu/work-study

**Emergency Preparedness and Response** 

UC Davis Police Department	P: 530-752-1230
UC Davis Fire Department	P: 530-752-1234
Safety Services	P: 530-752-1493
Other Resources	
Student Accounting (Refunds)	P: 530-752-3646
2100 Dutton Hall (2nd floor)	F: 530-752-5718
	ucdavis.edu/student-resources/ accounting
Federal Processor (FAFSA)	P: 800-433-3243
P.O. Box 4005 Iowa City, IA 52443	studentaid.gov/fafsa
California Student Aid	P: 888-224-7268
Commission (CSAC)	csac.ca.gov
California Dream Act, Cal Grant and Middle Class Scholarship	
P.O. Box 510845	
Sacramento, CA 94245	
Direct Loan Processor	P: 800-848-0979
	studentaid.gov/manage-loans
Federal Student Aid	studentaid.gov

Information contained in this document is current as of publication. For the most up-to-date information, please visit our website at *financialaid.ucdavis.edu*.



### UC DAVIS FINANCIAL AID AND SCHOLARSHIPS

1100 Dutton Hall One Shields Avenue Davis, CA 95616 530-752-2390 financialaid.ucdavis.edu

**CONTACT US** *financialaid.ucdavis.edu/contact* 

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