

Financial Aid

On This Page:

- Financial Aid
 - Eligibility Requirements for Federal Student Aid
 - UCI Policies on Satisfactory Academic Progress for Financial Aid
 - UCI Office of Financial Aid and Scholarships Student Withdrawal Policy
- Additional Aid for Graduate and Medical Students
- Aid for Students with Disabilities
- Student Employment

Lack of funds need not be a barrier to attending UCI; about 75 percent of UCI's enrolled students are offered some form of financial aid. Students who demonstrate that they need financial assistance in order to attend may be eligible for scholarships, grants, loans, and/or work-study awards through the Office of Financial Aid and Scholarships. In addition to awarding aid on the basis of financial need, some scholarships are awarded on the basis of academic excellence. Information regarding the application process, deadlines, and financial aid programs for undergraduate and graduate students as well as students in the Business, Law, and Medical Schools may be found at the Office of Financial Aid and Scholarships website (<http://www.ofas.uci.edu/content/>).

Free Application for Federal Student Aid (FAFSA/Renewal Application). To obtain financial aid, new and continuing students must file the FAFSA and submit the necessary supporting documents each year. FAFSA on the Web is available at studentaid.gov (<https://studentaid.ed.gov/sa/>), and paper forms are available either by completing a PDF FAFSA (<https://studentaid.gov/sites/default/files/2021-22-fafsa.pdf>) or by calling 800-4-FED-AID / 800-433-3243. Renewal notifications are mailed to current financial aid recipients starting in mid-October. Students are encouraged to apply as early as possible after October 1. The priority deadline to file the FAFSA/FOTW for loans, work-study, and most grants is March 2. For priority consideration of these funds, all other supporting documentation must be submitted to the Office of Financial Aid and Scholarships by May 1 or the specified due date.

The University expects the student and the parent (or spouse) to contribute toward the educational costs to the extent possible. For dependent students, an analysis of the FAFSA and supporting documents determines the amount a student and the student's parents can be expected to contribute toward the cost of the student's education. For independent students, the analysis determines the amount a student and, if applicable, a spouse, can contribute to the cost of the student's education. Income, assets, size of family, and the number of family members in college (excluding parents) are the major factors considered in the analysis. Assets include, but are not limited to, equity in real estate other than family residence; stocks, bonds and other securities; business equity; and cash, savings and checking accounts. Income includes wages, salaries, interest, dividends, and nontaxable income such as Social Security, Veterans' benefits, and foreign income.

Special Expenditures. Financial aid recipients who are in need of money for special expenditures (beyond the cost of books and basic supplies associated with certain courses of study) may make an appointment to see a financial aid counselor to explore the possibility of a budget add-on, based on the availability of funds. Examples of such special expenditures include special equipment for students with disabilities and computer purchases.

Eligibility Requirements for Federal Student Aid

Federal financial aid programs are subject to regulations that define the criteria students must meet to qualify and maintain eligibility for those programs. The regulations state that a student must:

1. Be a U.S. citizen or an eligible noncitizen of the U.S.;
2. Be accepted for admission to the University;
3. Be enrolled in good standing at the University; units taken through the UCI Division of Continuing Education program are not counted toward half- or full-time enrollment;
4. Demonstrate financial need (except for William D. Ford Federal Direct Unsubsidized Loans and Federal PLUS loans); financial need is the difference between the reasonable, approved expenses of attending UCI and all available resources, including the expected contribution from parents, the student, and any outside aid;
5. Maintain satisfactory academic progress for financial aid, as outlined below;
6. Be registered with the Selective Service if the student is a male at least 18 years old, born after December 31, 1960, and not on active duty with the armed forces;
7. Not owe a refund on a federal grant or be in default on a federal educational loan.

Once a student meets the above criteria, disbursement of financial aid funds is made only if the student does not have outstanding debts owed to UCI.

California Dream Act Application. Students who qualify for the AB 540 fee exemption and are not able to file a FAFSA can apply for certain types of financial aid by completing the California Dream Act Application.

The California Dream Acts – AB 130 and AB 131 – extend eligibility for privately funded UC scholarships, other UC scholarships and grants, Cal Grants, Middle Class Scholarships and Dream Loans to students, including undocumented students, who qualify for benefits under another California law – AB 540 – which exempts students from paying nonresident supplemental tuition.

Students who think they might be eligible for an AB 540 nonresident tuition exemption should:

1. Submit a California Dream Act Application as soon as possible after it becomes available on October 1, but no later than March 2.
2. Students who are admitted to the University and intend to enroll should submit a Statement of Legal Residence. Those who receive a nonresident classification from the campus residence deputy should submit a California Nonresident Tuition Exemption Request or a University of California Nonresident Tuition Exemption Application and Affidavit, available at the University Registrar's office or website. Official high school transcripts and proof of high school graduation may be requested.

Once applicants have completed these steps, the University will notify them of any financial aid eligibility.

UCI Policies on Satisfactory Academic Progress for Financial Aid

Undergraduate and Graduate Students

In defining student eligibility for financial aid, the Higher Education Act Amendments state that a student must maintain "satisfactory progress in the course of study the student is pursuing, according to the standards and practices of the institution at which the student is in attendance." Federal regulations state that each institution shall establish, publish and apply "reasonable standards" for assuring that every student receiving need-based financial aid should maintain "satisfactory progress in his/her course of study." Final Federal regulations state that "in order to receive student financial aid under the programs authorized by Title IV of the Higher Education Act, a student must be maintaining satisfactory progress in the course of study he or she is pursuing according to the standards and practices of the institution in which he or she is enrolled."

The following disclosures on the UCI website provide detailed information about satisfactory academic progress requirements for receiving financial aid at UCI. The Office of Financial and Scholarships will provide a paper copy of this information upon request.

Undergraduate and Teaching Credential Students:

www.ofas.uci.edu/content/pdf/SAPDisclosureForUndergraduates.pdf (<http://www.ofas.uci.edu/content/pdf/SAPDisclosureForUndergraduates.pdf>)

Graduate Students:

www.ofas.uci.edu/content/pdf/SAPDisclosureForGraduates.pdf (<http://www.ofas.uci.edu/content/pdf/SAPDisclosureForGraduates.pdf>)

Graduate Business Students:

www.ofas.uci.edu/content/pdf/SAPDisclosureForGraduates.pdf (<http://www.ofas.uci.edu/content/pdf/SAPDisclosureForGraduates.pdf>)

Medical Students:

www.ofas.uci.edu/content/pdf/SAPDisclosureForMedicalStudents.pdf (<http://www.ofas.uci.edu/content/pdf/SAPDisclosureForMedicalStudents.pdf>)

Law Students:

www.law.uci.edu/admission/tuition-aid/pdfs/SAP_Disclosure_LawStudents.pdf (http://www.law.uci.edu/admission/tuition-aid/pdfs/SAP_Disclosure_LawStudents.pdf)

UCI Office of Financial Aid and Scholarships Student Withdrawal Policy

Students who withdraw from UCI prior to completing 60 percent of the period for which they received federal financial aid will be subject to both the UC Fee Refund Policy and the Federal Return of Title IV Funds policy. Title IV Funds are federal funds awarded to a student to meet educational expenses. Examples of Title IV Funds include Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (SEOG) and Federal Direct Loans.

Cancellation of Enrollment. Students who cancel their registration or have their registration cancelled by the University prior to the first day of classes will be billed for all financial aid disbursed on their behalf.

The full text of this official policy is available on the Office of Financial Aid and Scholarships Policies and Conditions website (<http://www.ofas.uci.edu/content/PoliciesAndConditions.aspx>).

Any student contemplating withdrawing from the University should contact the Office of Financial Aid and Scholarships to speak with a financial aid counselor concerning the financial ramifications of withdrawing.

Students who are receiving a Cal Grant or Middle Class Scholarship (MCS) should also contact the Office of Financial Aid and Scholarships to discuss the ramifications of withdrawing on their Cal Grant or MCS status.

Additional Aid for Graduate and Medical Students

Most graduate fellowship programs are administered by the Graduate Division, 120 Aldrich Hall, telephone 949-824-4611. Medical students should contact the School of Medicine Financial Aid Office, 836 Medical Education Building, telephone 949-824-6476.

Aid for Students with Disabilities

All forms of student financial aid are available to eligible students with disabilities. Interested students should follow the regular financial aid application procedures and should notify the Office of Financial Aid and Scholarships of any additional expenses they may incur because of a disability. Supporting documentation must be provided.

Student Employment

The UCI Division of Career Pathways, located in the Student Services I building, assists UCI students in obtaining part- or full-time, on- and off-campus jobs and internships during the academic year as well as summer. Students may easily access all job and internship listings, including work-study positions, using their student ID number via Handshake on the UCI Division of Career Pathways website. (<http://www.career.uci.edu>)

Scholarships for Entering Freshmen or Transfer Students

UCI scholarships are awarded based on the basis of academic ability and promise; and do not require repayment. There are five scholarship categories to meet the needs of a diverse student body such as Community Leadership, Innovation, Academic Excellence, Anteater and Distinguished scholarship categories. The scholarships in these categories are awarded on the basis of academic merit, financial need, leadership experience, community service, and overcoming adversity. UCI offers entering freshmen and transfer students with proven high academic achievement and leadership potential from the Distinguished Scholarship Category: The Regents' Scholarship, the Chancellor's Excellence Scholarship, and the Directors' Scholarship.

UCI Distinguished Scholarships are intended for entering freshmen and transfer students and are based on the information gathered on the UC Application for Undergraduate Admission. Additional materials, such as the scholarship application, are neither required nor considered in the selection process. Entering freshmen and transfer students who submit the UCI-specific scholarship application are also considered for scholarships in the other five categories based on available funds. In addition, the UCI Alumni Association offers scholarships by invitation only. Admitted students who have submitted a Statement of Intent to Register and meet the criteria for qualifications will be invited to apply for an Alumni Association Scholarship. Information about the UCI Alumni Association Endowed Scholarship is available on the UC Application for Undergraduate Admission and Scholarships, and a separate application is required.

Scholarships for Entering Graduate Students Enrolled in Master-Degree Programs

Entering graduate students enrolled in Master Degree programs can apply to several available scholarships. Scholarship applications are forwarded to the schools for selection of recipients.

Scholarships for Continuing Students

Continuing students may apply to campus-wide scholarships and school-specific scholarships during the application period of November-December for the following academic year. The Office of Financial Aid and Scholarships reviews these applications and considers all applicants for all available scholarships. The campus-wide scholarships are both merit-based and need-based. Students will be notified about their potential scholarships during the June-July timeframe.

Grants

Grants are awarded on the basis of financial need. There is no repayment requirement. A student's financial aid award includes grant funds whenever regulations, UCI policies and funding levels permit.

Federal Pell Grant is the largest federally funded grant program and provided up to a maximum of \$6,345 for the 2020-21 academic year. To be eligible, applicants must be U.S. citizens or eligible noncitizens, be enrolled as undergraduates, have not previously received a bachelor's degree, and demonstrate financial need. Students must use the FAFSA to apply for this grant. Students must be enrolled full time (12 units) to receive the full grant, and enrolled at least half time (6 or more units) to receive a prorated amount. The amount of Pell Grant funds students may receive over their lifetime is limited to the equivalent of six years of Pell Grant funding.

Cal Grant A is a state-funded grant program which currently provides awards to be applied to the payment of University tuition and fees. In 2020-21, Cal Grant A awards paid up to \$12,570. To be eligible, applicants must be California residents and demonstrate financial need. Students must use the FAFSA and GPA Verification Form to apply for Cal Grant A. The filing deadline for new applicants is March 2 for the following year. Students must be enrolled full time (12 units) to receive the full grant, and enrolled at least half time (6 or more units) to receive a prorated amount.

Cal Grant B is a state-funded grant program which provided access awards in the 2020-21 year up to a maximum of \$1,656 for living expenses during the student's first year. In subsequent years, students qualify for this access award plus an award for tuition and fees. In 2020-21, Cal Grant B tuition/fee awards paid up to \$12,570. To be eligible, applicants must be California residents, demonstrate financial need, and be entering college or not have completed more than one quarter of college work. Students must use the FAFSA and GPA Verification Form to apply for Cal Grant B. The filing deadline for new applicants is March 2 for the following year. Students must be enrolled full time (12 units) to receive the full grant, and enrolled at least half time (6 or more units) to receive a prorated amount. *NOTE: Students may not receive both Cal Grant A and Cal Grant B.*

Middle Class Scholarship (MCS) is a state-funded scholarship program which currently provides awards to be applied to the payment of University tuition and fees. To be eligible, applicants must be undergraduate students who are California residents or AB-540 eligible and have a household income

no greater than \$184,000 and household assets of no more than \$184,000. Students must use the FAFSA/California Dream Application to apply for this award. The filing deadline for new applicants is March 2 for the following year. Students must be enrolled at least half time (6 units) to receive the scholarship. In 2020-21, Middle Class Scholarship awards paid up to \$5,028. Award amounts are determined after a student is awarded any federal and state grants as well as any portion of UC aid which is specifically designated for system-wide tuition and fees. A student will be awarded a scholarship only if these awards, taken together, do not already exceed the amount that the student is entitled to under the MCS program.

Federal Supplemental Educational Opportunity Grant (FSEOG) provides grant aid for U.S. citizens and eligible noncitizens who are undergraduate students and have demonstrated financial need. The amount awarded depends upon financial need and funding levels.

UCI Grant is funded by The Regents of the University of California and by the State of California and provides grant aid for full-time students who demonstrate financial need. The amount awarded depends upon financial need and funding levels.

Loans

Loans are often part of a financial aid award. They provide recipients with an opportunity to defer the cost of their education by borrowing when needed and paying later. However, loan recipients must pay interest on the amount borrowed. The deferment and cancellation provisions for the loans listed below are contained on the promissory note each recipient must sign and may be obtained from the Office of Financial Aid and Scholarships.

A student's loan responsibility, prior to acceptance of the loan, is to understand the terms of the loan. After accepting the loan, the recipient must repay the loan in accordance with the repayment schedule; advise the Office of Financial Aid and Scholarships upon leaving UCI; participate in an exit interview; and provide the Financial Services Office with a current address after leaving UCI. In case of death or total disability, outstanding loan obligations may be cancelled upon presentation of official confirming documents.

University Loan, funded by The Regents of the University of California, provides long-term loans to undergraduates who are full-time students who demonstrate financial need. The maximum amount for an academic year is typically \$1,000. Interest of five percent a year begins six months after the student ceases to be enrolled at least half time, and repayment must be completed within ten years. Two cosigners are required.

DREAM Loan, funded by The Regents of the University of California and the State of California, provides long-term subsidized loans to DREAMER students who demonstrate financial aid eligibility. The maximum amount for an academic year is \$4,000. The interest rate matches the subsidized Direct Loan rate for that same academic year (Interest rates are available at the Federal Student Aid Interest Rates and Fees website (<https://studentaid.ed.gov/sa/types/loans/interest-rates/>)). Interest begins six months after the student ceases to be enrolled at least half time, and repayment must be completed within ten years.

William D. Ford Direct Loan Program

Subsidized William D. Ford Federal Direct Loan, processed through the U.S. Department of Education and UCI, is available to undergraduates who are U.S. citizens or eligible noncitizens, and who demonstrate financial need. During an academic year, the maximum a student may borrow is \$3,500, freshmen; \$4,500, sophomores; \$5,500, juniors and seniors. A loan fee will be deducted from the amount of the loan prior to issuing the check.

Interest rate: If a student receives a loan that is first disbursed between July 1, 2012, and July 1, 2016, the student will be responsible for paying any interest that accrues during the grace period. If a student chooses not to pay the interest that accrues during the grace period, the interest will be added to the principal balance.

If a student received a loan prior to July 1, 2012, the federal government pays the interest during the deferment period.

Interest rate: Visit the Federal Student Aid Interest Rates and Fees website (<https://studentaid.ed.gov/sa/types/loans/interest-rates/>) for current as well as historic loan rates and fees.

For first-time borrowers borrowing on or after July 1, 2013, there is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans. In general, you may not receive Direct Subsidized Loans for more than 150 percent of the published length of your program. For more information, visit: <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized> (<https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized/>)

Unsubsidized Federal Direct Loans have the same terms and conditions as the Federal Direct Loan, including the aggregate loan limits, interest rate and repayment. During an academic year the maximum a dependent student may borrow is \$5,500, freshmen; \$6,500, sophomores; \$7,500, juniors and seniors. Independent students may borrow an annual maximum of: \$9,500, freshmen; \$10,500, sophomores; \$12,500, juniors and seniors; \$20,500, graduate/professional; and \$32,000, medical students. These maximum amounts include any amount borrowed under the Subsidized William D. Ford Federal Direct Loan program. However, the loan is not based on need. Students may borrow an amount equal to the cost of attendance, less any estimated financial assistance up to the annual loan limits in effect at the time the loan is disbursed. Students must first apply for the Federal Direct Loan prior to consideration for the Unsubsidized Federal Direct Loan. There is no interest subsidy for this loan; students pay the interest charged while enrolled at UCI. Students may receive both subsidized and unsubsidized Federal Direct Loans, but the total may not exceed the loan limits. Borrowers with both types of loans may have a single repayment schedule.

Interest rate: Visit the Federal Student Aid Interest Rates and Fees website (<https://studentaid.ed.gov/types/loans/interest-rates/>) for current as well as historic loan rates and fees.

Cumulative maximum: Dependent, undergraduate, \$23,000; independent, undergraduate, \$57,500; graduate and professional students, \$138,500 (includes undergraduate loans); medical students, \$224,000 (includes undergraduate loans). Deferment period before repayment: six months after ceasing to be enrolled at least half time. Interest accrues immediately and may be paid monthly or quarterly. Students also may request that the lender add the interest to the principal balance. Repayment of principal begins six months after ceasing to be enrolled at least half-time. Full repayment: Up to 10 years. Minimum payment: \$50 per month.

Graduate PLUS Loans are available to graduate and professional-level students. Students may borrow up to the cost of education for the academic year, less any estimated financial aid. The loan is limited to students who do not have adverse credit histories as defined by regulation.

Interest rate: Visit the Federal Student Aid Interest Rates and Fees website (<https://studentaid.ed.gov/sa/types/loans/interest-rates/>) for current as well as historic loan rates and fees.

Federal Direct Parent Loans for Undergraduate Students (PLUS) are designed to assist parents of dependent undergraduate students who are unable to demonstrate financial need for campus-based funds. Parents are eligible to borrow up to the cost of education for the academic year, less any estimated financial aid each academic year, on a student's behalf. The loan is limited to parents who do not have adverse credit histories as defined by regulation.

Interest rate: Visit the Federal Student Aid Interest Rates and Fees website (<https://studentaid.ed.gov/sa/types/loans/interest-rates/>) for current as well as historic loan rates and fees.

Cumulative maximum: None. Deferment period before repayment: 60 days from day of final check disbursement for loan period. Full repayment: Up to 10 years.

Loans for Disadvantaged Students and Primary Care Loans are available to medical students. For information, call the School of Medicine Financial Aid Office at 949-824-6476 or visit the School of Medicine Financial Aid Office website. (<http://www.ofas.uci.edu/content/medical.aspx>)

Emergency loans are made from an emergency student loan fund made possible through various philanthropic individuals and organizations.

Undergraduate, graduate, and medical students who have experienced unanticipated financial problems of a temporary nature may borrow up to \$300 without interest or service charge. Emergency loans must be repaid within 30 days after disbursement or by the end of the academic quarter, whichever occurs first. Applications are available in the Office of Financial Aid and Scholarships or at the School of Medicine Financial Aid Office. This loan is not based on demonstrated financial need.

Federal Work-Study

The Federal Work-Study Program offers eligible students who demonstrate need an opportunity to pay for their living and educational expenses as they occur. By participating in the Federal Work-Study Program, students can reduce the amount of the loan to be repaid after leaving school. Students awarded work-study have the choice of obtaining a work-study job either on campus or off campus at an approved nonprofit agency. A variety of work opportunities are available, and such part-time work experience can be a valuable asset when seeking employment after graduation. Students eligible for work-study will be notified as such via their UCI Financial Aid award notification. Specific information regarding the terms and conditions of work-study employment will be available with the award notification.

The U.S. Department of Veterans Affairs (VA) Work-Study Program is managed by the Veteran Services Center (VSC) at UC Irvine and available to active duty, reservists, National Guard, veterans and dependents (adult children and spouses) who are receiving VA education benefits, including Chapters 30, 31, 32, 33, 35, and 1606. For more information about this program, please follow this link: <https://www.benefits.va.gov/gibill/workstudy.asp>. Please contact the VSC to complete the application for a VA Work-Study position at veteran@uci.edu or (949) 824-3500. For applications and detailed information, call the **Veteran Services Center** at 949-824-3500 or visit the Veteran Services website. (<http://veteran.uci.edu/>)