The Ultimate Guide to Navigating Financial Aid at UC Berkeley

Funding Your Future
You Are Berkeley

Your journey to financing a world-class education is beginning. Our goal is to support you with comprehensive financial aid and include you in the two-thirds of students receiving over $750 million in aid every year. The Financial Aid and Scholarships Office welcomes you to your future!
Out-of-State Students

Financial aid from the State of California and need-based institutional grants are not available to nonresidents (students whose parents live outside the state).

Obtaining residency can be challenging. We encourage families to develop a multi-year financial plan and understand residency requirements and all funding options.

PLANNING YOUR FINANCIAL AID JOURNEY

We are here to guide you through the steps in your financial aid journey.

1. APPLY EVERY YEAR, AS EARLY AS POSSIBLE

Start by filing a Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA) every year.

- Priority deadline is March 2.
- Berkeley’s school code is 001312.
- You automatically apply for all UC, state, and federal grants and scholarships when you file.
- California residents applying for the first time must also submit a Cal Grant GPA Verification Form by March 2.

Application Tips:

- Double check for duplicate information on your financial aid applications.
- We strongly encourage you to also apply for outside scholarships.
- Remember to report all external scholarships to ensure an accurate aid offer.

Gift Aid Award Offers

Gift aid is awarded according to merit and/or need (based on your application). Gift aid is automatically accepted for you and no repayment is required.

- Scholarships | Awarded on the basis of academic merit and financial need. Will vary in amount, duration, and requirements.
- Grants | Awarded from federal, state, and university funds according to your financial need.

2. UNDERSTAND YOUR OPTIONS AND AWARD OFFER

We offer programs and tools to help you learn and strategize.

- Learn about any conditions of your gift aid (scholarships and grants) and work-study options.
- Take time to understand and ask questions about budgeting and any financial commitments like loans and fees.
- Use the Estimate Your Refund or Balance Due Worksheet to see how much financial aid you could receive.
- If financial circumstances change, file an Expected Family Contribution Appeal.
- Accept all or part of any loan(s) in CalCentral with tasks that lead you through all needed steps.
- It is important to understand the terms and conditions of loans and your responsibilities as a borrower. Learn more online.

Gift Aid Award Offers

- Scholarships | Awarded on the basis of academic merit and financial need. Will vary in amount, duration, and requirements.
- Grants | Awarded from federal, state, and university funds according to your financial need.

Loans and Work-Study Aid Offers

Eligible students can receive support from loans and work-study jobs.

- Loans | Funds that you borrow and repay over a period of time with interest, usually after you graduate. Low-interest federal student loans and flexible payment options are available.
- Work-study | Awarded on the basis of need and allows you to earn money by working a part-time job.

3. ACCEPT AND MANAGE YOUR AWARDS IN CALCENTRAL

Use CalCentral to access and update your financial aid information.

Key features to make your life easy:

- View Awards under the “My Finances” link.
- Delegate Access to allow a family member or supporter to help manage your student account.
- Complete Required Tasks as early as possible to ensure funds are ready by the start of the term.
- Enroll in Direct Deposit to expedite refunds.
- Financial aid funds will pay your bill directly on CalCentral.

Out-of-State Students

Financial aid from the State of California and need-based institutional grants are not available to nonresidents (students whose parents live outside the state).

Obtaining residency can be challenging. We encourage families to develop a multi-year financial plan and understand residency requirements and all funding options.
ONCE YOU HAVE CHOSEN BERKELEY

Moving forward with your education at UC Berkeley will be life changing. With planning, the right tools, and our support, you will be well equipped for your successful financial well-being in college and beyond.

HOW AID WORKS

Everything you need to manage your financial aid is under the “My Finances” section in CalCentral. Check your account regularly to stay current with your finances and updated balance.

Disbursements & Refunds

We have you covered with easy access to your funds:

- Aid begins disbursing around ten days before the start of a term.
- Funds will first pay your bill directly on CalCentral.
- If your aid covers less than your bill, you will be responsible for paying the remaining balance.
- If your aid covers more than your bill (and your term balance is paid in full), you will receive a refund.
- Aid will apply to the oldest charges in the current or prior term of the same academic year first, but does not apply to prior year or future charges.
- Be sure to sign up for Direct Deposit through CalCentral for quick and easy deposits of refunds.

Verification

Verification helps to ensure financial aid awards are as accurate as possible. We are only able to disburse federal or state aid after verification is complete. If you’re selected, verification will appear as a financial aid task in CalCentral.

New admits, accept your offer of admission and create a CalNet ID to start verification.

financialaid.berkeley.edu/verification-process

Cost of Attendance Adjustment

We understand finances change. If you incur expenses during the academic year that are higher than standard, we may be able to increase your budget—and financial aid eligibility—with a Cost of Attendance (COA) Adjustment.

Expenses often considered include:

- Rent and utilities or housing costs
- Computer purchase (every three years)
- Special books and supplies
- Transportation
- Childcare expenses
- Uninsured medical, dental, or optical expenses
- Relocation expenses (for entering students living off-campus)

financialaid.berkeley.edu/cost-attendance-adjustment

W

What balance can you expect after financial aid is applied? Compare your charges to your financial aid: the total is your expected balance (refund or amount due) after financial aid has been disbursed to cover tuition, fees, and other costs of attendance.

We want to help you plan and discover the financial avenues available to you. Share this worksheet with a representative from the Financial Aid and Scholarships Office. We’ll answer your questions and guide you through your options.

1. CALCULATE YOUR TOTAL CHARGES FOR THE TERM

FILL IN this column with your actual charges for tuition, SHIP, New Student Programming, and on-campus housing (residence halls or on-campus apartments). Add the amounts and write the total under “Total Charges for Term.”

Note: Charges will appear on your account about a month before the start of the term. You may not have every type of charge on your billing statement.

ALL ESTIMATED VALUES are subject to the availability of funding. Some applicants may be asked for more detailed information through our verification process, which could impact the estimated financial aid. Register at berkeleyverifymyfafsa.com if selected for verification.

| UC TUITION – CA RESIDENT | $ |
| NON-RESIDENT SUPPLEMENTAL TUITION | $ |
| CAMPUS FEES | $ |
| STUDENT HEALTH INSURANCE PLAN (SHIP) | $ |
| NEW STUDENT PROGRAMMING FEE | $ |
| ON-CAMPUS HOUSING | $ |
| TOTAL CHARGES FOR TERM | $ |
2. **CALCULATE THE FINANCIAL AID THAT WILL PAY YOUR CHARGES**

FILL IN the awards and loans with your actual amounts from CalCentral for the term.

- If you are receiving awards that are not listed, such as outside scholarships, add under “Other Gift Aid.”
- Do not include work-study, as your work-study earnings will be paid directly to you and will not pay fees and other charges on your billing account.
- Only include loans you plan on accepting.

Add the amounts and write the sum under “Total Awards for Term.”

Note: You may not have every type of award in your financial aid package.

UC BERKELEY RESERVES THE RIGHT to adjust awards to correct any awarding errors. Changes to qualifying information or revisions of federal, state, or institutional policy may result in updates to aid eligibility and adjustments of financial aid awards. Information is subject to change.

---

**AWARDS & LOANS**

In CalCentral, click “View Awards by Term” at the top of the awards box or click each award link individually:

<table>
<thead>
<tr>
<th>Gift Aid</th>
<th>Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>FEDERAL PELL GRANT $</td>
<td>FEDERAL DIRECT SUBSIDIZED LOAN $</td>
</tr>
<tr>
<td>FEDERAL SEOG GRANT $</td>
<td>FEDERAL DIRECT UNSUBSIDIZED LOAN $</td>
</tr>
<tr>
<td>CAL GRANT FEE AWARD $</td>
<td>BERKELEY LOAN $</td>
</tr>
<tr>
<td>BERKELEY GRANT/SCHOLARSHIPS $</td>
<td>CALIFORNIA DREAM LOAN $</td>
</tr>
<tr>
<td>OTHER GIFT AID $</td>
<td>PLUS LOAN $</td>
</tr>
<tr>
<td></td>
<td>OTHER LOANS $</td>
</tr>
</tbody>
</table>

**TOTAL AWARDS FOR TERM** $  

---

3. **YOUR REFUND OR BALANCE DUE**

SUBTRACT your total awards from your total charges and write down the amount here.

Note: Contact an advisor about your financial aid by opening a case via Cal Student Central: studentcentral.berkeley.edu

---

**PLANNING YOUR FUTURE SUCCESS**

Financing an education is a partnership. We want to help you maximize all of the aid you are eligible for and ensure that you graduate with the lowest amount of debt possible.

**WE HAVE MANY TOOLS AND ONLINE RESOURCES THAT SIMPLIFY HOW YOU CAN BUDGET AND STRATEGIZE, INCLUDING:**

- **BEARS FOR FINANCIAL SUCCESS**
  
  Peer-to-peer financial wellness program that helps you cultivate best practices for money management.
  
  Offers workshops and one-on-one appointments to help you manage your personal finances in college and prepare you for your career.

  financialaid.berkeley.edu/bears-financial-success

- **iGRAD PERSONAL FINANCE TOOL**
  
  iGrad helps you build a foundation for your future financial success.
  
  Improve your money management, career skills, and student loan savvy with video tips, quick financial lessons, and custom job searches.
  
  Complete a financial assessment to create a personalized resource dashboard and access more services.

  ucberkeley.igrad.com

---

**SUPPORT FOR STUDENT-PARENTS**

Attending college with a family can take intentional planning. UC Berkeley has dedicated resources to help you plan.

Student Parents Grant | If you have a dependent child under the age of 18, for whom you provide more than 50% of their support, you may qualify for additional support.

Reduced Course Load | Taking fewer units helps many students manage parenting responsibilities (note: check any grant eligibility requirements if enrolling with fewer than 12 units).

Cost of Attendance | Expenses may be adjusted on a case-by-case basis. Possible considered expenses are:

- **Dependent food and personal expenses:** adjustments for these expenses are automatic.
- **Rent & mortgage:** for housing expenses that may be higher than the standard cost.
- **Relocation expenses:** for moving? Save your gas and/or truck rental receipts.
- **Childcare expenses:** for children 13 and under.
- **Computer:** $3,000 maximum adjustment to help with the purchase of a computer (allowed every three years).

---

**FINANCIAL AID DISCUSSION**

Plant the seeds of your future career success at UC Berkeley.
WHAT IS THE INVESTMENT IN YOUR FUTURE?

Below are estimated costs for an academic year at UC Berkeley before including financial aid. Not shown is the immense value your experience at Berkeley offers in return. You will have access to the combination of high quality education and robust financial aid that continually places Berkeley among the top universities for upward mobility. Your golden future awaits!

WHAT ARE MY DIRECT COSTS TO UC BERKELEY?

DIRECT COSTS are what you pay directly to the University of California, Berkeley. Financial aid reduces these costs and will cover the cost of tuition and fees for over a third of Berkeley students.

<table>
<thead>
<tr>
<th>My living arrangement</th>
<th>RESIDENCE HALLS</th>
<th>ON-CAMPUS APARTMENTS</th>
<th>OFF-CAMPUS APARTMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees</td>
<td>$14,760</td>
<td>$14,760</td>
<td>$14,760</td>
</tr>
<tr>
<td>Room and Board</td>
<td>$19,386</td>
<td>$16,460</td>
<td>—</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>$4,072</td>
<td>$4,072</td>
<td>$4,072</td>
</tr>
<tr>
<td>TOTAL DIRECT COSTS</td>
<td>$38,218</td>
<td>$34,312</td>
<td>$38,832</td>
</tr>
</tbody>
</table>

2022-23 ESTIMATED COSTS for undergraduate students. Actual tuition, fees, and charges are subject to change by the Regents of the University of California. Final approved 2022-23 tuition and fee levels may be higher or lower than the amounts presented here. For updated figures: financialaid.berkeley.edu/cost-attendance.

WHAT SHOULD I BUDGET FOR MY PERSONAL EXPENSES?

PERSONAL EXPENSES are expected indirect costs not billed to your student account. Your financial aid refund and/or work-study earnings, if you receive them, will help cover these expenses. You control these costs, so amounts will vary.

<table>
<thead>
<tr>
<th>My living arrangement</th>
<th>RESIDENCE HALLS</th>
<th>ON-CAMPUS APARTMENTS</th>
<th>OFF-CAMPUS APARTMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing and Utilities</td>
<td>—</td>
<td>—</td>
<td>$11,462</td>
</tr>
<tr>
<td>Additional Food</td>
<td>$1,648</td>
<td>$4,640</td>
<td>$4,780</td>
</tr>
<tr>
<td>Books and Other Costs</td>
<td>$3,662</td>
<td>$3,662</td>
<td>$3,876</td>
</tr>
<tr>
<td>TOTAL ESTIMATED PERSONAL EXPENSES</td>
<td>$5,510</td>
<td>$8,302</td>
<td>$10,118</td>
</tr>
</tbody>
</table>

2022-23 ESTIMATED AVERAGE BUDGET for undergraduate students based on a reasonable cost of completing an academic year at UC Berkeley.

WHAT IS THE TOTAL EXPECTED COST BEFORE FINANCIAL AID?

TOTAL EXPECTED COST combines direct costs and personal expenses to estimate the funding you will need for educational expenses for a year at Berkeley.

A majority of students receive aid that lowers these amounts. View your net cost in CalCentral for an estimate of your yearly costs after accounting for grants and scholarships.

<table>
<thead>
<tr>
<th>My living arrangement</th>
<th>RESIDENCE HALLS</th>
<th>ON-CAMPUS APARTMENTS</th>
<th>OFF-CAMPUS APARTMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees</td>
<td>$14,760</td>
<td>$14,760</td>
<td>$14,760</td>
</tr>
<tr>
<td>Room and Board</td>
<td>$19,386</td>
<td>$16,460</td>
<td>—</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>$4,072</td>
<td>$4,072</td>
<td>$4,072</td>
</tr>
<tr>
<td>TOTAL DIRECT COSTS</td>
<td>$38,218</td>
<td>$34,312</td>
<td>$38,832</td>
</tr>
</tbody>
</table>

WHAT ARE MY DIRECT COSTS TO UC BERKELEY?

DIRECT COSTS are what you pay directly to the University of California, Berkeley. Financial aid reduces these costs and will cover the cost of tuition and fees for over a third of Berkeley students.

<table>
<thead>
<tr>
<th>My living arrangement</th>
<th>RESIDENCE HALLS</th>
<th>ON-CAMPUS APARTMENTS</th>
<th>OFF-CAMPUS APARTMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees</td>
<td>$14,760</td>
<td>$14,760</td>
<td>$14,760</td>
</tr>
<tr>
<td>Room and Board</td>
<td>$19,386</td>
<td>$16,460</td>
<td>—</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>$4,072</td>
<td>$4,072</td>
<td>$4,072</td>
</tr>
<tr>
<td>TOTAL DIRECT COSTS</td>
<td>$38,218</td>
<td>$34,312</td>
<td>$38,832</td>
</tr>
</tbody>
</table>

2022-23 ESTIMATED COSTS for undergraduate students. Actual tuition, fees, and charges are subject to change by the Regents of the University of California. Final approved 2022-23 tuition and fee levels may be higher or lower than the amounts presented here. For updated figures: financialaid.berkeley.edu/cost-attendance.

Tuition and Fees | Set amount charged by the university. Out-of-state students pay an additional Nonresident Supplemental Tuition of $31,026.

Room and Board | Charges for University housing. Varies based on your residence hall, apartment, or family housing assignment.

Health Insurance | Students can receive extra aid to cover this requirement. May be waived for personal insurance that is equivalent or better (file waiver by July 1).

We’re Here to Support You on Your Financial Aid Journey