

Funding Your Future

The Ultimate Guide
to Navigating
Financial Aid at
UC Berkeley



Financial Aid Application Checklist

Track your financial aid application process with this quick reference checklist.

1. APPLY EVERY YEAR, AS EARLY AS POSSIBLE

■

File your FAFSA or CADAA

■

Submit Cal Grant GPA Verification Form (first time students)

■

Apply for external scholarships

■

Create CalNet ID (first time students)
2. UNDERSTAND YOUR OPTIONS AND AWARD OFFER

■

View your financial aid offer in CalCentral

■

Learn the conditions of any gift aid, work-study, or loans

■

Calculate Your Refund or Balance Due Worksheet

■

Submit Verification (if selected)

■

File an Expected Family Contribution Appeal (if needed)

■

Meet with a financial aid representative about any questions

■

Report outside scholarships
3. ACCEPT AND MANAGE YOUR AWARDS IN CALCENTRAL

■

Monitor your balance on CalCentral

■

Fulfill tasks for any loans you accept

■

Enroll in direct deposit

■

If receiving work-study, start looking for a position

■

Request a Cost of Attendance Adjustment (if needed)

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!

SUPPORTING YOU FROM START TO FINISH

At UC Berkeley, you build a financial wellness plan for life and plant seeds of opportunities for your career. Our team of financial aid professionals are eager to guide you through your aid options and co-create a strategy to fund your education. Support for you and your family starts with the programs below.

UC TUITION

Mapping a plan for your education is easier when you know what to budget.

That’s why UC Tuition sets a flat tuition rate, including nonresident supplemental tuition, for undergraduates at the time they first enroll at UC Berkeley. UC Tuition allows you and your family to plan without worrying about tuition increases from year to year.

Your tuition stays at the same amount until you graduate (up to six academic years).

Covers degree-seeking freshmen and transfer undergraduates by yearly cohorts.

Includes tuition and other required system-wide fees.

Campus-based fees have a separate process and can vary from year to year.

For graduate students, tuition will be adjusted annually based on inflation, remaining essentially flat.

Additional Student Benefits:

UC Tuition supports funding for financial aid programs.

Funds will improve overall student experience by reducing class sizes, updating facilities, and enhancing student support services.

EXPECTED FAMILY CONTRIBUTION APPEALS

We’re always mindful of your future, so if financial changes become a roadblock, we’re ready to help.

You can request an **Expected Family Contribution Appeal (EFC)** if:

Your family is experiencing extenuating financial circumstances.

Your family’s current income becomes substantially less since submitting your FAFSA or California Dream Act Application.

This will allow you to provide a written statement and documentation of your circumstances. Our office reviews appeals and documentation, and makes appropriate adjustments to financial aid offers when possible. The amount of support you could receive will depend on the change in your EFC (cannot be reduced below \$0).

Changes Generally Considered

- ▶ **Reduction** or loss of employment or benefits
- ▶ **Change** in marital status after aid application was completed
- ▶ **Reduction** or loss of untaxed income
- ▶ **One-time**, lump sum payment that did not happen in prior years
- ▶ **Out-of-pocket** medical expenses, tax liens, or K-12 private school tuition
- ▶ **Expenses** related to a natural disaster

SYSTEMWIDE TUITION and fees may increase for a student due to unexpected changes in the University’s budget. Any such increase would require approval by the Board of Regents.





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**.

fafsa.gov
dream.csac.ca.gov

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.

Aid eligibility is determined yearly and can vary based on funds available and changes in your application, residency status, or housing.

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.



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.



Top 3 Tips for Pursuing Scholarships

1. Start seeking early and search wide
2. Be precise with criteria when submitting
3. Submit awards to the Financial Aid and Scholarships Office before your term starts

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. Our Financial Aid and Scholarships Office offers many **innovative financial aid programs** that help make a UC Berkeley education affordable. Visit our website to discover additional opportunities.

Blue and Gold Opportunity Plan | This University of California aid plan makes college more affordable for California residents. The plan helps you cover your UC systemwide tuition and fees if you are a California resident with an annual family income of less than \$80,000 a year and are eligible for financial aid.

Berkeley Undergraduate Dream Act Aid | The program provides grants and scholarships to make college more affordable for students who qualify for an AB 540 nonresident tuition exemption. Made possible by the passage of the California Dream Act of 2011.

Native American Opportunity Plan | This University of California opportunity plan ensures that in-state systemwide Tuition and Student Services Fees are fully covered for California students who are also enrolled in federally recognized Native American, American Indian, and Alaska Native tribes. This plan applies to eligible undergraduate and graduate students.

NOTE: If you are a member of a tribe that is not federally recognized, additional support may be available through external organizations, including the Federated Indians of Graton Rancheria. We encourage you to work with the Native American Student Development Office or the American Indian Graduate Program to identify these opportunities.

Grants | Awarded from federal, state, and university funds according to your financial need.

Scholarships | Berkeley offers a variety of scholarship programs that can help you fund your education. Awarded on the basis of academic merit and financial need. Will vary in amount, duration, and requirements. Check our website to learn about the requirements for each scholarship listed:

▶ UC Berkeley Scholarships

▶ Berkeley Undergraduate Scholarship

▶ Fiat Lux Scholarship

▶ Regents' and Chancellor's Scholarship

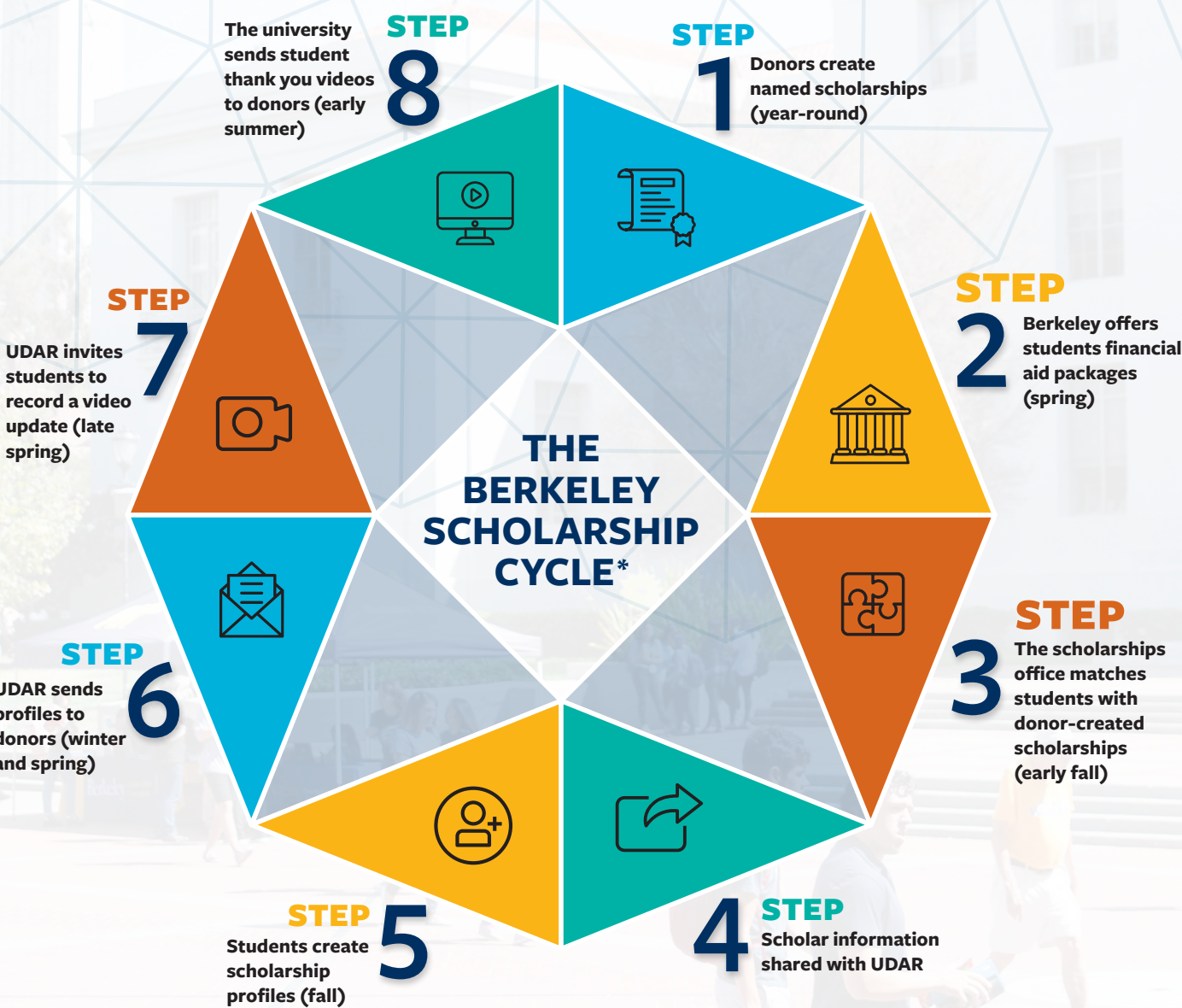
▶ African American Initiative Scholarship

▶ California Middle Class Scholarship



BERKELEY UNDERGRADUATE SCHOLARSHIPS: FUNDED BY DONORS, DELIVERED TO YOU

Scholarships are provided by donors, coordinated with the university development office (UDAR), and delivered to you by the Financial Aid and Scholarships Office.



*Scholarship situations may vary. Check the website for your specific responsibilities.



Outside Scholarships | Searching for outside scholarships is an excellent way to help with your educational expenses. Outside scholarship awards are coordinated with your financial aid offer per federal law and you are responsible to report expected or received funds in CalCentral. Start your scholarship search with resources on our website.

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.

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.

financialaid.berkeley.edu/loans

Work-study | Awarded on the basis of financial need and allows you to earn money by working a part-time job.

Like any job, you apply for a position, get hired, and are paid directly based on the employer's pay schedule.

Accept your work-study award as soon as it is offered to you if you plan to use it during the year.

workstudy.berkeley.edu

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.

► **Report Outside Scholarships** (any expected or received funds) in the "Award Details" section.

► **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.

Access CalCentral via the MAP@Berkeley application portal or your CalNet ID.



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

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 berkeley.verifymyfafsa.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.

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

TOTAL CHARGES FOR TERM

\$

AWARDS & LOANS

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

Gift Aid

FEDERAL PELL GRANT

\$

FEDERAL SEOG GRANT

\$

CAL GRANT FEE AWARD

\$

BERKELEY GRANT/SCHOLARSHIPS

\$

OTHER GIFT AID

\$

TOTAL AWARDS FOR TERM

\$

Loans

FEDERAL DIRECT SUBSIDIZED LOAN

\$

FEDERAL DIRECT UNSUBSIDIZED LOAN

\$

BERKELEY LOAN

\$

CALIFORNIA DREAM LOAN

\$

PLUS LOAN

\$

OTHER LOANS

\$

BALANCE DUE OR REFUND TO STUDENT FOR TERM

\$

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 Parent 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:** driving? 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).

financialaid.berkeley.edu/students-with-dependents

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 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.

RESIDENCE HALLS	\$46,432
ON-CAMPUS APARTMENTS	\$45,756
OFF-CAMPUS APARTMENTS	\$41,416

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.

My living arrangement	RESIDENCE HALLS	ON-CAMPUS APARTMENTS	OFF-CAMPUS APARTMENTS
UC Tuition and Fees	\$15,444	\$15,444	\$15,444
University Housing	\$20,576	\$16,584	—
UC Student Health Insurance	\$4,282	\$4,282	\$4,282
TOTAL DIRECT COSTS	\$40,302	\$36,310	\$19,726

2023-24 ESTIMATED COSTS for undergraduate students. Actual tuition, fees, and charges are subject to change by the Regents of the University of California. Final approved 2023-24 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 UC System. Out-of-state students pay an additional Nonresident Supplemental Tuition of \$32,574.

University Housing | Charges vary and are based on your residence hall, apartment, or family housing assignment.

UC Student 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).

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.

My living arrangement	RESIDENCE HALLS	ON-CAMPUS APARTMENTS	OFF-CAMPUS APARTMENTS
Housing and Utilities	—	—	\$12,010
Additional Food	\$1,826	\$5,142	\$5,142
Books and Other Costs	\$4,304	\$4,304	\$4,538
TOTAL ESTIMATED PERSONAL EXPENSES	\$6,130	\$9,446	\$21,690

2023-24 ESTIMATED AVERAGE BUDGET for undergraduate students based on a reasonable cost of completing an academic year at UC Berkeley.

Housing and Utilities | Expenses are for nine months (~\$1,300/month).

Additional Food | For apartments, divide amounts by 9 to develop a monthly food budget. Buying bulk and cooking at home help make this economical.

Books and Other Costs | Budgeting and a spending plan are key to managing costs like school supplies, off-campus transportation, and additional living expenses. Your student bus pass will get you around for free.

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

Visit our website for in-depth detail about the financial aid process, types of aid, and tools to help you plan your future at UC Berkeley and beyond. financialaid.berkeley.edu

If you don't see something that fits you, visit our website:





Contact Cal Student Central or open a case online to get in touch with a financial aid advisor.

CAL STUDENT CENTRAL

510.664.9181

OPEN A CASE

studentcentral.berkeley.edu

MORE FUNDING OPPORTUNITIES & BEYOND



PRIZES AND HONORS



THE PRIZES AND HONORS Program rewards creative expression and scholarly achievement by Berkeley's finest students. Winners receive both

recognition and a cash prize, which is coordinated with the winner's financial aid package. Below you will find the different categories in which you can participate. Each category has its own criteria for entering.

Competitive Prize Contests | Prize competitions are open to students of any major. Successful, even prominent, artists and poets in our society found that winning an award at Berkeley was a pivotal experience in their artistic careers. Prizes are administered under the direction of the Academic Senate Committee on Prizes. Copies of the essays and poetry submissions chosen to receive prizes are archived at the Bancroft Library at the end of each year.

The University Medal | A medal and \$2,500 are awarded to the most distinguished graduating senior on the UC Berkeley campus. Three to five finalists each receive a Certificate of Distinction and \$500.

Distinguished Honors | Honors at Berkeley are conferred upon qualified students for academic achievement or outstanding service.

Departmental Citations | These awards are given by departments in recognition of distinguished undergraduate work.

WE PUT OUR STUDENTS FIRST

IN ADDITION to making a wealth of resources accessible to you, we know that the life of a student can be exhausting and at times can feel a bit stressful. If you're ever in need of support, we're here to guide you in the right direction. Whether it's assistance with your basic needs, mental health, or a housing emergency. We have partners ready to connect with you, so you can focus on experiencing a world class education and an enjoyable student experience. Scan the codes below to learn a bit more about all the support available to you at UC Berkeley!



Basic Needs Center



University Health Services



Berkeley Housing

University of California, Berkeley
103 Sproul Hall
Berkeley, CA 94720

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE PAID
UNIVERSITY OF
CALIFORNIA



Berkeley Financial Aid
& Scholarships

[FINANCIALAID.BERKELEY.EDU](https://financialaid.berkeley.edu)