

Welcome to the Financial Aid Calculator!

The [University of California Systemwide Financial Aid Calculator](#) provides a simple way for you to estimate the amount of gift aid (grants and scholarships) you could receive based on information you provide. It also shows your estimated net cost of attendance (estimated total cost of attendance minus estimated gift aid eligibility). The calculator provides an estimate, and the values it produces are not the actual amounts that will be included in your final financial aid offer. All estimated values are subject to change. For more information about the Financial Aid application process, please visit [Apply for Aid](#).

This estimator only produces estimated values based on the information you provide. The resulting estimated values may differ significantly from your final Financial Aid award. Please use the guidelines below to assist you in using the Calculator.

How to Estimate Your Financial Aid if Your Family's Financial Situation Has Changed

If your family's financial situation has changed recently, you may have concerns about how this will impact your financial aid package. Beginning in early May, you will be able to submit an [economic hardship](#) appeal through the Financial Aid and Scholarship Office. An economic hardship appeal will allow you to provide a written statement and documentation of your circumstances that our office will review for potential adjustments, as appropriate, based on your current financial situation.

In the meantime, if your family's current income has changed significantly since you submitted your Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA), or if your family is experiencing special financial circumstances, you can utilize our [University of California Systemwide Financial Aid Calculator](#) to **estimate** how this change in income could affect your financial aid package.

Your actual offer may differ from what you estimated on the calculator, but it will give you a general idea of how financial aid may change in response to changes in a family's financial situation.

Before you begin:

It would be a good idea to have your FAFSA Submission Summary for Federal Student Aid (FAFSA) or your Student Aid Report from the California Dream Act Application (CADAA) available. You can access your Submission Summary by going to fafsa.gov for FAFSA filers, or dream.csac.ca.gov for CADAA filers. You will refer to it for some of the sections below.

You will need to calculate your and/or your parent(s)' estimated income from **January 1, 2025 - December 31, 2025 based on the changes in your family's financial situation**. Be sure to include the following income if it pertains to your family's situation:

- Wages (include past, current, and anticipated wages from January 1, 2025 - December 31, 2025)
- Business Income - estimated amount for 2025
- Unemployment Benefits - [estimate](#) the total amount expected for 2025

- Severance Pay - one lump sum payment as a result of layoff or termination
- Alimony - estimated amount expected for 2025
- Taxed Pension/Retirement - estimated amount expected for 2025

Once you have that estimated income, you can estimate your taxes paid - we recommend using 10% of the estimated income from above for the tax calculation..

Estimate your Financial Aid

You are ready to use the calculator using your estimated income and taxes paid. The calculator will estimate a new student aid index and provide an estimate of your grant aid and net cost. Your net cost can be met with loans, work-study, and scholarships. Use this to compare to your current awards listed in CalCentral. ***Remember that this is simply an estimate.***

We know that many things about the rest of this year are still very uncertain, and you may not yet know what income your family may have. There are no limits on the number of times you can use the calculator to estimate your aid, so you can see how your aid may change under a few different scenarios.

Next Steps

The Financial Aid and Scholarships Office will start accepting [economic hardship](#) starting in May 2025. Your actual offer may differ from what you estimated above.