

The 2025-26 Guide
to Navigating
Financial Aid at
UC Berkeley



Funding Your Future

UC Berkeley
Financial Aid &
Scholarships Office

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 AID 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
- Complete Verification (if selected)
- File an Economic Hardship Appeal (if needed)
- Meet with a financial aid representative about any questions
- Report outside scholarships

3. ACCEPT/MANAGE YOUR OFFERS IN CALCENTRAL

- Monitor your balance in 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)

Two-thirds of UC Berkeley students receive over \$900 million in aid every year.

Your journey to financing a world-class education is beginning.

Our team of financial aid professionals will guide you through your aid options and co-create a strategy to fund your education. The Financial Aid and Scholarships Office welcomes you to your future!

UC Tuition

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

UC Tuition sets a flat tuition rate for undergraduates at the time they first enroll at UC Berkeley, including nonresident supplemental tuition.

Undergraduates: your tuition stays the same amount until you graduate (up to six academic years).

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

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.



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.

Economic Hardship Appeals

When financial changes become a roadblock, we're ready to help.

You can request an Economic Hardship Appeal if:

Your family is experiencing extenuating financial circumstances.

Your family's current income has become substantially less than what was reported on your financial aid application.

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 or tax liens

Expenses related to a natural disaster



Planning your financial aid journey.

1. Apply Every Year, As Early As Possible

File 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 eligible 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***.

**Dates may change. For current deadlines, visit financialaid.berkeley.edu/apply-for-aid.*

fafsa.gov | dream.csac.ca.gov

Application Tips

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

Double check for duplicate information on your financial aid applications.

We strongly encourage you to also apply for outside scholarships.

Any contributors (like a parent) must share tax information and complete their section for your application to be submitted.

2. Understand Your Options and Financial Aid Offer

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.

Gift Aid Offers

Gift aid is awarded according to merit and/or need (based on your aid application). Many innovative financial aid programs help make a UC Berkeley education affordable. Visit our website to discover additional opportunities.

Blue and Gold Opportunity Plan

For California residents with annual family income of less than \$80,000 a year.

Berkeley Undergraduate Dream Act Aid

Provides grants and scholarships for students who qualify for an AB 540 nonresident tuition exemption.

Native American Opportunity Plan

Ensures in-state systemwide Tuition and Student Services Fees are covered for California students enrolled in federally recognized tribes.

Grants

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

Scholarships

Visit 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

Apply for Outside Scholarships

Outside scholarships are an excellent way to help with your educational expenses. You are responsible to report expected or received funds in CalCentral. Start your scholarship search with resources on our website.

financialaid.berkeley.edu/scholarship-search



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

3. Accept and Manage Your Offers in CalCentral

View Offers under "My Finances."

Delegate Access to allow a family member or supporter to help manage your student account.

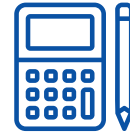
Report Outside Scholarships (any expected or received funds) in the "Award Details" section.

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.



Calculate Your Refund/Balance Worksheet

Take advantage of our comprehensive worksheet to give you an idea of what your financial aid picture will look like.



Loan 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.

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

Offered 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.

workstudy.berkeley.edu





Visit our website for in-depth details about the financial aid process, types of financial aid and scholarships, and tools to help you plan your future at UC Berkeley 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.

financialaid.berkeley.edu/how-aid-works

Verification

Verification helps to ensure financial aid offers 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

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 are listed on the COA web page:

financialaid.berkeley.edu/cost-attendance-adjustment

What is the investment in your future?

The following tables share 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. 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.

\$51,504

RESIDENCE HALLS

\$52,322

ON-CAMPUS APARTMENTS

\$47,112

OFF-CAMPUS APARTMENTS





Meet With a Financial Aid Advisor

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

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.

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

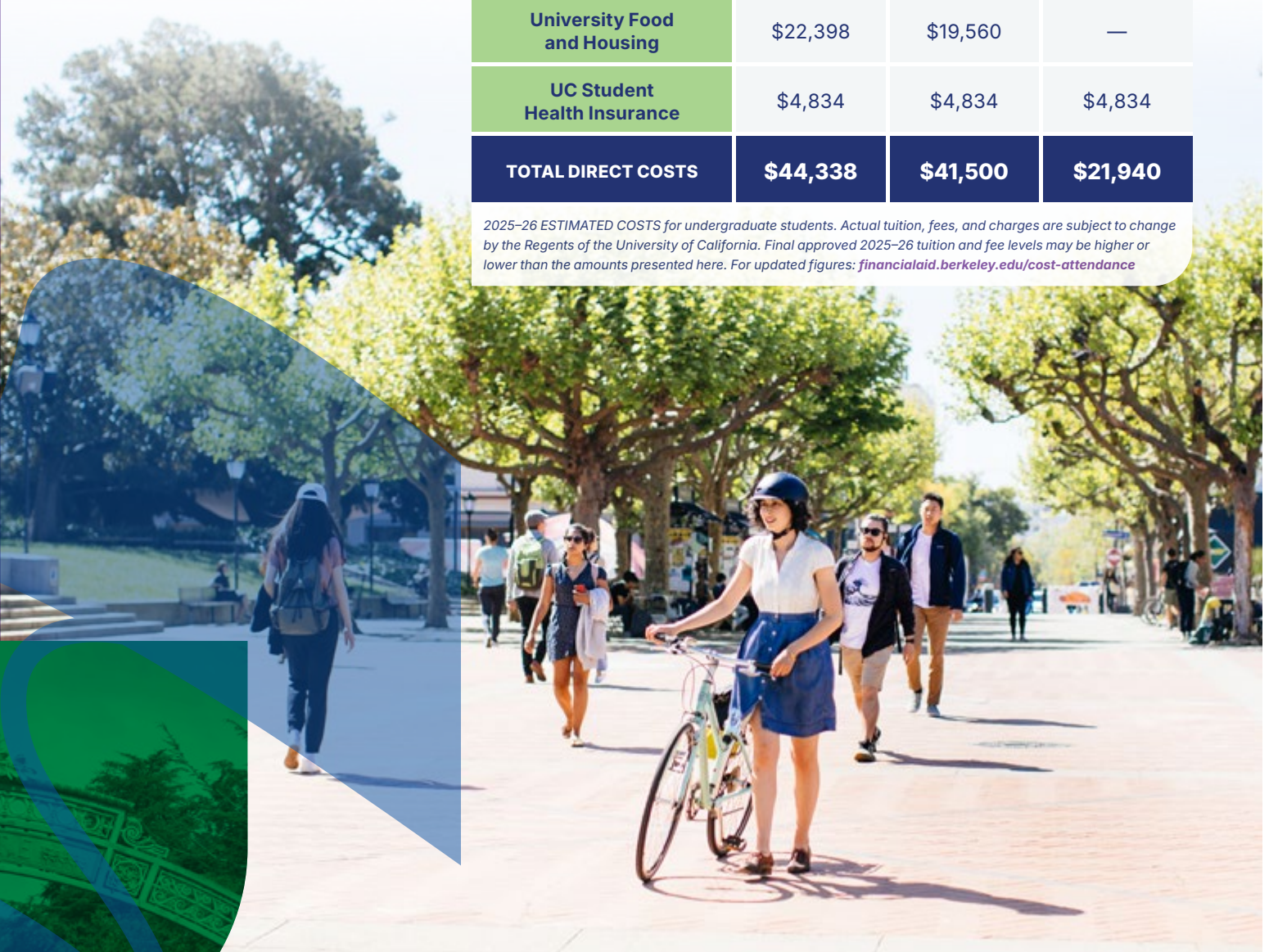
UC Student Health Insurance
Students can receive extra aid to cover this requirement. May be waived for personal insurance that is equivalent or better (file waiver by July 1).

Tuition and Fees

Set amount charged by the UC System. Out-of-state students pay an additional Nonresident Supplemental Tuition of \$37,602.

My living arrangement	RESIDENCE HALLS	ON-CAMPUS APARTMENTS	OFF-CAMPUS APARTMENTS
UC Tuition and Fees	\$17,106	\$17,106	\$17,106
University Food and Housing	\$22,398	\$19,560	—
UC Student Health Insurance	\$4,834	\$4,834	\$4,834
TOTAL DIRECT COSTS	\$44,338	\$41,500	\$21,940

2025–26 ESTIMATED COSTS for undergraduate students. Actual tuition, fees, and charges are subject to change by the Regents of the University of California. Final approved 2025–26 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.

Housing and Utilities

Expenses are for nine months (~\$1,458/month).

Additional Food/Snacks

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.

My living arrangement	RESIDENCE HALLS	ON-CAMPUS APARTMENTS	OFF-CAMPUS APARTMENTS
Housing and Utilities	—	—	\$13,120
Additional Food/Snacks	\$2,162	\$5,818	\$6,530
Books and Other Costs	\$5,004	\$5,004	\$5,522
TOTAL ESTIMATED PERSONAL EXPENSES	\$7,166	\$10,822	\$25,172

2025–26 ESTIMATED AVERAGE BUDGET for undergraduate students based on a reasonable cost of completing an academic year at UC Berkeley.

More Funding Opportunities and 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.

Competitive Prize Contests

The University Medal

Distinguished Honors

Departmental Citations



Planning your future success.



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

Center for Financial Wellness

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.

Provides the iGrad personal finance tool with resources to improve your money management, financial literacy, career skills, and more.

[financialaid.berkeley.edu/
financial-wellness](https://financialaid.berkeley.edu/financial-wellness)

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, you may qualify for additional support.

Reduced Course Load

Taking fewer units helps many students manage parenting responsibilities (note: some gift aid requires enrolling in 12 units).

Cost of Attendance

Expenses may be adjusted on a case-by-case basis. Possible considered expenses are listed online.

[financialaid.berkeley.edu/
students-with-dependents](https://financialaid.berkeley.edu/students-with-dependents)

We Put Our Students First

If you're ever in need of additional support, we're here to guide you in the right direction. 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**



**UC Berkeley
Housing**

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

Financial Aid & Scholarships Office
University of California, Berkeley
201 Sproul Hall #1960
Berkeley, CA 94720-1960



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