

Welcome

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Office of Financial Aid and Scholarships

- Types of financial aid
- FAFSA Updates
- Next steps
- Keep in touch



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Understanding the Cost of Attendance (Budget)

- Tuition & Fees
- Books & Supplies
- Housing & Food
- Personal Expenses
- Transportation

UCI 2024-25 Cost of Attendance

	Housing Choice - Must Confirm via ZotAid		
	Commuter with Family	On-Campus	Off-Campus
Tuition & Fees	\$ 18,541	\$ 18,541	\$ 18,541
Books & Supplies	\$ 1,473	\$ 1,473	\$ 1,473
Housing & Food	\$ 8,020	\$ 18,991	\$ 19,130
Personal	\$ 2,535	\$ 2,154	\$ 2,400
Transportation	\$ 2,450	\$ 885	\$ 2,183
Total CA Resident Cost of Attendance	\$ 33,019	\$ 42,044	\$ 43,727

- Major direct costs (billed) are: Tuition & Fees and Housing & Food (for On Campus & Off Campus)
- You have control over indirect costs (not billed): Books & Supplies, Transportation, Personal
- For non-residents of California, add \$34,200 to the cost of attendance above



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Understanding the Cost of Attendance

Net Cost

$$\text{Cost of Attendance} - \text{Grants \& Scholarships} = \text{Net Cost}$$

Net cost can be paid using student income, student and parent loans, savings, VA Benefits or PACE payment plan offered by Financial Services.



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UCI Net Price Calculator

<https://admission.universityofcalifornia.edu/tuition-financial-aid/estimate-your-aid.html>

Estimate your aid

Here's a quick and easy way to estimate your financial aid.

2024-25 Financial Aid Calculator

The 2024-25 Financial Aid Calculator provides a simple way for you to estimate the amount of gift aid (grants and scholarships) you could receive. It also provides an estimate of your net costs (estimated total cost of attendance minus estimated gift aid eligibility). Net costs can be covered by other types of aid, like federal work-study, student loans and parent loans.

Remember, the calculator provides an estimate, the results are not exact.

It will be helpful to refer to these documents before you use the calculator:

- Federal income tax returns from two years ago, filed by you or your parents/spouse as applicable. For the 2024-25 estimator use 2022 tax return information.
- 2022 W-2 forms and/or pay stubs with year-to-date information for you and/or your parents/spouse as applicable.
- For married students, references to "student" tax information also include any earnings from your spouse.

Currently the calculator only produces estimates for California residents and is based on cost of attendance information for new students entering fall 2024.

Nonresidents can view the estimated average cost on the [cost of attendance](#) page. Nonresidents who are eligible for federal financial aid can use the [federal student aid estimator](#) for an estimate of federal Pell grant eligibility.

Step 1

Please select the option that best describes you

- Dependent
- Independent

Tuition & financial aid
Apply for financial aid
Types of aid
How aid works
Estimate your aid
Tuition & cost of attendance
Stipends & resources
Estimate your aid

Will my financial aid offer cover ALL costs of attending UCI?

While many students receive financial aid that covers the cost of tuition and fees, all financial aid applicants are expected to pay for a share of their cost of attendance through working and borrowing.



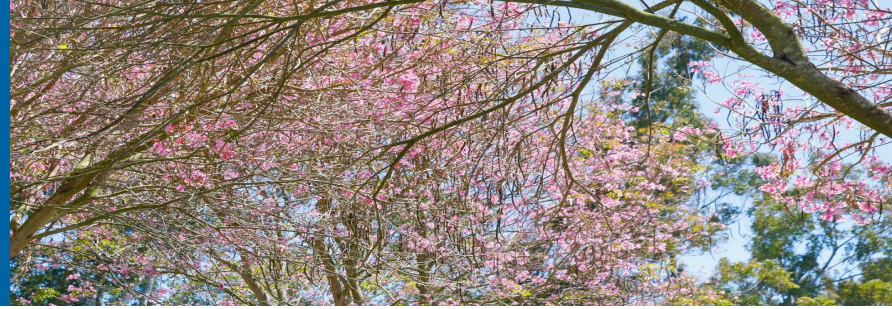
1

Understanding the Cost of Attendance Tips on Reducing Costs

- Save on housing costs by doubling up and sharing a room
- Purchase used books
- Choose the right meal plan
- Considering waiving out of UCI's health plan by Fall quarter
- Leave the car at home
- Set a budget and stick to it
- Take advantage of discounts exclusively for college students

2

Understanding Your Aid



Gift Aid - Grants or scholarships that do not need to be repaid

Work – Money earned by the student as payment for a job on or off campus

Loans - Borrowed money to be paid back, usually with interest



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Understanding Your Aid *GRANTS*

- **Federal:**

- Pell Grant (maximum of \$7,395)

- Supplemental Educational Opportunity Grant

- **State:**

- Cal Grant A & B (\$14,436 at UCI; +\$6,000 for foster youth and students with dependents)

- Cal Grant B Stipend (\$1,648) pays stipend only first year.

- Cal Grant B added subsequent years.

- Middle Class Scholarship (MCS)

- Native American Opportunity Plan (NAOP)

- **University:**

- UCI Grant

- Blue & Gold Opportunity Plan



UC Native American Opportunity Plan (NAOP)

- Must submit proof of registration in a federally recognized Native American, American Indian or Native Alaskan tribe to qualify.
- Ensures that in-state systemwide Tuition and Student Services Fees are fully covered with gift aid
- The plan combines all sources of grants and scholarship you receive (federal, state, university, and private) to count toward covering your fees.
- If you receive a Cal Grant, you will not receive NAOP.
- If the total amount of your gift aid does not fully cover your in-state systemwide Tuition and Student Services Fees, the NAOP award will make up the difference.

CA Middle Class Scholarship

- “Last payer” scholarship for families with income and assets under \$217,000
- Visit csac.ca.gov for more information
- Award amounts are based on the UCI COA minus “Available Resources”:
 - other gift aid offered (i.e. federal, state, institutional or scholarship aid)
 - a self-help student contribution of \$7,898
 - a parent contribution for dependent students with a household income of over \$100,000

Blue + Gold Opportunity Plan

- Covers 2024-25 system-wide fees for California residents whose families earned less than \$80,000 a year and student qualified for financial aid.
- The plan combines all sources of grants and scholarship you receive (federal, state, university, and private) to count toward covering your fees.
- If you receive a Cal Grant, you will not receive Blue and Gold.
- If the total of your aid do not fully cover your fees, your Blue and Gold award will make up the difference with UC grant money.
- Awarded in October

Cal Grant A & B

Verify your high school sent your Cal Grant GPA Verification Form:
<https://mygrantinfo.csac.ca.gov/>



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WebGrants 4 Students

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[Create an Account](#)

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Understanding Your Aid *WORK*

- Work-study is money that students may earn by working a part time job.
- The program allows you to gain work experience and pay for a part of your educational expenses as you earn your award.
- Rather than receiving a check at the beginning of each term, students receive their work-study award as a bi-weekly paycheck.
- Students can work up to 20 hours per week when classes are in session and up to 40 hours per week (the maximum) during vacation periods.
- Apply for Federal Work Study jobs online using Handshake:
 - <https://uci.joinhandshake.com/login>



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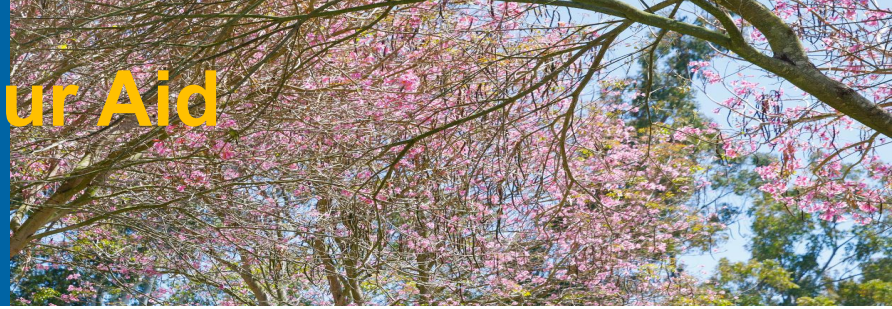
Understanding Your Aid LOANS

- **Federal:**
 - Direct Student Loan Subsidized
 - Direct Student Loan Unsubsidized
 - Parent PLUS Loan
- **State:**
 - Dream Loan (AB540 Eligible)
- **University:**
 - University Loan



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Understanding Your Aid LOANS



- **Subsidized Loan:** The government pays the interest while a student is enrolled at least half-time (must demonstrate financial need and will be offered maximum amount automatically)

- Current Interest Rate is 5.5%. Adjusts July 1.
- Borrowers will be charged a 1.057% origination fee.

- **Unsubsidized Loan:** Students are responsible for paying the interest during enrollment.

- Current Interest Rate is 5.5%. July 1.
- Borrowers will be charged a 1.057% origination fee.

- **To Borrow:**

1. Accept the amount you wish to borrow via ZotAid
2. Visit studentaid.gov to complete a Master Promissory Note and Entrance Loan Counseling



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Understanding Your Aid Federal Direct Parent (PLUS) Loan



- Parent(s) may borrow up to the annual cost of attendance minus all other financial aid to assist with school related expenses
- Parent must be credit approved apply online at studentaid.gov
- If your parent has adverse credit, they may still receive a loan by obtaining an endorser who does not have adverse credit or appealing the decision with Department of Education
- Student can request to borrow additional unsubsidized loan (up to \$4,000 for entering freshmen)
- 8.05% interest rate and 4.228% origination fee. Adjusts July 1.
- Repayment begins 60 days after the final disbursement in the same academic year; deferment is available on request from assigned loan servicer studentaid.gov
- Debt is in parent borrower's name and cannot be transferred to student
- Any PLUS loan refunds are mailed by check directly to parent borrower



What are the next steps?



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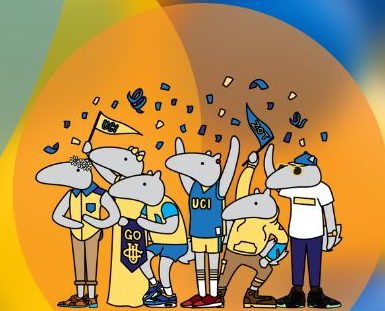
Apply for UCI Scholarships May 1 – 31, 2024 uci.scholarshipuniverse.com

UCI University of
California, Irvine

Login with your UCInetID

[Forgot your password?](#)

[Activate my UCInetID • Need help logging in?](#)
[View recent account activity](#)



FAFSA Updates

1. FAFSA ~~Simplification~~ Complication
2. UCI FAFSA/CADAA Deadline Extended to May 2
3. Approximately 30% of FAFSAs will be reprocessed by Federal Student Aid starting May 1
4. Corrections are open. Your application is on-time based on date it was submitted.
5. If your FAFSA is rejected, you must return to your application and make the necessary corrections. A rejected FAFSA is NOT considered submitted and state deadlines will apply.
6. Track known issues and work arounds:
<https://fsapartners.ed.gov/knowledge-center/topics/fafsa-simplification-information/2024-25-fafsa-is-sue-alerts>
7. Document your technical issues if you are not able to submit a FAFSA.



FAFSA Updates – Mixed Status Families


1. There are work arounds available at Federal Student Aid
2. If you are unable to complete a FAFSA, visit csac.ca.gov and complete a 2024-25 CADAA by May 2 to determine Cal Grant eligibility
3. Continue to attempt to submit a FAFSA to be considered for a complete financial aid award that includes federal student aid such as Pell grant, loans and work
4. Continue to monitor your UCI email for important updates
5. We will work with you to ensure you are offered all types of aid that you are eligible to receive. Please don't panic. Keep documentation!

Financial Aid Timeline

- **May to July: Accept your financial aid offers, complete your task list**
- **After July 1: Log onto your ZotAccount to set up Direct Deposit**
<https://zotaccount.uci.edu>
- **After July 1: Parents can start applying for Parent PLUS loans online, information will be e-mailed**
- **Mid-August: Accepted financial aid offers will be sent to your Zot Account to pay your fees**
- **Mid-September: Your financial aid will pay your on-campus housing**
- **Mid-September: Any excess financial aid (refund) will disbursed to your bank account**
- **Mid-September: Parent PLUS loan refund checks are mailed to parent borrower**

Viewing Your Charges on ZotAccount

Financial Services Student Billing Account: <https://zotaccount.uci.edu/>



UCI Division of Finance
and Administration
With U • For U

ZOT Account

Student Login

* Student ID #	<input type="text"/>
* UCInetID	<input type="text"/>
* Password	<input type="password"/>
<input type="button" value="LOGIN"/>	

Guest Login

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-
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Additional Resources

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BILLS GO OUT MID AUGUST ☐ DUE SEPTEMBER 15

Things to Remember

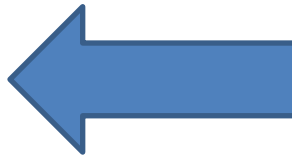
- Check your e-mail frequently; register *finaidmail@uci.edu* with your spam filter.
- Check your financial aid application via ZotAid regularly to ensure all requirements are submitted on time.
- Complete tasks in your ZotAid “Documents and Notifications”
- Let us know about changes in your finances or circumstances.
- Sign up for direct deposit (Electronic Fund Transfer) in your ZotAccount
- Apply for 2025-26 financial aid by March 2, 2025



Contact Us



- **Virtual or In-Person appointments via Qless, 9am-4pm M-F**
- **(949) 824-8262** **Call back feature allows us to call you back same day; don't wait on hold**
- **Visit ZotAid to check your application status, report changes, upload required documents, accept awards**



Qless for appointments