Financial Aid Guide for UC Education Abroad Program

The University of California Education Abroad Program (UCEAP) is the official, system-wide study abroad program for the University of California. UCEAP is partnered with 115 universities worldwide and offers programs in 42 countries. This guide will help you to understand how UCLA Financial Aid and Scholarships can assist in funding your studies abroad.
UC EDUCATION ABROAD PROGRAM

The University of California Education Abroad Program (UCEAP) is the official, system-wide study abroad program for the University of California. UCEAP is partnered with 115 universities worldwide and offers programs in 42 countries. These UC-approved programs combine immersive learning with engaging activities. UCEAP students enroll in courses abroad while earning UC units and maintaining UCLA student status.

APPLYING FOR UCLA UCEAP FINANCIAL AID

To apply for financial aid, you must complete a FAFSA (Free Application for Federal Student Aid), or DREAM Act Application https://dream.csac.ca.gov. Applications are available online at https://fafsa.ed.gov/ October 1st (for the 17/18 academic year) and should be completed by the March 2nd priority filing deadline. Students who submit their FAFSA after March 2nd will have limited eligibility for aid.

Before attempting to complete the FAFSA, go to www.fafaid.gov and set up your user ID and password. This will allow you to electronically sign your application, and if you are a continuing applicant, access your FAFSA Renewal on the web. Parents of dependent students should also set up an ID and password, so that they too can sign the FAFSA online. We recommend that you file your FAFSA electronically and use the IRS data retrieval process. Students who prefer to complete a paper FAFSA can print out the form in a PDF format at: www.fafsa.ed.gov/options.htm. There is no additional application necessary to apply for UCLA EAP financial aid.

UCLA EAP FINANCIAL AID ELIGIBILITY

Financial Aid is available to qualified UCLA students who study abroad through UCLA UCEAP. Enrollment in UCLA UCEAP is considered enrollment at UCLA, so your financial aid (including federal, state, and university aid, with the exception of federal work-study) can apply to your UCEAP costs. Keep in mind that financial aid used to fund UCEAP does count towards your annual financial aid limits.

There is no additional application necessary to apply for UCLA UCEAP financial aid.
FINANCIAL AID PROGRAMS

Blue and Gold Opportunity Plan

If you are an undergraduate student attending the University of California, the Blue and Gold Opportunity Plan will cover your system wide fees. The plan will combine all sources of scholarship and grant awards you receive (federal, state, university and private) to count toward covering your fees. To find out more about information regarding the Blue and Gold opportunity plan please go to www.financialaid.ucla.edu.

Grants
These funds do not have to be repaid and are offered to eligible undergraduate students only.

Federal Pell Grant
Federal Pell grant is awarded to eligible undergraduates. Students who file the FAFSA are automatically considered for Pell Grants. For 2017-18, full time awards start at $606 with a maximum award of $5,920. For students enrolled less than full time, Pell Grants are reduced. Pell Grant eligibility is limited to the equivalent of 18 quarters.

University Grant
These funds are provided by UCLA based on a student’s financial need and the number of units taken during the program.

Cal Grant
These are state-funded education opportunity programs available to qualified FAFSA and Dream Application filers that demonstrate financial need. Please note that Cal Grants are not offered for UCEAP programs during the summer.

Cal Grant A
Cal Grant A provides grant funds to help pay tuition/fees for California residents at qualifying institutions offering undergraduate academic programs. Awards are based on need and grade point average.

Cal Grant B
Cal Grant B provides awards for students from low-income families. The awards are to be used to help pay your tuition and access costs. The Cal Grant B award during the first year is for access cost only ($1,670), including expenses for transportation, supplies and books. Beginning with the second year of the Cal Grant B benefits, the award also covers tuition and fees. Note: Cal Grant A and B Entitlement awards are for High School graduates under the age of 28 by December 31 of the award year with a minimum GPA of 3.0 for A and 2.0 for B.

Cal Grant A and B Competitive
Cal Grant A and B Competitive awards are similar to the entitlement awards, except they are not guaranteed. Each year only a limited number of new awards are available to those students who did not receive an entitlement award. The awards are for students with a minimum GPA of 3.0 that are from low income and disadvantaged families. Cal Grant A and B recipients who plan to enroll in a teaching credential program may have their funding extended an additional year for a teaching credential program. Recipients should apply as early as possible after receiving their bachelor’s degree by completing the Request for Teaching Credential Program (G-44 form) available at http://www.csac.ca.gov/.

California Middle Class Scholarship
The Middle Class Scholarship is for undergraduate students who are California residents or AB 540 eligible and whose family income and assets do not exceed $156,000 respectively. In order to apply, students must complete a FAFSA or Dream Application. Eligibility for MCS is determined after federal, state, and university grant funds are awarded. These scholarships are not need-based so even students who do not demonstrate financial need and receive no other grant assistance may qualify.
LOANS

Direct Loan Program (DL)
The Direct Loan Program consists of low-interest subsidized and unsubsidized loans funded by the federal government. Loans are available to undergraduate, graduate, and professional students who are FAFSA filers, U.S. citizens, or permanent residents and to parents of undergraduate students.

Direct Subsidized Loans
Direct Subsidized Loans are long-term, low-interest loans that are funded by the U.S. Department of Education. Subsidized loans are only available to undergraduate students with financial need. For loans disbursed July 1, 2016 – June 30, 2017, the interest rate is fixed at 3.76%. Loan repayment will begin six months after graduation or dropping below half-time enrollment while interest accrual will begin immediately after graduation or dropping below half-time.

Direct Unsubsidized Loans
Direct Unsubsidized Loans are available to all students regardless of financial need. Interest accrues from the date of disbursement, but the extra costs of accrual can be avoided by making interest payments while in school. For loans first disbursed July 1, 2016 – June 30, 2017 the interest rate is fixed at 3.76% for undergraduates and 5.31% for graduates. Loan repayment will begin six months after graduation or dropping below half-time enrollment while interest accrual will begin immediately after first disbursement.

Direct PLUS Loans
Direct PLUS Loans are awarded to help parents and graduate students meet the cost of education. Graduate students and parents may borrow up to the cost of education less any other financial aid received. These loans are available only to borrowers who do not have adverse credit histories. For loans disbursed after July 1, 2016 – June 30, 2017, the interest rate is fixed at 6.31%. Parent PLUS loans go into repayment 30 days after loans are fully disbursed but repayment can be deferred until after student’s graduation. Graduate PLUS loans do not enter repayment until six months after student graduates or drops below half-time enrollment.

Federal Perkins Loans
Federal Perkins Loans are available to on-time undergraduate and graduate applicants who are citizens or eligible non-citizens. The loan limit is $5,500 per academic year for undergraduate students and $8,000 for graduate and professional students. The actual award amount may be less based on annual funding and UCLA’s institutional awarding policy. Undergraduates may borrow up to an aggregate total of $27,500. Graduate and professional students may borrow up to $60,000, which includes undergraduate Federal Perkins Loan amounts. The loan interest rate is fixed at 5%. Loan repayment and interest accrual begins nine months after graduation or less than half-time enrollment.

If you are a first-time borrower at UCLA, you are required to complete a Master Promissory Note and a Debt Management Session before your loans can be disbursed.

To complete your Direct Loan Promissory Note, go to www.StudentLoans.gov

To Complete a Debt Management Session, go to www.loans.ucla.edu

### ANNUAL DIRECT LOAN LIMITS

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>Federal Direct Subsidized Loan Maximum</th>
<th>Federal Direct Unsubsidized Loan Maximum*</th>
<th>TOTAL Annual Maximum**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>$3,500</td>
<td>Dependent = $2,000</td>
<td>Dependent = $5,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Independent = $6,000</td>
<td>Independent = $9,500</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$4,500</td>
<td>Dependent = $2,000</td>
<td>Dependent = $6,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Independent = $6,000</td>
<td>Independent = $10,500</td>
</tr>
<tr>
<td>Junior/Senior</td>
<td>$5,500</td>
<td>Dependent = $2,000</td>
<td>Dependent = $7,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Independent = $7,000</td>
<td>Independent = $12,500</td>
</tr>
<tr>
<td>Graduate</td>
<td>$0</td>
<td>$20,500</td>
<td>$20,500</td>
</tr>
</tbody>
</table>
* Dependent students whose parents do not qualify for a Parent PLUS Loan are eligible to receive an additional Federal Direct Unsubsidized Loan up to $4,000, not to exceed cost of attendance.

** Students who do not qualify for a Federal Direct Subsidized Loan are eligible to receive Federal Direct Unsubsidized Loans up to their respective total annual maximum loan limits, not to exceed cost of attendance.

LOANS (cont)

Private Loans

Private Loans will be offered to students who receive the maximum award amounts under the federal loan program for academic year and still require additional funding. Private loans are funded by banks and lending institutions and often require a co-signer. Students and/or co-signers will have to pass a credit check performed by the lender, before their private loans are approved. The interest rate and repayment terms will vary since these loans are not federal regulated. If you are awarded a private loan, see the Private Loan Guide on our website at www.financialaid.ucla.edu under publications. Note: private loans take an additional 2-3 weeks to process after you are approved by the lender.

We recommend that students exhaust their federal loan eligibility before pursuing funds through a private loan. Federal loans provide flexible repayment options, income driven repayment plans, and loan forgiveness that private loans do not. Please be aware that private loan interest rates will be based on the borrower’s credit score, and that the interest rate, if variable, can fluctuate over time. For full information on the difference between private and federal loans please see our website.

AWARDING OF FINANCIAL AID

Your enrollment in UCLA UCEAP is considered enrollment at UCLA, so your financial aid award may cover your full cost of your UCLA UCEAP program, such as course fees, housing, material fees, airfare, textbooks, meals, and personal expenses. If you are considered out of state at UCLA for tuition purposes, you will also be out of state for EAP and have the out of state fee added to your EAP cost of attendance. Your awards will be based on the specific program and unit requirement for that program. Maximum consideration will be given to students who complete their FAFSA by the March 2nd priority deadline.

Once your award is determined, a Financial Aid Notification will be available for you to review on MyUCLA. The Financial Aid and Scholarships office will notify you via e-mail when there is a FAN ready for you.

Not all financial aid resources are available for UCLA UCEAP programs. Only Federal Pell Grant, University Grant, Direct Students Loans, Parent PLUS Loans, Private or UCEAP Scholarships are offered to those who qualify. Federal Work Study will not be offered.

Currency conversions are taken into consideration when you are awarded.
University and Endowed Scholarships

University and Endowed Scholarships are awarded to academically meritorious individuals who demonstrate need. A FAFSA or Dream Application and a scholarship application must be filed each year before March 2 to be considered for university and endowed scholarships. Awards range from $100 to $3,000 and are not automatically renewable. Continuing students must have a cumulative GPA of 3.0 or greater and must demonstrate financial need. For more information regarding UCLA scholarships go to www.financialaid.ucla.edu/scholarships/.

The Scholarship Resource Center

The Scholarship Resource Center (SRC) at UCLA assists students with searching for non-university scholarships, regardless of their financial aid eligibility. Students must meet various agency restrictions, which may include academic achievement, special talent, leadership ability, or group affiliation. The SRC offers a number of services to assist in the scholarship process — a library of scholarship books, counseling, search services, and workshops. The SRC is located in 233 Covel Commons and is open Monday through Friday, 11:00 a.m. to 6:00 p.m. You can also reach the Center by calling (310) 206-2875.

Students who receive scholarships must notify the UCLA Financial Aid and Scholarships of the source and amount of funds. Scholarships are generally counted against need-based assistance in your financial aid package.

SAMPLE FINANCIAL AID PACKAGES

These are sample financial aid packages. Your financial aid package will vary depending on your EFC.

**United Kingdom, University of Sussex - Summer**

<table>
<thead>
<tr>
<th>Cost of Program</th>
<th>EFC (2 months)</th>
<th>Financial Need</th>
</tr>
</thead>
<tbody>
<tr>
<td>$12,517</td>
<td></td>
<td>=-$12,517</td>
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<table>
<thead>
<tr>
<th>Pell Grant</th>
<th>University Grant</th>
<th>EAP Matching Grant (EFC &lt; $10,000)</th>
<th>Perkins Loan</th>
<th>Parent PLUS/Private Loan</th>
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<tbody>
<tr>
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<td>$2,200</td>
<td>$1,000</td>
<td>$1,500</td>
<td>$5,858</td>
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</table>

<table>
<thead>
<tr>
<th>Total Financial Aid</th>
</tr>
</thead>
<tbody>
<tr>
<td>$12,517</td>
</tr>
</tbody>
</table>

**China, Beijing Normal University – Fall Semester**

<table>
<thead>
<tr>
<th>Cost of Program</th>
<th>EFC (4 months)</th>
<th>Financial Need</th>
</tr>
</thead>
<tbody>
<tr>
<td>$12,896</td>
<td></td>
<td>=-$11,948</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pell Grant</th>
<th>Cal Grant A</th>
<th>Perkins Loan</th>
<th>Subsidized Loan</th>
<th>Unsubsidized Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,832</td>
<td>$6,147</td>
<td>$1,500</td>
<td>$2,750</td>
<td>$667</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Financial Aid</th>
</tr>
</thead>
<tbody>
<tr>
<td>$12,896</td>
</tr>
</tbody>
</table>

**Japan, Wasada University – Year**

<table>
<thead>
<tr>
<th>Cost of Program</th>
<th>EFC (9 months)</th>
<th>Financial Need</th>
</tr>
</thead>
<tbody>
<tr>
<td>$29,241</td>
<td>$1,185</td>
<td>=-$28,056</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Pell Grant</th>
<th>Cal Grant A</th>
<th>University Grant</th>
<th>Perkins Loan</th>
<th>Subsidized Loan</th>
<th>Unsubsidized Loan</th>
<th>Parent PLUS/Private Loan</th>
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</thead>
<tbody>
<tr>
<td>$4,665</td>
<td>$12,294</td>
<td>$1677</td>
<td>$1,500</td>
<td>$5,500</td>
<td>$2,000</td>
<td>$1,650</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Financial Aid</th>
</tr>
</thead>
<tbody>
<tr>
<td>$29,241</td>
</tr>
</tbody>
</table>
MyEAP ACCOUNT

Your MyEAP account is separate from your MyUCLA account; they are not linked. Through MyEAP, you can view your UCEAP program fees, reported financial aid payments, refunds, and account balance.

INITIAL PAYMENT

As a financial aid student, the initial payment is deferred to the second/final payment due date. The late payment fee will be assessed and late fee notice will be sent. The first late fee will be reversed off upon disbursement of your financial aid.

HEALTH INSURANCE

During your participation, you are enrolled in UCEAP insurance. This does not qualify as major medical coverage according to guidelines set by the Affordable Care Act (ACA).

You must do one of the following:

- Purchase USHIP coverage from UCLA and pay the USHIP fee via Bruin Bill up front and will be reimbursed at a later time; OR
- Waive SHIP insurance, if you have sufficient coverage from a private insurance. You can do this at http://www.studenthealth.ucla.edu

THIRD PARTY ACCESS

UCEAP requires your permission to discuss your account with others. You can designate someone who can discuss your financial matters with UCEAP, by completing the electronic form located in your MyEAP account. By law under the Family
Education Rights and Privacy Act, UCEAP staff cannot discuss your financial information with anyone other than you—not even your parents—without your written permission. For more information regarding Third Party access, go to http://eap.ucop.edu/Documents/Finance/1617/Release_of_Financial_Information_to_a_Third_Party_Authorization_Restrictio n.pdf

DISBURSEMENTS

UCEAP Student Finance will distribute financial aid disbursements while you are abroad. The Financial Aid and Scholarships office will notify UCEAP of the financial aid awarded for UCEAP participation. All confirmed financial aid awards sent to UCEAP, including Direct Lending, will be applied to your MyEAP student account. Unconfirmed or estimated financial aid awards are not credited to your account. UCEAP program fees are deducted from your confirmed financial aid awards and the remaining credit balance is disbursed 3-5 days prior to the start of your program. Do not wait for financial aid to be disbursed for you to purchase your airline ticket.

The default refund method of payment is a paper check mailed to your U.S. mailing address listed in your MyEAP account. You have the option to receive your disbursement by direct deposit by enrolling in UCEAP eRefund, which is separate from your BruinDirect account. For more information on how to enroll in UCEAP eRefund, logon to your MyEAP account.

Maintaining Financial Aid Eligibility

Students must remain enrolled full time (12 units minimum) to receive maximum financial aid. You will be subject to billing if you fall below the 12 units.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Satisfactory Academic Progress (SAP) for financial aid purposes measures a student’s progress relative to their length of enrollment. UCLA Financial Aid and Scholarships has revised the Standards for Satisfactory Academic Progress in accordance with new federal regulations. Please refer to the Guide to Satisfactory Academic Progress, which is available on our website at www.financialaid.ucla.edu.

QUARTERLY UNIT REQUIREMENTS

In addition to the Satisfactory Academic Progress requirements, you must also adhere to the quarterly unit requirements. UCLA Financial Aid and Scholarships checks your units on the census date at the end of the third week of classes. Enrollment below half time on that date will result in cancellation of your aid and billing for funds received. Half-time enrollment for an undergraduate student is 6 units. Some undergraduate awards (Federal Pell Grant, Cal Grant, Blue and Gold Opportunity Grant and University Grants) require enrollment in 12 units to maintain maximum eligibility. Enrollment below 12 units on the census date will result in reduction of and billing for these awards. Federal Grants will not be reinstated if your unit count increases after the census date. For a graduate student, the minimum unit requirement for half time is 4 units.

WITHDRAWALS

If you receive financial aid and subsequently do not enroll in the University or enroll and then withdraw, you may be required to return financial aid funds received. The calculation of Return of Title IV funds received is based on published schedules and the date you withdraw (officially or unofficially), cancel your registration or drop all your classes. Title IV funds include Federal Pell Grant, SEOG, Work-Study and Federal Loans.

Grants funded from University sources (ex: University Grant, Blue and Gold Opportunity Award, etc.) will also be subject to reduction and billing, if you withdraw. The calculation of return of grant aid is based on published schedules and the date you withdraw, cancel your registration or drop all your classes.

Information regarding withdrawal calculations is available on our website at www.financialaid.ucla.edu/publications.html under Return of Title IV Funds Guide. If you are a CAL Grant recipient and you receive a fee refund based on a withdrawal, your CAL Grant award will also be reduced.

The Financial Aid and Scholarships staff are here to ensure that you have the opportunity to explore new cultures, enhance your UC studies, and get the international experience that is key to success in today’s global job market.
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UCLA International Education Office
1332 Murphy Hall
(310) 825-4995 • info@ieo.ucla.edu

UCEAP Systemwide Office
6950 Hollister Ave, Suite 200
Goleta, CA 93117
(805) 893-4762 • rchat@eap.ucop.edu
www.eap.ucop.edu

Each UCEAP program has a dedicated Finance Accountant. To contact your accountant, please visit the following page:
http://eap.ucop.edu/ContactUs/pages/countrycontacts.aspx