In the near future, you will be making a paramount decision about where your academic journey will begin. We are excited to offer you a DREAM Provisional Award Letter (PAL) to assist you and your family in making your dream of attending UCLA a reality.
A Guide to Your Provisional Award Letter (PAL)

In the near future, you will be making a paramount decision about where your academic journey will begin. We are honored that you are considering becoming a Bruin. When considering UCLA, you and your family may have questions about costs. The Financial Aid and Scholarships team is here to assist you. We view the financing of your educational costs as a partnership between you (the student), your family, and the University. Our financial aid programs are designed to ensure that your family’s economic circumstances will not prohibit you from enrolling at UCLA.

We are excited to offer you a Provisional Award Letter (PAL) to assist you and your family in making your dream of attending UCLA a reality. It is our hope that your academic journey will begin at UCLA. Now let us walk you through the process of understanding your Provisional Award Letter (PAL).

Your Provisional Award Letter (PAL) reflects our best estimate of the aid that you are eligible to receive based on the information that you provided on your financial aid application. The provisional offer of aid is intended to cover your entire Cost of Attendance with a combination of gift aid, work-study, and/or loans.
Net Cost Approach

When reviewing your PAL, you will notice that your financial aid award offers have been separated into four sections:

- Grants & Scholarships: Gift aid that does not have to be repaid
- Work Options: On-campus or off-campus employment opportunities
- Loan Options: Federal student loans
- Other Options: Parent PLUS loans, Private Loans, Bruin Pay Plan, Military and or National Service benefits, etc.

You can find additional information about your awards by clicking on the name of each award listed on your PAL. Gift aid such as grants and scholarships are subtracted from the UCLA Cost of Attendance in order to determine your Net Costs. **Clicking on the name of each award on your PAL will allow you to display more information about it.**

Cost of Attendance, less Grants and Scholarships = Net Costs

Your Net Costs will be covered by financial aid offered in the form of work, loan and other options as outlined above. If you choose not to work or borrow, your net cost can be covered with earnings from work, savings, consumer loans, assistance from family members, etc.

Official Offer of Financial Aid

After you submit your Statement of Intent to Register (SIR) confirming your intent to enroll at UCLA, Financial Aid and Scholarships will provide you with an official financial aid offer. UCLA calls the official financial aid offer a Financial Aid Notification (FAN). Your Financial Aid Notification will be made available on your MyUCLA Portal in the summer.

Cost of Attendance

A standardized set of budgets is used as a basis for determining your Cost of Attendance at UCLA. Cost of Attendance is comprised of costs for:

- University Fees
- Room & Board
- Books & Supplies
- Transportation
- Personal & Miscellaneous Expenses &
- Health Insurance

Cost of Attendance varies according to your living arrangements while in school based on the following three categories:

- Residence Halls
- Off Campus
- Living with parents or relatives

Financial Aid and Scholarships may confirm that the housing status you re-

Please note that, while some of these costs (i.e. fees and housing) will be fixed, others are based on average expenses for a UCLA student and may not be representative of your actual expenses.
Verification or Requests for Additional Information

In some cases, students may be selected for a process called verification. If you are selected for verification, you will be asked to submit a verification form and 2017 federal tax documents. Financial Aid and Scholarships may request additional information necessary to determine your eligibility for financial aid. If your financial aid application contains inconsistent information, Financial Aid and Scholarships must resolve any inconsistencies before you can be awarded financial aid. Submit any forms requested by Financial Aid and Scholarships in a timely manner to avoid delays in your official financial aid offer and/or disbursements.

If the information on your financial aid application changes, your award (either provisional or official) is subject to change. Awards are also subject to change if the California state budget and/or federal aid allocation changes, which may not take place until late spring or summer.

Correcting Information on the FAFSA

If you made an error when filing the FAFSA application, make appropriate corrections as soon as possible at https://www.fafsa.gov. To ensure accuracy, we recommend using the IRS data retrieval tool when updating income information.
Special Circumstances

The UCLA Financial Aid and Scholarships team understands that circumstances may change over the course of the year which may affect a family's ability to contribute toward educational costs. Your eligibility for financial aid can be reevaluated based on certain circumstances. Some examples include:

- Loss of employment
- Catastrophic illness
- Divorce or separation
- Death of a parent or spouse
- Medical and dental costs not covered by insurance
- Costs associated with special education needs of a family member
- Reasonable costs of repair for damages caused by a natural disaster such as a flood or earthquake (not covered by insurance)
- Changes in marital status of the student or parent

To assist Financial Aid and Scholarships with documenting these circumstances, students should submit a Petition to Use Projected Year Income which must be accompanied with supporting documentation.

Reporting Outside Agency Awards

If you expect to receive outside agency scholarships, fee waivers, veteran's benefits etc. these outside awards must be reported to Financial Aid and Scholarships. Please notify Financial Aid and Scholarships if you expect to receive awards that are not included on your PAL so that we can update your award. Typically, outside awards will reduce loans and/or work-study eligibility, but there may be exceptions. Remember, if the award is not reflected on your PAL, we are not aware of it and your financial aid offer will need to be revised.

Costs Before Financial Aid Disburses

Financial aid disburses 10 days prior to the start of each quarter. You and your family should be prepared to cover costs that are due before your financial aid disburses. Some costs include:

- $250 deposit due with your Statement of Intent to Register (SIR)
- University housing deposit
- Orientation fee

We hope this provisional offer of financial aid will assist you in making the decision to attend UCLA. If you have additional questions, visit Financial Aid and Scholarships located in Murphy Hall, A-129J.

Learn more about the various financial aid programs offered at UCLA by viewing the 2019-20 Financial Aid Handbook on our publications page financialaid.ucla.edu/Forms-and-Publications
Financial Aid and Scholarships
A-129 Murphy Hall
www.financialaid.ucla.edu
Message Center:
www.financialaid.ucla.edu/Contact-Us
(310) 206-0400

Student Loan Services
A-227 Murphy Hall
www.loans.ucla.edu

Student Accounts
1121 Murphy Hall
www.sfs.finance.ucla.edu
www.finance.ucla.edu/business-finance-services/student-accounts/contact-us

Housing Services Office
360 De Neve Dr.
www.housing.ucla.edu
uclahousing@housing.ucla.edu
(310) 206-7011

Federal Processor (FAFSA)
P.O. Box 4005
Iowa City, IA 52443
studentaid.ed.gov/fafsa
(800) 433-3243

California Student Aid Commission
P.O. Box 510845
Sacramento, CA 94245-0845
www.csac.ca.gov
(888) CA GRANT