2021 Guide to Summer Sessions
Financial Aid

Summer Aid Eligibility

New and continuing UCLA students can apply for summer financial aid. Please note that if your Degree Candidacy term is Spring 2021, you will not be eligible for summer financial aid. You must update your Degree Candidacy term on MyUCLA to Summer 2021.

If you are interested in attending a Summer Travel Program or Summer Sessions at another UC, please go to Forms and Publications section of the Financial Aid Website to view the guides for those programs.

Financial aid is only available for one summer program per year.

Graduate students who plan to enroll in undergraduate courses are eligible to receive financial aid ONLY if the courses are required to complete their graduate degree. You must provide a letter from your department indicating this program is necessary.
Applying for Summer Aid

**Step 1. Complete a FAFSA or DREAM Act Application**
If you wish to be considered for student aid during the summer, you must apply for aid for 2021-2022. You can complete the FAFSA application on the web at [www.studentaid.gov](http://www.studentaid.gov). If you are an AB540-eligible student who is not a citizen or a permanent resident, complete a DREAM Act application at [www.csac.ca.gov](http://www.csac.ca.gov). The priority filing deadline to receive maximum awarding consideration is March 2 for all applicants.

**Step 2. Complete a Summer Aid Application**
Summer Aid Applications will be available on [MyUCLA](https://my.ucla.edu) on April 1. You can adjust the amount of summer units on the application until May 1st. Should you complete your application for the first time after May 1st, you will be unable to alter your units after submission.

**Step 3. Submit Supplemental Documentation, if needed**
If additional information is required in order to complete your application, a request will be posted on MyUCLA Financial Aid Document Tracking and an e-mail will be sent to notify you of the request.

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**Summer Financial**

Your summer award will cover your summer expenses (including fees and living expenses) and the amount of aid will be based on the number of sessions and units you will take per session during the summer. Maximum consideration will be given to students who complete their FAFSA or DREAM and Summer Aid applications on time. Late applicants are not eligible for University Grant or Work-Study

**GRANTS**
These funds do not have to be repaid and are offered to undergraduate students only. Summer aid can consist of one or more grant programs described below:

**PELL GRANTS**
These are federal grant funds awarded to eligible undergraduates file a FAFSA. Eligibility is dependent on the student’s EFC, need and the number of units you will take in the summer. Award amounts are reduced for enrollment in less than 12 units.
**University Grants**
These funds are awarded to on-time FAFSA and DREAM Act applications. Eligibility is based on a student’s need and the number of units taken during the summer. Maximum awards are $4000 for enrollment in 12 or more units, $3000 for enrollment in 9-11 units, and $2000 for enrollment in 8 or more units. Students enrolled in less than 8 units will not be awarded a University Grant.

**Cal Grants**
Cal Grants are offered to financial aid applicants who will be graduating early and will not need their Cal Grant during the academic year. Summer Cal Grants will be awarded mid-summer and will reduce your University Grant eligibility.

**WORK-STUDY**
Summer work-study eligibility is based upon demonstrated financial need from FAFSA or the CA Dream Application. In order to be considered for work-study, a student must have requested it on their Summer Aid Application. Graduate and undergraduate on-time applicants are considered. The maximum award is $1,800 (subject to change based on availability of summer funding). Money earned through work-study is part of your total financial aid package. Students who are

**LOANS**
The Direct Loan Program consists of low-interest subsidized and unsubsidized loans funded by the federal government. Loans are only available to FAFSA eligible students.

**Subsidized Loan**
Available to undergraduate students with financial need. The interest rate is fixed at 2.75% for loans disbursed after July 1, 2021. Loan repayment will begin six months after graduation or dropping below half-time enrollment while accrual of interest will begin immediately after graduation or dropping below half-time enrollment. A loan guide will be provided with your summer FAN that will include additional information about federal loans offered.

**Unsubsidized Direct Loan**
Available to undergraduate and graduate students regardless of income. Interest accrues from the date of disbursement, but the extra costs of accrual can be avoided by making interest payments while in school. The interest rate is fixed at 2.75% for undergraduate and 4.30% for graduate borrowers on loans disbursed after July 1, 2021.

Direct Loan eligibility for the summer is based on the maximum annual loan limits at your grade level. Federal loans disbursed in the summer will reduce your academic year eligibility. Students who are graduating at the end of summer or fall will have their max loan amounts pro-rated based on units. Please refer to Undergraduate Loan Guide on our [forms and publications page](#) for additional information.
Dream loan
Is available for undergraduate students who filed an on time DREAM Act application. Students can borrow up to $4000 per academic year. Interest rates will match the current rate for Federal Direct subsidized loans, with no loan fees. DREAM Loans will not be automatically awarded for summer; students will need to submit a summer petition for reevaluation to Financial Aid and Scholarships if they wish to use their California DREAM loan for the summer. You can find the petition at: http://financialaid.ucla.edu/Forms-and-Publications DREAM loan used in the summer will reduce the amount the student is able to borrow in the academic year.

Private Loans
These loans will be offered to students who receive the maximum award amounts under the federal loan program for the summer and the 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 federally guaranteed. If you are awarded a private loan, see the undergraduate and graduate loan guides available at www.financialaid.ucla.edu under Forms and Publications.

Parent PLUS Loan
Is awarded to assist parents and graduate students meet the cost of education for the summer. Graduate students and parents may borrow up to the cost of education for the summer less any other financial aid received. These loans are available only to borrowers who do not have adverse credit histories. The interest rate is fixed at 5.30% for loans disbursed after October 1, 2021. Repayment begins 60 days after the loan is fully disbursed. Repayment can be deferred until after student’s graduation. Graduate PLUS loans do not enter repayment until after student graduates or drops below half-time enrollment. Parents must be pre-approved for a PLUS loan. To apply for a summer parent PLUS Loan, go to https://studentaid.gov