



The Guide to Your
Provisional Award Letter (ePAL)

2011–2012

TABLE OF CONTENTS

SAMPLE ePAL	3
COST OF EDUCATION	4
UCLA BUDGETS AND NET COST APPROACH	5
MEETING UCLA COSTS	5
BLUE AND GOLD OPPORTUNITY PLAN	6
FINANCIAL AID PROGRAMS	
Grants	7
Scholarship Recognition Award	7
Federal Work–Study	8
Loans	8
COMPARING COLLEGE COSTS	9
APPLICATION PROCESS AFTER ePAL	9
SPECIAL CIRCUMSTANCES	11
ALTERNATE SOURCES OF AID	13
CONTACT INFORMATION	14

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UCLA Sample ePAL

Joe Bruin **000-000-000**

A preliminary review of your Free Application for Federal Student Aid (FAFSA) indicates that you may be eligible for financial aid for the 2011-2012 academic year. Your financial aid award will be finalized after a review of your file. Your **estimated** eligibility is outlined below:

UCLA Costs

<u>Registration Fees & Health Insurance</u>		\$ 12,743
<u>Books and Supplies</u>	+	\$ 1,509
<u>Living Expenses</u>	+	\$ 16,215

Total UCLA Cost = \$ 30,467

By placing your cursor on any of the underlined fields on your ePAL, you can get more information about that topic.

Gift Aid

<u>Federal Pell Grant</u>		\$ 5,550
<u>Scholarship Recognition Award</u>	+	\$ 15,417

Total Gift Aid = \$ 20,967

For information about UCLA Costs see pgs. 4-5.

Net UCLA Costs

<u>UCLA Costs</u>		\$ 30,467
<u>Gift Aid</u>	(less)	\$ 20,967

Total Net Cost = \$ 9,500

For information about grants and scholarships see pg. 7.

Meeting Net Cost

Total Student's Share = \$7,500

<u>Federal Work-Study</u>		\$ 2,000
<u>Direct Subsidized Loan</u>	+	\$ 3,500
<u>Direct Unsubsidized Loan</u>	+	\$ 2,000

Total Parent's Share = \$2,000

<u>Direct Parent PLUS Loan</u>	+	\$ 2,000
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Total Net Cost Aid = \$ 9,500

For information about UCLA's Net Cost approach and awarding methodology see pgs. 5-6.

For information about Federal Work-Study and loans see pgs. 8-9.

Total Estimated Aid

<u>Total Gift Aid</u>		\$ 20,967
<u>Total Net Cost Aid</u>	+	\$ 9,500

Total Estimated Aid = \$30,467

You Should Know:

Your ePAL may not include all of the different types of awards shown in the example and described in this guide.



The Financial Aid Office will communicate with you in the future by posting all your award notifications and requests for additional information on MyFAO.

You can access MyFAO at any time at:

www.fao.ucla.edu.

Every time we post information for you on MyFAO we will also send you an e-mail.

It is imperative that you maintain a current e-mail address on URSA.

The fees listed on your ePAL are based on the student's California residency status reported on the FAFSA.

This information may change once the Statement of Legal Residence is submitted and reviewed by UCLA's Registrar.

The Financial Aid Office does not make the determination regarding whether Nonresident Tuition will be charged.



The Guide to Your Provisional Award Letter (ePAL)

The Provisional Award Letter (ePAL) is your initial notification of eligibility from the Financial Aid Office to assist you and your family in making your admission decision. It is an estimate based on the information that you provided on the Free Application for Federal Student Aid (FAFSA). If the information on your FAFSA changes, your awards are also subject to change. **The awards included on your ePAL are subject to change based on changes to the California state budget as well as federal aid allocations, which may not be made until late spring or summer.**

The 2011–12 ePAL assumes that you:

- Are a U.S. citizen or eligible non-citizen.
- Have a valid social security number.
- Are registered with the Selective Service, if required.
- Will be enrolled at least half time in a degree program.
- Are not in default of any federal funds.

Your ePAL can be revised based on certain special circumstances (see *Special Circumstances* on pgs. 11–12).

The process of determining a student's eligibility for financial aid, commonly referred to as **need analysis**, is regulated by Congress and uses the information contained in the FAFSA. If the need analysis shows that the cost of education exceeds the amount that you and your family can contribute, then you will qualify for financial aid based on need.

COST OF EDUCATION

A standardized set of budgets is used as the basis for determining the cost of education at UCLA. The budgets vary based on a student's living arrangements while in school: living with parents or relatives, living on campus, or living off campus (away from family). In addition to the room and board costs, each budget also includes registration fees, books and supplies, cost of health insurance, transportation and personal expenses. Students who are classified as non-residents will be assessed additional Nonresident Supplemental Tuition of \$22,878 for undergraduates and \$15,102 for graduate students.

For out of state residents, the Financial Aid Office will cover the Nonresident Supplemental Tuition with parent and/or private loans. Grant funding is not available to cover these costs. See next page for the break-down of UCLA's budgets.

UCLA BUDGETS

	Living With Relatives		Residence Halls	Off-Campus	
	Undergrad	Grad	Undergrad	Undergrad	Grad
<i>Fees & Health Insurance</i>	\$ 11,602	\$ 11,482	\$ 11,602	\$ 11,602	\$ 11,482
<i>Books & Supplies</i>	\$ 1,141	\$ 2,017	\$ 1,141	\$ 1,141	\$ 2,017
<i>Living Expenses</i>	\$1,509	\$1,797	\$1,509	\$1,509	\$1,797
	\$ 7,920	\$ 11,073	\$ 16,215	\$ 13,356	\$ 18,675
Total	\$22,172	\$26,369	\$30,467	\$27,608	\$33,971

Out of state residents, add Nonresident Tuition: \$22,878 for undergraduates, \$15,102 for graduates.

NET COST APPROACH

When reviewing your ePAL, you will notice that your financial aid awards have been separated into three sections:

- **Gift Aid** – grants and/or scholarships: Pell Grant, CAL Grant, Scholarship Recognition Award, University Fee Grant, University Scholarships.
- **Total Student's Share** – student loans and/or work-study: Federal Work-Study, Perkins Loans, Federal Direct Loans (see pg. 8–9), Private Loans (see pg. 14).
- **Total Parent's Share** – Federal Direct Parent PLUS Loans (see pg. 9).

Gift Aid is subtracted from the UCLA Costs figure in order to determine your Net UCLA Cost. Your Net UCLA Cost will be covered by financial aid offered in form of work-study, student and parent loans.

If you select not to use work-study or borrow the student or parent loans offered on your ePAL, the remaining unmet cost will need to be covered by other resources available to you and your family (ex: outside scholarships, savings, employment other than work-study, etc.) The following pages of this guide will provide additional information about the different types of awards offered to UCLA students.

MEETING UCLA COSTS

In order to assist you and your family with paying for college, the Financial Aid Office will use the information you provided on your FAFSA to determine your eligibility for financial aid. Gift aid (grants and/or scholarships) will be awarded before other types of aid (loans and/or work-study), if eligible.

The policy of the UCLA Financial Aid Office is to provide similar types and amounts of aid throughout your educational career, depending on funding levels and the family's ability to contribute. Expected Family Contribution (EFC) is calculated by the



*Expected Family Contribution (EFC)
= Parent Contribution +
Student Contribution.*

*EFC figures are shown on
your ePAL.*

*Student and parent loans
are awarded to replace
your Expected Family
Contribution (EFC) on the
ePAL in order to illustrate
how the Financial Aid
Office can assist you with
covering your net cost at
UCLA.*

EFM Example Grant Calculation:

**In-State Cost of
Education**

(less) Self-Help Amount

**(less) Expected Parental
Contribution**

= Total Grant Eligibility

*Self-help amount on your
ePAL is set at \$9,200*

*For independent
undergraduate students
the calculation uses
Expected Student
Contribution.*

FAFSA processor and is reflected on your ePAL. The EFC is not an amount that you or your parents will be billed for and have to pay. It is an approximation of how much you and your parents should be able to contribute towards your educational expenses throughout the academic year. On your ePAL, the EFC is replaced by student and parent loans.

For the 2011–12 academic year, the University of California uses the Educational Financing Model (EFM) to estimate your eligibility for university grant aid. The goal of EFM is to provide sufficient grant support so that the amount you have to borrow or earn is within a range that enables you to make steady progress toward completing your degree and meeting any repayment obligations after graduation.

Using EFM, UCLA initially assigns a set amount of self-help (work-study and loans) to all students. Grants and scholarships are awarded to fill the financial need remaining after the self-help awards and expected parent or student contribution are deducted. Additional loans are awarded to non-grant eligible students and to out-of-state residents.

Graduate students are not eligible for Pell Grants, Cal Grants or University Grants. Fellowship funding may be available through the Graduate Division. Graduate students are encouraged to contact the Graduate Division at (310) 825–1025.

If you receive aid from your department or the Graduate Division, you must advise the Financial Aid Office so your award can be adjusted.

BLUE and GOLD OPPORTUNITY PLAN

If you are an undergraduate student attending University of California, the Blue and Gold Opportunity Plan will cover \$11,124 in 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 be eligible for the Blue and Gold Opportunity Plan, you must:

- Be a California Resident.
- Submit a Free Application for Federal Student Aid (FAFSA) by March 2 and provide any additional information that may be requested by the Financial Aid Office.
- Apply for a Cal Grant.
- Have family income below \$80,000 and demonstrate financial need on the 2011–12 FAFSA .
- Be in your first four years as a UC undergraduate (first two for transfer students).
- Meet other basic campus requirements for UC grant aid (ex: be enrolled at least half-time, meet Satisfactory Academic



Once your eligibility for the Blue and Gold Opportunity Plan is determined, it will be covered by different types of grants, university scholarships or outside scholarships. You can find additional information about University of California Blue and Gold Opportunity Plan at: <http://www.universityofcalifornia.edu/blueandgold/>.

FINANCIAL AID PROGRAMS

The following pages of this guide describe the different types of financial aid awarded through UCLA. Depending on the Expected Family Contribution (EFC), students will receive a combination of the different types of funds available.

The Pell Grant reflected on your ePAL is subject to change for 2011-12, if 2011 appropriation legislation modifies the current award schedules after March of 2011.

If Pell Grant amounts are modified, you will not receive an updated ePAL. If you accept your admission to UCLA, your award letter for 2011-12 will reflect this change.

*In order to be considered for Cal Grant, University Fee Grant and Scholarship Recognition Award, your FAFSA must be submitted before **March 2nd** priority filing deadline.*

Since Scholarship Recognition Awards are offered for one year only, students who apply on time and continue to demonstrate significantly high financial need will be funded through University Grants for their future years of study.

Grants

Cal Grants A or B are funded by the State of California and are administered by the California Student Aid Commission (CSAC). They assist low- and middle-income students with registration costs and fees. Awards are based on financial need and grade point average. Applicants must complete the FAFSA by March 2nd in order to be considered for a Cal Grant. Currently, Cal Grants for 2011-12 are estimated at \$11,124 Cal A and \$1,551 Cal B. Amounts are subject to change based on the approval of the State Budget Act.

Federal Pell Grants are based on need, and are awarded to undergraduate students who have not earned a Bachelor's Degree. When you file a FAFSA, you are automatically considered for a Pell Grant. Awards for students enrolled full time range from \$555 to \$5,550. Pell Grants require an Expected Family Contribution (EFC) of \$5,273 or lower in order to qualify.

University Fee Grant is awarded to undergraduate applicants who filed the FAFSA by March 2nd in order to cover this year's increase in fees. This award is available to students who do not have Cal Grant eligibility. For dependent students, the parent income has to be below \$120,000 in order to qualify. The amount of the University Fee Grant for 2011-12 is \$822.

Scholarship Recognition Award

Scholarship Recognition Awards are one-year, non-renewable scholarships awarded to entering freshmen and transfer students who completed their FAFSA before the March 2 priority filing deadline. These awards are made to recognize stellar academic achievement, as evidenced by admission to UCLA, to assist students who demonstrate significantly high financial need.

Eligibility for the Scholarship Recognition Award is based on the student's Cost of Education minus Parent Contribution (if dependent) or Student Contribution (if independent) minus the self-help component and other grants awarded. Awards are based on financial need, availability of funds, and start at \$100.



Graduate work-study eligibility amount will not be reflected on the ePAL. If you are an eligible graduate student, work-study information link will be displayed on your ePAL with additional information.

Federal Work–Study

Federal Work–Study is a program administered by the Financial Aid Office and allows a student to earn a portion of his/her financial aid package. Undergraduate and graduate students who completed their FAFSA by March 2nd priority filing deadline and who demonstrate financial need are considered for this award. Students earn money for college costs through part-time employment in work–study approved on and off campus jobs. The Work–Study award on the ePAL is the maximum amount that can be earned through a Work–Study position during an academic year. Students may work up to 20 hours per week during any quarter or semester. The Financial Aid Work–Study Unit will make job bulletins available to students before the beginning of the academic year and will assist students with placement.

Loans

Loans are awards that have to be repaid (typically after graduation). Your eFAN may reflect eligibility for one or more loan types. Federal loans are described below. Please refer to page 14 for information about private loans.

Federal Perkins Loan is a need–based loan offered to applicants who submit their FAFSA before March 2nd priority filing deadline. The loan interest rate is fixed at 5 percent. Loan repayment and interest begin nine months after graduation or dropping below half–time enrollment. The actual award amount will be based on annual funding and UCLA’s Institutional Awarding Policy. The current UCLA award for undergraduates in the Perkins Loan program is \$2,200 for freshmen and \$900 for sophomores and \$500 for juniors and seniors. For graduates, the maximum is \$1,500.

Direct Subsidized Loans are long–term, low–interest loans that are funded by the U.S. Department of Education. These loans are available to undergraduate and graduate students with financial need. The annual Direct Subsidized Loan amount is based on the student’s grade level and financial need. The loan interest rate is fixed at 3.4% for undergraduates and 6.8% for graduate borrowers. Loan repayment and interest accrual begin six months after graduation or dropping below half–time enrollment.

Direct Unsubsidized Loans are long–term, low–interest loans that are funded by the U.S. Department of Education and are available to all students regardless of income. The interest accrues while the student is enrolled in school at least half time, or interest payments can be made on a monthly basis. The loan interest rate is fixed at 6.8%. An Unsubsidized Loan can be made in conjunction with a Subsidized Loan as long as the maximum annual or aggregate loan limits for the Direct Loans have not been exceeded. Loan repayment begins six months after graduation or dropping below half–time enrollment.

You do not have to apply for the student and/or parent loans listed on your ePAL.

When your award is finalized, the Financial Aid Office will provide you with additional information about these loans and the application process.



Note: *Unsubsidized and PLUS loans are available to students who do not demonstrate financial need.*

Direct PLUS Loans are awarded to help graduate students and parents of undergraduate students meet their educational costs. Graduate students and parents may borrow up to the cost of education for the academic year less any other aid received from the U.S. Department of Education. PLUS Loans are available to borrowers who do not have adverse credit histories. The interest rate is fixed at 7.9% and repayment begins 60 days after the loan is fully disbursed for parent borrowers. Parents have the option of deferring payment until after their dependent student has completed schooling. Please contact U.S. Department of Education at www.ed.gov/DirectLoan/ for information on repayment options and terms. Graduate students do not enter repayment while enrolled at least half time).

COMPARING COLLEGE COSTS

When comparing financial aid offers from various institutions, consider the registration fees you will be paying along with your living expenses. Bear in mind that this estimate is based on a standardized set of budgets/costs, and your actual costs will vary depending on your individual spending habits. In general, the costs of attending a community college or a California State University will be lower than those of UCLA. Private colleges and universities tend to be more expensive than UCLA.

Also, compare the types of awards offered by each institution. Of your total package, what percentage is grants? What percentage is loans?

Scholarships and Grants are “free money”.

Work-Study is money earned by working while in college.

Loans must be repaid.

INITIAL COSTS NOT COVERED BY FINANCIAL AID

The following costs are related to the student's education expenses; however, they cannot be covered by financial aid. The student and/or parent will need to make payment arrangements.

- \$100 deposit with Statement of Intent to Register, due May 1.
- Any university housing deposits/installments to guarantee housing space.
- Summer orientation fee.

APPLICATION PROCESS AFTER ePAL

The ePAL is your initial notification from the Financial Aid Office. Once you submit your Statement of Intent to Register (SIR) confirming your intent to enroll at UCLA, the Financial Aid Office will continue the processing of your application for aid and an electronic Financial Aid Notification (eFAN) will be made available to you when your award is finalized.



Additional Information Requests

To finalize the processing of your financial aid award, the Financial Aid Office may request additional information necessary to complete your file. If any additional information is needed, a request will be posted on MyFAO and you will be sent an e-mail.

If you estimated your and/or your parents' tax information on the FAFSA, please make sure to correct the filing status and correct/verify all information once the 2010 federal tax returns are filed. The Financial Aid Office will not be able to finalize your award until estimated information is corrected to match the 2010 tax information.

Verification Forms. You may have received notification on your Student Aid report (SAR) that you have been selected for a process called verification. UCLA is not required to participate in the Federal Verification process. If you are selected for verification by UCLA, you will receive a notification and instructions from our office. Please be prepared to provide yours and your parents' 2010 federal tax returns.

Additional Documentation. When you fill out the FAFSA, the federal processor performs a series of data matches on your file. These matches include verification of your citizenship and/or Department of Homeland Security (DHS) status, registration with Selective Service, non-default on prior loans, and Social Security status. If the processor is unable to perform a match, additional documentation must be submitted to the school. Page one of your Student Aid Report will inform you if there was a problem with any data matches.

Housing Status Verification. The Financial Aid Office may confirm that the housing status you reported on your FAFSA is valid. Since the request for this information can come at any time during the year, please make sure that you keep dorm contracts, rental agreements or leases, and cancelled checks for rent. Billing can result from an improperly reported housing status.

Additional Information. When your file is reviewed by a financial aid counselor, he or she may determine that additional information is required. If so, you will be sent a detailed letter or an e-mail specifying what is needed. You must submit all information requested before your eligibility for aid can be determined. Incomplete forms will be returned to you for completion.

Please notify our office immediately if your housing plans are different from those indicated on your ePAL.

Electronic Financial Aid Notification (eFAN)

Once your file is complete, an electronic Financial Aid Notification (eFAN) will be generated before the beginning of the Fall 2011 term. Your eFAN will be posted on MyFAO and you will be notified via e-mail when it is available. The eFAN will include a quarterly breakdown as well as the exact amount of your awards for the academic year.

Your eFAN may differ from the ePAL if:

- You make any changes to the information reported on the FAFSA.
- The school makes data changes based on verification.



- Your housing status changes.
- You are awarded a Cal Grant. Your University Fee Grant will be canceled and your Scholarship Recognition Award will be reduced by the amount of the Cal Grant award.
- You receive a fee waiver. *University Grant and/or Scholarship Recognition Award will be reduced by the amount of the waiver. Cal Grant will be canceled.*
- You receive non-university scholarships. The Financial Aid Office will use the scholarship to replace self-help awards (work-study and loans) first. Grants may be affected if the scholarship amount exceeds the amount of self-help awards.

An *eFAN Guide* will accompany your eFAN and it will explain all awards being offered and how to finalize your acceptance of those awards.

Remember to report outside scholarships to the Financial Aid Office if they are not listed on your eFAN. Typically, an outside award will reduce the amount of work-study and/or loans offered to you.

SPECIAL CIRCUMSTANCES

Your ePAL is based on the information provided by you and/or your parents at the time the FAFSA was filed. We are aware, however, that in certain cases the data listed on the FAFSA may not accurately represent your family's financial circumstances. In those cases, an appeal letter should be filed directly with the Financial Aid Office. These circumstances may have a direct effect on the Expected Family Contribution (EFC) calculation and, therefore, affect not only your overall need but also how much of that need will be met with grant/scholarship funds.

Incorrect Data Reported on FAFSA

If you made an error when filing the FAFSA application, or if you used estimated tax information that changed after the tax returns were filed, make appropriate corrections on the web at www.fafsa.gov (you will need your federal pin number).

Decrease in Family Income

If your family's ability to contribute has been affected by loss of employment, disability or illness, legal separation, divorce, or death, you should file the *Petition to Use Projected Year Income* form. This form can be obtained at the Financial Aid Office or on our website at www.fao.ucla.edu (click on FAO Forms). Your petition will be reviewed by a financial aid counselor, who will adjust your eligibility for aid based on the results of this review.



Domestic Partnerships

If you (or your parent) were registered in a Domestic Partnership at the time you completed your FAFSA, you may be eligible for a recalculation of your eligibility for university funds based on your and your domestic partner's (or your parent's partner's) resources instead of the income/asset information reported on the FAFSA. Please review the Domestic Partner Form available under FAO Forms on our web site—www.fao.ucla.edu—and submit it to our office, if applicable.

Cal Grant applicants, please visit the California Student Aid Commission (CSAC) web site at www.csac.ca.gov to obtain a copy of Form G-37: Cal Grant Registered Partner Reporting Form.

Other Factors

In addition to circumstances listed previously, the following costs may be considered as the basis for filing an appeal:

- Medical and dental costs, only if not covered by insurance.
- Costs of special education made necessary by learning or physical disability of parents' dependents.
- Costs of repair of damages caused by natural disasters such as earthquakes, floods, etc. Only expenses incurred during the current year and not covered by insurance will be considered.

If your circumstances include any of the above, you should submit a detailed letter of appeal along with documentation supporting your circumstances to the Financial Aid Office.

Circumstances That Cannot Be Used as Basis for Appeal

Certain circumstances, although affecting a family's financial ability to contribute, cannot be used by the Financial Aid Office to affect eligibility. Some of these are:

- Partial loss of income, not the result of unemployment. For example, loss of overtime pay or reduction in hours worked unless the result of illness.
- Excessive consumer/credit card debt.
- Wage garnishments due to back taxes, back child or spousal support.
- Costs of private school tuition unless special education is necessary because of a disability.
- Prenuptial agreements stating that a stepparent is not responsible for a stepchild's education. Federal regulations do not recognize prenuptial agreements and if remarried, both parent and stepparent's information must be reported.



ALTERNATE SOURCES OF AID

Outside Agency Scholarships

Outside agency scholarships are funds from various organizations, agencies, companies, or private individuals and are not funded by the University. Students must meet various agency restrictions which may include academic achievement, special talent, leadership ability, or group affiliation.

Note: Outside agency scholarships must be reported to the Financial Aid Office. These awards are subtracted from financial need, and will generally replace your self-help (loans and/or work-study) eligibility.

Scholarship Resource Center

The UCLA Scholarship Resource Center (SRC) helps students search for scholarships, regardless of their financial need. The SRC offers a number of services to assist students in the scholarship process: a library of scholarship books, counseling, search services, and workshops. The Center is located at 233 Covell Commons and is open Monday through Friday, 11:00 a.m. to 6:00 p.m. The SRC can also be reached at (310) 206-2875 or via e-mail at src@college.ucla.edu.

You can also search for outside agency scholarships on the web. Try these free search sites:

www.fastweb.com

www.collegeanswer.com

You must notify the Financial Aid Office of all outside funds for which you are eligible.

Non Work-Study Employment Options

The UCLA Career Center helps students find non work-study jobs both on and off campus. The Center is located at 501 Westwood Plaza, Strathmore Building; the telephone number is (310) 206-1915.

The Associated Students UCLA (ASUCLA) operates student publications, 6 stores, 12 restaurants and the Student Union on campus. You can call them at (310) 825-7711.

The UCLA newspaper, *The Daily Bruin*, includes help wanted advertisements for the local area. Pick up a free copy of the *Bruin* at locations all over campus or find it online at www.dailybruin.ucla.edu.

Private Loans

Private loans (also called alternative loans) are available for students who have received the maximum award amounts under the Direct Loan program and still require additional funding. These loans are funded by banks and private lending institutions. Though this market is a competitive one, these loans are not federally regulated and therefore the interest rates and repayment schedules (some of which begin while students are in school) are not identical. You should know that these loans rely on creditworthiness and frequently require co-signers.



The Financial Aid Office has information that will assist you in researching and

selecting an alternative loan source. For additional information, see the Private Loan Guide, available at the Financial Aid Office or on our website at www.fao.ucla.edu.

If you believe that you will need to rely on private loans in order to cover your expenses while at UCLA, we recommend that you apply for those funds *before* accepting your offer of admission in order to determine if you and your co-signer will qualify for this funding. Private loan funding will not be replaced by other sources of aid by the Financial Aid Office, if you are unable to qualify.

CONTACT INFORMATION

UCLA Financial Aid Office

(310) 206-0400
A-129J Murphy Hall
e-mail: finaid@saonet.ucla.edu

California Student Aid Commission

(888) CA GRANT
P.O. Box 419027
Rancho Cordova, CA 95741-9027

Student Loan Services

(310) 825-9864
A-227 Murphy Hall

Federal Student Aid Program

(800) 433-3243
P.O. Box 4005
Iowa City, IA 52443

Graduate Student Support

(310) 825-1025
1228 Murphy Hall

