



Financial Aid Award Notification Letter

University of California, Santa Cruz
 1156 High Street
 Santa Cruz CA 95064

Financial Aid Year 2024–2025

NAME:

Jane Doe
 1234 My Street
 San Diego CA 92115

Date: 16 August 2024
 Please keep this letter for your records.

ID: 123456789

Residency: In State
 Level: Junior
 Enrollment by Term

2024 Fall Quarter	Full-Time
2024 Winter Quarter	Full-Time
2025 Spring Quarter	Full-Time

INSTRUCTIONS:

1. This document contains information about your aid offer. You may keep this for your records. 2. By accepting any financial aid award you are agreeing to the Policies and Conditions published on the financial aid website. https://financialaid.ucsc.edu/eligibility%2Drequirements/ugrd_policies_conditions.html 3. Note the message codes (if any) for each award. Each code is explained in the Messages section of this document. 4. Middle Class Scholarship and Blue and Gold awards are assigned in late fall term for eligible applicants. Students with Cal Grant, Pell Grant, and/or university grant typically receive much more gift aid than what is provided under Middle Class or Blue and Gold. Additionally, these types of aid are applied against eligibility for Middle Class and the Blue and Gold programs. 5. If you received a notice from the California Student Aid Commission of your eligibility for a Cal Grant or Middle Class Scholarship and do not see the award present in your offer below, then this may be a timing issue. It could also indicate you no longer qualify based upon review of documentation you submitted to our office or receipt of other financial assistance. Note: Cal Grant is a component of your total grant eligibility. As such it reduces university grant when input as part of your aid offer. 6. If you have questions or need assistance, please contact the UCSC Financial Aid Office: 205 Hahn Student Services or call (831) 459-2963.

FINANCIAL AID OFFER:

Award	Amount	Message
Conditional Cal Grant A	12,570.00 USD	D CALA
University Grant	9,082.00	D UCGT
UC Health InsGrant	3,141.00	D SHIP
Federal Pell Grant	7,395.00	D PELL
Federal Sub Student Loan	5,500.00	D FDSL
Federal Unsub Student Loan	2,000.00	D FDUL
Budget Gap or Parent Loan	398.00	D PLUS
TOTAL	40,086.00 USD	

DISBURSEMENTS BY TERM

2024 FALL QUARTER

Conditional Cal Grant A	4,190.00
University Grant	3,027.00
UC Health InsGrant	1,047.00
Federal Pell Grant	2,465.00

331)

NAME AND IDENTIFICATION:

Financial Aid Year 2024–2025

Jane Doe

ID: 123456789

SSN:

FINANCIAL AID OFFER:

Award	Amount	Message
Federal Sub Student Loan	1,833.00	
Federal Unsub Student Loan	667.00	
Budget Gap or Parent Loan	133.00	
TOTAL 2024 FALL QUARTER	13,362.00	

2024 WINTER QUARTER		
Conditional Cal Grant A	4,190.00	
University Grant	3,027.00	
UC Health InsGrant	1,047.00	
Federal Pell Grant	2,465.00	
Federal Sub Student Loan	1,833.00	
Federal Unsub Student Loan	667.00	
Budget Gap or Parent Loan	133.00	
TOTAL 2024 WINTER QUARTER	13,362.00	

2025 SPRING QUARTER		
Conditional Cal Grant A	4,190.00	
University Grant	3,028.00	
UC Health InsGrant	1,047.00	
Federal Pell Grant	2,465.00	
Federal Sub Student Loan	1,834.00	
Federal Unsub Student Loan	666.00	
Budget Gap or Parent Loan	132.00	
TOTAL 2025 SPRING QUARTER	13,362.00	
TOTAL	40,086.00	USD

ESTIMATE OF COSTS

Books, Materials, & Equipment	1,317.00
Miscellaneous Personal Expense	1,692.00
Room and Meals	18,945.00
Transportation	900.00
Tuition and Fees	14,091.00
UC Health Insurance	3,141.00

ESTIMATE OF RESOURCES

Parent Contribution	0.00
Student Contribution	0.00
Other Resources	0.00

BUDGET SUMMARY

TOTAL COSTS:	40,086.00
TOTAL RESOURCES:	0.00
TOTAL NEED:	40,086.00
AID OFFERED:	40,086.00
REMAINING NEED:	0.00

OTHER AID:

Enter below any other aid (e.g. scholarship, assistantship, state grant) you will receive which was not listed on the first page.

AWARD NAME	AWARD TYPE	TERM1	TERM2	TERM3	TOTAL
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
TOTAL OTHER AID:					_____

CERTIFICATIONS:

STATEMENT OF EDUCATIONAL PURPOSE; CERTIFICATION STATEMENT ON REFUNDS AND DEFAULT; DISBURSEMENT PROCEDURES

I certify that I do not owe a refund on any grant, am not in default on any loan, and have not borrowed in excess of the loan limits, under the Title IV programs at any institution. I will use all money received under Title IV, HEA loan, grant, or work-study programs only for expenses related to my study at _____

I have read and I understand the requirements and the conditions applying to financial aid as stated on this award notice and in Required Reading which is incorporated by reference.

I authorize _____ to credit the financial aid funds I have accepted against charges on my student account as described in Required Reading.

I will inform the Office of Financial Aid if my expected enrollment, residency, grade level or school/college are different from that shown in the Eligibility section of this Award Notice.

I understand that I must report any additional aid not shown on this Award Notice. I understand that my aid may be adjusted if additional aid exceeds my demonstrated financial need.

Student Signature

Date

MESSAGES:

CALA: You appear to be eligible for the Cal Grant award based on your financial aid application information. Cal Grant is money assigned by the California Student Aid Commission to students who meet certain criteria to assist with payment of tuition and fees. Students may only receive one tuition specific paying award per year. The Financial Aid and Scholarship Office confirms eligibility with the California Student Aid Commission the summer before the academic year begins. If we are unable to confirm your eligibility, we will remove this award. Please check the official status of your Cal Grant award by logging onto <https://mygrantinfo.csac.ca.gov> and also verify that you identified UC Santa Cruz as the school you will be attending.

FDSL: If this is your first Federal Direct Subsidized Loan at UCSC, you must do the following before your loan will disburse.

1. Accept your loan on your MyUCSC portal under the Accept/Decline link under Financial Aid.
2. Go to <https://studentloans.gov> then:
 - a. Complete a Federal Direct Loan MPN (Master Promissory Note) and
 - b. Complete the required Entrance Counseling.
 - c. Be sure you have a current and active PERMANENT address at my.ucsc.edu.

This loan's interest is paid by the federal government while you are enrolled at least half-time. Interest is accrued as soon as you drop below half time enrollment. Repayment begins 6 months after you are no longer enrolled half time or more. Interest rates differ based on the year of your loan.

For more information, visit our website:

<https://financialaid.ucsc.edu/types-of-aid/loans/federal-direct-student-loans.html>

FDUL: If this is your first accepted Federal Direct Unsubsidized Loan at UCSC, you must do the following before your loan will disburse. Go to <https://studentloans.gov> then:

1. Complete a Federal Direct Loan MPN (Master Promissory Note) and
2. Complete Pre-Loan Entrance counseling.
3. Be sure you have a current and active PERMANENT address on my.ucsc.edu.

Interest accrues on this loan while you are enrolled. However, principal and/or interest payments may be deferred until after you are no longer enrolled at least half time. Interest rates differ based on the year of your loan.

For more information visit our website:

<https://financialaid.ucsc.edu/types-of-aid/loans/federal-direct-student-loans.html>

PELL: Federal Pell Grant awards are based on enrollment in 12 or more credits per quarter unless you are approved for the Undergraduate Part-Time program. If you are enrolled in fewer than 12 credits on the deadline to add/drop classes (the end of the third week of each quarter), we will cancel or reduce your Pell Grant based on the actual credits in which you are enrolled. If your Pell Grant is reduced, it will not be reinstated and you may be billed for the amount of the reduction. Failure to repay the grant immediately upon billing may result in a hold on your enrollment for subsequent terms.

PLUS: This Budget Gap or Parent Loan item represents the portion of your budget where you have opportunity to either reduce your costs, borrow Federal Parent Loan or outside agency loan, or pay out of pocket depending upon some of your choices. For a breakdown of the academic year budget, please visit <https://financialaid.ucsc.edu/cost-to-attend/undergraduate-costs.html>.

Reducing your costs is one of the best ways to reduce or remove need for this Budget Gap. For example, the estimated housing budget for on-campus lists \$17,463. However, if you were to choose a large triple with 7 day meal plan the cost is \$16,470 this past year (a savings of \$993). This savings may be a way to reduce this Budget Gap item and thus your need to borrow or pay out of pocket.

If you review the budget your aid was based on and feel you do need this Budget Gap filled, then you have the option to pay out of pocket through your MyUCSC portal or your parent can borrow Federal Parent Loan. The maximum your parent could borrow is the amount listed in this Budget Gap Or Parent Loan item. Note that parent borrowers must apply at studentloans.gov, complete a Master Promissory note after July 7, 2021 and before August 15, 2021 for the loan to pay to your student account by fee deadline. For more information about the Federal Parent Loan, please visit <https://financialaid.ucsc.edu/types-of-aid/loans/plus-loans.html>

SHIP: Students are automatically enrolled in and charged for the University of California Student Health Insurance Plan (UC SHIP) unless they choose to submit an on-line insurance waiver confirming they have comparable health insurance coverage. The UC Health Insurance Grant is intended to offset the cost of the University Student Health Insurance Plan (USHIP). This grant will be cancelled if you waive out of USHIP at UCSC.

UCGT: UC Santa Cruz grants are awarded to undergraduate students who demonstrate financial need. Funded by the University of California, these grants do not need to be repaid. As with all other sources of aid at UC Santa Cruz, students must reapply each year and receipt of other outside financial resources may impact this award.