

UC Financial Aid Glossary

Welcome to the UC Financial Aid Glossary!

This glossary covers financial aid-related terms and language used by our campuses systemwide. The impetus stemmed from uAspire, a third-party reviewer of UC financial aid websites and aid offers, citing a need for greater uniformity of language to provide transparency and clarity for students and families. It is not intended to be an exhaustive list, as campuses have unique terms and language they may use. However, the terms included in this glossary are prescriptive, meaning they should be widely adopted and should replace campus phrasing across all public-facing websites and platforms where they are used in reference to financial aid. This includes areas not directly managed by financial aid, such as recruitment/admission sites, general student catalogs, etc. They do not need to replace similar terms used in a different capacity by other units (e.g., registrars' postings of systemwide tuition, student services and campus-based fees).

This glossary should be linked to any glossaries or definitions already hosted on campus websites so that students may see a uniform definition of the terms across UC. Campuses may continue to host their own glossaries and definitions for terms not included in the UC Aid Glossary; they may also continue to host content for any terms that are unique to their campus. For example, some campuses have unique programs for books and supplies or student health which may need continued presence alongside UC systemwide aid terms. However, content/text which duplicates, mirrors or confuses content for any term in this UC Aid Glossary should be removed.

The glossary was composed, reviewed and approved by representatives from financial aid offices across the UC system, as well as marketing and communications representatives at the Office of the President.

UC AWARD TERMS

Bold words in definitions indicate other terms included in the glossary. *Italics* indicate a direction or explanation to the campus.

General Aid Terms		
UC Award Terms (24 characters max)	Alternative (max 30 characters)	Definition
Direct Costs		Charges included in the cost of attendance that the student/family pays directly to the college. Actual charges may vary by student. For example, students may have different housing options or may enroll in the part-time program.

General Aid Terms		
UC Award Terms (24 characters max)	Alternative (max 30 characters)	Definition
Expected Family Contribution		An eligibility index that college financial aid staff use to determine how much financial aid you would receive if you were to attend their school. The EFC is calculated according to a formula specified in law and is based upon the information provided by the student and their family on the financial aid application. This term will no longer be used starting with the 2023–24 FAFSA.
Financial Need	Unmet Financial Need	The student's Cost of Attendance , minus their Student Aid Index (formerly the Expected Family Contribution), less any need-based aid received, such as gift aid , federal work-study or federal subsidized loans
Gift Aid		Dollars awarded to the student that do not have to be paid back, unless the student fails to meet certain criteria, such as a service requirement that is specified as a condition of the gift aid or not completing the enrollment term for which the aid was awarded. Gift aid can include awards with titles such as grants, scholarships, remissions, awards, waivers, etc. Gift aid can be awarded based upon many factors, including (but not limited to) financial need , academic excellence, athletic ability, musical and/or theatrical talent, affiliation with various groups and/or career aspirations.
Grant		Gift aid that is typically based on financial need
Indirect Costs		Estimated expenses in the cost of attendance that are not paid directly to the institution
Loan		A form of financial aid that must be repaid. Educational loans have varying fees, interest rates, repayment terms and/or borrower protections.
Net Cost		Amount of direct and indirect costs remaining after all gift aid is applied. Net cost can be covered through a variety of sources, including savings, income and education loans.

General Aid Terms		
UC Award Terms (24 characters max)	Alternative (max 30 characters)	Definition
Scholarship		Gift aid that is typically based on merit, e.g., academic excellence, talent, career aspirations or affiliation with various groups, or on a combination of merit and need
Self-Help		The amount that an undergraduate student may expect to contribute toward their education using a combination of loans, work options, scholarships and/or summer savings
Student Aid Index		An eligibility index (formerly known as the Expected Family Contribution) that college financial aid staff use to determine how much financial aid you would receive if you were to attend their school. The SAI is calculated according to a formula specified in law and is based upon the information provided by the student and their family on the financial aid application.
Waiver		A waiver is not paid dollars through financial aid. It is a placeholder on the aid offer that represents the amount of fees that are waived on the student billing account by a different office. For example, Student Health may waive health insurance fees and the registrar may waive nonresident tuition for qualified students.
Work Option		A form of financial aid that does not need to be repaid, but which must be earned through employment. It is an option provided to students to help them contribute to their cost of attendance . It may reduce their need to borrow.

Federal Aid Program		
UC Award Terms (24 characters max)	Alternative (max 30 characters)	Definition
Fed Vet Dependent Aid	Fed CHXXXX Dependent Aid <i>designate chapter (e.g., Fed Ch. 33 Dependent Aid)</i>	This is an earned benefit, under the GI Bill, provided by the Department of Veterans Affairs (VA) for education and training purposes to students who earned these Federal VA Education Benefits as dependents of current or former military service members. The GI Bill has two different "chapters" of educational benefits available to these dependents: Ch. 33 Post 9/11 GI Bill and Ch. 35 Dependents Educational Assistance (DEA). Both of these Federal VA Education Benefits under the GI Bill pay a Monthly Housing Allotment (MHA), in varying amounts, directly to the student from the VA. Chapter 33 is the only Federal VA Education Benefit for military dependents that pays for UC Tuition and other fees directly to the campus. Dollars paid directly to the campus affect other financial aid programs, starting with UC Grant .
Federal Grad PLUS Loan		This is a loan provided to graduate students by the U.S. Department of Education through the university. This federal loan program allows graduate students without an unfavorable credit history to apply for a loan amount up to their cost of attendance each year, less any other financial aid received. Repayment begins six months after the student is no longer enrolled at least half time.
Federal Iraq/Afghanistan Service Grant	Fed Iraq/Afgh Serv Grant	The Federal Iraq/Afghanistan Service Grant is gift aid provided to qualifying students with a parent or guardian who died as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001. If a student is eligible for a federal Pell Grant , he or she cannot receive a federal Iraq Afghanistan Service Grant.
Federal Parent Loan	Federal Parent PLUS Loan	This is a loan provided to the parents of dependent undergraduate students by the U.S. Department of Education through the university. This federal loan program allows parents without an unfavorable credit history to apply for a loan amount up to the Cost of Attendance each year, less any financial aid received by the dependent student. Repayment begins immediately once the loan is fully disbursed . Some options to delay payment are available.

Federal Aid Program		
UC Award Terms (24 characters max)	Alternative (max 30 characters)	Definition
Federal Pell Grant		This is gift aid provided by the federal government to undergraduate students who demonstrate exceptional financial need and have a Student Aid Index value (formerly Expected Family Contribution) below a certain threshold. The Federal Pell Grant award amount is prorated based on enrollment status .
Federal SEO Grant	Federal SEOG	The Federal Supplemental Educational Opportunity Grant is gift aid awarded by the university to qualified undergraduate students who demonstrate exceptional financial need . Priority is given to federal Pell Grant recipients.
Federal Subsidized Loan		This is a loan provided to undergraduate students with financial need by the university on behalf of the U.S. Department of Education. The federal government pays the interest on the loan while the student remains enrolled at least half time and during certain periods when the government allows postponement of repayment. There are limits on the amounts that may be borrowed, which vary by the student's academic year in school and the student's dependency status. Repayment begins six months after the student is no longer enrolled at least half time.
Federal TEACH Grant		This is gift aid for undergraduate and graduate students, awarded in exchange for specific future teaching service in designated high-need fields and low-income elementary and secondary schools. If a student does not complete the required teaching service, the grant becomes a federal unsubsidized loan that must be repaid.

Federal Aid Program		
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Federal Unsub Loan	Federal Unsubsidized Loan	This is a loan provided to undergraduate and graduate students by the university on behalf of the U.S. Department of Education. Students qualify regardless of their financial need , as long as they are eligible to file and have filed the Free Application for Federal Student Aid (FAFSA). Interest begins accruing immediately after the first payment applies to the student account, and the student can choose to pay the interest while enrolled or upon entering repayment. There are limits on the amounts that may be borrowed, which vary by the student's academic year in school and the student's dependency status. Repayment begins six months after the student is no longer enrolled at least half time.
Federal Veterans Benefit	Federal CHXX Benefit <i>designate chapter (e.g., Federal Ch. 33 Veterans)</i>	This an earned benefit, under the GI Bill, provided by the Department of Veterans Affairs (VA) for education and training purposes to students who earned these Federal VA Education Benefits through military service. The GI Bill has several different "chapters" of educational benefits. All chapters of Federal VA Education Benefits under the GI Bill pay a Monthly Housing Allotment (MHA), in varying amounts, directly to the student from the VA. Chapter 33 and 31 are the only Federal VA Education Benefits that pay UC Tuition and other fees directly to the campus. Dollars paid directly to the campus may affect other forms of financial aid, beginning with loans and work-study, and may affect UC Grant .
Federal Work-Study		This is a work option offered and administered by the university that provides opportunity for part-time employment to students with financial need to help pay their educational expenses. Students are responsible for finding qualified employment using career services resources on the campus. Funds are paid out through a paycheck, as earned.

State Aid Programs		
UC Award Terms (24 characters max)	Alternative (max 30 characters)	Definition
Cal Chafee Grant		This is gift aid awarded by the State of California to students who are former foster youth and who have financial need . Initial eligibility is based on your financial aid application, verification of your foster status, and attendance at a school that is eligible to participate in the Cal Grant program. You continue to be eligible as long as you submit the FAFSA or CA Dream Act application each year and are not over the age of 26.
Cal Dream Act Service Incentive Grant	Cal Dream Service Incentive Grant	This is gift aid awarded by the State of California. The Cal Dream Service Incentive Grant (DSIG) provides Cal Grant B Dream students with additional funds for performing a minimum number of community or volunteer service hours. The award amounts are set by the state government and are subject to change at any time.
Cal Dream Loan		This is a loan provided to students who are Dream Act eligible by the State of California through the university. Students must have financial need and be attending a UC or CSU campus. This state loan program is funded by the state and the campus to provide eligible students with the opportunity to borrow to help pay for their education. A student can borrow a maximum of \$4,000 per year and a total maximum of \$20,000 at one campus. The interest rate and loan terms match those of the federal subsidized loan each year.
Cal Grant A		This is gift aid awarded by the State of California. The award amounts are set by the state government and are subject to change at any time, but they typically cover UC tuition . Students' eligibility after their first year in the program is based on financial need and on their class level when they were first entered into the program.

State Aid Programs		
UC Award Terms (24 characters max)	Alternative (max 30 characters)	Definition
Cal Grant B		This is gift aid awarded by the State of California. The award amounts are set by the state government and are subject to change at any time, but they typically cover UC tuition . Students' eligibility after their first year in the program is based on financial need and on their class level when they were first entered into the program.
Cal Grant B Stipend		This is gift aid awarded by the State of California for living expenses, books and campus fees to students who qualify for the Cal Grant B program. The award amounts are set by the state government and are subject to change at any time.
Cal Middle Class Scholarship	Middle Class Scholarship	This is gift aid that pays up to 40 percent of tuition for California resident undergraduate students and for those seeking a teaching credential who meet maximum income and asset ceilings. Students must be FAFSA or CA Dream Act applicants and must be attending a UC or CSU campus to be considered for this award. Income and asset ceilings are updated annually and posted by the California Student Aid Commission (CSAC).
Cal Student w/ Dependent	Cal Students w/ Dependents (SWD)	This is gift aid awarded by the State of California to Cal Grant students who have children or dependents under 18 years of age for whom they provide more than half of their financial support during the academic year. The award amounts are set by the state government and are subject to change at any time, but the maximum is \$6,000 for full-time students for a year. Your eligibility is based on financial need , your child's or dependent's date of birth and the number of credits in which you are enrolled each academic term. The award amount is prorated if you adjust your enrollment credits in a term.

State Aid Programs		
UC Award Terms (24 characters max)	Alternative (max 30 characters)	Definition
Cal Vet Tuition Waiver		This is gift aid in the form of a waiver of UC tuition . The program provides UC Tuition waivers for spouses and children of deceased or disabled veterans. Eligibility is determined by the student's local county Veterans Services Office. If deemed eligible, students supply their Certificate of Eligibility to the university's veterans-certifying official annually.

UC-sponsored Programs		
UC Award Terms (24 characters max)	Alternative (max 30 characters)	Definition
UC Blue and Gold Grant	UC Blue and Gold Plan Grant	This is gift aid awarded by the University of California. This program ensures that California resident students with total family incomes under \$80,000 do not have to pay UC Tuition out of their own pocket. Eligibility is determined by the student's financial need after all other gift aid sources are applied. Students who meet the criteria typically qualify for more gift aid than this program alone provides.
UC Grant	<i>UCXX Grant designate campus acronym (e.g., UCLA Grant, UCSC Grant, etc)</i>	This is gift aid awarded by the University of California campus to California resident undergraduate students with financial need .
UC Health Insurance Grant/Waiver (last term depends on if campus incorporating as waiver or grant)	UC Health Ins Grant/Waiver (last term depends on if campus incorporating as waiver or grant)	This is gift aid awarded by the University of California campus to California resident undergraduate students with financial need who participate in the UC Student Health Insurance Plan (UC SHIP) or in Student Health Insurance for Berkeley students. Students who elect to waive UC SHIP fees will not be eligible for UC SHIP gift aid.

UC-sponsored Programs		
UC Award Terms (24 characters max)	Alternative (max 30 characters)	Definition
UC Student w/ Dependents	UC Student w/ Dependents Grant	This is gift aid awarded by the University of California to students who do not qualify for the Cal Students with Dependents grant and who have children or dependents under 18 years of age for whom they provide more than half of their financial support during the academic year. The award amounts match those set by the state government program and are subject to change at any time. The maximum is \$6,000 for full-time students for a year. Your eligibility is based on financial need , your child's or dependent's date of birth and the number of credits in which you are enrolled each academic term. The award amount is prorated if you adjust your enrollment credits in a term.

UC-wide Programs (Campus Specific)		
UC Award Terms (24 characters max)	Alternative (max 30 characters)	Definition
University Loan	<i>designate specific donor or header word as appropriate along with "University Loan"</i>	This is a loan provided to students by the campus to pay for the annual cost of attendance , less any financial aid received. University loans have varying interest rates, fees and repayment options. Repayment generally begins after you graduate or enroll less than half time.
University Work Study		This is a work option you earn through on- or off-campus employment and receive in the form of a paycheck. University work study is assigned by the campus based on several factors, including but not limited to program availability, financial need, eligibility for Federal Work-Study, etc.

Other Aid Offer Terms		
UC Award Terms (24 characters max)	Alternative (max 30 characters)	Definition
Disburse		Payment of student aid funds to the student billing account by financial aid. These payments reduce the overall balance on the student account. If this results in more dollars on the account than there was bill, the student receives a refund .
Enrollment Status		This is a student's academic workload (or course load) as defined by the university, in which a student is enrolled for a defined academic period. This normally relates to the number of credit hours taken by a student during a given academic period. This can include being enrolled full time, three-quarter time, half time or less than half time; withdrawn; graduated, etc. The number of credits in which a student enrolls determines their enrollment status, which can affect financial aid award amounts.
Nonres Tuition Waiver	Nonresident Tuition Waiver	This is gift aid in the form of a waiver of UC tuition for nonresident by the Registrar's Office. This means this award affects the student billing side and is not paid by Financial Aid. A waiver is typically granted to students who apply and qualify for one of several types of exemptions, such as AB 540, Condit, etc. This waiver appears on the aid offer to accurately capture all types resources provided to the student.
Private Loan		This is a loan that is provided to students or parents from a commercial, state-affiliated or institutional lender used to pay for up to the annual cost of attendance , less any financial aid received. Private loans have varying interest rates, fees and repayment options and usually require the applicant to be creditworthy or have a creditworthy cosigner. Repayment generally begins immediately.

Other Aid Offer Terms		
UC Award Terms (24 characters max)	Alternative (max 30 characters)	Definition
Refund		Money, given directly to the student from the university. This money comes from the student billing account having an excess credit balance. A credit balance is created when financial aid or payments made by the student, parent or outside agency are more than the amount of the bill on the student account. A refund may be issued to a parent for federal Parent Loan payments, if the parent has not granted permission for the excess money to go to the student.
Verification		A federally mandated process to confirm the accuracy of data provided by student applicants on the Free Application for Federal Student Aid (FAFSA). To complete the verification process, the student and, if applicable, their parent(s) or spouse are required to provide certain documents to the university for review. If the documentation the student provides the university doesn't match what was reported on the FAFSA, verification can result in changes to the student's financial aid eligibility and/or to financial aid offers.

COST OF ATTENDANCE LIVING TERMS

Bold words in definitions will be hyperlinks to other terms in the glossary. *Italics* indicate a direction or explanation to the campus.

Cost of Attendance Terms		
Cost of Attendance Terms (24 characters max)	Alternative Terms (max 30 characters)	Definition
Books and Supplies		This is an indirect cost . An indirect cost is not billed to your college student account. It is an estimated average of the cost of books and school supplies (e.g., writing utensils, paper, computer purchase, etc.) while attending college.
Campus Fees		This is a direct cost . A direct cost is a charge billed to your college student account. These fees help fund a variety of student-related services, such as student government, student public transportation, building improvements, etc. Campus-based fees are established, increased or renewed by student vote in campus elections.
Cost of Attendance		This reflects the estimated cost of attending college and is usually listed as nine-month academic year amounts. It includes tuition, housing, meals, transportation costs, personal expenses, student health insurance and other costs specific to the particular campus you are attending. Some items are direct costs , meaning they are billed to your student account, while others are averages based on the UC Cost of Attendance Survey, which is informed by student responses on their expenses. Note that special programs and terms, such as summer session or graduate/professional degree programs, may have different calendars and therefore different budgets. Refer to those program sites for additional information.
Housing and Meals		This is an indirect cost . An indirect cost is not billed to your college student account. It is an estimated average of the cost of housing, food and utilities while attending college, even if living at home with parents.

Cost of Attendance Terms		
Cost of Attendance Terms (24 characters max)	Alternative Terms (max 30 characters)	Definition
Living at Home		A student who is living with a relative, usually a parent, is considered to be living at home. On the financial aid application this is called Commuter. Your campus will use varying methods to confirm your living situation so that you are assigned the appropriate Cost of Attendance.
Living Situation During the Year		Reflects housing categories as determined by the campus. For example, some campuses have more than one type of university housing and so may have a different cost of attendance for each housing type. Your living situation means where you will live for the academic year (academic terms of enrollment).
Personal Expenses		This is an indirect cost . An indirect cost is not billed to your college student account. It is an estimated average of the cost of incidental expenses such as personal hygiene, laundry, clothing and reasonable entertainment.
Private Housing		Any apartment, shared house, fraternity or sorority not owned or on contract with the university. If you are living with relatives, see Living at Home . On the financial aid application, this is called Off Campus. Your campus will use varying methods to confirm your living situation so that you are assigned the appropriate Cost of Attendance.
Transportation Costs		This is an indirect cost . An indirect cost is not billed to your college student account. It is an estimated average of transportation costs such as traveling to and from home on breaks, local transportation costs, etc., while attending college.

Cost of Attendance Terms		
Cost of Attendance Terms (24 characters max)	Alternative Terms (max 30 characters)	Definition
UC Student Health Insurance	Student Health Insurance Plan (Berkeley only)	<p>This is a direct cost, a charge billed to your college student account, unless the student applies for and is approved for a waiver. This amount reflects the annual charge for the UC Student Health Insurance plan (UC SHIP) or, for Berkeley students, the Student Health Insurance Plan (SHIP), which covers an academic year.</p> <p>All enrolled students are required to have health insurance that meets minimum coverage limits established by the University of California. Students are automatically enrolled and the charge is included in the student bill. Students who have adequate private insurance and do not wish to enroll in UC SHIP (or SHIP for Berkeley students) may request an insurance waiver from the campus Student Health office by the campus's designated deadline. Students will need to have their private insurance plan information available when submitting the waiver request. Financial Aid awards may include a UC Health Insurance Grant or Waiver to cover this cost for eligible students. Please note that a financial aid award may change if you waive out of UC SHIP (or out of SHIP for Berkeley students).</p> <p>For information about this comprehensive plan, visit your campus's Student Health website.</p>
UC Tuition		<p>This is a direct cost. A direct cost is a charge billed to your college student account. UC tuition is the total amount you are charged for classes (also known as systemwide tuition), student services fees and nonresident supplemental tuition (if you are a nonresident), rounded to the nearest dollar. All students pay UC Tuition. Your tuition amount is based on the year you first enrolled in a degree program at UC and on whether you are a CA resident or a nonresident. UC Tuition should remain the same cost each year for up to six years from the time of your first enrollment (barring any unexpected economic changes).</p>

Cost of Attendance Terms		
Cost of Attendance Terms (24 characters max)	Alternative Terms (max 30 characters)	Definition
University Housing	<p>University Housing — XXXX</p> <p><i>XXXX denotes label based on any specific university housing that has its own budget amount (e.g., University Housing — Residence Halls, University Housing — Apartments).</i></p>	<p>Any residence hall or apartment owned or on contract with the university is considered to be living in university housing. On the financial aid application, this is called On Campus. Your campus will use varying methods to confirm your living situation so that you are assigned the appropriate Cost of Attendance.</p>