The University of California is the world’s leading public research university system, enrolling more than 230,000 undergraduates and 63,000 graduate students across 10 campuses and six academic health centers. With federal support, UC provides one of the most comprehensive financial aid programs in the nation. Furthermore, UC supports strong investments in federal higher education programs that allow for increased access and affordability.

- California resident students whose annual family income is $80,000 or less do not pay UC’s systemwide tuition and fees out of pocket.
- 54 percent of California undergraduates pay no tuition.
- 61 percent of California undergraduate students graduate with no debt.
- For students who do borrow, average debt is $17,900, well under the $28,950 national average.

**FEDERAL INVESTMENTS IN FINANCIAL AID**

- **$1.65 billion annually**
  - Plus an additional $1.34B in total pandemic relief (2019-22)
- **Pell Grants**
  - $439M annually
  - 75,600+ UC students served (33%)
- **Federal Work-Study**
  - $24.69M annually
  - 9,600+ UC students served (3.4%)
- **Supplemental Educational Opportunity Grants**
  - $20.36M annually
  - 19,900+ UC students served (6.9%)
- **Various low-interest loan programs, including:**
  - Federal Direct Subsidized Loans
  - Federal Direct Unsubsidized Loans
  - Federal Direct PLUS Loans (Parents or Graduate Students)
  - Federal Direct Consolidation Loans

**HOW AID WORKS**

UC helps students succeed by combining federal, state and University aid—along with contributions from students and their families—into a financial aid package that ensures that cost is not a barrier to enrollment and graduation.

- **Students:** UC expects students to cover part of the cost of attendance through working and borrowing. Many of these jobs and loans are subsidized by the federal government.
- **Families:** UC expects families to contribute based on their financial resources and circumstances as reported on the FAFSA or California Dream Act Application.
- **UC:** The University covers the remaining costs with gift aid from a variety of sources, including from federal support.
FEDERAL FINANCIAL AID FOR UC STUDENTS

THE POWER OF PELL

UC’s Pell Grant recipients have comparable graduation rates to non-Pell Grant recipients, with approximately four out of five UC Pell Grant recipients graduating within six years.

Graduation rates:

- 4-year
  + 68% Pell students
  + 73% all students

- 5-year
  + 80% Pell students
  + 84% all students

- 6-year
  + 83% Pell students
  + 86% all students

Within five years of graduation, the majority of UC Pell recipients go on to earn more than their family’s income during the time they attended UC.

FEDERAL SUPPORT FOR UC GRADUATE STUDENTS

The UC-federal partnership helps thousands of graduate students continue their studies. For those who earned their bachelor’s degree at UC, the cost of higher education is substantially lower because of the federal government and UC’s investment in their undergraduate education. Graduate students primarily benefit from:

- Low-interest federal loans: $505.1M annually
- Federally-funded UC employment: $229.6M annually
- Prestigious graduate and postdoctoral fellowships funded by federal agencies, including the:
  + NSF: $45.6M annually
  + NIH: $34.5M annually
  + Federal research partners nationwide
- Graduate Assistance in Areas of National Need program
  + $4.2M annually, 159 students served
- Federal Work-Study
  + $2.9M annually, 802 students served

Thanks to these and other investments in financial aid, more than half of UC doctoral students graduate without debt.