

Q&A: Money Matters

Who would we speak to to change information on our FAFSA that we can't change on their website?

Most information can be updated through the FAFSA application by selecting "Make a Correction" once logged in. If you have corrections you would like to make that are specific to your situation, you can also run them by us at finaid@ucr.edu so that we can better instruct you. Make sure if you do email us that you include your nine-digit student ID number.

How do I know where to find my R'Web portal?

You can log into your R'Web portal using your NetID and password at the following website: rweb.ucr.edu.

Can we get the code one more time, please?

UCR's Federal School code is 001316

How can I accept/decline my student loans?

Awards are currently preliminary financial aid awards. Once they change to "official" financial aid awards you will then be able to accept/decline aid that you would like.

Please note that you may currently have a preliminary award. Once you receive a confirmed award, you will be able to accept/decline your loans in your R'Web account.

Is there a way to get my awards without the loans?

Loans are always generally included as part of your financial aid award. However, you are not required to accept it and can decline it if you would like once you get an official award.

Currently, you have a preliminary award. We offer everything you are eligible for. If you would like to decline loans, you may do so once preliminary financial aid awards become "official" financial aid awards - within the next couple of months.

What is the deadline to accept our reward?

We would recommend accepting your aid by August 1, 2020. Fees for fall quarter 2020 will start posting August 14th with a deadline date of September 15th. If your financial aid is not ready to pay your fall quarter balance by September 15th, you will incur a \$100 date fee,

followed by being dropped from all of your classes one week later. We encourage everyone to accept their aid no later than August 1st.

Is FAFSA included on my award or is it separate money?

The FAFSA is the application used to create your financial aid award. So, all the aid that you were awarded comes from your eligibility information from FAFSA.

FAFSA is the application for Federal Student Aid. Your award is all the funding that has been offered to you through your application (the FAFSA).

I changed from off campus to on campus. Will the financial aid be updated as the offer was for off campus?

Please note that your award is currently a preliminary award. You can make updates to your FAFSA, however, no changes will be made until you have SIR'd and received a confirmed award. You will also want to inquire with the housing department regarding a housing contract.

How do I get a NetID and password?

Once admitted, you are issued a NetID and are required to make a password. Likely, along with any other UCR IDs, you can find this in your myUCR portal.

Will my award be decreased if we change it to at home as my housing?

Yes your award will decrease if you change your housing budget to Living with Parent(s). If you email us (finaid@ucr.edu), and include your UCR issued student ID (SID) we can provide you with a sample of what the change will be.

In my preliminary award, I have been awarded work-study but if Fall 2020 is online will my financial aid be re-estimated?

Your award will not change, however, Federal Work Study will be available when campus does open. You can choose to decline your FWS so that you can make room in your financial aid award for additional loans or other aid such as scholarships

I'm an incoming transfer student for Fall 2020. I've received my financial award but it's not letting me accept my awards. What do I do?

Awards are currently preliminary financial aid awards. Once they change to "official" financial aid awards you will then be able to accept/decline aid that you would like. We are expecting to finalize/make awards official in the weeks after the SIR deadline.

Is there a specific financial advisor for undocumented students?

All staff in our office can answer any questions you may have. Most importantly, be sure to submit the 2020-2021 CA Dream Application so that we may offer you with any financial aid that you may be eligible for.

All of our students are treated the same across the board, however, the only difference for an undocumented student is your application (Cal Dream App vs. FAFSA for citizens). We do also have an Undocumented Student Program on campus as well.

How will financial aid for room and board work if we're in quarantine next semester and staying at home?

If you do not have a housing contract during the next academic year, you will not be charged any costs listed under Room and Board.

Can we accept the awards separately? I tried to accept them on my portal but it looks like I can only accept in a batch. But I do not want to accept loans.

Please note that you currently have a preliminary award and may not be able to accept awards. Once you SIR to UCR and receive a confirmed financial aid award offer, you will then be able to accept/decline each award. You are not obligated to accept loans, and you can also choose to accept only a portion of the loan as well. There is lots of flexibility when choosing your award.

Where will I see if am I getting the blue and gold?

Blue & Gold is the name of a program. It is funded by Cal Grant or a UCR Grant. If you see either of those grants on your preliminary financial aid award, that means you are covered under Blue & Gold.

Your award letter does not list if you are Blue and Gold eligible. Generally, most students who receive at least \$12,570 in grant aid for the year are Blue and Gold eligible. The Blue and Gold Opportunity Plan is usually met through the Cal Grant Award, but not always. If you would like to check your eligibility with us, you can email us at finaid@ucr.edu with your question and student ID number.

Are the preliminary awards the accurate number we'd be receiving or is it an estimate?

The preliminary awards are a pretty good estimate of what you are receiving based on your financial aid application (FAFSA or Dream Act). We may ask to verify some of this information, but as long as the information from your application was accurate, your preliminary award should be fairly accurate.

Can we take summer classes and received financial aid for this summer?

Unfortunately, you would have to be admitted during the particular Summer term to be able to receive financial aid for the Summer. Most admissions have been made for starting Fall 2020.

Will scholarships be covered within this webinar?

Scholarship resources will be covered within the webinar --stay tuned!

Is there a particular deadline to submit FAFSA corrections for UCR to calculate my tuition? I have been trying to submit the corrections through my current community but they said they are only able to review my file by mid-June.

You can submit corrections to your FAFSA at any time, however, please keep in mind that we are obligated to review all information you have reported to the Federal government and the school. You may also have to pass through a process called Verification where your FAFSA info (as well as all changes) may need to be verified with documentation.

Also, please note that you currently have a preliminary award. You will receive a confirmed FA award once you SIR to UCR and complete the verification process if selected.

Will the interest rate increase during the accrument for the Stafford loans?

Once you borrow a loan, the interest rate stays the same for the life of the loan (till you pay it back in its entirety).

If we go online for Fall 2020, will we have to change our status to living with parents? (Assuming that we intended to live on campus if we were doing in person classes.)

It might be a little too early to be able to answer this question on whether students will have to notify us. Since we are still waiting on word ourselves, our process on that has not yet been finalized.

How do I apply for scholarships? And is it too late to apply?

It is never too late to apply for scholarships! You can receive scholarships through a wide variety of sources ranging from your high school, your/parents' employers and outside organizations. We encourage you to search for and apply for any scholarships available.

You can always keep an eye out on our Scholarship Spotlight for scholarships that are currently open here: <https://financialaid.ucr.edu/types-of-financial-aid/scholarships>
We'll be adding new ones soon and throughout the academic year!

Also, feel free to apply for all of our funds for the next academic year (2020-2021) by completing a Continuing Student Scholarship application here: <https://vcsaweb.ucr.edu/ContinuingStudentScholarship/>
Applications open only December through March 2nd every year.

We wish you the best in the your scholarship search!

When will we receive our financial aid package for Summer Sessions?

Students wanting to be awarded with aid for summer, are required to submit an additional application for summer aid. Submit a Summer 2020 Financial Aid Application online at: <http://summerfinancialaid.ucr.edu/>

How do we determine how much we will actually need for loans?

You are provided an estimated Cost of Attendance (COA) in your R'Web account in your award screen. Please note that the only charges that will actually be applied to your account are "tuition & fees" (orientation, etc) and possibly housing if you are living on campus. The rest of the amounts are there for you to use to help you estimate what it may cost to attend UCR (including personal costs, books, supplies, etc.) for an academic year.

It is possible to make an appointment with someone?

Our office is not able to schedule appointments with students. Currently, we are working remotely and are assisting students via email. If you have a specific question, you can email us at finaid@ucr.edu with your student ID number.

I filled out housing application for fall, will I my financial aid change if Fall 2020 is online?

Your financial aid will most likely not change as tuition and fees will remain the same for the most part. Your financial aid budget may change depending on your choice of housing.

Will financial aid account for if I live off campus?

Yes. Students' financial aid awards vary depending on if you are living on or off campus.

What is the UCR Grant?

This webinar will cover this question --stay tuned!

What if I can't see my Cal Grant on my awards?

You may not have qualified, unfortunately, or your record was not sent to our school. You can definitely check your eligibility with us at finaid@ucr.edu. Please make sure to include your student ID number when you email us.

What was that \$12,000 and some again with the Blue and Gold?

It can vary from year to year. This past year it was \$12,570 that would be covered in grant aid for eligible students. It always matches systemwide tuition and fees.

Is there a way to negotiate for an increase in my work study award?

At the moment, there is not negotiation for an increase in your Work-Study award since you have not started using it. We cannot allocate a greater amount to a student before they have started to use Work-Study at UCR.

Does the preliminary award include the scholarships or is it just FAFSA-based grants and loans?

The preliminary award can include scholarships given by the university as well. At this time, students who were eligible have been notified and have it appear in their awards.

Is "UCR Grant" considered blue and gold grant?

The UCR Grant can be used towards fulfilling the guarantee of the Blue and Gold Opportunity Plan, but it is not specifically the grant for the plan. There is no particular grant that is for that program. Rather, the plan states that system-wide tuition and fees can be met through some combination of gift aid which can (but doesn't have to) include the UCR Grant.

I accidentally put "Living off Campus" on my FAFSA. Can I still place my application for campus housing at UCR this school year? Do I need to make adjustments on my FAFSA application for that?

At the moment, students only have preliminary awards which cannot be changed. Once you receive notification of your award being official, you will be able to make the housing update via your Revisions tab which will also be open once you receive an official award.

Can I choose what parts of my award to accept?

Yes.

If I decline a loan this year will it influence my award/grants for next year?

Declining a loan this year will not affecting your eligibility for grants/awards next year.

Is work-study money taxed?

You may ask a tax preparer for a response to this question.

Can we waive the health fee? I have my own health insurance.

You can, but you will definitely want to find out more information with Student Health Services since we do not charge any fees. Please note that if you are eligible for the USHIP grant, once you waive your insurance, it will be cancelled.

Yes, the UCR Student Health Office will have an online waiver that you can submit to request to have the University Student Health Insurance Program (USHIP) waived.

For the blue and gold financial aid, how do you know it will be awarded?

If you see Cal Grant or UCR Grant awarded to you, then you are covered under the Blue & Gold program.

Can undocumented students also get a work-study job?

Unfortunately, undocumented students do not currently qualify for Work-Study funds. However, not all jobs on campus require Work-Study, so please still be looking at your Handshake portal once it opens in Fall if you are interested in an on campus job.

How do we know if we've been granted work-study?

You would see "Federal Work Study" listed on your financial aid award. Additionally, your EFC must be under \$4,000.

How can we apply for work study?

There is no separate application for Work-Study. You would qualify based on your information from the FAFSA application. If eligible, you would see this on your preliminary award. Once school starts, you can review a list of jobs available during the fall quarter 2020.

Has the middle class scholarship program been included on preliminary federal aid packets?

The Middle Class Scholarship is considered a late-paying scholarship in that we usually do not get the eligibility rosters till closer to Fall. So, if you are eligible, you may not be seeing it yet.

Do we have a deadline to accept our financial aid?

August 1, 2020 is recommended.

Also, is there a way to negotiate for an increase in grant money to help pay for my education?

Awards are not negotiable.

Also what is the UCR award I noticed that in my R'Web portal?

If you are referring to the UCR Grant, it is an institutional grant that is need-based.

If you get a work-study job, do the paychecks go only for tuition?

No, if you get employed through Federal Work Study, you will get a paycheck, similar to any other job you would work.

If you are awarded work-study, can you also have a paid internship and be paid from both?

Yes.

Is there an age limit to receive the Cal Grant?

Cal Grant is a four year program - as long as you are eligible. You must first use it within a few years of graduating from a high school in California.

What is the "USHIP FEE GRANT?"

This grant is used to cover the cost of your UC provided health insurance.

Correct me if I'm wrong, so unsubsidized loans will have interest while I'm still at school right?

This is correct.

If I don't live at home nor on campus housing, but housing off campus how will my financial aid award look like?

We can provide you an estimate if you email finaid@ucr.edu with your student ID number.

When I submitted my application, it was submitted with current hours worked. I plan to demote myself to part-time or not work at all. How will my financial aid be affected?

Please email our office at finaid@ucr.edu and include your full name, and UCR issued student ID (SID) number so that we may look up your file to answer your question.

How do we ensure we obtain the blue and gold award? If we do qualify. I believe I qualify because I have a Cal Grant.

The Blue and Gold Opportunity Plan is not a separate grant. If you are receiving a Cal Grant, it is already covering your full system-wide tuition and fees. The plan uses a grant or combination of grants to cover your costs.

I checked on web grant 4 student website if I got the Cal Grant or not and it said that no award has been granted yet. So does that mean that I will receive it or not?

You may not be eligible in this particular year. You may want to check with the California Student Aid Commission to review your eligibility.

What is needed to apply for the DREAM loan?

Simply answer the questions asked if you are an undocumented student.

Can we receive Cal Grant A and Cal Grant B at the same time? Or just one of those is awarded at a time? Thank you so much for answering all of the questions!

You can only receive one or the other at a time - never both.

What does it mean to be a renewal student? I contacted CSAC and they told me I won't be receiving my award until July. Will that interfere with the Financial aid document deadline on June 1st?

A renewal student typically means that you have already received the Cal Grant prior and do not require a GPA verification. It will not interfere with the document deadline as documents are only considered the information that we are requesting from you to finalize your financial aid application.

What does estimated family contribution mean on financial aid award?

This is a number produced from the FAFSA or Dream Act that helps our office award you. It is a measure of financial strength and is not a bill.

It simply means the amount that your family is considered to be able to help you with towards the cost of your education.

So once I add that I will be attending UCR, I will see my Cal Grant on my awards?

It depends on your eligibility, but has happened often where a student is eligible but our school wasn't selected to be notified.

So the UCR grant and the blue and gold is different?

Correct. The UCR Grant can help cover the costs guaranteed under the Blue and Gold Plan, but it is not specific to the plan. Remember, the Blue and Gold Opportunity Plan is not a grant in itself, it is a promise that your system-wide tuition and fees would be covered. The UCR Grant helps with that.

UCR Grant is a funding source. Blue & Gold is just the name of the program that guarantees that if your family's income and assets are below a certain amount, you are guaranteed to have your tuition covered with a grant (\$12,570 for the year).

On my award letter it says room and board. I will live off campus can I waive this?

This cannot be removed off of your award letter as it is only an estimate -- not a bill. If you do not have a contract on campus, you will not be charged any housing related fees.

So the UCR grant will be acceptable in a month or so?

All financial aid awards are available to be viewed now, unless your file is incomplete with us.

If I have a change of income (loss of parents job) would I apply for a reevaluation or change my FASFA? Would my preliminary amount increase?

Please email our office at finaid@ucr.edu and include your question with your full name and UCR issued student ID (SID) number. This is a nine digit number that starts with 86xyyvwww.

If fall quarter is completely online, how will that effect work study?

Federal Work Study would not be available then.

What can happen if I cannot submit a transcript required?

Please contact the Admissions Office immediately.

If my stepfather is a veteran can I use veteran benefits?

If approved by VA - yes. Email our VA School Certifying official at vasco@ucr.edu

Do you have to pay back the Stafford loans shown on your award?

Yes, any loans have to be repaid back.

What if I get scholarships outside from school, how long is the process for me to get it?

If you receive an outside agency scholarship, the process mostly depends on your scholarship issuer. Please note that checks sent in the mail are to be sent directly to the cashier's office and include your name and UCR student ID # so that it can be applied to the correct student account.

We also suggest to allow up to 3-4 weeks for a check sent in the mail to be processed and applied to your account. Many times this happens a lot sooner than 3 weeks, however, the process is largely up to your issuer and the mail.

I submitted an early application for Summer financial aid before the May 1st deadline. When will notifications of awards be sent out?

Summer 2020 financial aid awards will go out by the beginning of June, 2020. Be on the lookout for it soon.

If I decline my loans will I get any offers for other awards?

No. Declining your loans does not increase your eligibility for other awards.

Will the health fee still be added even if campus is online in the fall?

Great question. We have not heard anything about that yet.

Is there a cost-per-unit for tuition?

Tuition is a flat rate unless you are attending part-time and submit a waiver with the Office of the Registrar.

Is that \$15,738 for one semester? Or is this for 2 years of doing a BA program?

\$15,738 is the academic year tuition for 3 quarters (Fall, Winter & Spring 2020-2021). You will be charged 1/3 of tuition every quarter for a total of \$15,738 for the year.

Does the award charges every academic year?

Yes. You will need to submit a FAFSA application every year and update your income information. Also, award amounts offered throughout the Federal and State governments may vary. Funding available to UCR as well may vary year to year. Financial aid awards are always subject to change.

If I live off campus is the transportation fee for buses or personal transportation?

If you live off campus, we will not apply any housing/transportation charges to your account. The transportation amount and other amounts in your "cost of attendance" serve as estimates of what it will cost you to attend UCR for an academic year. The only thing that will be charged to your account is Tuition & Fees

Will the fall quarter be online?

We are currently still awaiting further information from campus leaders. Please refer to this website for the latest announcements on COVID-19 and how this affects campus operations: <https://ehs.ucr.edu/coronavirus>

What if we had a change of income from what we reported on FAFSA? Can we update it through financial aid office?

This process will need to be put through an appeal process which will not begin until closer to the Fall quarter. Please keep in mind that you currently have a preliminary award. Once you SIR to UCR and receive a confirmed Financial Aid award, you can reassess whether you may need additional funding. Once we open up the process, you are more than welcome to see our office about exploring that appeal if you are eligible.

If we end up living in an campus apartment, do we have to let financial aid know? Will our aid offer change?

You can choose to report this, however, we receive reports from the Housing department and will make adjustments to your account accordingly.

What if my parents haven't filled taxes how can I prove my income?

The coming 2020-2021 academic year's FAFSA application requires you report 2018 tax info (2 years prior). Most have filed taxes by now, however, if they have not you can report that information in the FAFSA as "will file." Our office may have to wait until your parents file or you/parents can provide documentation from the IRS detailing the situation. Essentially, we cannot move forward until income information is reported.

How do we know if we can receive the Middle Class Scholarship?

The State of California will send us a roster in late September, 2020 of who is eligible for the Middle Class Scholarship.

Can research be considered work-study?

Usually not. Faculty may have other grant funding to help pay for student involvement with their research.

For my UCR grant I see \$25k, is my Cal Grant added on there?

Take another look to see if you see "CAL GRANT" listed on your award.

If you live at home how do you notify the school?

Later this summer students may submit a housing revision online with our office. Please do that in late June, 2020.

When will work-study applications be open for students?

Once fall quarter 2020 starts - October 1, 2020.

Is room and board for off campus an estimate of the yearly cost? Is it optional?

The room and board amount listed as a budgeted item is the amount we allow for 9-10 months of rent.

Is there a way to request more of the unsubsidized loan?

When we award students, there is an annual amount of unsubsidized loan we are able to provide. We already award the maximum we can, so unfortunately that is not possible.

When can we accept the awards? In June?

You should be able to.

If our preliminary award does not specifically say Federal Work Study, will we not be eligible for it at all?

That is correct. If you were eligible for any portion, it would be listed in your award.

Why don't I have a federal Pell Grant on my award?

If you do not have it on your award, you likely do not qualify. If your EFC is greater than around \$5000, this is likely the reason.

If we live on campus how will our rent be paid, will financial aid give us the money or will directly be paid for?

If you live On-Campus, your housing charges will post to your account with UCR. Your financial aid will be used to cover both your tuition & fees, and housing charges. You just need to make sure that you have accepted enough aid to cover all charges.

What is the USHIP Grant?

The USHIP Grant is used to cover your UC provided health insurance.

How do you decline the loans on your award?

Later this summer once awards become "official" you will then be able to accept/decline any aid offered to you.

How long does it take for us to get our awards leftover?

By Federal regulation, funding cannot be released earlier than 10 days prior to the 1st day of classes. Once your awards are applied to all outstanding tuition & fees in your student account, any credit balance will be refunded to you within a matter of a few business days if you are enrolled for direct deposit. We encourage everyone to enroll in "e-refund" in your "student account" section of your R'Web.

If we decline some offers, would that money be reimbursed to us?

No.

I was offered Direct Parent Plus loan, but I am independent as well. Is that a mistake? For the enrollment, it just says "full-time."

If you are offered the Parent PLUS Loan, it is likely your FAFSA is considering you a dependent student based on the questions you answered on the application. You can check in with us at finaid@ucr.edu to double check. Make sure to include your student ID number.

Your "dependent" or "independent" status depends on the information you have self-reported in the FAFSA. Please note that unless you are over the age of 24, are married, are a Veteran, ward of the court, etc. you are considered dependent on the FAFSA which means you need to apply with parent information for Financial aid.

Where do we turn in the AB 540 form? Can it be dropped in/mail or online?

You will want to refer to the Registrar's department for further info on their preferred method of submission.

Is the UC insurance wavier available yet for the 20-21 year?

Not yet. It starts once fall quarter begins - October 1, 2020.

270 units including the transferred units?

This is correct.

For counseling is there a website or an email to contact them?

If you are inquiring about financial aid counseling, you may email us at finaid@ucr.edu with your question. Include your full name and UCR issued student ID (SID) when you email us.

If I cannot get an IRS transcript required in the verification, what can I do?

If this is a tax transcript you are trying to receive for 2018, you can instead submit the first two pages of the 1040s and all Schedules filed.

When we are accepting our offers for financial aid will we be able to talk with someone in financial aid to make sure how much of our tuition is covered and if anything will have to be paid out of pocket?

If you want to understand how much financial aid you need to cover your expenses, you can email us at finaid@ucr.edu with your student ID number so that we can look into your account.

Is there a website for scholarships?

<https://finaid.ucr.edu/types-of-financial-aid/scholarships>

All scholarships for new incoming students have been awarded. Towards the end of December, 2020 our office will send information on how to apply for scholarships for the 2021-2022 academic year.

What forms should we start getting ready for verification purposes, in case offices are closed because of COVID-19?

It really depends upon what we need to verify. Collecting your 2018 federal tax transcript from IRS (online) would be a good item to start collecting, and W-2's for 2018. Otherwise there are other online forms that we may ask you to complete.

Is there any reason we would have to come in if classes are online?

Not that we are aware of at this time, however, it all depends on each of your courses and their requirements.

Can I start applying for scholarships now?

You can start applying for scholarships at any time, however, please note that all scholarships have their own particular timeline.

Absolutely! Our website also has information on outside scholarship search engines that can help you out: <https://finaid.ucr.edu/types-of-financial-aid/scholarships>

Does going part time affect financial aid amounts?

Yes. If you attend half-time (6-8 units) per quarter, your award will be prorated by 50% for example. It is highly recommended that you enroll as a full-time student (at least 12 units each quarter).

If I don't receive work-study can I still work in campus or off campus?

Yes. Work study is a pot of money set aside for needier students to earn in the form of a paycheck.

How can I contact Michelle Ortega? I need more information regarding the transcripts for the verification?

Go ahead and email finaid@ucr.edu and they will connect you with our experts that can assist you with verification.

If student has health insurance through parents, do you still recommend they accept USHIP grant?

If you do not waive out of the USHIP Fee charged quarter, then you may have the USHIP Fee Grant which helps to cover that fee. If you waive out of USHIP, then you cannot keep the USHIP Fee Grant.

If they would like to still have access to UC insurance and the health services on campus, they definitely can.

How do we know we got the blue and gold?

You can check in with our office at finaid@ucr.edu with your student ID number so that we can double check for you.

How long does it take to receive the scholarships that UCR offers?

All scholarships for new incoming students have been awarded. Once you start your fall enrollment, we will email students information on how to apply for scholarships for next year, 2021-2022.

Is my award going to change if classes are online and I am not able to move to UCR? For example, is the money going to be saved for next quarter?

No, your award will not change as your Tuition & Fees will not change. Your budget/award may change depending on your housing status.

You will have some charges, even if classes are taught remotely. The biggest change will be housing - so yes that will impact the amount of money offered for fall quarter.

For the costs that were up on the slide is that price monthly or per quarter?

Your Cost of Attendance amounts are yearly amounts to be split up by each quarter.

What if we need a loan for later semesters? Assuming the quarantine ends sometime after the first quarter? Can we still accept the loans offered in award?

Yes. Even if you first decline an award, you can still accept it later in the year. You can always choose to leave your loans in offered status for a later quarter if you change your mind.

How can I apply for Blue and Gold Opportunity Plan?

There is no separate application. You are automatically considered when you submit a financial aid application. The Blue & Gold is not a separate grant/scholarship, but a promise from the UC's that if you meet the qualification set forth you will have at least \$12,570 in grant money toward your tuition. If you have a Cal Grant, it is for \$12,570 and you have therefore qualified for B&G

If my parents income have changed, can I re-submit their change of income to the financial aid office?

This will be an appeal process that will be opened up closer to the Fall.