



Money Matters: A Guide to Financial Aid at UCR 05.06.21 Q&A Live Chat Transcript

Question	Answer(s)
<p>Is UCR Grant same as Cal Gran?</p>	<p>UCR Grant and Cal Grant are 2 different awards</p>
<p>I've had a drastic change of income between 2019–20. Should I hold off on accepting my preliminary award and submit a change of income appeal? Or should I accept my award and then file the change of income appeal?</p>	<p>Change of Income appeals do not open until mid-July. It would be wise to accept what you have until you are appeal to request an appeal. Also please note that appeals are a guarantee but you are welcome to request one.</p>
<p>Our financial situation has changed dramatically are there ways to ask for more aid?</p>	<p>You are able to request a change of income appeal if you meet the requirements. That will open in mid-July.</p>

<p>If we have only 100% out of 600% of our FAFSA available, would we still be able to receive enough money to cover the cost for tuition?</p>	<p>I believe you are inquiring about your pell grant eligibility. The maximum allotted time frame for pell is 600% which equates to 6 years. So long as you are eligible you will be packaged with the funding.</p>
<p>Is there a specific date the final award will be sent out?</p>	<p>They will be sent out mid-June or July.</p>
<p>Im having a hard time finding my UCR email and how to set that up, any tips or help I can receive ?</p>	<p>You may want to talk to your Academic Advisor. They should be able to help you.</p>
<p>Is there anyone I can contact that can help me breakdown my financial aid?</p>	<p>He will go over more information in the presentation so please stay tuned along with contact info</p>

<p>Would having limiting FAFSA (only 100%/600%) coverage prevent us from receiving the Blue and Gold Scholarship?</p>	<p>I believe you have a duplicate question that someone already answered</p>
<p>If I am a Cal-Grant A recipient will the Blue and Gold plan still be used?</p>	<p>The presenter will be going over this in the presentation. So stay tuned.</p>
<p>I have not been assigned an academic advisor. Who can I talk to?</p>	<p>You can try contacting the Registrar's Office for assistance.</p>
<p>I don't see a Pell grant or FSEOG grant on my estimated award. Is it too late to get these grants?</p>	<p>Your preliminary award is just an estimate. Official awards which are your final awards come out in mid-June/July. It is possible that your award could either change or remain the same depending if you are selected for a process called verification or not.</p>

<p>can i begin paying loans while in school even though they do not be to be repaid until I graduate?</p>	<p>Absolutely.</p>
<p>My preliminary offer says I was offered the UCR Grant. Is that the Blue and Gold grant that covers my tuition?</p>	<p>We will be going over this in a little more detail during the presentation. Stay tuned!</p>
<p>If I am an out -of-state veteran who's transferring, am I eligible for the Cal-Grant or the Blue and Gold Plan</p>	<p>You are more than welcome to reach out to our VA Coordinator at vasco@ucr.edu to get your questions answered.</p>
<p>What's the difference between Cal Grant A & Cal Grant B?</p>	<p>Please go to this website regarding the difference between the two https://www.csac.ca.gov/post/what-cal-grant-award</p>

<p>Will we have access to this recording after the session is over?</p>	<p>You can view this presentation here if you missed a portion of it: https://finaid.ucr.edu/resources/guides-forms-appeals</p>
<p>Where can you find your preliminary offer?</p>	<p>You can view your preliminary award in your R'Web under the financial aid tab.</p>
<p>Do we still have time to apply for outside scholarships and grants to be applied to our fall 2021 quarter?</p>	<p>Yes you can still apply for outside scholarships. Once you receive notification that you are going to be awarded be sure to contact the Financial Aid Office</p>
<p>Just clarifying but the Fund labeled "FEDERAL DIRECT PARENT PLUS LOAN" is the loan at 5.3% and is completely unsubsidized?</p>	<p>The Federal Direct Parent Plus Loan is a credit based loan parent will complete an application for and you are correct the interest rate is 5.3%. Unsubsidized is the federal loan for students which is is not credit based.</p>

<p>Are there special assistance programs for books and materials?</p>	<p>We do not offer any special assistance programs for books and materials. We do have a basic needs program if you are having some financial difficulties. This program does not cover books and materials.</p>
<p>is there a limit to how many scholarships and grants we can apply to?</p>	<p>There is no limit per se we will only be able to accept and award you up to the cost of attendance for the academic year. You are not limited in the number of scholarship/grant applications you submit.</p>
<p>When do you recommend to see an academic advisor? Where do we get in contact ?</p>	<p>You can reach out to your academic advisor at your earliest convenience to go over any questions you may have.</p>
<p>Am I still able to change my living status?</p>	<p>You are not able to change your living status now but you will be able too once your official award is available. So sometime in mid-June/July. However, you can request an estimate at finaid@ucr.edu</p>

<p>How do I accept my financial aid award?</p>	<p>You won't be able to accept or decline your awards now but You will be able to once they are office in mid-June.</p>
<p>How do I check if I have a balance on my PELL Grant?</p>	<p>If you are eligible for the pell grant you will see that information on your award letter.</p>
<p>When I did my FAFSA I said that I was going to live on campus but now for the fall I'm moving to Highlander at north campus so how do I go about letting the appropriate people know?</p>	<p>To have your housing status updated, you will need to fill out the Housing Revision Request Form, which will not be available until you have submitted your Statement of Intent to Register (SIR).</p>
<p>How do I know if I qualified for the Blue and Gold?</p>	<p>If you see at least \$12,570 on your award in grants then you have qualified for Blue and Gold. It won't say Blue and Gold</p>

<p>So are we only to pay to the school the tuition and fees? Or the initial fee?</p>	<p>Your aid will automatically go towards and pay your tuition and fees first.</p>
<p>"FEDERAL DIRECT STAFFORD LOAN" is the subsidized loan with a max of \$5,500 per school year. And "FED DIRECT UNSUB STAFFORD LOAN" is the unsubsidized loan at 2.something% correct?</p>	<p>Both loans are fixed at 2.75%.</p>
<p>How do we sign up for direct deposit?</p>	<p>You can sign up for Direct Deposit thru your R'Web...Student Account... Student Account Online.</p>
<p>How do we sign up for direct deposit?</p>	<p>www.rweb.ucr.edu / Student Account / Student Account Online you'll see eRefund</p>

<p>How do we put our direct deposit info for the disbursement?</p>	<p>You can sign up for Direct Deposit thru your R'Web...Student Account... Student Account Online.</p>
<p>I have loans listed in my Financial Aid award other than the Cal Grant. How would I add scholarships to cover the costs?</p>	<p>You will need to apply for scholarship opportunities and once it has been determined that you are eligible for scholarship notify the Financial Aid Office in order to have your award updated.</p>
<p>Do you know how I would be able to check if I would receive any aid through my Dad's DD214 bill?</p>	<p>Please email to vasco@ucr.edu regarding VA benefits.</p>
<p>Where do I go from there?</p>	<p>Official final awards come out in mid-June/July. At that time you will be able to accept or decline any awards</p>

<p>Does financial aid make allowances for disabled students to extend time allowed to finish a degree?</p>	<p>Here's the website to our disability resource center https://sdruc.ucr.edu/. Please contact them at tel: (951) 827-3861. email: sdruc@ucr.edu</p>
<p>Is there a link for the housing revision request?</p>	<p>It is too soon to revise your housing. You will not be able to do this until your official awards are sent out which is around mid-June/July. However you can request an estimate at finaid@ucr.edu</p>
<p>If you are eligible for the USHIP Grant but waive out of the health insurance, you will no longer be eligible for the USHIP grant since it expressly pays for the health insurance.</p>	<p>Yes, you can send an email to finaid@ucr.edu to request an appointment.</p>
<p>If my FAFSA only covers for one more year, would I only be able to rely on scholarships in order to get free money to cover for my second year?</p>	<p>A FAFSA application is required for any student who will be taking out federal aid and also to determine any grant eligibility. If you are nearing your aggregate limits you will be notified and you do still have the option to apply for outside scholarships</p>

<p>Oh, can loans go towards living expenses?</p>	<p>He's answering this question as well.</p>
<p>About when will we receive the final financial aid offer after the preliminary?</p>	<p>Once you have submitted your intent to register (SIR) the final financial aid offer will go out roughly mid to late June/early July.</p>
<p>If things do go back to normal(ish) where are you located on campus ?</p>	<p>Student Services Building</p>
<p>Can we apply for additional loans either subsidized and/or fixed at 2.75%?</p>	<p>There is a max amount that you are able to borrow depending on your grade level. You cannot exceed that amount.</p>

<p>So whatever we have left over after tuition and fees can go towards supplies like books?</p>	<p>Your aid award will go towards your tuition and fees first. If you have any that exceed that it will get refunded to you.</p>
<p>Are we going to pay the personal expenses to the school?</p>	<p>Personal expenses are indirect costs. You are not obligated to pay personal expenses. That is estimated for you in case you may need it. The focus is tuition and fees.</p>
<p>Is that max amount we are able to borrow depending on our grade level essentially, what is already listed as "offered" in the portal?</p>	<p>Yes, that is correct. Based on your grade level you are offered the maximum amount in the federal loans.</p>
<p>Where can I find work-study jobs?</p>	<p>You can log onto their website at: careers.ucr.edu</p>

<p>What are the appeals for?</p>	<p>Appeals are for unique situations and vary depending on the circumstances. If you have questions regarding an appeal, you will want to contact the Financial Aid Office.</p>
<p>What's the Stafford Loan?</p>	<p>It's a subsidized loan that you can get while you are in school. The government pays for the 2.75% fixed interest while you are in school and six months after during your grace period. The loan must be repaid.</p>
<p>Does every student get the Uship grant?</p>	<p>If you are eligible for the USHIP Grant but waive out of the health insurance- you will no longer be eligible for the USHIP grant since it expressly pays for the health insurance.</p>
<p>Does the ucr provide health insurance</p>	<p>Yes, however if you are eligible for the USHIP Grant but waive out of the health insurance- you will no longer be eligible for the USHIP grant since it expressly pays for the health insurance.</p>

<p>I'm 24, and the financial aid did not ask for my parents info but the year previously I was considered a dependent</p>	<p>That is correct, because of your age (24) you are considered an independent student per federal guidelines and parent information is no longer required.</p>
<p>Is it true that if you're over 24 years old, financial aid will be based off your individual income and not that of your parents?</p>	<p>If you were born before Jan. 1, 1998 then you are considered independent.</p>
<p>When is the deadline to accept our financial aid offers?</p>	<p>Official award will come out in mid-July.</p>
<p>If I have health insurance already do I have to pay UCR health insurance?</p>	<p>If you are eligible for the USHIP Grant but waive out of the health insurance- you will no longer be eligible for the USHIP grant since it expressly pays for the health insurance.</p>

<p>What is the difference between a Stafford loan and UNSUB Stafford Loan</p>	<p>The government pays the interest on the subsidized loan while in school and six months after and for the unsubsidized they do not. The interest accrues while you are in school and for the life of the loan.</p>
<p>How do you partially accept award offers? It's not giving me the option under "Accept Award Offer" tab in my R'Web.</p>	<p>You are not able to accept or decline awards yet because they are preliminary award. Your official award comes out in mid-July.</p>
<p>What are the chances of receiving the full amount of the UCR grant offered in the preliminary? As long as EFC doesn't change</p>	<p>As long as there are no changes to your FAFSA information what you see on your preliminary award would not change.</p>
<p>I signed my SIR, it said my payment was differed what does that mean?</p>	<p>Your SIR payment?</p>