

## The Facts: Federal Financial Aid for UC Students

In partnership with the federal government, the University of California provides one of the most robust financial aid programs in the nation. UC helps low-income students succeed in college by combining federal, state and university aid—along with contributions from students and their parents—into a cohesive package that ensures that cost is not a barrier to enrollment and graduation.

Under UC’s [Blue and Gold Opportunity Plan](#), California resident students whose total family income is under \$80,000 do not pay UC’s systemwide tuition and fees out of pocket. That means that 52 percent of California undergraduates pay no tuition. Many of these students receive additional financial aid for other costs and basic needs, such as food, housing, books and transportation. Ultimately, UC’s financial aid program provides 71 percent of undergraduate resident students with an average grant and scholarship award of \$18,000.

UC’s financial aid model has proven remarkably successful: The University enrolls and graduates more low-income and first-generation college students than any other top research university in the country.

Federal investment in college access and financial aid programs is central to UC’s success. This investment includes not only Pell Grants, but the Federal Work-Study Program, the Supplemental Educational Opportunity Grant (SEOG) program and various low-interest loan programs, including Stafford Loans, Perkins Loans, Federal Direct Parent PLUS Loans and Federal Direct Graduate PLUS Loans.

Federal financial aid for UC students	
<b>Pell Grants</b> .....	\$438M
• UC Students Served.....	78,210 (35%)
<b>Federal Work-Study</b> .....	\$28.1M
• UC Students Served.....	11,892 (4.3%)
<b>SEOG</b> .....	\$16.6M
• UC Students Served.....	19,318 (6.9%)
<b>Total Federal Aid:</b> .....	<b>\$1.81B</b>

**The power of Pell**  
UC’s Pell Grant recipients have comparable graduation rates to non-Pell Grant recipients; within five years of graduation the majority of these students go on to earn more than their family’s income during the time they attended UC.

**UC leads in serving low-income undergrads  
Pell enrollment vs. Pell graduation,  
2012 cohort**

Institution	Pell Enrollment	Pell Graduation
UC	40%	80%
AAU Public	21%	73%
AAU Private	16%	89%
CSU	49%	56%

**Supplemental Educational Opportunity Grants**  
The SEOG program, which includes an institutional match, serves more than 19,300 UC students, many of whom are low-income, first generation and community college transfer students.

## **PAYING FOR COLLEGE: A PARTNERSHIP THAT LEADS TO SUCCESS**

UC expects parents to contribute based on their financial resources and circumstances as reported on the FAFSA. Students themselves are expected to cover part of their cost of attendance through a combination of part-time employment and loans. The remaining cost of attendance is covered by UC through a combination of federal, state and University grants and scholarships. Federal Work-Study and low-interest loan programs provide essential self-help tools that let students and their families make smart, manageable investments in their future.

## **FEDERAL SUPPORT FOR UC GRADUATE STUDENTS**

UC enrolls more than 59,000 graduate and professional students across 10 campuses. These students serve as mentors, role models and instructors for UC's more than 226,000 undergraduates. They also help drive UC's research mission, working alongside faculty to advance knowledge and make new discoveries. For example, UC's graduate STEM programs reflect the dynamic industries that drive California's economy—UC graduate students lead the way in engineering, computer science and biotechnology, while also providing California and the nation with an innovative, next-generation workforce that is prepared to address the challenges of the 21<sup>st</sup> century.

As with undergraduate education, the UC-federal partnership helps thousands of graduate students continue their studies. Vital programs include low-interest federal loans and Federal Work-Study, along with prestigious graduate and postdoctoral fellowships funded through the National Science Foundation, the Department of Energy, the National Institutes of Health and other federal research partners.

### **Student borrowing**

- 56 percent of undergraduate students graduate with no debt
- For students with loans, the average debt is just over \$19,200, compared to the \$28,950 national average.

### **Graduate degrees at UC in 2019-20**

- 13,836 students earned a master's degree
- 3,904 students earned a Ph.D.
- 2,312 students earned a professional degree in medicine, health science, law, engineering or another professional practice
- More than half of UC doctoral students graduate without debt.

### **Graduate Federal Work-Study at UC in 2019-20**

- 685 UC graduate students earned \$2.4 million through Federal Work-Study.