

The facts: financial aid for UC undergraduates

To ensure that financial concerns are not a barrier to eligible students, the University of California offers one of the most generous and progressive financial aid programs in the nation. UC's goal is to provide sufficient funding to keep the amount students borrow and any part-time work at a level that allows students to make steady progress toward completing their degrees and to meet their loan repayment obligations after graduation.

WHO GETS AID?

- In 2011–12 UC's average in-state tuition and fees totaled \$13,200 per year. However, the average net tuition paid by UC undergraduates was much lower — \$5,273.
- In 2011–12, 71 percent of UC undergraduates received \$2.5 billion of financial support including grants, scholarships, loans and work-study awards.
- Approximately 65 percent of UC undergraduates received some kind of grants or scholarships averaging \$15,784 per recipient. These grants primarily are from three programs: federal Pell Grant, Cal Grant and the university's own grant program.

One indication of UC's financial accessibility for low-income students is the enrollment of Pell Grant recipients, whose family income generally is below \$50,000. In 2010–11, the university enrolled the highest percentage — 40 percent — of Pell Grant recipients in its history. In contrast, the estimated percentage at other AAU public institutions was less than 25 percent, and less than 20 percent at AAU private institutions.

WHERE DOES FINANCIAL AID COME FROM?

In 2011-12, federal programs provided nearly 40 percent of all financial aid received by UC undergraduates. However, the largest providers of grants and scholarships — known as gift aid — were UC's own institutional aid program (40 percent) and the Cal Grant program (38 percent).

Source	Percent of total assistance	Percent of gift aid
Federal programs	41	19
State programs	27	39*
UC programs	29	40
Other agencies	3	2

*Total state gift aid figure rounded

The state's Cal Grant program is critical to UC's affordability for many students. Over the past decade, state support of the Cal Grant program has increased by approximately \$546 million — from \$138 million in 2002–03 to \$684 million in 2011–12. Cal Grant awards typically cover recipients' systemwide fees and thus cover increases for eligible students.

Additionally, when tuition rises, the Cal Grant program fully covers the increase for about 30 percent of UC students. UC grants — funded from our return-to-aid policy — cover increases for another 25 percent of students.

UNIVERSITY OF CALIFORNIA

The Blue and Gold Opportunity Plan

The Blue and Gold Opportunity Plan ensures that eligible California students with annual family income up to \$80,000 with financial need will have their systemwide tuition and fees covered by gift aid — a combination of federal Pell Grants, Cal Grants, and UC grants and scholarships. The plan covered an estimated 75,000 UC students in 2011-12.

Blue and Gold ensures a minimum amount of grant aid. Students with sufficient financial need can qualify for more grants to cover other expenses, such as campus fees, housing, books and transportation.

ARE UC STUDENTS HEAVILY BURDENED BY LOANS?

UC students' debt at graduation has increased in recent years, but remains manageable and well below the national average.

- Nearly half of UC's 2011–12 graduating class had no student loan debt. For students who did borrow, the average UC debt after graduation was about \$19,751, well below the national average of \$25,250.
- UC students' average debt can be repaid with monthly payments of about \$200 — less than 6 percent of their estimated average starting salary — based on a standard 10-year payment plan. Income-based payment plans are available for students with unusually high debt or low income.