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# ESTIMATED COST GUIDE

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## Cost of Attendance for Academic Year 2020–21

### ESTIMATED COSTS\*

All fees are subject to change. For the most current costs, please visit [financialaid.ucla.edu/cost](https://financialaid.ucla.edu/cost).

### LIVING IN A RESIDENCE HALL

University Fees	\$13,239
Room & Meals**	\$17,599
Books & Supplies	\$1,314
Transportation	\$588
Personal	\$1,422
Health Insurance***	\$2,605
<b>TOTAL</b>	<b>\$36,767</b>
Non-resident Tuition	\$29,754
<b>NON-RESIDENT TOTAL</b>	<b>\$66,521</b>

\* Estimated costs as of June 30, 2020

\*\* Housing costs may vary, depending on room type and meal plan chosen

\*\*\* Waived if proof of insurance is provided

## Manage Your Budget and Expenses

Create a budget to help you manage your money. If you receive financial aid, you will receive quarterly disbursements, so you may want to do a separate budget for each quarter.

UCLA Financial Wellness Program ([financialwellness.ucla.edu](https://financialwellness.ucla.edu)) helps to empower Bruins to navigate their finances with confidence by fostering financial literacy skills through workshops, coaching and online resources. CashCourse ([cashcourse.org](https://cashcourse.org)) is another free online resource that offers financial tools and lets you take charge of your money.

## Understand Your Net Costs

Through a variety of programs available, UCLA Financial Aid and Scholarships can provide funding to help cover some of your educational costs. Your Net Costs are expenses that will not be covered by grant/scholarship aid. Get your estimate by using our Net Price Calculator at [financialaid.ucla.edu/Prospective-Student/Net-Price-Calculator](https://financialaid.ucla.edu/Prospective-Student/Net-Price-Calculator).

Information accurate at time of printing.  
Please visit [financialaid.ucla.edu](https://financialaid.ucla.edu) for the most current information.



## Additional Ways to Save Money and Manage Out-of-Pocket Expenses

**Reduce the time involved in earning a degree** by taking more than the minimum courses required per term and/or attending summer school. Did you know that out-of-state students do not pay Nonresident Supplemental Tuition in the summer?

Explore all the different **housing options** available to you — on campus, off campus or commuting from home.

When selecting a **meal plan** for on-campus housing, consider your habits and ask yourself what you really need.

Where **book expenses** are concerned, the UCLA Store is committed to offering the best value for students. They offer new books, used, digital, rentals and price matching. And at the end of each quarter, the UCLA Store buys books back for cash.



When it comes to **transportation**, many students ask if they need to have a car on campus. Most first-year students do not need a car, especially given parking limitations on campus. Many students utilize public transportation and ridesharing, which helps save money and the environment.


**Get a part-time job** — look into work-study employment or consider becoming a resident advisor (RA). At UCLA, RAs receive their room and board as compensation. Too stressful to work and go to classes at the same time? Work during summer and use the money you earn for tuition, books or other expenses.

## Where to Go for More Information

We are dedicated to helping make your UCLA education affordable. If you have questions about financial aid, contact Financial Aid and Scholarships through our messaging center: **financialaid.ucla.edu**. You can also access our knowledge base by asking Joe.


 QUESTIONS? ASK JOE

 Ask Joe



Hi, my name is Joe. I am a chatbot here to help with all of your financial aid questions! What would you like to know?

Ask a question



•• UCLA ••

UCLA FINANCIAL AID AND SCHOLARSHIPS  
UCLA.EDU/AFFORDABILITY



# A GUIDE TO PAYING FOR A UCLA EDUCATION

EXPLORE THE MANY RESOURCES AVAILABLE THAT  
MAKE A UCLA EDUCATION MORE AFFORDABLE,  
SUCH AS SCHOLARSHIPS, GRANTS, PAYMENT PLANS,  
TAX BENEFITS AND MUCH MORE.





## Top 5 Best Value University

In 2019, *Forbes* ranked UCLA among the top five best value universities, citing our combination of high education quality and low student debt upon graduation.

Most families pay less than the full price, and 46 percent of our undergraduate students pay no tuition at all. We offer an array of housing options and meal plans — as well as financial aid for housing — so that you have flexibility as to how much you pay. In addition, UCLA offers payment plans for both tuition and housing so families can make smaller, regular payments throughout the academic year instead of larger payments.

## Financial Aid Applications

Before you do anything else, fill out the Free Application for Federal Student Aid (FAFSA) at [studentaid.gov](https://studentaid.gov) or the DREAM Act Application at [dream.csac.ca.gov](https://dream.csac.ca.gov). Make sure you complete the application before the UCLA priority deadline on March 2. These applications provide access to federal- and state-based financial aid programs for all eligible students.

## Four Types of Financial Aid

Paying for your education should be a partnership between student, family and university. Check out the many ways you can pay for your UCLA education.

### 1. SCHOLARSHIPS

**UCLA offers financial support that may be awarded based on need, academic merit, background, specific talents or professional interests:**

- UCLA Regents Scholarships (merit-based)
- UCLA Alumni Scholarships (merit-based)
- UCLA Achievement Scholarships (merit- plus need-based)
- University Student Aid Program Funds (need-based)

**Some other important scholarship resources include:**

- Searchable scholarship databases: Fastweb, College Board and Sallie Mae.
- UCLA Scholarship Resource Center: This unique center for current UCLA students helps you identify available scholarships, regardless of income level. Services include counseling and workshops. Learn more at [scholarshipcenter.ucla.edu](https://scholarshipcenter.ucla.edu).

Don't forget to check organizations in your hometown, such as the Rotary Club and AmeriCorps, that offer scholarships for community service.

### 2. GRANTS

Grants are awards that the recipient does not have to repay. Sources include the federal and state governments, as well as UCLA. Most are awarded based on need and require submission of the financial aid application by March 2.

**Available to California residents only:**

- University of California Blue and Gold Opportunity Plan
- Cal Grants (FAFSA or DREAM Act and GPA verification due March 2)
- Middle Class Scholarship Program (MCSP)

**Available to U.S. residents:**

- Pell Grants (federal)
- Supplemental Educational Opportunity Grants (federal)

**University Grants:** These need-based grants demonstrate UCLA's commitment to affordability. Recipients must complete and submit the FAFSA or DREAM Act Application annually by March 2.

**Please note:** Financial aid supported by funds from the State of California is not available to nonresident students enrolling at UCLA. However, UCLA Financial Aid and Scholarships will assist nonresident domestic students with federal and institutional financial aid, private loans, advice on scholarships and merit-based aid, where available.

### 3. STUDENT LOANS

In 2019, graduating seniors in the U.S. had an average student loan debt of over \$29,200. For UCLA seniors, the average was much lower — just over \$22,390. And, 98 percent of UCLA graduates successfully manage loan repayment.

You will have a variety of borrowing options available, so please make sure to research them carefully before you select what is best for you. Refer to loan guides available from UCLA Financial Aid and Scholarships for more information.

**The federal government offers low-interest Direct Student Loans for higher education.**

**Fixed low-interest federal PLUS loans are also available to parents.**

**Private educational loans offered by banks and lending institutions are also available to students, parents and family members.**

Federal loans are not credit-based and have terms set by the Department of Education. Interest paid on student loans is tax-deductible. There are flexible payment options, and repayment can be delayed until after the student's graduation on federal and private loans.

**58%**

**OF UNDERGRADS  
GRADUATE  
WITHOUT DEBT**

### 4. PART-TIME STUDENT JOBS

Having a part-time job can help pay for textbooks and day-to-day living expenses. Last year, more than 9,500 UCLA undergraduates worked on campus part time. Some had work-study awards, which can make it easier to find a position, on or off campus.

**Tip:** If you work at UCLA, you can qualify for discounts as an employee: [campusservices.ucla.edu/discounts](https://campusservices.ucla.edu/discounts). Students who work for ASUCLA get a 50 percent on-campus dining discount: [asucla.ucla.edu/get-a-job/student-jobs/advantages](https://asucla.ucla.edu/get-a-job/student-jobs/advantages).

## Tips for Students and Families

### SCHOLARSHIPS

Students should start applying for scholarships as early as possible. Create a scholarship résumé that includes items such as educational background, honors and awards, accomplishments, and volunteer and work experience.

### STATE PROGRAMS

If you are an out-of-state student thinking of studying in California, look into financial aid programs that may be available from your home state. You can search for programs that are available in your state at [collegescholarships.org/grants/state.htm](https://collegescholarships.org/grants/state.htm) and at [nasfaa.org/State\\_Financial\\_Aid\\_Programs](https://nasfaa.org/State_Financial_Aid_Programs).

### EXPLORE TAX BENEFITS

The government offers tax credits and deductions for higher education. Please consult with your tax preparer or visit [irs.gov](https://irs.gov) to learn more about the American Opportunity Credit, Lifetime Learning Credit and student loan interest deduction.

### PREPARE FOR COLLEGE

Students' college prep is about more than the classes you take. Use checklists provided by the Department of Education to help you prepare for and succeed in college no matter what year you are in school. There are also helpful checklists for parents! Visit [studentaid.gov/resources/prepare-for-college/checklists](https://studentaid.gov/resources/prepare-for-college/checklists).

### BRUIN PAY PLAN

If you enroll at UCLA, you're eligible for Bruin Pay Plan. This plan allows students and families to pay each academic quarter's tuition and fees in three payments spread over the term.