

Financial Aid for EAP Students

Frequently Asked Questions

Q: What type of financial aid is available for EAP during the academic year?

A: All types of financial aid are available, including institutional, state, and federal grants, scholarships, and federal and private loans.

Q: Is financial aid available for summer only EAP programs?

A: Financial aid for summer programs is limited to residual Pell Grant, Federal Direct Subsidized and Unsubsidized Loans from the academic year or additional Direct Parent PLUS Loan/private loans. Students with financial need who filed the FAFSA on time could be eligible for a UCSD Summer Grant. In addition, students with a zero or low Expected Family Contribution could be eligible for an EAP Grant. You must complete a Summer Session Application on TritonLink using the Financial Aid tool, which is generally available starting in mid-April to early May.

Q: How do I pay my EAP Program Fees?

A: Financial Aid students are deferred from the payment coupons until the Financial Aid Office notifies the EAP office (UCEAP) of your financial aid award once your file is complete. UCEAP will apply the financial aid toward your mandatory program fees. If your financial aid is less than the EAP fees, you are responsible for the difference. If your financial aid exceeds the EAP fees, you will receive a disbursement.

View your EAP student account at: <https://myeap.eap.ucop.edu/apply>

Q: What fees do I pay if I have California College Fee Waiver Program (Cal Vet) benefits?

A: The Cal Vet waiver is applied toward your UC Tuition Fee, Student Services Fee, pre-Intensive Language Program (ILP), and ILP instructional charges. These charges will be removed from your EAP account. All other fees remain your responsibility. You must submit a copy of the confirmation of benefits award letter to the EAP Student Finance unit at UCEAP. A separate letter is required for each academic year that you participate in EAP.

Q: When will I receive my financial aid disbursements?

A: Disbursement dates are based on your program dates, program length, and are contingent upon the receipt of financial aid information by the UCEAP Office:

- Quarter/Semester Programs: 1 disbursement (approximately 2 weeks prior to the program's official EAP start date)
- Academic Year Programs: 3 disbursements (approximately 2 weeks prior to the program's official EAP start date; December 15, and March 15).
- Off-Cycle Year Programs: 4 disbursements (Winter/Spring: approximately 2 weeks prior to the program's official EAP start date and March 15th; Fall: July 15 and September 15)

Q: How will I receive my financial aid disbursement?

A: Direct deposit: Complete the UCEAP Direct Deposit online at: <https://myeap.eap.ucop.edu/apply>
You should receive payment in 5-7 business days.

Mail: Financial aid will be sent to your U.S. address listed on MyEAP. You will receive a check in about 10 business days.

Note: E-mail your EAP student finance analyst if you change your financial address in MyEAP after the program pre-departure withdrawal date. The EAP office does not receive address updates from UCSD.

Q: What do I need to do to ensure the receipt of my Federal Direct Loans?

A: First time Federal Direct Loan borrowers are required to complete a Federal Direct Loan Master Promissory Note (MPN). Additionally, complete the Entrance Loan Counseling on UCSD TritonLink. The Financial Aid Office commits the amount of your loan for the term on EAP at the beginning of the program. These funds apply toward your program fees. Any remaining credit balance will be disbursed with all other aid according to the financial aid disbursement schedule for the program.

Q: What do I need to do to ensure the receipt of my Perkins Loan/University Loan?

A: Perkins/University Loan Promissory Notes must be submitted to the Student Business Services office before funds can be disbursed. The Financial Aid Office commits the amount of your loan for the term on EAP at the beginning of the program. These funds apply toward your program fees. Any remaining credit balance will be disbursed with all other aid according to the financial aid disbursement schedule for the program.

Q: What do I need to do to ensure the receipt of my Federal Direct Parent PLUS Loan?

A: First time Federal Direct Parent PLUS Loan borrowers are required to complete a Direct Parent PLUS Master Promissory Note (MPN) before funds can be disbursed. Additionally, submit the Federal Direct Parent PLUS Loan Request Form to the Financial Aid Office. Direct PLUS Loans can be paid by UCSD to your parent's address or applied directly to your EAP account.

Q: What happens if there's a change to my financial aid package?

A: Financial aid awards to EAP students are based on financial aid eligibility as determined by the campus Financial Aid Office and are subject to change. Any change will affect your EAP account balance. You are responsible for payment of any program fees and financial aid disbursements already received that are not covered by a reduced financial aid package.

Q: If I withdraw from EAP, what financial implications will I face?

A: If you withdraw from the EAP, some of your program fees can be prorated and others will be fully charged. Your financial aid will be repackaged and you need to pay any outstanding balance immediately. If you enroll in a year-long EAP program and then withdraw after the completion of Fall semester which usually ends in December, your EAP financial aid will be repackaged to Fall only which is equivalent to one quarter instead of one semester of financial aid. Please be aware that the amount that you owe to UCEAP will be significant if a December disbursement has been made when you withdraw.

Q: What happens if I decide to extend my EAP Program?

A: You must get approval by the EAP office to extend your program and your aid will be revised accordingly. A revised award notification will not be available in advance to help you decide to extend your stay. In general, if your EAP budget is higher than the UCSD budget, you will be offered additional loans to cover the increase. If your EAP budget is lower, you will receive less financial aid.

Q: Who should I contact for finance-related issues?

A: There are two main contacts for finance questions.

Ask UCSD's Financial Aid Office about:

- Your financial award package
- Changes to your financial aid package
- Confirmation and acceptance of awards

Ask your Student Finance Analyst at UCEAP about:

- EAP disbursements
- EAP program fees
- Account statements

2012-2013 Sample EAP Financial Aid Awards
Dependent Undergraduate, Grade Level 3 or 4, On-Time Filers
 United Kingdom Immersion Year Program

Pell Grant Eligible

Total EAP Program Cost	\$32,958
- Parent Contribution	\$0
- Student Contribution	\$0
= Need	\$32,958
- Pell Grant	\$5,550
- Cal Grant A	\$12,192
- UC Grant†	\$3,153
- EAP Grant	\$2,000
- Direct Subsidized Loan	\$5,500
- Direct Unsubsidized Loan*	\$2,000
- Direct PLUS Loan (Parent Loan)**	\$2,563 <i>(up to total cost - requires credit approval)</i>
Total Aid	\$32,958

Pell Grant Ineligible

Total EAP Program Cost	\$32,958
- Parent Contribution	\$6,189
- Student Contribution	\$270
= Need	\$26,499
- Cal Grant A	\$12,192
- UC Grant†	\$2,244
- EAP Grant	\$0
- Perkins Loan†	\$1,900
- Direct Subsidized Loan	\$5,500
- Direct Unsubsidized Loan*	\$2,000
- Direct PLUS Loan (Parent Loan)**	\$9,122 <i>(up to total cost - requires credit approval)</i>
Total Aid	\$32,958

No-Need; Expected Family Contribution > EAP Cost

Total EAP Program Cost	\$32,958
- Parent Contribution	\$34,158
- Student Contribution	\$ 80
= Need	\$0
- Direct Unsubsidized Loan*	\$7,500
- Direct PLUS Loan (Parent Loan)**	\$25,458 <i>(up to total cost - requires credit approval)</i>
Total Aid	\$32,958

*Maximum Direct Unsubsidized Loan for Independent students = \$7000 or \$12500 Direct Subsidized/Unsubsidized

**Direct PLUS Loan/Private Loan for Dependent students, Private Loan only for Independent students

†Late FAFSA Filers are not eligible for UC Grant and Perkins Loan

Fall 2012 Sample EAP Financial Aid Awards
Dependent Undergraduate, Grade Level 3 or 4, On-Time Status
 France Fall Semester Program

Pell Grant Eligible

Total EAP Program Cost	\$19,949
- Parent Contribution	\$0
- Student Contribution	\$0
= Need	\$19,949
- Pell Grant	\$1,850
- Cal Grant A	\$4,064
- UC Grant***	\$1,717
- EAP Grant	\$1,500
- Perkins Loan***	\$133
- Direct Subsidized Loan	\$1,833
- Direct Unsubsidized Loan*	\$667
- Direct PLUS Loan (Parent Loan)**	\$2,995 <i>(requires credit approval)</i>
Total Aid†	\$14,759

Pell Grant Ineligible

Total EAP Program Cost	\$19,949
- Parent Contribution	\$2,600 <i>(\$7800 annual)</i>
- Student Contribution	\$33 <i>(\$100 annual)</i>
= Need	\$17,316
- Cal Grant A	\$4,064
- UC Grant***	\$0
- EAP Grant	\$0
- Perkins Loan***	\$568
- Direct Subsidized Loan	\$1,833
- Direct Unsubsidized Loan*	\$667
- Direct PLUS Loan (Parent Loan)**	\$5,961 <i>(requires credit approval)</i>
Total Aid†	\$13,093

No-Need; Expected Family Contribution > Academic Year Cost of Attendance

Total EAP Program Cost	\$19,949
- Parent Contribution	\$18,000 <i>(one quarter)</i>
- Student Contribution	\$2,000 <i>(one quarter)</i>
= Need	\$0
- Direct Unsubsidized Loan*	\$2,500
- Direct PLUS Loan (Parent Loan)**	\$10,593 <i>(requires credit approval)</i>
Total Aid†	\$13,093

*Maximum Direct Unsubsidized Loan for Independent students = \$2333 or \$4167 Direct Subsidized/Unsubsidized

**Direct PLUS Loan/Private Loan for Dependent students, Private Loan only for Independent students

*** Late FAFSA Filers are not eligible for UC Grant and Perkins Loan

†Students have the option to request additional Direct Subsidized Loan, Unsubsidized Loan and/or Direct PLUS Loan from future quarters to cover up to total EAP Program Cost

Fall 2012 Sample EAP Financial Aid Awards
Dependent Undergraduate, Grade Level 3 or 4, On-Time Status
 Italy Pre-ILP + Fall Semester Program (6/18/12 – 2/28/13)

Pell Grant Eligible

Total EAP Program Cost	\$25,948
- Parent Contribution	\$0
- Student Contribution	\$0
= Need	\$25,948
- Pell Grant	\$3,700
- Cal Grant A	\$8,128
- UC Grant***	\$2,435
- EAP Grant	\$2,000
- Direct Subsidized Loan	\$3,666
- Direct Unsubsidized Loan*	\$1,334
- Direct PLUS Loan (Parent Loan)**	\$3,479 <i>(requires credit approval)</i>
Total Aid†	\$24,742

Pell Grant Ineligible

Total EAP Program Cost	\$25,948
- Parent Contribution	\$5,333 <i>(\$8000 annual)</i>
- Student Contribution	\$0
= Need	\$20,615
- Cal Grant A	\$8,128
- EAP Grant	\$0
- Perkins Loan***	\$1,069
- Direct Subsidized Loan	\$3,666
- Direct Unsubsidized Loan*	\$1,334
- Direct PLUS Loan (Parent Loan)**	\$9,545 <i>(requires credit approval)</i>
Total Aid†	\$23,742

No-Need; Expected Family Contribution > Academic Year Cost of Attendance

Total EAP Program Cost	\$25,948
- Parent Contribution	\$24,000 <i>(two quarters)</i>
- Student Contribution	\$2,000 <i>(two quarters)</i>
= Need	\$0
- Direct Unsubsidized Loan*	\$5,000
- Direct PLUS Loan (Parent Loan)**	\$18,742 <i>(requires credit approval)</i>
Total Aid†	\$23,742

*Maximum Direct Unsubsidized Loan for Independent students = \$2333 or \$4167 Direct Subsidized/Unsubsidized

**Direct PLUS Loan/Private Loan for Dependent students, Private Loan only for Independent students

*** Late FAFSA Filers are not eligible for UC Grant and Perkins Loan

†Students have the option to request additional Direct Subsidized Loan, Unsubsidized Loan and/or Direct PLUS Loan from future quarters to cover up to total EAP Program Cost

Summer 2013 Sample EAP Financial Aid Awards
Dependent Undergraduate, Grade Level 3 or 4, On-Time Status
 Korea Summer Program

Has Need; Expected Family Contribution < EAP Cost

Total EAP Program Cost	\$8,748
- Parent Contribution	\$0
- Student Contribution	\$0
= Need	\$8,748
- EAP Grant	\$500
- UC Grant***	\$2,000
- Direct Subsidized Loan	\$0 <i>(up to \$5500 if not used during academic yr)</i>
- Direct Unsubsidized Loan*	\$0 <i>(up to \$2000 if not used during academic yr)</i>
- Direct PLUS Loan (Parent Loan)**	\$6,248 <i>(up to total cost - requires credit approval)</i>
Total Aid	\$8,748

No-Need; Expected Family Contribution > EAP Cost

Total EAP Program Cost	\$8,748
- Parent Contribution	\$8,000 <i>(summer)</i>
- Student Contribution	\$1,000 <i>(summer)</i>
= Need	\$0
- Direct Unsubsidized Loan*	\$0 <i>(up to \$2000 if not used during academic yr)</i>
- Direct PLUS Loan (Parent Loan)**	\$8,748 <i>(up to total cost - requires credit approval)</i>
Total Aid	\$8,748

* Maximum Direct Unsubsidized Loan for Independent students = \$7000 or \$12,500 Direct Subsidized/Unsubsidized

**Direct PLUS Loan/Private Loan for Dependent students, Private Loan only for Independent students

*** Late FAFSA Filers are not eligible for UC Grant; apply for summer financial aid early, limited funding