
Hanging in the Balance

The Future of Financial Aid

September 2025

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**“As we take on the challenges
that lie ahead we will
recommit to the values that
made UC so successful.”**

– UC President James B. Miliken

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Hanging in the balance: the future of financial aid

Agenda

- Blue and Gold: A familiar name with a new message
- Federal financial aid update
- CalKIDS
- Resources
- Questions

The image shows a bright, modern interior space, likely a library or study hall. In the foreground, a group of students is seated at long wooden tables, working on laptops. To the right, a wide, multi-level staircase with metal railings and mesh safety barriers leads up. The ceiling is high and features a complex, gold-colored slatted design. Large windows on the right side provide natural light and a view of the outdoors. The overall atmosphere is clean, open, and conducive to learning.

Blue and Gold: A familiar name with a new message

Blue and Gold is UC financial aid

Blue and Gold is how we award all types of financial aid at UC and is our strategy to make a UC education accessible and affordable for California students:



TUITION COVERAGE

Most California families that earn up to \$100,000 pay \$0 in UC tuition

MINIMIZED DEBT

Many California students graduate debt free with the help of financial aid and part-time work

TUITION PREDICTABILITY

All students benefit from UC tuition policy

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What about families that earn over \$100,000?

California's Middle-Class Scholarship

- California resident or AB 540
- Eligible to complete the FAFSA or CA Dream Act Application
- CSU, CCC bachelor's degree program, or UC
- Income/Asset Cap \$234,000 (2025-26)
- Must be eligible for financial aid
- Amount varies



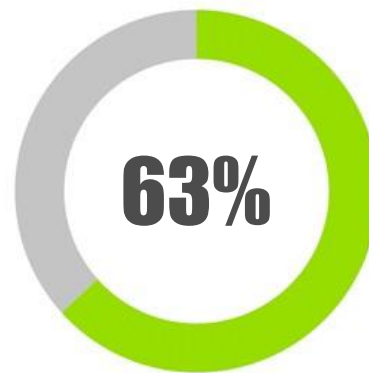
Blue and Gold is UC financial aid



54% of CA
undergrads pay
no tuition



67% of CA
undergrads
receive grants
& scholarships



63% of CA
undergrads
graduate with
no student loan
debt

Average amount of grants and scholarship awarded to eligible
CA students last year: **\$22,000**

Federal financial aid update



Federal financial aid update

The OBBA Act

- ✓ Signed into law: July 4, 2025
- ✓ Senate's version prevails (less damaging to federal financial aid)

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Federal financial aid update

Pell Grants (effective July 1, 2026)

- ✓ Cuts to students receiving enough aid to cover the full cost of attendance
- ✓ Less than 100 UC students
- ✓ About \$110,000 in lost Pell Grants

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Federal financial aid update

Undergrad student loans (beginning the 2026-27 award year)

- ✓ Prorated based on enrollment
- ✓ Most UC students not impacted
- ✓ Impacted part-time students (students with accommodations or those close to graduation)

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Federal financial aid update

Parent PLUS Loans (Effective July 1, 2026)

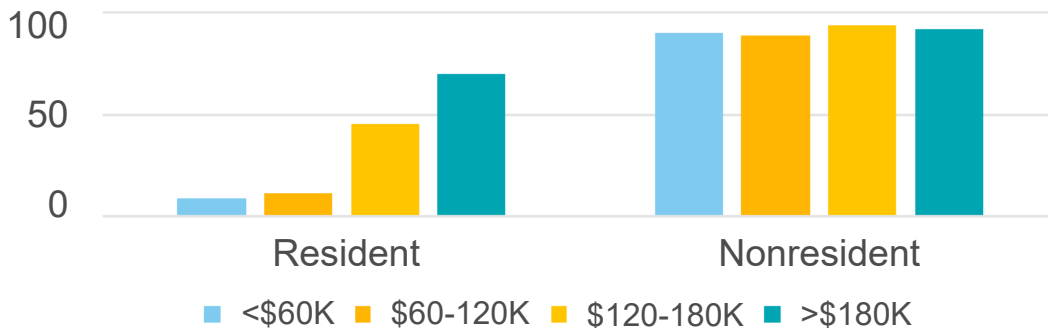
- ✓ An annual limit of \$20,000 per dependent student
- ✓ Cumulative limit of \$65,000 per student
- ✓ At UC, only 6% have PLUS, but those who borrow rely heavily on the program
- ✓ Nonresidents and high-income borrow the most

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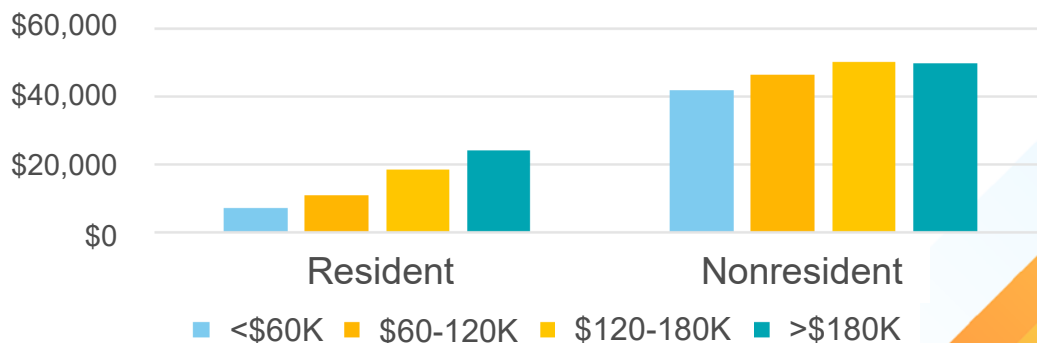
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% with PLUS Loans, Income and Residence



Ave. PLUS Loans, Income and Residence



Federal financial aid update

UC is working to identify:

- ✓ Ways to mitigate impacts
- ✓ Current UC financial aid program vulnerabilities
- ✓ Impacts on other federal aid programs
- ✓ Impacts on special student population



An aerial photograph of a group of students walking on a light-colored concrete sidewalk. The students are wearing backpacks and casual clothing. Long, dark shadows are cast across the pavement, indicating it is either early morning or late afternoon. The students are walking in various directions, some in small groups and others alone.

CaIKIDS

CalKIDS

CalKIDS provides low-income California public school children with up to **\$1500** for college

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CalKIDS
gives your child
a real chance
for a brighter
future.

**With free
money for
college!**

CalKIDS is a new program from the State of California that provides up to \$1,500 in free money for college to eligible public school students. CalKIDS can help families boost their children's college savings and increase access to higher education.



**To learn more and to find
out if your child qualifies,
visit CalKIDS.org today!**



CalKIDS
The first step toward college

The California Kids Investment and Development Savings Program (CalKIDS) is a children's savings account program, administered by the ScholarShare Investment Board, an agency of the state of California. CalKIDS will provide children born in California with college savings accounts, including seed deposits and other potential incentives, to help pay for future qualified higher education expenses. To learn more about CalKIDS or opt out of the program entirely, please see the Program Terms and Conditions at CalKIDS.org. CalKIDS participants may also establish individual

Current school-aged student eligibility:

- ✓ Low-income California public school students
- ✓ Enrolled in 1st-12th grades during the 2021-2022 academic year
- ✓ Low-income first graders during the 2022-23 and subsequent academic years

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Eligible low-income public school students receive a:

- ✓ \$500 auto deposit in a CalKIDS account
- ✓ \$500 additional deposit for eligible students who are foster youth
- ✓ \$500 additional deposit for students who identify as homeless

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CalKIDS
The first step toward college

CalKIDS

Confirm eligibility & claim account



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Resources



Resources

studentaid.gov



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ederal court issued an injunction preventing the U.S. Department of Education from implementing parts of the Saving on a ation (SAVE) Plan and other IDR plans. We are assessing the ruling and will continue to update [StudentAid.gov/saveaction](https://studentaid.gov/saveaction) information.

re United States government.

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In School

*about going to
higher school.*

In School

*I'm in the process of earning a
degree or certificate.*

Parent

*I want to help my child pay for
college.*

In Repayment

I have loans I need to


Resources

csac.ca.gov



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WANT 4 STUDENTS LOGIN HERE

BETTER FAFSA, E OR CADAAClick Here


ALL IN FOR FAFSA/CA DREAM ACTClick Here

APPLY FOR FINANCIAL AID

The Free Application for Federal Student Aid (FAFSA) and the California Dream Act Application for 2024-25 is now open. Check our website for updates or sign up for our CSAC email Listserv for "Students and Families".

Students attending California Community Colleges for the 2024-25 academic year should also apply by **May 2** and no later than **September 3, 2024**.

The Sacramento Kings All in for FAFSA



MESSAGE FROM THE KINGS HEAD COACH MIKE BROWN

1

SUBMIT THE FAFSA OR CADAAClick Here

Submit the FAFSA. Unless you're an undocumented eligible student, then submit the CA Dream Act Application.

2

LOGIN TO WG4S AND CONFIRM GPAClick Here

Log in to WG4S and confirm your GPA.

May I help you?

Hi there! I'm Gracie, the chatbot, here to answer your questions. What do you want to know?

Resources

UC tuition & financial aid site:

- ✓ Blue & Gold
- ✓ Financial aid application information
- ✓ Important dates and deadlines



Tuition & financial aid

\$15,384

2026-2027 academic year UC tuition for CA students. You can expect your tuition to stay the same for up to six years.

\$0–100,000 For most in-state students, if your family's income is in this range and you qualify for financial aid, you won't pay any tuition.

Average amount of grants and scholarships awarded to eligible CA students last year: **\$22,000**



54% of CA undergrads pay
no tuition



67% of CA undergrads receive grants &
scholarships



63% of CA students graduate with no
student loan debt

[Apply for financial aid](#)

Resources

2025-26 Financial Aid Calculator:

- ✓ Updated launched March 2025
- ✓ Fully functional for California resident, AB540, and nonresident users
- ✓ Provides Pell grant estimates for those FAFSA filers
- ✓ Veteran benefits estimates
- ✓ Additional functionality planned for 2026

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Estimate your aid

Here's a quick and easy way to estimate your financial aid.

2025-26 Financial Aid Calculator

Our UC systemwide financial aid calculator can help you assess how much it will cost you to attend UC for one year. Use the calculator to estimate the amount of gift aid (free money) you could receive as part of your financial aid award. The calculator can also help you figure out your estimated net costs, which is the total cost of attendance minus the estimated gift aid. Keep in mind that there may be other financial aid options like work-study and student loans to help you cover your net cost.

It will be helpful to refer to these documents before you use the calculator:

- Federal income tax returns from two years ago, filed by you or your parents/spouse as applicable. For the 2025-26 estimator use the 2023 tax return information.
- 2023 W-2 forms and/or pay stubs with year-to-date information for you and/or your parents/spouse as applicable.

Remember, the calculator provides an estimate, not exact results.

Step 1

All fields required

Please select all that apply:

I am older than 24

I am married or have children

I am an orphan, ward of the court, or was in foster care

I am homeless or at risk of being homeless

None of the above

Resources

UC YouTube



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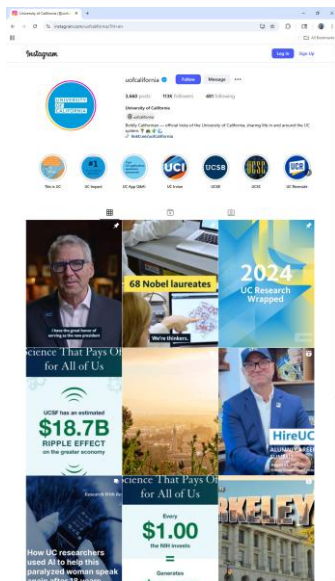


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Social Media

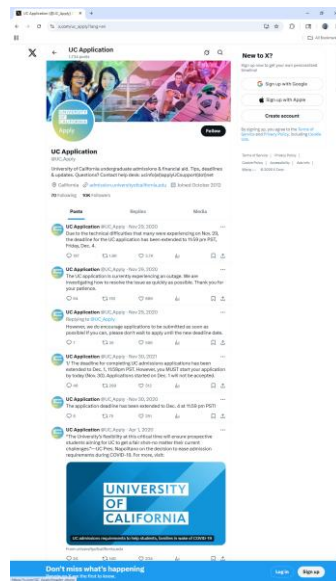
Instagram:

@uofcalifornia



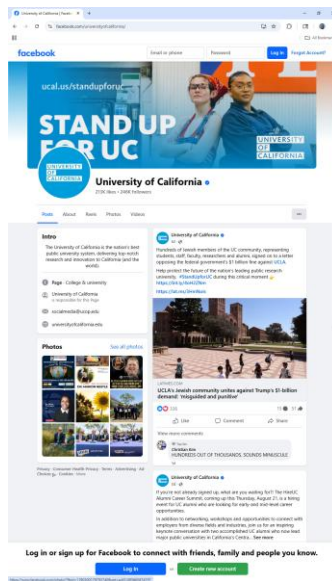
X:

@UC_Apply



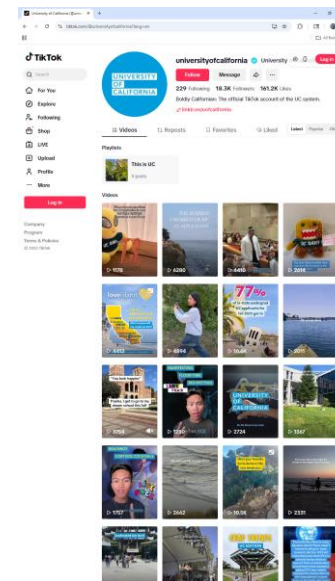
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Thank you

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