

# Hanging in the Balance

The Future of Financial Aid

September 2025

“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

# Agenda

- Blue and Gold: A familiar name with a new message
- Federal financial aid update
- Satisfactory academic progress (SAP) – time to degree
- 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, open staircase with metal railings and mesh safety screens leads to an upper level. The upper level is enclosed by large glass panels, offering a view of the outdoors. The ceiling features a complex, geometric wooden slat design. In the background, a sign above a doorway reads "DELOITTE FOUNDATION CLASSROOM".

# **Blue and Gold: A familiar name with a new message**



# Blue and Gold: A familiar name with a new message

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



# Blue and Gold: A familiar name with a new message

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

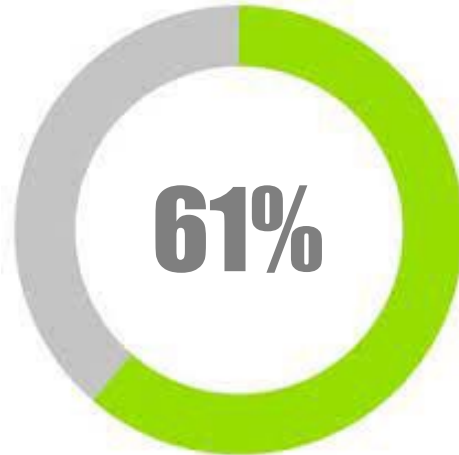
## CALIFORNIA'S MIDDLE-CLASS SCHOLARSHIP

- California resident or AB540
- Eligible to complete the FAFSA or CA Dream Act Application
- CSU, CCC bachelor's degree program, or UC
- Income/Assets up to \$234,000 (2024-25)
- Must be eligible for financial aid
- Award amounts vary



# Blue and Gold: A familiar name with a new message

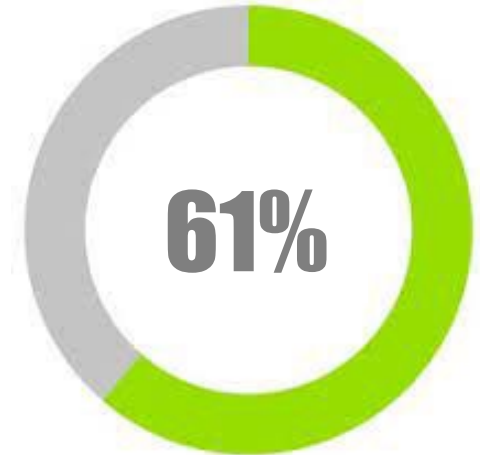
## RESULTS:



61% of CA  
undergrad transfers  
pay no tuition



72% of CA  
undergrad transfers  
receive grants &  
scholarships



61% of CA  
undergrad transfers  
graduate with no  
student loan debt

The average amount of grants and scholarships awarded to eligible CA students last year was \$24,000.



# Federal financial aid update





# Federal financial aid update

## The OBBA ACT

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



# 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





# 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)

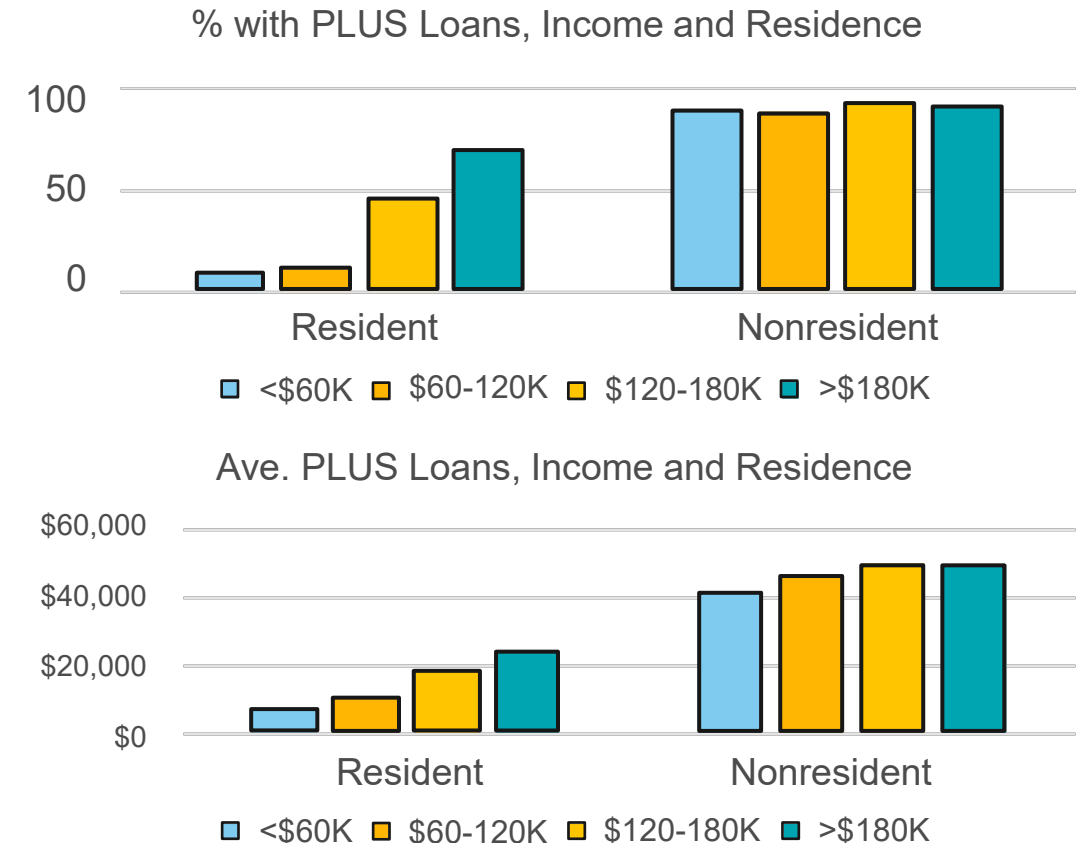




# Federal financial aid update

## 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



# 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





# Financial aid time to degree requirements





# Satisfactory academic progress (SAP) – time to degree



## What is SAP?

Federal regulations require students to make Satisfactory Academic Progress (SAP) to remain eligible for federal financial aid (including Pell Grants, Direct Loans, etc.). SAP is a set of standards that schools must establish and apply consistently to all students, regardless of whether they are currently receiving aid.

The goal is to ensure students are progressing adequately towards completing their degree or certificate within a reasonable period.

# Satisfactory academic progress (SAP) – time to degree



## The three evaluation measures of SAP

- ✓ Qualitative
- ✓ Quantitative
- ✓ Maximum Time Frame/Time to Degree



# Satisfactory academic progress (SAP) – time to degree



## The impact of transfer credits

- ✓ Count as attempted credits
- ✓ Accelerate a pathway to the 150% limit



# Satisfactory academic progress (SAP) – time to degree

Student A – Bachelor's Degree -  
120 Credit Program

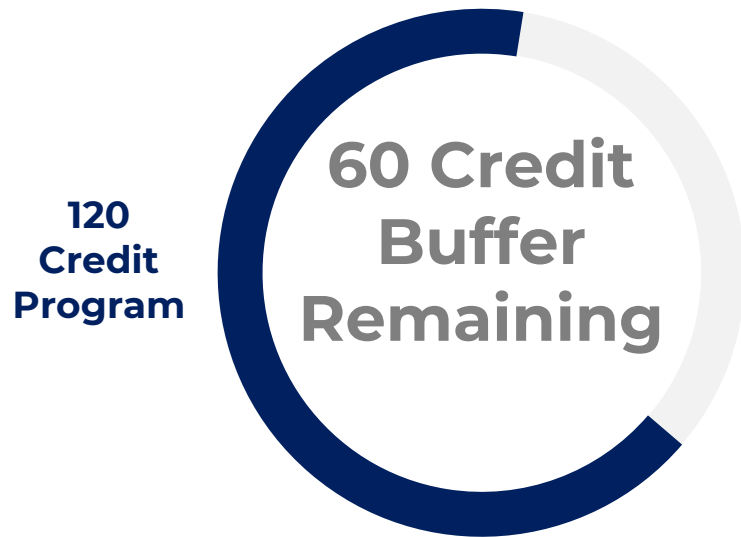
**180  
Credit  
Buffer**

A smiling woman with short dark hair, wearing a red patterned top, is holding a whiteboard with both hands. The whiteboard has a silver frame and contains the text 'Student A: No Transfer Credits' in bold black font.

**Student A:  
No Transfer  
Credits**

# Satisfactory academic progress (SAP) – time to degree

Student A – Bachelor's Degree -  
120 Credit Program



**Student A:  
No Transfer  
Credits**

# Satisfactory academic progress (SAP) – time to degree

Student B – Bachelor's Degree -  
120 Credit Program

**180  
Credit  
Buffer**

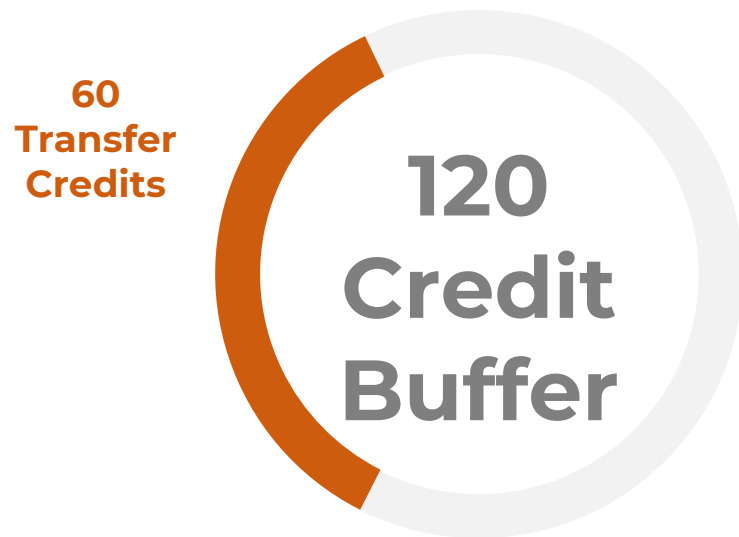
**Student B:**





# Satisfactory academic progress (SAP) – time to degree

Student B – Bachelor's Degree -  
120 Credit Program



**Student B:  
60 Transfer  
Credits**



# Satisfactory academic progress (SAP) – time to degree

Student B – Bachelor's Degree -  
120 Credit Program



**Student B:  
60 Transfer  
Credits**





# Satisfactory academic progress (SAP) – time to degree

Three ways students attempt  
excess credits

- ✓ Changing majors
- ✓ Taking non-degree applicable courses
- ✓ Withdrawing from classes



# Satisfactory academic progress (SAP) – time to degree

What happens when SAP is not met?

## FINANCIAL AID WARNING:

- ✓ First time student fails to meet SAP
- ✓ Student can still receive aid
- ✓ Students are expected to correct their academic deficiencies during the warning period





# Satisfactory academic progress (SAP) – time to degree

What happens when SAP is not met?

## FINANCIAL AID

### DISQUALIFICATION:

- ✓ Do not meet SAP after warning period or immediately if completing the degree with max timeframe is impossible
- ✓ No longer eligible for aid



# Satisfactory academic progress (SAP) – time to degree

## Financia Aid Appeals

### Common appeal grounds:

- ✓ Death of a relative
- ✓ Serious injury or illness of the student
- ✓ Other special circumstances

### Required documentation:

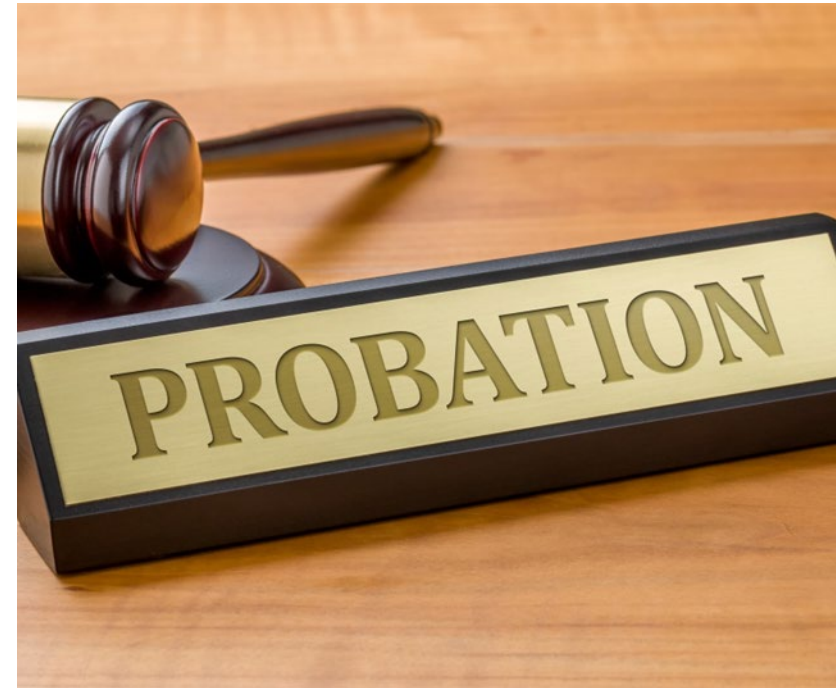
- ✓ Written statement
- ✓ Supporting documentation
- ✓ An academic plan



# Satisfactory academic progress (SAP) – time to degree

## Financia Aid Probation:

If an appeal is approved, the student is placed on financial aid probation for one payment period and must adhere to the specific terms of the academic plan. If they meet the requirements, their eligibility may be reinstated.





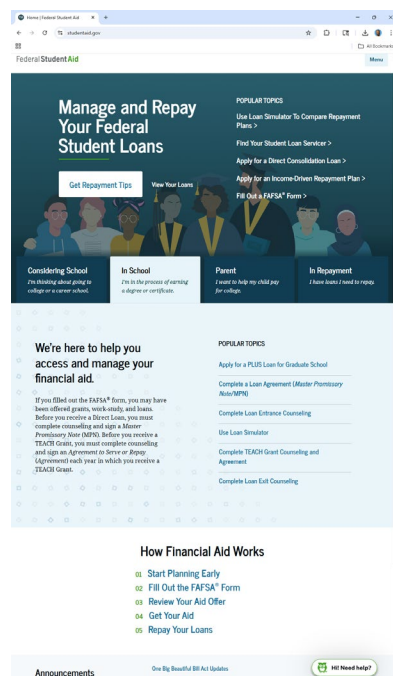
# Resources



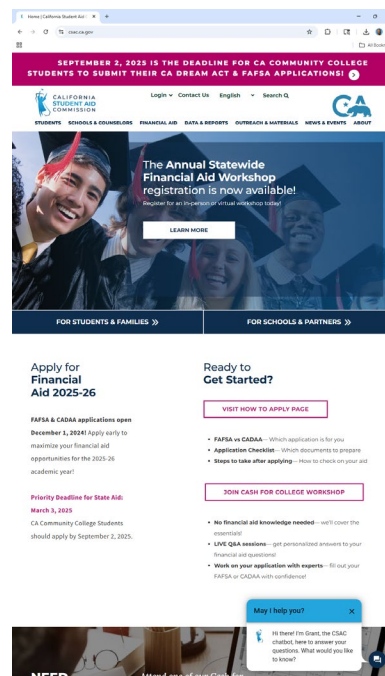


# Resources

studentaid.gov



csac.ca.gov



CalKIDS



ENSURING  
TRANSFER SUCCESS  
CONFERENCE

UNIVERSITY  
OF  
CALIFORNIA

California  
Community  
Colleges

# Resources

## UC tuition & financial aid site

**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%**  
54% of CA undergrads pay no tuition

**67%**  
67% of CA undergrads receive grants & scholarships

**63%**  
63% of CA students graduate with no student loan debt

[Apply for financial aid](#)

A UC degree is worth it. And we can help you



## UC financial aid calculator

**UNIVERSITY OF CALIFORNIA** Admissions

### 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



# Resources

UC  
YouTube

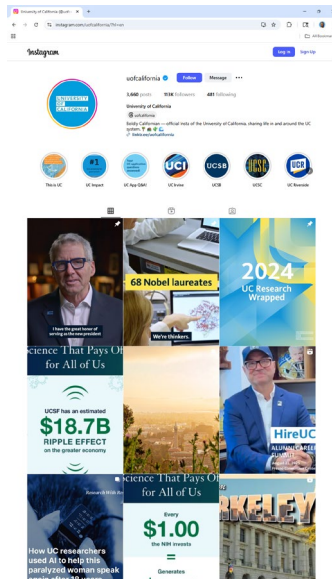




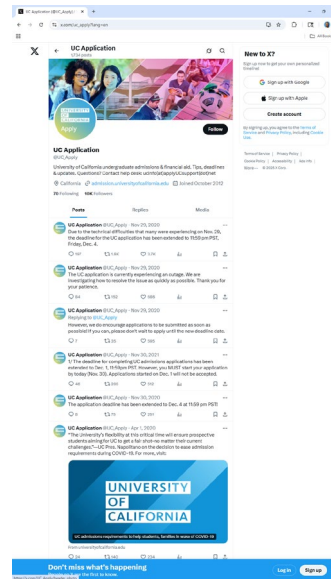
# Resources

## Social media

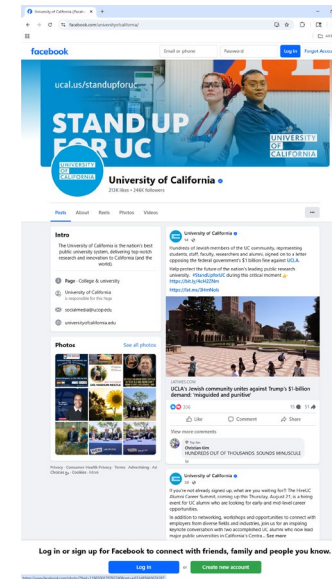
Instagram:  
@uofcalifornia



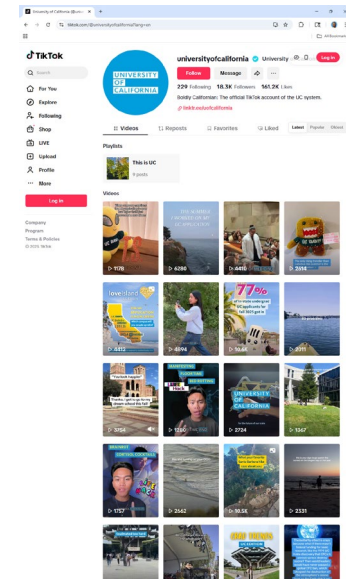
X:  
@UC\_Apply



Facebook:  
University of California



TikTok:  
@universityofcalifornia



# Thank You