



FAQS

DIRECT COSTS

What are Direct Costs?

Direct costs are those costs paid directly to the university and billed through your UC Merced student account. Direct costs are different from the estimated Cost of Attendance. The Cost of Attendance is an estimate of expenses and includes items not paid directly to the university. Direct costs typically only include tuition/fees and on-campus room and board, and health insurance which are items that you will receive a bill for. Your actual direct costs will vary depending on things such as whether you live on or off campus, or whether you waive out of the health insurance.

You can find the Undergraduate Affordability Tool by visiting:
<https://finaidapps.ucmerced.edu/DirectCostWorksheet/index.cfm>

1. Insert Student ID Number
2. Insert 2627 Aid Year
3. And review your direct costs.

FEDERAL WORK STUDY

What are the benefits of FWS?

The benefits of Federal Work-Study are that any earnings made under Federal Work-Study *do not count against your aid eligibility*.

What is Federal Work-Study and how does it work?

Federal Work-Study is a federally funded program that enables you to earn money for college costs through part-time employment. The program pays a portion of your wages which allows the campus to provide more work opportunities for both on and off-campus jobs. You will know if you are eligible for Federal Work-Study if there is a Federal Work Study award offer on your financial aid package.

Federal Work Study is like any other job. Students are awarded a specific federal work study amount. For example: \$5,000. This \$5,000 does not automatically apply to your bill. You must first accept the award, apply for employment, interview, and be hired into a position. You must then work the necessary hours up until you earn the \$5,000. Students can work up to 18 hours per week and receive a paycheck every two weeks

Visit <https://financialaid.ucmerced.edu/FWS> for more information.

If I was not awarded Federal Work Study can I still have an on-campus job?

Yes! If you don't see a federal work-study amount, you can still apply for on-campus jobs! For any questions about employment, please contact the Student Employment Office via email at studentemployment@ucmerced.edu or by phone at (209) 631-8012.

Visit <https://studentjobs.ucmerced.edu/handshake> to view both FWS and non-FWS job opportunities via Handshake Student Employment Services.

DISBURMENT

When will my financial aid be disbursed?

Financial aid is disbursed to your student billing account no earlier than 10 days prior to the first day of instruction. There are a number of tasks that you need to complete in order to make sure that your financial aid awards are disbursed in a timely manner. Please visit your MyChecklist to view any requirement tasks assigned to you.

When can I accept my federal loans?

Students will be able to accept or decline their financial aid awards, including loans, beginning July 1. Please note that it can take up to seven business days for us to process loans once the requirements have been completed.

SCHOLARSHIP

How will a scholarship affect my financial aid award?

The impact of a scholarship on your financial aid package depends on your individual situation. In general, we prioritize reducing loans and/or work-study first whenever possible. Fellowships, grants, or scholarships are only adjusted as a last resort.

Where can I learn more about your scholarship opportunities?

UC Merced utilizes ScholarshipUniverse to help students find and apply for both campus and external scholarships. To get started, visit <https://ucmerced.scholarshipuniverse.com/>, where you'll be guided to a welcome page. There, you'll answer a series of basic questions to help match you with scholarship opportunities. The more questions you complete, the greater your chances of finding scholarships that fit your profile!

What is the Middle-Class Scholarship?

The Middle-Class Scholarship program is available to new, transfer, and returning undergraduate students, as well as those pursuing a teaching credential. To qualify for the upcoming academic year, students must meet income and asset limits (set annually based on the California State Budget).

Visit <https://www.csac.ca.gov/middle-class-scholarship> for more details on the Middle Class Scholarship.



FAQS

SCHOOL CODE: 041271

STUDENT BILLING & CASHIERING

I don't think I can afford to pay my bill after all gift aid is applied, are there any payment options available?

Yes, the Student Billing & Cashiering Services offers a "Deferred Payment Plan" also known as DPP. If you are unable to pay your balance in full after all financial aid is applied, you can consider enrolling in the Deferred Payment Plan. The Deferred Payment Plan allows families to pay balances that are at least \$500, in 4 installments.

Visit <https://studentbilling.ucmerced.edu/billing-payments/deferred-payment-plan> or contact the Student Billing & Cashiering Office (SBS) for more information on the Deferred Payment Plan.

VERIFICATION

What is verification and how do you know if you were selected?

Students are selected for verification by the Department of Education or the California Student Aid Commission to determine whether the information reported on the FAFSA or California Dream Act is accurate.

Students selected for verification will have certain requirements on their checklist such as the Dependent Verification Worksheet or 2024 Income Tax Return. You can access your checklist by visiting <https://myconnect.ucmerced.edu/>

Visit <https://financialaid.ucmerced.edu/verification> for more information on Verification.

Will my financial aid awards change after verification?

A student's financial aid award package might change if there are any discrepancies between the information reported on the FAFSA/CADAA and the information we find during the verification process.

Students will be notified of any changes made to their awards after the verification process is complete.

SPECIAL CIRCUMSTANCES/SAI APPEAL

My parent's lost their job or are working less hours, can your office re-evaluate my award?

Yes, if you or your contributor(s) have experienced a significant decline in income, you may submit a Special Circumstances/SAI Appeal after you have received your initial financial aid award notification for the academic year. We recommend that you accept your initial financial aid package as this is to ensure your bill is paid on time. If any changes are warranted after your appeal is reviewed, they will be made retroactively to the start of the academic year.

Visit <https://financialaid.ucmerced.edu/special-circumstances-appeal> for more information on the Special Circumstance/SAI Appeal Process.

HEALTH INSURANCE

I am already under a health insurance plan, do I still have to purchase the university's health insurance?

If you are already covered by a health insurance plan and do not wish to be enrolled in the university's health insurance also known as UC SHIP, you can waive enrollment by submitting an online waiver application.

Visit <https://health.ucmerced.edu/insurance/how-waive> to see when the 26/27 waiver application opens.

Will waiving out of the health insurance affect my financial aid?

Waiving out of the health insurance will not impact your financial aid awards because all incoming students were packaged assuming they would waive out of the health insurance.