



# Tuition and Financial Aid FAQ

- [Tuition and Billing](#)
- [Financial Aid at Berkeley](#)
- [FAFSA](#)
- [Direct Unsubsidized Loan](#)
- [Direct Graduate PLUS Loan](#)
- [Loan Repayment](#)
- [Military Education Benefits](#)
- [Educational Tax Benefits](#)

---

## Tuition and Billing

### What is the cost of attending UC Berkeley's online MIDS program?

Tuition is charged per unit, and [datascience@berkeley](mailto:datascience@berkeley) is a 27-unit program. Please note that tuition and fees are subject to change at the start of each academic year and you should expect them to rise each year of the program. [Click here for the current tuition rates.](#)

*\*The tuition, fees, and charges displayed here are estimates based on currently approved amounts. These figures may not be final. Actual tuition, fees, and charges are subject to change by the Regents of the University of California and could be affected by state funding reductions. Accordingly, final approved levels (and thus a student's final balance due) may differ from the amounts shown.*

### Is there a confirmation payment?

A non-refundable \$1500 tuition deposit is required prior to enrollment.

### Can I use financial aid to pay my deposit?

No, federal student aid can not be used to pay the deposit.

### Is the deposit required to be paid before I can receive my award package?

Yes, you are required to pay your commitment/tuition deposit before you can receive your financial aid award package.

### How does billing work?

All billing questions can be answered by [Student Billing Services](#).

### How do I pay my bill?

The accepted forms of payments are electronic checks, credit cards, or paper check.

### How does my employer go about paying the school?

You will need to contact [Student Billing Services](#) for information regarding Employer Tuition Assistance.

**Are there any payment plans available?**

There are currently no payment plans available for the datascience@berkeley program.

**Who can I contact at Berkeley for billing questions?**

All billing questions can be answered by [Student Billing Services](#).

[Return to top](#)

## Financial Aid at Berkeley

**Are scholarships available for students in the UC Berkeley online Master of Information and Data Science program?**

Yes. As part of our commitment to serve the public good, the I School is proud to offer the Jack Larson for Good Fellowship for incoming MIDS students, as well as the Paul Fasana LGBTQ Studies Fellowship and Curtis B. Smith Cybersecurity Fellowship for current UC Berkeley I School graduate students. [Learn more about our fellowship opportunities.](#)

**Are there any school specific supplemental financial aid forms I need to complete?**

In order for your loans to disburse, you will need to complete Entrance Counseling and electronically sign the Loan Agreement Master Promissory Note (MPN). [Complete Loan Counseling](#) at StudentLoans.gov.

**What are the minimum number of units required to receive federal student aid?**

You are required to be registered for at least 5 units per semester to be eligible for federal student Aid.

**Once admitted, how long will it take to receive my FA award package?**

Students are generally packaged with financial aid 2-4 weeks prior to classes starting. This is contingent on the timely submission of the correct FAFSA (Free Application for Federal Student Aid).

**How will I receive my financial aid award letter?**

Your financial aid award letter will be made available via your CalCentral student portal.

**How do I accept my student loans?**

You will need to accept your awards through CalCentral.

**Am I required to accept the full amount that I am offered on my award letter?**

No, you are not required to accept the full amount you are offered. You have the option to accept all, modify, or decline your loans.

**Does my Direct Loan eligibility cover the entire cost of the program?**

Assuming you are eligible for both the Direct Unsubsidized loan and the Direct Graduate Plus loan, you may borrow for tuition and fees in full except for the 5th semester due to you being registered less than half time.

**How soon will loans disburse to my student account?**

Loans disburse no earlier than 10 days prior to the start of classes.

**Can I use loans to cover additional expenses (housing, books, supplies, etc.)?**

If there is a surplus remaining from your loans, the funds can be used for personal/living expenses, food, supplies, transportation, etc.

### **Can I use student aid to cover immersions?**

The cost of your hotel and most meals for your 3-4 day, on-campus immersion is included in your tuition and therefore any eligible student aid may be used to cover those costs. Airfare costs are not included in tuition, however, if there is a surplus from loan funds, it can be used to cover additional expenses.

### **Who can I contact at Berkeley for financial aid questions?**

You may contact [Student Cal Central online](#) via phone at 510-664-9181.

[Return to top](#)

## **FAFSA**

### **What is the FAFSA?**

[The Free Application for Federal Student Aid](#) (FAFSA) is the application the Department of Education uses to determine if you are eligible to receive federal student aid.

### **Where can I find the FAFSA?**

[The FAFSA is available online](#) at FAFSA.ed.gov. The FAFSA is a FREE application; you will not be asked to pay.

### **What is the University FAFSA school code?**

The Berkeley FAFSA school code is 001312.

### **Do I need my parents' tax information to complete the FAFSA if I live on my own?**

If you are applying for graduate school, you do not need your parents information to complete the FAFSA.

### **When should I complete the FAFSA?**

The FAFSA is available every October for the upcoming academic year. If you are planning to use federal student aid, you should complete your FAFSA while applying for admission. The FAFSA must be completed each academic year in order to remain eligible for federal student aid.

### **What constitutes an academic year for federal student aid?**

An academic year is the year for which financial aid is used to fund your education. Generally, this is the 12-month period that begins on July 1 of one year and ends on June 30 of the following year.

### **What federal student aid is available to graduate students?**

The type of federal student aid graduate students are eligible to apply for include the Federal Direct Unsubsidized Loan and the Federal Direct Graduate PLUS loan. [Learn more about the types of federal student aid.](#)

### **Will I need to fill out the FAFSA each year?**

Yes, you will need to complete the FAFSA for each academic year in which you plan on applying for federal student aid.

### **Why am I not eligible for the Pell Grant or Federal Subsidized Loan?**

The Department of Education awards Federal Pell Grants to eligible undergraduate students who have not yet completed their bachelor degrees. The Department of Education awards subsidized loans to eligible undergraduate students who demonstrate financial need. Therefore, graduate students are not eligible for the Federal Pell Grant nor the Direct Subsidized Loan.

[Return to top](#)

# Direct Unsubsidized Loan

## What criteria is used to determine eligibility for federal student aid?

In order to apply for federal student aid, you must:

- Be a U.S. citizen or eligible noncitizen
- Have a valid SSN
- Be registered with Selective Service, if you're male (must register between the age of 18-25)
- Be enrolled or accepted for enrollment in an eligible degree program
- Be enrolled at least half-time in an eligible program
- Maintain satisfactory academic progress
- Not currently be in default on previous student loans borrowed through FSA
- Not have exceeded the maximum aggregate loan limit
- *Direct Unsubsidized loan is not based on need or income*

[Learn more about federal student aid eligibility criteria.](#)

## What if I am currently in default or have defaulted on a prior federal student loan?

Visit the [National Student Loan Data System](#) (NSLDS) and contact your lender for details on how to clear the default. Students in default are not eligible for additional federal loans until the default is cleared.

## What is the aggregate loan limit?

The total amount that you may borrow for undergraduate and graduate study. You can [learn more about aggregate loan amounts](#) on the Federal Student Aid website.

## How do I find out if I am near my aggregate loan limit?

You may visit the [National Student Loan Data System website](#) to view your federal student loan borrowing history.

## What is the difference between a Direct Unsubsidized Loan and a Direct Subsidized loan?

Direct Subsidized Loans are available to undergraduate students with financial need. The U.S. Department of Education pays the interest on subsidized loans while students are enrolled in their undergraduate program. The Direct Unsubsidized Loan are available to undergraduate and graduate students; there is no requirement to demonstrate financial need. The Unsubsidized loan begins accruing interest as soon as funds are disbursed. [Learn more about the difference between unsubsidized and subsidized loans.](#)

## How much am I eligible for in the Direct Unsubsidized Loan?

Most graduate level students are potentially eligible to receive up to \$20,500 per academic year in the Direct Unsubsidized Loan. [Learn more about graduate annual loan limits.](#)

## How do I apply for the Direct Unsubsidized Loan?

To apply for a Direct Loan, you must first complete and submit the Free Application for Federal Student Aid ([FAFSA](#)). Your school will use the information from your FAFSA to determine how much student aid you are eligible to receive.

## What is the current Direct Unsubsidized Loan interest rate?

The [Direct Unsubsidized Loan interest rate](#) is determined at the beginning of each academic year and is available on the StudentAid.gov website.

### **Are there any additional loan fees for the Direct Unsubsidized Loan?**

There is a loan origination fee that is a percentage of the total loan amount. The loan origination fee is deducted proportionately from each loan disbursement you receive. Information on Unsubsidized loan origination fees can be found on the [Interest Rates and Fees page](#) of the Federal Student Aid website.

[Return to top](#)

## **Direct Graduate PLUS Loan**

### **What is the Direct Graduate PLUS Loan?**

The Direct Graduate PLUS loan is a federal loan that graduate or professional degree students can use to help pay education expenses in addition to the Direct Unsubsidized Loan. [Learn about Direct PLUS Loans.](#)

### **What are the eligibility criteria to apply for the Direct Graduate PLUS Loan?**

In order to apply for a Direct PLUS Loan, you must:

- Be a U.S. citizen or eligible noncitizen
- Have a valid SSN
- Be registered with Selective Service, if you're male (must register between the age of 18-25)
- Be enrolled or accepted for enrollment in an eligible degree program
- Be enrolled at least half-time in an eligible program
- Maintain satisfactory academic progress
- Not currently be in default on previous student loans borrowed through FSA
- Not have exceeded the maximum aggregate loan limit
- Not have an adverse credit history
- *Graduate PLUS loan is based on credit history*

### **Does the Direct Graduate PLUS Loan affect my aggregate loan limit?**

No. Only Direct Subsidized/Direct Unsubsidized Loans, (formerly referred to as Stafford loans) and Federal loans made through the Federal Family Education Loan (FFEL) Program count towards your aggregate loan limit.

### **What are the credit criteria to receive the Direct Graduate PLUS Loan?**

One of the eligibility requirements to receive a Graduate PLUS Loan is that you must not have an adverse credit history. A credit check is performed to determine whether a Graduate PLUS Loan applicant meets this requirement. A list of what constitutes “[adverse credit history](#)” can be found on the Federal Student Aid website.

### **How much can I borrow from the Direct Graduate PLUS Loan?**

If approved for the Grad PLUS Loan, you can borrow up to the cost of attendance as determined by the school.

### **When can I apply for the Direct Graduate PLUS Loan?**

You can accept the Graduate PLUS Loan at anytime after you see it offered in your financial aid package. UC Berkeley will process the Graduate PLUS request on your behalf with your consent as a part of the packaging process.

### **How do I apply for the Direct Graduate PLUS Loan?**

In order to receive a Direct Graduate PLUS loan, you must first complete the Free Application for Federal Student Aid (FAFSA®). The credit check for the Graduate PLUS loan is initiated by the school once you accept your loan in your Cal Central account.

**What are my options if I'm denied the Direct Graduate PLUS Loan?**

If you are denied the Graduate PLUS loan, you may reapply with an endorser or follow instructions on the [Department of Education's website](#) to appeal the denial.

**What is the Direct Graduate PLUS loan current interest rate?**

The [Direct Graduate PLUS Loan interest rate](#) is determined at the beginning of each academic year, and is available on the StudentAid.gov website.

**Are there any additional loan fees for the Direct Graduate PLUS Loan?**

There is a loan origination fee that is a percentage of the total loan amount. The loan origination fee is deducted proportionately from each loan disbursement you receive. [Information on PLUS loan origination fees](#) can be found on the Interest Rates and Fees page of the Federal Student Aid website.

[Return to top](#)

## Loan Repayment

**Do I have to pay my student loans back while I'm in school?**

You are not required to pay on your student loans while you are in school as long as you are enrolled at least half time. Your unsubsidized loan will go into repayment six months after you graduate, fall below half-time status, take a leave of absence or withdraw from the program.

**When do I have to repay my loan?**

After you graduate, leave school or drop below half-time enrollment, you will have a six-month grace period before you are required to begin repayment. During this period, you'll receive repayment information from your loan servicer, and you will be notified of your first payment due date. Payments are usually due monthly. You are not required to pay while in school, however if you choose to, there is no penalty to prepay. [Learn more about repayment timelines.](#)

**What are the repayment plan options and how do I select one?**

The Department of Education (DOE) offers multiple options for repayment. You may visit the [DOE website for more information on loan repayment plans.](#)

**Is there a repayment calculator or estimator that I can use?**

Yes, visit the [DOE website for repayment calculators.](#)

**Can I consolidate my graduate loans and my undergraduate loans?**

A Direct Consolidation Loan allows you to consolidate (combine) multiple federal education loans into one loan including both graduate and undergraduate loans. The result is a single monthly payment instead of multiple payments. [Learn more about loan consolidation.](#)

**Are there any loan forgiveness options available?**

Please review the Department of Education website for more information on [federal loan forgiveness programs.](#)

[Return to top](#)

# Military Education Benefits

## How do I apply for military education benefits?

To begin the process of applying for eligible military education benefits, visit the [Veterans Affairs website](#).

## What else do I need in addition to my Education Benefits Application?

Visit Vets.gov to complete the [Education Benefits Application](#), which generates a request for the Certificate of Eligibility (COE). The COE is mailed to you within 6-8 weeks from submitting the application. A copy of the COE must be provided to [UC Berkeley's Veterans Benefits](#) unit in the Office of the Registrar.

## What is the difference between active and non-active duty?

Active Duty is in the military full time and is not currently eligible for the Yellow Ribbon Program (YRP). Non-Active Duty is someone who is not currently serving or no longer serving in any capacity of military service of the United States and is eligible for YR if at 100% per the COE.

## What are the eligibility factors for the Post 9/11 GI bill?

You are potentially eligible if you have at least 90 days of aggregate active duty service after Sept. 10, 2001, and are still on active duty, or if you are an honorably discharged Veteran or were discharged with a service-connected disability after 30 days, you may be eligible for this VA-administered program. [Learn more about the Post-9/11 GI Bill](#).

## What is the national maximum per academic year for private schools?

The Post 9/11 GI Bill payment rates are determined at the beginning of each military academic year on August 1st. The 2018-2019 tuition and fee payments can be found on the [Education and Training page of the U.S. Department of Veterans Affairs website](#).

## What is the current Monthly Housing Allowance (MHA)?

The Post 9/11 GI Bill payment rates are determined at the beginning of each military academic year on August 1st. The [2018-2019 MHA rate](#) can be found on the Post-9/11 GI Bill page of the U.S. Department of Veterans Affairs website.

## Who can I contact at Berkeley for questions about using Military Education Benefits?

If you have questions about applying to UC Berkeley, please visit the [Cal Veterans Services Center](#).

**Phone:** 510-642-1592 | **Fax:** 510-643-4222 | **Email:** veteranservices@berkeley.edu

[Return to top](#)

# Educational Tax Benefits

## Where can I learn more information about educational tax benefits?

For information regarding educational tax benefits, please visit the [UC Berkeley Student Billing Services](#).

[Return to top](#)