



# iSchool@Berkeley Tuition, Billing, Financial Aid and Military Benefits FAQs

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## Tuition and Billing

### How much does the I School Online program cost?

Tuition is charged per unit, and [datascience@berkeley](mailto:datascience@berkeley) and [cybersecurity@berkeley](mailto:cybersecurity@berkeley) are 27-unit programs. Please note that tuition and fees are subject to change at the start of each academic year and you should expect them to moderately increase each fall term. Current tuition rates can be found at [the I School online's Tuition and Financial Aid page](#).

*\*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.*

### Are additional fees assessed in addition to tuition?

Yes. There is a campus fee and document fee assessed on top of tuition. Visit [ischoolonline.berkeley.edu](https://ischoolonline.berkeley.edu) for more information.

### Can any fees be waived for online students?

No. Fees cannot be waived for online students.

### How much is the enrollment deposit, and when is it due?

A non-refundable \$1500 enrollment deposit is due once admitted.

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

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

### Will I be able to view my financial aid offer before submitting the deposit?

No, you are required to pay your enrollment deposit before you can receive your financial aid award package.

### **When will I receive a tuition bill and when is payment due?**

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

### **How do I view my bill?**

You may view your bill by logging into your [CalCentral](#) account.

### **What are the accepted forms of payment?**

The accepted forms of payments are electronic checks, credit cards, or paper checks. Visit [Student Billing Services](#) for more information.

### **How does my employer pay the school?**

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

### **Are payment plan options available for online students?**

There are currently no payment plans available for the I School Online program.

### **What are the consequences if my tuition bill is not paid when classes begin?**

You are responsible for monitoring charges on your student account and ensuring that payments are made in a timely manner. Note, charges on your student account may have different due dates. Do not assume all charges are due at the same time. For the most up-to-date information on your account and to view new charges, see the My Finances page in your [CalCentral account](#).

If your account becomes delinquent, a block may be placed on your student account that can affect registration in future terms. Additionally, past due balances are subject to late fees each month payment is missed. Visit [Student Billing Services](#) for more information.

### **If I'm eligible to receive a refund, what is the process?**

Details on the refund process are listed on the [Student Billing Services](#) page.

### **Who can I contact at Berkeley for billing and payment questions?**

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

## **Berkeley Student Portal**

### **What is Berkeley's student portal?**

The Berkeley student portal is CalCentral. Your CalCentral account includes access to academic records, billing, financial aid, direct deposit set up, and more. You will need your CalNet ID and password to log into CalCentral.

## **Financial Aid at Berkeley**

### **Does I School Online offer internal fellowships to online students?**

Yes. Please visit our [Fellowships](#) page for more information.

### **Are there Berkeley specific supplemental financial aid forms I need to complete?**

Berkeley does not require any school specific supplemental forms. If you are a new student and are planning to apply for federal student aid, you will need to complete the Free Application for Federal Student Aid ([FAFSA](#)), Entrance Counseling and the Loan Agreement Master Promissory Note (MPN) on the [Federal Student Aid website](#). If you do not plan on taking out federal student loans, you do not need to complete a FAFSA.

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

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

### **Why are graduate students not eligible for the Federal Pell Grant or the Federal Direct Subsidized Loan?**

The Department of Education (ED) awards Federal Pell Grants and Direct Subsidized Loans to eligible undergraduate students who demonstrate financial need and have not yet completed their bachelor's degrees. ED does not evaluate need or income for loans at the graduate or professional level; therefore, graduate students are not eligible for the Federal Pell Grant nor the Federal Direct Subsidized Loan.

### **What are the Satisfactory Academic Progress (SAP) requirements I must meet to continue to receive federal student aid?**

Students must maintain Satisfactory Academic Progress (SAP) to continue receiving financial aid. Please visit the [Satisfactory Academic Progress \(SAP\)](#) page for additional information.

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

Students are required to be registered for at least 6 units per semester to be eligible for federal student aid.

### **What are private loans?**

Private loans, also known as alternative loans, are unsecured loans offered by private financial institutions/lenders. Private/alternative loans can help students bridge the gap between the cost of tuition and the amount of other aid received. It can be used in addition to or instead of federal student aid. Lenders offer loans with various rates, fees, repayment terms, and approval requirements.

### **Are private loans offered at Berkeley?**

Private/alternative loans are accepted. Please visit [Berkeley's site](#) to view a list of private lenders that students can potentially use to assist them with their tuition.

### **When will I receive my financial aid award?**

Students are generally awarded a financial aid package 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 do I accept my financial aid award?**

You will need to accept your awards through the [CalCentral student portal](#).

### **Am I required to accept the full amount on my financial aid offer?**

No, you do not have to accept the full amount offered. Students are encouraged to borrow only what is needed. You can choose to accept all, part or none of your financial aid award.

### **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, the aid will cover the current academic year you are enrolled in.

### **Can I use loan funds to cover additional expenses such as living, books, supplies, etc.?**

The total cost of attendance (COA) for the academic year includes tuition, books, fees, travel, and living expenses. If there is eligibility for additional loan funds based on the COA, you are able to use those resources to cover expenses such as books, supplies, and other miscellaneous expenses.

### **Is there an immersion required for this program? If so, will I be able to use loan funds to cover immersion expenses?**

Yes, there is 1 non credit bearing immersion held in semester 5. If there is a surplus credit from your loans, you may use those funds to cover expenses associated with your immersion.

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

If you have any questions about tuition and financial aid at Berkeley, please contact [CalCentral](#) online or via phone at 510-664-9181.

# Free Application for Federal Student Aid (FAFSA)

## What is the FAFSA and how do I apply?

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

## What is the Berkeley FAFSA school code?

The Berkeley FAFSA school code is 001312.

## Do I need my parents' tax information to complete the FAFSA?

If you are applying for graduate school, you are considered an independent student, and do not need to include your parents' information to complete the FAFSA.

## What is the Expected Family Contribution (EFC)?

The Expected Family Contribution (EFC) is a measurement of your ability to contribute toward your educational costs. As a graduate/professional student your EFC is not a factor in your eligibility for federal student loans.

## When should I complete the FAFSA?

The FAFSA is available every October 1 for the upcoming academic year. New students planning to use federal student aid should complete a FAFSA while applying for admission. Continuing students will need to submit a FAFSA each year they plan to receive federal student aid.

Please reference the chart below to determine which FAFSA to complete based on your desired start date:

CLASS START	TERM	FAFSA YEAR
September 2021	Fall 2021	2021-2022
January 2022	Spring 2022	2021-2022
May 2022	Summer 2022	2021-2022

## Do I need to complete the FAFSA each year?

Yes. Because eligibility for federal student aid does not carry over from one award year to the next, you will need to complete the FAFSA for each award year for which you are or plan to be a student.

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

In order to apply for federal student aid (FSA), you must meet the following [basic eligibility criteria](#):

- Be a U.S. citizen or eligible noncitizen
- Have a valid Social Security Number (SSN)
- Be registered with Selective Service, if you are 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 (SAP)
- Not currently be in default on previous student loans borrowed through FSA
- Not have exceeded the maximum aggregate loan limit

### **What is the aggregate loan limit?**

The aggregate loan limit is the total amount that you may borrow in federal student loans for undergraduate and graduate study. In addition to borrowing limitations based on the cost of attendance for the program, students are also limited in terms of lifetime borrowing. The maximum aggregate loan limit for federal loans is \$138,500. This amount does not include PLUS loans or private loans.

If the total loan amount you receive over the course of your education reaches the aggregate loan limit, you are not eligible to receive additional loans. However, if you repay some of your loans to bring your outstanding loan debt below the aggregate loan limit, you could then borrow again, up to the amount of your remaining eligibility under the aggregate loan limit. You can learn more about [graduate annual loan limits](#) on the Federal Student Aid website.

### **How do I find out if I am near my aggregate loan limit or have defaulted on a federal student loan?**

Log in on the [StudentAid.gov homepage](#) to view your federal student loan borrowing history and loan servicer details. Please note that private education loans are not listed on this site. Students in default are not eligible for additional federal loans. Contact your lender for default resolution options.

## **Federal Direct Unsubsidized Loan**

### **What is the Federal Direct Unsubsidized Loan?**

Direct Unsubsidized Loans are available to undergraduate and graduate students; at the graduate level, the loan amount is not based on need or income. Graduate & Professional students are only eligible for Direct Unsubsidized Loans and Direct Graduate PLUS Loans; Graduate students are not eligible for Direct Subsidized Loans. Visit the [federal student aid website](#) to learn more about the difference between Direct Subsidized Loans and Direct Unsubsidized Loans.

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

There are limits on the unsubsidized loans that you may be eligible to receive each academic year (annual loan limits) and the total amounts that you may borrow for undergraduate and graduate study (aggregate loan limits). Most graduate-level students are potentially eligible to receive up to \$20,500 per academic year from the Direct Unsubsidized Loan. Learn more about [graduate annual loan limits](#).

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

To apply for the Direct Unsubsidized Loan, you must complete the Free Application for Federal Student Aid (FAFSA). You will also need to complete Entrance Counseling and electronically sign the Loan Agreement Master Promissory Note (MPN) online at [Studentaid.gov](#).

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

If you receive a federal student loan, you will be required to repay that loan with interest. Interest is paid to the lender as a cost of borrowing. Interest is calculated as a percentage of the unpaid principal amount. Unlike other forms of debt, such as credit cards and mortgages, Direct Loans are daily interest loans, which means that interest accrues (accumulates) daily. The Direct Unsubsidized Loan interest rate is determined on an annual basis for loans disbursed on or after 7/1 of the current year, and before 7/1 of the following year. [Learn more about interest rates for federal student loans](#).

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

Most federal student loans have loan fees that are a percentage of the total loan amount. The loan fee is deducted proportionately from each loan disbursement you receive while enrolled in school. This means the money you receive will be less than the amount you actually borrow. You're responsible for repaying the entire amount you borrowed and not just the amount you received. [Learn more about fees associated with federal student loans](#).

### **When do I begin repayment on my Direct Unsubsidized Loan?**

Once you graduate, drop below half-time enrollment, or leave school, your federal student loan goes into repayment. However, if you have a Direct Unsubsidized Loan, you have a six-month grace period before you are required to start making regular payments. You can make prepayments on your loan while you are in school or during your grace period.

# Federal Direct Graduate PLUS Loan

## What is the Direct Graduate PLUS Loan?

[Direct Graduate PLUS Loans](#) are federal loans that graduate or professional students can use to help pay for education expenses not covered by other financial aid. Before you apply for a PLUS loan, make sure you have already filled out the [FAFSA](#).

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

In addition to meeting all [basic eligibility criteria](#) for federal student aid, applicants cannot have an adverse credit history. A credit check will be performed when applying. If you have an adverse credit history, you may still be able to receive a PLUS loan if you meet additional requirements. [Learn more about Direct PLUS Loans](#).

## What is the current interest rate for the Direct Graduate PLUS Loan?

If you receive a federal student loan, you will be required to repay that loan with interest. Interest is paid to the lender as a cost of borrowing. Interest is calculated as a percentage of the unpaid principal amount. Unlike other forms of debt, such as credit cards and mortgages, Direct Loans are daily interest loans, which means that interest accrues (accumulates) daily. The Direct Graduate PLUS Loan interest rate is determined on an annual basis for loans disbursed on or after 7/1 of the current year, and before 7/1 of the following year. [Learn more about interest rates for federal student loans](#).

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

Most federal student loans have loan fees that are a percentage of the total loan amount. The loan fee is deducted proportionately from each loan disbursement you receive while enrolled in school. This means the money you receive will be less than the amount you actually borrow. You're responsible for repaying the entire amount you borrowed and not just the amount you received. [Learn more about fees associated with federal student loans](#).

## 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 Berkeley.

## Do Direct PLUS Loans affect my aggregate loan limit?

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 toward your aggregate loan limit.

## When and 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 the next steps if I'm approved for the Direct Graduate PLUS Loan?

If approved, complete the [Master Promissory Note \(MPN\) for Graduate/Professional Students](#).

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

If you are denied, you may reapply with an endorser; someone who agrees to repay the loan if you do not repay it. Or begin the credit appeal process and complete PLUS Credit Counseling on the [federal student aid website](#).

## When do I begin repayment on my Direct Graduate PLUS Loan?

Once you graduate, drop below half-time enrollment, or leave school, your federal student loan goes into repayment. However, if you're a graduate/professional student PLUS borrower, you will be placed on an automatic deferment while in school and for six months after graduating, leaving school, or dropping below half-time enrollment.

# Student Loan Repayment

## Do I have to repay my student loans while I'm in school?

No; most federal student loans grant a six-month [grace period](#) before you must begin making payments after you graduate, fall below half-time status, take a leave of absence or withdraw from the program.

You can defer payment on your federal student loans if you are enrolled at least half-time. You should be aware that although you can defer payments while you are in school, and during your grace period, interest will still accrue on your loan(s).

Most private loans also have deferred payment options while you are in school; however, you will need to check with your loan servicer.

## When do I have to repay my loan?

Repayment begins after the six-month grace period when you graduate, drop below half-time enrollment, take a leave of absence or withdraw from the program. You can make prepayments on your loan while you are in school or during your grace period.

Within the grace period, your loan servicer will provide you with a loan repayment schedule that states when your first payment is due, the number and frequency of payments, and the amount of each payment. Your monthly payment amount depends on your repayment plan. [Learn more about repayment timelines.](#)

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

The Department of Education (ED) offers multiple options for repayment. When your loan enters repayment, your servicer will automatically place you on the Standard Repayment Plan; however, you may request a different plan at any time. [Learn more about federal student loan repayment options.](#)

## How can I estimate my repayment amount?

Use the [Loan Simulator](#) to estimate how much you would pay monthly and overall.

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

Yes; if you have multiple student loans you may be able to combine them into one loan with a fixed interest rate. A Direct Consolidation Loan allows you to combine multiple federal education loans into one loan including both graduate and undergraduate loans.

When completing the free Federal Direct Consolidation Loan Application and Promissory Note, you will confirm the loans that you want to consolidate and agree to repay the new Direct Consolidation Loan. The result is a single monthly payment instead of multiple payments. [Learn more about loan consolidation.](#)

## What are the federal student loan forgiveness options?

In certain situations, all or a portion of your federal student loans may be [forgiven, canceled, or discharged](#). If you're no longer required to make payments on your loans due to your job, this is generally called forgiveness or cancellation. If you're no longer required to make payments on your loans due to other circumstances, such as a total and permanent disability or the closure of the school where you received your loans, this is generally called discharge.

Outside of the circumstances that may qualify you to have your loans forgiven, canceled, or discharged, you remain responsible for repaying your loan, per the Master Promissory Note you signed. [Learn more about federal student loan forgiveness programs.](#)

## Military Education Benefits

### How do I begin the process to apply for the GI Bill and other VA education benefits?

Visit the U.S. Department of Veterans Affairs (VA) website, [VA.gov](http://VA.gov) to find out if you're eligible for VA education benefits and get started on your education benefits form. The Education Benefits Application generates a request for a Certificate of Eligibility (COE). The COE is mailed to you within six to eight 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.

### Will my military benefits cover the entire cost of the program?

Visit the [GI Bill comparison tool](#) to find out what your VA benefits will cover at Berkeley.

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

You may qualify for Post-9/11 GI Bill benefits if you've served at least 90 days on active duty on or after September 11, 2001. If you applied for and were awarded Post-9/11 GI Bill education benefits, your GI Bill Statement of Benefits will show you how much of your benefits you've used and how much you have left to use. If you have unused Post-9/11 GI Bill benefits, you may be eligible to transfer benefits to a spouse or dependent child. [Learn more about the Post-9/11 GI Bill.](#)

### How are Post-9/11 GI Bill® benefits calculated at Berkeley?

Berkeley falls under the VA Regional Processing Office in Muskogee, Okla. Call (888) 442-4551 for answers to your questions. For more information, please visit [Berkeley's Veterans Benefits page](#).

### What is the current payment rate of benefits, including the Monthly Housing Allowance (MHA)?

The tuition and fee payment and MHA rates are determined at the beginning of each military academic year on August 1, and are valid through July 31st. [View the current payment and MHA rate.](#)

### Does I School Online participate in the Yellow Ribbon Program (YRP)?

No, I School Online does not participate in the Yellow Ribbon Program.

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

For questions regarding the use of your military education benefits, contact the UC Berkeley, [Cal Veteran Services Center](#).

Phone: 510-642-1592

Fax: 510-643-4222

Email: [veteranservices@berkeley.edu](mailto:veteranservices@berkeley.edu)

## Education 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](#).