Complete the Free Application for Federal Student Aid (FAFSA) at StudentAid.gov. Add UC Berkeley’s federal school code: 001312.

Sign the FAFSA electronically using your Federal Student Aid (FSA) ID. You can create an FSA ID on the Federal Student Aid website, or when logging into the FAFSA.

- The Financial Aid & Scholarships Office will review your FAFSA after you are accepted to Berkeley.

Submit the Intent to Enroll Form and the Self Certification form. Once you have submitted your enrollment decision, the Financial Aid & Scholarships Office will send an email notification to your UC Berkeley email account alerting you to review your financial aid offer.

Log in to your Cal Central account (calcentral.berkeley.edu). Review messages and submit all required documents. This can be found under My Finances, Details, Communications.

As long as your loans are not in conditional status, you may accept it after you see it awarded in your Cal Central account. You should do research first on the Department of Education website to make sure these loans are the best fit for your needs.

If you wish to receive the Federal Direct Unsubsidized Loan, complete Entrance Counseling and electronically sign the Loan Agreement Master Promissory Note (MPN) at StudentLoans.gov.

- Both the Entrance Counseling and MPN must be completed in order for funds to be disbursed to your student account.
- If you have previously borrowed federal student loans, be sure to update your lender(s) with contact information and enrollment status (for loan deferment purposes). Log in on the StudentAid.gov homepage to review loan history and loan servicer details.

Evaluate your need for additional funding such as the Federal Direct Graduate PLUS Loan through the Department of Education, or private education loans through various lenders of your choice.

Note: The Direct Graduate PLUS Loan is credit-based. Please visit StudentAid.gov for detailed information regarding PLUS loan credit requirements.

- Prior to borrowing through the Federal Direct Graduate PLUS Loan program, you may need to review your credit reports for potential issues. Contact any of the following credit bureaus for information: Experian, Equifax, or TransUnion.
- The Graduate PLUS Loan credit decision expires within 180 days from applying.

The credit check for the Federal Direct Graduate PLUS Loan will commence once you accept the loan in Cal Central. The lender will contact you via email with options for proceeding should you not pass the credit check.

- If approved for the Direct Graduate PLUS Loan, complete a separate Loan Agreement (MPN).
- If declined for the Direct Graduate PLUS Loan, you can re-apply with a co-signer (endorser) or appeal the denial through the Department of Education.

We encourage you to accept the smallest amount of loans needed for the year. You can accept less than the offered amount, which is your maximum current eligibility. Please note that the amount you accept may be split equally between both Fall and Spring semesters. You can also delay accepting any or all of your offer until you are sure you need it. Review all deadlines for loan acceptance as they vary by term.

In order to receive your disbursement, you will need to be enrolled in a minimum of six units per term. Loan funds are disbursed to your Cal Central account according to the registrar’s calendar.

For more detailed information including important deadlines, please visit: Berkeley Financial Aid and Scholarships page.

For more detailed information including important deadlines, visit StudentAid.gov and https://financialaid.berkeley.edu/types-of-aid-at-berkeley/loans/