



I School Online Tuition, Billing and Financial Aid FAQs

- [Tuition and Billing](#)
- [Berkeley Student Portal](#)
- [Financial Aid at Berkeley](#)
- [Free Application for Federal Student Aid \(FAFSA\)](#)
- [Direct Unsubsidized Loan](#)
- [Direct Graduate PLUS Loan](#)
- [Loan Repayment](#)
- [Military Education Benefits](#)
- [Tax Benefits for Education](#)

Tuition and Billing

How much does the I School Online program cost?

Tuition is charged per unit, and datascience@berkeley and 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 ischoolonline.berkeley.edu.

**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 there additional fees assessed on top of tuition?

Yes. There is a campus fee and document fee assessed on top of tuition. Visit 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 award package 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 pay my bill?

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

How does my employer go about paying the school?

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

Are payment plan options available for online students?

Yes, students are eligible to enroll in the Fee Payment Plan (FPP) for the Fall and Spring terms. Please refer to the [Fee Payment Plan on the billing website](#) for details and deadlines. FPP is not an option for Summer terms.

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 fellowships?

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?

The types 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.](#)

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

The Department of Education 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. The Department of Education 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 Direct Subsidized Loan.

Are there academic requirements I must meet 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 education loans, also known as alternative loans, are offered by private lenders to help students bridge the gap between the cost of education and the amount the government allows you to borrow in federal loans. Lenders offer private educational loans with different 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 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 will be packaged with loans up to the total student cost of attendance. This includes tuition, fees, housing, etc. You must be enrolled in 6 units each semester for your loans to disburse.

Can I use loans to cover additional expenses such as living expenses, 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.

Who can I contact at Berkeley for financial aid questions?

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

Free Application for Federal Student Aid (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 [Studentaid.gov](https://studentaid.gov). The FAFSA is a FREE application; You will not be asked to pay.

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 2022	Fall 2022	2022-2023
January 2023	Spring 2023	2022-2023
May 2023	Summer 2023	2022-2023

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.

Federal Direct Unsubsidized Loan

What is the Federal Direct Unsubsidized Loan?

The Federal Direct Unsubsidized Loan is a federal loan offered to students to help with the cost of education. The Federal Unsubsidized Loan is not based on income or financial need.

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

The Direct Unsubsidized Loan is not based on income. In order to apply for federal student aid, you must:

- 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

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

What is the aggregate loan limit?

The aggregate loan limit is the total amount that you may borrow in federal subsidized and unsubsidized 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, nor 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.

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 is available to undergraduate and graduate students and does not require demonstration of 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 the Direct Unsubsidized Loan, you must complete and submit the [Free Application for Federal Student Aid](#) (FAFSA).

What is the current Direct Unsubsidized Loan interest rate?

The Direct Unsubsidized Loan interest rate is determined on an annual basis. Learn more about [interest rates](#) on the Federal Student Aid 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.

Federal 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.

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 towards your aggregate loan limit.

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

A credit check will be conducted when applying for the Direct Graduate PLUS Loan. In addition to the federal student aid eligibility criteria, applicants cannot have an adverse credit history.

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. [Learn more about Graduate PLUS 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.

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

If approved, complete the Graduate PLUS Loan Agreement Master Promissory Note (MPN) on the [Federal Student Aid website](#).

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 the 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 Federal Student Aid website's [Interest Rates and Fees page](#).

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 Direct Graduate PLUS Loan origination fees can be found on the [Interest Rates and Fees page](#) of the Federal Student Aid website.

Loan Repayment

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

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, interest will still accrue on your loan(s).

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. 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?

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?

In certain circumstances, all or a portion of a borrower's federal student loans may be forgiven under the federal government's loan forgiveness program. Please review the Department of Education website for more information on [federal loan forgiveness programs](#).

Military Education Benefits

How do I apply for military education benefits?

To begin the process of applying for eligible military education benefits, visit the [U.S. Department of Veterans Affairs website](#). Questions regarding eligibility should be directed to the VA at 1-(888)-442-4551.

What documents are required to process military education benefits?

Visit Vets.gov to complete the [Education Benefits Application](#), which generates a request for a 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 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](#).

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 are the current rates of benefits including the Monthly Housing Allowance (MHA)?

The tuition and fee payment rate, and MHA are determined at the beginning of each military academic year on August 1st. The current rate table is located on the [Education and Training page of the U.S. Department of Veterans Affairs site](#).

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

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](#).