Financial Aid Checklist

Follow these steps to apply for financial assistance:

- Complete the Free Application for Federal Student Aid (FAFSA) at [fafsa.ed.gov](http://fafsa.ed.gov). UC Berkeley’s federal school code is 001312. Sign your FAFSA application electronically upon submission.

  As of May 10, 2015, the FSA ID – a username and password – has replaced the FAFSA PIN and must be used to log in to certain U.S. Department of Education websites. If you do not already have an FSA ID, you can create one when logging in to fafsa.gov, studentloans.gov and studentaid.gov.

- 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.

  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 will 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.

- Log in to your Cal Central account ([calcentral.berkeley.edu](http://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.

- You may be offered two types of loans, the Federal Direct Unsubsidized Loan or the Federal Graduate PLUS Loan. The Federal Direct Graduate PLUS Loan Program is credit based. You may want to review credit reports for potential problems. Contact any of the following credit bureaus for information: Experian ([experian.com](http://experian.com)), Equifax ([equifax.com](http://equifax.com)) or TransUnion ([tuc.com](http://tuc.com)).

  For more detailed information including important deadlines, please visit: [financialaid.berkeley.edu/loans](http://financialaid.berkeley.edu/loans).