# Middle Class Scholarship FAQ

The [Middle Class Scholarship](https://www.csac.ca.gov/middle-class-scholarship) (MCS) program has undergone significant changes this year, and many more students are eligible. An MCS award is based on [cost of attendance](https://www.finaid.ucsb.edu/cost-of-attendance) and all resources awarded to a student (Cal Grants, Pell Grants, UCSB Scholarship, Private Scholarships, Departmental Awards, Fee Waivers, etc.). **Any new awards received may result in reductions or loss of eligibility for an MCS award.**Unfortunately, we do not have any discretion in these reductions, and must abide by the program requirements defined by CSAC.

## I had MCS last year, but not this year. Why not?

There are many reasons why you may not have received an award this year. The program is limited to 4 years of eligibility. It is limited to students that meet [MCS Income and Asset Ceilings](https://www.csac.ca.gov/middle-class-scholarship), and is calculated based on your cost of attendance and all other resources you are receiving. Based on these changes to eligibility criteria, not all students that received an MCS in a prior year would continue to be eligible.

## I was awarded a Middle Class Scholarship, and later it was reduced. Why did this happen?

The new MCS program requires that we report all changes to a student’s enrollment, cost of attendance, and other awards a student is receiving. The California Student Aid Commission (CSAC) then recalculates the MCS award amount. **Any changes to these eligibility factors may result in reductions or loss of eligibility for an MCS award.**We will be continuously revising student awards this year based on these changes.

## I was awarded a Middle Class Scholarship, but my loans/grants were reduced. Why did this happen?

Your total awards (grants, loans, scholarships, and work-study) are limited to your [cost of attendance](https://www.finaid.ucsb.edu/cost-of-attendance). Whenever you receive a new award, we need to reduce other aid such that your total aid does not exceed your cost of attendance, and such that your total need-based aid does not exceed your financial need. Typically, reductions are limited to loans or work-study, but occasionally we must reduce other grants or scholarships. Our awarding methodology does its best to ensure that a student always receives the *best* aid for which they are eligible, but that doesn’t always align with a student’s preferences. For example, an Unsubsidized Direct Loan has a lower interest rate than a Parent PLUS Loan, but occasionally a student’s parents may opt to borrow a Parent PLUS while the student does not opt to borrow an Unsubsidized Direct Loan. If you find yourself in this situation, we can help! You have many self-service options including completing a Work-Study conversion or requesting available Direct Loans through [My Aid Status](https://www.finaid.ucsb.edu/aidstatus/). Alternatively, you can [contact our office](https://www.finaid.ucsb.edu/visit-us) if you prefer to have a Parent PLUS Loan reinstated in lieu of these other options.

## I have a Middle Class Scholarship award on [WebGrants](https://mygrantinfo.csac.ca.gov/), but you haven’t given it to me. When will I get my MCS?

We’re working on it! New awardees are being identified all the time, but unfortunately, the new program requirements necessitate a significant amount of manual work. We are doing our very best to make awards and revisions in as timely a manner as possible, but we please ask for your patience while we work through it. The reality is that the MCS program was changed so massively and so quickly that both schools and the California Student Aid Commission are adapting on the fly to new regulations, reporting requirements, eligibility criteria, and technology.

## I will be receiving a scholarship in the future, can you tell me what will happen to my MCS?

The answer depends on the source of the scholarship, your cost of attendance, your other resources, and your family’s unique financial circumstances. We cannot accurately predict what might happen to your MCS award due to all of these factors. For example, scholarships awarded by UCSB will almost always reduce your MCS, but scholarships awarded by an external agency may not impact your MCS at all. What we can tell you is that receiving a scholarship is always in your best interests! An MCS reduction should never exceed the amount of additional aid you are receiving.

## Can I decline my Middle Class Scholarship?

No, you may not. There is no mechanism available to opt-out of the program, and this is never in your best interests! MCS is free money that does not have to be repaid. We’ve heard from a number of concerned students reporting loan billbacks exceeding their MCS Award amount. The mechanisms that cause this are understood by our office, and we can help you resolve this! Please read the question above “You awarded me a Middle Class Scholarship, but my loans/grants were reduced. Why did this happen?