

# University of California Financial Aid

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MARCH 3, 2026 – ASSEMBLY BUDGET SUBCOMMITTEE 3



## Figure 1: HR 1 and Graduate Student Borrowing

**Table 1: Borrowing Gap for All Graduate Students Under HR 1**

*dollars in thousands*

	Graduate Academic		Professional		Other Professional		Combined	
	Dollars	Borrowers	Dollars	Borrowers	Dollars	Borrowers	Dollars	Borrowers
<b>2026–27</b>	\$13,967	540	\$12,666	542	\$42,979	1,180	\$69,612	2,262
<b>Full Implementation</b>	\$32,569	1,210	\$36,991	1,654	\$108,790	2,896	\$178,350	5,760

**Table 2: Borrowing Gap Under HR 1 - Professional Degrees with New Definition**

*dollars in thousands*

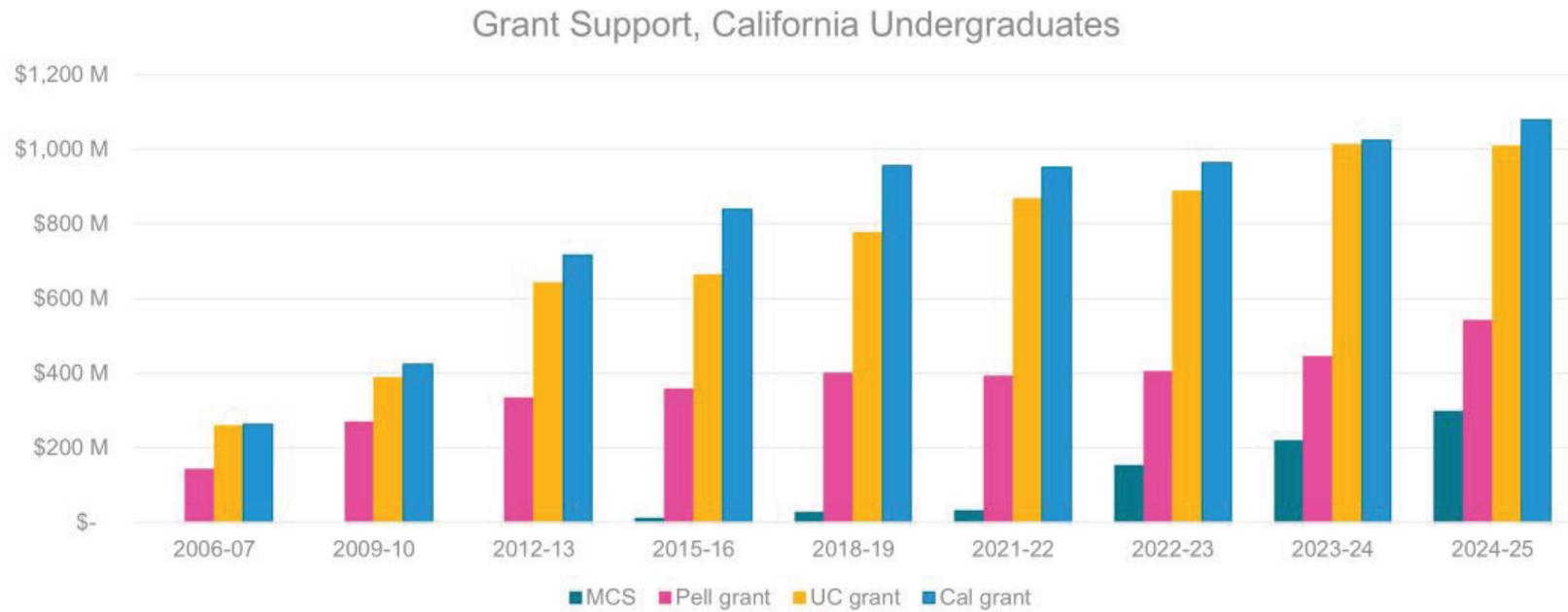
	Health Professions		Law		All Professional	
	Dollars	Borrowers	Dollars	Borrowers	Dollars	Borrowers
<b>2026–27</b>	\$2,529	170	\$10,137	372	\$12,666	542
<b>Full Implementation</b>	\$11,764	652	\$25,227	1,002	\$36,991	1,654

**Table 3: Borrowing Gap Under HR 1 - Professional Degree by Discipline**

Degree Program	Loan Borrowed Beyond \$50,000 Loan Limit	Borrowers	Average Award (Entire Loan)	Cumulative Gap	Average Gap
DENTISTRY	\$11,230,216	185	\$60,704	\$5,772,716	\$31,204
LAW, J.D.	\$54,785,930	1,002	\$54,677	\$25,226,930	\$25,177
MEDICINE, M.D.	\$14,374,204	337	\$42,653	\$4,432,704	\$13,153
OPTOMETRY	\$1,133,158	27	\$41,969	\$336,658	\$12,469
PHARMACY	\$4,040,777	97	\$41,657	\$1,179,277	\$12,157
VETERINARY MEDICINE	\$219,522	6	\$36,587	\$42,522	\$7,087
<b>Total</b>	<b>\$85,783,807</b>	<b>1,654</b>	<b>\$51,864</b>	<b>\$36,990,809</b>	<b>\$22,364</b>

**Figure 2: Grant Support Programs for CA Residents at UC**

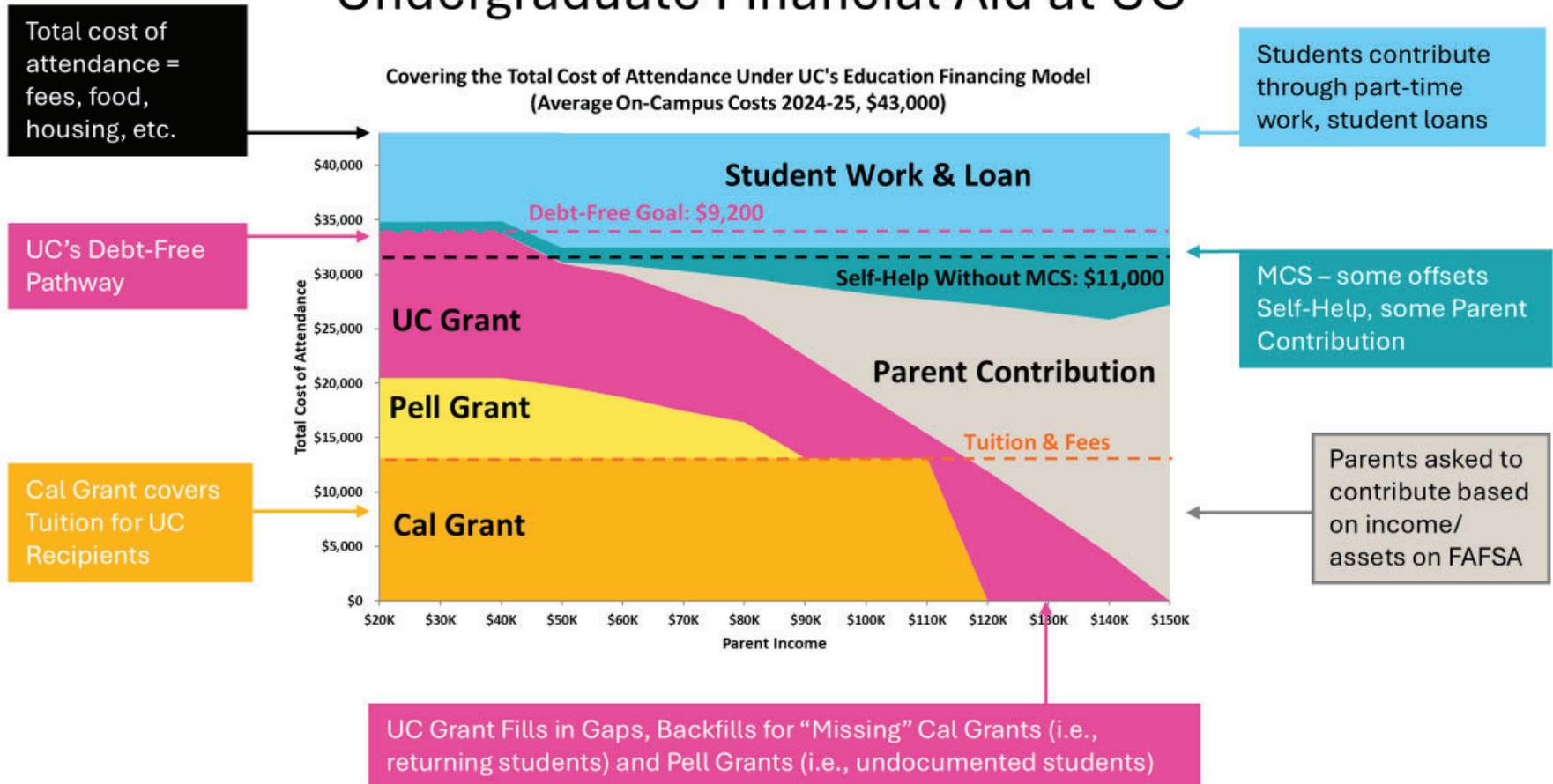
**Grant Support, California Undergraduates at UC**



Graduate, Undergraduate  
and Equity Affairs

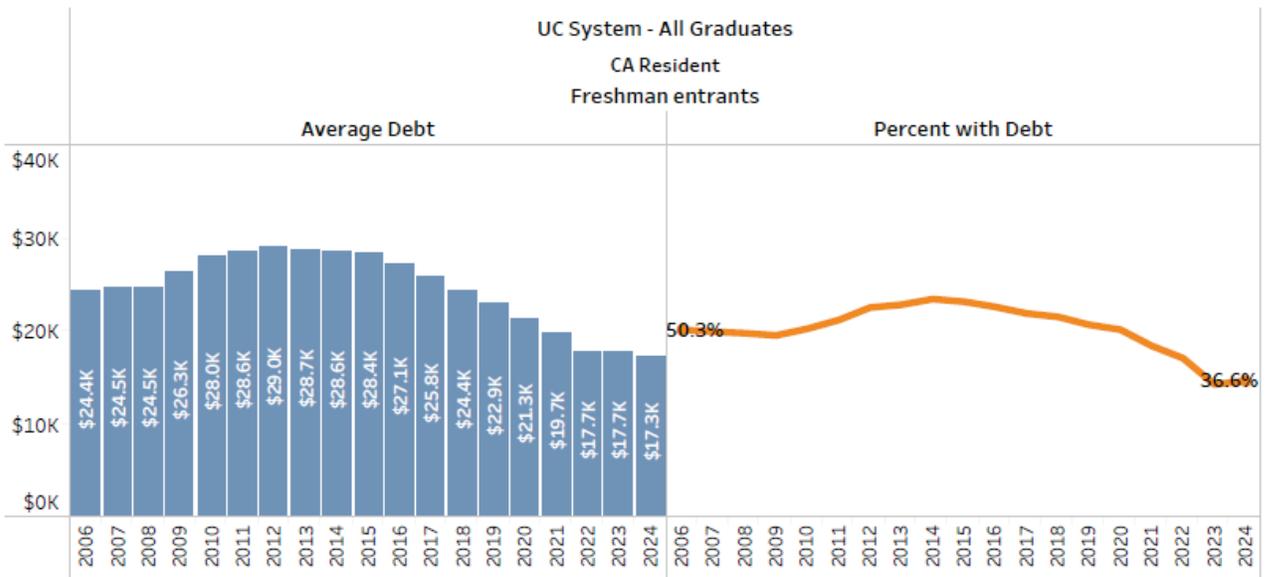
Figure 3: UC's Education Financing Model

## Undergraduate Financial Aid at UC



**Figure 4: Average Student Loan Debt at Graduation**

A: Freshmen Entrants – Inflation Adj.



B: Average Student Loan Debt at Graduation for Transfer Entrants – Inflation Adj.

**UC Undergraduate Student Loan Debt at Graduation**

Average student loan debt at graduation and percent of graduates with loans (Inflation adjusted)

