

## Financial Aid Guide

The Financial Aid Guide will serve as a resource for students to help understand the financial aid process and the responsibilities you will be trusted with as a Dental student. Please keep this guide as a reference when you have questions about the financial aid process and other financial-related services. You will receive supplemental information concerning disbursements schedules, deadlines, and updates in follow-up announcements throughout each year of your program. If you cannot find the answer to your question(s) within the guide, please check out the [website](#). If you are still unable to find your answer, please send your questions to [SFA-DEN@mail.ufl.edu](mailto:SFA-DEN@mail.ufl.edu).

## TUITION/COST OF ATTENDANCE

The Cost of Attendance budget set by the school determines the maximum amount of financial aid a student may receive. The information listed below should help as you develop your budget for the upcoming school year. The Cost of Attendance budget includes tuition, books, and living expenses. For a breakdown of additional costs built into budgets, visit <https://admissions.dental.ufl.edu/financial-aid/d-m-d/budgets-cost-of-attendance-d-m-d/>.

The tuition and university fees for entering Dental students are estimated at \$20,860 for **Florida residents**, \$34,100 for **non-Florida-residents**, and \$33,912 for unsubsidized seats. These figures are charged for the Fall and Spring semesters. Tuition is not assessed during the summer terms.

Note: Actual tuition cost for Fall 2021 will be available August 9, 2021 on one.ufl.edu > Finances > Campus Finances (Bursars) > Tuition Statement.

**In addition to tuition**, the following is included in the Cost of Attendance budget for first-year dental students in 2021-2022:

	<b>Fall 2021</b>	<b>Spring 2022</b>	<b>Summer 2022</b>	<b>TOTAL</b>
*Tuition	\$18,783	\$18,783	\$0	\$63,670
UF Fees	\$2,077	\$2,077	\$0	\$4,154
Books/Supplies	\$4,795	\$4,795	\$3,685	\$13,275
Food	\$2,300	\$2,300	\$1,620	\$6,220
Transportation	\$560	\$560	\$370	\$1,490
Clothing/Misc.	\$660	\$660	\$380	\$1,700
Personal	\$215	\$215	\$100	\$530
Room	\$4,480	\$4,480	\$2,690	\$11,650
Computer & Cell Phone	\$610	\$610	\$350	\$1,570
<b>Total</b>	<b>\$34,480</b>	<b>\$34,480</b>	<b>\$9,195</b>	<b>\$78,155</b>

\*If out-of-state resident, add \$13,240 to Fall AND Spring

\*If unsubsidized student, add \$13,052 to Fall AND Spring

Review of Student Eligibility and Awarding for the Summer 2022 semester is conducted in April every year. You can find the cost of attendance information for all four years on <https://admissions.dental.ufl.edu/financial-aid/d-m-d/budgets-cost-of-attendance-d-m-d/>.

Note: Next year's Cost of Attendance Budgets are reviewed every Spring term and are not finalized until mid-Summer.

## 2021-2022 FAFSA APPLICATION

Suppose you have not yet completed a 2021-2022 Free Application for Federal Student Aid (FAFSA) and wish to be considered for Fall 2021 and Spring 2022 Financial Aid. In that case, you **must** complete and successfully submit an online application at [studentaid.gov](https://studentaid.gov). Once you have completed the application, please notify our office by submitting a question to [SFA-DEN@mail.ufl.edu](mailto:SFA-DEN@mail.ufl.edu). Please allow 3-5 business days for our office to receive your application.

### Filing Status:

When completing your FAFSA application, you must include the following information:

Degree/Certificate: **Graduate or Professional**  
Current Grade Level: **1<sup>st</sup> Yr Grad/Prof**  
Received 1<sup>st</sup> Batch Deg by <7-01-2021>: **Yes**  
Graduate Student: **Yes**

To be considered for College Need-Based awards, you would also need to include your parent's financial information.

If you have already completed a 2021-2022 FAFSA, you can view your Fall and Spring 2021-2022 Financial Aid Awards on [one.ufl.edu](https://one.ufl.edu) > Finances > Financial Aid > 2021-2022 Aid Summary.

## FINANCIAL AID AWARDS (FALL AND SPRING)

Make sure that you have completed all the required steps for your loan to disburse in a timely manner. You can visit [one.ufl.edu](https://one.ufl.edu) > To Do List to view any outstanding **To Do List items**. Information that you will need to complete on this page are as followed:

1. Unsubsidized Loans – To Accept, Reduce, or Cancel your award, visit [one.ufl.edu](https://one.ufl.edu) > Finances > Financial Aid > 2021-2022 Aid Summary > "Take Action." *Any unpaid/non-accepted loans remaining on a student's account will be canceled if not accepted by September 24<sup>th</sup> 2021.*
2. Graduate Plus Loans – The amount reported is a predicted loan (not an actual award). Your only option will be to "Decline your Loan" If you wish to apply for a Graduate Plus loan, please do so at [studentaid.gov](https://studentaid.gov). Please allow 5-7 business days for our office to receive and process your application
3. Complete Master Promissory Note (MPN) – Studentaid.gov ("Complete Aid Process"> "MPN for Graduate/Professional Students). It will take 3-5 days for our office to receive your information.
4. Complete Entrance Counseling – Studentaid.gov ("Complete Aid Process"> "Complete Entrance Counseling"> I am a Graduate or Professional Student). It will take 3-5 days for our office to receive your information.

Note: Once each item has been received and processed, the request will be removed from your **To Do List** ([one.ufl.edu](https://one.ufl.edu))

## FINANCIAL AID AWARDS (SUMMER)

You will be automatically evaluated for financial aid for the Summer 2022 term. Note: Summer Budgets reflect smaller amounts because the summer semester is shorter than Fall or Spring. Additionally, recall that no tuition or university fees are assessed in Summer.

Summer C: classes start in May and ending in August

Notification for the Summer 2022 Financial Aid Awards will occur in April 2022 (subject to change). You will be able to view your Summer 2022 Financial Aid awards; visit [one.uf.edu](http://one.uf.edu) > Finances > Financial Aid > 2022 Financial Aid Summary.

Summer Financial Aid Awards will only include unused Federal Unsubsidized Loans that a student did not use during the Fall 2021 and Spring 2022 terms. All other students will need to complete a Graduate Plus Loan at [studentloans.gov](http://studentloans.gov).

If you have already received a Graduate Plus Loan for the Fall or Spring term, you will need to complete a "NEW" Graduate Plus Loan application that will cover the Summer 2022 term. If you are not enrolled in classes for the Summer 2022 term, you will not be able to receive financial assistance. Suppose your enrollment changes during the summer (previously registered), and you have now dropped all courses. In that case, you will no longer be eligible to receive your awarded financial aid and may be required to pay a portion of it back.

## UNSUBSIDIZED LOANS

The [FAFSA](#) is the only application required for Direct Unsubsidized Loans. First-time borrowers must also complete Entrance Counseling and the Unsubsidized Master Promissory Note (MPN) on [studentaid.gov](http://studentaid.gov).

All DMD students except for seniors are eligible for up to \$47,167 in Unsubsidized Loan funds per financial aid year (fall, spring, & summer terms, in that order). Senior (4th year) DMD students are eligible for up to \$40,500 in Unsubsidized Loan funds.

Unsubsidized loans are subject to an origination fee. This fee is collected by the Department of Education at disbursement. Information on current origination fees is available at [UF Student Financial Affairs](#).

Unsubsidized loans **DO** accrue interest while you are in school; there is no point at which interest does not accrue on Unsubsidized loans. Information on current interest rates is available at [UF Student Financial Affairs](#).

Unsubsidized loans have an aggregate (lifetime) loan limit of \$224,000 for health professions students. The lifetime limit includes ALL subsidized and unsubsidized loan debt, not just debt incurred during the DMD program.

Financial need is **NOT** a consideration for Unsubsidized Loan eligibility. All DMD students with a FAFSA on file may borrow up to the maximum amounts.

Your Fall and Spring financial aid awards on [one.uf.edu](http://one.uf.edu) will include **two** Unsubsidized Loans. The amount for \$20,500 is your graduate loan amount. The amount for \$26,667 (12 months) is your HEAL amount, which is available to specific Health Professional students. As a fourth-year student, the amount available for Heal reduced to \$20,000 due to your graduation in May (10 months).

Year 1 Annual Unsubsidized Loan Limit	Year 1 Amount Borrowed (Unsubsidized)	Year 1 Amount Borrowed (HEAL)
Year 1: \$47,167		

Amount Borrowed before entering Dental School: \_\_\_\_\_ (To view borrowing history, visit [studentaid.gov](http://studentaid.gov))

Unsubsidized amount Borrowed during the DMD program: \_\_\_\_\_

Total Unsubsidized Loan amounts borrowed: \_\_\_\_\_

## GRADUATE PLUS LOANS

The [FAFSA](#) and a [PLUS application](#) are required for Direct Graduate PLUS Loans. First-time borrowers will also need to complete entrance counseling and the PLUS Master Promissory Note (MPN) on [Studentaid.gov](#).

Potential borrowers must pass a credit check to be approved for a PLUS loan. This credit check only evaluates negative, or adverse, credit history. If your application for a PLUS loan is denied, you may [document extenuating circumstances or find an endorser](#).

The maximum amount of PLUS loan funds that a student can borrow is based on the following formula: [Cost of Attendance \(COA\)](#) minus all other aid received (if any). "All other aid" includes grants, scholarships, and loans.

PLUS loans are subject to an origination fee. This fee is collected by the Department of Education at disbursement. Current information on origination fees is available at [UF Student Financial Affairs](#).

PLUS loans DO accrue interest while you are in school; there is no point at which interest does not accrue on PLUS loans. Information on current interest rates is available at [UF Student Financial Affairs](#). The PLUS loan interest rate is typically 1% higher than the Unsubsidized loan interest rate.

PLUS loans do **not** have an aggregate (lifetime) maximum.

Financial need is **NOT** a consideration for PLUS Loan eligibility. All DMD students with a FAFSA on file who pass the PLUS credit check may borrow up to the maximum amounts.

When applying for a Graduate Plus Loan at [studentaid.gov](#), your application must include the following:

Loan Year (2021-2022)

Loan Period (Fall and Spring)

Loan Amount (Specific Amount or Request the maximum – Amount reported on your award file).

- We will **NOT** process an application if you choose "I don't know the amount I want to borrow. I will contact the school"

If you fail to indicate an amount, your application will not process.

In addition, if your mailing address does not match, our office will be unable to process your loan request. To update your mailing address, visit [my.uf.edu](#) > My Account > Update My Directory Profile

*2021-2022 Summer Grad PLUS Loan applications will be available after April 1, 2022, on [Studentaid.gov](#).*

Annual Loan Limit	Year 1 Amount Borrowed (Graduate PLUS loans)
Year 1: Up to COA	

Amount Borrowed before entering Dental School: \_\_\_\_\_ (To view borrowing history, visit [studentaid.gov](#))

Graduate PLUS loan amount Borrowed during the DMD program: \_\_\_\_\_

Total Graduate PLUS Loan amounts borrowed: \_\_\_\_\_

## Entrance Counseling and Master Promissory Note (1st Time Borrowers)

All first-time loan borrowers will be required to complete an online Graduate / Professional Direct Loan [Entrance Counseling](#) and sign a Graduate/ Professional student [Master Promissory Note](#) through studentaid.gov. No federal loan funds will be disbursed until the online Entrance Counseling and signed Master Promissory Note are completed. Students required to complete this process will see this requirement on their One.uf.edu > Action Items > To Do List > Complete Entrance Counseling and Master Promissory Note (MPN).

## 2021-2022 Federal Loan Interest Rates (*interest rates subject to change every July 1<sup>st</sup>*)

Interest Rates for Direct Loans First Disbursed on or After July 1, 2021, and Before July 1, 2022

Loan Type	Borrower Type	Fixed Interest Rate
Direct Subsidized Loans and Direct Unsubsidized Loans	Undergraduate	3.73%
Direct Unsubsidized Loans	Graduate or Professional	5.28%
Direct PLUS Loans	Parents and Graduate or Professional Students	6.28%

Interest accrues only on the portion of the loan that has been disbursed. If you wish to return a portion of your loan that was refunded to you, please submit a request to [SFA-DEN@mail.ufl.edu](mailto:SFA-DEN@mail.ufl.edu). Please indicate the loan type and the amount you wish to return within 120 days of disbursement. The amount requested to return should only be the amount refunded to you. If a request is made to return amounts greater than your refund, you may have previously paid charges become unpaid on your student account. Disbursements can be tracked via one.uf.edu > Campus Finances. To learn more about Federal Interest Rates and Fees, visit <https://studentaid.gov/understand-aid/types/loans/interest-rates>.

Note: If you submit a payment to your loan servicer, that amount will reduce your current overall loan balance, but the amount refund will still be considered a part of your Total Aggregate amount received and accrue interest.

## Health Professional Student Loans (HPSL) and Loans for Disadvantaged Students (LDS):

The Health Professions Student Loan (HPSL) program and the Loans for Disadvantaged Students (LDS) program provide long-term, low-interest loans to certain health professions students. HPSL recipients must be financially needy, and LDS recipients must be financially needy and from a disadvantaged background.

These programs are regulated and funded by the Health Resources & Services Administration (HRSA), a division of the U.S. Department of Health and Human Services.

### **How Are HPSL & LDS Different from Federal Direct Loans?**

- Subsidized – Interest does not accrue while you are in school nor during the grace period
- Lower interest rate – 5% fixed
- 12-month grace period (vs. six months)

- UF is the lender (vs. the Department of Education)

### How Can I Get an HPSL and/or LDS?

The only application necessary for HPSL and LDS is the FAFSA. It is highly recommended that you file your FAFSA early as funding for these loans is limited. You must file a FAFSA each and every year.

You MUST include parent financial information on your FAFSA. This is a regulation set by HRSA. The only exception to the parent information requirement is if both parents are deceased. There are no other exceptions for special or extenuating circumstances. Please note that if your parent(s) reside in a foreign country and/or do not pay taxes, it is still possible to include their information on your FAFSA.

All DMD students who have a FAFSA on file with parent financial information may be considered for HPSL and LDS. All eligible students are considered equally every year. Previous recipients are not guaranteed to receive a loan again, and no special consideration is given to previous recipients.

### What Happens If I Am Awarded an HPSL and/or LDS?

Recipients will be notified via email by the UFCD Financial Aid Coordinator of their loan. This email will contain the student's Loan Approval Disclosure and important information on the next steps in the process. All recipients must complete promissory note paperwork, which will be provided and processed by the University Bursar. The loan funds will not disburse until the Bursar has the promissory note paperwork on file.

### College Scholarship Awards

Need-based [scholarships](#) are available; merit-based scholarships are rare. Completion of the FAFSA and the UFCD Need-Based Scholarship Application is required for consideration.

- UFCD need-based scholarships for DMD students are applied for via the UFCD Need-Based Scholarship Application. The online application (through Canvas) is generally available in the spring semester each year. DMD students will be notified by email when the application is available and given further instructions.
- Other scholarships are awarded by various UFCD departments throughout the DMD program.

### [Frequently Asked Questions \(FAQs\): Scholarships.](#)

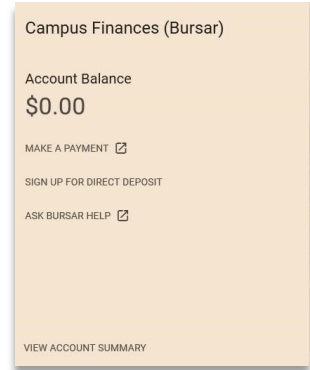
YEAR	Award #1	Award #2	Award #3	Award #4	Total Awards
Year 1:					

Total Loan Amount Borrowed reduced by College Scholarship Awards: \_\_\_\_\_

Total Subsidized Health Profession Loans (LDS/HPSL) Borrowed: \_\_\_\_\_

## DIRECT DEPOSIT

We encourage all students to sign up for Direct Deposit. You will need your account number and routing number for your bank account and complete an online registration at [one.uf.edu](http://one.uf.edu) > Campus Finances (Bursars) > Sign Up for Direct Deposit. Direct Deposit is the most secure and timely method available for receiving your Financial Aid. For more information about Direct Deposit, visit <http://www.sfa.ufl.edu/process/receivingyour-aid/disbursements/>.



## ENROLLMENT REQUIREMENTS

To receive federal aid, which includes loans, students must be enrolled in coursework required for their degree. Furthermore, most aid programs require students to be enrolled at least half-time. Please refer to the following chart for minimum enrollment eligibility requirements.

Note: The College of Dentistry will enroll you in your courses throughout the DMD program.

CLASSIFICATION	FULL-TIME*		HALF-TIME*	
	Fall/Spring	Summer	Fall/Spring	Summer
Dental	1	1	1	1

## DISBURSEMENTS and Refunds

**Disbursement:** The process where the financial aid office releases your funds to pay charges on your student account.

**Refund:** The process where the University Bursars office issues a refund to you either via Direct Deposit (if set up) or mailing a check.

Financial Aid starts to disburse at the beginning of each semester. The exact start date for disbursements will be sent out via email from the financial aid coordinator once available each semester. Please plan for disbursements to start to be released in the first two weeks of class each semester. Once Disbursed, refunds via Direct Deposit can take up to 3 to 5 business days (may vary based on bank provider) to reach your bank account. You will be able to view your disbursement and refund transactions on [one.uf.edu](http://one.uf.edu) > Campus Finances (Bursars) > Account Activity. Here you will see the amount disbursed and applied to your charges due and the amount that will be refunded to you. For more information on disbursements, visit <http://www.sfa.ufl.edu/process/receiving-your-aid/disbursements/>.

### Future Disbursements: *(Tentative and Subject to Change)*

Spring 2022: Second week of class

Summer 2022: Second week of class

## TUITION DUE / MAKING PAYMENTS

Once your financial aid disburses, your tuition will be deducted from your financial aid. If there is a problem disbursing your aid before the tuition due date, a tuition deferment will be set for you, which would give you until your aid disburses or the deferred due date (whichever comes first) to pay the balance of your tuition. Financial Aid Tuition Fee Deferment deadline is typically due in October. The exact date will be provided in Orientation.

If you do not have a tuition deferment or do not receive financial aid, the full amount owed for tuition is due by **3:30 p.m. on Friday, September 3, 2021**. Tuition payments can be mailed, made online (preferred by University Bursar) through your checking account/credit card, or put in the drop box located at Criser Hall on the main campus.

**Mailed payment:** Checks must be made payable to the University of Florida. Payments can be mailed to University Bursar using the following address:

University Bursar  
P.O. Box 114050  
Gainesville, FL 32611-4050

Make sure your name and UFID number appear on the check, or a note is included with this information. **Payment needs to be received by University Bursar by 3:30 p.m., Friday, September 3, 2021.**

**Online payment:** If you choose to pay online, go to MyUFL. Once you have logged into my.ufl.edu, select **Main Menu** on the toolbar, select **My Campus Finances**, then **Charges Due** and **Make a Payment**. Remember to disable your pop-up blocker to make your online payment. There is no service charge if you pay with an Electronic Check using your routing and checking account numbers. There is a service charge if you pay with a credit card. If you have questions about making an online payment contact the **University Bursar at 352-392-0181** or email [askbursar@admin.ufl.edu](mailto:askbursar@admin.ufl.edu).

**Drop box payment:** Pay by cashier's check, check, or money order by placing a payment in the secure drop box located outside University Bursar's Office, Criser Hall, near the vending machines on the N.W. side of Criser Hall. Checks must be made payable to the University of Florida. Payment needs to be in the dropbox by 3:30 p.m., Friday, August 30th. If you have questions about using dropbox, contact **University Bursar at 352-392-0181**. Failure to make a full or partial payment of your tuition by the Tuition Fee Deadline will result in a one-time \$100 late fee. Non-payment will result in the dropping of all of your classes.

## UPDATE ADDRESSES

Please take this time to provide the University of Florida with your correct local and permanent mailing addresses. This can be done by going to MyUFL ([my.ufl.edu](http://my.ufl.edu)), log in and select My Account and then select Update My Directory Profile. It is imperative that the University has your correct addresses on file for any correspondence they may send to you.



## LOAN DEFERMENT FOR UNDERGRADUATE/GRADUATE FEDERAL LOANS

Toward the end of September, the U.F. Registrar's Office (OUR) will send enrollment information to the National Student Clearinghouse. Loan lenders will retrieve the current enrollment information, and your loans should automatically be coded for in-school deferment status. You should check with your lender at the end of September to make sure your loans are coded for in-school deferment status. If they are not, you will want to download a deferment form from your lender's website and then obtain an enrollment certificate from the National Student Clearinghouse. Attach the certificate to the deferment form and send it to your lender.

You can obtain an enrollment certificate online: <https://secure.studentclearinghouse.org/sssportalui/faces/SSSPortal>

If you have loans in repayment and have a payment due before deferment is granted, you will need to make this payment. You can then follow the instructions listed above for obtaining an enrollment certificate to send with the deferment form to your lender.

## MARK YOUR CALENDARS! THE 2022-2023 FAFSA OPENS ON OCT. 1

The 2022-2023 FAFSA will open on **Oct. 1, 2021**. We will be sending out a full newsletter on the FAFSA soon. For now, go ahead and mark your calendars for the FAFSA opening on Oct. 1.

## *Other UNIVERSITY SERVICES*

### UF BURSARS

The U.F. Bursars office handles the billing for the University as well as the disbursement of your financial aid to your account via Direct Deposit.

Under U.F. Bursars (Campus Finances on one.uf.edu), you will be able to view and complete the following steps:

- Make a Payment
- View Charges Due
- View Refunds
- View Payment History
- View Account Activity






You can also view the following links:

- Sign Up for Direct Deposit
- View Tuition Statement

- Authorize Student Permissions (Payment of U.F. Charges from your Financial Aid other than tuition (which is automatic).
- Ask Bursars Help

### Related Links

Sign up for Direct Deposit	Authorize Student Permissions (Title IV)	View Tuition Statement
Opt out of Florida Prepaid	View 1098-T	GatorFamily Payment Access 
Authorize Information Release	Loan Exit Counseling 	Financial Aid Summary
Ask Bursar Help 		

### [UF BURSARS - CRITICAL DATES](#)

For more information on U.F. Critical Dates (Fee Payment Deadline), please view the following link:

<http://www.fa.ufl.edu/bursar/critical-dates/>

### [STUDENT HEALTH CARE CENTER: INSURANCE WAIVERS.](#)

If you have questions about your waiver status, ***please contact the Health Compliance Office directly.*** Our offices do not have access to view the status of your waivers. Health Compliance may be reached at [healthcompliance@shcc.ufl.edu](mailto:healthcompliance@shcc.ufl.edu), (352) 294-2925, or in person at Yon Hall, Room 249 between gates 12 and 13 on the East side of the U.F. Football Stadium.

Note: Health Insurance Plans are not automatically built into your budget. If you wish for your Health Insurance Plan costs to be included, you must complete the following Budget Revision Petition <https://proone.proed.org/docusign/proDocDocumentRequest/?formId=2239> and return it to our office. Plans that are considered for an adjustment are only student-owned plans (U.F. or third party). Documents required for a U.F. plan include; receipt of payment or a copy of the UF Charges Due page. Third-Party plans require a receipt of payment and/or monthly health insurance bill.

[Health Insurance Information:](#)

**SHCC Plan Rates and Dates:** <https://healthcompliance.shcc.ufl.edu/health-insurance-requirement/uf-plan-rates-dates/>

**SHCC FAQ:** <https://shcc.ufl.edu/fees-and-insurance/charges-billing-payment/frequently-asked-questions/>

### Office Hours

To schedule an appointment, click [here](#) or scan the Q.R. Code.

For assistance outside of listed office hours, please email [SFA-DEN@mail.ufl.edu](mailto:SFA-DEN@mail.ufl.edu). Depending on volume, allow up to five business days for a response.

For a complete guide to financial aid at the College of Dentistry, please visit: <https://admissions.dental.ufl.edu/financial-aid/>



### Future Announcements:

Supplemental Add-on announcements would be provided as new information, and next steps become relevant. Each add-on announcement would address the "what is next" for the student as they enter into the next year of their program.

Note: Per the current Dental students – "No news is good news." We will only send emails out when important information is available. Please make sure to read any announcements sent out as a *priority*.