

Year 3: Clinical and INBDE

Welcome to year 3! Didactic work is mostly done and the clinical world begins full swing – an exciting time!

As you move onto year 3, let's recap your responsibilities for Financial Aid.

- 1) Make sure your FAFSA is submitted every October 1 annually
- 2) Accept Awards (Fall / Spring – Summer awards will be posted mid-late Spring)
 - a. Unsubsidized Loans: accepted on one.uf.edu
 - b. Graduate PLUS Loans: Accepted through studentaid.gov application found [here](#).
- 3) Make sure to complete the Scholarship/ Health Profession Loan application via Canvas in Spring annually (announcements to come later)
- 4) Clear any and all holds on one.uf.edu promptly

In your budget, we have included your costs for both living expenses and tuition/ fees as well as the **INBDE**. The increase for **INBDE** is found in your Summer semester. You can view the budget [here](#) for a full breakdown of what is included. It is important that you plan accordingly for each of your expenses. Disbursements of your financial aid awards will follow a similar disbursement window from last year. If there are adjustments made to the schedule, you will receive an email notification.

Tentative Disbursements

Fall 2nd week of classes
Spring 2nd week of classes
Summer 2nd week of classes

UNSUBSIDIZED LOANS

It is important to continue tracking your borrowing for each semester and evaluate your spending for possible opportunities to reduce the amount you would need to borrow this upcoming year.

Annual Loan Limit	Amount Borrowed (Unsubsidized)	Amount Borrowed (HEAL)
Year 1: \$47,167		
Year 2: \$47,167		
Year 3: \$47,167		

Amount Borrowed before entering Dental School: _____ (To view borrowing history, visit studentaid.gov)
Unsubsidized amount borrowed during the DMD program: _____
Total Unsubsidized Loan amounts borrowed: _____

Note: Total Unsubsidized Loan Aggregate Amount: \$224,000

To review your Loan Borrowing History, visit Studentaid.Gov. You will be able to view your Loan Servicer Information, the total amount you have borrowed, and the accrued interest.

Graduate PLUS Loans

Annual Loan Limit	Amount Borrowed (Graduate PLUS loans)
Year 1: Up to COA	
Year 2: Up to COA	
Year 3: 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: _____

To review your Loan Borrowing History, visit Studentaid.Gov. You will be able to view your Loan Servicer Information, the total amount you have borrowed, and the accrued interest.

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:					
Year 2:					
Year 3:					

Total Loan Amount reduced by College Scholarship Awards: _____
Total Subsidized Health Profession Loans (LDS/HPSL) Borrowed: _____

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. 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/>

