

## Information for Dental School Applicants

### 2025-2026 Estimated Financial Aid Budgets

	Tuition and Fees <sup>1</sup>	Kit Cost	Books & Supplies	Additional Commute	Cost of Living <sup>2</sup>	Annual Total
<b>Year 1</b> (9 months)	60,838	14,096	942	0	29,052	104,928
<b>Year 2</b> (12 months)	65,069	9,848	627	0	38,736	114,280
<b>Year 3</b> (12 months)	65,069	7,328	772	0	38,736	111,905
<b>Year 4</b> (12 months)	65,069	8,468	928	2,152	38,736	115,353

<sup>1</sup>**Tuition and fees are subject to change by the UC Regents and could be affected by State funding increases or reductions, or other developments. Final approved amounts for 25-26 may differ from above.** Non-residents have additional annual supplemental tuition of \$12,245.

<sup>2</sup>Allowance assumes shared housing. Students in University owned apartments will have a lower housing allowance if monthly rent is less than \$1,734. **As required by federal law, budgets used to determine financial aid eligibility can include only the student's costs; spouse and/or children's expenses cannot be included in cost of living allowance.**

<b>MONTHLY COST OF LIVING ALLOWANCE</b> (Used to determine financial aid eligibility for all students based on number of months enrolled.)			
	<b>On Campus</b>	<b>Off Campus</b>	<b>Parent/Guardian</b>
Food	721	734	660
Housing	1,713	1,734	0
Utilities	86	184	0
Transportation	279	297	414
Personal/Miscellaneous	213	279	186
<b>Monthly Total</b>	<b>3,012</b>	<b>3,228</b>	<b>1,260</b>

### Student Loans

The average amount borrowed by our June 2024 Dental School graduates while enrolled at UCSF was \$198,389.

### Helpful Websites

<https://finaid.ucsf.edu/> Information about the 2025-2026 application process will be available in late fall 2024.

<https://www.ada.org/> A good source of information to assist in financial planning for dental school.

<https://studentaid.gov/> A primary source of information that allows borrowers to access their federal student loan history.

<https://finaid.ucsf.edu/types-of-aid/scholarships> Information about scholarship searches found at our website.

## 2025-2026 FINANCIAL AID OVERVIEW FOR DENTAL STUDENTS

### 1. What kind of financial aid does UCSF offer?

You have the option of applying for **Full Funding** or **Basic Funding**.

**Basic Funding** consists of a minimum grant, Federal Work-Study, Federal Unsubsidized Direct Loan, and Direct Graduate PLUS.

**Full Funding** includes all UCSF campus need-based aid (i.e., campus scholarships, grants, and university loans) as well as Federal Work-Study, Federal Unsubsidized Direct Loan and Direct Graduate PLUS.

The difference between Basic and Full Funding refers to the TYPES of financial aid for which you are applying. Full Funding does not mean you are applying for more money than Basic Funding. Detailed information about financial aid programs can be found on our website at <http://finaid.ucsf.edu>.

Federal student loans are available to most students regardless of income and provide a range of repayment options including income-based repayment plans and loan forgiveness benefits, which other education loans are not required to provide.

Due to legislative changes, graduate students are no longer eligible for a Federal Subsidized Direct Loan effective July 2011. Graduate students can apply for a Federal Unsubsidized Direct Loan and the maximum annual limit is \$40,500 in your first, then \$47,167 in the remaining years. Please visit our website for more information.

### 2. How do I apply for financial aid and what is the deadline?

The following documents are required to apply for either **Basic** or **Full Funding**:

- 1) Free Application for Federal Student Aid (FAFSA)

<https://studentaid.gov/h/apply-for-aid/fafsa>

UCSF's FAFSA Federal School Code is "001319".

- 2) UCSF Finaid / COLS Application at "Step 1" of:

<https://finaid.ucsf.edu/application-process/apply-for-aid>

You can complete our online Financial Aid Application once you receive your student ID (SAA ID) and password from our Registrar's Office.

3) If you are under age 30 as of 12/31/2025, and want to apply for **Full Funding**, you also need to complete the CSS Financial Aid PROFILE and submit your parent's information as well as their 2023 federal tax return to the College Board. UCSF's school code is "7152".

4) For students age 30 or above by 12/31/2025 who are interested in applying for Health Profession Student Loan (HPSL) or Loan for Disadvantage Students (LDS), students must provide parental information on the FAFSA application and submit a copy of the parents' 2023 signed and completed federal tax return to the Student Financial Aid Office in person, via e-mail, or via fax.

**Note:** HPSL and LDS loans re earmarked for medical, dental, and pharmacy student from disadvantage backgrounds. "Disadvantage backgrounds" means that the applicant comes from an unusually low-income family or from an environment that has inhibited him/her from obtaining the knowledge, skills, and abilities required to enroll and graduate from a health profession program.

<https://finaid.ucsf.edu/types-of-aid/loans/types-of-loans>

Our **priority deadline** for entering dental students is **January 31, 2025**. Apply and get all your application materials in as soon as possible to allow time for us to provide an early estimate of your financial aid letter.

### **3. How do I obtain information about scholarships not administered by UCSF?**

You may do a free scholarship search at any number of websites. For links see

<https://finaid.ucsf.edu/types-of-aid/scholarships>

### **4. Where do I obtain information about university housing?**

Contact the UCSF Housing Office at (415) 476-2231 and ask for their brochure or access housing information online at <http://campuslifeservices.ucsf.edu/housing/>

### **5. What is the cost of attendance for dental students?**

Student budget for 2025-2026 is tentative due to be finalized by the end of May 2025. Detailed information is available in our website: <https://finaid.ucsf.edu/application-process/student-budget>