

International Dentist Program Financial Aid Information

What am I eligible for?

U.S. Citizens and Permanent Residents

- Federal Direct Loan up to \$47,167
- Federal Direct Graduate PLUS Loan
- Private Educational Loan (non-school certified to cover expenses not allowed in the student budget)
- To apply, Submit FAFSA available online on December 2024, and the UCSF Financial Aid Application available online on or after December 1, 2024.

International (Student Visa holders)

- Private Educational Loans *only* (will require a co-signer who is a permanent resident or U.S. citizen).
- To apply, submit the UCSF Financial Aid Application available online on or after December 1, 2024, and apply for a private loan no earlier than **March 15, 2025**. You are welcome to review the list of University of California approved private lenders for which you might be eligible located on our website [HERE](#).

Example of 2024-25 Financial Aid Awards for a 1st Year IDP Student

U.S. Citizen and Permanent Residents

Federal Direct Loan -8.08% fixed	\$47,167
<u>Federal Direct Graduate PLUS - 9.08% fixed</u>	<u>\$92,816</u>
Total Student Budget (based on 24-25 COA)	\$139,983

International (Student Visa holders)

Private Loan up to total Student Budget \$139,983

Interest rates and eligibility vary according to lender policies.

More Important Information

- Financial aid is disbursed to students quarterly. For example, a student who borrows \$139,983 will receive \$34,995 for each of the four quarters, less origination fees of up to 4.228% of loan amount.
- Students must re-apply for financial aid each academic year after the FAFSA opens for that academic year. Typically, the FAFSA opens October 1 every calendar year.

Financial aid eligibility generally includes the student's costs only. This means, for example, that support for other family members cannot come from financial aid. Also, moving and relocation expenses cannot be funded. Students should open a bank account and establish a banking relationship before moving to San Francisco and starting school. This will greatly facilitate the ability to deposit and access loan funds.

UCSF Student Financial Services

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[SFS Virtual Desk](#)