

## 2027-2028 Academic Year 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 private loans.

**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 private loans.

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 <https://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, the Federal Direct Graduate PLUS Loan will no longer be available after July 1, 2026, similarly, 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 \$50,000 for each academic year. 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 Financial Aid 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 (UC ID) and password from our Registrar's Office.

3) If you are under age 30 as of 12/31/2027, 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 2024 federal tax return to the College Board. UCSF's school code is "7152".

4) For students age 30 or above by 12/31/2027 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' 2025 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 are earmarked for medical, dental, and pharmacy students from disadvantaged 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 **December 10, 2026**. 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 <https://campusliveserviceshome.ucsf.edu/housing>

Find out how to apply and any deadlines through the UCSF Housing Office website:

<https://campusliveserviceshome.ucsf.edu/housing/new-housing-applicants>

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

Student budget for 2027-2028 is tentative due to be finalized by the end of May 2027. Detailed information is available in our website <https://finaid.ucsf.edu/application-process/student-coa>

Student Financial Services Office  
500 Parnassus Avenue, MU 201-West  
San Francisco, CA 94143

[finad@ucsf.edu](mailto:finad@ucsf.edu)

Telephone (415) 476-4181

Fax (415) 476-6652

<https://finaid.ucsf.edu/>

## Information for Dental School Applicants

### 2027-2028 Academic Year Estimated Financial Aid Cost of Attendance

|                              |        |        |     |      |        | Annual Total |
|------------------------------|--------|--------|-----|------|--------|--------------|
| <b>Year 1</b><br>(9 months)  | 66,893 | 14,096 | 942 | 0    | 29,052 | 110,983      |
| <b>Year 2</b><br>(12 months) | 71,547 | 9,848  | 627 | 0    | 38,736 | 120,758      |
| <b>Year 3</b><br>(12 months) | 71,547 | 7,328  | 772 | 2800 | 38,736 | 121,183      |
| <b>Year 4</b><br>(12 months) | 71,547 | 8,468  | 928 | 2800 | 38,736 | 122,479      |

<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 27-28 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.**

| MONTHLY COST OF LIVING ALLOWANCE                                                                  |              |              |                 |
|---------------------------------------------------------------------------------------------------|--------------|--------------|-----------------|
| (Used to determine financial aid eligibility for all students based on number of months enrolled) |              |              |                 |
|                                                                                                   | On Campus    | Off Campus   | Parent/Guardian |
| 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 2027-2028 application process will be available in late fall 2026.

<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.