The UCLA Dental School’s Financial Aid office is dedicated to assist students in achieving their educational goals by providing professional assistance and valuable financial aid resources.

Our DDS program provides both need and merit-based funds. The dental financial aid staff is available to ensure comprehensive, personal, and confidential counseling and servicing.

Today’s Schedule:
- Cost of Attendance
  - Annual and Term Student Fees
- Financial Aid Options
  - Types of Financial Aid
- Scholarships
  - Applying to Scholarships
- Financial Aid Process
- Additional Financial Aid Information
## Cost of Attendance

### 2021-2022 Estimate Budgets – (Off Campus for Resident + Nonresident)

<table>
<thead>
<tr>
<th></th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fees/Tuition (Residents)</strong></td>
<td>$48,751</td>
<td>$53,276</td>
<td>$53,276</td>
<td>$53,276</td>
</tr>
<tr>
<td><strong>Fees/Tuition (Nonresidents)</strong></td>
<td>$59,886</td>
<td>$64,441</td>
<td>$64,411</td>
<td>$64,411</td>
</tr>
<tr>
<td><strong>Equipment/Books/Supplies/Instrument</strong></td>
<td>$21,673</td>
<td>$14,885</td>
<td>$1,995</td>
<td>$2,330</td>
</tr>
<tr>
<td><strong>Living Expenses</strong></td>
<td>$25,852</td>
<td>$34,466</td>
<td>$34,466</td>
<td>$34,466</td>
</tr>
<tr>
<td><strong>Total expenses (Residents)</strong></td>
<td>$96,276</td>
<td>$102,627</td>
<td>$89,737</td>
<td>$90,072</td>
</tr>
<tr>
<td><strong>Total expenses (Nonresidents)</strong></td>
<td>$107,411</td>
<td>$113,762</td>
<td>$100,872</td>
<td>$101,207</td>
</tr>
</tbody>
</table>

* (Off-campus students: room/board, personal, transportation)
## Annual and Term Student Fees

**Academic Year 2021-2022**

<table>
<thead>
<tr>
<th>Fee Name</th>
<th>Resident</th>
<th>Nonresident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>11,442.00</td>
<td>11,442.00</td>
</tr>
<tr>
<td>Student Services Fee</td>
<td>1,128.00</td>
<td>1,128.00</td>
</tr>
<tr>
<td>Nonresident Supplemental Tuition (NRST)</td>
<td></td>
<td>12,245.00</td>
</tr>
<tr>
<td>Ackerman Student Union Fee</td>
<td>69.00</td>
<td>69.00</td>
</tr>
<tr>
<td>Ackerman/Kerckhoff Seismic Fee</td>
<td>113.00</td>
<td>113.00</td>
</tr>
<tr>
<td>Disability Insurance Fee (assessed fall term)</td>
<td>53.00</td>
<td>53.00</td>
</tr>
<tr>
<td>Gown and Instrument Fee a</td>
<td>1,530.00</td>
<td>1,530.00</td>
</tr>
<tr>
<td>Graduate Students Association Fee</td>
<td>38.25</td>
<td>38.25</td>
</tr>
<tr>
<td>Graduate Writing Center Fee</td>
<td>18.60</td>
<td>18.60</td>
</tr>
<tr>
<td>Professional Degree Supplemental Tuition (PDST)</td>
<td>29,412.00</td>
<td>28,302.00</td>
</tr>
<tr>
<td>UC Student Health Insurance Plan (UCSHIP)</td>
<td>4,720.11</td>
<td>4,720.11</td>
</tr>
<tr>
<td>Student Programs, Activities, and Resources Complex (SPARC) Fee</td>
<td>114.00</td>
<td>114.00</td>
</tr>
<tr>
<td>Wooden Center Fee</td>
<td>37.00</td>
<td>37.00</td>
</tr>
<tr>
<td>BruinGO Universal Access Transit Pass Fee</td>
<td>76.34</td>
<td>76.34</td>
</tr>
<tr>
<td><strong>Total mandatory fees</strong></td>
<td><strong>$48,751.30</strong></td>
<td><strong>$59,986.30</strong></td>
</tr>
</tbody>
</table>

*Source: https://sa.ucla.edu/RO/Fees/Public/public-fees*
Establishing California Residence

Students who hope to establish California residence should consider these factors:

- The UC residence regulations require that you document the following:
  - At least 366 days of physical presence in California, and
  - Concurrent intent to permanently remain in the state.

- Graduate students are presumed to be financially independent for purposes of residency.

- Nonresident graduate students who wish to apply for a resident classification for an ensuing term must submit a Petition for Resident Classification to the campus residence deputy within the deadline for that term.

- It is your burden to prove, by clear and convincing evidence, that you have satisfied all applicable UC residence requirements. Financial hardship cannot be considered in evaluating whether you are able to qualify for California residence for purposes of tuition.

For more information please visit: [https://www.registrar.ucla.edu/Fees-Residence/Residence-Requirements/Classification-as-a-Resident](https://www.registrar.ucla.edu/Fees-Residence/Residence-Requirements/Classification-as-a-Resident)

## Filing Periods and Deadlines

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Filing Period Begins</th>
<th>Filing Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall</td>
<td>June 1</td>
<td>September 1</td>
</tr>
<tr>
<td>Winter</td>
<td>November 1</td>
<td>December 1</td>
</tr>
<tr>
<td>Spring</td>
<td>February 1</td>
<td>March 1</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Semester</th>
<th>Filing Period Begins</th>
<th>Filing Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall</td>
<td>June 1</td>
<td>August 1</td>
</tr>
<tr>
<td>Spring</td>
<td>November 1</td>
<td>December 1</td>
</tr>
</tbody>
</table>
Financial Aid Options

• Apply for all University Aid. (Allows consideration for grants and low interest subsidized, federal loans, in addition to federal Direct Loans. *Parental information required for consideration)

• Apply for the federal Direct Loan only.

• Apply for Scholarships only or in conjunction with one of the other options.

• Apply for a Private Loan (Private Alternative Educational Loan) only or in conjunction with any of the above options.

• A federal Direct Grad PLUS Loan may also be considered after Direct Loan eligibility has been determined through the financial aid application process
**Types of Financial Aid**

**Grants**
- Awarded based on financial need and do not have to be repaid.
- Funded through the School of Dentistry and the University.

**Work-Study**
The Federal Work-study Program is awarded to students who are US citizens or eligible non-citizens with financial need and is earned through part-time employment. Students secure employment through on-campus or off-campus agencies and may work up to 20 hours per week during the quarter.
*However, because the School of Dentistry program is so rigorous, we recommend that students do not work while enrolled. Therefore, we rarely award work-study to dental students.* Students can apply during the first week of orientation in the School of Dentistry Office of Student Services.

**Federal Direct Unsubsidized Loan**
Direct Unsubsidized Loans are available to undergraduate, graduate, or professional degree students enrolled at least half-time at a school that participates in the Direct Loan Program. Financial need is not required to qualify.
Federal Direct Grad PLUS Loans
The interest rate for the Grad PLUS Loan is fixed annually in the same manner as listed above for other Direct Loans. Interest accrues from the day the funds are released. To be eligible for a federal Direct Grad PLUS Loan, you must be a US citizen or eligible non-citizen with a valid Social Security number, must not be in default on a federal loan or liable for a grant or federal Perkins Loan overpayment, and must meet a minimal credit eligibility as determined by the Department of Education. A federal Direct Grad PLUS Loan may only be considered after Direct Loan eligibility has been determined through the financial aid application process. Direct Grad PLUS eligibility may cover the full cost of attendance minus the amount of other financial aid received.

Health Professions Student Loans & Loans for Disadvantaged Students
Provided by the federal government for dental student financing on a priority basis. First priority is given to those students with no personal and/or family financial resources. The interest rate is 5 percent with a ten-year repayment period. HPSL and LDS loans may be deferred (interest and principal) during periods of advanced training, including internships and residencies.

University/Regents McCoy Loan
Available to students with financial need. The McCoy Loan interest rate is 5 percent. There is a ten-year repayment period with a minimum repayment of $90 per quarter. No interest or principal is due until six (6) months after graduation or less than half-time enrollment at an institution of higher education. NOTE: A CO-SIGNER NOTARIZED SIGNATURE REQUIRED IF UNDER 18 FOR THIS LOAN.
Scholarships are awarded based on academics and other achievements and may or may not be need-based.

1. University Scholarships* consist primarily of private scholarship funds donated to the School of Dentistry. Information regarding these scholarships will be provided during the academic year.

2. Non-University Scholarships are from various organizations, agencies, companies, or private individuals and are not administered by the University. Students are required to meet various agency restrictions, which may include academic achievement, special talent, leadership abilities, and group affiliation. Additional scholarship information may be obtained in your local library’s reference section. There are also a few sites on the internet that might assist you in your search.
Scholarship Resources

- UCLA Scholarship Resource Center
- College Board
- Fastweb
- Petersons Scholarship Search
All students wishing to receive federal or state funds must complete the Free Application for Federal Student Aid (FAFSA) and other supplemental financial aid materials as requested on our website.

Website to additional financial aid forms: https://www.dentistry.ucla.edu/learning/forms

All documents must be submit through MyUCLA

Students who do not wish to submit required documentation will not receive a financial aid award.

University School Code for FAFSA: 001315

FAFSA Application Open: October 1st
Additional Financial Aid Information For Incoming/Continuing Dental Students

UCLA School of Dentistry

FAFSA Federal Student Aid
An office of the U.S. Department of Education
Financial Aid Information

Financial aid information will be sent once the school receives your deposit.

General information can be obtained through our web-site.

Parents information required if you want to be considered for “All University Aid" This is common among the professional schools.

Financial Aid Award
1. Knowing the difference i.e. Grants, Scholarships & Loans
2. Research the Financial Aid award being offered

Once your financial aid has been processed, an eFAN notice will be sent to your email account with instructions.

Dental School Financial Aid Website: https://www.dentistry.ucla.edu/learning/financial-aid
The importance of good credit is important not only for financial aid purposes, but also a tool to assist you in reviewing your current outstanding debt.

Credit Report

a. Fact -- Credit cards outnumber people in the United States

b. Good practice to obtain a copy each year from each agency

c. Major National Credit Reporting Agencies (TransUnion, Equifax, and Experian)

A free copy of your credit report can be obtained at www.annualcreditreport.com.
a. Learn to spend less

b. Being thrifty can make better use of the student loan funds you receive.

c. Save as little as $30 per month (good habit)

d. Have your Financial Aid directly deposited into a saving account

e. Manage the use of credit and debt cards if you are not going to pay the bill in full each month

f. Create budget - See reverse side of our school estimate of our school budget.

Budgeting Tips
Record Keeping

Keep Copies of Everything including your financial aid application materials.

Keep all important information on your student loans in one place for easy reference.

Keep a record of any communications you have pertaining to your loan i.e.

Persons name, date and reason for call.
UCLA School of Dentistry -- $230,026 (Class of 2020 - loan recipients only)

Compared to stats from the American Dental Education Association Survey for the 2020 Graduating Class:

- All Schools - $349,730
- Public Schools - $304,824
- Private Schools - $270,125

“Don’t let finance deter you from applying to dental school.”
UCLA Websites:
• MyUCLA
• Bruin Direct
• UCLA Dashew Center for International Students and Scholars
• UCLA Registrar’s Office Refund Schedules

Other useful financial aid websites:
• ADA American Dental Association - Financial Planning Resources
• ADA Foundation Leadership & Scholarship Programs
• ADEA Educational Debt Management Materials for Dental Students
• AAMC/ADEA Dental Loan Organizer and Calculator (DLOC)
• California Student Aid Commission
• Direct Loans – William D. Ford Federal Direct Loan Program
• Fastweb – Scholarship Search Provider
• FinAid
• FinAid – FAQs about Financial Aid
• NASFAA – National Association of Student Financial Aid Administrators
• NSLDS - National Student Loan Data System
• UCLA Financial Wellness Program
• US Department of Education
• US Department of Health and Human Services
• You Can Deal With It - Resources for Money Management Tips
THANK YOU!

CONTACT US
UCLA School of Dentistry Financial Aid Office
A0-111 CHS
10833 Le Conte Ave
Los Angeles, CA 90095-1762
financial_aid@dentistry.ucla.edu

*Our office is currently working remotely. Please email us if you have any questions.*

- Include your 9 digits UID in your email

Connie Steppes, Financial Aid Director