

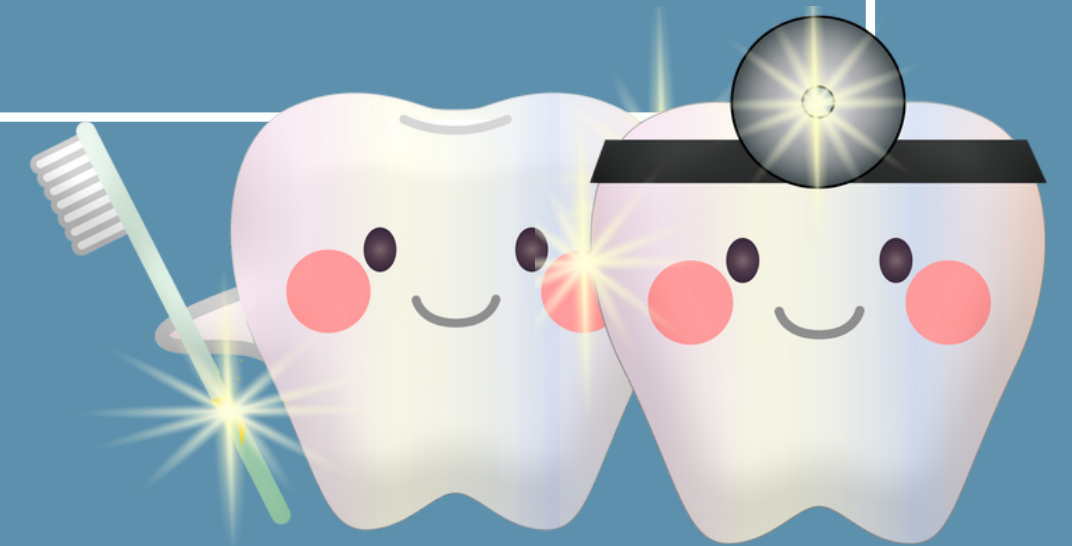


School of  
**Dentistry**

# UCLA SCHOOL OF DENTISTRY - FINANCIAL AID

2023 - 2024

CONNIE STEPPES  
FINANCIAL AID DIRECTOR



# Welcome!

**UCLA**

School of  
**Dentistry**

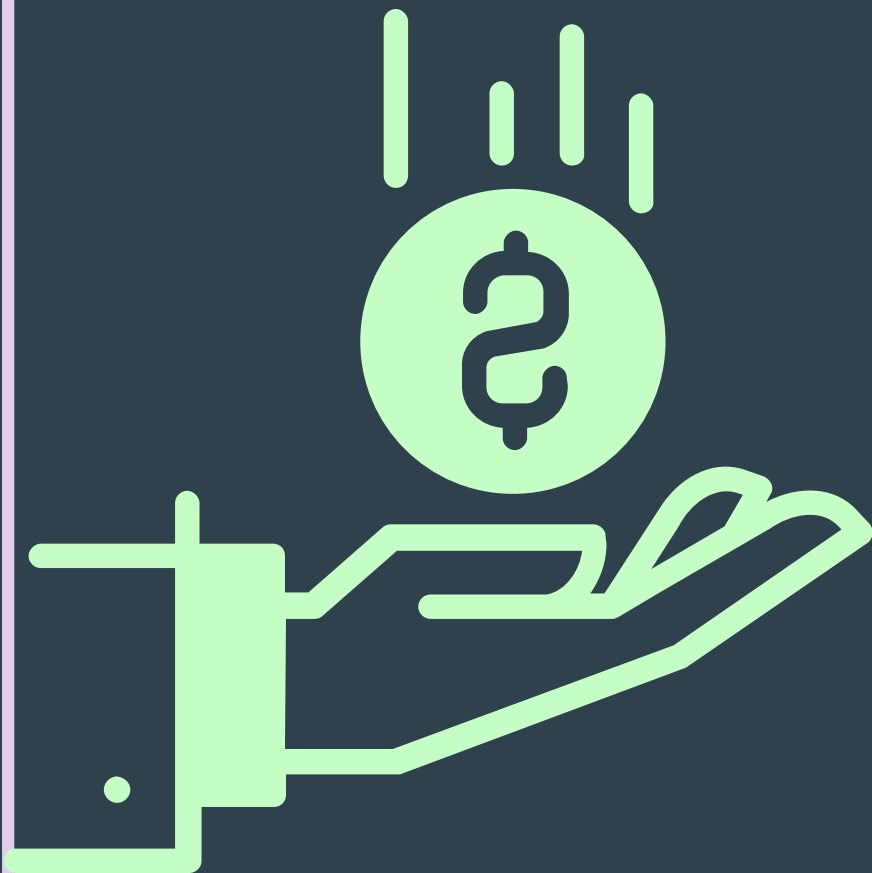
The UCLA Dental School's Financial Aid Office is dedicated to assist students in achieving their educational goals by providing professional assistance and valuable financial aid resources. The dental financial aid staff is available to ensure comprehensive, personal, and confidential counseling and servicing.



Our DDS program provides both need and merit-based funds.



Our PPID program provides need based Federal and Private Educational Loans to our eligible PPID students.



## TODAY'S AGENDA

Types of Financial Aid

Financial Aid Process

FAFSA

Applying for Aid

Q & A

Understanding Credit



# Financial Aid Options



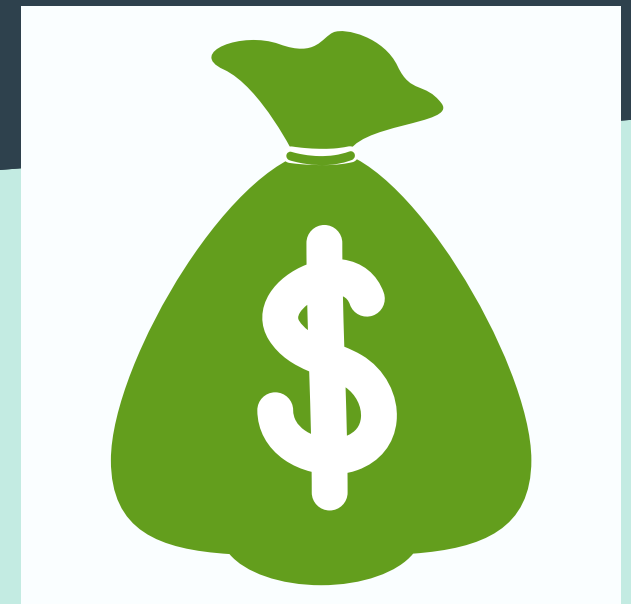
Grants



Work-Study



Scholarships



Loans

# OVERVIEW



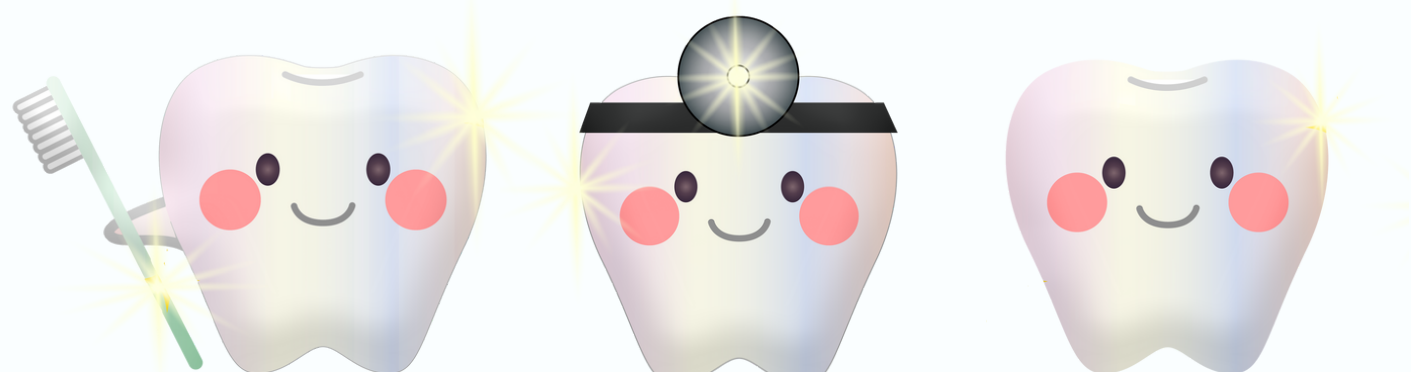
# Types of Financial Aid - DDS Only

## GRANTS

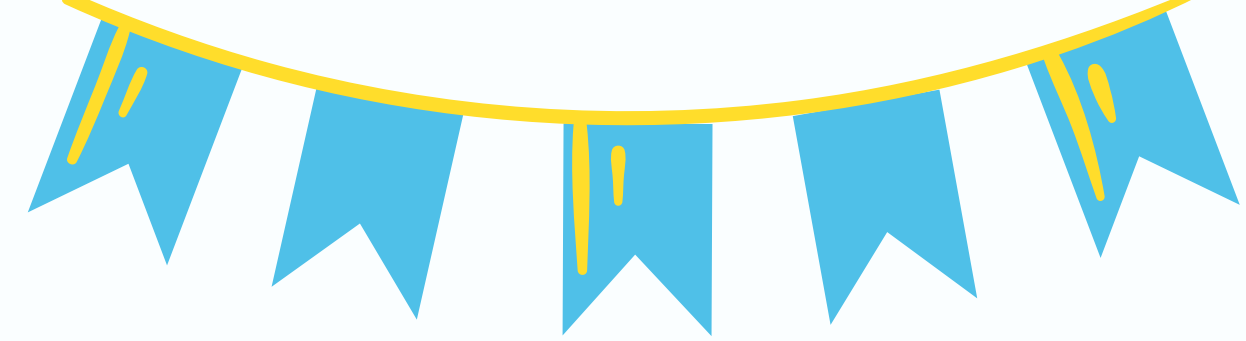
Awarded based on financial need and do not have to be repaid. UCLA grants are funded through the School of Dentistry and the University.

## WORK-STUDY

Awarded to students who are U.S. 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.



# Types of Financial Aid



## **SCHOLARSHIPS**

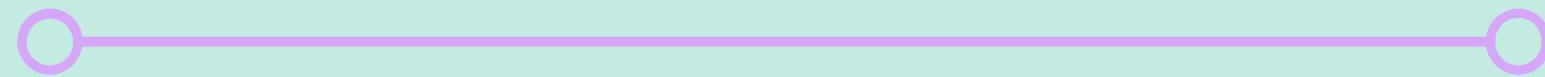
Many nonprofit and private organizations offer scholarships to help students pay for college or career school. This type of free money, which is sometimes based on academic merit, talent, or a particular area of study, can make a real difference in helping you manage your education expenses.

# **DDS and PPID**

# APPLYING TO SCHOLARSHIPS

SCHOLARSHIPS ARE AWARDED BASED ON ACADEMICS AND OTHER ACHIEVEMENTS AND MAY OR MAY NOT BE NEED-BASED.

**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.



**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

SEARCH



UCLA  
SCHOLARSHIP  
RESOURCE CENTER

COLLEGE BOARD

FASTWEB

SCHOLARSHIP  
LIST



...and more!



# Types of Financial Aid (Continued)

## LOANS

When you receive a student loan, you are borrowing money to attend a college or career school. You must repay the loan as well as interest that accrues. It is important to understand your repayment options so you can successfully repay your loan.



# Federal vs. Private Loans

## FEDERAL

- Required by law to provide a range of flexible repayment options including, but not limited to, income-based and income-contingent repayment plans as well as loan forgiveness benefits that private lenders are not required to provide
- Available to most students regardless of income. Other qualification criteria do apply.
- For more information, please visit <https://studentaid.gov/understand-aid/eligibility>.



## PRIVATE

- Loan lenders can offer variable interest rates that can increase or decrease over time, depending on market conditions
- The interest rate on a private loan may depend on the borrower's and/or co-signer's credit rating
- For more information, please visit <https://dentistry.ucla.edu/school-resources/student-resources/financial-aid/types-loan>.



# Federal Direct Loans

## WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM

Provides low-interest unsubsidized loans financed by the US Department of Education rather than a bank or other financial institution.

- Available to students who are US citizens or eligible noncitizens.
- Loan repayment begins six months after graduation or dropping below half-time enrollment.

## FEDERAL UNSUBSIDIZED DIRECT LOANS

Interest accrues from the date of disbursement, but the extra costs of accrual can be avoided by making regular interest payments while in school.

- Available to all students regardless of income.
- The unsubsidized amount may be used to meet the difference between the student budget and financial aid awarded

# FEDERAL DIRECT GRAD PLUS LOANS

- 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.

- The interest rate for the Grad PLUS Loan is fixed annually in the same manner as other Direct Loans.
- Interest accrues from the day the funds are released

- Loan may only be considered after Direct Loan eligibility has been determined through the financial aid application process.
- For more information, visit:  
<https://studentaid.gov/understand-aid/types/loans/plus>

# Loans for DDS Only

## HEALTH PROFESSIONS STUDENT LOANS (HPSL) & LOANS FOR DISADVANTAGED STUDENTS (LDS)



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.*

## CALIFORNIA DREAM LOAN PROGRAM



The California DREAM Loan Program allows for UC and CSU campuses to administer non-federal loans to undocumented students who meet the DREAM Act Application requirements. Students who demonstrate financial need can borrow up to \$4000 through the Dream Loan Program. Interest rates will be fixed at the same rates as Federal Direct Loans, with no loan fees. You must submit your DREAM application by the March 2nd deadline to be eligible for a DREAM loan. For more information, please visit <https://admission.universityofcalifornia.edu/tuition-financial-aid/types-of-aid/dream-loan-program.html>.

Fixed Interest Rate:

7.05 %

**DIRECT UNSUBSIDIZED LOANS**

Fixed Interest Rate:

8.05 %

**DIRECT PLUS LOANS**

Temporary 0% Interest:

Ended September 1, 2023

- a suspension of loan payments
- 0% interest rate
- stopped collections on defaulted loans

**COVID-19 INTEREST EXTENSION**





# Financial Aid Process

## FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

University School Code: 001315

Application opens December 31, 2023

FAFSA must be completed by all who wish to be considered for any financial aid.







**FAFSA<sup>®</sup>**  
Federal Student Aid  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

# Applying for Aid

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- Apply for all University Aid. (Allows consideration for grants and low interest subsidized, federal loans, in addition to federal Direct Loans. Among the required forms are documents, which request parental information.)
- Apply for the federal Direct Loan only.
- Apply for Scholarships only or in conjunction with one of the other options.
- Apply for a Private 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.

**DDS**

- Apply for the federal Direct Loan.
- Apply for a Private Educational Loan.
- A federal Direct Grad PLUS Loan may also be considered after Direct Loan eligibility has been determined through the financial aid application process.

**PPID**



UCLA

Priority Deadline March 2, 2022  
Financial Aid - Dental School

S

Dental Institutional Application for Students  
Academic Year 2022-2023

Print, complete, and sign this form.

Continuing students: Turn in all documents to MyUCLA by the priority deadline of March 2, 2022.

Furnishing information here is mandatory. Failure to provide this information could delay our evaluation of your application and prevent you from receiving assistance. In addition, the information contained here and furnished by you will be used by the Office of Financial Aid. It will be transmitted to the Federal government as required by law.

## Section 1: Student Information

Student's Last Name	First Name
UCLA 9-digit ID#	Class of
Email Address	Program (check one) <input type="checkbox"/> DDS <input type="checkbox"/> PPID

Do you, the student, authorize the Office of Financial Aid to disclose private information from your student records for the purpose of recommending you for consideration of scholarships and loans which require disclosure, and reporting you as a recipient of scholarships and loans for those funds that require reports? Yes ☐ No ☐

List the school below if you have ever received funding from HPSL or LDS Programs Prior to your acceptance to UCLA:

This section is for DDS students ONLY. PPID students DO NOT need to provide parental information.

Are you applying for All University Aids (grants and low-interest loans)?

Yes ☐ No ☐

If "Yes" you will need to complete a FAFSA with parental information and complete other requirements of the Financial Aid Application for parents.

If "No" you are only applying for Federal Direct Loans. You only need to complete a FAFSA at [www.fafsa.gov](http://www.fafsa.gov). No parental information is required.

If you FILED a 2020 Income Tax Return, please select ONE of the boxes below:

- ☐ Check here if you used IRS Data Retrieval Tool (DRT) at [www.fafsa.gov](http://www.fafsa.gov). Please check Documents Request page on MyUCLA to determine if you are required to submit your 2020 tax transcripts. Note: DRT is not available to CA Dream applicants.
- ☐ Check here if you are submitting a complete copy of your and/or your spouse's 2020 Tax Return Transcript. See instructions on how to obtain a IRS Tax Return Transcript on the Instruction Page.

If you did NOT file a 2020 Income Tax Return, please select ONE of the boxes below:

Note: You are REQUIRED to submit a Verification of Non-Filing Letter from the IRS to our office. See instructions page on how to obtain IRS Verification of Non-Filing Letter.

- ☐ Check this box if you and your spouse (if applicable) certify that you were not required to file a 2020 Income Tax Return and did NOT receive any forms of income.
- ☐ Check this box if you and your spouse (if applicable) certify that you were not required to file a 2020 Income Tax Return and did receive income. Please list any income you received in the space provided on the next page (working, self employment, etc.)

Attach a copy of your W2 or 1099 for each amount listed on the following page.  
[Click here to verify if you were required to file a tax return](#)

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STUDENTS

UCLA

Priority Deadline March 2, 2022  
Financial Aid - Dental School

CP

Dental Institutional Application for Custodial Parents  
Academic Year 2022-2023

Continuing students: Upload to MyUCLA by the deadline of March 2, 2022.

This form is to be completed by the custodial parent of the student listed below.

This form is used by UCLA School of Dentistry to evaluate the financial strength of the student's custodial parent. It is the school's policy to require both parents to contribute to college costs to the extent they are able, regardless of their current marital status. Determination of need for financial aid will be based on the information provided from both parents.

Student's Last Name	First Name
UCLA 9-digit ID#	Class of

## Section 1: Custodial parent information

If your custodial parent FILED a 2020 Income Tax Return, please select ONE of the boxes below:

- ☐ Check here if you used IRS Data Retrieval Tool (DRT) at [www.fafsa.gov](http://www.fafsa.gov). Please check Documents Request page on MyUCLA to determine if you are required to submit your 2020 tax transcripts. Note: DRT is not available to CA Dream applicants.
- ☐ Check here if you are submitting a complete copy of your and/or your spouse's 2020 IRS Tax Return Transcript and 2020 Foreign Tax Return, if applicable. See instructions on how to obtain a IRS Tax Return Transcript on the Instruction Page.

If your custodial parent did NOT file a 2020 Income Tax Return, please select ONE of the boxes below:

Note: You are REQUIRED to submit a Verification of Non-Filing Letter from the IRS to our office. See instructions page on how to obtain IRS Verification of Non-Filing Letter.

- ☐ Check this box if you and your spouse (if applicable) certify that you were not required to file a 2020 Income Tax Return and did NOT receive any forms of income.
- ☐ Check this box if you and your spouse (if applicable) certify that you were not required to file a 2020 Income Tax Return and did receive income including foreign income. Please list any income you received in the space provided below (working, self employment, etc.)

Attach a copy of your W2 or 1099 for each amount listed below.  
[Click here to verify if you were required to file a tax return](#)

Employer's Name/Source of Income	2020 Amount Earned
Ackerman Union (example)	\$2,000 (example)

Custodial parent (must check one): ☐ Father ☐ Mother ☐ Guardian

Name	Age:	Phone #
Street Address		Email
City, State, Zip Code		
Occupation/Title		
Employer		

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CUSTODIAL PARENTS

UCLA

Financial Aid - Dental School

NCP

Dental Institutional Application for Non-custodial Parent(s)  
Academic Year 2022-2023

Continuing students: Upload to MyUCLA by the priority deadline of March 2, 2022.

This form is to be completed by the Non-custodial parent(s) of the student listed below.

This form is used by UCLA School of Dentistry to evaluate the financial strength of the student's non-custodial parent. It is the school's policy to require both parents to contribute to college costs to the extent they are able, regardless of their current marital status. Determination of need for financial aid will be based on the information provided from both parents.

Student's Last Name	First Name
UCLA 9-digit ID#	Class of

## Section 1: Non custodial parent information

If your non-custodial parent FILED a 2020 Income Tax Return, please select ONE of the boxes below:

- ☐ Check here if you used IRS Data Retrieval Tool (DRT) at [www.fafsa.gov](http://www.fafsa.gov). Please check Documents Request page on MyUCLA to determine if you are required to submit your 2020 tax transcripts. Note: DRT is not available to CA Dream applicants.
- ☐ Check here if you are submitting a complete copy of your and/or your spouse's 2020 IRS Tax Return Transcript and 2020 Foreign Tax Return, if applicable. See instructions on how to obtain a IRS Tax Return Transcript on the Instruction Page.

If your non-custodial parent did NOT file a 2020 Income Tax Return, please select ONE of the boxes below:

Note: You are REQUIRED to submit a Verification of Non-Filing Letter from the IRS to our office. See instructions page on how to obtain IRS Verification of Non-Filing Letter.

- ☐ Check this box if you and your spouse (if applicable) certify that you were not required to file a 2020 Income Tax Return and did NOT receive any forms of income.
- ☐ Check this box if you and your spouse (if applicable) certify that you were not required to file a 2020 Income Tax Return and did receive income. Please list any income you received in the space provided below (working, self employment, etc.)

Attach a copy of your W2 or 1099 for each amount listed below.  
[Click here to verify if you were required to file a tax return](#)

Employer's Name/Source of Income	2020 Amount Earned
Ackerman Union (example)	\$2,000 (example)

Non-custodial parent (must check one): ☐ Father ☐ Mother ☐ Guardian

Name	Age:	Phone #
Street Address		Email
City, State, Zip Code		
Occupation/Title		
Employer		

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NON-CUSTODIAL PARENTS

Dental Institutional Application

# QUESTIONS?



**UCLA**

School of  
**Dentistry**

## CAMPUS RESOURCES:

- [MYUCLA](#)
- [BRUINDIRECT](#)
- [UCLA DASHEW CENTER](#)
- [UCLA STUDENT ACCOUNTS/FINANCIAL SERVICES](#)

## INTERNATIONAL STUDENTS:

- [CALIFORNIA DREAM ACT](#)
- [EDUPASS](#)
- [FOREIGNBORN.COM](#)
- [INSTITUTE OF INTERNATIONAL EDUCATION](#)
- [INTERNATIONAL EDUCATION FINANCIAL AID](#)
- [INTERNATIONALSTUDENT.COM](#)
- [INTERNATIONAL STUDENT ORGANIZATION](#)
- [MPOWER FINANCING GLOBAL CITIZEN SCHOLARSHIP](#)
- [SCHOLARSHIPEXPERTS.COM](#)
- [STUDENTAWARDS.COM](#)
- [USA STUDY GUIDE](#)

## USEFUL FINANCIAL AID WEBSITES:

- [ADA AMERICAN DENTAL ASSOCIATION - FINANCIAL PLANNING RESOURCES](#)
- [ADA FOUNDATION LEADERSHIP & SCHOLARSHIP PROGRAMS](#)
- [ADEA EDUCATION DEBT MANAGEMENT MATERIALS FOR DENTAL STUDENTS](#)
- [AAMC/ADEA DENTAL LOAN ORGANIZER AND CALCULATOR \(DLOC\)](#)
- [CALIFORNIA STUDENT AID COMMISSION](#)
- [COLLEGE BOARD](#)
- [FEDERAL STUDENT AID](#)
- [FASTWEB - SCHOLARSHIP SEARCH PROVIDER](#)
- [FINAID](#)
- [FINAID - FAQs ABOUT FINANCIAL AID](#)
- [NASFAA - NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID DIRECTORS](#)
- [SALLIE MAE GRADUATE SCHOOL SCHOLARSHIP SEARCH](#)
- [SALLIE MAE GRADUATE STUDENT FINANCIAL LITERACY](#)
- [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](#)

# RESOURCES





# THANK YOU!



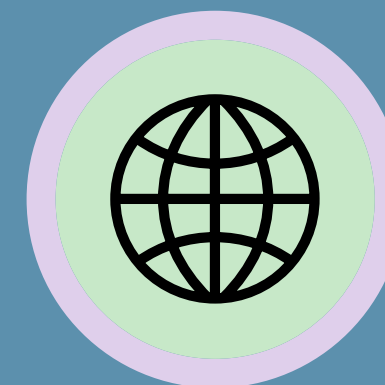
Questions and Assistance send a  
message via Message Center

(Please include your 9-digit UID in your email)



UCLA SCHOOL OF DENTISTRY  
FINANCIAL AID OFFICE

A0-111 CHS  
10833 Le Conte Ave  
Los Angeles, CA 90095-1762



WEBSITE

<https://dentistry.ucla.edu/school-resources/student-resources/financial-aid>

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School of  
**Dentistry**

**CONNIE STEPPES - FINANCIAL AID DIRECTOR**



**CONTACT US**