



UCLA School Of Dentistry

Financial Aid Presentation

Connie Steppes ~ Financial Aid Director



Welcome!



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.

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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

2025-2026 Projected Budget – (Off Campus for Resident + Nonresident)



	OFF-CAMPUS						
	(9mo)	(3 mo)	(9 mo)	(3 mo)	(9 mo)	(3 mo)	(9 mo)
	1st Yr.	2nd Sum	2 Yr.	3rd Sum	3rd Yr.	4th Sum	4th Yr.
Tuition & Fees*	\$ 51,733	\$ 5,178	\$ 51,733	\$ 5,178	\$ 51,733	\$ 5,178	\$ 51,733
Housing & Food	\$ 26,091	\$ 8,697	\$ 26,091	\$ 8,697	\$ 26,091	\$ 8,697	\$ 26,091
Books/Supplies/Instruments	\$ 27,207	\$ -	\$ 15,331	\$ -	\$ 1,995	\$ -	\$ 4,850
Transportation	\$ 3,465	\$ 1,155	\$ 3,465	\$ 1,155	\$ 3,465	\$ 1,155	\$ 3,465
Personal	\$ 2,920	\$ 973	\$ 2,920	\$ 973	\$ 2,920	\$ 973	\$ 2,920
UC Health Insurance	\$ 6,632	\$ -	\$ 6,632	\$ -	\$ 6,632	\$ -	\$ 6,632
Loan Fees	\$ 1,044	\$ 348	\$ 1,044	\$ 348	\$ 1,044	\$ 348	\$ 1,044
TOTALS	\$ 119,093	\$ 16,351	\$ 107,216	\$ 16,351	\$ 93,880	\$ 16,351	\$ 96,735
Total 9 & 12 Months	\$ 119,093		\$ 123,568		\$ 110,231		\$ 113,086
Living Expenses	\$ 67,359		\$ 66,657		\$ 53,320		\$ 56,175

NOTE: Nonresident Supplemental tuition add - \$12,245

All fees are subject to change without prior notification.

[UCLA Registrar's Office Annual and Term Student Fees](#)

Annual and Term Student Fees

Academic Year 2024 -2025

FEE NAME	RESIDENT	NONRES...
Tuition	12,762.00	12,762.00
Nonresident Supplemental Tuition (NRST)		12,245.00
Professional Degree Supplemental Tuition (PDST)	33,399.00	33,399.00
Student Services Fee	1,254.00	1,254.00
UCGPC Fee	7.00	7.00
UC Student Health Insurance Plan (UCSHIP)	6,631.85	6,631.85
Disability Insurance Premium	53.00	53.00
Ackerman Student Union Fee	81.00	81.00
Gown and Instrument Fee ^I	1,530.00	1,530.00
Graduate Students Association Fee	38.25	38.25
Graduate Writing Center Fee	21.90	21.90
Student Programs, Activities, and Resources Complex (SPARC) Fee	135.00	135.00
Student Seismic Fee	113.00	113.00
Wooden Center Fee	37.00	37.00
BruinGo Universal Access Transit Pass	34.15	34.15
Total mandatory fees	\$56,097.15	\$68,342.15

I. Gown and Instrument \$510 is also assessed in summer term.

Establishing California Residence

Current scenario:

Continuing nonresident UCLA students seeking resident status, who feel they have met all UC residence requirements, may petition for a change of status for tuition purposes by filing a Petition for Residence Classification. A student who is in California solely for educational purposes is not eligible for California residence for tuition purposes.

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.



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.

Types of Financial Aid (Cont.)



•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.

Applying For Scholarships

- 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



- Federal Direct Unsubsidized Loan**
- Direct Unsubsidized Loans are available to undergraduate, graduate, or professional degree students •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



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- [UCLA Scholarship Resource Center](#)
 - [College Board](#)
 - [Fastweb](#)
 - [Petersons Scholarship Search](#)
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Financial Aid Process

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

•CSS Profile Code -UCLA Dentistry: 3678

UCLA School of **Dentistry** | **60th** ANNIVERSARY 1964-2024 | **Priority Deadline April 15, 2024**

Financial Aid Application **S**

Dental Institutional Application for Students
Academic Year 2024-2025

Print, complete, and sign this form.
Continuing students: Turn in all documents to [MyUCLA](#) by the **priority deadline of April 15, 2024**.
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) DDS 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" In addition to the FAFSA, you will need to **complete a CSS Profile application with both student and parental information and the 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. No parental information is required.

If you FILED a 2022 Income Tax Return, please select ONE of the boxes below:

Check here if you used IRS Data Retrieval Tool (DRT) at www.fafsa.gov. Please check Documents Request page on MyUCLA to determine if you are required to **submit your 2022 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 2022 Tax Return Transcript. See instructions on how to obtain a IRS Tax Return Transcript on the Instruction Page.

If you did NOT file a 2022 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 2022 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 2022 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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Additional Financial Aid Information For Incoming/Continuing Dental Students



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>



Important of Good Credit (Credit Report).....

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

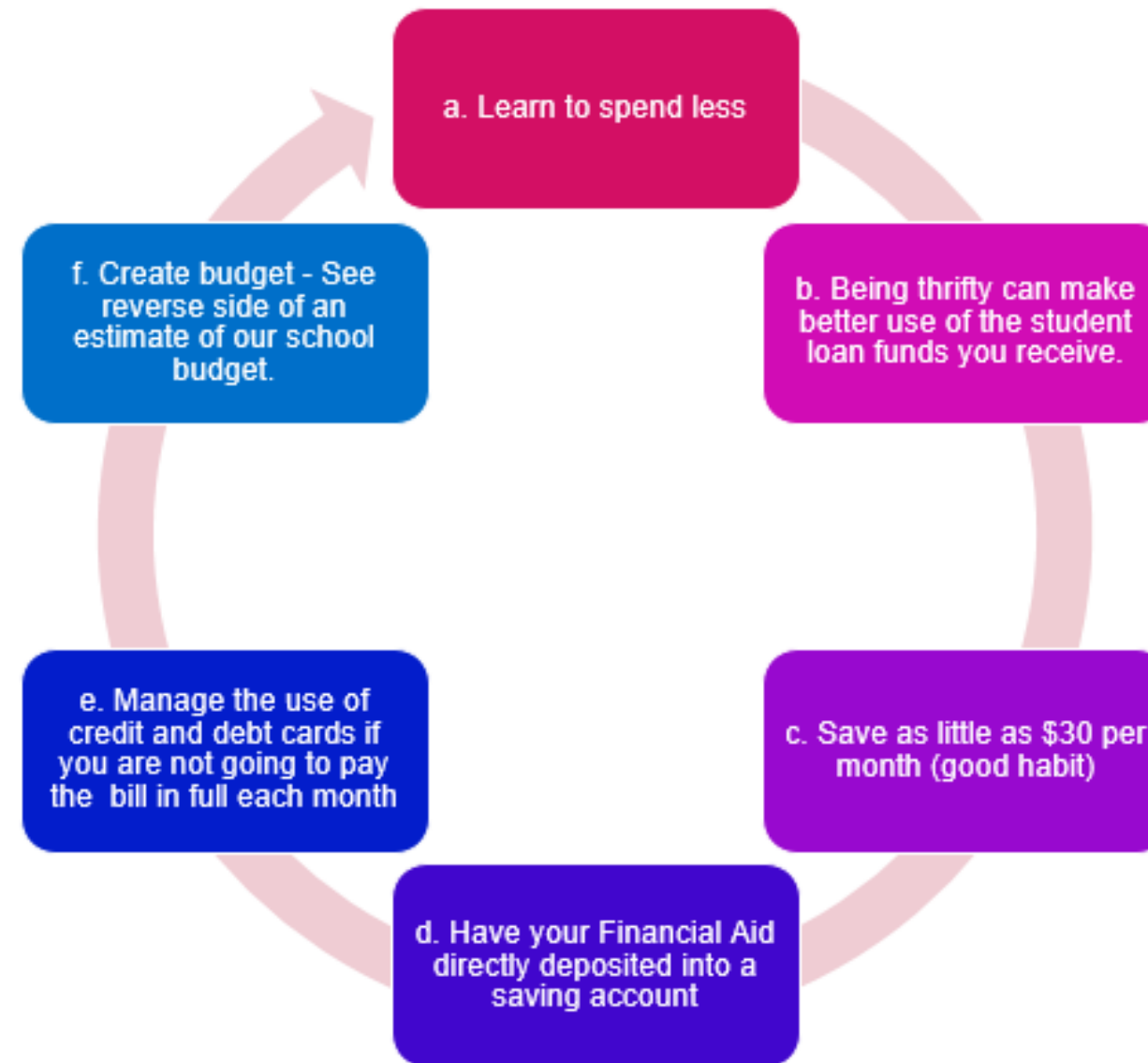
b. Good practice to obtain a copy each year from each agency

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

A free copy of your credit report can be obtained at www.annualcreditreport.com.



Budgeting Tips



Record Keeping



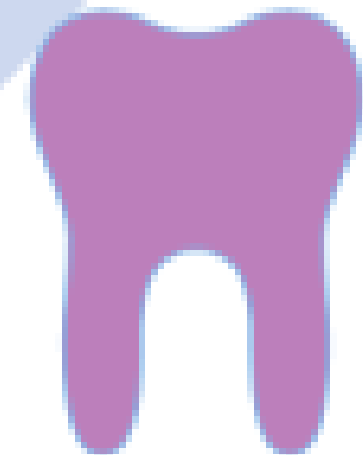
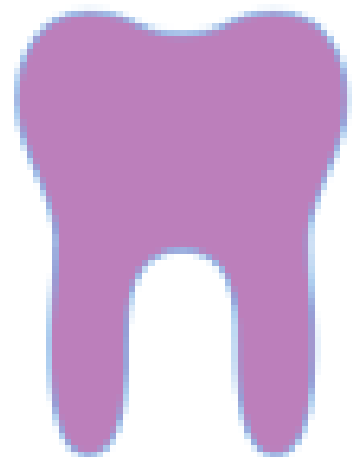
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- **Keep Copies of Everything including your financial aid application materials**
 - **Keep all important information on your student loans in one place for easy reference.**
 - **Keep a record of any communications you have pertaining to your loan i.e.**
 - **Persons name, date and reason for call.**

AVERAGE INDEBTEDNESS



UCLA School of Dentistry -- \$248,826
(Class of 2024 - loan recipients only)

Average with all students -- \$183,509



"Don't let finance deter you from applying to dental school."

FAQs? & Resources

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

For Questions and Assistance send us a message via Message Center:

- [With MyUCLA Login](#)  (Continuing Students)
- [With MyUCLA Login](#)  (New Admit)
- [Without MyUCLA Login](#) 

Include your 9 digits UID in your email
*Our office is currently working remotely.
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