Types of Financial Aid

- Grants
- Loans
- Scholarships
- Work Study
- Veterans Programs
- Outside Sources

University Grant

The Office of the U.C. President provides grant funds to each UC campus. In awarding grants, the Student Financial Aid Office tries to ensure that all eligible students receive comparable amounts of need-based "free-money" regardless of their curriculum. Apply for Full Funding here [1].

UCSF Grant/Professional Fee Grant

Designed to help mitigate the impact of UC fee increases, these programs provide grant funding based on financial need. Students who receive significant departmental fellowship or stipend awards will not be awarded UCSF or Professional Fee Grant Funds.

Cal Grant A and B

These are undergraduate programs which pay student fees (Cal Grant A and B [2]) and a stipend (Cal Grant B). They are administered by the California Student Aid Commission (CSAC).

The following UCSF students may be eligible and are required to apply:

- Entering pharmacy students who have fewer than 135 quarter or 90 semester units and will not have a bachelor’s degree by September of their first fall quarter.

To apply, file the FAFSA [3] by the deadline and complete the UCSF Finaid/COLS Application [4] after you have received notice of admission to UCSF.
The Cal Grant application deadline is the beginning of March each year (usually March 2).

New Cal Grant applicants must have their current school complete a GPA verification form and submit it to CSAC.

Recipients must be California residents.

Federal Pell Grant

This is an undergraduate program which provides grants to the neediest students.

The following UCSF students may be eligible and are required to apply:

- Entering pharmacy students who have fewer than 135 quarter or 90 semester units and will not have a bachelor's degree by September of their first fall quarter.

To apply, complete and submit the UCSF Finaid/COLS Application and also file the FAFSA.

Emergency Loans

In a financial emergency, students may be able to obtain a short-term emergency loan. This loan must be repaid within a specified time period (generally three months) so other needy students can benefit from these limited funds. Nursing and pharmacy students apply in their Student Affairs Office. All other students apply in the Student Financial Aid Office.

Health Professions Student Loans

The Health Professions Student Loan program provides 5 percent loans to dental and pharmacy students. Parents' financial information must be analyzed annually, regardless of the student's age or dependency status, to determine whether a contribution to the cost of education is expected. Repayment and interest begin one year after the student ceases full-time studies or obtains the first professional degree. The maximum that can be borrowed for a nine month period of enrollment is cost of attendance minus expected family contribution and any other aid.

Nursing Student Loans

The Nursing Student Loan program has a 5 percent interest rate which does not accrue until nine months after graduation or if the borrower ceases to be a full-time student. Repayment also starts at that time. The maximum amount students can borrow annually is $3,300 for each of the first two years, $5,200 for each of the final two years, or the amount of the student's financial need, whichever is less. The total aggregate limit is $17,000.

Loans for Disadvantaged Students (LDS)

LDS funds are earmarked for medical, dental and pharmacy students from disadvantaged
backgrounds. "Disadvantaged background" means that a student comes from an unusually low family income or from an environment that has inhibited him/her from obtaining the knowledge, skills, and abilities required to enroll in and graduate from a health professions program. The LDS program provides 5 percent loans. Parents' financial information must be analyzed annually, regardless of the student's age or dependency status, to determine whether a contribution to the cost of education is expected. Repayment and interest begin one year after the student ceases full time studies or obtains the first professional degree. The maximum that can be borrowed for a nine month period of enrollment is cost of attendance minus expected family contribution and any other aid.

**Primary Care Loans (PCL)**

This program provides 5 percent loans to medical students who plan to practice in primary care. Recipients must complete a primary care residency and then practice in primary care (click here for a list of primary care specialties and requirements [6]). An independent student is no longer required to submit parental financial information to determine financial need. The determination of need for such information will still be at the discretion of the school's financial aid office. The Division of Student Loans and Scholarships (DSLS) defines an independent student as a student who is at least 24 years of age and has not been listed as a dependent on his or her parent's tax forms within the last three years. Dependent students are still required to submit parental financial information to determine whether a contribution to the cost of education is expected. Repayment and interest begin one year after the student ceases full time studies or obtains the first professional degree. The maximum that can be borrowed is cost of attendance minus expected family contribution and any other aid. Amounts beyond the annual maximum limit may be available to third and fourth year medical students, if the excess funds are used only to repay outstanding loan balances on loans taken out while the student was in attendance at UCSF. Additional information will be sent to medical students who indicate interest on the UCSF Finaid/COLS Application. Students can also obtain information by contacting the Student Financial Aid Office.

**University Loans**

Over the years, individuals and groups have contributed money to be used for student loans. The interest rate on most University loans is 5 percent. Repayment and interest accrual begin six months after graduation or withdrawal from school.

University loans are considered to be ?private? loans even though their interest rates and repayment benefits are often comparable or even better than federal loan rates and benefits.

**In compliance with SB 1289, we are providing the following disclosure about loans:**

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.

**Federal Perkins Loan**

This subsidized loan, which has a 5 percent interest rate, is available to eligible students in any UCSF curriculum, with priority going to students who have exceptional need. Interest and repayment begin nine months after the borrower completes his/her course of study. Loan
limits are $5,500 per year or $27,500 cumulative for undergraduate students, and $8,000 per year or $60,000 cumulative for graduate students (including loans received as undergraduates).

This loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by student, guaranty agencies, lenders, and institutions determined to be authorized users of the data system.


Federal Direct (Stafford) Loan

This loan program includes subsidized and unsubsidized components. The interest rate for the Direct subsidized and unsubsidized loans for graduate students is fixed at 6 percent (for loans with first disbursements released on or after 7/1/2017). Effective 2017-18, the loan fee [8] has increased for all loans first disbursed after 10/1/2017. Repayment begins six months after student graduates or ceases to be enrolled at least half-time.

The federal Budget Control Act of 2011, passed by Congress, eliminates in-school loan interest subsidies for graduate and professional students effective July 1, 2012. It also contains provisions that eliminate Direct Loan repayment incentives. Therefore, graduate students are eligible for the unsubsidized loan only.

The federal government does not pay interest on unsubsidized loans. However, students can choose to make no interest payment on the Direct Unsubsidized loan while enrolled in school. Interest will accrue while in school and during the six-month post-enrollment deferral period, and the Department of Education will add it to the unpaid principal amount when student enters repayment. Direct Loan Servicing will mail interest statements twice a year (January & July) to the student.

Federal Direct (Stafford) Annual Loan Limits

Graduate and professional students who need funding can borrow up to $20,500 per academic year.

Students in Medicine, Dentistry and Pharmacy can obtain additional unsubsidized loan funds that exceed the $20,500 yearly limit if warranted. Direct (Stafford) limits are also subject to a student's annual financial aid budget minus other awards. See chart below for detailed Direct (Stafford) loan limits by program and year:

Direct (Stafford) loan limits (Beginning July 1, 2007):

<table>
<thead>
<tr>
<th>Program &amp; Year</th>
<th>Annual Total Unsubsidized Direct (Stafford) Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicine 1 &amp; 2</td>
<td>$42,722</td>
</tr>
<tr>
<td>Medicine 3</td>
<td>$47,167</td>
</tr>
<tr>
<td>Medicine 4</td>
<td>$44,944</td>
</tr>
<tr>
<td>Dentistry 1 &amp; 2</td>
<td>$40,500</td>
</tr>
<tr>
<td>Dentistry 3 &amp; 4</td>
<td>$47,167</td>
</tr>
<tr>
<td>Pharmacy 1-4*</td>
<td>$33,000</td>
</tr>
<tr>
<td>Nursing</td>
<td>$20,500</td>
</tr>
</tbody>
</table>
Program & Year  | Annual Total Unsubsidized Direct (Stafford) Limit
---|---
Physical Therapy  | $20,500
Graduate Academic Programs  | $20,500
Health Administration Interprofessional & Leadership (12 month)  | $37,167**

The Annual Direct (Stafford) limits apply to students enrolled in all quarters required for that specific year in their program. Students enrolled less than the full academic year will have a lower annual limit.

*First year pharmacy students who have no bachelor’s degree and are accepted into UCSF with less than 135 quarter units or 90 semester units are considered undergraduate students in their first year.

**Previously disclosed amount corrected per federal regulations.

Undergraduate students who demonstrate financial need may qualify for up to $5500 in subsidized Direct Loan. The federal government generally pays the interest on a subsidized loan while student is enrolled in school for at least half-time, during post-enrollment period, and during any authorized periods of deferment. However, for subsidized Direct Loans in which the first disbursement is made on or after July 1, 2012, and before July 1, 2014, interest subsidy during the six-month post-enrollment deferral period has been eliminated. Students receiving a subsidized loan within this timeframe are responsible for the interest that accrues during post-enrollment period. For students who choose to make no interest payment, interest will accrue and be capitalized (added to the principal balance) when the post-enrollment period ends. This provision does not eliminate the interest subsidy while the borrower is in school or during eligible periods of deferment.

Students who do not demonstrate financial need or who wish to borrow to replace their calculated student contribution can obtain an unsubsidized loan. See below for Direct (Stafford) Loan limits for undergraduates at UCSF.

<table>
<thead>
<tr>
<th>Program &amp; Year</th>
<th>Maximum Subsidized</th>
<th>Maximum Unsubsidized</th>
<th>Annual Total Direct (Stafford) Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independent Undergraduate at UCSF</td>
<td>$5500*</td>
<td>$7000</td>
<td>$12500</td>
</tr>
<tr>
<td>Dependent Undergraduate at UCSF</td>
<td>$5500*</td>
<td>$2000 (or $7000 if parents have been denied a PLUS loan)</td>
<td>$7500 (or $12500 if parents have been denied a PLUS loan)</td>
</tr>
</tbody>
</table>

Federal Direct (Stafford) Aggregate Loan Limits

The following chart shows the aggregate limits for subsidized and unsubsidized Direct (Stafford) Loans. The graduate aggregate limits include loans received during undergraduate studies.*

<table>
<thead>
<tr>
<th>Program &amp; Year</th>
<th>Aggregate Subsidized Direct (Stafford Loan Limit)</th>
<th>Aggregate Subsidized &amp; Unsubsidized Direct (Stafford) Loan Limit</th>
</tr>
</thead>
</table>
Undergraduate Dependent Students | $23,000 | $31,000

Undergraduate Independent Students | $23,000 | $57,500

Graduate Students | $65,500 | $138,500*

Graduate Students in Medicine/Dentistry/Pharmacy/Health Admin Interprofessional &Leadership | $65,500 | $224,000*

This loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by student, guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

Federal Direct Graduate PLUS Loan

Only for students who have exceeded their annual or aggregate Direct (Stafford) loan limit.

Some students may require additional funding beyond what the annual or aggregate Federal Direct/Stafford limit allows. The Federal Graduate PLUS Loan is available to students who have not met their full financial aid budget for the year and have met the limits on the Federal Direct/Stafford Loan and other financial aid resources. The maximum loan amount students can borrow is the school’s approved cost of attendance minus other financial aid (i.e., scholarships, grants, Federal Direct Loan, and other loans). This loan is not based on financial need.

Interest rate for the Federal Graduate PLUS is fixed at 7 percent (for loans with first disbursements released on or after 7/1/2017). Effective 2017-18, the loan fee [8] has increased for all loans first disbursed after 10/1/2017. Repayment begins six months after borrower graduates or ceases to be enrolled at least half-time.

The federal government does not pay interest on the Graduate PLUS loan. Students can choose to pay interest while in school. For borrowers who decide to make no payments, interest will accrue while in school and during the six-month post-enrollment deferral period, and the Department of Education will add it to the unpaid principal amount when they enter repayment. Direct Loan Servicing will mail interest statements twice a year (January & July) to students. Students may sign up for Direct Loan Servicing Electronic Mail Services to receive quarterly interest statements electronically through their Direct Loan servicer.

The Department of Education requires a credit check for the Graduate PLUS. Students who are denied due to adverse credit (i.e., 90 days or more delinquent on any debt, or credit report showing default, loan discharge, foreclosure, repossession, and bankruptcy) are notified directly, along with their options. Students can appeal if the adverse credit information is incorrect, or provide document to the Department of Education if there are extenuating circumstances relating to their adverse credit history. Click here [9] for more information.

Students may also be able to apply with an endorser (co-borrower) who satisfies the credit requirements. Students should contact Applicant Services for Grad PLUS Loan Borrowers at 1-800-557-7394 (8 a.m. - 8 p.m. ET), Monday to Friday, if their loan is denied.
This loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by student, guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

**UCSF IS UNABLE TO OFFER ANOTHER LOAN TO REPLACE THE GRADUATE PLUS.**
Students who are unable to borrow a Graduate PLUS are expected to cover the remainder of their educational expenses with their own resources or family assistance. It is the student’s responsibility to secure adequate funding to cover cost of attendance before beginning school.

**Private Education Loans**

Although many UCSF students can obtain sufficient funds through Federal and University loans, others need additional help. Comparisons of federal versus private loans are available from the Department of Education [10] and Association of American Medical Colleges (AAMC) [11]. Federal loan programs generally offer better terms and conditions than private loans. Students should therefore pursue federal financial aid and other resources such as outside agency scholarships before borrowing a private loan. Private Loans are only awarded after all types of federal student loans have been awarded to the student.

In compliance with SB 1289, we are providing the following disclosure [12] about loans:

Each year, regulatory changes and market conditions impact individual lenders’ loan terms. To help students and families make informed choices, the University of California Office of the President (UCOP) compiles comprehensive Private Student Loans Lists that contain loan terms and interest rates as well as lender contact information. Lenders were invited to compete for placement on each of these loan products. From those who responded, a systemic and equitable method for selecting the top lenders was held. These lenders had to meet a stringent standard of requirements that included, but were not limited to, competitive borrower benefits, lender stability, efficient loan servicing, online support and tools, and customer service.

Below are the lenders who were selected by UCOP, and their most up-to-date loan terms at the date of this publication. Please note that loan terms are subject to change by the lenders. Furthermore, these loan terms are offered to the University of California and not necessarily other colleges.

While the University carefully considers our selections in order to provide you with the best possible list of suggested lenders, you have the right to use another lender that is not on this list. The choice of a loan lender is your decision. The Student Financial Aid Office will certify private loan applications from all lenders.

The Student Financial Aid Office does not accept or receive inducements from lenders in exchange for inclusion in the Private Student Loans List, nor do we share in the profits from student loans. Please also see The University of California Code of Conduct in Regard to Preferred Lender Arrangements.

All borrowers are required to complete a self-certification form [13] and submit it to their lender prior to receiving a private education loan. Most lenders provide the form as part of their
online loan application.


The University of California Code of Conduct in Regard to Preferred Lender Arrangements [14]

Private Education Loans for Health Professions, Graduates, & International Students [15]

Private Loans for Residency & Relocation Loans [15]

(See Student Financial Aid Office for details. It is best to consult with a Financial Aid Advisor before applying for these loans as there may be other resources available.)

California Medical Association Foundation (CMAF) Loan for Medical Students

Medical students in their final year of school may borrow up to $3,000 through the CMAF. The interest rate for this loan is 6.5 percent. Repayment of the loan begins six months after graduation from medical school, and the loan is interest free until that time. Recipients must be California residents and have financial need. Parents’ income is not considered. For additional information and application materials, contact the Student Financial Aid Office.

Learn more about Searching for Scholarships Online [16].

Professional School Scholarships/Other Campus Scholarships

Awarded on the basis of need, these awards are part of the student's financial aid “package.” Apply under Full Funding [17].

Regents Scholarship

Limited in number, Regents Scholarships are one of the highest honors conferred on a UC student and are awarded on the basis of academic excellence and exceptional promise. Eligible students in dentistry, medicine, pharmacy, and physical therapy are automatically considered by their program.

Scholarships with Service Requirements

The National Health Service Corps offers scholarships to medical students who will practice primary care medicine and to nurse practitioner and mid-wifery students. Scholarships pay tuition and fees, books and supplies, plus a monthly stipend and are renewable for up to three years if funds are available. For each year of scholarship support, the recipient will owe one year of professional health care service at salaried sites in rural, high-priority Health Manpower Shortage Areas assigned by NHSC. The minimum service obligation is two years. This scholarship is considered taxable income. For more information call (800) 221-9393.

The Army, Navy and Air Force all offer Health Professions Scholarship Programs to medical
and dental students. Scholarships pay tuition, fees, books, and supplies, and a monthly stipend. While in school, medical students are expected to serve 45 days of active duty per year, when possible, with pay. One year of active service as a medical officer (after internship or residency) is required for each year of participation in the scholarship program, with a minimum requirement of three years after internship. For more information, see the pamphlet entitled "Have Your Loans Repaid!" from the Student Financial Aid Office.

Federal Work Study

The Federal Work Study Program (FWS) provides jobs for students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to a student’s course of study. Students may apply for FWS under Basic or Full funding application options. View the Student Employment webpage for more details about federal work study.

Under federal law, the University of California may employ only those who provide specified documentation demonstrating that they are legally able to work in the United States. The combination of a picture identification and a social security card is one example of the kind of documentation required. This requirement applies to all employees, including students.

Finding a Job

If you are a UCSF student interested in employment either on or off-campus, the Office of Career and Professional Development (OCPD) has resources and services to assist you in the job search. Meet with a career counselor at OCPD to:

1. Discuss your plans and brainstorm options
2. Develop job search strategies
3. Review your resume and cover letter
4. Practice interviewing

To make an appointment, please call (415) 476-4986, Monday-Friday, 9 a.m. - 5 p.m.

Also good to know, many Student Affairs offices (e.g. Dentistry, Nursing, & Pharmacy), will have information on positions available to students in their field. On-campus positions can be funded with Federal Work Study funds (70% of earnings).

Like children? Contact the Student Financial Aid Office about becoming a reading tutor for a local elementary school.

Work-study jobs vary and can include community service, clerical, lab assistant, or lab technician positions, both on and off campus.

Federal Department of Veterans Affairs
Federal Department of Veterans Affairs (VA) administers educational assistance programs for eligible veteran, service person, dependents, and spouses. The VA administers 10 educational assistance programs, and the basic eligibility criteria and types of benefits payable may vary based on the program.

If the student is eligible for one of the programs, the UCSF Veteran Affairs Coordinator located at the Student Financial Aid Office certifies the student enrollment in an approved curriculum. The requirements for certification include:

- The student must be enrolled in an approved program.
- The student must have qualifying service and have applied for federal education benefits.
- The student must apply each academic year for certification.

For information contact the regional VA office (888) 442-4551 or [www.gibill.va.gov](http://www.gibill.va.gov) [22]

**California College Fee Waiver Program - CAL VET**

The State of California Department of Veterans Affairs established the California College Fee Waiver Program which gives survivors of deceased or disabled veteran educational fee exemptions. The benefit includes a waiver for educational fee, registration fee, and professional fee.

If the student is eligible, the documents required from the student are:

- The student must apply with the student's California county's veterans services office. Once the county approves the benefit, the eligibility approval letter is sent to UCSF.
- A copy of the student's application for benefit submitted to the county -form DVS40 California Department of Veterans Affairs College Fee Waiver Program.
- The student must apply to the county each academic year for the benefit.

For information contact:

**California Department of Veterans Affairs**

1227 "O" Street
Sacramento, CA 95814
(800) 952-5626  
(800) 324-5966 (TDD)  
(800) 221-8998 (Outside California)

[www.cdva.ca.gov](http://www.cdva.ca.gov) [23]

Visit University of California's Veteran's educational benefits site for more information.

**Outside Resources**

Private agencies and organizations offer a variety of loans, scholarships and grants to UCSF students, often including those who do not qualify for financial aid. Information on many of
these awards can be obtained by visiting the Student Financial Aid Office. Outside awards often have early deadline dates (e.g. November 2012 - March 2013 for most 2013-2014 awards), so apply early.

Students are also encouraged to investigate loan and scholarship assistance from business clubs, professional groups, medical and nursing societies, sororities and fraternities, parents' credit or company unions, and other organizations in their home town or county. These awards are often sent directly to the Student Financial Aid Office for disbursement to the student. Students must submit proof of current registration when picking up checks. Awards are generally disbursed in equal payments each quarter unless the donor specifies otherwise.

Free internet scholarship searches are available to students by accessing: http://www.finaid.org. The following six scholarship search databases are located in this web site: FastWEB, COLLEGEQUEST, CASHE, ExPAN, CollegeNET, MACH25, SRN Express. To access, simply click “fastWEB” or "other free scholarship databases" under the "Scholarships" Icon.

Finaid.org provides links to a variety of general fellowship databases for graduate students and postdoctoral scholars. It contains the GrantsWeb, a collection of links to grants-related information and resources. It also serves as a link to grant and fellowship databases from different colleges and federal agencies. Numerous foundations and fellowship programs have their own web pages from which interested students or scholars can download the information or even apply via the Internet. A Grant Seeker's Guide to the Internet plus A Proposal Writing Short Course are also included. To access these pages: Click on the "Scholarships" Icon, scroll down to "Other Types of Aid," scroll down to "Grants"