Frequently Asked Questions for Incoming Students

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**When do I need to apply?**

AS SOON AS YOU’VE BEEN ADMITTED! Incoming UCSF students need to apply for financial aid as soon as they have received their student ID (SAA ID) and password in the mail/email or official notice of admittance. You should apply and get all your application materials in as soon as possible in order to allow time for us to process your application and get your funding here in time for school to start.

**How do I apply for financial aid at UCSF?**

You may begin the application process here. [1]

**What forms do I need to turn in to apply for financial aid?**

See the “Documentation” [2] page for a list of required forms.

**Do I need to complete the "CSS PROFILE"?**

**Entering students** applying for Full Funding consideration are required to submit the CSS Profile and provide parental information. **Continuing students who are first time applicants** for Full Funding consideration are also required to submit the CSS Profile with parental information.

Applicants for Basic Funding consideration DO NOT need to complete the CSS Profile.
If you are in a "Self-Supporting Program" such as MEPN, International Dentistry Program, MAS, Nursing Post Master's or Global Health Sciences, you DO NOT need to complete the CSS Profile.

**Students under 30 years-of-age**, who would like to apply for Full Funding (therefore, not in any programs listed above) should complete the CSS Profile.

**Students who are over 30 and not in the School of Medicine**, DO NOT need to complete the CSS Profile to apply for Full Funding, but can still complete the Parents' Information section on the FAFSA to apply for Health and Human Services (HHS) Funding. (HHS funding is a financial need-based source of funding, including scholarships and low interest, subsidized loans that requires annual submission of parents information to apply for each year.) Click here for details. [3]

What is the difference between Basic and Full Funding?

Full Funding does not mean you are applying for more money than Basic Funding. The difference between Basic and Full Funding is the TYPES of financial aid that you are applying for. Basic Funding can consist of the Federal loans (some may be subsidized) and a minimum grant, all depending on your eligibility [4]. The CSS Profile is not required for Basic Funding. Full Funding consist of the above mentioned sources of funding, but also consideration for University-based loan programs, additional grants and also consideration for Health Professions Loans, grants, and scholarships. If under 30, you need to submit your parent's information on the PROFILE and submit both parents' tax returns to be considered for Full Funding. See the "Parent Information"page for more information. [3]

I'm a Graduate student, why do I need to submit my parents' information to apply for Full Funding?

As a Graduate student you are considered an "independent." However, that means that almost ALL of the students at UCSF are independent. Since most students are applying independently, UCSF needs a secondary tool to determine a student's financial "need" for our limited UCSF grant and loan programs. We use your parent's information to calculate a "Family Strength Index" and use that in determining what your "financial need" is for the year. However, if you are 30-years-old or over UCSF will not take your parent's information into account for Full Funding consideration. See the "Parent Information"page for more information or contact the Student Financial Aid Office. [3]
I'm starting the DPT program this summer. Should I apply for financial aid at UCSF and SFSU? Which school will my financial aid funds be coming from?

For the duration of your DPT program, your financial aid application should be sent to UCSF, never SFSU. You should not list SFSU on your FAFSA to avoid any confusion. While some classes are taken at SFSU, financial aid is always applied for and received through UCSF.

Where should I submit my financial aid application documents to?

If you are required to complete the PROFILE, tax returns should be submitted to the College Board IDOC. You will receive an email after you complete the PROFILE with instructions on submitting information to the IDOC service.

View more information on submitting documents to IDOC. [5]

If you are not required to complete the PROFILE, submit all documentation directly to the Student Financial Aid address at:

UCSF Student Financial Aid Office
500 Parnassus Ave.,
MU-201W
San Francisco, CA 94143-0246

For the Federal Direct loan, UCSF participates in e-signature. Once you've e-signed online, Student Financial Aid will receive an electronic notification of your application from the federal processor.

How will the Student Financial Aid Office contact me?

The Student Financial Aid Office corresponds with you mainly through email. Please make sure to keep your email address updated here:  https://saa.ucsf.edu/studentportal [6]

Our office may also contact you by mail. Please check both mail and email regularly to ensure a quick response to any question we may have for you or for reminder notices from the
Student Financial Aid Office. Fast responses to requests for information may assist us in processing your application more quickly.

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**When can I expect to hear from the Student Financial Aid Office about my financial aid?**

You will receive an email from our office after we determine your initial eligibility for financial aid. Award Letters are typically emailed from our office in May if you start in the summer quarter and starting in July if your program begins in the fall quarter. Please make sure your email address is correct at: https://saa.ucsf.edu/studentportal

If you are an entering Medical student, please note that "conditional" offer letters may be available sooner than stated above if you submit your application materials soon after you are admitted. If you have questions, please contact the Student Financial Aid Office.

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**What is the difference between a subsidized loan and an unsubsidized loan?**

A subsidized loan means the interest on the loan will be paid by the Federal Government while you are in school and the interest you are responsible for paying will not accrue until you go into repayment on the loan.

An Unsubsidized loan means this loan WILL accrue interest while you are in school. However, you will have the option of deferring payments on that interest while you are in school.

View more information on loan types.

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**What is an award letter?**

An award letter is an explanation of the types and amount of financial aid you will be receiving for a specific school year. It will also include a breakdown of how and when you will be receiving your financial aid money. Your eligibility is also listed on this award letter. It is recommended that you keep a record of all your award letters you receive while attending UCSF. You can refer to this award letter throughout the year for information on funding you will receive each quarter.
I have my Award Letter, but I need help understanding what information it contains.

See our Award Letter diagram here [8]. In your Award Letter, there will be a listing of the types of financial aid you will be receiving. View more information on these awards. [9]

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How do I make a change to my award letter?

You should indicate any changes you need to make to your award letter by submitting the Loan Change Form. [10]

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How much money does financial aid allow for the cost of living in San Francisco?

The money you receive for living costs from financial aid will be determined by your housing status; off-campus, university housing, or with parents/relatives. Food, utilities, transportation costs (primarily public transit costs), and some personal/miscellaneous costs are all calculated into your budget. Generally, moving expenses cannot be included in your budget. Our office works to calculate a modest, but adequate student budget. Housing is a considerable part of your cost of living in San Francisco, but there are ways to reduce your costs. Your financial aid budget assumes you will be sharing an apartment with at least one other person and our budget reflects that expectation. Each year the Student Financial Aid Office reviews the living costs in San Francisco and sets a standard cost of living for the next school year.

- View student budget details. [12]
- View student budget totals [13] (total estimated cost of attendance) listed by program and year.

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I've looked over the student budget and would like some help budgeting this money.

It may be a significant change for some students entering UCSF to adjust to living on a student budget. While we try to provide an adequate amount for living in San Francisco, this amount is modest and may require some changes for entering students. A good way to feel comfortable living on financial aid may be to set a monthly budget. You can start with the student budget we provide and see where your expenses differ. The budget we provide is
just an example of the breakdown of how you may be spending the money. You may, for example, be spending less on rent than we allot, but more on transportation. Go through your current monthly expenses and see where you may need to cut back. If you find you will have more than enough to live on, consider reducing your loans, the Student Financial Aid Office strongly recommends that you borrow only what you need.

Some entering students come in with personal debt (non-student loans) as well. This may be credit card debt and the monthly payments may be hard to make while living on a student budget. The student budget does not include additional funding for debt repayment. Depending on how much personal debt you have outstanding, you may feel comfortable continuing to make your monthly payments. However, if you are concerned that this may not be possible, you should call us to set up a time you can talk to your financial aid advisor to go over your options, either by phone appointment or in person.

Another area some entering students are concerned about is funding for transportation. The Student Financial Aid Office includes a monthly transportation cost in the student budget, but this usually does not include funding to pay for a car, car insurance, gas, or maintenance. Some programs do have additional funding for transportation included in their budget (commute cost) if it is essential for the program. Often rotations are required for people in the later years of their program and again these essential transportation costs are considered. For most of the programs, cars are not needed and public transportation is very accessible. This should also help to keep your student loan debt down. For more information, contact the Student Financial Aid Office or view detailed information on your program's budget here. [14]

I'm moving, where do I change my address?

You may change your address here: https://saa.ucsf.edu/studentportal [6]

Who is my financial aid advisor?

Advisors are assigned by curriculum.

Pharmacy: Lily Ling


Graduate Division/Nursing/Physical Therapy: Lily Ling [16]

Dentistry: Carol Garcia [17]
When do I start receiving my financial aid money?
Your financial aid funds are not available until the first day of class.

How is my financial aid money disbursed to me?
In general, your financial aid is divided by the number of quarters you are enrolled in. If you start in the Summer Quarter, you may be attending all four quarters and your total awards will mostly be divided into four disbursements. Most programs start in the Fall Quarter, therefore, your financial aid will be given to you in three disbursements: Fall, Winter and Spring Quarters. Your financial aid is divided evenly over the number of quarters you are enrolled. This will mean your direct deposits and/or "fee offsets" will be disbursed at the beginning of each quarter on a set disbursement date, and NOT in one lump sum. See your Award Letter and view more information on checks, direct deposit, and "fee offsets" here.

I have more detailed questions about financial aid, who can I talk to?
Contact the Student Financial Aid Office at (415) 476-4181, or come in during our office hours (Monday - Friday & 8:00 a.m. - 5:00 p.m.). We have an advisor available for dropping in all week, with the exception of Wednesday mornings. Click here for a drop-in advising schedule and contact information. If you would like to schedule time with your assigned financial aid advisor, please call our office to set up the appointment.