How to Apply for 2017-18

How to Apply

Step 1: FAFSA & UCSF Finaid/COLS Application

Step One: Complete both FAFSA & UCSF Finaid/COLS Application

Complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov after January 1. Our school code is 001319. Apply for a FSA ID if needed.

IMPORTANT FINANCIAL AID POLICY CHANGES:
Beginning with 2017-18, financial aid applicants are required to report income and tax information from an earlier tax year. When completing the 2017-18 FAFSA, students must report their 2015 tax year information instead of 2016. Students should also authorize the IRS Data Retrieval Tool to have IRS transfer their income information to FAFSA. If your marital status has changed since your 2015 taxes were filed, complete the FAFSA using 2015 income information, then contact the Student Financial Aid Office.

Complete the online Finaid/COLS Application at the Financial Aid Portal. New students should follow the above financial aid portal link and click 'Get MyAccess' in order to register as a new user. Those who already have a MyAccess account can simply login to access the financial aid portal.

International students (not U.S. citizens or permanent residents) are excluded from completing the FAFSA, but must still complete the UCSF Online Finaid/COLS Application at the Financial Aid Portal if applying for a private loan.

2017-18 Deadlines:
- Continuing students - March 13, 2017
- New students - varies

Students must reapply after January 1 every year.

Step 2: CSS PROFILE

Step Two: Complete the CSS Financial Aid PROFILE with Student and Parent Information

Important Financial Aid Policy Change:
Beginning with 2017-18, financial aid applicants are required to report income and tax information from an earlier tax year. When completing the 2017-18 CSS Financial Aid PROFILE, students and parents must report their 2015 tax year information instead of 2016. If there is a change in marital status since 2015 taxes were filed, complete the PROFILE using 2015 information, then contact the Student Financial Aid Office.

**Who should complete the CSS Financial Aid PROFILE** and provide parental information?

- Entering students applying for Full Funding consideration.
- Continuing students who apply for Full Funding consideration for the first time.
- Continuing MEPN students matriculating to the master's program who are applying for Full Funding consideration.

Our CSS PROFILE school code is "7152".

**NOTE:** With the exception of medical students, applicants who will be 30 years of age or over by December 31, 2017, are NOT required to complete the PROFILE for Full Funding consideration. Medical students must complete the CSS PROFILE for Full Funding consideration regardless of age.

**Who should NOT complete the CSS Financial Aid PROFILE?**

- Applicants for Basic Funding consideration.
- Applicants for Full Funding consideration who are 30 years of age or older by 12/27/2017, except for medical students.
- Continuing student renewing financial aid, except for continuing MEPN students under age 30 and applying for Full Funding the first time.
- International students.
- Students enrolled in the following programs:
  - Global Health Sciences
  - Graduate Academic
  - International Dentistry Program (IDP)
  - Masters Entry Program in Nursing (MEPN) - first year only
  - Master's in Advanced Studies Program
  - Master's in Biomedical Imaging (MSBI)
  - Master's in Dental Hygiene
  - Master's in Training in Clinical Research (ATCR)
  - Master's in Translational Medicine
  - Nursing Doctoral Program
  - Nursing Post-Master's Program
  - Online Master's in Health Policy & Law
  - Online Master's in Healthcare Administration and Interprofessional Leadership (MS HAIL)
  - Post Baccalaureate Programs (Dentistry; Medicine; Pharmacy)
  - Postgraduate Dentistry Programs

**Parents' Information**

Most UCSF students are automatically independent because they are in a graduate or professional program. The exception is first-year pharmacy students without a bachelor's degree *and* fewer than 90 semester or 135 quarter units upon enrollment at UCSF. During their first year such a student is considered an undergraduate for financial aid purposes and
therefore, possibly considered a dependent student. When students are dependent, their parents' financial information is evaluated to determine whether the parents should contribute financially.

With the exception of medical students, applicants who will be 30 or over by December 31, 2017, are not required to submit parents' information unless applying for programs through the Department of Health and Human Services (HHS). This federal department requires parents' information of all applicants, regardless of age or dependency status. HHS programs include Health Professions Student Loans, Loans for Disadvantaged Students, Primary Care Loans, and Scholarships for Disadvantaged Students.

Independent students, under 30, who only want to apply for the Federal Direct (Stafford) Loan, Federal Work-Study, and the minimum UCSF grants are not required to provide parents' information.

Applicants who will be under 30 by December 31, 2017 and want to receive consideration for low-interest loans and grant and scholarship assistance in addition to federal aid, must submit parents' information. Medical students regardless of age must submit parents' information for this type of funding consideration. This information should be completed on the PROFILE [5] for students applying for financial aid at UCSF for the first time.

UCSF considers the financial circumstances of parents, because of the high cost and limited funding for a professional education. Parents' income, assets, age, number of dependents, and other factors are analyzed, and a "Financial Strength Index" (FSI) is determined. The FSI is not used to compute eligibility for financial aid but is used to determine the type and amount of aid awarded. The greatest priority for grants, scholarships, and low interest loans is given to students whose families have historically lower income. For example, an independent student with high-income parents would be awarded a Federal Direct (Stafford) Loan and perhaps a Federal Perkins Loan, but would probably not receive University need-based scholarships or loans.

**Special Circumstances** may be considered for those students under 30 years of age who would like to be considered for full funding, but find that one or both of their parents' information is not available to them. Special circumstances do not include a parent filing a tax extension or one who simply does not want to provide information.

Special circumstances for consideration of waiving parent's information are reviewed on a case-by-case basis. Approvals typically involve extenuating circumstances such as parental estrangement or an adverse home situation. For consideration, students are required to submit a Parent Waiver Request Form [6]. Additional documentation may be requested upon review of this form.

**Step 3: Student Loans**

**Step Three: Student Loans**

In compliance with SB 1289, we are providing the following disclosure [7] about loans.

Federal Direct (Stafford) Loan Information
This loan program includes subsidized and unsubsidized components. Due to the federal Budget Control Act of 2011 passed by Congress, graduate students are eligible for the unsubsidized loan only. Interest rate for this loan is set by Congress and adjusted annually on July 1. The current interest rate (7/1/2016 - 6/30/2017) is fixed at 5.31%. The current loan fee is 1.069%. Interest accrues on the Direct (Stafford) Unsubsidized Loan during periods of enrollment and non-enrollment, the six-month post-enrollment period, and periods of eligible deferments. Repayment begins six months after student graduates or ceases to be enrolled at least half-time.

This loan is reported 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.

Click here [8] for more loan details.

To apply, complete the Federal Direct Loan Master Promissory Note (MPN) online [9]. Our office will receive electronic notification of your MPN.

**Federal Direct Graduate PLUS Loan Information**

Only for students who have exceeded their annual or aggregate Direct (Stafford) Loan limit [8].

Some students may require additional funding beyond what their 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 set by Congress and it is adjusted annually on July 1. The current interest rate (7/1/2016 - 6/30/2017) is fixed at 6.31%. The current loan fee is 4.276%. Repayment begins after borrower graduates or ceases to be enrolled at least half-time.

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 [10] 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.

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.

This loan is reported 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.

Click here [8] for more loan details.

**How to apply for the Graduate PLUS Loan**
- Obtain credit approval, complete the Entrance Counseling, and e-sign the Federal Direct PLUS Master Promissory Note (MPN) online [9]. Our office will receive electronic notification of your MPN.
- Complete both the ?Borrower Section? and ?Student Section? with your own information (not your parents) on the MPN.

The Department of Education COD Applicant Services Department (800/557-7394) is available to assist Direct PLUS Loan borrowers and endorsers in a variety of ways including:
- Providing information about credit status and denied credit decision appeals.
- Providing information about obligations/responsibilities to endorsers of Direct PLUS Loans.

**Private Loan Information**
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 [11] and Association of American Medical Colleges (AAMC) [12]. 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 [7] 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 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 [13]

Private Education Loans for Health Professions, Graduates, & International Students [14]

Private Education Loans for Residency & Relocation [14]

(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.)

Step 4: Documentation

**Step Four: Documentation**

Please login at the [UCSF Financial Aid Portal][15] to view your missing documents after completing the online financial aid application.

- Documentation may be required by your financial aid advisor. Please keep your mailing address and email address current with the Office of the Registrar (OAR) to receive communication from our office.

- If you are required to complete the PROFILE, please submit your parents' Tax Return to the "IDOC" service using the instructions received via email after completing the PROFILE.

- **Special Circumstances** may be considered for those students less than 30 years old who would like to be considered for Full Funding, but find that one or both of their parents' information is not available to them. Special circumstances do not include a parent filing a tax extension or one who simply does not want to provide information.

- Special circumstances for consideration of waiving parent's information are reviewed on a case-by-case basis. Approvals typically involve extenuating circumstances such as parental estrangement or an adverse home situation. For consideration, students are required to submit a Parent Waiver Request Form [6]. Additional documentation may be requested upon review of this form.

- E-sign the Federal Direct (Stafford) Master Promissory Note (MPN) at the Direct loan website (studentloans.gov). (Not required to apply for financial aid, but the Direct (Stafford) Loan is standard in a UCSF financial aid package and e-signing the MPN is recommended soon after submitting your application.) The Student Financial Aid Office will automatically receive confirmation once you’ve completed the MPN.
- Before loan funds are disbursed, first time Direct and/or Graduate PLUS Loan recipients at UCSF must complete online student loan counseling at: studentloans.gov. This should take about 20 minutes to complete. The Student Financial Aid Office will automatically receive confirmation once you've completed the counseling session.

**Step 5: Follow Up**

**Step Five: Receive Notification and Respond**

**Receive your Student Aid Report (SAR)**
- After submitting the FAFSA, you will receive a Student Aid Report (SAR) from the federal processor by email.
- Read the SAR carefully! If all the information is accurate and UCSF is included in the school list section, you have completed this part of the application process.
- If UCSF (school code 001319) is not listed, we will not receive your application information. You must follow SAR instructions for submitting a school change or addition.
- If the data you reported is incorrect or failed any of the database matches, you must follow the instructions given to correct or resolve matters. The most common causes of database mismatches are incorrect names, birth dates and citizenship status.
- Do not submit the SAR to UCSF. But, do ask for our assistance if you need help resolving any problems.

**Communication from the Student Financial Aid Office**

Once you submit the FAFSA, CSS PROFILE (if required) and online financial aid application, you will be contacted if additional information is needed.

You will receive an email of the availability of your Financial Aid Offer sometime between late March and the end of August, depending on your curriculum and when your application was completed. Access to your offer letter will be online at the Financial Aid Portal, which will list your financial aid awards and explain how funds will be disbursed.

**More Application Information**

**Application Option**

**Choose Basic Funding, Full Funding, or Cost of Living Supplement (COLS) Funding Only**

Applicants will need to choose either the Basic Funding, Full Funding, or COLS Funding Only option when completing the online UCSF Finaid/COLS Application. Applying for Full Funding generally requires submission of parental information and provides a broader level of funding consideration than Basic Funding.

**Basic Funding** consists of federal Title IV funds (Federal Work-Study, Federal Direct (Stafford) Loan, and Federal Direct Graduate PLUS) and may include minimal institutional grant funding, depending on your eligibility. It does not include full consideration for need-based campus funds. Unless instructed otherwise, Basic Funding does not require parental information and it does not require the CSS Profile form.

Students in the following programs are eligible for Basic Funding only:
- Global Health Sciences
Full Funding includes consideration for all need-based university loans and need-based grants/scholarships, in addition to federal Title IV funds listed above.

If under age 30 by December 31, 2017, you need to submit your parents' information on the PROFILE [5] to be considered for Full Funding. Medical students regardless of age must submit their parents' information for full funding consideration.

Cost of Living Supplement (COLS) Funding Only is for students who wants to apply for the $2400 Cost of Living Supplement (COLS [17]) but are not interested in applying for federal financial aid. Students must complete the 2017-18 FAFSA, and include parental information if under 30 years of age by December 31, 2017. Our school code is "001319". International and DACA students may submit a paper FAFSA [18] instead of completing the online form.

Parent Information

Most UCSF students are automatically independent because they are in a graduate or professional program. The exception is first-year pharmacy students without a bachelor's degree and fewer than 90 semester or 135 quarter units upon enrollment at UCSF. During their first year such a student is considered an undergraduate for financial aid purposes and therefore, possibly considered a dependent student.

When students are dependent, their parents' financial information is evaluated to determine whether the parents should contribute financially.

With the exception of medical students, applicants who will be 30 or over by December 31, 2017, are not required to submit parents' information unless applying for programs through the Department of Health and Human Services (HHS). This federal department requires parents' information of all applicants, regardless of age or dependency status. HHS programs include Health Professions Student Loans, Loans for Disadvantaged Students, Primary Care Loans, and Scholarships for Disadvantaged Students.

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UCSF considers the financial circumstances of parents, because of the high cost and limited funding for a professional education. Parents' income, assets, age, number of dependents, and other factors are analyzed, and a "Financial Strength Index" (FSI) is determined.

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Special Circumstances may be considered for those students under 30 years of age (any age if medical student) who would like to be considered for Full Funding, but find that one or both of their parents' information is not available to them. Special circumstances do not include a parent filing a tax extension or one who simply does not want to provide information.

Special circumstances for consideration of waiving parent's information are reviewed on a case-by-case basis. Approvals typically involve extenuating circumstances such as parental estrangement or an adverse home situation. For consideration, students are required to submit a Parent Waiver Request Form [6]. Additional documentation may be requested upon review of this form.

Appeals

Appeal Procedure

Students who have unusual circumstances or are not satisfied with a financial aid decision may appeal to the Director of Student Financial Aid or the Financial Aid Review Committee, which consists of the Student Financial Aid Office professional staff. Contact us by email at finaid@ucsf.edu [19] or phone at 415-476-4181 for additional information. If you have budget concerns, specific information about possible exceptions to the standard student budget can be found on our Student Budget Increases [20] page.

Rights & Responsibilities

Rights and Responsibilities

You have the right:
- To know what financial aid programs are available at your school.
- To know the deadline for submitting applications for each available program.
- To know how financial aid will be distributed, how decisions are made, and the basis for these decisions.
- To know how your financial need was determined. This includes how costs for tuition and
fees, books and supplies, room and board, travel, personal and miscellaneous expenses, etc., are considered in your budget.

- To know how much of your financial need had been met as determined by the financial aid advisor at the school or college.
- To know what resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.
- To know what portion of the financial aid you received must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the repayment procedures, the length of time you have to repay the loan, and when repayment is to begin. Under the Federal Direct (Stafford) Loan program, if you cannot meet the repayment schedule, you may request that the loan payments be reduced for a specific period of time if it will assist you in avoiding default.
- To know how the school determines whether you are making satisfactory progress, and what happens if you are not.
- To request an explanation of the various programs in your student aid package.

**You have the responsibility:**

- To complete all application forms accurately and submit them on time to the right place.
- To provide correct information. In most instances, misreporting information on financial aid applications is a violation of law and may be considered a criminal offense.
- To return all documentation, verification, corrections, and/or new information requested by either the Student Financial Aid Office or the agency to which you submitted your application.
- To read and understand all forms that you are asked to sign and to keep copies of them.
- To accept responsibility for all the arrangements that you sign.
- To perform the work that is agreed upon in accepting a Federal Work-Study award before you receive payment. - To be aware of your school's refund procedures.
- All schools must provide information to prospective students about the school's programs and performance. You should consider this information carefully before deciding to attend a school.
- As a recipient of a Federal Stafford Student Loan, you must notify the lender if any of the following occur before the loan is repaid:
  - change of address
  - graduation
  - withdrawal from school or less than half-time attendance
  - name change
  - transfer to other schools

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UCSF Main Site

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**Source URL:** https://finaid.ucsf.edu/application-process/how-apply

**Links:**
[3] https://netpartner.ucsf.edu/netpartnerstudent
[8] https://finaid.ucsf.edu/application-process/types-financial-aid#Loans
[16] https://studentloans.gov/myDirectLoan/index.action
[17] https://finaid.ucsf.edu/cols
[19] mailto:finaid@ucsf.edu
[20] https://finaid.ucsf.edu/newly-admitted-students/student-budget-increases