Financial Aid Overview for Nursing Students

- MEPN
- Nursing Masters
- Nursing Doctoral
- Nursing Post Masters

FREQUENTLY ASKED QUESTIONS FROM MEPN STUDENTS

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What is a Nursing Student Loan?
I had borrowed a Federal Subsidized Direct Loan as an undergraduate student. Am I eligible for this loan?

What is a Federal Unsubsidized Direct Loan?

What is the Direct Graduate PLUS Loan?

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If I apply for a Federal Direct Loan and Direct Grad PLUS now, must I accept the full amount of the loans I am awarded?

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Can I request for additional financial aid for a computer?

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

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

If I take a leave of absence, do I have to begin repayment of my student loans?

I have more detailed questions about financial aid, who can I talk to?
How much does it cost to attend the MEPN program at UCSF?

The cost of attendance for first-year MEPN students are updated in mid-March of each year. Click here [1] to view our most current student budget details.

Click here [2] for our most current total estimated cost of attendance listed by program and year.

The first year of our MEPN program is considered ?self-supporting? so fees are higher because there is no state subsidy. In the second and third year of the program (after your RN licensure is obtained), you will pay the same tuition as Master?s program students.

I am not a California resident. Does that affect my fees?

During the initial year of the MEPN program, you are not required to pay a Nonresident Supplemental Tuition. All entering students pay the same self-supporting fee. A supplemental tuition for out of state residency will be assessed when you enter the Master?s program, unless you become a California resident. (Note: fees are subject to change without notice)

All questions concerning state residency requirements should be directed toward the Office of the Registrar at (415) 476-8280 or their website [3].

Who can apply for financial aid?

Click here [4] for the eligibility requirements for federal financial aid.

Federal financial aid consists of need-based scholarships, grants, federal work-study, and loans for eligible students. See below for more details.

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.

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In addition to federal financial aid, what other sources of aid are available?

During your initial year in the self-supporting program, the School of Nursing offers a MEPN Grant to qualified students. After the initial year (once you matriculate into the regular Master’s coursework), you may qualify for scholarships, traineeships, fellowships, and fee remissions administered by the School of Nursing and Graduate Division. Contact the School of Nursing [5] for more information as the school has a separate criteria for determining eligibility for these funds. The school also publicizes outside and departmental funding opportunities in its online Student Newsletters. You can also obtain information about graduate support from the Graduate Division [6].

If you are a regular status employee of UC while completing the Master’s coursework, you may be eligible for two-thirds reduction of both the Student Services Fee and Tuition. Click here [7] for more information or contact Office of the Registrar at (415) 476-8280.

We also encourage you to pursue the availability of outside scholarship resources. Click here [8] for a list of free scholarship search databases.

When should I apply for financial aid and what is the deadline?

AS SOON AS YOU’VE BEEN ADMITTED! You should apply as soon as you receive your acceptance and student ID (SAA ID) and password in the mail. Apply and get all your application materials in as soon as possible in order to allow time for us to disburse your funding in time for the beginning of school.

The priority deadline for MEPN students is April 10, 2017.

NOTE: Students who are admitted into the MEPN program after April 1 can email Lily Ling [9] in our office for an extension if they are unable to meet the priority deadline.

How do I apply for financial aid?

The following documents are required to apply for federal financial aid:

1) 2017-18 Free Application for Federal Student Aid (FAFSA [10])

Our FAFSA Federal School Code is ?001319?.

MEPN is a graduate program. Your grade level is ?1st year graduate/professional? student.
UCSF does not require parental information on the FAFSA.

2) UCSF Financial Aid/COLS Application at Step 1 of:
   /application-process/how-apply

Apply as soon as you receive your acceptance and student ID (SAA ID) and password in the mail. Submit your application materials and supporting documents as soon as possible in order to allow time for us to disburse your funding in time for the beginning of school.

Your SAA ID is issued by the Office of Admissions and Registrar (OAR). Please call them at (415) 476-8280 if you do not receive your SAA ID and password after three weeks of your admission to UCSF.

3) If you want to borrow a Federal Direct Loan and/or Direct Graduate PLUS loan, you need to complete the Master Promissory Note for the appropriate loan. A credit check is also required for the Direct Graduate PLUS. Click on Step 3 of the above web link to apply online. See below for loan terms and details.

You may begin the application process here.

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Do I need to complete the "CSS PROFILE"?

The first year of the MEPN program is considered self-supporting so entering MEPN students do not need to complete the PROFILE.

When you re-new your UCSF Financial Aid/COLS Application for your second year, you only need to complete a CSS PROFILE and provide parental information if you are under 30 years of age and want to apply for Full Funding. See below for details.

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What kind of financial aid can I get?

ENTERING STUDENTS: Financial assistance for first year MEPN students consists of Federal Unsubsidized Direct Loan and Direct Graduate PLUS. Some UCSF nursing loans may be awarded depending on availability.

Please note that graduate students are no longer eligible for a Subsidized Direct Loan due to legislative changes effective July 1, 2011.

CONTINUING STUDENTS
As you matriculate to the Master’s program, you can apply for Full Funding or Basic Funding.

**Basic Funding** consists of Nursing Student Loan, Federal Work-Study, Federal Unsubsidized Direct Loan, and Direct Graduate PLUS.

**Full Funding** includes all UCSF campus need-based aid (i.e., campus scholarships, grants, Nursing Student Loan, and university loans) as well as Federal Unsubsidized Direct Loan and Direct Graduate PLUS.

The difference between Basic and Full Funding refers to the TYPES of financial aid for which you are applying. Full Funding does not mean you are applying for more money than Basic Funding.

To apply for either Basic or Full Funding, you must complete both a FAFSA and UCSF Finaid/COLS Application.

If you are under age 30 and want to apply for Full Funding, you also need to complete the CSS PROFILE and submit your parent's information and their federal tax return. See our "Parents? Information" page for more information.

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.

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**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 almost ALL of the students at UCSF are independent. 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."

However, if you are 30-years-old or over, UCSF will not take your parent's information into account for Full Funding consideration. See our "Parents? Information" page for more information or contact the Student Financial Aid Office.

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**What happens if I provide parental information and am ineligible for Full Funding?**

Our office will automatically review your application for Basic Funding, as parental data is not
considered for Basic Funding.

The MEPN program is three years. If I am under 30-years-old and submit parental information for my second year, do I need to submit parental information again for my third year?

No, you do not need to re-submit parental information once you have done it. If there is a change to your parents' situation (i.e., income decrease, sibling attending college), you can resubmit a PROFILE and parental tax returns, and request that we reevaluate your application.

What is a Nursing Student Loan?

Eligibility for the Nursing Student Loan is based on financial need so student/spouse earnings and assets are considered. It has a fixed interest rate of 5% and has no loan fee. Interest is subsidized (not charged to you) while you are in school and during the nine month grace period. Interest begins to be charged (and loan repayment begins) nine months after you graduate or cease to be enrolled as a full-time student.

I had borrowed a Federal Subsidized Direct Loan as an undergraduate student. Am I eligible for this loan?

Due to the federal Budget Control Act of 2011, passed by Congress, graduate students are no longer eligible for Federal Subsidized Direct Loan. Graduate students may apply for a Federal Unsubsidized Direct Loan.

What is a Federal Unsubsidized Direct Loan?

Eligibility for this federal loan is based on the standard student budget minus outside scholarships and other financial aid. It is not based on financial need so student/spouse
earnings and assets are not considered. The maximum annual limit is $20,500 for nursing students.

The interest rate is fixed each year for the life of the loan taken out during that time (July 1 - June 30), unless the loan is consolidated. The current rate (7/1/2017 - 6/30/2018) is 6%. The current loan fee is 1.069%. Interest begins to accrue as soon as funds are disbursed. You can elect to make interest payments while you are in school, thereby decreasing the amount you will ultimately repay, or defer interest until after you graduate or cease to be enrolled at least half-time. Accrued interest will be added to the principal (capitalized) at repayment if you choose this option. Loan repayment begins six months after you graduate or cease to be enrolled as a half-time student.

Funds are disbursed in equal quarterly installments. The Department of Education charges a loan fee [14] which is proportionately deducted from each loan disbursement.

Click on ?Step 3? of our application link [11] for more information and to complete the Master Promissory Note. Once you’ve e-signed online, our office will receive an electronic notification of your application from the federal processor.

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What is the Direct Graduate PLUS Loan?

The interest rate is fixed each year for the life of the loan taken out during that time (July 1 - June 30), unless the loan is consolidated. The current rate (7/1/2017 - 6/30/2018) is 7%. The current loan fee is 4.276%.

The standard student budget minus all financial aid including Federal Unsubsidized Direct Loan equals your eligibility for a Graduate PLUS. There is no annual maximum. Be aware that credit approval is required by the Department of Education for this loan. In addition to completing the online Federal Graduate PLUS Master Promissory Note, you must also authorize a credit check. Students who are denied due to adverse credit (e.g., 90 days or more delinquent on any debt, or credit report showing default, loan discharge, foreclosure, repossession, and bankruptcy) may need to have an Endorser (co-borrower). More information will be provided by the Department of Education.

Click on ?Step 3? of our application link [11] for more information and to apply for the loan. Once you’ve e-signed online, our office will receive an electronic notification of your application from the federal processor.

Funds are disbursed in equal quarterly installments. The Department of Education charges a loan fee [14] which is proportionately deducted from each loan disbursement.

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What are my options if my Direct Graduate PLUS Loan is not credit-approved by the Department of Education?

The Department of Education requires a credit check for the Graduate PLUS. Students with adverse credit 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 [15] 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.

If I apply for a Federal Direct Loan and Direct Grad PLUS now, must I accept the full amount of the loans I am awarded?

Our office will send you a Financial Aid Award Letter via email after we process your application and you can either reduce or cancel any loan you are offered. We will not certify any loan before you ?accept? and confirm the loan amount online.

What is Federal Work-Study?

The Federal Work Study Program (FWS) provides federal funding for students with financial need, allowing them to earn money to help pay education expenses. This 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 our Federal Work-Study [16] webpage for more details.
How do I know if my application is complete?
You can always log into your MyAccess account and click on the Document tab of the Financial Aid Portal to check for any missing document(s).

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How will the Student Financial Aid Office contact me?
Our office corresponds with you mainly through your UCSF email address. Please make sure to keep your email address updated at: https://saa.ucsf.edu/studentportal [18]

We 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 will I hear about my awards?
Our office expects to begin sending out Financial Aid Award Letters in late-May to entering MEPN students via their UCSF (not personal) email accounts. However, if you submit your application materials late, your offer letter will be delayed.

Please make sure your email address is correct at: https://saa.ucsf.edu/studentportal [18]

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What is a Financial Aid 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 the award letter. We recommend that you keep a record of all the award letters you receive while attending UCSF. You can refer to your 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][19]. 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][20].

If I want to change my awards AFTER I have already accepted or declined my financial aid, is that possible?

Borrow only what you need. If you want to change your Federal Unsubsidized Direct Loan or Direct Graduate PLUS later, you can submit an online [Loan Change Form][21].

How is my financial aid money disbursed to me?

In general, your financial aid is divided by the number of quarters in which you are expected to enroll. If you start in the summer quarter and will be attending all four quarters, your total awards will be divided evenly over the four quarters. This means 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".

When do I receive my financial aid?

Financial aid funds are released immediately prior to the first day of school every quarter (assuming, of course, you applied promptly so your funds have arrived, you registered and filed a study list, and there is no registration hold placed on your account). Click [here][22] for our quarterly financial aid disbursement schedule.

Please sign up for direct deposit so your financial aid can be electronically deposited into your bank account through electronic fund transfer (EFT). It is faster and safer than waiting to
receive a paper check in the US mail. Information regarding direct deposit will be given to you along with your Financial Aid Offer Letter, as you cannot sign up until after financial aid is awarded.

How and when do I register for school?

You will receive information about registration from the Office of the Registrar. All questions regarding the registration process, tuition, and payment deadline should be directed to the Office of the Registrar at (415) 476-8280.

I have outstanding educational loans. Can I defer payment now that I am back in school?

You may be able to defer prior educational loan repayment by filing an in-school deferment form with your loan servicer. To do that, you should download the form from your loan servicer’s website, complete your section, and bring it to the Office of Admissions and Registrar (OAR) on or after the first day of school for certification. More information will be provided during the orientation in June. The School of Nursing will notify you later about the time and location.

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

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

Can I request for additional financial aid for a computer?

Click here for School of Nursing’s recommendation on computer requirements.

You may apply for a total of $2,500 for the purchase or replacement of a computer during your UCSF enrollment. Printers and software are included in this maximum. An Expense Request Form
and appropriate documentation must be submitted to request funding for computer purchases. Refer to Expense Request Form for information regarding when you should purchase a computer.

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 sets a standard cost of living for the next school year based on extensive research about local costs as well as federal regulations.

View exceptions to the standard student budget.

View student budget details.

View student budget totals (total estimated cost of attendance) listed by program and year.

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 in your living habits. 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 how you may be spending the money. For example, you might spend less on rent than we allot, but more on food and that will work as long as the amount you need to pay bills each term is equal to the amount you receive. You may find additional budgeting help at Edfund’s Financial Awareness Basics. Our financial aid advisors are also here to help. If you find you will have more than enough to live on, consider reducing your loans; we strongly recommends that you borrow only what you need.

Some entering students begin school with personal debt (non-student loans). The expected monthly payments for credit card or other types of consumer loan debt will be hard to make while living on a student budget. The student budget does not include additional funding for
debt repayment. If you are concerned about staying current on personal debt while you are enrolled, call us to set up a time you can meet with your financial aid advisor to go over your options, either by phone appointment or in person.

Another area of concern for many students is funding for transportation. The Student Financial Aid Office includes a monthly transportation cost in the student budget, but this does not include funding to pay for a car, car insurance, gas, or maintenance. Additional funding for transportation is included in your budget (commute cost) if it is essential for the program. Offsite clinical rotations are sometimes required and 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.

If I take a leave of absence, do I have to begin repayment of my student loans?

You can elect to take a “step-out” year after the first year. You may also request for a leave of absence for other reasons by contacting the School of Nursing. Once you are no longer a registered student, most student loans have a grace period during which loan payments are not due.

The Nursing Student Loan has a nine month grace period during which loan payments are not due and no interest will accrue.

The Federal Unsubsidized Direct Loan and Direct Graduate PLUS will continue to accrue interest during the six month grace period, although no payments will be required.

If you re-enroll before using up all of your grace period, you are entitled to the same grace period again upon graduation. Once the entire grace period is used up during a period of non-enrollment or leave of absence, however, you enter repayment immediately upon graduation. You still qualify for a grace period for any new loan(s) borrowed after you re-enroll at UCSF, however, which may give you two different repayment dates!

I have more detailed questions about financial aid, who can I talk to?

Contact the Student Financial Aid Office at (415) 476-4181, email our office, 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 afternoons. Click here for a drop-in advising schedule and contact information. If you would like to schedule time with your assigned financial aid advisor, Lily Ling, please call our office to set up the
FREQUENTLY ASKED QUESTIONS FROM MASTERS OF SCIENCE NURSING STUDENTS

How much does it cost to attend the Nursing Masters program at UCSF?

I am not a California resident. Does that affect my fees?

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When should I apply for financial aid and what is the deadline?

What kind of financial aid can I get?

How do I apply for financial aid?

I'm a Graduate student, why do I need to complete the "CSS PROFILE" and submit my parents' information to apply for Full Funding?

What happens if I provide parental information and am ineligible for Full Funding?

If I am under 30-years-old and submit parental information, do I need to submit parental information again for my second year?

What is a Nursing Student Loan?

What is a University Loan?

I had borrowed a Federal Subsidized Direct Loan as an undergraduate student. Am I eligible for this loan?

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I have my Award Letter, but I need help understanding what information it contains.

If I want to change my awards AFTER I have already accepted or declined my financial aid, is that possible?

How is my financial aid money disbursed to me?

When do I receive my financial aid?

How and when do I register for school?

How many units am I required to be enrolled?

If I want to enroll in summer session, can I apply for additional financial aid?

I have outstanding educational loans. Can I defer payment now that I am back in school?

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

Can I request for additional financial aid for a computer?

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

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

If I take a leave of absence, do I have to begin repayment of my student loans?

I have more detailed questions about financial aid, who can I talk to?

How much does it cost to attend the Nursing Master of Science Program at UCSF?

Click here [1] to view our current student budget details.

Click here [2] for our current total estimated cost of attendance listed by program and year.

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I am not a California resident. Does that affect my fees?

A Nonresident Supplemental Tuition is assessed if you are not a California resident. All questions concerning state residency requirements should be directed toward the Office of the Registrar at (415) 476-8280 or their website.

Who can apply for financial aid?

Click here for the eligibility requirements for federal financial aid.

Federal financial aid consists of need-based scholarships, grants, federal work-study, and loans for eligible students. See below for more details.

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.

In addition to federal financial aid, what other sources of aid are available?

The School of Nursing and Graduate Division administer scholarships, traineeships, fellowships, and fee remissions. Contact the school for application and more information since the school has a separate criteria for determining eligibility for these funds. The school also publicizes outside and departmental funding opportunities in its online Student Newsletters.

We also encourage you to pursue the availability of outside scholarship resources. Click here for a list of free scholarship search databases.

UC employees may be eligible for two-thirds reduction of both the Student Services Fee and Tuition. Click here for more information or contact Office of the Registrar at (415) 476-8280.

When should I apply for financial aid and what is the deadline?

AS SOON AS YOU'VE BEEN ADMITTED! You should apply as soon as you receive your
acceptance and student ID (SAA ID) and password in the mail. Apply and get all your application materials in as soon as possible in order to allow time for us to disburse your funding in time for the beginning of school.

Our application deadline for entering students is **June 12, 2017**. For continuing students, it is **March 2, 2017**.

**What kind of financial aid can I get?**

You have the option of applying for Full Funding or Basic Funding.

**Basic Funding** consists of a small amount of grant, Federal Work-Study, Federal Unsubsidized Direct Loan, and Direct Graduate PLUS.

**Full Funding** includes all UCSF campus need-based aid (i.e., campus scholarships, grants, Nursing Student Loan, and university loans) as well as Federal Unsubsidized Direct Loan and Direct Graduate PLUS.

See below for more loan details. Please note that graduate students are no longer eligible for a Federal Subsidized Direct Loan due to legislative changes effective July 1, 2011.

The difference between Basic and Full Funding refers to the TYPES of financial aid for which you are applying. Full Funding does not mean you are applying for more money than Basic Funding.

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.

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

The following documents are required to apply for either Basic or Full financial aid:

1) Free Application for Federal Student Aid ([FAFSA](#))

Our FAFSA Federal School Code is ?001319?.

UCSF does not require parental information on the FAFSA.

2) UCSF Finaid/COLS Application at ?Step 1? of:
Apply as soon as you receive your acceptance and student ID (SAA ID) and password in the mail. Submit your application materials and supporting documents as soon as possible in order to allow time for us to disburse your funding in time for the beginning of school.

Your SAA ID is issued by the Office of Admissions and Registrar (OAR). Please call them at (415) 476-8280 if you do not receive your SAA ID and password after three weeks of your admission to UCSF.

3) If you are under age 30 by December 31, 2017, and want to apply for Full Funding, you also need to complete the CSS PROFILE and submit your parent's information and their federal tax return. UCSF's CSS Profile code is "7152". See our "Parents? Information" page for more information.

4) If you want to borrow a Federal Direct Loan and/or Direct Graduate PLUS loan, you need to complete the Master Promissory Note for the appropriate loan. A credit check is also required for the Direct Graduate PLUS. Click on ?Step 3? of the above web link to apply online. See below for loan terms and details.

You may begin the application process here.

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

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However, if you are 30-years-old or over, UCSF will not take your parent's information into account for Full Funding consideration. See our "Parents? Information" page for more information or contact the Student Financial Aid Office.

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If I am under 30-years-old and submit parental information, do I need to submit parental information again for my second year?

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Eligibility for the Nursing Student Loan is based on financial need so student/spouse earnings and assets are considered. It has a fixed interest rate of 5% and has no loan fee. Interest is subsidized (not charged to you) while you are in school and during the nine month grace period. Interest begins to be charged (and loan repayment begins) nine months after you graduate or cease to be enrolled as a full-time student.

What is a University Loan?

Eligibility for our University Loan is based on financial need so student/spouse earnings and assets are considered. It has a fixed interest rate of 5% and has no loan fee. Interest is subsidized (not charged to you) while you are in school and during the six month grace period. Interest begins to be charged (and loan repayment begins) six months after you graduate or cease to be enrolled as a full-time student.

I had borrowed a Federal Subsidized Direct Loan as an undergraduate student. Am I eligible for this loan?

Due to the federal Budget Control Act of 2011, passed by Congress, graduate students are no
longer eligible for Federal Subsidized Direct Loan. Graduate students may apply for a Federal Unsubsidized Direct Loan.

What is a Federal Unsubsidized Direct Loan?

Eligibility for this federal loan is based on the standard student budget minus outside scholarships and other financial aid. It is not based on financial need so student/spouse earnings and assets are not considered. The maximum annual limit is $20,500 for nursing students.

The interest rate is fixed each year for the life of the loan taken out during that time (July 1 - June 30), unless the loan is consolidated. The current rate (7/1/2017 - 6/30/2018) is 6%. The current loan fee is 1.069%. Interest begins to accrue as soon as funds are disbursed. You can elect to make interest payments while you are in school, thereby decreasing the amount you will ultimately repay, or defer interest until after you graduate or cease to be enrolled at least half-time. Accrued interest will be added to the principal (capitalized) at repayment if you choose this option. Loan repayment begins six months after you graduate or cease to be enrolled as a half-time student.

Funds are disbursed in equal quarterly installments. The Department of Education charges a loan fee which is proportionately deducted from each loan disbursement.

Click on ?Step 3? of our application link for more information and to complete the Master Promissory Note. Once you've e-signed online, our office will receive an electronic notification of your application from the federal processor.

What is the Direct Graduate PLUS Loan?

The interest rate is fixed each year for the life of the loan taken out during that time (July 1 - June 30), unless the loan is consolidated. The current rate (7/1/2017 - 6/30/2018) is 7%. The current loan fee is 4.276%.
The standard student budget minus all financial aid including Federal Unsubsidized Direct Loan equals your eligibility for a Graduate PLUS. There is no annual maximum. Be aware that credit approval is required by the Department of Education for this loan. In addition to completing the online Federal Graduate PLUS Master Promissory Note, you must also authorize a credit check. Students who are denied due to adverse credit (e.g., 90 days or more delinquent on any debt, or credit report showing default, loan discharge, foreclosure, repossession, and bankruptcy) may need to have an Endorser (co-borrower). More information will be provided by the Department of Education.

Click on ?Step 3? of our application link [11] for more information and to apply for the loan. Once you've e-signed online, our office will receive an electronic notification of your application from the federal processor.

Funds are disbursed in equal quarterly installments. The Department of Education charges a loan fee [14] which is proportionately deducted from each loan disbursement.

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What are my options if my Direct Graduate PLUS is not credit-approved by the Department of Education?

The Department of Education requires a credit check for the Graduate PLUS. Students with adverse credit 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 [31] 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 (8am-8pm 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.

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If I apply for a Federal Direct Loan and Direct Grad PLUS now, must I accept the full amount of the loans I am awarded?
Our office will send you a Financial Aid Award Letter via email after we process your application and you can either reduce or cancel any loan you are offered. We will not certify any loan before you accept and confirm the loan amount online.

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**What is Federal Work-Study?**

The Federal Work Study Program (FWS) provides federal funding for students with financial need, allowing them to earn money to help pay education expenses. This 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 our Federal Work-Study webpage for more details.

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**How do I know if my application is complete?**

You can always log into your MyAccess account and click on the Document tab of the Financial Aid Portal to check for any missing document(s).

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**How will the Student Financial Aid Office contact me?**

Our office corresponds with you mainly through your UCSF email address. Please make sure to keep your email address updated at: https://saa.ucsf.edu/studentportal

We 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 will I hear about my awards?**
Our office expects to begin sending out Financial Aid Award Letters by early August to students via their UCSF (not personal) email accounts. However, if you submit your application materials late, your offer letter will be delayed.

Please make sure your email address is correct at: https://saa.ucsf.edu/studentportal [18]

What is a Financial Aid 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 the award letter. We recommend that you keep a record of all the award letters you receive while attending UCSF. You can refer to your 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 [19]. 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 [20].

If I want to change my awards AFTER I have already accepted or declined my financial aid, is that possible?

Borrow only what you need. If you want to change your Federal Unsubsidized Direct Loan or Direct Graduate PLUS later, you can submit an online Loan Change Form [21].

How is my financial aid money disbursed to me?

In general, your financial aid is divided by the number of quarters in which you are expected to
enroll. If you start in the fall quarter and will be attending all three quarters, your total awards will be divided evenly over the three quarters. This means 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".

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When do I receive my financial aid?

Financial aid funds are released immediately prior to the first day of school every quarter (assuming, of course, you applied promptly so your funds have arrived, you registered and filed a study list, and there is no registration hold placed on your account). Click [here](#) for our quarterly financial aid disbursement schedule.

Please sign up for direct deposit so your financial aid can be electronically deposited into your bank account through electronic fund transfer (EFT). It is faster and safer than waiting to receive a paper check in the US mail. Information regarding direct deposit will be given to you along with your Financial Aid Offer Letter, as you cannot sign up until after financial aid is awarded.

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How and when do I register for school?

You will receive information about registration from the [Office of the Registrar](#). All questions regarding the registration process, tuition, and payment deadline should be directed to OAR at (415) 476-8280.

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How many units am I required to be enrolled?

Students must complete at least eight units each quarter to be considered full-time for financial aid purposes. Students who attend at least half-time but take fewer than eight units at any quarter are eligible for Federal Unsubsidized Direct Loan or Direct Graduate PLUS, but not for other types of need-based financial aid for that quarter.
If I want to enroll in summer session, can I apply for additional financial aid?

Nursing students are not required to attend summer except for entering MEPN, Postmaster’s students, and second-year Nurse Midwifery students. If you elect to enroll for summer and need federal financial aid to cover summer tuition and cost of living, you can complete our online ?Summer Enrollment for Nursing Students [21]? form. More information and the web link are sent via the School of Nursing Newsletter each Spring Quarter. You must confirm your enrollment with a faculty advisor before completing this form, as we need to know which summer session and how many units will you be enrolled, and whether you plan to be full-time for the remainder of the academic year.

I have outstanding educational loans. Can I defer payment now that I am back in school?

You may be able to defer prior educational loan repayment by filing an in-school deferment form with your loan servicer. To do that, you should download the form from your loan servicer’s website, complete your section, and bring it to the Office of the Registrar on or after the first day of school for certification. More information will be provided during the orientation. The School of Nursing will notify you later about the time and location.

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

You may change your address here: https://saa.ucsf.edu/studentportal [18]

Can I request for additional financial aid for a computer?

Click here [24] for School of Nursing’s recommendation on computer requirements. You may apply for a total of $2,500 for the purchase or replacement of a computer during your UCSF enrollment. Printers and software are included in this maximum. An Expense Request Form
and appropriate documentation must be submitted to request funding for computer purchases. Refer to Expense Request Form for information regarding when you should purchase a computer.

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 sets a standard cost of living for the next school year based on extensive research about local costs as well as federal regulations.


View student budget details [1].

View student budget totals [2] (total estimated cost of attendance) listed by program and year.

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 in your living habits. 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 how you may be spending the money. For example, you might spend less on rent than we allot, but more on food and that will work as long as the amount you need to pay bills each term is equal to the amount you receive. You may find additional budgeting help at Edfund’s Financial Awareness Basics [26]. Our financial aid advisors are also here to help. If you find you will have more than enough to live on, consider reducing your loans; we strongly recommends that you borrow only what you need.

Some entering students begin school with personal debt (non-student loans). The expected monthly payments for credit card or other types of consumer loan debt will be hard to make while living on a student budget. The student budget does not include additional funding for
If you are concerned about staying current on personal debt while you are enrolled, call us to set up a time you can meet with your financial aid advisor to go over your options, either by phone appointment or in person.

Another area of concern for many students is funding for transportation. The Student Financial Aid Office includes a monthly transportation cost in the student budget, but this does not include funding to pay for a car, car insurance, gas, or maintenance. Additional funding for transportation is included in your budget (commute cost) if it is essential for the program. Offsite clinical rotations are sometimes required and 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.

If I take a leave of absence, do I have to begin repayment of my student loans?

You may request for a leave of absence by contacting the School of Nursing. Once you are no longer a registered student, most student loans have a grace period during which loan payments are not due.

Nursing Student Loan has a nine month grace period during which loan payments are not due and no interest will accrue.

University Loan has a six month grace period during which loan payments are not due and no interest will accrue.

Federal Unsubsidized Direct Loan and Direct Graduate PLUS will continue to accrue interest during the six month grace period, although no payments will be required.

If you re-enroll before using up all of your grace period, you are entitled to the same grace period again upon graduation. Once the entire grace period is used up during a period of non-enrollment or leave of absence, however, you enter repayment immediately upon graduation. You still qualify for a grace period for any new loan(s) borrowed after you re-enroll at UCSF, however, which may give you two different repayment dates!

I have more detailed questions about financial aid, who can I talk to?

Contact the Student Financial Aid Office at (415) 476-4181, email our office, 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 afternoons. Click here for a drop-in advising schedule and contact information. If you would like to schedule time
with your assigned financial aid advisor, Lily Ling, please call our office to set up the appointment.

FREQUENTLY ASKED QUESTIONS FROM NURSING DOCTORAL STUDENTS

How much does it cost to attend the Nursing PhD program at UCSF?

I am not a California resident. Does that affect my fees?

Who can apply for financial aid?

In addition to federal financial aid, what other sources of aid are available?

When should I apply for financial aid and what is the deadline?

What kind of financial aid can I get?

How do I apply for financial aid?

I had borrowed a Federal Subsidized Direct Loan as an undergraduate student. Am I eligible for this loan?

What is a Federal Unsubsidized Direct Loan?

What is the Direct Graduate PLUS Loan?

What are my options if my Direct Graduate PLUS Loan is not credit-approved by the Department of Education?

If I apply for a Federal Direct Loan and Direct Grad PLUS now, must I accept the full amount of the loans I am awarded?

What is Federal Work-Study?

How do I know if my application is complete?

How will the Student Financial Aid Office contact me?

When will I hear about my awards?

What is a Financial Aid Letter

I have my Award Letter, but I need help understanding what information it contains.

If I want to change my awards AFTER I have already accepted or declined my financial aid, is
that possible?

How is my financial aid money disbursed to me?

When do I receive my financial aid?

How and when do I register for school?

How many units am I required to be enrolled?

If I want to enroll in summer session, can I apply for additional financial aid?

I have outstanding educational loans. Can I defer payment now that I am back in school?

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

Can I request for additional financial aid for a computer?

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

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

If I take a leave of absence, do I have to begin repayment of my student loans?

I have more detailed questions about financial aid, who can I talk to?

How much does it cost to attend the Nursing Ph.D. Program at UCSF?

Click here [1] to view our most current student budget details.

Click here [2] for our most current total estimated cost of attendance listed by program and year.

I am not a California resident. Does that affect my fees?

A Nonresident Supplemental Tuition is assessed if you are not a California resident. All questions concerning state residency requirements should be directed toward the Office of the Registrar at (415) 476-8280 or their website [3].
Who can apply for financial aid?

Click here [4] for the eligibility requirements for federal financial aid.

Federal financial aid for nursing doctoral student includes Federal Work-Study, Federal Unsubsidized Direct Loan, and Direct Graduate PLUS. See below of details.

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.

In addition to federal financial aid, what other sources of aid are available?

The School of Nursing [5] and Graduate Division [6] offers scholarships, traineeships, fellowships, and fee remissions. Contact the school for application and more information since the school has a separate criteria for determining eligibility for these funds. The school also publicizes outside and departmental funding opportunities in its online Student Newsletters.

We also encourage you to pursue the availability of outside scholarship resources. Click here [8] for a list of free scholarship search databases.

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UC employees may be eligible for two-thirds reduction of both the Student Services Fee and Tuition. Click here [7] for more information or contact Office of the Registrar at (415) 476-8280.

When should I apply for financial aid and what is the deadline?

AS SOON AS YOU’VE BEEN ADMITTED! You should apply as soon as you receive your acceptance and student ID (SAA ID) and password in the mail. Apply and get all your application materials in as soon as possible in order to allow time for us to disburse your funding in time for the beginning of school.

Our priority application deadline for entering students is June 12, 2017. Funding may be delayed for applications completed after this date.
What kind of financial aid can I get?

Federal financial aid for nursing doctoral students includes Federal Work-Study, Federal Unsubsidized Direct Loan, and Direct Graduate PLUS. See below of details.

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.

How do I apply for financial aid?

The following documents are required to apply for financial aid:

1) Free Application for Federal Student Aid (FAFSA[10])

Our FAFSA Federal School Code is 001319.

2) UCSF Finaid/COLS Application at Step 1 of:


Apply as soon as you receive your acceptance and student ID (SAA ID) and password in the mail. Submit your application materials and supporting documents as soon as possible in order to allow time for us to disburse your funding in time for the beginning of school.

Your SAA ID is issued by the Office of Admissions and Registrar (OAR). Please call them at (415) 476-8280 if you do not receive your SAA ID and password after three weeks of your admission to UCSF.

3) If you want to borrow a Federal Direct Loan and/or Direct Graduate PLUS loan, you need to complete the Master Promissory Note for the appropriate loan. A credit check is also required for the Direct Graduate PLUS. Click on Step 3 of the above web link to apply online. See below for loan terms and details.

You may begin the application process here[11].
I had borrowed a Federal Subsidized Direct Loan as an undergraduate student. Am I eligible for this loan?

Due to the federal Budget Control Act of 2011, passed by Congress, graduate students are no longer eligible for Federal Subsidized Direct Loan. Graduate students may apply for a Federal Unsubsidized Direct Loan.

What is a Federal Unsubsidized Direct Loan?

Eligibility for this federal loan is based on the standard student budget minus outside scholarships and other financial aid. It is not based on financial need so student/spouse earnings and assets are not considered. The maximum annual limit is $20,500 for nursing students.

The interest rate is fixed each year for the life of the loan taken out during that time (July 1 - June 30), unless the loan is consolidated. The current rate (7/1/2017 - 6/30/2018) is 6%. The current loan fee is 1.069%. Interest begins to accrue as soon as funds are disbursed. You can elect to make interest payments while you are in school, thereby decreasing the amount you will ultimately repay, or defer interest until after you graduate or cease to be enrolled at least half-time. Accrued interest will be added to the principal (capitalized) at repayment if you choose this option. Loan repayment begins six months after you graduate or cease to be enrolled as a half-time student.

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that credit approval is required by the Department of Education for this loan. In addition to completing the online Federal Graduate PLUS Master Promissory Note, you must also authorize a credit check. Students who are denied due to adverse credit (e.g., 90 days or more delinquent on any debt, or credit report showing default, loan discharge, foreclosure, repossession, and bankruptcy) may need to have an Endorser (co-borrower). More information will be provided by the Department of Education.

Click on ?Step 3? of our application link (/application-process/how-apply) for more information and to apply for the loan. Once you've e-signed online, our office will receive an electronic notification of your application from the federal processor.

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How and when do I register for school?

You will receive information about registration from the Office of the Registrar. All questions regarding the registration process, tuition, and payment deadline should be directed to OAR at (415) 476-8280.

How many units am I required to be enrolled?

You must complete at least six units each quarter to be considered full-time for financial aid purposes. There is no minimum unit requirement when you advance to candidacy.
If I want to enroll in summer session, can I apply for additional financial aid?

Nursing students are generally not required to attend summer except for entering MEPN, Postmaster’s students, and second-year Nurse Midwifery students. If you plan to enroll for summer and need federal financial aid to cover summer tuition and cost of living, please complete our online ?Summer Enrollment for Nursing Students? form. More information and the web link are sent via the School of Nursing Newsletter each Spring Quarter. You must confirm your enrollment with a faculty advisor before completing this form, as we need to know which summer session and how many units will you be enrolled, and whether you plan to be full-time for the remainder of the academic year.

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View exceptions to the standard student budget.

View student budget details.

View student budget totals (total estimated cost of attendance) listed by program and year.

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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 in your living habits. 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 how you may be spending the money. For example, you might spend less on rent than we allot, but more on food and that will work as long as the amount you need to pay bills each term is equal to the amount you receive. You may find additional budgeting help at Edfund's Financial Awareness Basics. Our financial aid advisors are also here to help. If you find you will have more than enough to live on, consider reducing your loans; we strongly recommends that you borrow only what you need.

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debt repayment. If you are concerned about staying current on personal debt while you are enrolled, call us to set up a time you can meet with your financial aid advisor to go over your options, either by phone appointment or in person.

Another area of concern for many students is funding for transportation. The Student Financial Aid Office includes a monthly transportation cost in the student budget, but this does not include funding to pay for a car, car insurance, gas, or maintenance. Additional funding for transportation is included in your budget (commute cost) if it is essential for the program. Offsite clinical rotations are sometimes required and 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 [27].

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If I take a leave of absence, do I have to begin repayment of my student loans?

You may request for a leave of absence by contacting the School of Nursing. Once you are no longer a registered student, most student loans have a grace period [28] during which loan payments are not due.

Federal Unsubsidized Direct Loan and Direct Graduate PLUS will continue to accrue interest during the six month grace period, although no payments will be required.

If you re-enroll before using up all of your grace period, you are entitled to the same grace period again upon graduation. Once the entire grace period is used during a period of non-enrollment or leave of absence, however, you enter repayment immediately upon graduation. You still qualify for a grace period for any new loan(s) borrowed after you re-enroll at UCSF, however, which may give you two different repayment dates!

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FREQUENTLY ASKED QUESTIONS FROM NURSING POST-MASTER STUDENTS

How much does it cost to attend the Nursing Post-Master's program at UCSF?
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How much does it cost to attend the Nursing Post-Master?'s Certificate Program at UCSF?
Click here [1] to view our current student budget details.
Click here [2] for our current total estimated cost of attendance listed by program and year.

I am not a California resident. Does that affect my fees?
All nursing postmaster?'s students pay the same fees regardless of their legal state of residence. All fees are subject to change without notice.

Who can apply for financial aid?
Click here [4] for the eligibility requirements for federal financial aid.
Financial aid for nursing postmaster?'s students consists of the Federal Unsubsidized Direct Loan and Direct Graduate PLUS. See below for more details.
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.

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When should I apply for financial aid and what is the deadline?

AS SOON AS YOU'VE BEEN ADMITTED! You should apply as soon as you receive your acceptance and student ID (SAA ID) and password in the mail. Apply and get all your application materials in as soon as possible in order to allow time for us to disburse your funding in time for the beginning of school.

The priority deadline for entering summer students is April 17, 2017. Funding may be delayed for applications completed after this date.

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How do I apply for financial aid?

The following documents are required to apply for federal financial aid:

1) 2017-18 Free Application for Federal Student Aid (FAFSA [10])
   Our FAFSA Federal School Code is ?001319?.

2) UCSF Finaid/COLS Application at ?Step 1? of:
   Apply as soon as you receive your acceptance and student ID (SAA ID) and password in the mail. Submit your application materials and supporting documents as soon as possible in order to allow time for us to disburse your funding in time for the beginning of school.

   Your SAA ID is issued by the Office of Admissions and Registrar (OAR). Please call them at (415) 476-8280 if you do not receive your SAA ID and password after three weeks of your admission to UCSF.

3) If you want to borrow a Federal Direct Loan and/or Direct Graduate PLUS loan, you need to complete the Master Promissory Note for the appropriate loan. A credit check is also required for the Direct Graduate PLUS. Click on ?Step 3? of the above web link to apply online. See below for loan terms and details.

   You may begin the application process here [11]
Do I need to complete the "CSS PROFILE"?
No, CSS PROFILE is not required for nursing postmaster's students.

What kind of financial aid can I get?
Federal financial aid consists of the Federal Unsubsidized Direct Loan and Direct Graduate PLUS. See below for details.

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.

I had borrowed a Federal Subsidized Direct Loan as an undergraduate student. Am I eligible for this loan?
Due to the federal Budget Control Act of 2011, passed by Congress, graduate students are no longer eligible for Federal Subsidized Direct Loan. Graduate students may apply for a Federal Unsubsidized Direct Loan.

What is a Federal Unsubsidized Direct Loan?
Eligibility for this federal loan is based on the standard student budget minus outside scholarships and other financial aid. It is not based on financial need so student/spouse earnings and assets are not considered. The maximum annual limit is $20,500 for nursing students.

The interest rate is fixed each year for the life of the loan taken out during that time (July 1 -
June 30), unless the loan is consolidated. The current rate (7/1/2017 - 6/30/2018) is 6%. The current loan fee is 1.069%. Interest begins to accrue as soon as funds are disbursed. You can elect to make interest payments while you are in school, thereby decreasing the amount you will ultimately repay, or defer interest until after you graduate or cease to be enrolled at least half-time. Accrued interest will be added to the principal (capitalized) at repayment if you choose this option. Loan repayment begins six months after you graduate or cease to be enrolled as a half-time student.

Funds are disbursed in equal quarterly installments. The Department of Education charges a loan fee [14] which is proportionately deducted from each loan disbursement.

Click on ?Step 3 [11]? of our application link for more information and to complete the Master Promissory Note. Once you've e-signed online, our office will receive an electronic notification of your application from the federal processor.

What is the Direct Graduate PLUS Loan?

The interest rate is fixed each year for the life of the loan taken out during that time (July 1 - June 30), unless the loan is consolidated. The current rate (7/1/2017 - 6/30/2018) is 7%. The current loan fee is 4.276%.

The standard student budget minus all financial aid including Federal Unsubsidized Direct Loan equals your eligibility for a Graduate PLUS. There is no annual maximum. Be aware that credit approval is required by the Department of Education for this loan. In addition to completing the online Federal Graduate PLUS Master Promissory Note, you must also authorize a credit check. Students who are denied due to adverse credit (e.g., 90 days or more delinquent on any debt, or credit report showing default, loan discharge, foreclosure, repossession, and bankruptcy) may need to have an Endorser (co-borrower). More information will be provided by the Department of Education.

Click on ?Step 3? of our application link (/application-process/how-apply) for more information and to apply for the loan. Once you've e-signed online, our office will receive an electronic notification of your application from the federal processor.

Funds are disbursed in equal quarterly installments. The Department of Education charges a loan fee [14] which is proportionately deducted from each loan disbursement.

What are my options if my Direct Graduate PLUS is not credit-approved by the Department of Education?
The Department of Education requires a credit check for the Graduate PLUS. Students with adverse credit are notified directly, along with their options. Students can appeal if the adverse credit information is incorrect, or provide documentation to the Department of Education if there are extenuating circumstances relating to their adverse credit history. Click here 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 (8am-8pm 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.

If I apply for a Federal Direct Loan and Direct Grad PLUS now, must I accept the full amount of the loans I am awarded?

Our office will send you a Financial Aid Award Letter via email after we process your application and you can either reduce or cancel any loan you are offered. We will not certify any loan before you accept and confirm the loan amount online.

How do I know if my application is complete?

You can always log into your MyAccess account and click on the Document tab of the Financial Aid Portal to check for any missing document(s).

How will the Student Financial Aid Office contact me?

Our office corresponds with you mainly through your UCSF email address. Please make sure to keep your email address updated at: https://saa.ucsf.edu/studentportal

We 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.
Financial Aid Office. Fast responses to requests for information may assist us in processing your application more quickly.

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When will I hear about my awards?

Our office expects to begin sending out Financial Aid Award Letters in summer to students via their UCSF (not personal) email accounts. However, if you submit your application materials late, your offer letter will be delayed.

Please make sure your email address is correct at: https://saa.ucsf.edu/studentportal

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What is a Financial Aid 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 the award letter. We recommend that you keep a record of all the award letters you receive while attending UCSF. You can refer to your award letter throughout the year for information on funding you will receive each quarter.

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I have my Award Letter, but I need help understanding what information it contains.

See our Award Letter diagram here. 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.

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If I want to change my awards AFTER I have already accepted or declined my financial aid, is that possible?

Borrow only what you need. If you want to change your Federal Unsubsidized Direct Loan or
Direct Graduate PLUS later, you can submit an online Loan Change Form [21].

How is my financial aid money disbursed to me?

In general, your financial aid is divided by the number of quarters in which you are expected to enroll. If you start in the fall quarter and will be attending all three quarters, your total awards will be divided evenly over the three quarters. This means 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.”

When do I receive my financial aid?

Financial aid funds are released immediately prior to the first day of school every quarter (assuming, of course, you applied promptly so your funds have arrived, you have registered for the quarter, and there is no registration hold placed on your account). Click here [22] for our quarterly financial aid disbursement schedule.

Please sign up for direct deposit so your financial aid can be electronically deposited into your bank account through electronic fund transfer (EFT). It is faster and safer than waiting to receive a paper check in the US mail. Information regarding direct deposit will be given to you along with your Financial Aid Offer Letter, as you cannot sign up until after financial aid is awarded.

How and when do I register for school?

You will receive information about registration from the School of Nursing. All questions regarding the registration process, fees, and payment deadline should be directed to the School of Nursing at (415) 476-1435.
I have outstanding educational loans. Can I defer payment now that I am back in school?

You may be able to defer prior educational loan repayment by filing an in-school deferment form with your loan servicer. To do that, you should download the form from your loan servicer’s website, complete your section, and bring it to the School of Nursing, Student Affairs Office, #N-319X on or after the first day of school for certification.

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

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

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 sets a standard cost of living for the next school year based on extensive research about local costs as well as federal regulations.

View exceptions to the standard student budget.

View student budget details.

View student budget totals (total estimated cost of attendance) listed by program and year.
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 in your living habits. 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 how you may be spending the money. For example, you might spend less on rent than we allot, but more on food and that will work as long as the amount you need to pay bills each term is equal to the amount you receive. You may find additional budgeting help at Edfund?s Financial Awareness Basics [26]. Our financial aid advisors are also here to help. If you find you will have more than enough to live on, consider reducing your loans; we strongly recommends that you borrow only what you need.

Some entering students begin school with personal debt (non-student loans). The expected monthly payments for credit card or other types of consumer loan debt will be hard to make while living on a student budget. The student budget does not include additional funding for debt repayment. If you are concerned about staying current on personal debt while you are enrolled, call us to set up a time you can meet with your financial aid advisor to go over your options, either by phone appointment or in person.

Another area of concern for many students is funding for transportation. The Student Financial Aid Office includes a monthly transportation cost in the student budget, but this does not include funding to pay for a car, car insurance, gas, or maintenance. Additional funding for transportation is included in your budget (commute cost) if it is essential for the program. Offsite clinical rotations are sometimes required and 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 [27].

If I take a leave of absence, do I have to begin repayment of my student loans?

You can elect to take a ?step-out? year after the first year. You may also request for a leave of absence for other reasons by contacting the School of Nursing. Once you are no longer a registered student, most student loans have a grace period [28] during which loan payments are not due.

The Federal Unsubsidized Direct Loan and Direct Graduate PLUS will continue to accrue interest during the six month grace period, although no payments will be required.

If you re-enroll before using up all of your grace period, you are entitled to the same grace period again upon graduation. Once the entire grace period is used up during a period of non-enrollment or leave of absence, however, you enter repayment immediately upon graduation.
You still qualify for a grace period for any new loan(s) borrowed after you re-enroll at UCSF, however, which may give you two different repayment dates!

I have more detailed questions about financial aid, who can I talk to?

Contact the Student Financial Aid Office at (415) 476-4181, email [29] our office, 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 afternoons. Click here [30] for a drop-in advising schedule and contact information. If you would like to schedule time with your assigned financial aid advisor, Lily Ling, please call our office to set up the appointment.

Source URL: https://finaid.ucsf.edu/newly-admitted-students/nursing-students

Links:
[1] https://finaid.ucsf.edu/newly-admitted-students/cost-attendance
[2] https://finaid.ucsf.edu/newly-admitted-students/cost-attendance#totals
[4] https://finaid.ucsf.edu/application-process/eligibility-requirements
[6] https://graduate.ucsf.edu/financial-support/
[8] https://finaid.ucsf.edu/application-process/scholarship-searches
[9] mailto:(Lily.Ling@ucsf.edu
[12] https://netpartner.ucsf.edu/netpartnerstudent
[16] https://finaid.ucsf.edu/application-process/types-financial-aid#Work_Study
[17] https://dp.ucsf.edu/idp/Authn/UserPassword
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[21] https://finaid.ucsf.edu/forms-publications
[22] https://finaid.ucsf.edu/continuing-students/financial-aid-disbursement#When
[23] http://registrar.ucsf.edu/