Masters in Health Policy and Law (MS-HPL) Program

MS-HPL Financial Aid Q & A

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How much does it cost to participate in the MS-HPL 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?

All students in the MS-HPL pay the same tuition regardless of whether they are California residents. (Note: tuition is subject to change without notice)

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Who can apply for financial aid?

Click here [3] for the eligibility requirements for federal financial aid.

Financial aid consists of loans and federal work-study for eligible students. It is unlikely that work-study would be feasible for the MS-HPL program participants.

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?

You are encouraged to ask your employer if any tuition assistance might be available for you while you take this program. We also encourage you to pursue the availability of outside scholarship resources. Click here [4] for a list of free scholarship search databases.

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

You can begin the financial aid process early by completing the FAFSA, and then the Finaid/COLS Application after you receive your student ID (SAA ID) and password in the mail.

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.

The priority deadline is June 12, 2017.

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 [5]). You can complete this form right away (before you are admitted).
   - Our FAFSA Federal School Code is ?001319?.
   - MS-HPL is a graduate program. Your grade level is "1st year graduate/professional" student. Parental information is not required on the FAFSA.
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 your program.

2) 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. As mentioned earlier, you can complete the loan forms and credit check even before you are admitted--this speeds up the process!

After learning about federal loans on our website, complete the loan application process here: https://studentloans.gov/myDirectLoan/index.action

3) The final step is completing a short UCSF Finaid/COLS Application in our Student Portal. You cannot complete this final step until you are admitted and receive your SAA ID, which you will need to access the student portal. Please select "Basic Funding" for the financial aid funding option question. This part of the process will only take a few minutes. As soon as you complete the on-line UCSF Finaid/COLS Application, the FAFSA and loan information you completed earlier is electronically matched to your UCSF file. A review of your application for financial aid can begin at that point!

Do I need to complete the ?CSS PROFILE“?

No. MS-HPL students should not complete the CSS PROFILE.

What kind of financial aid can I get?

Financial assistance consists mostly of Federal Unsubsidized Direct Loan and Direct Graduate PLUS. Please note that graduate students are no longer eligible for a Subsidized Direct Loan due to legislative changes effective July 1, 2012. Work-Study would potentially be available, based on availability of funds and your ability to secure a work-study job. It is not likely that work-study will be feasible for the MS-HPL students. Private loans are another option. However, interest rates on private loans, while lower in some cases, are not stable. Repayment options in the federal loan programs are generally more beneficial than those offered by private loan companies. 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.

To be eligible for federal financial aid, you must be enrolled for at least half-time as prescribed by your curriculum. If you drop below half-time, you are not eligible for any federal financial aid for that quarter.
How long is my program?

The MS-HPL can be completed in 1 year of full-time enrollment, or 2 years of half-time enrollment. If you need to extend your program or take a Leave of Absence, you must notify the financial aid office as well as the school. To qualify for financial aid for any quarter, you must be enrolled at least half-time as prescribed by the curriculum.

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. Per federal regulations, the maximum annual limit is $20,500 for MS-HPL 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 (7/1/2016 - 6/30/2017) is 5.31%. 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. The current loan fee is 1.069%.
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. **You can complete the loan paperwork before you are admitted.** Your loan will not be processed, nor any funds disbursed, until you are admitted to the program and begin your coursework.

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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 (7/1/2016 - 6/30/2017) is 6.31%.

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 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. **You can complete the loan paperwork before you are admitted.** Your loan will not be processed, nor any funds disbursed, until you are admitted to the program and begin your coursework.

Funds are disbursed in equal quarterly installments. The Department of Education charges a **loan fee** which is proportionately deducted from each loan disbursement. The current loan fee is 4.276%.

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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](#) 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.

What is Federal Work-Study?

The Federal Work-Study Program (FWS) provides jobs for students with financial need, allowing them to earn money to help pay education expenses. This program encourages community service work and work related to a student's course of study. View our Federal Work-Study webpage for more details. It is not likely that work-study will be feasible for MS-HPL students.

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

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.

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 within an academic calendar (July 1 to June 30). Your total awards will be divided evenly over the number of terms in which you are enrolled. This means your direct deposits 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 [16] 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 [17]. All questions regarding the registration process, tuition, and payment deadline should be directed to OAR at (415) 476-8280.

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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 if you are enrolled at least half-time 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. Our Registrar’s Office also sends student enrollment information to the National Student Loan Data System (NSLDS) quarterly so loan servicers can be notified about your student status.

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

You may change your address here: https://saa.ucsf.edu/studentportal [13]

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Can I request for additional financial aid for a computer?

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 [15] 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.

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**How much money does financial aid allow for the cost of living?**

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](#) [18] to the standard student budget.

View [student budget details](#) [1].

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

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

A leave of absence (LOA) must be approved by a student’s advisor. Once you are no longer a registered student, most student loans have a [grace period](#) [19] 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 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!

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

Contact the Student Financial Aid Office at (415) 476-4181, [email](#) [20] 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 [21] for a drop-in advising schedule and contact information.

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