

To 3rd year Dental students receiving financial aid:

Because our office must disburse your Federal Direct Loans in equal amounts over your four quarters of enrollment, ***federal loans you receive in Summer 2014 may need to be saved for the fall, winter and spring quarter expenses.*** This is because summer term tuition and fees are much lower in comparison with the fall, winter and spring terms. For both your 3rd and 4th year it will be important to budget financial aid over the entire academic year, rather than quarter by quarter.

To assist you in budgeting for the year, Campus based aid (Grants, Perkins Loans, University Loans, HPL and LDS loans) will disburse only in the fall, winter and spring quarters in 2014-2015.

Breakdown of Dentistry 3 2014-2015 quarterly costs

Itemized budget (12 months)	Summer	Fall	Winter	Spring
Cost of Living (\$27,312) off-campus	\$6,828	\$6,828	\$6,828	\$6,828
Tuition/Fees (\$50,921)	\$4,580	\$15,447	15,447	15,447
Health Insur (\$4,053)		\$1,351	\$1,351	\$1,351
Books/Supplies (\$800)	\$200	\$200	\$200	\$200
Externship (\$1,024)	\$256	\$256	\$256	\$256
Quarterly Total Costs:	\$11,864	\$24,082	\$24,082	\$24,082

*This budget assumes a CA resident student living off-campus. For other budgets visit:

<http://finaid.ucsf.edu/application-process/student-budget>

To aid you in budgeting, fill in the chart below with your awards breakdown from your financial aid portal for each type of aid disbursed (filling in the chart below will help you understand how your funds need to be budgeted each quarter to make sure you are able to pay your fees and living expenses for the entire academic year):

	Summer	Fall	Winter	Spring
Federal Direct Loans				
Campus-based loans, grants	Not disbursed in Summer			

Amounts that remain after campus funds are credited to your quarterly fee statement will be disbursed to you.

Please contact the financial aid office if you have questions! 415-476-4181 or finaid@ucsf.edu