

UC San Diego

Skaggs School of Pharmacy  
and Pharmaceutical Sciences

**2023-2024**  
**FINANCIAL AID GUIDE**



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## **I. GENERAL STATEMENT AND LISTING OF SPECIFIC SCHOLARSHIPS, GRANTS AND LOANS**

Upon affirming their acceptance to the Skaggs School of Pharmacy and Pharmaceutical Sciences, applicants for institutional aid are given the opportunity to access the UCSD Health Sciences financial aid application. Students may then download and submit the application to the Health Sciences Financial Aid Office. Financial aid applications are generally available in the middle of March, and are due the middle of May. Students admitted after the date the application is first available, may take four weeks to complete and submit the required material. Students applying for Federal aid, complete the Free Application for Federal Student Aid (FAFSA) form on the web and the information is then electronically transmitted to the Skaggs School of Pharmacy and Pharmaceutical Sciences using the federal school code: 001317. Application material is analyzed using a federally approved method of resource analysis and eligible applicants are awarded financial aid packages based on their relative need and the availability of funding. Students who do not have the financial resources necessary for personal and educational support while attending pharmacy school should be prepared to take a substantial portion of assistance in the form of loans. A student's Family Strength Index (FSI) is determined upon the review of their initial financial aid application and a student's FSI will generally remain the same for their tenure at UC San Diego Skaggs School of Pharmacy and Pharmaceutical Sciences.

Sources of financial aid, both from outside agencies and from the School of Pharmacy and Pharmaceutical Sciences, include the following:

### **A. Scholarships based primarily on academic excellence, future career goals and/or community service.**

*Recipients of these awards are selected by the UCSD Skaggs School of Pharmacy and Pharmaceutical Sciences*

**Alumni Scholarship (provided by alumni):** is awarded to students who have demonstrated academic excellence, leadership, and service during pharmacy school.

**Anthony Manoguerra Endowed Scholarship:** is awarded to a P2 or P3 student who has demonstrated outstanding leadership skills and abilities in SSPPS student government or SSPPS student professional associations.

**Art Mlodozienec Memorial Endowed Scholarship:** is awarded to students who have demonstrated leadership and service during pharmacy school.

**Andrina Marshall Endowed Scholarship:** is awarded to Pharm.D./Ph.D students who have demonstrated academic excellence, leadership and service while in school.

**Bill Marcus Memorial Endowed Scholarship:** is awarded to students who have demonstrated leadership and service during pharmacy school.

**Binh and Tom Tran Endowed Scholarship:** is awarded to students who show exemplary outreach to underserved groups.

**Brookie and Trey Best Endowed Scholarship:** is awarded to students who have demonstrated academic excellence, leadership and who have led efforts in equity, diversity and inclusion while in pharmacy school.

**Candis and Chris Morello Diabetes Endowed Scholarship:** is awarded to students who have demonstrated an interest in working in a diabetes clinic or becoming diabetes educators.

**CVS Health Foundation:** is awarded to students who are fluent speaking bilingual and who have demonstrated leadership and service during pharmacy school.

**David and Penny Adler Endowed Scholarship:** is awarded to students who have demonstrated leadership and service during pharmacy school.

**Dr. Dong To Endowed Scholarship:** is awarded to students who have demonstrated academic excellence, leadership, service, and multi-culturalism.

**Eduardo Fricovsky Endowed Scholarship:** is awarded to a pharmacy student who has demonstrated a commitment to the success of the student-run free clinics, or similar clinic for economically disadvantaged families in Southern California.

**James Colbert Endowed Scholarship Fund:** is awarded to a pharmacy student who has demonstrated a commitment to community service and/or who has participated in education fairs (or similar) in economically under-served communities. A student who “led” these efforts is preferred.

**Kelly Lee and Douglas Lee Endowed Scholarship:** is awarded to a pharmacy student who has demonstrated a commitment to mental health in at least one of these areas (patient care, research, community service, advocacy), or would like to pursue a career in this field.

**Kroger (Ralphs Grocery Company)**

Awarded to P3 or P4 students who have demonstrated leadership, service and clinical excellence (such as leadership in Free Clinic or similar) during pharmacy school.

**Marion Sewer Endowed Scholarship:** is awarded to students in the Skaggs School of Pharmacy and Pharmaceutical Sciences who have achieved academic excellence in pharmacological and pharmaceutical sciences.

**Okeke Foundation Endowed Scholarship:** is awarded to students in good academic standing and who have demonstrated experience with global health initiatives and activities.

**Optum Rx Scholarship in Managed Care:** is awarded to a 3<sup>rd</sup> year student who has demonstrated academic excellence, leadership and service during pharmacy school.

**Palmer & Susan Taylor Endowed Scholarship Fund:** is awarded to students who have demonstrated academic achievement, leadership and service during pharmacy school.

**Paul John Endowed Scholarship:** is awarded to a 3<sup>rd</sup> year student who has demonstrated leadership and service during pharmacy school.

**Poison Control Scholarship:** is awarded to students who have demonstrated above average academic ability and strong leadership in school-based associated students or professional association activity.

**Renu Singh Endowed Scholarship:** is awarded to students who have demonstrated a commitment to promoting the profession of pharmacy through advocacy and/or professional pharmacy organization

leadership, and who have provided consistent community service to minority and economically under-served communities.

**San Diego Society of Health-Systems Pharmacy:** award must be made to an incoming first-year student from the County of San Diego.

**Skaggs Foundation Endowed Scholarship:** is awarded to students who have demonstrated academic excellence, leadership, and community service.

**Skaggs Institute for Research Scholarships:** awarded to students believed to have extraordinary potential based on past academic achievements. The number of scholarships as well as the amount of the average stipend offered each year are determined by the Skaggs School of Pharmacy and Pharmaceutical Sciences.

**Tom Tozer Endowed Scholarship:** is awarded to students who have demonstrated leadership and service during pharmacy school.

#### **Vietnamese Pharmacists Association Scholarship**

Awarded to students who have demonstrated academic excellence, leadership, and multi-culturalism through outreach and/or service in the community.

**Walgreens Diversity Scholarships:** is awarded to students who have demonstrated academic excellence, leadership, and service in diversity and/or outreach programs while in school.

#### **B. Scholarships offered by the school—based primarily on need**

*Recipients of these awards are selected by the UCSD Skaggs School of Pharmacy and Pharmaceutical Sciences. For those awards requiring financial need, students must submit the UCSD Health Sciences Financial Aid Application*

**Immunex Endowed Scholarship:** funded by an endowment from the Immunex Corporation. Provides support to pharmacy students with demonstrated financial need.

**San Diego Society of Health Systems Pharmacists Scholarship:** is funded by an annual gift from the San Diego Society of Health System Pharmacists. Provides funding annually to students with demonstrated financial need and whose residence is San Diego or Imperial Counties.

**Skaggs Foundation Endowed Scholarship:** is awarded to students who have demonstrated academic excellence, leadership, and community service.

**Tuition Scholarships** provide non-resident tuition to a limited number of selected pharmacy student applicants.

**University Opportunity Scholarships (formerly Opportunity Grant)** funded by registration fee income or the state, are offered by the University of California as gift awards to a substantial number of students with demonstrated financial need.

The School is currently seeking donors and intends to have additional scholarships available.

### **C. Low interest rate loans offered by the school—based on need**

*Students may apply for these loans by completing the UCSD Health Sciences Financial Aid Application*

**Pharmacy University Loan Program** offers long-term, low interest loans to students. This is a subsidized, 5% fixed rate loan which is deferred during enrollment and during internship/residency. **Additional information on SB1289 Loan Disclosures and the difference between federal and private/institutional loans can be found on page 21 of this Guide.**

**The Loans for Disadvantaged Students Program** is funded by the Department of Health and Human Services and offers 5% fixed rate loans with no fees and no interest during school or other authorized periods of deferment, to students from low income or disadvantaged backgrounds. To be eligible for these loans, students must submit parent income and asset information and meet strict financial need criteria. This loan is deferred for full-time enrollment as well as for advanced professional training such as internships and residencies, and for a limited time for active duty as a member of the armed forces, a volunteer under the Peace Corps Act, or a health professions fellowship training program directly related to the student's course of study. Additional information about the deferment and repayment programs may be found on the Loans for Disadvantaged Students Promissory Note.

### **D. Grants and scholarships offered by outside agencies**

*Students may obtain applications for these scholarships by contacting the organization at the phone number or address indicated in the scholarship description*

**Allied Health Care Scholarship Program:** Provides up to \$8,000 for one year to students who agree to enter into a contract with the California Office of Statewide Health Planning and Development. The contract will require the student (after graduation) to practice full time in a medically underserved area at a qualified facility in California. Information and application materials can be obtained from the Health Professions Education Foundation, 400 R Street, Suite 460, Sacramento, CA 95811-6213, <http://www.oshpd.ca.gov/HPEF/Programs/AHSP.html>

**American Indian Graduate Center Fellowship Program:** Provides financial support for full-time students who are members of federally-recognized American Indian or Native American tribes to continue their education at the master's, doctorate and professional degree level. Information and application materials can be obtained from the American Indian Graduate Center, 3701 San Mateo NE, #200, Albuquerque, NM 87110, (800) 628-1920, <http://www.aigcs.org/scholarships/graduate-fellowships/>

**American Pharmacists Association (APhA) Foundation Student Scholarship Program:** Provides support to students who invest time in their school's APhA-ASP chapter to help shape the profession. To qualify, you must demonstrate strong academic performance, involvement in school and community activities, and potential to become a leader of the profession of pharmacy. Most awards are for \$1,000, with the exception of the Foundation's George F. Archambault scholarship, which is for \$1,500. <http://www.aphafoundation.org/student-scholarship-program>

**American Society of Consultant Pharmacists:** Supports third year students who have completed geriatric pharmacotherapy coursework and/or a geriatrics rotation and have a cumulative GPA of at least 3.0. Preference will be given to PharmD candidates applying for a geriatric residency. For more information

contact the Arnold S. Feldman Memorial Senior Care Pharmacy Scholarship, American Society of Consultant Pharmacists Research and Education Foundation, (800) 355-2727, ext. 252. <http://www.ascpfoundation.org>

**American Society of Health-System Pharmacist:** Supports students who have demonstrated leadership ability and have an interest in pharmacy practice. ASHP offers up to twelve awards each year. To be eligible, you must be a pharmacy student in your second, third, or fourth year of the program. The award consists of a plaque, an ASHP drug information reference library, and a \$2,000 cash award provided by the ASHP Research and Education Foundation through the Walter Jones Memorial Pharmacy Student Financial Aid Fund. <https://www.ashp.org/about-ashp/awards/student-awards/ashp-student-leadership-award>

**The BECA Foundation, Inc. Alice Newell Joslyn Fund:** Provides support for Latino students residing in San Diego County who are entering the Medical/Health Care profession. Eligibility is contingent upon a student's financial need, scholastic determination, and community/cultural awareness. Scholarships range from \$500 to \$2,000 per year and are awarded annually for four years contingent on scholastic progress. Applications are available in January and the deadline is March 1. Applications may be obtained from: The BECA Foundation, P.O. Box 936, Escondido, CA 92033, (760) 741-8246, <http://www.becafoundation.org>

**Hispanic Scholarship Fund:** Provides support for Hispanic students who are permanent residents or citizens of the U.S., who have earned at least 15 undergraduate units from an accredited college or university, who have a minimum GPA of 3.0 and who are enrolled full-time. Awards range from \$500 to \$5,000. Information can be obtained from Hispanic Scholarship Fund, 1411 W. 190<sup>th</sup> St., Suite 700, Gardena, CA 90248, (310) 975-3700, <https://www.hsf.net/scholarship>

**Indian Health Services Scholarship Programs - Health Professions Scholarship:** Provides financial aid covering tuition, fees, and educational and living expenses for qualified students who are applying to, accepted by, or enrolled in a health profession program. You incur a service obligation if you accept funding from this program, and priority is generally given to graduate students. <http://www.ihs.gov/scholarship/index.cfm>

**The National Association of Chain Drug Stores Foundation (NACDS) – Scholarship Program:** Applicants are selected based on their career goals and work experience in community pharmacy. The NACDS Foundation strongly supports the educational development of those students intending to pursue a career in community pharmacy practice. NACDS Foundation, 1776 Wilson Blvd., Ste200, Arlington, VA 22209 (703) 837-4278, <https://www.nacdsfoundation.org/priorities/apply-for-funding/>

**The National Community Pharmacist Association Foundation (NCPA) Scholarship:** Provides support for pharmacy students for educational expenses. Awards will be made based on academic achievement, leadership qualities and accomplishments, as well as involvement in extracurricular activities. The National Community Pharmacists Association, (800) 544-7447 <http://www.ncpafoundation.org/scholarships/pip.shtml>

**Scholarship Foundation of Santa Barbara:** Applicant must have originally graduated from a high school in Santa Barbara County, or be an adult re-entry student who has resided in Santa Barbara, California for a minimum of the last three years as a non-student. Applicant must be a full-time student in the areas of medicine, law, dentistry, pharmacy, veterinary medicine, business, education, and a variety of Master's and Ph.D. programs. Applicant must complete a Scholarship Foundation application and submit with all supporting materials by January 31. A personal interview in Santa Barbara, CA is required in March. Applications are

available by sending a self-addressed, double-stamped long envelope with a written request to Scholarship Foundation of Santa Barbara, P.O. Box 3620, Santa Barbara, CA 93130, (805) 687-6065, [www.sbscholarship.org](http://www.sbscholarship.org)

**The Tylenol® Brand Health Education Scholarship** provides scholarships for students pursuing health-related studies. Applicants are judged on leadership qualities and academic performance. Website <https://www.tylenol.com/news/scholarship>

Additional information on outside scholarships and grants may be obtained from the School of Pharmacy and Pharmaceutical Sciences website at <http://pharmacy.ucsd.edu>. This website is updated throughout the year as the school receives information on new sources of funding.

#### **E. Loans offered by outside agencies**

*Applications for the Graduate PLUS Loan and Federal Unsubsidized Direct Loans may be obtained from the UCSD Health Sciences Financial Aid Office. Applications for the Alternative Loan may be found on the website of the lender(s) selected by the student borrower*

**Federal Direct Student Loans (Unsubsidized)** are offered, regulated and guaranteed by the federal government. *Students complete a Master Promissory Note (MPN) once with their initial loan. This MPN is then kept on file with the Federal processor and amounts are added to the note as the student applies for successive loans.* The amount of Unsubsidized Federal Direct Loan at the School of Pharmacy and Pharmaceutical Sciences cannot exceed the student's cost of education and is subject to the federal limit of \$33,000 per year for 9 months and \$35,778 for 11 months. Although the Unsubsidized Federal Direct Loan can be used to replace the student's expected family contribution, the amount borrowed cannot exceed the difference between a student's standard financial aid budget and other financial aid awards. The maximum aggregate limit for Subsidized (no longer available to graduate/professional students) and unsubsidized loans combined is \$224,000. This includes loans for both undergraduate and graduate years of study. Origination fees of the prorated loan amount will be withheld from each disbursement and fees change annually on October 1. Interest accrues on the Unsubsidized Federal Direct Loan from the point of disbursement, but the student has the option of paying the interest only and deferring the principal or deferring both the principal and interest while in school. The interest rate on the Federal Direct Loan changes annually on July 1, but all loans for the academic year (July 1 through June 30), remain fixed for the life of the loan. Upon ceasing enrollment, students will have a six month grace period before their first payment is due. Repayment of the Federal Direct Loan may be deferred for activities such as half time enrollment, or serving on active duty in the armed forces/National Guard during a war or other military operation or national emergency, as well as for a limited time for unemployment, or participation in a full-time graduate fellowship or rehabilitation training program. Additional information about the availability of deferment and repayment programs may be found on the Federal Direct Loan Master Promissory Note.

**Federal Direct Graduate PLUS Loans** Students may borrow a Direct Graduate PLUS Loan to meet the difference between their cost of education and other financial aid awards. The interest rate on the Graduate PLUS Loan changes annually on July 1, but all loans for the academic year (July 1 through June 30), remain fixed for the life of the loan. Origination fees will be withheld from each disbursement of the loan and change annually on October 1. If the Direct PLUS Loan was first disbursed on or after July 1, 2008, you may defer repayment for six months after you cease to be enrolled at least half-time. The standard repayment period is 10 years excluding authorized periods of deferment and forbearance. The deferments for Direct Graduate PLUS loans are currently the same as for Direct Unsubsidized Loans. In order to qualify for a Direct Graduate PLUS Loan, you may not have an adverse credit history. The loans are federally guaranteed and the loan is



cancelled in the event of the borrower's death or permanent and total disability. Additional information may be found on the Federal Student Aid website <https://studentloans.gov> as well as on the Direct Graduate PLUS Loan Master Promissory Note.

**Alternative Loan Programs (ALPs)** are most often used to supplement other forms of financial aid such as awards through the school and/or the Federal Direct Unsubsidized Loan. The terms of these loans vary by lender and are subject to changes in the economy. Eligibility for these loans is based on the borrower's credit history and, unlike the federally guaranteed loans, may not be automatically forgiven in the event of death or disability. Life and disability insurance is available for some loans. A *sample* description of a current ALP might be as follows: The amount borrowed is limited to the student's cost of attendance as determined by the Financial Aid Office minus other financial aid awards. The interest rate varies monthly and is based on the student's credit score as well as other factors in the economy. No fees are deducted from the proceeds of the loan either at origination or repayment. No payment is required during the term of enrollment or for the 6-month grace period following graduation. Interest will continue to accrue during periods of enrollment and may either be paid by the borrower or added to the principal upon graduation. Payment incentives may be offered for on-time payment or direct payment from the borrower's bank account. Repayment may be extended for up to 20 years and residency deferment or forbearance options may be available at the discretion of the lender. Additional information may be found on the websites of participating lenders. Additional information on how to apply for private alternative loans may be obtained from the Health Sciences Financial Aid Office. ***Students may borrow through the participating lender of their choice. The University of California's Code of Conduct In Regard to Preferred Lender Arrangements may be found here: <http://www.ucop.edu/student-affairs/files/loans/codeofconduct.pdf>.***

Additional information on SB1289 Loan Disclosures and the difference between federal and private/institutional loans can be found on page 16 of this Guide.

## **II. STUDENT EMPLOYMENT**

The pharmacy school curriculum is demanding, usually occupying a large portion of a student's time and calling for a full commitment. In general, the school of pharmacy recommends a registered pharmacy student seek no more than fifteen hours per week of paid employment during the academic year.

## **III. STUDENT BUDGETS**

The single student budgets used to establish eligibility for financial aid can be found on the UCSD Health Sciences Financial Aid website. It should be noted that school funding is not usually adequate to attain these fairly ample budget levels. In order to live at the standard budget levels, students may need additional outside aid, such as assistance from relatives or the Unsubsidized Federal Direct, Graduate PLUS or Alternative loans. Some students may prefer to live at more frugal cost levels in order to minimize loan indebtedness.

In accordance with federal regulations, married student budgets cannot be used to determine a married student's eligibility for Title IV aid, including Federal Direct Loan, and Federal Work Study. Instead, a single student budget, adjusted for documented child care costs (if applicable), must be used. Students needing further information regarding financial aid budgets and awards for married students may contact the UCSD Health Sciences Financial Aid Office for a more in-depth review of their individual circumstances.

As noted in the budget tables, student health insurance for graduate/professional students is not included as part of mandatory fees. Students who have comparable health insurance coverage through another source

may have the mandatory health insurance fee waived under certain circumstances. For further information please contact the Student Health Insurance Office at (858) 534-2123.

#### **IV. APPLICATION PROCEDURES**

Upon affirming their acceptance to the Skaggs School of Pharmacy and Pharmaceutical Sciences, applicants for school-based scholarships and loans, are given the opportunity to access the UCSD Health Sciences Financial Aid Application. Students may then download and submit the application to the Health Sciences Financial Aid Office. Financial aid applications are generally available in the middle of March, and are due the middle of May. Students admitted after the date the application is first available, may take four weeks to complete and submit the required material. Students applying for federal aid, or both federal and institutional aid, must complete the Free Application for Federal Student Aid (FAFSA) form on the Web. This form is electronically transmitted to the School of Pharmacy and Pharmaceutical Sciences by entering the school's federal school code: 001317 in the listing of schools on the last page of the form. The application material is analyzed by a national method of resource analysis and a Family Strength Index (FSI) is computed as defined by federal regulations.

If a student is found to be eligible for a Federal Direct Loan, the Financial Aid Office certifies the loan application and transmits it to the Federal processor. After the processor approves the loan, and the student has signed the Master Promissory Note and resolved all financial aid and business office holds, the disbursements are credited to the student's University account.

Students who are married and applying for institutional grants and loans, must submit a copy of their joint return or both the student's and spouse's returns, if filed separately. Students applying for institutional funding, must also submit their parents' Federal Income Tax Return along with detailed information regarding their parents' income, assets and number of dependents. Students who will be thirty years old by September 1 are not required to submit parents' information in order to be eligible for school-based aid.

Based on the information contained in the FAFSA and the school's Supplementary Financial Aid Application Form, the student is assigned to a relative Family Strength Index (FSI) which is derived from the student's and parents' income, assets, number of dependents, number of dependents in college and other relevant factors. That FSI is then associated with a specific package of financial aid awards.

Students who are formally eligible and who are from the neediest financial circumstances will receive awards from the limited school scholarships and loans offered by the school. Students who are from less needy financial circumstances, but who are still formally eligible for aid will usually derive their support from outside loan programs such as the Unsubsidized Federal Direct Loan, Graduate Plus Loan, and private educational loans. Award letters are scheduled for electronic delivery to students by August of each year.

#### **V. METHOD OF PAYMENT**

All financial aid, including the Federal Direct Loan, is disbursed in three or four quarterly installments on dates corresponding to the beginning of the quarterly enrollment periods. Billing statements are produced on a monthly basis for all student accounts that have financial aid activity or that have balances greater than zero. Each statement itemizes all of the university charges and credits, including payments, which are posted to the student's account. Possible charges include registration fees, housing, parking fees, and other miscellaneous debts such as library fines. If the student is a financial aid recipient, the funds, including Federal Direct Loan proceeds, will be credited to the student's account and offset against the statement's charges. The student will then either pay the remaining amount due on the statement or receive a financial aid remainder check or direct deposit if there is a credit.

## **VI. SAMPLE AWARD PACKAGING**

*The following computation demonstrates award packaging in a hypothetical situation for a single, California resident, first-year pharmacy student living off campus:*

FALL, WINTER AND SPRING QUARTER BUDGET	\$68,010
FEES FOR THE FEDERAL DIRECT STUDENT LOAN	(+) 354
<b>TOTAL BUDGET</b>	<b>\$68,364</b>
STUDENT'S CONTRIBUTION (might be)	(-) 900
<b>TOTAL FINANCIAL NEED</b>	<b>\$67,464</b>
UNSUBSIDIZED FEDERAL DIRECT LOAN	(-) 33,000
SCHOOL AID (might be)	(-) 15,000
<b>UNMET NEED</b>	<b>(=) \$19,464</b>

Some choices available for covering "unmet need" are Graduate PLUS Loans, private alternative loans, other outside loans, outside scholarships, assistance from relatives, and/or frugal living to reduce costs.

## **VII. ELIGIBILITY FOR FINANCIAL AID**

The Department of Education has established eligibility criteria for Title IV funds; these funds include the Federal Direct Student Loans, Graduate PLUS Loans, and Federal Work Study funding. These requirements also apply to the federal programs through the Department of Health and Human Services. ***Note that federal programs through the Department of Health and Human Services require full-time enrollment.*** Recipients are required to be U.S. citizens or eligible non-citizens, and must meet the following criteria:

- 1) must be enrolled at least half-time (Title IV Programs)
- 2) must have documented financial need
- 3) must meet the school's standards of satisfactory academic progress
- 4) must not be in default and/or have made satisfactory arrangements to repay the educational loan
- 5) must not owe a refund on a Pell Grant or Supplemental Educational Opportunity Grant, or have made satisfactory arrangements to repay the grant
- 6) must have signed a statement of registration compliance indicating either that the recipient has registered with the Selective Service or is not required to register
- 7) must sign a statement of educational purpose stating that all federal aid received will be used only for costs associated with attending school
- 8) must not be in default on a federal debt
- 9) must not be convicted of certain drug-related offenses
- 10) must have submitted all required application material including a federal verification form, if applicable

Certain health professions funds have a high degree of flexibility in usage. Thus, each program administered has its own characteristic set of regulations and definitions. There is not one simple set of definitions and regulations which governs all financial aid program sources.

The school determines eligibility by subtracting a student's formally computed resources from the approved cost of education or financial aid budget. Sources used for meeting student needs will vary depending on the student's eligibility for specific programs as described above, and the relative financial strength of the student, the student's parents, and the student's spouse if the student is married.

Students from lower family income and asset situations are awarded gift grants and school loans. The amounts of these awards will depend on the availability of funding, the eligibility of students for specific program funding, and the aggregate financial need of all student applicants during a given year. Student's pharmacy school debt is also taken into account when making packaging decisions. These factors may change, not only from year to year but also within a particular school year. This usually means that additional funding may become available during the school year and additional awards may be made.

All offers of aid are contingent on meeting the terms, conditions and qualifications of the individual scholarship, grant and/or loan programs.

In addition to meeting the basic living expenses for students, Federal Direct Unsubsidized, Direct Graduate PLUS and ALP Loans may also be used to cover the costs of unusual but educationally related expenses which either exceed or are not included in the standard budget. An example of an appropriate budget increase might be unusually high medical, dental or optical expenses not covered by insurance. For more information regarding allowable Budget Increases please contact the financial aid office.

### **VIII. LOAN COUNSELING/DEBT MANGEMENT**

Entrance and exit counseling is conducted by the Student Financial Services Office for all students receiving loans from UCSD. This counseling includes terms of the specific loan programs, rights and responsibilities in undertaking a loan, and the consequences of not making scheduled payments. The rights and responsibilities of undertaking a loan are also discussed in the Master Promissory Note of each federal loan program.

The School of Pharmacy and Pharmaceutical Sciences also provides a session on debt management for the entering class as part of the orientation program during the first week of school.

In addition, the School of Pharmacy & Pharmaceutical Sciences will offer a session on the repayment of debt sometime during the spring quarter of the student's final year in school. In order to prepare for this session, graduating students will be given additional loan counseling materials including a summary of educational debt with estimated monthly repayment amounts. The UCSD Health Sciences Financial Aid Office is happy to provide additional loan counseling upon request.

### **IX. ABILITY TO BENEFIT**

The Skaggs School of Pharmacy and Pharmaceutical Sciences Admissions Committee reviews the qualifications of applicants and makes judgments concerning each applicant's ability to benefit from the pharmacy school education. In addition to assessing the student's academic background, schools attended, courses completed, grades achieved, written recommendations and extracurricular activities, personal interviews are conducted for a number of competitive applicants.

### **X. DRUG ABUSE PREVENTION, VOTER REGISTRATION, CAMPUS SAFETY, AND COPYRIGHT INFRINGEMENT POLICY INFORMATION**

Students in the School of Pharmacy and Pharmaceutical Sciences may seek advice, counseling, and treatment for problems involving substance abuse through the Campus Student Health Services.

In compliance with the Student Right-to-Know and Campus Security Act, information on the various types of crimes occurring on the UCSD campus and measures taken to increase campus safety and security may be found here: <http://police.ucsd.edu/alerts/index.html>.

Additional information about campus and personal safety, may be found here:

<https://students.ucsd.edu/well-being/personal-safety/personal.html>

Information on campus emergencies and security, may be found here:

<https://students.ucsd.edu/well-being/personal-safety/emergency-phone-numbers.html>

School policies and sanctions regarding copyright infringement may be found here:

<http://acms.ucsd.edu/filessharing/university-policies.html>

Information related to the prevention of and response to sexual violence can be found here:

<http://sos.ucsd.edu/resources/policies-law/index.html>

## **XI. STANDARDS OF SATISFACTORY ACADEMIC PROGRESS**

Please view our SAP policy online at: [SSPPS Satisfactory Academic Progress Policy](#)

## **XII. REFUND/RETURN OF TITLE IV AID**

A financial aid recipient who goes on leave of absence or withdraws from the School of Pharmacy and Pharmaceutical Sciences during a particular quarter, may be required to have a portion of his or her financial aid awards returned to the Title IV loan programs (Federal Direct Loan and Graduate PLUS Loan). Such a student may also be eligible for a refund of mandatory registration fees from the school. The refund of mandatory registration fees may be used to satisfy all or a portion of the return of Title IV loan programs. If the refund of fees is not sufficient to satisfy the entire amount of funds due to the Title IV programs, the student may be billed for the difference. The university's refund policy is described in detail in the UCSD Schedule of Classes.

Students who have received financial aid funds and are contemplating a leave of absence or withdrawal are ***strongly advised*** to contact the UCSD Health Sciences Financial Aid Office for further information.

## **XIII. USE OF SOCIAL SECURITY NUMBERS**

Pursuant to Section 7 of the Privacy Act of 1974, applicants for student financial aid or benefits are hereby notified that mandatory disclosure of the Social Security number is required by the University of California to verify the identity of each applicant. Social Security numbers are used for processing the data given in the financial aid application; in the awarding of funds; in the coordination of information with applications for federal, state, university, and private awards or benefits; and in the collection of funds and tracing of individuals who have borrowed funds from federal, state, university, or private programs.

## **XIV. NONDISCRIMINATION STATEMENT**

The University of California, in compliance with Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, and the Americans with Disabilities Act of 1990, does not discriminate on the basis of race, color, national origin, religion, sex, disability, or age in any of its policies, procedures, or practices; nor does the University discriminate on the basis of sexual orientation. This nondiscrimination policy covers admission and access to, and treatment and employment in, University programs and activities, including but not limited to, academic admissions, financial aid, educational services, and student employment. Inquiries regarding the University's equal opportunity and affirmative action policies may be directed to the campus compliance coordinator, (858) 534-0195.

## **XV. ACCREDITATION STATUS**

The Doctor of Pharmacy Program of the UCSD Skaggs School of Pharmacy and Pharmaceutical Sciences is fully accredited by the Accreditation Council for Pharmacy Education, 311 West Superior St., Suite 512, Chicago, IL 60610-3537, Telephone: 312-644-3575 or 800-533-3606; FAX 312-664-4652

For a complete discussion of the accreditation process please refer to the American Council on Pharmaceutical Education website: <http://www.acpe-accredit> .

## **SB 1289 – LOAN DISCLOSURE**

### **Students considering student loans should be aware of the differences between federal student loans and private student loans:**

- Federal student loans are required by law to provide a range of flexible repayment options including, but not limited to, income-based and income-contingent repayment plans, as well as loan forgiveness benefits that private lenders are not required to provide.
- Federal Direct Loans are available to most students regardless of income. Other qualification criteria do apply. For more information, please visit <https://studentaid.ed.gov/sa/eligibility/basic-criteria>.
- Private student loan lenders can offer variable interest rates that can increase or decrease over time, depending on market conditions.
- The interest rate on a private loan may depend on the borrower's and/or co-signer's credit rating.
- Private student loans have a range of interest rates and fees and students should determine the interest rate of, and any fees associated with, the private student loan included in their financial aid award package before accepting the loan. Students should contact the lender of the private student loan or their UC campus' financial aid office if they have any questions about a private student loan.

### **In relation to your UC institutional loan (University Loan), please be aware of the following:**

- Interest rates on UC loans will be fixed, not variable
- UC loans can have a range of interest rates
- UC loans are not awarded based on the credit history of the borrower
- UC loans do not require a co-signer.

## **TAX REFORM ACT**

Money awarded to you in the form of grants, scholarships and fellowships may be taxable. The amounts you receive from grants, scholarships and fellowships for the following items remain nontaxable:

1. Tuition and fees required for enrollment or attendance at an educational institution.
2. Books, supplies and equipment **REQUIRED** for courses of instruction.

**It is important for you to keep receipts and/or records for all of the educational expenses you expect to deduct from your taxable income.**

Money will not be withheld from your grants, scholarships or fellowships to pay your taxes. If you think that you will owe tax on money received from these sources, you must file quarterly payments with the Internal Revenue Service and with the State Franchise Tax Board. Failure to prepay 90% of this tax amount you owe through estimated

tax payments and withholding may subject you to additional penalties and interest. (There will be no change in the reporting of work-study and student employment wages.)

The prepayment forms are available from the Government documents section at the UCSD Central Library, State and Federal offices downtown, by mail from the IRS and State Franchise Tax Board, and online at the IRS and State Franchise Tax Board websites.

If you have additional questions concerning the taxability of money received as grants, scholarships and fellowships, please contact the IRS and/or the State Franchise Tax Board.

**The toll free information numbers for these agencies are:**

Internal Revenue Service: 1-800-829-1040

Calif. State Franchise Tax Board: 1-800-852-5711

**If you have additional questions regarding your 1098-T Form:** contact the UC San Diego Education Tax Credit Reporting office, (858) 246-5900 or visit the 1098T website at: [www.tsc1098T.com](http://www.tsc1098T.com)

### WHERE YOU CAN FIND CONSUMER INFORMATION

- ✓ The Skaggs School of Pharmacy and Pharmaceutical Sciences is accredited by the Accreditation Council for Pharmacy Education (ACPE). Additional information in regards to the school's accreditation may be obtained at the ACPE website: <https://www.acpe-accredit.org/>. The UCSD School of Medicine is accredited by the Liaison Committee on Medical Education. Additional information on the school's accreditation may be obtained at the LCME website: <https://lcme.org/>.
- ✓ As a part of the efforts to maximize the diversity of the UC San Diego community, the university continues to expand its efforts in the retention of people with disabilities. The responsibility of the Office for Students with Disabilities (OSD) at UC San Diego is to facilitate modifications, adjustments and other accommodations for students and dependents who have disabilities. The OSD provides eligibility for all modifications due to a condition(s) that provides limitations in day-to-day functioning and university academic programs and activities. Eligibility is determined quarterly, on a case-by-case basis and in conjunction with the technical standards of the course or program. Additional information may be obtained at: <https://disabilities.ucsd.edu/>.
- ✓ Information on the degree programs, training and other education offered, at the Skaggs School of Pharmacy and Pharmaceutical Sciences may be obtained at the SSPPS website: <https://pharmacy.ucsd.edu/degree-programs/doctor-pharmacy-curriculum>. Similar information in regards to the UCSD School of Medicine may be obtained here: <https://medschool.ucsd.edu/Pages/default.aspx>
- ✓ Information on the instructional, laboratory, and other physical plant facilities associated with the Skaggs School of Pharmacy and Pharmaceutical Sciences may be found on the SSPPS website: <https://pharmacy.ucsd.edu/about/facilities-building-program>. Similar information in regards to the UCSD School of Medicine may be obtained here: <https://medschool.ucsd.edu/Pages/default.aspx>
- ✓ Information on the faculty and other instructional personnel at Skaggs School of Pharmacy and Pharmaceutical Sciences may be found on the SSPPS website: <https://pharmacy.ucsd.edu/faculty/>. Similar information in regards to the UCSD School of Medicine may be obtained by contacting the UCSD School of Medicine Office of Student Affairs: (858) 534-3700.
- ✓ The Skaggs School of Pharmacy and Pharmaceutical Sciences and the UCSD School of Medicine do not accept

transfer students into any of their programs.

- ✓ Information on the Skaggs School of Pharmacy and Pharmaceutical Sciences policy in regards to vaccinations may be obtained from the Office of Student Affairs: (858) 822-4900. Information on the UCSD School of Medicine policy regarding vaccinations may be found at the School of Medicine website: <https://medschool.ucsd.edu/admissions/Pages/Health-Requirements.aspx>.
- ✓ Information on the purchase of textbooks for the Skaggs School of Pharmacy and Pharmaceutical Sciences may be found on the SSPPS website: <https://pharmacy.ucsd.edu/admissions/year-1-curriculum-course-work>
- ✓ Information regarding core readings and additional recommended readings for UCSD School of Medicine courses may be found on each course website, located on the Canvas web-portal at <https://canvas.ucsd.edu/>. Students may access all relevant course information for their classes following login with their username and password.