

UC San Diego

HEALTH SCIENCES FINANCIAL AID OFFICE

2024-2025

FINANCIAL AID GUIDE

Atkinson Physician Assistant Education Program

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I. General Statement and Application Procedures

Any student interested in financial aid should first complete the Free Application for Federal Student Aid (FAFSA) form. Our federal school code is: 001317. Upon affirming their acceptance to the Atkinson Physician Assistant Program, students are provided instructions to create a Student Forms Portal account where they will need to complete the UC Health Sciences Financial Aid application. Students who do not have the financial resources necessary for personal and educational support while in attendance should be prepared to take out a majority of assistance in the form of loans.

A. Application Procedures

Upon affirming their acceptance to the Atkinson Physician Assistant Program and creating a Student Forms Portal Account, students are provided the UCSD Health Sciences Financial Aid Application, which includes a Federal Direct Unsubsidized Loan application and other required materials. The Free Application for Federal Student Aid (FAFSA) form is completed on the web and is electronically transmitted to the Atkinson Physician Assistant Program by entering the school's federal school code: 001317 in the listing of schools on the last page of the form.

For students applying for Federal Direct Loan, the Financial Aid Office certifies the loan application and transmits it to the Federal processor for approval. The student must then sign the Master Promissory Note and complete online Loan Entrance Counseling. Once all steps have been confirmed and the student has resolved any applicable holds associated with their account, the disbursements are credited to the student's University account.

II. Eligibility for Financial Aid

The Department of Education has established eligibility criteria for Title IV funds available for graduate/professional students; these funds include the Federal Direct Unsubsidized and Graduate PLUS Loan funding. Recipients are required to be U.S. citizens, eligible non-citizens, or citizens of the Freely Associated States: The Federated States of Micronesia, and the Republics of Palau and the Marshall Islands. Additional eligibility criteria are as follows:

1. must be enrolled at least half-time
2. must have documented financial need
3. must meet the school's standards of satisfactory academic progress
4. must not be in default on an educational loan, or have made satisfactory arrangements to repay the 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 sign a statement of educational purpose stating that all federal aid received will be used only for costs associated with attending school
7. must have submitted all required application material including a federal verification form (if applicable)
8. must have satisfied any other eligibility criteria related to the specific Title IV fund awarded.

In addition to meeting the basic living expenses for students, Federal Direct Unsubsidized, Direct Graduate PLUS and Private Alternative 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.

III. Student Budgets

The single student budget is used to establish eligibility for financial aid can be found on the UCSD Health Sciences Financial Aid website. In accordance with federal regulations, students who are either married or in a registered domestic partnership cannot be assessed a student budget beyond what supports the student alone. When applicable, a single student budget may be adjusted for those students with documented childcare costs. Students needing further information regarding financial aid budgets for their situations may contact the Financial Aid Office for a more in-depth review of their individual circumstances.

As noted in the budget tables, students who opt-in to the UC San Diego student health insurance plan will have this fee added to their cost of attendance. Students who have comparable health insurance coverage through another source may apply to have the mandatory health insurance fee waived under certain circumstances. For further information please contact the Student Health Insurance Office at (858) 534-2123.

V. Method of Payment

Financial aid funds are disbursed in 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 which have balances greater than \$0. Each statement itemizes all of the University charges and credits, including payments that are posted to the student's account. Possible charges include registration fees, housing, parking fees, and other miscellaneous debts such as library fines. For those students receiving financial aid, funds are credited to the student's account and offset the statement's charges. The student will then either pay the remaining amount due on the statement or receive a refund by check or direct deposit if a credit is due.

VI. Sample Award Packaging: *The following computation demonstrates award packaging in a hypothetical situation for a single, California resident, first-year PAE student living off-campus:*

FALL, WINTER AND SPRING QUARTER BUDGET	\$107,532
FEES FOR THE FEDERAL DIRECT STUDENT LOAN	(+) <u>217</u>
TOTAL BUDGET	\$107,962
STUDENT'S CONTRIBUTION (<i>might be</i>)	(-) <u>0</u>
TOTAL FINANCIAL NEED	\$107,962
UNSUBSIDIZED FEDERAL DIRECT LOAN	(-) <u>20,500</u>
UNMET NEED	\$62,962

Some choices available for covering "unmet need" are the Unsubsidized Federal Direct Graduate PLUS, Private Loans, other outside loans, outside scholarships, or assistance from relatives.

VII. Student Employment

The Atkinson Physician Assistant Education program is demanding, usually occupying all of a student's time. Therefore, students are not permitted to seek employment while enrolled in the program.

VIII. Listing of Specific Scholarships and Loans

Sources of financial aid, both from outside agencies and from the Atkinson Physician Assistant Program, 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 foundation, agency or school and then notified of their award by the Health Sciences Financial Aid Office. Any additional application or acceptance materials are sent to the student upon selection by the sponsoring organization.

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

B. Grants and scholarships offered by outside agencies

A more extensive listing of scholarships and information on how to apply for these programs may be obtained from the Health Sciences Financial Aid Office.

Armed Forces Health Professions Scholarship Programs (HPSP): To enroll in these programs, an eligible medical student applies to one or all three of the branches of the Armed Forces (Air Force, Army, and/or Navy). If selected, he or she is commissioned as a Second Lieutenant, branch unassigned. While in the program, the Army's HPSP provides 100% paid tuition, a monthly stipend of over \$25,000 a year, and covers expenses for books, health insurance required by the school, as well as equipment and academic fees. You must be a U.S. citizen, have a letter of acceptance or intent from an accredited graduate program located in the United States or Puerto Rico, and meet the moral and physical qualifications to become an Army Officer. Qualifying medical students are also eligible to receive a \$20,000 sign-on bonus, and will be promoted to captain after graduation and entrance to active duty. The student incurs an obligation of one year of active commissioned service for each year of program participation. All participants incur a minimum obligation of two years of active service and Active Duty Obligation is 4 years after residency. For additional information, please contact your Army Health Care Recruiter Sergeant First Class Ryan A.C. Blas or Major Aaron M. Rall at usarmy.knox.usarec.list.9e2d@mail.mil or (858)495-0598.

Native American Scholarships: Information on scholarships available to Native American students may be found here: <https://www.niea.org/>

The National Health Service Corps (NHSC) Scholarship Program provides contracts for selected medical students, offering financial support in exchange for medical practice in areas which are regarded as medically under-served. In joining the program, a student agrees to serve one year for each year of scholarship support. The minimum service obligation is two years.

National Medical Fellowships, Inc. (NMF), a nonprofit organization, provides financial assistance to needy medical students from selected ethnic groups including American Black, Mexican American, mainland Puerto Rican and American Indian. To be eligible, an applicant must be a U.S. citizen, enrolled in or have been accepted for enrollment by an accredited U.S. medical school and demonstrate financial need.

PA Foundation: <https://pa-foundation.org/scholarships-fellowships/pa-student-scholarships/>

Physician Associate in Hospice and Palliative Medicine (PAHPM): <https://pahpm.org/Student-Scholarship-Application-&-Information/>

California Academy of Physician Associates (CAPA): <https://www.capanet.org/scholarships/>

Indian Health Services: Indian Health Services scholarships for American Indian and Alaska Native Students
Link: <https://www.ihs.gov/scholarship/scholarships/>

Department of Veteran Affairs: Department of Veteran Affairs Health Professions Scholarship
Link: <https://www.usajobs.gov/job/561139800#duties>

Navy Health: Navy Health Professions Scholarship
Link: <https://navypa.com/navy-pa-info/studentinfo-and-pa-programs#health-professionsscholarship-program-hpsp>

Society of Army PAS: Society of Army PAs Scholarship
Link: <https://sapa.mypanetwork.com/page/903-sapa-scholarship-programs>

California Academy of PAS: CAPA scholarships and grants
Link: <https://www.capanet.org/pa-students/>

Physician Associates for Latino Health: Physician Associates for Latino Health Scholarship Grant
Link: <https://palh.mypanetwork.com/page/596-palh-scholarship-grant-criteria>

African Heritage Physician Associate Caucus: The Prentiss I. Harrison Memorial/African Heritage PA Caucus Scholarship
Link: <https://ahcaapa.mypanetwork.com/page/106-scholarship-information>

Association of Physician Assistants in Oncology: Association of PAs in Oncology Scholarship
Link: <https://apao.memberclicks.net/apao-studentscholarship>

American Association of Surgical Physician Assistants: Susan and Tom Lusty Memorial Scholarship
Link: <https://www.aaspa.com/scholarships>

Society of Emergency Medicine Physician Assistants Scholarship: Paul S. Robinson, PA-C Memorial Scholarship

Link: <https://www.sempa.org/about-sempa/pauls.-robinson-award/>

Physician Assistants in Orthopedic Surgery: The Susan Lindahl Memorial Scholarship

Link: <https://paos.org/page/Scholarship>

The Society of Physician Assistants in Otorhinolaryngology / Head & Neck Surgery: SPAO-HNS Student Scholarship

Link: <https://entpa.org/scholarship>

National Health Service Corps Scholarship Program: The NHSC Scholarship Program provides scholarships to health profession students pursuing careers as primary care providers in exchange for their commitment to serve in high-need, underserved communities. The scholarship includes tax-free payment of tuition, required fees, other reasonable educational costs, and a taxable monthly living stipend.

Note for UC San Diego learners: This scholarship requires an accepted offer of admission and enrollment by September 30 of every year, making it difficult for Atkinson PA learners to apply. However, this scholarship often allows learners to apply in the second year of enrollment to offset costs for said year. Inquire with the NHSC for details on applying after enrollment.

F. Loans Offered by Outside Agencies

Applications for the Federal Direct Unsubsidized Loans, and Graduate PLUS Loans may be obtained from the Health Sciences Financial Aid Office. These applications are completed by the student, originated by the school and electronically transmitted to the Federal processor. For Alternative Loans, students may borrow through the participating lender of their choice.

Federal Direct 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 kept on file with the Federal processor and amounts are added to the note as the student applies for successive loans. The amount of the Direct Unsubsidized Loan at UCSD Atkinson Physician Assistant Program cannot exceed the student's cost of attendance (standard financial aid budget) and is subject to the federal limit of \$20,500 per year. Although the Direct Unsubsidized Loan can be used to replace the student's expected family contribution, the amount borrowed cannot exceed the difference between a student's cost of attendance (standard financial aid budget) and other financial aid awards. The maximum aggregate limit for Direct Subsidized (no longer available to medical 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 begins to accrue on the Direct Unsubsidized Loan from the time of disbursement, and the student has the option of paying the interest 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. Students will have a six-month grace period before their first payment is due. The standard repayment period is 10 years excluding authorized periods of deferment and forbearance. All students participating in a post-graduation internship or residency will have the option of requesting forbearance, or cessation of payment, on their loan throughout the length of internship/residency.

Forbearance may involve either the complete cessation of payment (interest will then accrue) or the payment of interest only on the loan. Repayment of a Federal Direct Loan may be deferred for activities such as at least 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 plans 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. 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 the 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, including repayment calculators, may be found on the Federal Student Aid website at <https://studentaid.gov/understand-aid/types/loans> 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 are 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 13 of this Guide.

G. Loan Repayment Programs for Graduates

Standard

- Default 10-year repayment plan
- Same monthly payment
- Typically yields overall loan cost (interest)
- Higher payment starting out
- Best to minimize repayment period and cost of debt

Income Driven Repayment Options

- Monthly payments based on income and family size, not loan balance
- Payments capped at 10-15% of discretionary income
- Remaining balance forgiven after 20 or 25 years
- Need to recertify income annually.
- Payments count towards PSLF
- Types
 - Income-Contingent Repayment (ICR)
 - Income-Based Repayment (IBR)
 - Pay as you Earn (PAYE)
 - Saving on a Valuable Education (SAVE) (Formerly REPAYE)

Other options

- Extended plans
 - Allows up to 25-year term with low monthly payment
 - High interest cost
- Graduated plans
 - Payment adjusted up at defined intervals every 2 years
 - Higher payments at end

Armed Forces Reserve Loan Repayment Program: All branches of the military offer loan-repayment programs which provide for repayment of educational loans in exchange for service in the military.

Air Force www.airforce.com

Army www.goarmy.com

Marines www.marines.com

Navy www.navy.com

National Guard www.nationalguard.com & <https://myarmybenefits.us.army.mil/>

Provides monthly stipend in addition to school loan-repayment of up to \$40,000 per year for six years and \$10,000 the seventh year with a \$250,000 lifetime cap to physician assistant students/graduates who are members of the Army National Guard.

Disadvantaged Health Professions Faculty Loan Repayment Program: Health professions faculty from disadvantaged backgrounds. Individuals serve on the faculty of an accredited health professions college or university for 2 years.

National Institute on Minority Health and Health Disparities (NIMHD) Extramural Loan Repayment

Programs: The National Institutes of Health (NIH) announces a program that provides for the repayment of educational loan debt of health professionals from disadvantaged backgrounds. Individuals who qualify must have an educational loan debt equal to 20% of their income and agree to conduct clinical research as employees of the NIH. Qualified applicants include individuals with a professional or doctoral degree, come from a disadvantaged background, and a non-federal employee at the time of application. The program will pay up to \$35,000 per year for two years. Those with a professional or doctoral degree are eligible.

Indian Health Services Loan Repayment Program: The LRP awards loan-repayment to health professionals practicing in specific health profession disciplines who are willing to commit to an initial two-year service obligation while working in health facilities serving American Indian and Alaska Native communities. Up to \$40,000 in education loans. Eligible applicants include Registered Nurses, Nurse Practitioners and Physician Assistants.

National Institutes of Health Loan Repayment Programs (LRP): If you commit at least two years to conducting qualified research funded by a domestic nonprofit organization or U.S. federal, state, or local government entity, NIH may repay up to \$35,000 of your qualified student loan debt per year, including most undergraduate, graduate, and medical school loans. Loan-repayment benefits are in addition to the institutional salary you receive for your research. Applicants must have a health professional doctoral degree from accredited institution, with one exception: The Contraception & Infertility Research LRP is open to individuals with a doctoral degree, as well as nurses, physician assistants, graduate students, and postgraduate research fellows training in health professions.

US Navy Health Professions Loan Repayment Program (HPLRP): The Health Professions Loan-Repayment Program (HPLRP) provides an incentive to new accessions to enter the Navy, and current active-duty medical personnel to extend their active-duty commitment through the payment of professional educational loans. The maximum yearly loan repayment is \$40,000, minus ~25% federal income taxes, which are taken out prior to lender repayment.

NHSC Substance Use Disorder Workforce Loan Repayment Programs: To combat the nation's opioid crisis, HRSA launched the NHSC Substance Use Disorder Workforce Loan-Repayment Program (SUD Workforce LRP). The program supports the recruitment and retention of health professionals needed in underserved areas to expand access to SUD treatment and prevent overdose deaths.

California State Loan Repayment Program: The California State Loan Repayment Program (SLRP) increases the number of primary care physicians, dentists, dental hygienists, physician assistants, nurse practitioners, certified nurse midwives, pharmacists, and mental/behavioral health providers practicing in federally designated California Health Professional Shortage Areas (HPSA).

Health Professions Loan Repayment Program: Those awarded the Health Professions Education Loan Repayment may receive up to \$20,000. If awarded, recipients agree to a two-year service obligation practicing direct patient care at a qualified facility in California. Qualified facilities include those designated by the U.S. Department of Health and Human Services Health Resources Administration (HRSA) as a medically underserved area (MUA), health professional shortage area (HPSA), county, state, or veteran's facility.

National Health Services Corps Loan Repayment Program: Full-time at an NHSC-approved site with HPSA score of 14 or above can receive up to \$60,000 in loan repayment for committing to serve at site for at least two years. Full-time at an NHSC-approved site with HPSA score of 13 or below can receive up to \$40,000 in loan repayment for committing to serve at the site for at least two years. Half-time at an NHSC-approved site with HPSA score of 14 or above can receive up to \$60,000 in loan repayment for committing to serve for four years, or up to \$30,000 for two years of service. Half-time at an NHSC-approved site with HPSA score of 13 or below can receive up to \$40,000 in loan repayment for committing to serve for four years, or up to \$20,000 for two years.

US Armed Forces Loan Repayment Programs (ARMY): The Active-Duty Health Professions Loan Repayment Program can help you repay up to \$120,000 of those loans.

IX. Loan Counseling/Debt Management

Entrance and exit counseling are conducted by the Student Financial Services Office for all students receiving loans while at UCSD Atkinson Physician Assistant Program. 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 Health Sciences Financial Aid Office 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 Atkinson Physician Assistant Program offers a session on debt repayment during the winter quarter of the student's final year in school. In order to prepare for this session, graduating students are provided with additional loan counseling materials including a summary of educational debt with estimated monthly repayment amounts. The Financial Aid Office is happy to provide additional loan counseling upon request.

X. Ability to Benefit

The Atkinson Physician Assistant Program Admissions Committee reviews the qualifications of applicants and makes judgments concerning each applicant's ability to benefit from the medical 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. All students accepted to the Atkinson Physician Assistant Program must have taken the Medical College Aptitude Test and have achieved scores that the Committee judges to be acceptable.

XI. Drug Abuse Prevention, Voter Registration, Campus Safety, and Copyright Infringement Policy Information

The UCSD Psychological and Counseling Services are available to medical students for advice, counseling, treatment and referrals for Mental Health concerns including substance abuse.

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/index.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>

Medical students may obtain voter registration materials in the Atkinson Physician Assistant Program Office of Student Affairs.

XII. Standards of Satisfactory Academic Progress (SAP)

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

XIII. Refund/Return of Title IV Aid

Financial Aid recipients are required to notify the Health Sciences Financial Aid Office immediately upon any change in their enrollment status. A student who goes on leave of absence or withdraws from the Atkinson Physician Assistant Program during a particular quarter of enrollment may be required to have all or a portion of his or her financial aid awards returned to the Title IV loan programs (Federal Direct 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 to the 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.

XIV. 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.

XV. 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 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.

XVI. Retention Rate

This is not applicable at this time as the first cohort starts in June 2024.

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.gov/understand-aid/types#loans>.
- 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.

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

[WHERE YOU CAN FIND CONSUMER INFORMATION](#)

- ✓ The Atkinson Physician Assistant Education program accreditation history can be viewed on the ARC-PA website at <https://www.arc-pa.org/accreditation-history-university-of-california-san-diego/>. 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/>.

- ✓ For Atkinson Physician Assistant Education Program Technical Standards, please visit: https://paeducation.ucsd.edu/files/Technical%20Standards_web.pdf
- ✓ Admissions policies and process for the Atkinson Physician Assistant Education program can be found here: https://paeducation.ucsd.edu/files/Admissions%20Policy_11.1.23.pdf. 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>. Please contact the Atkinson Physician Assistant Education program directly for similar information here: paeducation@health.ucsd.edu.
- ✓ 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 Atkinson Physician Assistant Education program, 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 regarding vaccinations may be obtained from the Office of Student Affairs: (858) 822-4900. Information on the UCSD Atkinson Physician Assistant Program 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.