

UC San Diego

HEALTH SCIENCES FINANCIAL AID OFFICE

2024-2025

FINANCIAL AID GUIDE

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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 School of Medicine, students are provided instructions to create a Student Forms Portal account where they will need to complete the UC Health Sciences Financial Aid application. Financial aid applications are generally made available in the middle of February and due in the middle of May. Please be advised that typically all students applying for need-based, institutional aid will be required to provide parental data to the Health Sciences Financial Aid Office even if they are considered independent. Application material is analyzed using a federally approved method of resource analysis, as well as an equitable institutional needs analysis. 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 School of Medicine. Eligible applicants are awarded financial aid packages based on their relative need, the FSI, and the availability of funding. Students who do not have the financial resources necessary for personal and educational support while attending medical school should be prepared to take a substantial portion of assistance in the form of loans.

A. Application Procedures

Upon affirming their acceptance to the School of Medicine and creating a Student Forms Portal Account, students are provided the UCSD Health Sciences Financial Aid Application, which includes a Federal Direct Loan application, the school's Supplementary Application Form and other required materials. The Free Application for Federal Student Aid (FAFSA) form is completed on the web and is electronically transmitted to the School of Medicine 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 and institutional methodologies.

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 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.

First time applicants who wish to apply for need-based, institutional aid in addition to the Federal Direct Loan must submit their parent(s) information including but not limited to: income, assets and number of dependents. In order to determine eligibility for certain funding, students may also be asked to submit parent(s) Federal Income Tax Returns.

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 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 Direct Unsubsidized and Graduate PLUS loans and private educational bank loans.

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.

The Department of Health and Human Services (HHS) administers the following federal programs: Loans for Disadvantaged Students (LDS) and Primary Care Loans (PCL). All HHS programs require full-time enrollment (12+units/quarter) for eligibility, and the student must be in good standing to receive the funds. The Primary Care Loan Program requires a commitment to practice in the area of primary care medicine in order to receive loan funding.

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 Family Strength Index (FSI).

School aid is not usually available in amounts necessary to satisfy the full financial aid budget but can be supplemented with loans such as the Federal Direct Unsubsidized Loans, Direct Graduate PLUS Loans and/or Private Alternative Loans.

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. MEDICAL SCIENTIST TRAINING PROGRAM

The School of Medicine, in collaboration with the Division of Graduate Education & Postdoctoral Affairs, has implemented a Medical Scientist Training Program (MSTP) for students who plan a career in which medical

research will be emphasized. This program combines intensive research training with a medical education and requires six to seven years of study. In most cases, students will earn both the M.D. and Ph.D. degrees. Trainees will be permitted a wide choice of research opportunities from among numerous disciplines and interdisciplinary areas relevant to the biomedical sciences.

Financial support is available for students accepted into the Medical Scientist Training Program, including full tuition and a fellowship stipend.

Applicants must first meet the admissions requirements of the School of Medicine and the graduate school. Students interested in the Medical Scientist Training Program should request more detailed information and application forms from the Office of Student Affairs.

Other dual degree programs available to School of Medicine students include independent advanced degree and Ph.D. programs leading to a M.A., M.S., or Ph.D. in the biomedical sciences, a Ph.D. Program in the Arts, Humanities and Social Sciences, a Masters in Bioengineering, a Master's in Public Health, a Masters in Leadership of Health Care Organization, and a Masters of Advanced Studies in Clinical Research. Additional information about these programs may be obtained from the Office of Student Affairs.

The School of Medicine has an NIH Training Grant which provides support for a limited number of students enrolled in the Masters Programs in Clinical Research. Students enrolled in the MPH Program at San Diego State University (SDSU), have the option of continuing their enrollment and financial aid eligibility at the medical school while attending courses at SDSU. Students enrolled in the other programs will usually take a leave of absence from the School of Medicine and apply for support through the graduate program granting the additional degree.

IV. 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 ample budget levels. To live at the standard budget levels, students may need additional outside aid such as assistance from relatives or loans. Some students may prefer to live at more frugal cost levels to minimize loan indebtedness.

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

The Federal Direct Loans and need-based, institutional aid are disbursed in installments on dates corresponding to the beginning of the quarterly enrollment periods.

Billing statements are produced monthly for all student accounts that have financial aid activity, or which have balances greater than zero. Each statement itemizes all 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. If the student is a financial aid recipient, the funds, including Direct Loan proceeds received electronically will be 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 medical student living off-campus:*

FALL, WINTER AND SPRING QUARTER BUDGET	\$68,075
FEES FOR THE FEDERAL DIRECT STUDENT LOAN	<u>(+) 107</u>
TOTAL BUDGET	\$68,182
STUDENT'S CONTRIBUTION (<i>might be</i>)	<u>(-) 1500</u>
TOTAL FINANCIAL NEED	\$66,682
UNSUBSIDIZED FEDERAL DIRECT LOAN	(-) 10,000
SCHOOL AID (<i>might be</i>)	<u>(-) 30,000</u>
UNMET NEED	\$26,682

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

VII. STUDENT EMPLOYMENT

The study of medicine is demanding, usually occupying all a student's time and calling for a very full commitment. In general, a medical student's scholastic efforts should not be diluted by outside work, and it is usually preferable to seek loans or grants to meet expenses rather than risk the quality of preparation for the profession. Employment of medical students on the UCSD campus must be approved by the Financial Aid Office and the Office of Student Affairs.

VIII. LISTING OF SPECIFIC SCHOLARSHIPS AND LOANS

Sources of financial aid, both from outside agencies and from the School of Medicine, 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.

The Drs. James C.S. and Samuel Akerly Memorial Scholarship Fund provides annual scholarships to students who show marked ability in medical research.

The Alumni Scholarship is funded by donations from graduates of the UCSD School of Medicine. The scholarship is awarded on the basis of academic merit and/or financial need with priority going to a student meeting both these criteria.

Anderson School of Medicine Admissions Endowment Fund is awarded to a student or students who are non-California residents and who demonstrate superior academic aptitude, and the potential for future achievement.

Annual Giving Medical Scholarships are provided through the generosity of donors to the Annual Giving Campaign. Scholarships are awarded to School of Medicine students based on academic aptitude, involvement in community service, and the potential for future achievement. Awards may or may not include need.

The Barbara Baehr Award is offered to a needy first year student to help defray the cost of medical equipment.

The Bedell Family Endowed Medical Scholarship is awarded to UC San Diego School of Medicine students who have demonstrated past contributions to diversity and/or have future plans to enhance diversity, equity and inclusion.

The Matthew H. and Marion C. Dietschman Medical Student Scholarship is awarded to an entering student or students who have demonstrated superior academic aptitude, involvement in community service, and the potential for future achievement.

The Czech Duck Scholarship is awarded to an honor medical student or students to pursue a research project in neurological surgery.

The George and Susan Dussin Endowed School of Medicine Scholarship provides support for meritorious graduate students in the School of Medicine who are in financial need. Support must be applied to tuition, books, materials, and fees, excluding boarding, recreation, or travel.

The Mark B. Fefferman, M.D. Award is given in memory of Dr. Mark B. Fefferman, a member of the School of Medicine class of 1983, by his father and mother, Dr. J. Joseph and Ethel Shelley, and by the Shelley Family Foundation. At the time of his death, Dr. Fefferman was a physician at the Veterans Administration Hospital in Coatesville, PA, and is uniformly remembered as a physician with extraordinary devotion and commitment to patient care, compassion and concern for their families, and humility. This award is given to a graduating senior who, through their clinical performance, has demonstrated similar qualities in devotion to patient care.

The UCSD Health Sciences Affiliates Scholarship is awarded to an entering student or students on the basis of academic aptitude, the potential for future achievement, and demonstrated service to the community. Funding for this award is provided by UCSD Health Sciences Affiliates.

The Mrs. Arlene J. and Dr. Bernard Goodhead Medical Student Scholarship was established in December of 1996 in loving memory of Arlene's son Scott Edward Smith. This scholarship is awarded to medical students at the UCSD School of Medicine who demonstrate financial need and a strong academic aptitude with a preference, but not a required interest, in cancer treatment and/or research.

The Samuel B. Hamburger Memorial Prize is awarded for the outstanding thesis or dissertation by a graduating medical student at UCSD. This award recognizes original thought and study and is designed to encourage students to maintain a superior level of performance throughout their professional careers.

Wayne Hendricks Henderson Medical Scholarship Fund is awarded on the basis of superior academic aptitude, and the potential for future achievement.

Hollingsworth Fund for Medical Student Merit Scholarships are awarded on the basis of superior academic aptitude, and the potential for future achievement.

The Evelyn Jackson Memorial Scholarship is awarded to an entering student or students who have demonstrated superior academic aptitude, involvement in community service and the potential for future achievement.

The Paul Jagger, M.D. Memorial Scholarship for Excellence in Medicine was created in memory of Dr. Paul Jagger, a founding member of the UCSD School of Medicine faculty, and the first Medical Director of the UCSD Medical Center. A gifted physician who loved clinical medicine, Dr. Jagger was a sensitive and caring physician who demonstrated the highest ethical standards in all of his judgments. This scholarship will be awarded to a student or students who have demonstrated the potential for excellence in medicine with the hope that they will grow to emulate Dr. Jagger.

The Clara M. Love Scholarship is awarded to a needy student meeting the following criteria:

- 1) The recipient shall have met the scholastic requirements of the school.
- 2) The recipient shall take the Pledge of Allegiance to the Flag of the United States of America.
- 3) The recipient shall be a non-smoker, shall not use dangerous drugs, and shall not be a habitual user of alcoholic beverages.

In addition, preference for the scholarship shall be given to:

- 1) The descendants of either of the sisters, Manta Love North and Grace Love Vaughn to the tenth generation provided that the student meets the requirements above; and applies for such aid.
- 2) Any other qualified American citizen who meets the requirements set forth above.

The Prather Endowed Medical Student Scholarship Fund was established by alumnus Dr. John Prather and his wife Barbara to provide need-based scholarships for UCSD School of Medicine students.

The Aletah Quick Medical Student Aid Fund is offered to two or more entering medical students on the basis of academic excellence and financial need. Recipients must be enrolled as full-time students and meet and maintain required academic standards to be eligible for the award.

Helen M. Ranney School of Medicine Memorial Scholarship was created by Dr. Helen M. Ranney, longtime faculty member of the School of Medicine, and the first woman to chair a Department of Medicine. Scholarships will be awarded on the basis of academic aptitude and the potential for future achievement.

Regents Scholarships are 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 scholarship offered each year are determined by the Health Sciences Financial Aid Office.

The Donald and Sarah Rogers Endowed Medical Scholarship is awarded to an entering student or students on the basis of academic aptitude, involvement in community service, the potential for future achievement and financial need.

Dr. Ralph Shabetai Memorial Fund was created in memory of Dr. Ralph Shabetai, Emeritus Professor and former chief of cardiology at the VA San Diego Healthcare System. Dr. Shabetai was the mainstay of the teaching program at UC San Diego, and a role model as the consummate and caring clinician. This award will be made to recognize outstanding performance in cardiology by a medical student, resident or fellow.

The Jack and Judith Smith Medical Scholarship Fund was established in 1995 by Dr. Judith W. Smith in memory of her husband John James Smith III. This scholarship is awarded to medical students with financial need who have shown evidence of superior academic achievement and active community service.

The Joseph A. Stokes Award recognizes exceptional achievement in an Independent Study Project in areas relevant to community health, epidemiology, primary care or preventive medicine.

The Robert D. Tschirgi Endowed Scholarship was created in December of 2007 by Betty Peach-Tschirgi in honor of her late husband Dr. Robert D. Tschirgi and his contributions to the UCSD School of Medicine. This scholarship is awarded on the basis of academic aptitude, the potential for future achievement and demonstrated service to the community.

UCSD School of Medicine Commitment to Equality in Education Scholarship provides support for medical students in the UC San Diego School of Medicine with a preference for students with financial need and who have demonstrated past contributions and/or have future plans to enhance equity, diversity and inclusion.

UCSD School of Medicine Vice Chancellor's Scholarship for Inclusive Excellence in Medicine is awarded to UCSD School of Medicine students with proven commitment to promoting equity and inclusion.

UCSD Medical Student Endowed Scholarship Fund was created to help lessen the financial burden for medical students and thereby reduce economic pressures when it comes time to make career decisions. It is hoped that those students who are supported by this fund will, when they are able, make contributions to the fund so that future medical students may receive the same benefit.

The Leo W. Vuchinich Family Memorial Scholarship is awarded to needy medical students with outstanding academic qualifications.

Walter Weiss Scholarships are offered to UCSD School of Medicine students to encourage study and research in the area of preventive medicine.

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

Students may apply for these awards by completing the UCSD Health Sciences financial aid application available from the Health Sciences Financial Aid Office.

The Captain Arnaldo Baptista Memorial Medical Student Scholarship Fund provides scholarship assistance for needy third- or fourth-year medical students. Preference is given to needy third- or fourth-year medical students of Portuguese descent. Awards are made by the school.

The Dr. Robert N. Berk Memorial Scholarship provides scholarship assistance to UCSD School of Medicine students.

The Lyla Burton Scholarship Fund provides scholarships for needy UCSD School of Medicine students.

The Cook Family Medical Student Scholarships are available to needy third- and fourth-year medical students to cover all or a portion of their mandatory registration fees.

The Matt Cooper Memorial Scholarship Funds provides scholarship assistance to UCSD School of Medicine students.

The Helen H. Hillyer Scholarships are offered to UCSD School of Medicine students with financial need.

The Nettie M. Lambrechts Scholarships are offered to needy students at UCSD School of Medicine.

The MacKenzie Scholarships are offered by the MacKenzie Foundation to students with financial need who plan to pursue careers in clinical medicine. These awards are made in memory of Miss Sophia MacKenzie who cared deeply about the shortage of doctors in the field of general medicine, and who was most concerned about the soaring costs of obtaining a medical degree and the resultant debt for medical school graduates of limited financial means.

The Stephen A. Parowski Memorial Scholarship Fund offers scholarship awards to UCSD School of Medicine students with financial need.

The Rolf F. Thelen Fund was established to assist needy third- or fourth-year medical students with an expressed interest in psychiatry or general medicine.

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

UCSD School of Medicine Endowment Funds offer scholarship assistance to students with financial need and include the August J. Lartigau, the Winifred A. Quigley, the Jean Rosenthal, the James Edward Rogers, the Brython P. Davis, and the La Verne Noyes funds.

UC San Diego School of Medicine Opportunity Scholarship is awarded on the basis of financial need. These awards are made possible from a portion of tuition and professional fees as well as the University student aid program.

UC San Diego School of Medicine Scholarship Fund provides scholarship assistance to UCSD School of

Medicine students.

The Charles and Aghavni Uomini Scholarships are awarded to women of good scholarship pursuing a medical degree with preference given to students of Armenian descent.

Various Donors. From time to time, various individuals and organizations in the community donate sums of money to the school to be used in meeting the financial needs of medical students. These contributions currently include the Omicron Chapter of Delta Theta Chi Sorority.

Marga Winston Endowed Fund for Medical Student Scholarships was established in September of 2010 with a gift from the Marga F. Winston Trust. This scholarship will be offered to qualified female students attending UCSD School of Medicine and will be awarded within the student's regular financial aid package.

The Nancy Jean Williams Scholarship Fund provides scholarship assistance to UCSD School of Medicine students.

C. Scholarships or Loans Requiring a Primary Care Service Commitment

Students may apply for the Primary Care Loan by completing the UCSD Health Sciences Financial Aid Application. Applications for the Pisacano Scholarship Program are available from the Pisacano Foundation at <https://pisacano.org/leadership/>

The Pisacano Scholars Leadership Program is an outside agency scholarship program administered by the Nicholas J. Pisacano, M.D. Memorial Foundation, Inc. The scholarships, valued at up to \$28,000 each, are awarded to third year medical students who have been identified as future leaders in the field of Family Practice. Applicants for this scholarship must demonstrate leadership skills, superior academic achievement, strong communication skills, identifiable character and integrity, and a noteworthy level of community service. The scholarship funds are awarded to reimburse a portion of the applicant's medical school debt and are disbursed over a four-year period beginning with the applicant's fourth year of medical school. Successful applicants for this scholarship must be endorsed by the medical school Office of Student Affairs.

The Primary Care Loan is funded by the Department of Health and Human Services and offers 5% fixed rate loans to students from low-income backgrounds. To be eligible for these loans, students must submit parent income and asset information and meet strict financial need criteria. In order to establish eligibility based on independent status, students must submit documentation indicating that they have not been claimed as an exemption on the federal income tax return of their parents, or anyone else, for the past three years. Students must practice in primary health care for either ten years (including the years spent in residency training) or through the date on which the loan is repaid in full, whichever occurs first. 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 deferment and repayment programs may be found on the Primary Care Loan Promissory Note.

The San Miguel Association Medical Scholarship Fund was created by the San Miguel Association to provide scholarship funding to students committed to practicing in the area of primary care medicine. The scholarship

awards of approximately \$10,000 - \$15,000 per year for the last year of school, are awarded on the basis of academic excellence and need. Recipients must practice in the area of Family Medicine, Internal Medicine or Pediatric Medicine for three full years following the completion of their residency and must repay the funds to the Association if they do not enter the prescribed area of medicine as planned.

D. Low interest rate loans offered by the school—based on financial need

Students may apply for these loans by completing the UCSD Health Sciences Financial Aid Application available from the Health Sciences Financial Aid Office.

The Alumni Medical Student Loan Fund has been created from the contributions of UCSD School of Medicine graduates to offer moderate interest loans to needy medical students. This is a subsidized, 8% fixed rate loan, which is deferred during enrollment and for up to four years of internship/residency. This loan does not qualify for the Public Service Loan Forgiveness Program.

The American Medical Association Foundation has funded the AMA Loan Program which provides low interest loans to needy medical students. This is a subsidized, 5% fixed rate loan, which is deferred during enrollment and for up to two years of internship/residency. This loan does not qualify for the Public Service Loan Forgiveness Program.

CMAF (California Medical Association Foundation) Loan is supported by the California Medical Association and offers loans of up to \$3,000 to needy California residents who are enrolled in their final year of medical school. Loans are interest-free during school enrollment and carry a 6.5% interest rate during the payback period. Loans are repaid within approximately three years of graduating from medical school. These loans are made possible by donations from California physicians. This loan does not qualify for the Public Service Loan Forgiveness Program.

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 (12+ units/quarter) 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. This loan does not qualify for the Public Service Loan Forgiveness Program.

The University Loan Program offers long-term, low interest loans to medical students with funding derived both from educational fee income and collections from loans being repaid by UCSD School of Medicine alumni. This is a subsidized, 5% fixed rate loan which is deferred during enrollment and for the entire length of internship/residency. This loan does not qualify for the Public Service Loan Forgiveness Program.

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

E. 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.

B'nai B'rith Hillel and Louis and Birdie Halper Foundations offer one-year grants to a limited number of needy medical students.

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.

The Mabel Wilson Richards Scholarship Fund provides scholarship assistance to a limited number of female medical students who are residents of Los Angeles County.

The Western Interstate Commission for Higher Education (WICHE) administers a professional student exchange program which enables students to enroll in professional degree programs in other states when those fields of study are not available in their home states. Eligible students are residents of Montana and Wyoming. Applicants must apply for certification through the state certifying officer. Each state determines the number of the residents to be supported in any one year. Medical students from member states have their non-resident tuition paid by WICHE funds. The home state pays a support fee to the school to help cover the cost of education.

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 School of Medicine cannot exceed the student's cost of attendance (standard financial aid budget) and is subject to the federal limit of \$40,500 per year for 9 months of enrollment and up to \$47,167 per year for 12 months of enrollment. 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. 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 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 17 of this Guide.

G. Loan Repayment Programs for Graduates

There are numerous programs that may repay all or a portion of the recipient's educational debt in return for service in the area or field targeted by the program. Please visit the Association of American Medical Colleges (AAMC) for a complete list of loan repayment programs, including a searchable database.

<https://students-residents.aamc.org/financial-aid-resources/repayment-assistance-through-forgiveness-scholarships-or-service>

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 School of Medicine. 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 School of Medicine offers a session on debt repayment during the winter quarter of the student's final year in school. 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 School of Medicine 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 School of Medicine 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 School of Medicine Office of Student Affairs.

XII. STANDARDS OF SATISFACTORY ACADEMIC PROGRESS (SAP)

Please view our SAP policy online at: [School of Medicine 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 School of Medicine 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

Based on previous years' experience, it is reasonable to say that over 98 percent of all medical students enrolled at UCSD in the fall quarter will be enrolled in the spring quarter. It is also reasonable to say that approximately 99% of the graduating students go on to medical residencies that eventually lead to licensure as a physician. Questions concerning more detailed information should be directed to the Office of Student Affairs, School of Medicine.

[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.

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

WHERE YOU CAN FIND CONSUMER INFORMATION

- ✓ 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/>. The Skaggs School of Pharmacy and Pharmaceutical Sciences is accredited by the Accreditation Council for Pharmacy Education (ACPE). Additional information in regard to the school's accreditation may be obtained at the ACPE website: <https://www.acpe-accredit.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 UCSD School of

Medicine may be obtained here: <https://medschool.ucsd.edu/Pages/default.aspx>. Similar information for the Skaggs School of Pharmacy and Pharmaceutical Sciences may be obtained at the SSPPS website: <https://pharmacy.ucsd.edu/degree-programs/doctor-pharmacy-curriculum>.

- ✓ Information on the instructional, laboratory, and other physical plant facilities associated with the UCSD School of Medicine may be obtained here: <https://medschool.ucsd.edu/Pages/default.aspx>. Similar information in regard to the Skaggs School of Pharmacy and Pharmaceutical Sciences may be found on the SSPPS website: <https://pharmacy.ucsd.edu/about/facilities-building-program>
- ✓ Information on the faculty and other instructional personnel at the UCSD School of Medicine may be obtained by contacting the UCSD School of Medicine Office of Student Affairs: (858) 534-3700. Similar information in regard to Skaggs School of Pharmacy and Pharmaceutical Sciences may be found on the SSPPS website: <https://pharmacy.ucsd.edu/faculty/>.
- ✓ The UCSD School of Medicine and the Skaggs School of Pharmacy and Pharmaceutical Sciences do not accept transfer students into any of their programs.
- ✓ 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 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 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.