

# UC San Diego

**HEALTH SCIENCES FINANCIAL AID OFFICE**

**2026-2027**

**School of Medicine**

**FINANCIAL AID GUIDE**



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## **FINANCIAL AID STAFF**

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UCSD Health Sciences Financial Aid Office

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### **1. General Statement and Application Procedures**

- Students interested in financial aid should begin by completing the Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov> using school code 001317.
- After accepting your offer of admission, you will receive instructions to create your Student Forms Portal account and complete the UC San Diego Health Sciences Financial Aid Application.
- Applications are typically available in mid-February and due in mid-May.
- Students applying for need-based institutional aid are generally required to provide parental financial information, even if considered independent for federal aid purposes.
- Applications are reviewed using both a federal methodology and an institutional need analysis. A Family Strength Index (FSI) is calculated at entry and generally remains consistent throughout your time at UC San Diego.
- Financial aid packages are based on financial need, the Family Strength Index (FSI), and availability of funding. Most students should expect that a portion of their financial aid will include loans.

#### ***Application Procedures***

- Complete the FAFSA using school code 001317
- Complete the UCSD Health Sciences Financial Aid Application through the Student Forms Portal
- Submit all required documentation, including parent information if applicable

- If eligible for Federal Direct Loans, students must complete a Master Promissory Note, complete Entrance Counseling, and resolve any outstanding holds.
- Funds will be applied directly to your student account once all requirements are complete.
- Students applying for institutional aid may be required to submit parent income, assets, and federal tax returns.
- Your Family Strength Index (FSI) is determined based on income, assets, household size, and other relevant factors and is used to assign a financial aid package.
- Students with the greatest financial need may receive institutional scholarships and need-based loans. Other students may rely more heavily on federal and private loans.

## **2. Eligibility for Financial Aid**

- Federal financial aid programs include Federal Direct Unsubsidized Loans and Graduate PLUS Loans.
- To be eligible, students must be a U.S. citizen, eligible non-citizen, or citizen of the Freely Associated States; be enrolled at least half-time; meet satisfactory academic progress standards; not be in default on an educational loan or owe a repayment on a federal grant; use funds only for educational purposes; and submit all required application materials.

### ***Health and Human Services Loan Programs***

- Loans for Disadvantaged Students (LDS) and Primary Care Loans (PCL) require full-time enrollment, good academic standing, and a commitment to primary care for PCL recipients.
- Financial aid eligibility is determined by subtracting a student's resources from the cost of attendance. Institutional aid may not cover all costs, and additional funding such as loans may be necessary.
- Budget increases may be considered for unusual education-related expenses such as medical, dental, or optical costs not covered by insurance.

## **3. Medical Scientist Training Program and Dual Degree Programs**

- The Medical Scientist Training Program (MSTP) combines medical education with intensive research training and typically requires six to seven years of study.
- Support may include full tuition and a stipend.
- Additional dual degree programs include master's and doctoral programs in biomedical sciences, public health, bioengineering, clinical research, leadership, and related fields.
- Some programs require a leave of absence from the School of Medicine. During this time, financial aid may be administered through the graduate program.

#### **4. Student Budgets**

- Student budgets are available on the UCSD Health Sciences Financial Aid website.
- Budgets reflect reasonable living expenses, but students may choose to live more frugally to reduce borrowing.
- Budgets are based on individual student costs only and do not include expenses for spouses or partners.
- Adjustments may be made for documented childcare expenses.
- Students enrolled in UC SHIP will have the insurance cost included in their budget. Students with comparable coverage may request a waiver.

#### **5. Method of Payment**

- Financial aid is disbursed at the beginning of each quarter.
- Funds are applied to your student account to cover tuition, fees, and other charges.
- If financial aid exceeds charges, you will receive a refund. If charges exceed aid, you are responsible for the remaining balance.

#### **6. Sample Award Packaging**

##### Sample Award:

- School Aid: \$35,000  
Direct Unsubsidized Loan: \$41,000

Aid may include Federal Direct Loans, school aid, and other resources. Remaining need may be covered through additional loans, scholarships, or personal resources.

#### **7. Student Employment**

- Medical education is demanding, and outside employment is generally discouraged. Any employment must be approved by the Financial Aid Office and the Office of Student Affairs.

#### **8. Scholarships and Loans**

- School Aid
  - The Financial Aid Office offers need-based scholarships, merit scholarships, and institutional loans.
- Federal Direct Unsubsidized Loans
  - For borrowers with loans disbursed prior to July 1, 2026 (legacy borrowers), annual limits are \$40,500 for a 9-month academic year and up to \$47,167 for a 12-month academic year, with an aggregate limit of \$224,000.
  - For new borrowers on or after July 1, 2026, the annual limit is \$50,000 and the lifetime limit is \$200,000.

- Interest accrues at disbursement. Interest rates are fixed annually. Origination fees apply. A six-month grace period is provided, and standard repayment is 10 years with deferment and forbearance options available.
- Graduate PLUS Loans
  - For borrowers prior to July 1, 2026, loans are available up to cost of attendance minus other aid and require a credit check.
  - For new borrowers on or after July 1, 2026, Graduate PLUS Loans will no longer be available due to federal legislative changes.
- More information: <https://studentaid.gov/understand-aid/types/loans>
- Private Loans
  - Private loans are credit-based, vary by lender, may require a co-signer, and are not federally guaranteed.
  - More information: <http://www.ucop.edu/student-affairs/files/loans/codeofconduct.pdf>

## 9. Loan Counseling and Debt Management

- Students must complete entrance and exit counseling. The Financial Aid Office provides orientation sessions, final-year repayment sessions, and individual counseling upon request.

## 10. Ability to Benefit

- Admissions evaluates each applicant's ability to succeed based on academic history, test scores, interviews, and overall qualifications.

## 11. Drug Abuse Prevention, Voter Registration, Campus Safety, and Copyright Policy Information

- Counseling services are available for mental health and substance use support.
- Campus safety information:
  - <http://police.ucsd.edu/alerts/index.html>
  - <https://students.ucsd.edu/well-being/personal-safety/index.html>
  - <https://students.ucsd.edu/well-being/personal-safety/emergency-phone-numbers.html>
- Copyright policies:
  - <http://acms.ucsd.edu/filessharing/university-policies.html>
- Sexual violence resources:
  - <http://sos.ucsd.edu/resources/policies-law/index.html>
- Voter registration materials are available through the Office of Student Affairs.

## 12. Standards of Satisfactory Academic Progress

See policy online: School of Medicine [Satisfactory Academic Progress Policy](#)

### **13. Refund and Return of Aid Policy**

- Students must notify the Financial Aid Office of any enrollment changes. Students who withdraw or take a leave of absence may be required to return a portion of their financial aid and may owe a balance. Details are available in the UCSD Schedule of Classes.

### **14. Use of Social Security Numbers**

- Social Security Numbers are required to verify identity, process financial aid, coordinate with federal and state agencies, and manage loan repayment.

### **15. Nondiscrimination Statement**

- The University of California does not discriminate on the basis of race, color, national origin, religion, sex, disability, age, or orientation. For more information, contact (858) 534-0195.

### **16. Retention Rate**

- Over 98 percent of students enrolled in fall remain enrolled in spring. Approximately 99 percent of graduates enter residency programs.

### **17. Tax Reform Act**

- Scholarships and grants may be taxable except for qualified education expenses such as tuition and required materials.
- Students are responsible for tax reporting and should consult IRS resources.

### **18. Where You Can Find Consumer Information**

- The UCSD School of Medicine is accredited by the Liaison Committee on Medical Education. Additional information is available at <https://lcme.org/>. The Skaggs School of Pharmacy and Pharmaceutical Sciences is accredited by the Accreditation Council for Pharmacy Education. Additional information is available at <https://www.acpe-accredit.org/>.
- The Office for Students with Disabilities provides accommodations for students with documented disabilities. Information is available at <https://disabilities.ucsd.edu/>.
- Information on degree programs, facilities, faculty, vaccination policies, and course materials is available at:
- <https://medschool.ucsd.edu/Pages/default.aspx>  
<https://pharmacy.ucsd.edu/degree-programs/doctor-pharmacy-curriculum>  
<https://pharmacy.ucsd.edu/about/facilities-building-program>  
<https://pharmacy.ucsd.edu/faculty/>

<https://medschool.ucsd.edu/admissions/Pages/Health-Requirements.aspx>  
<https://canvas.ucsd.edu/>

## **19. SB1289 Loan Disclosure**

- Students should understand the differences between federal and private loans.
- Federal loans offer flexible repayment and forgiveness options.
- Private loans vary by lender and are credit-based.
- More information is available at <https://studentaid.gov/understand-aid/types#loans>