

# UC San Diego

**HEALTH SCIENCES FINANCIAL AID OFFICE**

**2026-2027**

**Skaggs School of Pharmacy and Pharmaceutical  
Sciences  
FINANCIAL AID GUIDE**



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## **FINANCIAL AID STAFF**

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### **1. General Statement and Listing of Specific Scholarships, Grants and Loans**

- Upon affirming their acceptance to the Skaggs School of Pharmacy and Pharmaceutical Sciences, students are provided instructions to create a Student Forms Portal account where they will need to complete the Health Sciences Financial Aid application. Financial aid applications are generally made available in the middle of February and due in the middle of May.
- Students applying for federal aid must complete the Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov> using school code 001317.
- Application material is analyzed using a federally approved method of resource analysis, as well as an institutional needs analysis. A student's Family Strength Index (FSI) is determined upon initial review and generally remains consistent throughout enrollment.
- Students who do not have sufficient financial resources should expect to fund a significant portion of their education through loans.
- Sources of financial aid include need-based and merit-based scholarships, as well as loans.
- Low interest institutional loans are available based on need through completion of the UCSD Health Sciences Financial Aid Application.
- The Pharmacy University Loan Program offers long-term, fixed 5 percent interest loans deferred during enrollment and residency training. This loan is not eligible for Public Service Loan Forgiveness.
- Loans for Disadvantaged Students (LDS) are funded by the Department of Health and Human Services and offer fixed 5 percent interest with no fees and no interest accrual during school. Eligibility requires parent financial information and demonstrated need. This loan may qualify for deferment during training and certain service programs.

### **2. Student Employment**

- The pharmacy curriculum is demanding and requires a full-time commitment. Students are generally advised not to exceed fifteen hours per week of employment during the academic year.

### **3. Student Budgets**

- Student budgets are available on the UCSD Health Sciences Financial Aid website.
- Budgets are designed to reflect reasonable living expenses but may not fully cover actual costs. Students may need additional resources such as loans or outside support.
- Budgets are based on single students. Adjustments may be made for documented childcare expenses.
- Students may waive UC SHIP if they have comparable insurance coverage.

### **4. Application Procedures**

- Students must complete the FAFSA and the UCSD Health Sciences Financial Aid Application.
- Applications are reviewed using both federal and institutional methodologies.
- Students applying for institutional aid must submit parent financial information unless age 30 or older by September 1.
- Awards are determined based on Family Strength Index and available funding.
- Loan eligibility requires completion of Master Promissory Note, entrance counseling, and resolution of any holds.

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

- Financial aid is disbursed in quarterly installments.
- Funds are applied to student accounts to cover charges including tuition and fees.
- Students will either receive a refund or be responsible for any remaining balance.

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

#### **Sample Award**

- School Aid: \$27,000  
Direct Unsubsidized Loan: \$49,000

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

### **7. Eligibility for Financial Aid**

- Eligibility is determined by federal and institutional requirements.
- Students must meet citizenship, enrollment, academic progress, and repayment criteria.

- Financial need is calculated based on cost of attendance minus available resources.
- Effective 2026-2027:
  - New borrowers are limited to \$50,000 annually and \$200,000 lifetime in Federal Direct Loans.
  - Graduate PLUS Loans will no longer be available for new borrowers due to federal legislation.

## **8. Loan Counseling/Debt Management**

- Students must complete entrance and exit counseling.
- Additional financial literacy and debt management sessions are provided throughout the program.

## **9. Ability to Benefit**

- Admissions evaluates each applicant's academic background, experience, and overall qualifications to determine their ability to benefit from the program.

## **10. Drug Abuse Prevention, Voter Registration, and Campus Safety Information**

- Students may access counseling and treatment services through Student Health Services.
- Campus safety information is available at:
  - <http://police.ucsd.edu/alerts/index.html>
  - <https://students.ucsd.edu/well-being/personal-safety/personal.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>

## **11. Standards of Satisfactory Academic Progress**

Please refer to the SSPPS [Satisfactory Academic Progress Policy](#)

## **12. Refund/Return of Aid Policy**

- Students who withdraw or take a leave of absence may be required to return financial aid.
- Students may also receive a partial refund of fees depending on timing.
- Students should contact the Financial Aid Office before making enrollment changes.

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

- Social Security Numbers are required for identity verification, financial aid processing, and loan tracking.

#### **14. Nondiscrimination Statement**

- The University of California does not discriminate based on race, color, national origin, religion, sex, disability, age, or sexual orientation.

#### **15. Accreditation Status**

- The Doctor of Pharmacy program is accredited by the Accreditation Council for Pharmacy Education.

#### **16. 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>

#### **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**

- Accreditation information:
  - <https://www.acpe-accredit.org/>
- Disability services:
  - <https://disabilities.ucsd.edu/>
- Program information:
  - <https://pharmacy.ucsd.edu/degree-programs/doctor-pharmacy-curriculum>
- Facilities:
  - <https://pharmacy.ucsd.edu/about/facilities-building-program>
- Faculty:
  - <https://pharmacy.ucsd.edu/faculty/>
- Vaccination policies:
  - [https://pharmacy.ucsd.edu/sites/default/files/docs/current/Guidelines%20-%20Certifications%20and%20Immunizations%20\(Updated%20Aug%202025\).pdf](https://pharmacy.ucsd.edu/sites/default/files/docs/current/Guidelines%20-%20Certifications%20and%20Immunizations%20(Updated%20Aug%202025).pdf)
- Course materials:
  - <https://canvas.ucsd.edu/>