













### Expected Family Contribution

Your expected family contribution (student, spouse) is determined by the need analysis system of the FAFSA. Keep in mind that your expected family contribution is the best estimate of your capacity to absorb some of the cost of your education.

### Financial Need

In order to determine how much assistance you will receive, your financial need is calculated by subtracting your FAFSA determined expected family contribution from the expenses for the year set forth in the Student Budget.

$$\text{Cost of Attendance} - \text{Expected Family Contribution} = \text{Financial Need}$$

### Packaging of Financial Aid

The Federal Unsubsidized Direct Loan is the foundation of the financial aid award. If the unsubsidized direct loan does not meet the financial need, further funding may be obtained from outside sources. Please refer to the section entitled Financial Aid Resources.

### Responsible Borrowing

Smart budgeting leads to responsible borrowing. Your award letter will list the maximum amounts that are you eligible to borrow. Never borrow more than you need. If you borrow less than your financial aid budget, you can always borrow more during the academic year if needed. Additional requests of funds must occur before April 1<sup>st</sup> yearly. **Remember to live like a student now, so that you don't have to live like a student when you are a doctor!** The Financial Aid Office will help you track your loans each year so you don't have sticker shock at graduation.

2021 National Average Dental School Debt - \$100,000  
Pitt Dental Class of 2021 Average Debt - \$25,000

## ADDITIONAL CONSIDERATIONS

### Credit Reports

Alternative loans, including the Federal Direct Grad Plus and private loans, require that borrowers pass a credit check before a loan can be approved. If you plan to apply for student loans, it is strongly suggested that you obtain a copy of your credit report. The three major credit-reporting agencies are listed below. This will provide you the opportunity to resolve any issues and correct any problems that may appear on your report. You should be aware that if an educational loan is denied because of adverse credit information, the University will not be able to provide alternative funds.

Equifax  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

Experian  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

Trans Union  
1-800-888-4213  
[www.transunion.com](http://www.transunion.com)

Remember to check your credit yearly for free at [www.annualcreditreport.com](http://www.annualcreditreport.com).

### **Financial Aid for International Students**

U.S. Department of Homeland Security regulations require that international students produce formal evidence of their ability to cover the costs of their educational program. This documentation must include certification of the availability of liquid assets for the first full year of study and reasonable assurance that funds will be available for subsequent years.

The documentation may be in the form of a certified bank statement or a letter from your sponsor confirming that adequate funds are available to cover your educational and living expenses. The documentation must be received before the University can begin to process the I-20 form, which will enable you to obtain your visa to study at the Pitt Dental.

Students who are not U.S. Citizens or permanent residents may be eligible to be considered for endowed scholarship funds. If you are an International student, anticipate that nearly all of your expenses will have to be met by resources outside of the University. International students who are interested in borrowing to finance their studies will be required to have a co-signer who is a U.S. citizen.

### **Satisfactory Academic Progress**

To receive federal funds regulated by the U.S. Department of Education, you will be required to make satisfactory academic progress toward the pursuit of your degree. The University's guidelines for satisfactory academic progress are available online at <https://oafa.pitt.edu/learn-about-aid/satisfactory-academic-progress>. The Satisfactory Academic Progress for Dental Students follows.

#### **Satisfactory Academic Progress Policy**

- Pitt Dental review will occur during May each year.
- DMD students must achieve a 2.00 cumulative grade point average to be considered to be meeting SAP standards.
- Credits attempted by DMD students cannot exceed 150% of published length of program. The length of the DMD program at the University of Pittsburgh is 226.5 credits. All courses with a passing or failing grade will be counted as credits attempted. All courses with a grade designated as G, W or I will be counted as credits attempted. Credits on all repeated courses will be counted as credits attempted. Transfer credits from another school will be counted both in terms of hours attempted and hours completed in SAP evaluation.
- Pace of completion will be measured annually, at the end of the evaluation period. Course completion rate cannot be less than 67% of credits attempted.



- The Financial Aid Office will assign a **No Progress** status to students who do not meet these standards. Students are not eligible for Title IV financial aid and other financial aid sources if their SAP status is equal to **No Progress**.
- SAP of Graduate/Resident students is handled using the University SAP Policy.
- The University of Pittsburgh provides an appeals process for students who are determined to be **No Progress**. Appeals will be limited to students who experienced personal illness or personal accident, death of a member of the student’s immediate family or other extraordinary circumstances that prevented the student from attending classes and successfully completing the coursework. Requests for appeal of a **No Progress** status must be in writing and must be supported by documentation as requested by the Financial Aid Office at the specific campus.
- If an appeal is filed and is reviewed favorably, the student will be granted one term of Probation for financial aid and eligibility will be reinstated for one payment period. Student must be able to demonstrate that they will be able to meet SAP standards at the end of the next payment period. In cases where it is not possible for a student to meet the minimum requirements for pace of progression and GPA in one term, financial aid eligibility will not be reinstated and the appeal will be denied.

<u>Curriculum</u>	<u>PACE -67%</u>
AY 1 – 51 credits	34.17
AY 2 – 64 credits	77.05
AY 3 – 45.5 credits	107.535
AY 4 – <u>66 credits</u>	
226.5 credits	

<u>Advanced Placed Curriculum</u>	<u>PACE – 67%</u>
AY 3 – 45.5 credits	30.485

### **Entrance Interviews**

Recipients of financial aid at the Pitt Dental are required to complete online [entrance counseling](#).

### **Exit Interviews**

A personal Exit Interview is required for each student who has borrowed funds. Your exit interview occurs when you graduate, withdraw or has been granted a leave of absence. Loan repayment schedules, total indebtedness, as well as rights and responsibilities of the borrower are discussed.

### **Payment of Term Bills**

One-half of the annual tuition, fees and instrument costs are billed in each of the fall and spring semesters. Term bills for the fall are available in late July and charges for the spring semester are billed in November. Summer charges are billed in April, with only University fees being due.

The balance of the term bill, less any aid for the semester, must be paid by the established due date. Further information will be provided by the University's Student Financial Services Department. All financial aid is first credited to your student account to pay for University charges before funds will be refunded to the student for other educational or living expenses.

### **Refund Policy**

If you withdraw before the end of a semester, you will be charged tuition on a pro-rated basis. The amount of the charge will be determined by the date of your withdrawal and based on the schedule published online at <http://payments.pitt.edu/tuition-adjustments/>

Where the student has been the recipient of financial aid in the form of loans, withdrawal may result in a refund of all or part of the aid to the loan servicer. Special refund rules apply to Title IV Student Aid Programs, which includes Direct Loans and Grad Plus. This may necessitate repayment of a portion of the student's loan to the federal government or to his/her loan servicer.

## **FINANCIAL AID RESOURCES**

### **Federal Direct Unsubsidized Loan Program**

The Federal Direct Loan Program is a federal Title IV program that provides long-term loans to students to help meet educational expenses. Under this program, the U.S. Department of Education makes loans, through schools, directly to students. The fixed interest rate for graduate students for the 2022-2023 academic year is 6.5%. Interest rates are set every June. Interest will accumulate while a student is enrolled, but that interest will not capitalize until the student enters repayment. Borrowers currently are charged a 1.057% origination fee at the time of disbursement. The annual limit for the unsubsidized Direct Loan is \$47,167. The aggregate limit for Direct Loans is set at \$224,000. The FAFSA application is required.

Repayment begins 6 months after you graduate, leave school or drop below half-time enrollment. The minimum repayment plan has a fixed monthly payment of no less than \$50 for up to 10 years. An extended repayment plan will result in a fixed lower monthly payment for up to 25 years, depending on the loan amount borrowed. The graduated repayment plan allows borrowers to begin with lower payments that increase over time for up to 25 years, depending on the loan amount borrowed. The U.S. Department of Education also offers a number of Income Based repayment plans. Follow the link for more information on [repayment options](#). Deferment or forbearance is available for those who chose to pursue residencies.

### **Federal Direct Plus Loan (Grad PLUS)**

Grad Plus borrowers may obtain loans up to the cost of attendance minus other aid for the enrollment period. A credit check showing no adverse credit history is required for the PLUS Loan Program. The Direct PLUS interest rate for 2022-23 academic year is fixed at 7.5%.

Interest rates are set every June. Interest accrues during the in school period and repayment begins 6 months after the student ceases to be enrolled. Borrowers are currently charged a 4.228% origination fee at the time of disbursement. The FAFSA application is required. Students must utilize their maximum eligibility under the Direct Unsubsidized Loan program before applying for Grad Plus loan funds.

### **Health Profession Student Loan Program (HPL)**

Health Profession Loans are available for qualified candidates with exceptional need. The maximum amount that can be borrowed per academic year, under law, is “cost of tuition plus \$2500”, limited funds preclude awards of this magnitude. The amount of the award is contingent upon your level of need and the funding levels available at the time the award is made. Repayment begins and interest begins accruing at 5% upon entering repayment which occurs 12 months after graduation (grace period). Minimum payments begin at \$15 per month and the repayment plan can last 10 years. The HPL Loan is serviced by Heartland/ECSI.

### **National Health Service Corp Scholarship Program (NHSC)**

This is a highly competitive program where the scholarship covers all tuition, fees, and books and provides a living stipend. The incurred obligation is a one for one payback with a two-year minimum. Postgraduate residencies can result in a longer obligation. For additional information, you can visit <https://nhsc.hrsa.gov/scholarships/>.

### **Federal Programs for American Indians and Native Americans Bureau of Indian Affairs (BIA)**

Annual scholarships are provided to Native American students who are enrolled or accepted for enrollment in a four-year degree program at an accredited college or university and who demonstrate financial need. The student must be at least one-fourth degree or more American Indian, Eskimo or Aleut blood. He or she must also be a member of a tribe, band or group receiving certain benefits for educational purposes from the Bureau of Indian Affairs.

Applications can be made through the Bureau’s area offices or through the reservation-based agency office that keeps the records of the student’s tribal relationship. Addresses for the various contact offices are available from the BIA. For additional information or applications, you can visit <http://www.bia.gov/>.

### **Health Professions Scholarship Programs (HPSP)**

The U.S. Army, Air Force and Navy have established scholarship programs for health professional students who are interested in serving in the military upon graduation. The PA National Guard also has programs available to health professional students. For information regarding military opportunities, please contact the service branch in your home area, or below.

**Air Force Recruiting Service**

360 Air Force Health Professions  
160 Technology Dr., Suite 205  
Canonsburg, PA 15317  
724-743-5852

**U.S. Army Health Care Recruiter**

U.S. Army Medical Recruiting Station  
1001 Liberty Ave, Suite 545  
Pittsburgh, PA 15222  
412-434-8470

**U.S. Navy**

Navy Recruiting District Pittsburgh  
3712 Forbes Avenue, 3<sup>rd</sup> Floor  
Pittsburgh, PA 15212  
412-683-2971

**PA Army National Guard**

Recruiting and Retention BN  
Building 19-76 FTIG  
Annville, PA 17003  
717-861-2067

**Pennsylvania National GUARD**

The PA National Guard offers an Educational Assistance Program (EAP) for current Guard members. For more information, visit [PHEAA](#).

**Pitt Dental Scholarships**

All pre-doctorate students are considered for scholarships at time of admission. Each scholarship has its own purpose and eligibility criteria. The amount available may vary from year to year. Satisfactory Academic Progress is required for all scholarships. Renewable scholarships, once lost, cannot be reclaimed. Scholarship offers are made in two waves to incoming students. Continuing students who rank in the top 10% of their class will be considered for scholarships.

**Funding From Outside Resources**

Additional funding may be obtained from outside sources, such as civic or religious organizations, local dental societies, state agencies and the Veterans' or Social Security Administration. The American Dental Education Association (ADEA) is a good source for researching outside funding opportunities (<http://www.adea.org/>).

**Private Loan Programs**

Private loans are not federally guaranteed by the government, nor do they have the same strict eligibility requirements. Several lenders make funds available to international students with a U.S. co-signer. Terms and conditions vary from lender to lender. Students are advised to research the loan options to determine what is best for their individual situation. Most private loan lenders allow you to borrow and begin repayment after you graduate or drop below half-time status. Interest payments can be made while enrolled or deferred and capitalized at the end of the in-school period.

### **Assisting With the Financial Aid Process**

We make every effort to assist you and your family in making your dental education a reality. We encourage you to contact the Financial Aid Office should you need assistance during any part of the application or education process. Our office looks forward to serving you and working with you throughout your years at the Pitt Dental.

### **Online Resources**

Following are links to resources that we recommend for review:

- Dental Loan Organizer and Calculator (DLOC): [www.AAMC.org/GoDental](http://www.AAMC.org/GoDental)
- National Student Loan Data System: [https://nsldsfa.ed.gov/nslds\\_SA/](https://nsldsfa.ed.gov/nslds_SA/)
- Federal Student Loan website: <https://studentaid.gov/h/manage-loans>
- Public Service Loan Forgiveness: <https://studentaid.gov/manage-loans/forgiveness-cancellation>
- Budgeting: [www.mint.com](http://www.mint.com) or [www.youneedabudget.com](http://www.youneedabudget.com)