University of Pittsburgh School of Dental Medicine

Student Financial Aid Handbook

Academic Year 2026–27

Welcome to the Pitt Dental Medicine Family!

Important notice for 2026–27: The One Big Beautiful Bill Act (H.R. 1), enacted July 4, 2025, made significant changes to federal student loan programs effective for periods of enrollment beginning on or after July 1, 2026. These changes include the elimination of the Federal Direct Grad PLUS Loan for new borrowers and new annual and aggregate borrowing limits for the Federal Direct Unsubsidized Loan. This handbook reflects those changes. Details specific to your entering class are noted throughout.

MPORTANT: FAFSA School Code Change — Effective October 1, 2026

Please read this notice carefully, as it affects how you file your federal financial aid applications going forward.

Effective October 1, 2026, all students filing the 2027–28 FAFSA must use **school code 008815** (University of Pittsburgh). Do NOT use the Dental School code. Applications filed under the Dental School code after this date will not be processed and will delay your financial aid.

This change also applies to students who are grandfathered and eligible for Grad PLUS loans. If you are applying for Grad PLUS funds on or after October 1, 2026, you must also use school code 008815 (University of Pittsburgh).

In short: all federal financial aid filings — FAFSA, Unsubsidized Loans and Grad PLUS — must be submitted under school code 008815, University of Pittsburgh, beginning October 1, 2026.

If you have already started or submitted an application using a different code, please contact the Office of Financial Aid as soon as possible for information on how to correct it.

Questions? Reach out to the Office of Financial Aid. Thank you for your attention to this important update.

Introduction

Investing in your dental education is one of the most important financial commitments you will make. While the cost of dental education continues to rise, you can make responsible choices in financing your education.

At the University of Pittsburgh School of Dental Medicine, we recognize that financial aid can be complicated and confusing. This handbook is designed to familiarize you with our policies, explain how to apply for financial aid, and help you develop a strategy for financing your education.

Philosophy

It is the philosophy of Pitt Dental Medicine that the primary responsibility for financing a dental education lies with the student and his or her family.

Eligibility for Aid

You may be eligible for several types of aid. Each category may have a different application deadline and requirements. To be considered for federal funds and Pitt Dental Medicine scholarships, you must meet the eligibility requirements listed below.

General eligibility requirements. You must:

- demonstrate financial need (for most programs);
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau);
- be registered with Selective Service, if required (males generally must register between ages 18 and 25);
- be enrolled, or accepted for enrollment, as a regular student in an eligible degree or certificate program;
- be enrolled at least half-time to be eligible for Direct Loan Program funds;
- maintain satisfactory academic progress;
- certify on the Free Application for Federal Student Aid (FAFSA) that you are not in default on a federal student loan, do not owe money on a federal student grant, and will use federal student aid only for educational purposes; and
- demonstrate that you are qualified to obtain a college or career school education by holding a high school diploma, a recognized equivalent such as a GED, or by completing a homeschool education approved under state law.

International students are not eligible for federally funded loan programs, but they are eligible for Pitt Dental Medicine scholarships and private loans. For more information on private loans, please contact the Financial Aid Office at financialaid@dental.pitt.edu.

Legal Rights of Financial Aid Recipients

Students receiving federal student aid have certain legal rights, including the right to know:

- what financial aid programs are available at the School of Dental Medicine;
- the deadlines for submitting applications for each available financial aid program;
- how financial aid is distributed, how those decisions are made, and the basis for them;

- how your financial need was determined and what resources (such as parental contribution, other aid, or assets) were considered in that calculation;
- how much of your determined financial need has been met, and to request an explanation of the awards in your aid package;
- the school's refund policy;
- what portion of your aid must be repaid and what portion is gift aid; and, for loans, the interest rate, total repayment amount, fees, repayment procedures, repayment period, and available consolidation options;
- how the school determines satisfactory academic progress and the consequences of not meeting those standards;
- the right to request reconsideration if you believe a mistake was made in determining your eligibility;
- notification if your loan is sold or transferred to a new servicer, along with instructions for making future payments;
- a copy of the complete promissory note from your lender;
- the right to prepay a loan in full, at any time, without penalty;
- the right to request forbearance from your lender if you are unable to meet your repayment schedule; and
- that, in borrowing money, you assume responsibility for repaying the loan, and should contact your lender or servicer promptly if circumstances make repayment difficult.

Legal Responsibilities of Financial Aid Recipients

Students receiving federal student aid also have certain legal responsibilities. You must:

- complete all application forms accurately and submit them on time;
- provide correct information — intentionally misreporting information on a financial aid application is a violation of federal law and may be prosecuted as a criminal offense;
- submit all additional documentation, verification, corrections, or new information requested by the Financial Aid Office or the agency to which your application was submitted;
- report to the Financial Aid Office any additional financial resources you receive during your period of aid;
- read, understand, and keep copies of all forms you are asked to sign, and accept responsibility for all agreements you sign;
- be aware of, and comply with, all deadlines for application or reapplication for aid;
- review the school's refund policy and consider program outcomes and performance data carefully before deciding to attend;
- notify your lender if, before your loan is repaid, you graduate, withdraw, drop below half-time enrollment, change your address or name, or transfer schools;
- complete entrance counseling before receiving your first loan disbursement, and an exit interview when you graduate, withdraw, or take a leave of absence;
- repay any loan you receive, with accrued interest, according to its repayment schedule; and
- notify your loan servicer of any change that may affect your eligibility for a deferment.

Failure to comply with any of the policies contained in this handbook may result in the cancellation of all aid awarded for the academic year.

Applying for Aid

Pitt Dental Medicine administered student aid, including federal and institutional loans, is offered based on financial need. To be eligible for aid, you must demonstrate need as determined by current federal methodology and the Financial Aid Office. Scholarships are available based on both merit and need.

All students must submit the Free Application for Federal Student Aid (FAFSA) annually. If you are applying for Health Professions Loan (HPL) funding, you must also complete the HPL supplemental application each year. Parental information is not required on the FAFSA, but a signed copy of your parent's most recent federal tax return is required for HPL consideration.

Types of Aid Available

Pitt Dental Medicine administers the following types of financial aid:

- Health Professions Student Loan (HPL)
- Federal Direct Unsubsidized Loan
- Private (alternative) loans
- School of Dental Medicine scholarships
- Endowed scholarships

Note: The Federal Direct Grad PLUS Loan is no longer available to new borrowers beginning July 1, 2026. See the Federal Direct Grad PLUS Loan section under Financial Aid Resources for legacy-borrower provisions.

Financial Aid Applications

Both the FAFSA and the HPL application, if applicable, may be completed and submitted electronically. Applications are posted on Canvas for incoming and continuing students.

FAFSA: studentaid.gov/h/apply-for-aid/fafsa

University of Pittsburgh School Code: 008815

Priority deadline: March 30 each year. Applications received after the deadline may result in a late offer, late disbursement, and responsibility for any resulting late fees.

The Financial Aid Awarding Process

Once all required materials are received, the Financial Aid Office will process your application and send notification of your financial aid offer, along with instructions on how to accept your aid package. All discrepancies must be resolved before funds are disbursed. Occasionally, federal updates to an application will cause an offer to be revised; if this occurs, you will be notified.

Determination of Need

In offering aid, the Financial Aid Office considers your cost of attendance for the academic year, as well as the amount you are expected to contribute toward your education.

Cost of Attendance

Your anticipated cost of attendance for the year is based on an estimate of the following:

- Tuition

- University fees
- Standard yearly living allowance
- Books and supplies
- Equipment purchase and rental
- Health insurance
- Professional fees

Current cost-of-attendance budgets for all programs offered at Pitt Dental Medicine are available at:

- DMD Pre-Doctoral Program budget
- Advanced Standing DMD Pre-Doctoral Program budget
- Post-Doctoral Resident Program budgets
- Oral and Craniofacial Sciences Graduate and PhD Program budget

Budgeting

It is important to build a yearly budget. Review the costs listed in your financial aid budget and separate direct costs — University-billed items such as tuition, fees, and instruments — from indirect costs. Decide which indirect costs are fixed (such as health insurance) and which can be adjusted (such as rent). Total your remaining costs and divide by 12 to estimate your monthly living budget. Budget realistically and include some funds for non-dental-related expenses.

A number of budgeting apps and tools (for example, Rocket Money, Monarch, YNAB, or Empower) can help you track spending and build a realistic monthly budget; compare features and fees before choosing one.

Student Aid Index (SAI)

Your Student Aid Index is determined by the need-analysis formula applied to your FAFSA. Your SAI is the government's estimate of your capacity to contribute toward the cost of your education; it is not a bill and does not represent the amount your family must pay.

Financial Need

Your financial need is calculated by subtracting your FAFSA-determined SAI from your total budgeted expenses for the year:

Cost of Attendance − Student Aid Index = Financial Need

Packaging of Financial Aid

The Federal Direct Unsubsidized Loan is the foundation of your financial aid offer. If the Unsubsidized Loan does not fully meet your financial need, additional funding may be available through the Health Professions Loan, scholarships, or outside resources (see Financial Aid Resources). Because the Federal Direct Grad PLUS Loan is no longer available to new borrowers as of July 1, 2026, students who need funding beyond their federal loan eligibility should expect to rely on scholarships, savings, or private (alternative) loans to cover any remaining gap.

Responsible Borrowing

Smart budgeting leads to responsible borrowing. Your offer letter will list the maximum amount you are eligible to borrow — never borrow more than you need. If you borrow less than your full eligibility, you can request additional funds later in the academic year; such requests must be submitted by April 1 each year. Remember: live like a student now, so you don't have to live like a student once you are a doctor. The Financial Aid Office will help you track your loans each year so there are no surprises at graduation.

ADDITIONAL CONSIDERATIONS

Credit Reports

Alternative loans — including private loans — require a credit check before approval. If you plan to apply for such loans, it is strongly recommended that you review your credit report in advance so you can resolve any issues or correct errors. If a loan is denied because of adverse credit, the University is not able to provide alternative funding in its place.

Equifax	Experian	TransUnion
1-800-685-1111	1-888-397-3742	1-800-888-4213
equifax.com	experian.com	transunion.com

You can check your credit report for free each year at annualcreditreport.com.

Financial Aid for International Students

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

Documentation may take the form of a certified bank statement or a sponsor letter confirming that adequate funds are available to cover educational and living expenses. The University cannot begin processing the Form I-20 — required to obtain a visa to study at Pitt Dental Medicine — until this documentation is received.

Students who are not U.S. citizens or permanent residents may be eligible for endowed scholarship funds. International students should anticipate that nearly all of their expenses will need to be met through resources outside the University. Most lenders require international students who wish to borrow to finance their studies to have a creditworthy co-signer who is a U.S. citizen.

Satisfactory Academic Progress

To receive federal funds regulated by the U.S. Department of Education, you must make satisfactory academic progress (SAP) toward your degree. The University's general SAP guidelines are available at financialaid.pitt.edu/satisfactory-academic-progress. The School of Dental Medicine's SAP policy follows.

DMD Satisfactory Academic Progress Policy

- SAP review occurs annually each May.

- DMD students must achieve a 2.00 cumulative grade point average to meet SAP standards.
- Credits attempted cannot exceed 150% of the published length of the program. The DMD program at the University of Pittsburgh is 226.5 credits in length. Courses graded pass or fail, as well as those graded G, W, or I, are counted as credits attempted, as are all repeated courses. Transfer credits from another school are counted as both credits attempted and credits completed in the SAP evaluation.
- Pace of completion is measured annually, at the end of the evaluation period, and cannot be less than 67% of cumulative credits attempted.
- Students who do not meet these standards are assigned a status of No Progress and are not eligible for Title IV or other institutional financial aid.
- SAP for graduate and residency students is evaluated under the University-wide SAP Policy.
- The University provides an appeal process for students determined to be No Progress. Appeals are limited to students who experienced a personal illness or accident, the death of an immediate family member, or other extraordinary circumstances that prevented them from attending class and completing coursework. Appeals must be submitted in writing, with supporting documentation, to the Financial Aid Office.
- If an appeal is granted, the student is placed on one term of financial aid probation and eligibility is reinstated for one payment period. The student must be able to demonstrate that SAP standards will be met by the end of that payment period; if it is not possible to meet both the GPA and pace requirements within one term, eligibility will not be reinstated and the appeal will be denied.

Curriculum Year	Cumulative Credits Attempted	Minimum Pace (67%)
AY 1 – 51 credits	51.0	34.17
AY 2 – 64 credits	115.0	77.05
AY 3 – 45.5 credits	160.5	107.54
AY 4 – 66 credits	226.5	151.76

Total program length: 226.5 credits.

Advanced-Standing Curriculum	Cumulative Credits Attempted	Minimum Pace (67%)
AY 3 – 45.5 credits	45.5	30.49

Advanced-standing (transfer) students begin SAP evaluation at the curriculum year in which they enter the program.

Entrance Counseling

Recipients of federal financial aid at Pitt Dental Medicine are required to complete online entrance counseling before their first loan disbursement. Use the University of Pittsburgh School code of 008815.

Exit Interviews

A personal exit interview is required for every student who has borrowed federal funds. Your exit interview takes place when you graduate, withdraw, or are granted a leave of absence. Loan repayment schedules, total indebtedness, and borrower rights and responsibilities are reviewed at that time.

Payment of Term Bills

One-third of annual tuition, fees, is billed in each term. Instrument fees are billed in the fall and spring semesters. Fall term bills are available in late July; spring charges are billed in November. Summer charges, are billed in April.

The balance of each term bill, less any aid applied for that semester, must be paid by the published due date. All financial aid is first credited to your student account to cover University charges; any remaining credit balance is then refunded to you for other educational or living expenses. Contact Student Financial Services for further information.

Refund Policy

If you withdraw before the end of a semester, tuition will be charged on a pro-rated basis determined by your withdrawal date, according to the schedule published at payments.pitt.edu/tuition-adjustments.

Students who have received financial aid in the form of loans may have all or part of that aid refunded to the loan servicer upon withdrawal. Special refund rules apply to Title IV student aid programs, including Direct Loans, and may require repayment of a portion of the loan to the federal government or loan servicer.

FINANCIAL AID RESOURCES

2026–27 federal loan program changes at a glance: Effective July 1, 2026, the Federal Direct Grad PLUS Loan is eliminated for new borrowers. Direct Unsubsidized Loan borrowing is now governed by new annual and lifetime limits that distinguish between "graduate" and "professional" programs, subject to an overall $257,500 lifetime federal loan limit (undergraduate and graduate/professional combined). Dentistry (D.D.S./D.M.D.) is designated a professional program under current Department of Education regulations.

Federal Direct Unsubsidized Loan

The Federal Direct Unsubsidized Loan is a Title IV program under which the U.S. Department of Education makes long-term, non-need-based loans, through schools, directly to students. It is the first source of financial assistance assumed in every aid package.

2026–27 interest rate: 8.07%, fixed for the life of the loan. Interest rates are reset each July 1 based on a statutory formula tied to the 10-year Treasury note; a loan's rate does not change once disbursed.

Origination fee: 1.057%, deducted proportionally from each disbursement.

Interest accrues from the time of each disbursement but does not capitalize until the loan enters repayment. The FAFSA is required.

Borrowing limits (effective July 1, 2026, under the One Big Beautiful Bill Act):

Borrower group	Annual limit	Program aggregate limit
Continuing students who had a Direct Loan disbursement in their current program before July 1, 2026 (generally the Classes of 2027–2029)	$47,167	$224,000
New borrowers first disbursed on or after July 1, 2026, in a designated professional program such as the DMD program (generally the Class of 2030 and later)	$50,000	$200,000

All Direct Loan borrowing, together with any undergraduate federal loan debt, is further subject to an overall $257,500 lifetime aggregate limit. The Financial Aid Office will confirm which limit applies to you based on your enrollment history.

Repayment: begins six months after you graduate, leave school, or drop below half-time enrollment. The minimum repayment plan requires a fixed monthly payment of at least $50 for up to 10 years. An extended repayment plan offers a fixed, lower monthly payment for up to 25 years, depending on the amount borrowed. A graduated repayment plan allows payments to start lower and increase over time, also for up to 25 years. The Department of Education also offers several income-driven repayment plans; see

studentaid.gov/manage-loans/repayment/plans for current options. Deferment or forbearance is available to borrowers pursuing residencies.

Federal Direct Grad PLUS Loan

Eliminated for new borrowers effective July 1, 2026. Under the One Big Beautiful Bill Act, the Grad PLUS program is no longer available to students who did not already have a Direct Loan disbursement in their current program before that date. A legacy provision allows students who received a Grad PLUS (or other Direct Loan) disbursement for their current program before July 1, 2026, to continue borrowing Grad PLUS funds for up to three additional academic years, or until they complete that program, whichever occurs first. Students who do not qualify for this legacy provision should plan to cover any gap between their Direct Unsubsidized Loan eligibility and their cost of attendance with scholarships or private (alternative) loans.

For legacy borrowers who remain eligible, Grad PLUS loans may be obtained up to the cost of attendance minus other aid for the enrollment period. A credit check showing no adverse credit history is required, and the FAFSA is required.

2026–27 interest rate (legacy borrowers): 9.07%, fixed for the life of the loan.

Origination fee: 4.228%, deducted at disbursement.

Interest accrues during the in-school period, and repayment begins six months after the student ceases to be enrolled at least half-time. Students must use their full Direct Unsubsidized Loan eligibility before applying for Grad PLUS funds.

Health Professions Student Loan Program (HPL)

The Health Professions Student Loan is a federal, need-based loan authorized under the Public Health Service Act and administered by the U.S. Department of Health and Human Services, Health Resources and Services Administration (HRSA). It is available to DMD Predoctoral students with exceptional financial need.

Eligibility: determined by parental financial information submitted with the supplemental HPL application and a signed copy of your parent's federal tax return, regardless of your age or marital status. For the 2026–27 cycle, parental adjusted gross income must be $90,000 or less to qualify.

The maximum amount that may be borrowed per academic year is, under federal law, the cost of tuition plus $2,500; limited program funding means awards are typically well below this statutory ceiling. The actual award offered depends on your level of need and the funding available at the time of the offer.

Interest rate: 5%, fixed, and subsidized — interest does not accrue while you are enrolled at least half-time.

Repayment: begins, and interest begins accruing, 12 months after graduation (the grace period). Minimum payments begin at $15 per month, with a repayment period of up to 10 years. The HPL is serviced by Heartland/ECSI.

National Health Service Corps Scholarship Program (NHSC)

This highly competitive program covers tuition, fees, and books, and provides a living stipend, in exchange for a service obligation of one year per year of support, with a two-year minimum. Postgraduate residencies can extend the obligation. For additional information, visit nhsc.hrsa.gov/scholarships.

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

Annual scholarships are available to Native American students enrolled, or accepted for enrollment, in a four-year degree program at an accredited college or university who demonstrate financial need. Applicants must be

at least one-fourth degree American Indian, Eskimo, or Aleut blood and a member of a tribe, band, or group receiving certain Bureau of Indian Affairs educational benefits.

Applications are made through the Bureau's area offices or the reservation-based agency office that maintains the student's tribal records. For contact information and applications, visit bia.gov.

Health Professions Scholarship Programs (HPSP)

The U.S. Army, Air Force, and Navy offer scholarship programs for health profession students interested in serving in the military upon graduation; the Pennsylvania National Guard also offers programs for health profession students. For information, contact the service branch nearest you, or one of the local offices 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, 3rd Floor Pittsburgh, PA 15213 412-683-2971	**PA Army National Guard** Recruiting and Retention Battalion Building 19-76 FTIG Annville, PA 17003 717-861-2067

Please verify current addresses and phone numbers with each service branch, as recruiting office locations may change.

Pennsylvania National Guard

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

Pitt Dental Scholarships

All pre-doctoral students who complete the scholarship survey are considered for scholarships at the time of admission. Each scholarship has its own purpose and eligibility criteria, and award amounts may vary from year to year. Satisfactory academic progress is required to retain any scholarship; a renewable scholarship, once lost, cannot be reclaimed. Scholarship offers are made to incoming students in two waves.

Funding From Outside Resources

Additional funding may be available from outside sources such as civic or religious organizations, local dental societies, state agencies, and the Veterans Administration or Social Security Administration. The American Dental Education Association (ADEA) is a good starting point for researching outside funding opportunities: adea.org.

Private Loan Programs

Private (alternative) loans are not federally guaranteed and generally have stricter eligibility requirements, including a credit check. With the elimination of the Grad PLUS program for new borrowers, private loans are an increasingly important resource for covering costs beyond your Direct Unsubsidized Loan eligibility and scholarships. Several lenders make funds available to international students with a creditworthy U.S. co-signer. Terms, rates, and fees vary by lender — most private lenders do not charge an origination fee, but rates and

repayment terms differ, so compare options carefully. Most private lenders allow repayment to begin after graduation or after dropping below half-time status; interest may be paid 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 help you and your family turn your dental education into a reality. Please contact the Financial Aid Office if you need assistance at any point in the application or education process — we look forward to working with you throughout your years at Pitt Dental Medicine.

Online Resources

The following resources are recommended for further review:

- **Dental Loan Organizer and Calculator (DLOC):** aamc.org/GoDental
- **National Student Loan Data System:** studentaid.gov
- **Federal Student Loan website:** studentaid.gov/h/manage-loans
- **Public Service Loan Forgiveness:** studentaid.gov/manage-loans/forgiveness-cancellation

Office of Student Affairs
Revised 9.2026