

Frequently Asked Financial Aid Questions-Dental

1. How do I apply for student aid?

You must go online to <https://studentaid.gov> and complete the Free Application for Federal Student Aid (FAFSA).

2. What is the school code?

The school code is 001579.

3. How do I create an FSA ID and password?

You can go to <https://fsaid.ed.gov>.

4. When is the FAFSA available?

The FAFSA is available every year and it is strongly encouraged to apply as soon as possible.

5. How often do I need to apply for student aid?

You must apply once every year. You will need to provide prior prior year tax information.

6. What is the priority deadline date for my record to be complete for student aid?

The fall deadline date is April 1st.

7. What is the priority deadline date?

This date is to ensure that if your file is **complete** (no documents required by you to turn in), your aid will be available to pay for tuition and fees.

8. What website do I use to complete Entrance/Exit Counseling, MPN for Federal Direct Unsubsidized Loan, MPN for Graduate PLUS Loan, Document Extenuating Circumstances, and an Endorser?

You will need to go to <https://studentaid.gov>.

9. Am I considered a dependent or an independent student?

You are an **Independent** student even if your parents claimed you on their tax returns.

10. When do I need to provide my parents' information on the FAFSA?

When you are applying for a need-based scholarship or need to prove a disadvantaged background (Health Professions Loan).

11. What documentation is needed for "proof of citizenship"?

Acceptable examples of **original** documentation are: U.S. birth certificate, U.S. passport, Certificate of Citizenship, Certification of Birth Abroad (Form FS-240), Certificate of Naturalization (*We will make copies of the original document in the Office of Student Financial Aid*).

12. Is there a separate application for DCG scholarships?

Yes, you must complete and turn in the scholarship application that is in your acceptance packet.

13. What types of aid do you offer?

We offer Federal Direct Unsubsidized Loans, Federal Graduate PLUS Loans, Institutional Scholarships, and Institutional Loans.

14. How much aid can I borrow as a Dental Student?

As a 1st – 3rd-year student, you can borrow up to \$47,167 in Federal Direct Unsubsidized Loans. As a 4th year student, you can borrow \$42,722 in Federal Direct Unsubsidized Loans. In addition, you can also borrow the Graduate PLUS Loan up to the Cost of Attendance.

15. What is the cost of attendance for the academic year?

The components to the cost of attendance budget consist of books and supplies, fees, student loan fees, miscellaneous fees, housing and food, transportation, and tuition. Currently, the cost of attendance for off-campus in-state is approximately \$76,655, and off-campus out-of-state is \$117,669. We ask that you try to pay all consumer debt before coming to school as it is not part of your budget. *Please remember that your award for 4th year will be less than years 1-3 because you will be attending fewer months (~\$71,765).*

16. What is my total loan debt?

Your total loan debt can be obtained at <https://studentaid.gov>.
Your total private loan debt can be obtained at www.annualcreditreport.com.

17. What is the difference between a Federal Direct Unsubsidized Loan and a Graduate PLUS Loan?

	Credit Check	Funds disbursed on or after 10/1/23 and before 10/1/24 Origination Fees	Funds disbursed on or after 7/1/24 and before 7/1/25 Interest Rate
Federal Direct Unsubsidized Loans	no	1.057%	8.08%
Graduate PLUS Loans	yes	4.228%	9.08%

18. When does interest on the loans start accruing?

Interest accrues once funds are disbursed to your student account.

19. Are there any other fees associated with loans?

Yes, there are origination fees that are subtracted from your loans each time your loan is disbursed.

20. Is Financial Aid counseling available?

Yes, you may contact us for an appointment. We are located on the Health Sciences Campus in the Student Center.

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