

FINANCIAL AID MANUAL

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INTRODUCTION TO THE FINANCIAL AID OFFICE

Welcome to Tufts University School of Dental Medicine Financial Aid Office!

This manual is intended to provide you with the information necessary to apply for financial aid for the 2019-20 academic year. Please make sure to read this manual in its entirety as it has been designed to cover all of the common (and uncommon!) questions asked by our students.

If you have any questions about financial aid, please do not hesitate to contact the appropriate member of our team at any time:

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WHAT YOU SHOULD KNOW BEFORE YOU APPLY

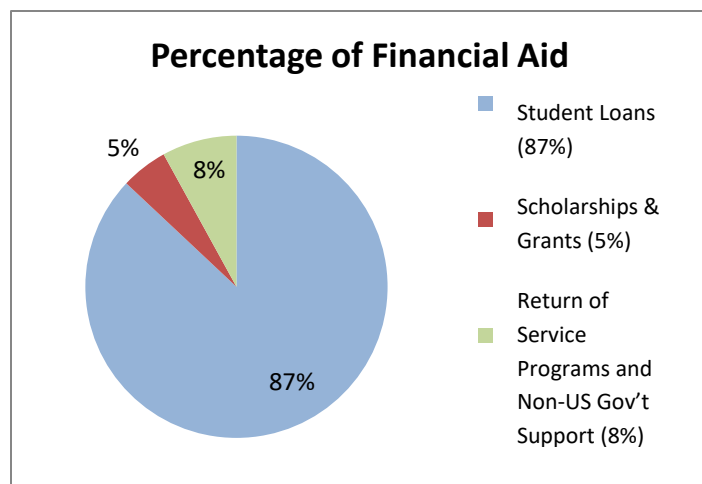
Financial aid is intended to assist students in managing the cost of education associated with attending TUSDM. Funding can come from many different sources, including the federal government, private entities, and institutional (Tufts-based) programs.

There are several financial aid programs that will cover the entirety of the TUSDM cost of education but there is a downside as well—most financial aid

Programs (and all federal aid programs) for graduate students are student loans. If you expect that you will need funding to cover all or part of your cost of education, **you must be prepared to borrow.**

The chart to the right shows the financial aid sources that our students are using to help cover their costs.

As you can see, student loans make up the bulk of financial aid awards here at the dental school.



How much will I need to borrow?

The approximate average student loan debt for the class of D19 considering only students who borrowed (81% of the class) is almost **\$357,000**. A review of the cost of attendance for TUSDM students is available on page **18** of this manual. That is a good place to start figuring out how much you will need to borrow in student loans.

These numbers are not small, and we do ask that you take student loan borrowing very seriously.

However, do keep in mind that borrowing student loans is an investment in your future. We believe in the value of a TUSDM education. A Doctor of Dental Medicine degree from Tufts is competitive and will prepare you to enter the workforce with a wide range of skills, abilities, and knowledge. Making smart choices about your borrowing now will help you to prepare yourself for student loan repayment and will further maximize the return on your investment in TUSDM.

We understand the borrowing can be scary and overwhelming, but we are here to help. If, after reading through this manual, you still have questions, do not worry—simply contact your financial aid coordinator for assistance.

We look forward to working with you.

ELIGIBILITY FOR FINANCIAL AID

In order to apply for financial aid here at the dental school, you must meet the following basic eligibility criteria:

- Be enrolled (or accepted) at least half-time in an eligible program at TUSDM (this includes DMD, DIS, and certain PG programs)
- Be a US Citizen, Naturalized US Citizen, Permanent Resident, or otherwise eligible non-Citizen
- Have a valid Social Security Number
- Maintain Satisfactory Academic Progress (see the Student Handbook on <https://dental.tufts.edu/student-life/current-student-resources> for more information)
- Not be in default or overpayment on any prior federal student loans or grants
- If you are a male who was born in the United States or entered the United States before the age of 25, you must be registered with the Selective Service (www.sss.gov)
- Have not been convicted of drug possession or distribution (see <https://studentaid.ed.gov/sa/1920/help/student-demographics-corrections> for more information)
- Demonstrate financial need (certain programs only)

Some of our financial aid programs have additional, specific criteria. These will be discussed in the section of this manual that deals with the intricacies of each available program, beginning on page 6.

Credit Criteria

Some student loans (including one federal loan, the Grad PLUS Loan) require borrowers to have a good credit history to receive the loan. While private loans may have stricter requirements, for the Grad PLUS this essentially means that you cannot have adverse credit history. For more information visit <https://studentaid.ed.gov/sa/sites/default/files/plus-adverse-credit.pdf>.

Monitoring your credit history is always a good idea, regardless of whether you intend to apply for any credit-based loans. You are entitled by law to one free copy of your credit history every twelve months, from each of the three credit reporting agencies. To request a copy of your credit report from each of these agencies, please visit www.annualcreditreport.com. This is a federally-monitored website and is free for you to use. Note that there is a charge to request a copy of your credit score.

If you wish to dispute a mistake on your credit report or have additional questions, you should contact the appropriate credit reporting agency:

- Experian – www.experian.com
- Equifax - www.equifax.com
- TransUnion – www.transunion.com

Please do not send a copy of your credit report to our office. This information is personal and confidential.

TUFTS DENTAL SCHOOL FINANCIAL AID PROGRAMS

Financial assistance for your TUSDM education is available from a variety of sources, including institutional funds, federal aid, outside scholarships, veterans' benefits, return-of-service programs, and supplemental (private) student loans.

Institutional (Tufts-Based) Programs

Institutional programs are awarded using funding provided directly from Tufts University. Available institutional funds include grants, scholarships, and student loans.

Tufts Scholarships/Grants

Scholarships and grants are considered "gift aid" and do not need to be paid back.

Program Name	Eligibility	Amount	Notes
Merit Scholarship	Outstanding academic achievement. All students considered regardless of financial need/financial aid application status.	\$6,000 - \$10,000 / academic year	Entering students notified at time of acceptance to TUSDM. Continuing students notified at the close of grades each subsequent academic year. Renewal contingent upon student's class rank.
Dental Endowed Scholarship Funds	All students considered for applicable funds after completing one year at TUSDM. Entering students are typically not eligible for consideration.	Varies based on availability of funding and number of eligible students each academic year.	Provided to TUSDM by several generous donors. Awarded by Financial Aid in conjunction with the Associate Dean of Student Affairs.
Tufts Grant	Student must apply for financial aid and exhibit significant financial need.	Varies based on availability of funding. 18-19 range was \$3,000 - \$12,000.	Must apply for financial aid using parent information.

Tufts Loans

The Tufts Loan is a private student loan awarded to financially needy financial aid applicants. Funding comes directly from Tufts University and has been made possible by the generous donations of several benefactors. The interest rate on the Tufts Loan is 5%, and no interest begins accruing (and no payments need to be made) until a full six months after you graduate or withdraw from Tufts.

- Interest Rate/ Accrual: 5%, fixed. Interest accrual begins when student enters grace period.
- Origination Fee: None.

- Annual / Aggregate Maximum: Annual awards adjusted each year based on eligibility. 18-19 award range was \$7,100 - \$11,900. No aggregate maximum.
- Grace Period: 6 months
- Repayment Term: 10 years, ineligible for federal student loan consolidation.
- Deferment Provisions: In-school (full-time); maximum 5 year deferment available for post-graduate areas of study (PG specialty program, internship, residency, etc.)

Federal Student Aid Programs

The only federal student aid programs for graduate students are student loans and work-study. There are two main types of federal student loans: Direct Loans, which are paid out directly from the Department of Education, and campus-based loans, which are managed by Tufts.

Federal Direct Unsubsidized (Stafford) Loan

The Direct Unsubsidized Loan is the most basic and most common student loan borrowed by TUSDM students. All students who meet the basic eligibility criteria for federal student aid and who have not met the aggregate maximum for Direct Loans are eligible to receive this loan. This loan is considered non-needs based.

- Interest Rate/Accrual: 18-19 rate is 6.6% fixed (adjusted annually on 7/1). Interest accrual begins the date that the loan disburses to the school.
- Origination Fee: Currently 1.062% (adjusted annually on 10/1)
- Annual/Aggregate Maximum: Prorated by the number of months the student is enrolled in a particular academic year. Aggregate maximum is \$224,000 (includes undergraduate loans).
- Grace Period: 6 months
- Repayment Term: 10 years; may be extended to 20, 25, or 30 years through any of the extended, income-based, or consolidation plans.
- Deferment Provisions: In-school (half-time); enrollment in an approved graduate fellowship program; enrollment in an approved graduate or post-graduate fellowship-supported study outside of the US; enrollment in a course of study that is part of an approved rehabilitation training program for disabled individuals; qualified active duty in the US Military or National Guard; inability to find full-time employment (maximum 3 years); economic hardship (as defined by law, maximum 3 years); certain types of service that qualify the borrower for loan cancellation such as teaching or law enforcement.

Direct Unsubsidized Loan Annual Maximum Award	
Academic Program	Annual Loan Limit
DMD : Year 1 (11 months)	\$44,944
Year 2 (11 months)	\$44,944
DMD & DIS: Year 3 (12 months)	\$47,167
DMD & DIS: Year 4 (9.5 months)	\$40,500
Post-Graduate: All Years	\$20,500
DIS: First Term (January 2020 – July 2020)	\$40,500

Federal Direct Grad PLUS Loan

The Direct Grad PLUS Loan is another non-need based federal loan. This loan also involves a simple credit check. To be eligible for this loan, students must meet all basic federal student aid eligibility criteria), as well as not have adverse credit history. If you are credit declined for the Grad PLUS Loan, you will have the opportunity to appeal the decision or add an endorser (co-signer) to the loan.

- Interest Rate/Accrual: 18-19 rate is 7.6% fixed (adjusted annually on 7/1). Interest accrual begins the date that the loan disburses to the school (usually 10 days prior to the start of the term).
- Origination Fee: Currently 4.248% (adjusted annually on 10/1)
- Annual/Aggregate Maximum: Annual maximum is Cost of Attendance less other aid received. No aggregate maximum.
- Grace Period: None. (6-month “post enrollment deferment” functions similar to a grace period.)
- Repayment Term: 10 years; may be extended to 20, 25, or 30 years through any of the extended, income-based, or consolidation plans.
- Deferment Provisions: In-school (half-time); enrollment in an approved graduate fellowship program; enrollment in an approved graduate or post-graduate fellowship-supported study outside of the US; enrollment in a course of study that is part of an approved rehabilitation training program for disabled individuals; qualified active duty in the US Military or National Guard; inability to find full-time employment (maximum 3 years); economic hardship (as defined by law, maximum 3 years).

Health Professions Student Loan (HPSL)

The HPSL is a campus-based federal loan awarded to financially needy financial aid applicants. Students must meet all basic eligibility criteria as well as express financial need to be eligible for this loan.

- Interest Rate/Accrual: 5% fixed. Interest accrual begins when student enters repayment.
- Origination Fee: None.
- Annual/Aggregate Maximum: Annual awards adjusted each year based on eligibility. 18-19 award range was \$11,900 - \$13,700. No aggregate maximum.
- Grace Period: 12 months.
- Repayment Term: 10 years; May be extended if consolidated with other federal debt.
- Deferment Provisions: In-school (full-time, school must be eligible for participation in the HPSL program); GPR (maximum 2 years); full-time activate duty member of the Armed Forces or Peace Corps (maximum 3 years).

Loans for Disadvantaged Students (LDS)

The LDS is a campus-based federal loan awarded to financially needy financial aid applicants. Students must meet all basic eligibility criteria, be eligible to receive the HPSL, and be in their fourth year of study at TUSDM.

- Interest Rate/Accrual: 5% fixed. Interest accrual begins when student enters repayment.

- Origination Fee: None.
- Annual/Aggregate Maximum: Annual awards adjusted each year based on eligibility of funds, 18-19 award was \$11,500. No aggregate maximum.
- Grace Period: 12 months.
- Repayment Term: 10 years; May be extended if consolidated with other federal debt.
- Deferment Provisions: In-school (full-time, school must be eligible for participation in the LDS program); GPR (maximum 2 years); full-time activate duty member of the Armed Forces or Peace Corps (maximum 3 years).

Federal Work-Study (FWS)

FWS is a work program that is intended to assist students in managing the cost of their education. Under this program, students work on-campus positions and are paid hourly as if they were “regular” university employees. The difference is that a percentage of a student’s wages are paid by the federal government, while the rest is paid from university funds. Students receive a regular, bi-weekly paycheck. To be eligible for FWS, students must meet all basic financial aid eligibility criteria and be currently borrowing Direct Unsubsidized and Grad PLUS Loans.

If you are interested in participating in FWS, you must first locate an eligible on-campus position. Our office does not maintain a database of open positions available. Many students work in the fitness center, library, or as TA’s. Once you have found a position that interests you, contact your financial aid coordinator for information on how to have an FWS allocation added to your financial aid package.

Private Student Aid Programs

Private financial aid programs usually come in the form of private student loans or scholarships. It is up to you to seek outside, private opportunities if you would like to apply for programs that are not in our list of institutional and/or federal student aid programs.

Private Student Loans

Private student loans can be considered supplemental loans. In general, our office recommends that students maximize their federal and/or institutional financial aid eligibility before borrowing a private student loan. Most private loans are offered to students based entirely on a student’s (and/or their cosigner’s) creditworthiness. The largest sources of private student loans are banks and credit unions, however some states offer private loan programs as well. If you are interested in learning more about private student loans, we recommend that you review our Guide to Supplemental Loans, available for download on our website. You are also welcome to contact your financial aid coordinator with questions, but do realize that federal regulations limit our ability to recommend specific private loan programs to students.

Private Scholarships

Some students have had success in seeking out private scholarships from entities outside of Tufts. We recommend starting your search at a local town hall or your state/county dental society. Other great resources are online (simply searching “dental student scholarships” turns up many results), or scholarship search engines such as FastWeb (www.fastweb.com). Sometimes our office is notified of outside scholarship opportunities as well. When that happens, we will send an email blast to all currently-enrolled students notifying them of the scholarship. You are also welcome to stop by our office at any time to check our list of scholarships that have been made available in the past.

Return of Service Programs (ROS)

These types of programs usually involve a student being awarded a full-tuition scholarship and living stipend. In exchange for receipt of these funds, you will be required to work for the sponsoring organization post-graduation. Your return of service commitment is usually 1:1--for every year that you are funded, you will be expected to serve with that organization for one year after you graduate. Most students sign-up for full four-year ROS programs, so that means they would have a four-year commitment after they graduate.

Health Professions Scholarship Program (HPSP)

The HPSP will cover 100% of a student’s tuition, fees, and living costs for each year that an accepted student participates in the program. Reimbursement for required books and supplies is also available. A minimum three-year commitment is required. Students who participate in this program are usually stationed on a base after they graduate.

Information on various military branches that offer HPSP benefits is available on the following websites:

- **Air Force** – www.airforce.com/healthcare
- **Army** – www.healthcare.goarmy.com
- **Navy** – www.med.navy.mil/accessions

Applications for HPSP should be submitted directly to the military branch of your choice.

National Health Service Corps Scholarship (NHSC)

Similar to HPSP, NHSC will cover 100% of a participant’s tuition and fees, as well as provide them with a modest monthly living stipend. Reimbursement for required books and supplies is also available. The NHSC requires a minimum two-year commitment, though three- and four-year participants are strongly preferred. Students participating in this program work at an NHSC-approved site post-graduation, usually in an underserved, rural area.

Additional information on the NHSC Scholarship is available on the web at www.nhsc.hrsa.gov.

Applications for the NHSC should be submitted directly to the NHSC, though there are components that require financial aid and registration certification.

Medical and Dental Student Stipend Program (MDSSP)

The MDSSP is an incentive-based program offered by the US National Guard. Participants receive a monthly stipend in exchange for committing to a one-year service obligation for every six months the stipend is received. There is no tuition scholarship portion of the MDSSP. Limited post-graduate student opportunities are available on a case-by-case basis.

Information on this program is available online at www.nationalguard.com/healthcare-bonuses-and-loans.

Applications for the MDSSP should be submitted directly to the National Guard.

THE FINANCIAL AID APPLICATION PROCESS

Entering students and continuing students have a slightly different application process timeline:

- **Entering** students are invited to apply for financial aid once they have been formally accepted to TUSDM and have made their first admissions deposit. Application information will be emailed to students as they are accepted into the class. The first round of emails will go out in late January.
- **Continuing** students are invited to apply for financial aid as soon as the application materials become available, usually around mid-January. Application information will be emailed to all continuing students in late January.

The financial aid application deadline for all DMD/DIS students is Monday, April 1, 2019.

All financial aid application materials must be complete and received by our office by this deadline. It is **your responsibility** to track the status of your application using the Tufts Student Information System, SIS, at <http://go.tufts.edu/sis>. Deadline reminders will be sent out via email when possible.

We do accept late applications, but if any portion of your application is completed after the April 1st deadline, you will be eligible to receive only Federal Direct Loans. Late applicants will be waitlisted for favorable funding (if they would have otherwise been eligible). If we have money left over after all on-time applicants have been reviewed and awarded, we will begin pulling students off of the aid waiting list and offering them funding in the order that their applications were complete. Additionally, we cannot guarantee that late applications will be processed prior to the fall billing deadline.

The **only** exception to this deadline is entering students who are accepted after March 2, 2019. If you are accepted after this date, your financial aid coordinator will contact you individually regarding your personal financial aid deadline.

Our office begins reviewing applications after the April 1st financial aid deadline. Please note that no student's award information will be released prior to this date. It is "to be determined" the format in which the award notifications will be released to both entering and returning students. Further guidance on this process will be forthcoming. We strive to finalize all on-time award packages by early June. Late applicants will be reviewed and awarded only after all on-time aid packages have been released.

FINANCIAL AID APPLICATION MATERIALS

If you are applying for federal student loans only, please submit the following:

- **2019-20 FAFSA** – www.fafsa.gov or myStudentAid mobile app. We strongly suggest that all students complete the IRS Data Retrieval process to automatically upload tax information into the FAFSA. Complete student sections only.
- **Tufts Financial Aid Application** – Download from <http://dental.tufts.edu>.
- **Copy of Student Social Security Card** – Make sure your card has been signed before you make a copy (first time applicants only).

If you would also like to be considered for the Tufts Grant, Tufts Loan, and Health Professions Student Loan, please submit the following documents *in addition to those listed above*:

- **2019-20 FAFSA** – Complete all student and parent sections.
- **Supplemental Financial Aid Application** – Download from <http://dental.tufts.edu>. Complete all parent and student sections. Requires signatures from student and at least one parent.
- **2017 Parent W-2 Form(s)** – Must equal wages reported on tax return(s).
- **2017 Intended Spouse W-2 Form(s)** – Must equal wages reported on tax return. Submit only if you will be married during the 2019-2020 academic year
- **2017 Intended Spouse Federal Income Tax Return** – Tax return must be signed. Submit this document only if you will be married during the 2019-2020 academic year. Please submit all federal schedules and pages.
- **2017 Parent Federal Income Tax Return(s)** – Tax returns must be signed by at least one filer. We cannot accept electronic signatures. We cannot accept estimated, prior year, or tax extensions as a part of your financial aid application. Please submit all federal schedules and pages. If your parents were not required to file a 2017 tax return, they must complete a “Non-Tax Filing Statement” that can be downloaded from <http://dental.tufts.edu>.
- **Non-Custodial Parent Statement** – Download from <http://dental.tufts.edu>. Complete only if your parents are divorced, separated, or never married.
- **2017 Non-Custodial Parent Federal Income Tax Return(s)** – Tax returns must be signed by at least one filer. We cannot accept electronic signatures. We cannot accept estimated, prior year, or tax extensions as a part of your financial aid application. Please submit all federal schedules and pages. If your parents were not required to file a 2017 tax return, they must complete a “Non-Tax Filing Statement” that can be downloaded from <http://dental.tufts.edu>.



****Please note that you may be asked to provide additional information that is not on this list****

****We will not accept electronic or typed signatures on anything other than the FAFSA ****

Financial Aid Application Status

Students are primarily responsible for checking the progress of their financial aid application status. Students who are currently enrolled or are intending to be enrolled and have placed a deposit with the Admissions Office will be able to check the status of their financial aid application materials online using the school's student information system (referred to as SIS) student portal.

To access the SIS student portal, go to <http://go.tufts.edu/SIS> and enter your Tufts username and password. Once log in, click on the "Financial Aid" tab at the top of the page then to "Documents". You will then see the required documents for your financial aid application and the status of each as indicated below:

-  **Red Exclamation Points** indicate documents that are missing.
- **"Incomplete" status** indicates documents that have been received but contain item(s) that are incomplete.
-  **Green Check Marks** indicate documents Received and Complete.

Additional required documents could also be added once the student has indicated on their application as to the type of financial aid programs they are applying for. Please continue to check the SIS student portal for updates to your application status. Lastly, it can take the Financial Aid Office 3-5 business days upon receipt of application materials to update the status of documents especially during the peak application season in March and April.

Determining Financial Need

Remember, as long as you meet the basic federal student aid eligibility requirements, you can cover the entirety of your annual cost of attendance using federal student loans. The application materials outlined on the previous page are collected so that your financial aid coordinator can calculate your financial need and determine whether we can replace a part of your less-favorable loan package with any of the more favorable programs that are available.

To determine aid eligibility, our office uses your financial aid application materials to calculate what is called an Expected Family Contribution, or EFC. Your EFC is the amount of money, based on your income and assets you may be able to contribute towards your educational costs. If you are applying for federal loans and our institutional programs, we will calculate both a student and a parent EFC.

Submission of Parent Information

As you are enrolling in a graduate program, you are considered an independent student for the purpose of applying for **federal** financial aid. This means that only your (the student's) information is considered when you apply for Direct Unsubsidized and Direct Grad PLUS Loan funding.

If you want to be considered for more favorable funding (Tufts Grant, Tufts Loan, Health Professions Student Loan, and Loans for Disadvantaged Students) in addition to Federal loans, you are required to submit information for **both** of your parents. Collecting parent information helps our office in targeting our very limited institutional funding to those students and families who need it the most.

While we recognize that your parents may not be financially contributing to your education, we collect their information to measure their **ability** to do so.

Please keep in mind that you are not required to disclose parent information as part of your financial aid application. If you wish to supply only your own information, you will still be eligible to cover the entirety of your cost of education using only federal student loans.

Parents who are divorced, separated, or never married

If your parents are divorced, separated, or never married, you are still required to submit information from both of your parents. If you believe that you are experiencing extenuating circumstances that prevent you from obtaining your non-custodial parent's information, you must submit the following no later than the April 1st financial aid deadline:

- Completion of the Non-Custodial Parent Waiver Form found at <http://dental.tufts.edu> that includes a detailed, written request explaining why your non-custodial parent's information should not be considered.
- Written statement from a neutral third party that corroborates your request. This cannot be a member of your family.
- Any supporting documentation that you feel may be helpful for us in making a determination.

Please note that parent refusal to provide their information is not grounds for a non-custodial parent information waiver request. The Financial Aid Office will consider the frequency of contact you have had with your non-custodial parent since you graduated from high school, in addition to the information provided in your written statement and the supportive documentation submitted. Not all waiver requests are approved. Contact your financial aid coordinator with any questions.

Students with foreign parents

Due to the impossibility of accurately determining financial need for families residing in foreign countries, our office is unable to consider institutional aid applications from students who have a parent living abroad. If either of your parents live outside the country, you are eligible to apply only for federal student loans.

FAFSA Instructions

If you have never completed a FAFSA before it can seem a little daunting. Here are a few things to keep in mind that will help processing go smoothly:

- **FAFSA will ask you to list your school so that we can receive your results.** Make sure to list the Tufts Dental School code of E00519. Do not use the code for the Medford campus, otherwise we will never receive your results!
- **All students are required to have an FSA ID in order to complete a FAFSA.** If you do not already have an FSA ID, you must create one online at <https://fsaid.ed.gov> prior to completing a FAFSA.
- **If you filed a FAFSA in previous years, you can complete a Renewal FAFSA.** Selecting this option will auto-fill much of your information. This should make it easier for you to complete but do make sure to double-check that all of your information is correct.
- **You must use your legal name when completing your FAFSA.** Do not use a nickname. The FAFSA is a legal document and your name must match up with your Social Security Number and date-of-birth. Failure to use your legal name will result in serious processing delays.
- **We highly recommend using the IRS Data Retrieval Tool.** Most FAFSA filers will be eligible to automatically link IRS tax data to their FAFSA. This will cut down on the amount of information that you have to enter manually. Follow the instructions on the FAFSA to complete this process. Note: not all tax filers will be eligible for this process.
- **Review your Student Aid Report (SAR).** Once your FAFSA has been processed, you will receive a SAR via email. This is your summary of your FAFSA. This document will alert you of any problems (for example, a name mismatch, Selective Service issues, etc.) so make sure to review your SAR as soon as it is received. You are more than welcome to contact your financial aid coordinator if you have any questions about the comments included on your SAR.

Make sure to file your FAFSA well in advance of the April 1st financial aid deadline. It can take up to two weeks for the Department of Education to process your FAFSA and release your results to our office. Your results must be received by our office by April 1st for your application to be considered on-time.

Federal FAFSA Verification

The Department of Education uses a process called verification to audit FAFSAs. By law, a minimum of 30% of student FAFSAs are selected for verification. If you are selected, you will be required to submit additional documentation as a part of your financial aid application. This documentation includes:

- **Verification Worksheet** – Your financial aid coordinator will email you the appropriate worksheet.
- **IRS Tax Return Transcript** – This is not a copy of your tax return. This is an official document that must be requested from www.irs.gov/Individuals/Get-Transcript. *You do not need to complete this step if you utilized IRS Data Retrieval on the FAFSA.*

If you are selected for verification, you will be notified via your FAFSA Student Aid Report (SAR). However, you will be contacted by your financial aid coordinator directly with instructions on exactly what you will need to complete. All required verification documents must be received by our office by the April 1st financial aid deadline.

CSS Profile Instructions

The CSS Profile is no longer a required document for financial aid.

Next Steps

Once your financial aid coordinator has determined your eligibility for financial aid, you will receive an award packet from our office. Our goal is to release award information for on-time aid applications by early June.

Your award packet will include the following:

- **Award Notification Letter** – The official notice of your financial aid eligibility for the upcoming academic year. This document must be signed and returned to our office.
- **Student Loan Handbook** – Detailed information on all loan programs. Will also include a finalized breakdown of costs for next year.
- **Student Loan Application Checklist** – Handy list of everything you will need to do to finalize your loans.
- **Loan Disclosures** – These will only be included if you are awarded certain loan programs.

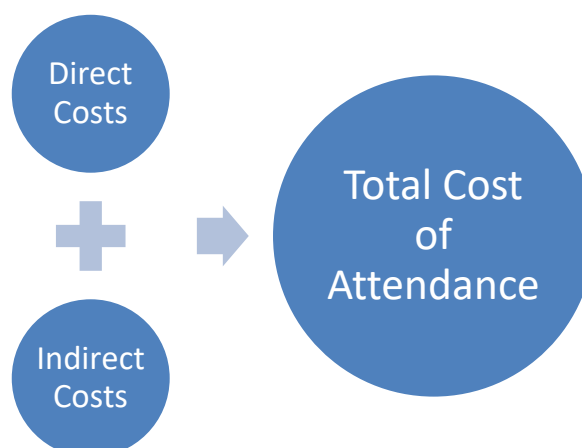
Please be aware that you will need to complete additional steps to finalize your financial aid package. At minimum, you will need to sign and return your Award Notification Letter to your financial aid coordinator within ten days of the date printed on the letter. However, if you are receiving student loans, you will need to complete additional, electronic loan requirements (such as promissory notes and loan acceptance agreements). All of these obligations must be met in order for your financial aid to disburse to your student account. See page **20** for billing policies.

Financial Aid Appeals

You have the right to appeal your financial aid package if you feel that your awards do not accurately represent your family's financial situation. Appeals generally reflect a desire for a lowered student and/or parent EFC in light of extenuating circumstances that are not represented in financial aid application materials. If you wish to appeal the financial aid decision, you must complete the Financial Aid Appeal Form and submit all required documentation. Please contact your Financial Aid counselor for more information. All appeals must be submitted to the Director of Enrollment Services no later than September 30, 2019.

COST OF ATTENDANCE

Your annual cost of attendance (COA) is the total amount of money that it will cost you to pay for school and live in the Boston area. Your COA includes both direct (tuition and fees) and indirect (living expenses, books, and supplies) costs. You are able to use financial aid to cover the entirety of your COA each year.



A detailed breakdown of the annual COA is available below. We anticipate that the final, approved costs for 19-20 will be available on our website around **June 1, 2019**. Tuition and fees increase by approximately 4-6% annually.

Cost of Attendance for 2018-2019 – DMD Program

	DMD 2022	DMD 2021	DMD 2020	DMD 2019
<i>Direct Costs</i>				
Tuition	\$76,004	\$76,004	\$76,004	\$76,004
Fees	\$16,637	\$16,489	\$10,709	\$10,589
<i>Indirect Costs</i>				
Living Expenses	\$24,200	\$24,200	\$26,400	\$20,900
Books/Supplies	\$1,600	\$1,900	\$1,500	\$550
Board Allowances	\$0	\$550	\$3050	\$300
Direct Loan Fees	\$480	\$480	\$502	\$432
Total COA	\$118,921	\$119,623	\$118,165	\$108,775

Cost of Attendance for 2018-2019 – DIS Program

	DIS 2021	DIS 2020	DIS 2019
<i>Direct Costs</i>			
Tuition	\$41,597	\$83,194	\$83,194
Fees	\$21,018	\$10,709	\$10,589
<i>Indirect Costs</i>			
Living Expenses	\$15,400	\$24,200	\$20,900
Books/Supplies	\$475	\$1,350	\$550
Board Allowances	\$0	\$2,450	\$300
Direct Loan Fees	\$432	\$480	\$432
Total COA	\$78,922	\$122,383	\$115,965

Living Expenses

You can use financial aid to cover your living expenses while you are attending TUSDM. However, please remember that financial aid (especially student loans) is not income. These sources of financial assistance are intended to cover **basic** living expenses only, and should be treated with care. If you want to keep your debt at a reasonable level, you must strive to keep your expenses down and live as frugally as possible while you are in school. Helpful information on living in Boston is available online at <https://dental.tufts.edu/student-life/current-student-resources>.

Please remember that we cannot provide financial assistance to students during periods of non-enrollment. This includes summer breaks. It is your responsibility to cover your expenses when you are not in school.

The table below includes a detailed breakdown of our current living expense budgets for our students. We have included two budgets—one for students who live off-campus (in an apartment or house), and one for students who live with their parents and/or relatives. You will indicate your living situation when you apply for financial aid.

Living Expense Breakdown – 2018-2019

	Off-Campus	Living with Parents
Monthly Rent	\$1,500	\$250
Utilities	\$115	\$70
Food	\$335	\$275
Transportation	\$100	\$220
Miscellaneous (clothing, laundry, entertainment)	\$150	\$185
TOTAL MONTHLY BUDGET	\$2,200	\$1,000

The living expense monthly budget for the 2019-2020 academic year will be \$2,300 for students living off-campus and \$1,100 for students living with parents or relatives.

Laptop Reimbursement

All TUSDM students are required to possess a laptop that meets certain technical requirements in order to complete required exams and assignments. New (entering) students must have a laptop that meets these published requirements (provided to students by the Office of Admissions in the spring before matriculation) prior to the start of new student orientation. If you need a new laptop, you are able to request that a laptop allowance be included in your annual Cost of Attendance. This will allow you to access student loan funding (in most cases, a Grad PLUS Loan) to cover the cost of a new laptop. To request this adjustment, please complete the Laptop Purchase Reimbursement Request that is available for download on our website.

- Laptop allowances are available as a reimbursement only. You are required to purchase a laptop and provide a receipt prior to receiving student loan funds for this purpose.
- Laptop purchase must be made within 30 days of reimbursement request.

- The maximum allowance is \$1,800. No student will receive a laptop allowance that exceeds this amount.
- Reimbursement will not be provided for peripheral equipment (such as printers, computer mice, or external monitors), insurance coverage or software.
- Laptop Purchase Reimbursement Request Forms must be submitted no later than March 2, 2020 for the 19-20 academic year.
- Students who submit a Laptop Purchase Reimbursement Request Form prior to the start of the academic year will receive their reimbursement with their Fall 2019 indirect cost refund. Requests submitted after the start of the academic year will be reviewed within ten business days.

Some students may not be eligible to receive reimbursement for the purchase of a laptop. If you are not a first- or second-year DMD or PG student, please contact your financial aid coordinator to verify your eligibility before purchasing a new laptop.

Academic Year Dates – 2019-20*

Class	Academic Year Dates	Fall Bill Due	Spring Bill Due
DMD 2023	July 25, 2019 – June 21, 2020	August 2, 2019	December 3, 2019
DMD 2022	July 29, 2019 – June 26, 2020	August 2, 2019	December 3, 2019
DMD 2021	July 29, 2019 – July 17, 2020	August 2, 2019	December 3, 2019
DMD 2020	August 12, 2019 – May 15, 2020	August 2, 2019	December 3, 2019
DIS 2022	January 2, 2020 – July 26, 2020	N/A	December 3, 2019
DIS 2021	September 3, 2019 – July 17, 2020	August 2, 2019	December 3, 2019
DIS 2020	August 12, 2019 – May 15, 2020	August 2, 2019	December 3, 2019

**These dates are tentative and subject to change.*

PLANNING FOR PAYMENT

It is very important that you plan ahead when applying for financial aid to cover all or part of your Cost of Attendance. Please make sure that you apply by the April 1st application deadline so that your awards can be processed in advance of your billing deadline each semester. We cannot guarantee that late applications will be processed prior to the Fall term billing deadline.

You will be billed twice each academic year: once in the Fall and once in the Spring. Bills are released electronically by the Office of the Bursar to your Tufts.edu email account about one month before the due date, so make sure to keep an eye on your email. Your bill will include your direct charges for the upcoming semester and any pending financial aid that has been processed by our office. The eBill is a one-time snapshot of your student account, so if any changes are made to your account (for example, if we process additional aid for you or if a payment is made *after* your eBill has been released), you will need to check SIS for an updated account statement.

If you have any questions about the eBill or making a payment, you will need to contact the Office of the Bursar directly. They can be reached by calling 617-636-6551 or by emailing HSBursar@tufts.edu. Helpful information is also available on their website at <http://finance.tufts.edu/bursar>.

Loan Disbursement

Your loans will disburse to your student account approximately ten days prior to the start of each semester. For some class years, the disbursement date is after the billing due date. However, as long as you have met all financial aid requirements and your pending loans (and any cash payments) cover your balance in full, you will be considered “paid in full.” You can check on the status of your loans and confirm that our office has received all of your documents using your SIS account.

Late Payments

Your bill must be paid in full by the due date indicated. The Office of the Bursar reserves the right to charge a late fine of 10% of the outstanding balance (not to exceed \$750) to any bill that remains unpaid after the due date. Requests for a billing extension must be directed to the Office of the Bursar and will be evaluated on a case-by-case basis.

Indirect Cost Refunds

Indirect cost refunds are issued by the Office at the Bursar during the first week of each semester via Tufts University’s electronic cash management provider, BankMobile. In order to receive an electronic refund and avoid any delays, students must select a refund disbursement method through Tufts eRefund (BankMobile). Utilizing BankMobile allows you to receive your refund via direct deposit into a bank account of your choice.

All new students will receive information on activating a BankMobile profile and selecting a refund disbursement method prior to enrollment. This information will be sent via U.S. mail, so please keep an eye out for your mailer. Further questions about refunds should be directed to the Tufts Health Science Bursar’s Office, who is in charge of processing student refunds. They can be reached at 617-636-6551 or by email at HSBursar@tufts.edu. Feel free to also go their [website](#) for more information.

FINANCIAL AID POLICIES AND PROCEDURES

Please review the following information concerning important office policies and procedures. If you have any questions, do not hesitate to contact your financial aid coordinator at any time.

Deferment of Prior Educational Loans

Many students attending TUSDM borrowed student loans during prior educational programs. Most student loan programs allow you to defer payment during periods of enrollment. You must be a fully matriculated student to receive this benefit.

New students are considered matriculated on the first day of orientation of the new academic year. We cannot certify your enrollment prior to this date.

The Office of Enrollment Services – Registrar’s Office is the only office on campus that is able to certify your enrollment. You can contact the Office of the Registrar directly at 617-636-0814, or by emailing dental_registrar@tufts.edu.

Federal Student Loans

If you borrowed federal student loans, you are eligible to defer payments as long as you are enrolled at TUSDM at least half-time. Your enrollment information will be automatically provided to your federal loan servicer(s). Enrollment status information will be reported to your loan servicers beginning late August. The school continues to report enrollment and subsequent changes in enrollment status monthly thereafter. It is recommended that you contact your loan servicer each year to verify that they have received your enrollment information so that your loans can be deferred. If, for any reason, your servicer has not received your updated enrollment information, you can submit a paper deferment request the Office of Enrollment Services – Registrar’s Office.

Private Student Loans

Most, but not all, private student loan lenders allow students to defer payments during school. You must check with your lender prior to enrollment to verify that you are eligible for in-school deferment. Many private lenders cap in-school deferment time so please make sure to ask your lender about this as well.

It is *your* responsibility to notify all loan servicers (federal and private) of any changes in your enrollment status, including requests for deferment!

Do not ignore student loan bills and do not assume that deferment will happen automatically. You must communicate with your servicer(s) to determine how best to approach deferment opportunities.

Default/Overpayment Status

You will be denied financial aid if you have defaulted on a past Direct, FFEL, Defense, Perkins, PLUS/ALAS, or SLS Student Loan. Your default status on these programs must be resolved before you can receive any form of financial aid through this office.

Additionally, you will be denied financial aid if you owe a refund/repayment on a Pell Grant, SEOG, LEAP, or SLEAP. Your overpayment status must be resolved before you can receive any form of financial aid through this office.

Outside Scholarships or Loans

You are required to disclose any outside loans or scholarships that you receive to this office. Failure to disclose this information to your financial aid coordinator may be considered a violation of Tufts Dental School's code of ethics and professionalism and may attract disciplinary action.

Statement of Educational Purpose/Falsifying Information

Financial aid funds must be used for educational costs. Use of financial aid funds (whether federal, institutional, or private) for any purpose other than those specified in this manual must be returned. Additionally, your actions may be considered a violation of Tufts Dental School's code of ethics and professionalism and may attract disciplinary action.

Any person who knowingly and willingly provides misleading information on any financial aid application materials will be subject to penalties. Such penalties may include, but are not limited to, disciplinary actions on the part of the school and report of the violation(s) to the Department of Education and/or the Department of Health and Human Services.

Past-Due Balances

Financial aid cannot be used for a balance due on a prior term here at TUSDM. It is your responsibility to work with the Office of the Bursar on payment of these types of balances.

Notification of Application Status

It is your responsibility to monitor the status of your financial aid application materials via your SIS account. We will provide occasional email reminders regarding upcoming deadlines, but it is ultimately your responsibility to track your application.

Statement of Non-Discrimination

It is the policy of Tufts University not to discriminate on the basis of sex, age, religion, handicap, race, color, national or ethnic origin, status of a disabled veteran, or status of a veteran of Vietnam in the administration of its educational policies, admissions policies, employment policies, scholarship and loan programs, and athletic or other University programs.

Family Education Rights and Privacy Act of 1974 (FERPA)

FERPA prevents the Financial Aid Office from releasing any details regarding your financial aid award to any party other than you with the exception of the following:

- Offices of the Federal Government
- Student loan lenders and student loan guarantee agencies
- Federal, state, and local courts

Information is made available to these agencies upon request.

We may provide *public* information to a third party (for example, a parent, sibling, friend, or spouse) upon request. This information may include, but is not limited to, the financial aid application process, financial aid programs, and general aid eligibility guidelines. Because you are not a minor, we are prevented from disclosing any specific information regarding your financial aid award(s). This includes, but is not limited to, your application status, your award amount/type, details on expected living expense refunds, whether you have even applied for financial aid, specifics on what aid has been disbursed to your account, and information concerning your student loan indebtedness.

If you wish for your parents, spouse, or other third party to receive these types of private data, you must provide a written request to your financial aid coordinator. Please do keep in mind that all information will continue to be sent only to you. We will not initiate contact with your parents, spouse, or other third party on your behalf for any reason.

Gramm-Leach-Bliley Act (GLB)

The Financial Modernization Act of 1999 (also known as the GLB), includes provisions to protect consumer personal financial information held by financial institutions.

The GLB gives authority to eight federal agencies and states to administer and enforce the “Financial Privacy Rule,” and the “Safeguards Rule.” These two regulations apply to “financial institutions,” which include banks, securities firms, insurance companies, and other companies providing many other types of financial services, including universities who administer loans and other financial aid.

The Financial Privacy Rule governs the collection and disclosure of consumers’ personal financial information by financial institutions. This rule also applies to companies that receive such information. Because universities are subject to the privacy provisions under FERPA (see above), the Federal Trade Commission (FTC) ruled that FERPA compliance in protecting student financial information equals compliance under the GLB.

The Safeguards Rule requires all financial institutions that collect or receive customer financial information to design, implement, and maintain safeguards to protect such information. Tufts University maintains safeguards to protect student information and also generally requires that all third parties that provide services to the University which require them to have access to student financial information maintain safeguards that comply with the GLB.

Satisfactory Academic Progress (SAP)

You must be considered to be making SAP in order to maintain eligibility for any financial aid programs. A detailed description of what constitutes SAP is available in the Student Handbook (<https://dental.tufts.edu/student-life/current-student-resources>).

Withdrawal and Leaves of Absence

Your financial aid may be affected if you decide to withdraw or take a leave of absence from your studies here at TUSDM.

Withdrawals

Should you decide to withdraw from TUSDM for any reason, the Associate Dean of Student Affairs will determine the exact date that your withdrawal becomes effective. You are not entitled to financial aid beyond this point. Additionally, any financial aid received during the semester in which you withdraw may be prorated in accordance with the Financial Aid Refund Policy. This policy is exclusive of the Tuition Refund Policy and may result in your owing a balance to the school. In-school deferment for your loans will cease as of the date you withdraw. Finally, if you are a student loan borrower, you will be required to complete one or more (depending on the types of loans borrowed) financial aid exit counseling sessions to prepare you for repayment.

Leaves of Absence

In many instances, federal regulations require that TUSDM treat leaves as if they are withdrawals. If this is the case for your leave, all withdrawal policies will apply to you. These regulations include, but are not limited to, the following:

- Your planned leave is longer than 180 days.
- You will be unable to resume your academic program at the same point you left.
- Your return to school is conditional.

If you are eligible to continue to be considered “in student status” during your leave, you will not be eligible to receive financial aid while you are away. However, you will be eligible to keep your loans in an in-school deferment status. Once you formally return, you may be eligible to receive financial aid based on a revised cost of attendance. This is up to the discretion of the Associate Dean for Student Affairs.

Should you fail to return from a leave in which you were kept “in student status,” your effective leave date will convert into a withdrawal date.

If you have a question about a leave or withdrawal, please contact the Director of Enrollment Services.

Tuition Refund Policy

Should you decide to withdraw from TUSDM, your tuition and fees will be prorated as follows:

Date of Withdrawal	Tuition & Fee Proration
1 st – 12 th Calendar Day of Term	80%
13 th – 19 th Calendar Day of Term	60%
20 th – 26 th Calendar Day of Term	40%
27 th – 33 rd Calendar Day of Term	20%
34 th Calendar Day and Beyond	No refund

Financial Aid Refund Policy

Withdrawing from TUSDM prior to the end of a given semester may result in your financial aid being prorated to reflect the amount “earned” based on the number of days that you actually attended school during that particular semester.

Title IV Federal Refund Policy

Federal regulations dictate that students receiving Title IV financial aid are subject to the Title IV Federal Refund Policy. This policy encompasses all Direct Unsubsidized, Direct Grad PLUS, and Perkins Loans. Any student who withdraws or drops below half-time enrollment is subject to this policy.

Any student who withdraws prior to the **60%** point of the semester will have their federal financial aid prorated to reflect the amount of funds that were “earned” based on the percentage of time the student was enrolled during that term. Application of this policy will indicate the amount of federal student financial aid funding that TUSDM (and sometimes the student) is required to return to the Department of Education. Funds are required to be returned in the following order:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Grad PLUS Loan

If you decide to withdraw after the 60% point in a given semester, the Department of Education considers you to have “earned” all of your federal financial aid and therefore will not require a return of funds.

Title VII Refund Policy

Title VII funds (Health Professions Student Loans and Loans for Disadvantaged Students) will be prorated in a manner that is similar to the Title IV Federal Refund Policy unless you are granted 100% tuition reversal by the Associate Dean of Student Affairs. In these instances, all Title VII and institutional funding (such as, but not limited to, the Tufts Grant and Tufts Loan) will be rescinded and returned to TUSDM.

If we are required to prorate your Title VII funds, your HPSL and/or LDS will be repaid after all Title IV aid you have received has been repaid.

Private Education Loans & Scholarships

All private education loan lenders have different rules regarding how loans for withdrawn students are to be handled. Normally, these types of lenders do not require funds to be repaid if a student withdraws

after the loan has disbursed. However, if you withdraw or drop below half-time status *before* the funds have been received by the school, we will be required to return or cancel 100% of the anticipated disbursement.

Outside scholarships are treated similarly to private education loans and are subject to the awarding organization's policies.

Institutional Financial Aid

Institutional loans, scholarships, and grants may or may not be prorated or require 100% reversal depending on the circumstances surrounding your withdrawal.

It is important that you remember that the Tuition Refund Policy and Title IV Refund Policy are mutually exclusive.

You will be held responsible for payment of any balance that remains on your account after these policies have been applied. The amount that you owe (if applicable) will be discussed with you during your financial aid exit counseling session.

Financial Aid Entrance and Exit Counseling

Entrance Counseling

All students borrowing federal and/or institutional loans are required to complete one or more entrance counseling requirements. These electronic sessions are designed to teach you about the terms of your loans and are a valuable resource. These requirements are a part of the "Next Steps" to financial aid noted on page **16** of this manual.

Exit Counseling

All students borrowing federal and/or institutional loans are required to complete the financial aid exit counseling process during their final semester of school (or at the time of withdrawal, as noted in previous sections). Exit counseling is intended to help you prepare for repayment of your loans.

Graduating students will be contacted by their financial aid coordinator during their final semester with information on upcoming exit sessions. These sessions include a mandatory in-person presentation as well as one or more online requirements. Borrowers who fail to complete all exit counseling requirements by the specified deadline will not be allowed to graduate.