# Office of Student Financial Assistance and Education
## Financial Aid Information for Post Graduate Dental

### How to Apply for Federal Aid?
Students should visit [studentaid.gov](https://studentaid.gov) to fill out a valid FAFSA before each academic year.

Students who are U.S. Citizens or eligible non-U.S. citizens must have a valid FAFSA on file with the university to be reviewed for eligibility.

Students must submit a valid FAFSA for the appropriate academic year with our Federal School Code **002104**.

### Types of Financial Aid
There is a plethora of resources available to assist students in funding their academic career including but not limited to:

- Federal Loans
- Federal Work-Study
- Private Loans

### General Eligibility
You must demonstrate financial need (for some 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, Federated States of Micronesia, or the Republic of Palau)

Students must be properly enrolled in at least 6 credits, which is half time status.

** Students enrolled in the Advanced Education General Dentistry (AEGD) are not eligible for financial aid which includes federal or private student loans.

### Tuition and Fees
Each student is charged differently based on their program of attendance, number of valid enrolled credits, and based on residency status. For more information, please view the [Cost of Attendance](https://example.com) link.

### Financial Aid Award
Students should review the current [award schedule](https://example.com). Students should visit [SURFS](https://example.com) to check their award status or if there is missing information to be satisfied.*

*If there is missing information, our office will also send a system generated email to the student’s university issued email with more information about requirements.

### Disbursements
Disbursements will occur no sooner than 10 days prior to the first day of class.

Students may check [SURFS](https://example.com) to view disbursement dates.

Prior to aid disbursing, visit [Student Financial Services](https://example.com) to set up Bank Mobile for student refunds.

### Financial Aid for the Summer Term?
During the summer, students who are properly enrolled are typically eligible for:

- Federal Direct Loans

**Students in this program are not eligible**

### Do I Qualify for Summer Financial Aid?
To qualify for summer aid, the program must have optional or mandatory summer enrollment. Please visit UMB’s [academic calendar](https://example.com) for more information.

Students must be properly enrolled in at least 6 or more valid credits as a graduate student, or 9 or more as an undergraduate student.

**Students in this program are not eligible**

### How do I apply for Summer Financial Aid?
Once enrolled for the summer, students may complete the Summer Aid Request Form located on our Financial Assistance website, under [Financial Aid Forms](https://example.com).

**Students in this program are not eligible**

Updated by the Office of Student Financial Assistance as of 7/2021
<table>
<thead>
<tr>
<th>Cost of Attendance (COA)</th>
<th>Expected Family Contribution (EFC)</th>
<th>Financial Need</th>
</tr>
</thead>
<tbody>
<tr>
<td>An institution’s COA is an estimate of what it may cost for you to live and attend your program during the academic year. You may review the components of a COA <a href="#">here</a> or visit your SURFS account to view your COA.</td>
<td>Despite its name, the EFC does not indicate how much a student will have to pay out of pocket to attend. It is primarily used as an indicator of financial need.</td>
<td>A student’s financial need is determined by calculating the difference between the Cost of Attendance (COA) and the Expected Family Contribution (EFC).</td>
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</tbody>
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<table>
<thead>
<tr>
<th>Loan Types and Outside Aid</th>
<th>Scholarships</th>
<th>Federal Work-Study (FWS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans are funds that must be paid back including, but not limited to:</td>
<td>Unlike loans, scholarships and grants do not need to be paid back. Please visit the link(s) below to seek scholarship information if you are considered a Maryland Resident with in-state tuition:</td>
<td>Federal Work-Study (FWS) is a federal need-based grant awarded to financially eligible students based on the information listed on submitted FAFSA’s. It is considered earning potential and not a lump sum payment. For more information and resources, please email <a href="mailto:FWS@UMARYLAND.EDU">FWS@UMARYLAND.EDU</a> or visit the FWS <a href="#">website</a>.</td>
</tr>
<tr>
<td>• Unsubsidized loans</td>
<td>*Programs select and identify school recipients during the admission process. If eligible, the award would reflect in the student’s current award package. (Maryland Residents only)</td>
<td>**AEGD students are not eligible</td>
</tr>
<tr>
<td>• Graduate PLUS loans</td>
<td>Maryland Higher Education Commission</td>
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<tr>
<td>• Private loans</td>
<td></td>
<td>**AEGD students are not eligible</td>
</tr>
</tbody>
</table>

**Frequently Asked Questions**

- Not all students are eligible for FWS. Students should contact the financial aid counselor for their program to learn if they are eligible.
- Students may be offered the federal unsubsidized loan up to $20,500 per year, depending on whether or not they have reached the aggregate limit of $224,000 during dental school.
- The School of Dentistry Post Graduate Residency Program does not have a summer term. The fall term begins in July.

**Helpful Links and Resources**

- [General Financial Aid Resources](#)
- [Financial Aid Website](#)
- [Financial Education and Wellness](#)
- [SURFS Instructions to View Aid](#)
- [StudentAid.gov](#)
- [National Student Loan Data System](#)
- For [Residency](#) Classification Inquiries

**Financial Aid Email**

[dds@umaryland.edu](mailto:dds@umaryland.edu)

Students can also visit the Financial Aid [website](#) to schedule to meet with a financial aid counselor.

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