# 2018-19 Financial Aid Instructions for Continuing Students

## The Free Application for Federal Student Aid (FAFSA)

Complete the 2018-19 FAFSA at [www.fafsa.gov](http://www.fafsa.gov). The medical school shares a federal school code with the main university:

**University of Cincinnati - 003125**

Students who wish to receive consideration for UCCOM institutional need-based scholarships and/or need-based loans must include parental information on the FAFSA. Answer ‘Yes’ to the question “Do you want to answer questions about your parents?” found in the Dependency Status section of the FAFSA. Students who respond ‘No’ will still receive full consideration for federal student loans.

## IRS Data Retrieval

If you filed a federal income tax return for 2016, you should use the IRS data retrieval tool when you complete the FAFSA. To do so, click the ‘Link to IRS’ button when prompted in the Financial Information section of the FAFSA. Applicants who do not utilize the IRS data retrieval process and are selected for Verification will have to request a tax transcript from the IRS or document their status as a non-filer.

## Statement on FAFSA and Divorced or Separated Parents

Students who wish to be considered for institutional need-based financial aid must supply parental information on the FAFSA. If your parents are divorced and don’t live together, answer the questions about the parent with whom you lived more during the past 12 months. If this is equal or not applicable to you, give answers about the parent who provided more financial support during the past 12 months or during the most recent year that you actually received support from a parent.

## UCCOM Financial Aid Application

Complete this application at [www.medonestop.uc.edu](http://www.medonestop.uc.edu). Login using your ID and password and follow the links under “Financial Aid.” When the application is complete, click “Submit” to upload it to the College of Medicine Office of Student Financial Services. Submit this application by **March 15, 2018**.

## 2016 Federal Tax Returns

If you apply for need-based aid, you also must submit **SIGNED** copies of 2016 Federal Tax Returns (including all schedules) and W-2’s for yourself, your spouse if you are married, and your parents to the College of Medicine Office of Student Financial Services. If you, your spouse, or your parents did not file a federal tax return for 2016, you must complete the **2016 Tax Waiver Statement**, available on the website under Forms. Signed documents may be submitted via email (MDFinAid@uc.edu), fax (513-558-1100), or mail (address on next page).

## March 15, 2018 Application Deadline

The deadline to complete the financial aid application process outlined above is **March 15, 2018**. You can check on the status of your application at [www.medonestop.uc.edu](http://www.medonestop.uc.edu). Click on ‘Financial Aid’ and follow the links.

## Award Offer Notification

In July, you will receive an email notification when your official award offer is available online for you to view and accept. This notification will be sent to your UC email account and will direct you to the ‘My Finances’ tab at [catalyst.uc.edu](http://catalyst.uc.edu).

## Accept Federal Direct Unsubsidized Stafford Loan

Upon viewing your online award offer, you will then accept the amount of Federal Direct Unsubsidized Stafford Loan funds you wish to borrow for the upcoming year. **Accept only what you are sure you will need.** We recommend students borrow conservatively and then request increases from their unused loan funds later in the year as needed.

*Note: Students must accept a minimum of $8,500 in order to keep any institutional need-based financial aid from the College for which they may have also been awarded.*
If you need funds in addition to what is available in Unsubsidized Stafford loans, the next level of borrowing is the Federal Graduate PLUS Loan. To receive this loan, you must submit a ‘Grad PLUS Loan Request Form’ to the College of Medicine Office of Student Financial Services. It is available in the Forms section of our website. This form can be submitted throughout the academic year. If you do not use your full eligibility, you may request additional funds later in the year.

If this is the first time you are borrowing a Grad PLUS Loan, complete a Grad Plus Master Promissory Note (MPN), available at [www.studentloans.gov](http://www.studentloans.gov) under the Graduate/Professional Students tab. For your school, select the University of Cincinnati. At this site you will also need to complete the Loan Entrance Counseling for the Grad PLUS Loan, indicating you are a graduate student.

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Office of Student Financial Services  
University of Cincinnati College of Medicine  
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Cincinnati, OH 45267-0552  

Email: MDFinAid@uc.edu  
Phone: (513) 558-6797  
Fax: (513) 558-1100  

[www.med.uc.edu/financialservices](http://www.med.uc.edu/financialservices)