### 2018-19 FINANCIAL AID INSTRUCTIONS FOR NEW 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.** |
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<td><strong>IRS Data Retrieval</strong></td>
<td>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.</td>
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<td><strong>Statement on FAFSA and Divorced or Separated Parents</strong></td>
<td>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.</td>
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<td><strong>UCCOM Financial Aid Application</strong></td>
<td>Complete this application at <a href="http://www.medonestop.uc.edu">www.medonestop.uc.edu</a>. 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 <strong>February 1, 2018</strong>.</td>
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<td><strong>2016 Federal Tax Returns</strong></td>
<td>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 (<a href="mailto:MDFinAid@uc.edu">MDFinAid@uc.edu</a>), fax (513-558-1100), or mail (address on next page).</td>
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<td><strong>February 1, 2018 Application Deadline</strong></td>
<td>The deadline to complete the financial aid application process outlined above is <strong>February 1, 2018</strong>. Students with complete files by this date will receive email notification in March when their estimated award letters are ready to view online. Applicants accepted after February 1 will be given appropriate deadline extensions.</td>
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<td><strong>Check Your Application</strong></td>
<td>You can check on the status of your application at <a href="http://www.medonestop.uc.edu">www.medonestop.uc.edu</a> inside the portal under “Checklist.”</td>
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| **Federal Direct Loan Master Promissory Notes** | Federal student loans come from the Direct Loan Program. Borrowers new to the program must complete a loan agreement known as a Master Promissory Note (MPN) for the **Unsubsidized Stafford Loan**. This is done online at [www.studentloans.gov](http://www.studentloans.gov) under the Graduate/Professional Students tab. For your school, select the **University of Cincinnati, 2624 Clifton Avenue, 440 University Pavilion**.  
If you also wish to receive the **Grad PLUS Loan** you must complete a second MPN for that loan. |
| **Online Entrance Counseling** | Students who are borrowing the Federal Unsubsidized Stafford and/or Grad PLUS loan are required by the government to complete entrance counseling online at [www.studentloans.gov](http://www.studentloans.gov) (first bullet under the Graduate/Professional Students tab). For your school, select the **University of Cincinnati, 2624 Clifton Avenue, 440 University Pavilion**. |
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.

**Accept Federal Direct Unsubsidized Stafford Loan**

Upon viewing your official award offer in Catalyst, you may then accept online the amount of Federal 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.*

**Accept Federal Direct Graduate PLUS Loan**

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.

**Start-up Expenses**

At the start of the school year, you should be prepared to meet expenses, such as security deposits for an apartment and utility hook-ups, which you will incur before any financial aid refund becomes available. These one-time expenses may amount to as much as $2,000.

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**Office of Student Financial Services**
University of Cincinnati College of Medicine
231 Albert Sabin Way
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)