

Applying for Financial Aid (Continuing MD Students)

- Complete the 2023-24 Free Application for Federal Student Aid (FAFSA)** at studentaid.gov/fafsa. The medical school shares a federal school code (003125) with the University of Cincinnati main campus.

If you filed a federal income tax return for 2021, you should use the IRS Data Retrieval Tool (IRS DRT) when you complete the FAFSA. To do so, click the 'Link to IRS' button when prompted in the Financials section of the FAFSA. Applicants who do not utilize the IRS data retrieval process and are later selected to verify information may have to request a tax transcript from the IRS or document their status as a non-filer.

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 "Would you like 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.

If your parents are divorced or separated and don't live together, answer the questions about the parent with whom you lived more during the past 12 months (and include your stepparent if that parent is remarried). If you did not live with one parent more than the other over the past 12 months, 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.

- Complete the UCCOM Financial Aid Application at 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, 2023.**
- If you apply for UCCOM financial need-based aid, you also must submit **SIGNED** copies of 2021 federal tax returns (i.e. 1040 with all schedules) and W2's for yourself, your parents, and your spouse (if you are married) 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 2021, you must complete the 2023-24 Tax Waiver Statement, available on our website under Forms. Signed documents may be uploaded at medonestop.uc.edu (select Financial Aid > Financial Aid Document Upload). Students applying for federal loans only may skip this step.
- The deadline to complete the financial aid application process outlined above is March 15, 2023.** You can check on the status of your application at medonestop.uc.edu inside the portal under "Checklist."

Accepting Your Financial Aid for 2023-24

- By July you will receive an email notification from the UCCOM Office of Student Financial Services when your official financial aid 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' tile at catalyst.uc.edu.

- 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 you borrow conservatively and then request an increase from the unused loan funds later in the year if needed.

Note: *Students that are awarded UCCOM need-based financial aid must accept a minimum of \$20,000 from the Federal Direct Unsubsidized Stafford Loan during the same academic year in order to receive their institutional funds. Students who borrow less than this \$20,000 requirement will forfeit any UCCOM financial need-based scholarships and loans.*

- If you need to borrow above the annual amount of your Federal Direct Unsubsidized Stafford loan, the next level of borrowing is the Federal Direct 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 initially accept your full eligibility, you may request additional funds later in the year.

If this is the first year you are borrowing a Direct Graduate PLUS Loan, you will need to also complete a Master Promissory Note (MPN) specific to this loan program. To do so, visit studentaid.gov/mpn/grad and choose the Direct PLUS Loans option.

Office of Student Financial Services

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