



Office of Student Financial Aid
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2018-2019 Dentistry

DDS Advanced Standing Program for International Dentists

Third Year Resident	Su I (3 Mo.)	Fa (4.5 Mo.)	Sp (4.5 Mo.)	Totals for Year
Tuition/Fees	\$40,458	\$51,819	\$51,819	\$144,096
Books/Supplies	\$6,076	\$12,152	\$12,152	\$30,380
Loan Fees	\$0	\$500	\$500	\$1,000
Living	\$7,155	\$10,733	\$10,733	\$28,621
Computer	\$1,500	\$0	\$0	\$1,500
Total Budget	\$55,189	\$75,204	\$75,204	\$205,597

Third Year Non-Resident	Su I (3 Mo.)	Fa (4.5 Mo.)	Sp (4.5 Mo.)	Totals for Year
Tuition/Fees	\$36,401	\$54,160	\$54,160	\$144,721
Books/Supplies	\$6,076	\$12,152	\$12,152	\$30,380
Loan Fees	\$0	\$500	\$500	\$1,000
Living	\$7,155	\$10,733	\$10,733	\$28,621
Computer	\$1,500	\$0	\$0	\$1,500
Total Budget	\$51,132	\$77,545	\$77,545	\$206,222

Fourth Year Resident	Su I (3 Mo.)	Fa (4.5 Mo.)	Sp (4.5 Mo.)	Totals for Year
Tuition/Fees	\$40,458	\$51,819	\$51,819	\$144,096
Books/Supplies	\$762	\$1,525	\$1,525	\$3,812
Loan Fees	\$0	\$500	\$500	\$1,000
Living	\$7,155	\$10,733	\$10,733	\$28,621
Total Budget	\$48,375	\$64,577	\$64,577	\$177,529

Fourth Year Non-Resident	Su I (3 Mo.)	Fa (4.5 Mo.)	Sp (4.5 Mo.)	Totals for Year
Tuition/Fees	\$36,401	\$54,160	\$54,160	\$144,721
Books/Supplies	\$762	\$1,525	\$1,525	\$3,812
Loan Fees	\$0	\$500	\$500	\$1,000
Living	\$7,155	\$10,733	\$10,733	\$28,621
Total Budget	\$44,318	\$66,918	\$66,918	\$178,154

Financial Aid figures are based upon estimates of expenses. Tuition and fee expenses will differ slightly from what is shown here. Books and supplies expenses are unique to each student's situation and needs. The cost of living is simply a baseline figure that all students are assigned during periods of enrollment.

Estimated Costs:

Tuition/Fees component: these figures include estimated tuition and all University mandated and College required fees

Books/Supplies component: these figures are obtained from the College and can include, for example, textbooks, exam and board fees, association membership dues, tools, instruments, and other out of pocket expenses that are required OR recommended by the student's department

Important note: the estimated cost of the dentistry kits are included in the Financial Aid budget (or cost of attendance) as a Books/Supplies component. However, the actual charge is assessed by the Bursar's Office, via the student's Bursar's account

Cost of Living component: this figure is derived from a \$2,385 monthly estimate of expenses for the average living expenses a student incurs, such as rent/mortgage, utilities, transportation expenses, food, health insurance, and personal expenses

Computer component: all first-year students, regardless of program of study, are assumed to need to purchase a new computer and all associate peripherals

All figures listed above are estimates, subject to tuition and fee increases and the student's individual needs and situation. These are in NO WAY a guarantee of expenses.

Award Package:

*Receipt of an award letter, or an award letter notification, does not indicate acceptance into an academic program.

*The total estimated costs for one academic year (Summer, Fall, and Spring) are referred to as your cost of attendance or your budget.

*Once your FAFSA has been received, we will create your award package, offering you aid up to your cost of attendance. Your initial award package will likely consist of mostly, or possibly only, loans.

*Federal Direct Unsubsidized Stafford loans are offered to all federal aid eligible students who complete and submit a valid FAFSA. For the 12 months of study in an academic year, \$44,945 is offered. This amount is divided equally between the Summer, Fall, and Spring terms, but can be modified per a student's request.

*"Additional Loan Funds" reflect the remainder of the student's eligibility, up to the cost of attendance, less any Federal Direct Unsubsidized Stafford loan amounts. For example, a student with Oklahoma residency, in his first year, with a cost of attendance of \$174,061 is likely to be offered \$44,945 in Unsubsidized loan funds. The difference, \$129,116, will be offered in "Additional Loan Funds."

*The "Additional Loan Funds" are simply an indicator of a student's potential to research and apply for a Federal Direct Grad Plus loan or an Alternative loan.

*Both Grad Plus loans and Alternative loans are credit based loans and may require endorsers or co-signers. Each loan product has its own unique advantages and disadvantages, and it is at your discretion to borrow the type and amount of loan that is appropriate to your situation.

*Please see our website for explanations of the variety of aid programs you may be eligible for and see in your award package.

Reminders:

The FAFSA has to be completed and submitted every year in order for aid to be processed.

You have to initiate the acceptance of any loans for processing to occur, either via Self-Service or by returning the signed paper award letter.

While you are offered the maximum loan amounts possible, the amount accepted can be reduced to fit your specific situation.