

## **Incoming MD Students for Fall 2025 (Class of 2029)**

Regardless of whether you choose option A or B below (or you do not apply for financial aid at all), every accepted applicant is automatically reviewed for merit scholarship consideration (with no separate application required).

### Option A: Apply for Federal Student Loans Only

**Complete the 2025-26 Free Application for Federal Student Aid (FAFSA)** at [studentaid.gov/fafsa](https://studentaid.gov/fafsa) using our federal school code of 003125.

**Complete the UCCOM Financial Aid Application** at [medonestop.uc.edu](https://medonestop.uc.edu) under the 'Financial Aid' tab.

No parental information is required for Option A.

### Option B: Apply for Federal Student Loans AND Need-Based Scholarships & Loans

**Complete the 2025-26 Free Application for Federal Student Aid (FAFSA)** at [studentaid.gov/fafsa](https://studentaid.gov/fafsa) using our federal school code of 003125. Parental information is no longer collected on the FAFSA for graduate/professional students.

**Complete the UCCOM Financial Aid Application** at [medonestop.uc.edu](https://medonestop.uc.edu) under the 'Financial Aid' tab.

**If you wish to be considered for UCCOM financial need-based aid, you will also submit the 2025-26 CSS Profile Application** at [cssprofile.collegeboard.org](https://cssprofile.collegeboard.org) using our school code of 1814. The CSS Profile is \$25 for the initial application to one institution, and \$16 for each additional institution. Applicants will submit parental information as part of the application. If your parents are divorced, each of your parents will complete their own CSS Profile. You and your custodial parent will complete your CSS Profile using your College Board account/log-in credentials, and your non-custodial parent will need to [create a College Board account](#) first (if they don't currently have one) before they submit their own CSS Profile.

**If you apply for UCCOM need-based financial aid, you will also submit SIGNED copies of your parents' 2023 federal income tax return (i.e., 1040 with all schedules) and 2023 W2's** to the College of Medicine Office of Student Financial Services. This includes both custodial and non-custodial parents when applicable. Signed documents may be uploaded at [medonestop.uc.edu](https://medonestop.uc.edu) (select Financial Aid > Financial Aid Document Upload). If your parent(s) did not file a federal tax return for 2023, you must complete the 2025-26 Tax Waiver Statement, available on our website under Forms.

### Application Deadline

**The deadline for either of the options above is February 25, 2025.** Students with complete files by this date will receive an email notification in April 2025 when their estimated financial aid offer is available. You may check on the status of your application at [medonestop.uc.edu](https://medonestop.uc.edu) inside the portal under 'Checklist.' Applicants accepted to the College of Medicine after mid-February will be given appropriate deadline extensions. Applicants accepted to the MD/PhD program should not follow the instructions above.

#### **Office of Student Financial Services**

*University of Cincinnati College of Medicine  
231 Albert Sabin Way  
Cincinnati, OH 45267-0552*

MDFinAid@uc.edu  
(513) 558-6797  
[www.med.uc.edu/financialservices](http://www.med.uc.edu/financialservices)

### Accepting Your Financial Aid for 2025-26

- Federal student loan funds for medical students nationwide are lent by the U.S. Department of Education through the Direct Loan Program. If you expect to borrow under this program, then complete **online Loan Entrance Counseling** by mid-July at [studentaid.gov/entrance-counseling](https://studentaid.gov/entrance-counseling).
- New borrowers of Direct Loans must also complete a loan agreement known as a Master Promissory Note (or MPN). For the **Direct Unsubsidized Stafford Loan**, go to [studentaid.gov/mpn/grad](https://studentaid.gov/mpn/grad) Choose the Unsubsidized Loan option. If you are also borrowing the **Direct Grad PLUS loan** navigate to the same link and choose the Direct PLUS Loan option. *(If you have a freeze on your credit report, be sure to first contact the three [national credit bureaus](#) to lift the freeze before completing this process.)*
- In June 2025 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](https://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.** The amount you accept as a first-year medical student will be divided into two equal halves that will disburse separately at the start of the Fall 2025 semester and then at the start of the Spring 2026 semester. 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 in student loans during the same academic year in order to receive their institutional funds. Students who borrow less than this 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. The amount you accept as a first-year medical student will be divided into two equal halves that will disburse separately at the start of the Fall 2025 semester and then at the start of the Spring 2026 semester. If you do not initially accept your full eligibility, you may request additional funds later in the academic year.
- At the start of the school year, you should be prepared to meet expenses, such as security deposits for an apartment, utility set-ups, immunizations, etc., which you will incur before any financial aid refund dollars become available. These one-time expenses may amount to as much as \$2,000.