2027-28 FINANCIAL AID INSTRUCTIONS

NEW MD STUDENTS – COLLEGE OF MEDICINE

University of CINCINNATI

New MD Students - Fall 2027 (Class of 2031)

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 the Federal Direct Unsubsidized Loan Only

1. **Complete the 2027-28 Free Application for Federal Student Aid (FAFSA)** at studentaid.gov/fafsa using our federal school code of 003125.

2. **Complete the UCCOM Financial Aid Application** at medonestop.uc.edu under the 'Financial Aid' tab.

   No parental information is required for Option A.

OPTION B: Apply for the Federal Direct Unsubsidized Loan *and* Need-Based Scholarships & Loans

1. **Complete the 2027-28 Free Application for Federal Student Aid (FAFSA)** at studentaid.gov/fafsa using our federal school code of 003125. Parental information is no longer collected on the FAFSA for graduate/professional students.

2. **Complete the UCCOM Financial Aid Application** at medonestop.uc.edu under the 'Financial Aid' tab.

3. **If you wish to be considered for UCCOM financial need-based aid, you will also submit the 2027-28 CSS Profile Application** at 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 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 do not currently have one) before they submit their own CSS Profile.

4. **If you apply for UCCOM need-based financial aid, you will also submit SIGNED copies of your parents' 2025 federal income tax return (i.e., 1040 with all schedules) and 2025 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 (select Financial Aid > Financial Aid Document Upload). If your parents were not required to file an income tax return for 2025, you must complete the 2027-28 Tax Waiver Statement form.

Application Deadline

The deadline for either of the options above is February 25, 2027. Students with complete files by this date will receive an email notification in April 2027 when their estimated financial aid offer is available online. You may check on the status of your application at 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

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Accepting Your Financial Aid for 2027-28

☐ 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.

☐ New borrowers of the Federal Direct Unsubsidized Loan must also complete a loan agreement known as a **Master Promissory Note** (or MPN). For this, go to studentaid.gov/mpn/grad (choose the Unsubsidized Loan option).

☐ **By June 2027 you will receive an email notification from the UCCOM Office of Student Financial Services when your official financial aid 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 aid 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 2027 semester and then at the start of the Spring 2028 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 the Federal Direct Unsubsidized Loan does not meet all your financial needs for the 2027-28 year, you may decide to apply online for a **private alternative loan**. These non-federal student loans allow MD students to borrow up to the remainder of their M1 year cost of attendance (less their other financial aid). The University of Cincinnati does not endorse lenders or loan products, nor does it limit student choice. But to assist students who may be looking for a private lender, we do ask lenders that UC students have used in the past to make their information available via FastChoice, a free loan comparison tool. For more information, visit our Private Alternative Loans webpage.

☐ At the start of the school year, you should be prepared to meet expenses, such as security deposits for a lease, 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.

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