## 2021-2022 Dentistry

DDM Advanced Standing Program for International Dentists

### Estimated Costs Explanation

- **Tuition/Fees**: includes estimated tuition, all University mandated & College required fees, plus the kit costs as required by the College of Dentistry
- **Books/Supplies**: costs provided by the College that may include items such as textbooks, exams & board fees, association membership dues, or other out of pocket expenses that are required OR recommended by your department
- **Cost of Living**: using a $2,518 monthly estimate of expenses for the average living expenses you may incur, such as rent/mortgage, utilities, transportation expenses, food, health insurance, & personal expenses
- **Computer**: all first-year students are assumed to need to purchase a new computer & all associated peripherals

### Award Package

- Receipt of a financial aid notification does not indicate acceptance into an academic program.
- The total estimated costs for one academic year (Summer, Fall, & Spring) are referred to as your cost of attendance or your budget.
- Once your FAFSA has been received, we will create your financial aid offers, offering you aid up to your cost of attendance. Your initial offers will likely consist of mostly, or possibly only, loans.
- Federal Direct Unsubsidized loans are offered to all federal aid eligible students who submit a valid FAFSA. For the 12 months of study in an academic year, a possible maximum of $46,167 is offered.
- Go to our website for explanations of the variety of aid programs you may be eligible for & see in your financial aid offers.

### Example Award Package

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### Additional Loan Funds

- Additional Loan Funds reflect the remainder of your eligibility, up to the cost of attendance, less any Federal Direct Unsubsidized loan amounts.
- Additional Loan Funds are an indicator of your potential to research & apply for a Federal Direct Grad Plus loan or an Alternative loan.
- Both Grad Plus loans & Alternative loans are credit based loans & may require endorsers or co-signers. Each loan product has its own advantages & disadvantages. It is at your discretion to borrow the type & amount of loan that is appropriate to your situation.
Reminders:
* The FAFSA has to be completed & submitted every year in order for aid to be processed.
* You have to initiate the acceptance of any loans for processing to occur via Self-Service.
* While you are offered the maximum loan amounts possible, the amount accepted can be reduced to fit your specific situation.
* For a detailed breakdown of estimated tuition & fees for upcoming & previous years, please visit the Bursar’s Office Tuition & Fees site.
https://financialservices.ouhsc.edu/Departments/Bursars-Office/Tuition-Fees