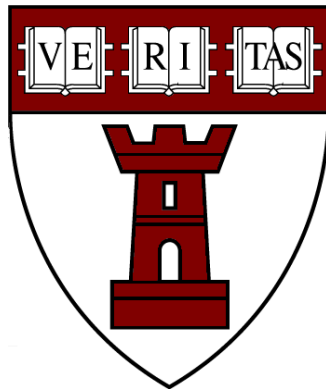


# HARVARD SCHOOL OF DENTAL MEDICINE



## DMD PROGRAM FINANCIAL AID MANUAL 2022-23

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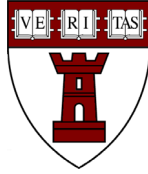
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## HARVARD SCHOOL OF DENTAL MEDICINE

### FINANCIAL AID INFORMATION FOR THE DMD PROGRAM ACADEMIC YEAR 2022-23

#### INTRODUCTION

Investing in your dental education is one of the most important financial actions you will take. While the cost of dental education has risen steadily in recent years, a dental student can make responsible choices to finance their education.

At the Harvard School of Dental Medicine (HSDM) we realize the complex terms and conditions of loans and financial aid policies can be confusing. This handbook is designed to help familiarize you with our policies and to explain how you can apply for financial aid at Harvard School of Dental Medicine and help you develop a strategy for financing this undertaking before dental school begins.

#### PHILOSOPHY

It is the philosophy of the Harvard School of Dental Medicine that primary responsibility for financing dental education resides with the student and their family. HSDM admits applicants who best embody the mission and vision of the School on a need-blind basis. The Committee on Financial Aid at HSDM makes every effort within the limits of available funds to assist students with documented need.

#### ELIGIBILITY FOR FINANCIAL AID

There are several categories of aid for which you may be eligible. Each category has different applications, priority deadlines, and requirements as denoted. To be considered for Federal Title IV funds, Federal Title VII funds and Harvard School of Dental Medicine loans and scholarships you must meet the eligibility requirements listed below.

Students must:

- Have demonstrated financial need as determined by the submitted applications (except for the Federal Unsubsidized Stafford Loan and Federal GradPLUS Loan)
- Have a high school diploma or a General Education Certificate (G.E.D) or pass an exam approved by the U.S. Department of Education
- Be enrolled or accepted for enrollment as a regular student working towards a degree or certificate in an eligible program
- Be a U.S. citizen or eligible non-citizen
- Have a valid Social Security Number
- Make satisfactory academic progress
- Register with Selective Service (if required)

- Not have a conviction for a drug-related offense that occurred while you were receiving federal student aid
- Must not owe a refund on a federal grant or be in default on a federal student loan

International students are not eligible for the federally sponsored loan programs but may be eligible to apply for [Harvard University Restricted Scholarships](#) discussed later in this manual or be eligible to borrow through an alternative lending institution. For more information on alternative loans for international students, please visit the [Harvard University Student Financial Services website](#).

## YOUR RIGHTS AND RESPONSIBILITIES AS A STUDENT

In accordance with Federal regulations, as a student you have the right to know:

- The location, hours and counseling procedures for Financial Aid
- What financial aid is available
- The procedures and deadlines for submitting applications for each available financial aid program
- How HSDM selects financial aid recipients
- How your financial need was determined and what resources were considered in the calculation of your need
- How HSDM determines each type and the amount of each type of aid in your financial aid package
- How and when you will receive your aid
- An explanation of the various programs in your financial aid package
- HSDM's refund policy
- What portion of the financial aid awarded must be repaid and what is grant aid. If the aid is a loan, you have the right to know the interest rate, the total amount to be repaid, the payback procedures, the length of time for repayment of the loan and when the repayment period begins
- How HSDM determines whether or not you are making satisfactory academic progress and what happens if you are not
- That all documents submitted to Financial Aid are confidential

Your responsibilities as a student are to:

- Read and carefully consider the information which HSDM is required to provide about financial aid policies and programs
- Complete all application forms accurately and submit them on time to the appropriate office or agency, including verification documentation if requested
- Provide accurate information. Misreporting information on financial aid application forms may be a violation of the law and may be considered a criminal offense that could result in indictment under the U.S. Criminal Code. Misrepresentation may also result in disciplinary action by HSDM
- Return all additional documentation, verification, corrections and/or new information to either Financial Aid or the agency to which an application has been submitted
- Read and understand all forms that you are asked to sign and keep copies of them
- Accept responsibility for all agreements, including promissory notes that you sign
- Be aware of HSDM's refund procedures
- Notify Financial Aid promptly, in writing, of any changes in financial circumstances
- Notify Financial Aid promptly, in writing, of any changes in your academic status from that of being a full-time student in good academic standing

- Complete an exit interview prior to graduation, withdrawal or beginning a Leave of Absence

Failure to comply with any of these policies may result in the rescission of all aid granted for the year.

### APPLYING FOR FINANCIAL AID

All HSDM-administered student aid, including federal or institutional loans, grants or work-study is awarded on the basis of financial need. In order to be eligible to obtain aid your family must demonstrate need as determined by current methodologies and Financial Aid.

### **FINANCIAL AID APPLICATIONS**

All students who wish to be considered for federal student aid must complete a Free Application for Federal Student Aid (FAFSA). Students who wish to be considered for any need-based financial aid, whether federal or institutional, must also complete a CSS Profile application. Both the FAFSA and the CSS Profile may be completed and submitted electronically or by completing and mailing in paper applications. Following is contact information for both the FAFSA and CSS Profile.

FAFSA: <https://studentaid.gov/> or 1-800-4-FED-AID

CSS PROFILE: <https://profileonline.collegeboard.com/prf/index.jsp> or 1-800-778-6888

If you wish to submit a paper copy of either form, make a copy for your records and submit the application to FAFSA or CSS as instructed. Approximately 2 weeks after you have submitted your application to the processor, you will receive an electronic printout of the information you provided. Remember, if you are a first-time applicant you must submit both FAFSA and CSS Profile applications. Remember, too, that your parents' information must be included on the CSS Profile application, regardless of your dependency status.

Please note the Harvard School of Dental Medicine Code Numbers:

FAFSA: E00508

CSS PROFILE: 3441

### **TYPES OF AVAILABLE AID**

HSDM administers the following type of financial aid:

- [HSDM need-based grants](#)
- [HSDM loans](#)
- [Department of Health and Human Services Title VII student aid programs](#)
- [Federal student loans](#)

### **FIRST-TIME AID APPLICANTS**

Students who are applying for financial aid at HSDM for the first time and wish to be considered for all forms of financial aid are required to submit both the CSS Profile and the Free Application for Federal Student Aid (FAFSA) applications. Please note that while parental information is not required on the FAFSA, HSDM does require students to submit parental financial information via the CSS Profile. Students must also submit copies of both their and their parent(s)' prior-prior-year Federal Income Tax Returns (including all applicable schedules and W-2 forms). For example, a student applying for aid who will begin attending in the fall semester of 2022 would be required to submit tax returns from the 2020 tax year.

## **CONTINUING AID APPLICANTS**

Students who have previously applied for financial aid and are continuing their education at HSDM are required to submit the FAFSA only. Parental financial information is not required for continuing students. Continuing students are also not required to submit copies of their Federal Income Tax Returns. However, a continuing student may submit parental financial information if there has been a significant change to their parent(s)' financial situation.

## **THE FINANCIAL AID AWARD PROCESS**

### **CONSIDERATION OF YOUR APPLICATION**

Once all of the appropriate materials have been received at HSDM, Financial Aid will consider your application. You will be sent written notification of your financial aid award along with information about procedures you will need to follow to obtain the various components of your aid package and to complete your file. A signed copy of your award letter must be returned to Financial Aid.

### **REQUIRED DOCUMENTS**

Prior to the review of your financial aid application, first-time applicants must forward several documents to the Financial Aid Office. If you filed only the FAFSA, you will need to provide documentation for you and your spouse (if applicable). If you filed the CSS Profile, you will be required to provide the requested documentation for your parents as well.

At minimum, you will be required to provide:

- Prior-prior-year Federal Income Tax Return, including all schedules and forms. Prior-prior-year refers to the tax year two years prior to the year you are beginning your program. For example, if you are beginning your program in the fall of 2022, you would submit the return(s) for the 2020 tax year.
- Prior-prior-year W-2 Forms from all employers

HSDM reserves the right to request further documentation from applicants as the need arises. Please note that failure to submit any required item necessary to complete your financial aid file will result in the withholding of aid and may ultimately cause the termination of all aid awarded. Because all awards are based on the information that you, your spouse, and your parents provide on your applications, it is HSDM's policy that all applications undergo a thorough review for accuracy. For this reason, HSDM also reserves the right to update data on your application and all discrepant data must be resolved before funds will be disbursed. Occasionally, updates will have to be made to an application and may affect a student's eligibility, causing the award to be revised. Should this occur, you will be informed in writing.

## **DETERMINATION OF NEED**

In the awarding of financial assistance the Committee on Financial Aid takes into consideration your cost of attendance for the academic year, as well as the funds you and your family can be expected to contribute to your education. Below are the factors considered in your cost of attendance. Costs vary by year for each program offered at HSDM.

## **COST OF ATTENDANCE**

Your anticipated cost of attendance for the year is based on an estimate of the sum of these expenses:

- Tuition
- Matriculation, Clinic, Course Materials and Student Health fees
- Room and board (varies with length of academic year)
- Books and supplies
- Equipment and instrument rental or purchase
- Recreation and personal expenses (varies with length of academic year)
- Travel and miscellaneous living expenses (varies with length of academic year)

To view the cost of attendance for the DMD program during the 2022-23 academic year, please visit the [HSDM website](#).

It is important to realize that federal regulations do not allow the inclusion in the student budget of the cost of purchasing or owning an automobile; expenses related to support of spouses, parents or siblings; travel expenses related to interviewing for advanced graduate programs; relocation costs (either to Boston or to another location upon graduation); expenses related to furnishing an apartment or costs related to payments of loans previously acquired. In addition, educationally-related expenses not deemed mandatory for all students (e.g. travel to a research meeting) may not be included in the student budget.

### **EXPECTED FAMILY CONTRIBUTION**

Your expected family contribution (parental, student, spouse) is determined by the standardized needs analysis systems of the FAFSA and CSS Profile, as noted above. Please keep in mind that your expected family contribution is a best estimate of your capacity over time to absorb some of the cost of your education. The Committee on Financial Aid utilizes these standard applications and methodologies to ensure that contributions are comparable from families like yours, and proportional from families whose circumstances appear much stronger or weaker than yours.

### **REMAINING FINANCIAL NEED (RFN)**

In order to determine how much assistance, you will receive, your Remaining Financial Need is calculated by subtracting your CSS Profile expected family contribution from the anticipated expenses for the year as delineated in the Cost of Attendance.

### **Cost of Attendance - Expected Family Contribution = Remaining Financial Need (RFN)**

Financial aid to address the Remaining Financial Need (RFN) may be comprised of

- Basic Loan Package
- HSDM-administered loans, scholarships, work/study support (CSS Profile required)
- Additional funding from outside sources

### **PACKAGING OF FINANCIAL AID**

#### **BASIC LOAN PACKAGE**

Federal loans are the cornerstone of the financial aid award in the form of the Basic Loan Package. The Basic Loan Package is the first resource that funds the RFN. The Basic Loan Package for entering dental students in 2020-2021 consists of the following components and amounts:

#### **Basic Loan Package 2022-2023:**

Federal Unsubsidized Stafford Loan (Year One): \$47, 166

If the Basic Loan Package does not meet a student's Remaining Financial Need, a student who has submitted a complete CSS Profile application may then be awarded HSDM-administered loans, grants and/or work-study support.

Further funding also may be obtained from outside sources. Further information about each type of aid can be found [below](#).

## **ADDITIONAL CONSIDERATIONS**

### **VERIFICATION OF FINANCIAL AID DATA**

As required by federal regulation, each year a number of financial aid applications may be selected at random for detailed review. If you are applying for financial aid through federal programs, you may be selected for an in-depth review of your application. Applicants who are selected will be notified by email and may be required to submit additional documentation to confirm/correct selected information (e.g. family size, number of family members enrolled in postsecondary education, adjusted gross income) which may affect the aid award. Failure to provide the required information by the specified date may result in the rescinding of all aid awarded for the academic year.

### **CONSUMER CREDIT REPORTS**

A number of educational loan programs, including the Federal Direct GradPLUS require that borrowers pass a credit check before a loan can be approved. If you plan to apply for student loans, we strongly urge you to obtain a copy of your credit report from a reliable credit reporting agency. This will provide you with an opportunity to resolve any problems or correct any errors that may appear on your report. You should be aware that if an educational loan is denied because of adverse credit information, HSDM may be unable to provide alternative funds. You can obtain a free copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com). Please be aware that you can only download one free copy from each of the reporting bureaus per year.

### **FINANCIAL AID FOR INTERNATIONAL STUDENTS**

US Department of Homeland Security regulations require that international students produce formal evidence of their ability to cover the costs of their educational program. This documentation must include certification of the availability of funding for the first full year of study and reasonable assurance that funds will be available for subsequent years.

The documentation may be in the form of a certified bank statement from a US bank confirming that adequate funds are available to cover your educational and living expenses. This certification must be received before HSDM can begin to process the I-20 form which will enable you to obtain your visa to study at HSDM. Prospective foreign students who are unable to demonstrate financial solvency will likely have their visa applications denied. For more information about the visa process, please visit the [Harvard International Office](#).

Students who are not U.S. citizens or permanent residents are not eligible for need based grant aid HSDM but may be eligible to be considered for [funds administered by Harvard University](#). If you are a foreign student, please anticipate that nearly all of your expenses will have to be met by funds from resources outside HSDM. International students who are interested in the possibility of borrowing money to finance their studies should visit the [Harvard University Student Financial Services](#) website for an explanation of the borrowing options available to international students.

### **SATISFACTORY ACADEMIC PROGRESS**

To receive federal funds regulated by the U.S. Department of Education, you will be required to make satisfactory academic progress toward the pursuit of your degree. The guidelines for satisfactory



academic progress are published in the [HSDM Student Handbook](#) which is revised and distributed annually to all students. If you fail to make satisfactory academic progress in any given year, you will be placed on probation. Should you continue to fail to make satisfactory academic progress, your financial aid eligibility will be revoked.

### **ENTRANCE INTERVIEWS**

Recipients of financial aid at the Harvard School of Dental Medicine are required to complete an Entrance Interview. There are two components to the Entrance Interview. The first is an online process managed by the U.S. Department of Education. The instructions for completing the online Entrance Counseling Interview are:

- 1) Go to [www.studentaid.gov](http://www.studentaid.gov)
- 2) You will need to log in using your FSAID
- 3) Under the “Complete Aid Process” heading, select “Complete Entrance Counseling”
- 4) Click “Start”
- 5) Follow the instructions to complete the Entrance Counseling Interview

You will also be required to have a one-on-one, in-person interview with the Director of Financial Aid. During this interview, many aspects of financing a dental education are discussed along with the implications of educational indebtedness.

### **EXIT INTERVIEWS**

An Exit Interview is required for each student who has borrowed funds while attending HSDM and who graduates, withdraws from HSDM, or has been granted a leave of absence. As with the Entrance Interview, there are two components to the Exit Interview process. You will be required to complete at least one online Exit Interview and as many as two, depending on the types of aid you have received. You will then be required to have a one-on-one, in-person interview with the Director of Financial Aid. At the Exit Interview, loan repayment schedules as well as the rights and responsibilities of the borrower are discussed.

### **APPEALS PROCESS**

A student who believes that his or her particular circumstances have not been fully considered in the awarding of aid should discuss the concern with the [Director of Financial Aid](#). The student may be asked to provide additional documentation to clarify the situation. If a satisfactory resolution cannot be reached with the Director, the student may submit a written request for reconsideration by the Financial Aid Committee. The Financial Aid Committee will review the circumstances of the appeal and render a decision.

To request an increase to the published Cost of Attendance for a given program, you must submit a written request to Financial Aid. This request should contain the reason for your appeal and include any supporting documentation (a copy of your lease indicating a rent which exceeds the standard amount, an itemized budget detailing the increases you are requesting, a doctor’s note indicating special medical requirements, etc.). Budget appeals of amounts up to 20% above the living allowances in the published Cost of Attendance will be reviewed by the Director of Financial Aid. Any budget appeal which exceeds the 20% threshold must be reviewed by the Financial Aid Committee. Please be aware that not all budget appeals are approved.

### **PAYMENT OF TERM BILLS**

In general, one half of the annual tuition, health fees, clinic fees and instrument costs are billed each semester. Term bills for the fall semester are prepared in July, and charges for the spring semester are billed in December. The balance of the term bill, less any aid you have been awarded for the semester, must be paid by registration. Charges for educational course materials, housing, debit cards for meals,

and other University obligations must be paid as billed. Further information about this procedure will be provided by Harvard University's [Student Accounts Office](#). All financial aid received through HSDM must be used to pay tuition, equipment costs, fees and University charges before funds will be disbursed for other educational or related expenses.

## **REFUND POLICY**

If you withdraw before the end of a semester, you will be charged tuition on a pro-rated basis. The amount of the charge will be determined by the date of your withdrawal and based on the schedule published in the [HSDM Student Handbook](#).

The date on which a student's period of enrollment shall be deemed to have ended will be the date on which the student notifies HSDM in writing of his or her withdrawal or the date on which HSDM determines that the student has ceased to attend class, has withdrawn or has been withdrawn by HSDM, whichever is earlier. HSDM shall make any such refund as is due in accordance with federal regulations.

Refunds of the HSDM Clinic Fee will be prorated according to the same schedule as tuition. No refund will be granted for the Matriculation Fee which is paid at the time of first enrollment. Partial refund of the Health Service Fee or the Blue Cross/Blue Shield Fee may be possible in accordance with [University Health Service policies](#). Medical insurance can be maintained while on leave of absence by arrangement with University Health Services. The course materials fee is charged on a yearly basis, and no portion of the fee is refunded if you withdraw during the academic year.

In cases where the student has been the recipient of financial assistance in the form of loans or scholarships, withdrawal may result in a refund of all or part of the aid to the lender or granting agency. The net amount of refund which is payable to the student shall be paid directly to the student after disbursements to lenders or scholarship funds have been made. A special refund rule applies to Title IV student aid which includes Stafford Loans and GradPLUS loans. This may necessitate repayment of a portion of the student's Stafford loan to the federal government or to his/her lending institution.

## **FINANCIAL AID RESOURCES**

### **FEDERAL TITLE IV AID PROGRAMS**

#### **WILLIAM D. FORD FEDERAL STAFFORD LOAN PROGRAM**

The Federal Stafford Loan Program is a federal Title IV program that provides long-term loans to students to help meet educational expenses. Under this program, the U.S. Department of Education makes loans, through schools, directly to students. The interest rate for graduate students for the 2021-2022 academic year is 5.284%. Interest will accumulate while a student is enrolled, but that interest will not capitalize until the student enters repayment. Borrowers currently are charged a 1.057% origination and guarantee fee on all loans disbursed prior to October, 1<sup>st</sup>, 2022. For information about the origination fee, please contact Financial Aid. The annual limit for a Stafford Loan is \$47,166 for a 12 month academic year for DMD students and \$20,500 for AGE students. The aggregate limit for Stafford Loans is set at \$224,000.

#### **FEDERAL GRADUATE/PROFESSIONAL PLUS LOANS (GradPLUS)**

GradPLUS borrowers may obtain loans up to the cost of attendance minus other aid for the enrollment period. A credit check showing no adverse credit history is required for the PLUS Loan Program. The Direct PLUS interest rate for the 2021-2022 academic year is fixed at 6.284%. Interest accrues during the

in-school period and repayment begins 6 months after the student ceases to be enrolled at HSDM. Borrowers currently are charged a 4.228% origination and guarantee fee on all loans disbursed prior to October, 1<sup>st</sup>, 2022. For information about the origination fee, please contact Financial Aid. A FAFSA application is required, and students must have utilized their maximum eligibility under the Stafford program before applying for a Graduate/Professional PLUS loan.

Repayment for both the Stafford and GradPLUS loans begin 6 months after you graduate, leave school, or drop below half-time enrollment. A standard repayment has a fixed monthly amount of no less than \$50 for up to 10 years. An extended repayment plan will result in a fixed lower monthly payment for up to 25 years depending on the loan amount borrowed. The graduated repayment plan allows borrowers to begin with lower payments that increase over time for up to 25 years depending on the loan amount borrowed. The U.S. Department of Education also makes available a number of income driven repayment plans. For more information about these repayment options, please visit the [Federal Student Loan website](#).

### **FEDERAL COLLEGE WORK-STUDY PROGRAM**

The Federal College Work-Study Program provides jobs for students with financial need, allowing them to earn money to help pay their educational expenses. The program encourages community service work and work related to your course of study. The total Federal Work-Study award you receive is dependent upon the date you apply, your level of need, and the funding level at the School. Students are paid weekly. For more information, please contact Financial Aid.

### **FEDERAL TITLE VII STUDENT AID PROGRAMS**

#### **HEALTH PROFESSIONS STUDENT LOAN PROGRAM (HPSL)**

Health Professions Student Loans are available for qualified candidates for the DMD program with exceptional need from funds provided by the federal government and HSDM. Although the maximum amount that can be borrowed per academic year is the “cost of tuition plus \$2,500”, limited funds preclude awards of this magnitude. The amount of the award is contingent upon your level of need and the funding levels available at the time the award is made. Interest will begin accruing at 5% upon entering repayment which usually occurs one year after graduation or when a student ceases to be enrolled full time in a health professions program. Borrowers pay a minimum of \$15 per month and have 10 years to repay.

#### **LOAN FOR DISADVANTAGED STUDENTS (LDS)**

The Loan for Disadvantaged Students is available for qualified candidates for the DMD program with exceptional need from funds provided by the federal government and HSDM. Although the maximum amount that can be borrowed per academic year is the “cost of tuition plus \$2,500”, limited funds preclude awards of this magnitude. The amount of the award is contingent upon your level of need and the funding levels available at the time the award is made. Interest will begin accruing at 5% upon entering repayment which usually occurs one year after graduation or when a student ceases to be enrolled full time in a health professions program. Borrowers pay a minimum of \$15 per month and have 10 years to repay.

### **OTHER FEDERAL PROGRAMS**

#### **NATIONAL HEALTH SERVICE CORPS (NHSC) SCHOLARSHIPS**

The NHSC scholarship program is a federal program that award scholarships to students pursuing various medical and dental degrees. The scholarship pays for tuition and fees in addition to providing a stipend for living expenses. The scholarship program does require a minimum two (2) year full-time service

repayment in a federally identified Health Professional Shortage Area. For more information about the NHSC Scholarship Program, please visit the [Health Resources and Services Administration](#) website.

### **ARMED FORCES HEALTH PROFESSIONS SCHOLARSHIP PROGRAMS**

The United States Army, Navy and Air Force have established scholarship programs for health professions students who are interested in serving in the military upon graduation from their educational programs. For information regarding military scholarship opportunities, please contact the service branch in your home area or at the addresses listed below.

#### [U.S. Air Force](#)

50 Mall Road, Suite G-18A  
Burlington, MA 01803  
617-270-4134

#### [U.S. Army Health Professions Scholarship Program](#)

McCormack Building, Room 403  
Post Office Square  
Boston, MA 02109  
617-426-7913

#### [U.S. Navy](#)

Navy Recruiting District New England  
495 Summer Street  
Boston, MA 02210  
617-753-4501

### **FEDERAL PROGRAMS FOR AMERICAN INDIANS AND NATIVE AMERICANS BUREAU OF INDIAN AFFAIRS (BIA)**

Annual scholarships are provided to Native American students who are enrolled in or accepted for enrollment in a four-year degree program at an accredited college or university and who demonstrate financial need. The student must be at least one-fourth degree or more American Indian, Eskimo, or Aleut blood. They also must be a member of a tribe, band, or group receiving certain benefits for educational purposes from the Bureau of Indian Affairs.

Applications may be made through the Bureau's area offices or through the reservation-based agency office that keeps the records of the student's tribal relationship. Addresses for the various contact offices are available from the BIA. For additional information or applications, you can visit the [Indian Health Services](#) website or write to:

Bureau of Indian Affairs  
Office of Indian Education Programs  
U.S. Department of Interior  
Washington, D.C. 22040  
202-208-4871

### **HARVARD SCHOOL OF DENTAL MEDICINE STUDENT AID PROGRAMS**

### **HARVARD SCHOOL OF DENTAL MEDICINE GRANTS**

Need-based grants are awarded by the School of Dental Medicine each year and as grant funds, do not need to be repaid. Students who submit both a completed FAFSA and CSS Profile may be considered for these funds. Because these institutional funds are limited, grants are usually intended to supplement money provided by family contributions, loans, earnings and other assets. Grant awards range between \$5000 to an amount equal to half the tuition cost with the actual amount dependent upon numerous factors including the overall need of the students and their respective estimated cost of attendance. HSDM grants are capped at one half of tuition cost. For these reasons, grants are not automatically renewable from year to year and actual amounts awarded may increase or decrease. International students are not eligible for consideration.

### **HARVARD SCHOOL OF DENTAL MEDICINE LOANS**

A very limited amount of loan funds are available directly from the School of Dental Medicine, primarily through the Harvard Dental Alumni Loan Fund. All students who submit both a completed FAFSA and CSS Profile will be reviewed to determine their eligibility. HSDM Loans must be repaid starting 6 months after the student borrower graduates or drops below half time. HSDM loans are interest-free during the in-school period and for 6 months after graduation or the date the student is no longer considered enrolled at least half time. Thereafter, they are subject to interest of no more than 7% depending on the source of funds, and are payable according to the agreed-upon schedule usually over a 5 to 10 year period. The monthly minimum payment for loans obtained from Dental School funds is \$50.

### **HARVARD UNIVERSITY RESOURCES**

#### **HARVARD UNIVERSITY RESTRICTED SCHOLARSHIPS**

All students, including international students, are eligible to compete for a number of the restricted scholarships and fellowships administered by the Harvard University Committee on General Scholarships. Below is a list that includes the descriptions and eligibility requirements of the scholarships for which HSDM students most likely would be eligible. A complete list of these is accessible via the Internet at [www.scholarship.harvard.edu](http://www.scholarship.harvard.edu). If you think that you may meet the criteria for one or more of these funds, you should notify Financial Aid in writing no later than February 15 for the following academic year. The Dental School will then nominate admitted students or those in attendance for consideration by the Committee on General Scholarships. Awards are generally made in April for the following academic year and are not automatically renewable.

#### **Baxendale Scholarship (1928)**

Bequest of Esther M. Baxendale. Preference: (1) descendants of Alan Bedford Hudson: (2) students of the name Baxendale or Hudson: (3) students from Brockton, Massachusetts, or Bourne, Massachusetts. Birth certificates and genealogical record of (1).

#### **George U. Baylies Bequest (1928)**

Preference for students from Westchester County, N.Y.

#### **Harold A. Berry Scholarship Fund (1979)**

Residuary bequest of Clara E. Berry. The income is "to be used...for the purpose of assisting one or more worthy, industrious and needy young men residing in the State of Rhode Island."

#### **Bright Legacy (1880)**

Preference for students named Bright descended from Henry J. Bright, Jr. and Anne Goldstone.

#### **Daniel A. Buckley Bequest (1905)**

Bequest of Daniel A. Buckley of Cambridge, Massachusetts. For needy and worthy graduates of Latin High and other public non-sectarian schools in Cambridge enrolled in any department of the University.

**Casper Henry Burton, Jr. Memorial Scholarship (1921)**

Preference for members of the Society of St. John the Evangelist or the Fly Club.

**Cabot Corporation Scholarship Fund (1955)**

Preference for children of employees of company affiliates.

**Frank Lawton Cady Scholarship Fund (1965)**

Residuary bequest of Carolyn Cady Hewey...”for the purpose of establishing a scholarship or scholarships as a memorial to my said father,...the income of which shall be expended primarily in assisting worthy and deserving students, graduates of the Mansfield High School, Mansfield, Massachusetts, in obtaining an education at Harvard University.”

**Frank Milton Cady Scholarship Fund (1965)**

Preference for male graduates of Mansfield High School, Mansfield, Massachusetts.

**Madame Marguerite Carriere Fellowship (1959)**

Preference for alternating between a Harvard graduate student traveling to France and a French graduate student traveling to Harvard.

**George Chase Christian Memorial Scholarship (1936)**

Gift of Carolyn McKnight Christian in memory of her husband, George Chase Christian, AB 1895. To be awarded as National Scholarships to residents of Minnesota, for study in any department of the University, preferably the graduate schools.

**Mark D. Cory Scholarship (1954)**

Preference for graduates of Gasden High School in Gasden, Alabama.

**Richard N. Cross Fund (1976)**

This fund is used to assist, if possible, an applicant from Bridgewater, Massachusetts, or to be used generally for scholarship aid.

**Charles Downer Scholarship Fund (1927)**

Preference: (1) descendants of Downer: (2) students named Downer by birth: (3) descendants of members from the Class of 1889: (4) Vermont residents: (5) descendants of graduates of Harvard College.

**Calvin and Lucy Ellis (1899)**

Preference for descendants of David Ellis and Beulah Newell or John Ellis and Hannah Ellis.

**Horace Cecil Fisher Scholarship (1977)**

Traditionally used for English students.

**Fiske Scholarship Fund (1970)**

Preference for graduates of (1) Boston Latin High School then (2) students studying modern languages to become teachers.

**Addison H. Flournoy Bequest (1967)**

The bequest is to be applied to scholarships for African American students attending Harvard University.

**Joseph and Octavia Goodbar Scholarship (1965)**

Preference for descendants in College and graduate schools; graduate students can receive three years of support only.

**Gustav L. Harris Scholarship Fund (1969)**

Preference for this fund is given to students from the St. Louis area.

**Harvard University Association in Canada (1994)**

Preference for Canadian students.

**Harvard Club of Delaware (1945)**

Preference for students from Delaware.

**Harvard Club of Maine (1984)**

Preference for students from Maine.

**Lavina Hoar-Lincoln Scholarship (1876)**

Preference for students from Lincoln, Massachusetts.

**Horace deY. Lentz Scholarship (1974)**

Preference for students from Carbon County, Pennsylvania (cities and towns include Penn-Kidder, Weatherly, Jim Thorpe, Panther Valley, Palmerton and Lehighton).

**Eugenio Lopez Scholarship (1996)**

Preference: (1) citizens of the Philippines: (2) Asian nationals: (3) U.S. citizens of Filipino descent.

**Albert J. Lynch Scholarship (1972)**

Preference for descendants of Governor Thomas Dudley of Massachusetts.

**Mexican Foundation Fund**

This fund is available to Mexican graduate students in all faculties except Harvard Divinity School. The income from this fund may be disbursed either in the form of loans or grants. An award from this fund requires a commitment to return to Mexico upon completion of the degree. For further information contact

Committee on General Scholarships, or  
Mary Schneider Enriquez, Executive Director  
Fundacion Mexico en Harvard AC  
Monte Pelvoux #220  
Lamas de Chapultepec, MEXICO DF 11,000

**1902 World War Memorial Scholarship (1923)**

This scholarship is in memory of Andre Cheronnet-Champollion, Edward Ball Cole and Elbert Walker Shirk and is to be used for students who are descendants of the Class of 1902 and had ancestors killed in WWI.

**Frederick E. Parlin Fund (1928)**

Bequest of Albert Norton Parlin. For needy and worthy students in any department of the University, preference to be given to natives of Malden or Everett, Massachusetts. Evidence that the student is a native of either Malden or Everett must be provided.

**William Pennoyer Bequest (1670)**

Preference: (1) descendants of Robert Pennoyer (2) residents of the New Haven, Connecticut region.

**Aristides Evangelus Phoutrides Memorial (1925)**

Gift of friends of Aristides Evangelus Phoutrides A.B. 1911, Ph.D. 1915 to provide a scholarship in his memory for a student of Greek birth or of Greek parentage in any department of the University. Documentary evidence of Greek birth or parentage required.

**Princeton Fellowship (1910)**

Gift of Cleveland H. Dodge. To be awarded to a graduate of Princeton University, for his/her first year of study only, in one of the graduate departments of Harvard University.

**Leon W. Redpath Scholarship (1938)**

Bequest of Eliza Allen (Mrs. Ellis W.) Redpath in memory of her son, Leon W. Redpath, A.B. 1898. For deserving students from State of Ohio, registered in any department of the University, with preference to residents of Stark and Tuscarawas Counties.

**Franklin Reynolds Fund (1925)**

Residency bequest of John F. Reynolds. For students in any department of Harvard University and Radcliffe College who are natives of Marblehead, Massachusetts. Evidence that the student is a native of Marblehead must be presented.

**Allen D. and Marion L. Rubin Scholarship Fund**

The income of this fund is to be used annually as an award to a needy and deserving student of the Jewish faith at Harvard University.

**James Rumrill Scholarship**

The income from this fund is to be used to fund a graduate student with an undergraduate degree from an institution in Virginia, North Carolina, South Carolina, Florida, Georgia, Tennessee, or Kentucky. These are non-renewable scholarships. In the absence of a properly qualified candidate the scholarship may be given to another student.

**Peter Brooks Saltonstall '43 Memorial (1947)**

Gift of the family of Peter Brooks Saltonstall, 1943, who was killed in action on the Island of Guam on August 13, 1944. Peter B. Saltonstall was the son of Leverett Saltonstall, A.B. 1914, formerly and Governor of Massachusetts. To further the education, the health and welfare of the peoples inhabiting the Hawaiian Islands and those Islands west of Hawaii, including New Zealand, the Fiji Islands and Australia and also Japan, South Korea, Hong Kong, Formosa, the Philippine Islands, Vietnam, the East Indies, Indonesia Islands, Sumatra and Thailand. The first preference is that the income of this fund be used for scholarships or fellowships to assist worthy students from the above-named Pacific regions to gain a better education at Harvard University. In the event that no suitable candidate for the scholarship appears, the unexpended income and its accumulation shall be available for the support of research to better the living conditions or the general well-being of the peoples in the Pacific region described above, such research grants to be made by vote of the Corporation on the recommendation of the Dean of the Faculty of Arts and Sciences.

**Charles H. Smith Bequest (1947)**

Residuary bequest of Charles H. Smith. For awards to students in any department of the University according to the following order of preference:

- 1a. Graduates of public high schools in Providence, Rhode Island, who are of scholarship rank
- 1b. Graduates of public high schools in Providence, Rhode Island, who are below scholarship rank but who are considered eligible for financial aid.



2. Graduates of other (non-public) secondary schools in Providence, Rhode Island, who are of scholarship rank.
3. Any residents of Rhode Island not indicated above who are of scholarship rank.

#### **William Stoughton Bequest (1701)**

Bequest of Lieutenant Governor William Stoughton, A.B. 1650. For awards to students in any department of the University according to the following order of preference:

1. Residents of Dorchester or Mattapan, Massachusetts;
2. Residents of Milton, Massachusetts;
3. Any needy American Indian students;

#### **Louis and Ida Tatelman Award Fund**

The income from this fund is to be awarded to an undergraduate or graduate student of the University who has shown exceptional personal courage in surmounting physical, social or economic difficulties, or by helping others.

#### **Alexander Wheelock Thayer Bequest (1899)**

Preference for students with the last name of Thayer.

#### **Francis J. Thompson Bequest (1995)**

The income from this fund is to be used to assist worthy students from Hingham, Massachusetts.

#### **Thomas E. Upham Class of 1868 Fund (1939)**

Preference for graduates of Harvard College preparing for public service who are descendants of early American settlers.

#### **Helen E. Vickery Scholarship (1966)**

The income from this fund is to be used to assist worthy students from Fitchburg, Massachusetts.

### **HARVARD UNIVERSITY EMERGENCY FUNDS**

#### **VIVIAN ALLEN FUND**

The Committee on General Scholarships will consider requests from the HSDM Financial Aid Office for emergency funds to assist Harvard students facing urgent and/or unexpected financial emergencies while enrolled. Please consult the HSDM Financial Aid Office for more information.

### **NON WORK-STUDY EMPLOYMENT OPPORTUNITIES**

Part time employment may be possible in offices, libraries, or laboratories on campus or at one of the local area hospitals. Please note, international students are limited to on campus employment and must be cleared by the Harvard International Office located in Cambridge prior to seeking employment. Please see the [HSDM Student Handbook](#) for information on restrictions on outside employment.

### **FUNDING FROM OUTSIDE RESOURCES**

Additional funding may be obtainable from outside sources, such as civic or religious organizations, parental employers, local dental societies, state agencies and the Veterans or Social Security Administration. The [American Dental Education Association \(ADEA\)](#) is a good resource for researching outside funding opportunities. You may also wish to view the [American Association of Medical College's \(AAMC\) financial aid page](#) as an additional resource.

### **ALTERNATIVE/PRIVATE LOAN PROGRAMS**

Alternative loans are not federally guaranteed by the government, nor do they have the same strict eligibility requirements. Several of the lenders make funds available to international students with or without a U.S. co-signer. As a result, the terms and conditions vary from lender to lender and are usually more expensive and may be likely to change throughout a student's enrollment. Alternative lenders may charge an insurance/origination fee when you borrow and then another fee when you enter repayment. The majority of the loans allow you to borrow and begin repaying the loan after you graduate or drop below half time. Interest payments may be made while enrolled or deferred and capitalized at the end of the in-school period. For further information you can visit the [Harvard University Student Financial Services website](#).

### **ASSISTING YOU WITH THE PROCESS**

At the Harvard School of Dental Medicine we make every effort to assist you and your family in making a Harvard dental education a reality for you. We encourage you to contact Financial Aid should you need assistance during any part of the application process. Our office looks forward to working with you throughout your years at HSDM.