

Continuing Medical Students for 2024-2025

Due to government changes to the FAFSA, *the process of applying for financial aid for 2024-25 has changed from prior years.* As a result, please review the following options (A, B & C) and follow the steps applicable to your situation.

Option A: Apply for Federal Student Loans Only

Complete the 2024-25 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.

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 Federal Student Loans with Auto-renewed Need-Based Financial Aid

Medical students who received UCCOM need-based scholarship funding and/or the UC Long-Term Loan during 2023-24 will see that funding renew automatically at the same amount for 2024-25 provided these stipulations are met:

- Must continue to submit the FAFSA annually by published deadlines.
- Must be enrolled full-time in the MD program for each semester in which they receive funding.
- Must accept a minimum of \$20,000 in student loans concurrently in each year they are receiving need-based aid.
- UC Long-Term Loan recipients will continue to sign promissory note and application documents annually before receiving funds.
- Need-based aid will be split between fall and spring semesters only (not summer).
- Not receiving additional scholarship support of a substantial amount from sources such as National Health Service Corps, Military Health Professions Scholarship Program, and the Schiff Family Foundation.

Students under this option must complete the following:

Complete the 2024-25 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.

Complete the UCCOM Financial Aid Application at medonestop.uc.edu under the “Financial Aid” tab.

No new parental information is required for Option B.

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

Medical students who did not receive UCCOM need-based aid in 2023-24 (or their most recent year attended if on leave) that can demonstrate an increased level of financial need may apply for consideration by submitting the following:

Complete the 2024-25 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.

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

2024-25 FINANCIAL AID INSTRUCTIONS

CONTINUING STUDENTS – UC COLLEGE OF MEDICINE



Complete the UCCOM Financial Aid Application at 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 2024-25 CSS Profile Application at cssprofile.org using our school code of 1814. The CSS Profile charges a \$25 fee, and applicants will submit parental information as part of this application. Parents in separate households will submit both the CSS Profile and the CSS Profile for Noncustodial Parent.

If you apply for UCCOM financial need-based aid, you will also submit SIGNED copies of your parents’ 2022 federal income tax return (i.e., 1040 with all schedules) and 2022 W2’s to the College of Medicine Office of Student Financial Services. If your parent(s) did not file a federal tax return for 2022, you must complete the 2024-25 Tax Waiver Statement, available on our website under Forms. Signed documents may be uploaded at medonestop.uc.edu (select Financial Aid > Financial Aid Document Upload).

Application Deadline

The deadline for all options above is March 15, 2024. You may check on the status of your application at medonestop.uc.edu inside the portal under “Checklist.”

Accepting Your Financial Aid for 2024-25

- By July 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.** 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 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. If you do not initially accept your full eligibility, you may request additional funds later in the year.

If this is the first year you are borrowing a Direct Grad PLUS Loan, you will also need to complete a Master Promissory Note (MPN) specific to this loan type. To do so, visit studentaid.gov/mpn/grad 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.)*

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