

Financial Aid Fact Sheet

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1. Overview of the application process
 - a. Meet with financial aid officers and talk with students
 - b. Read financial aid information and be prepared to ask questions
 - c. Devise a calendar for submitting financial aid applications within school deadlines
 - d. Know the terms of aid; budget, cost of attendance, interest rates, etc.
 - e. Search for outside scholarships/grants/fellowships and loans
2. Timing of Applications: Apply Early!
 - a. Complete a Free Application for Federal Student Aid (FAFSA) every year as soon as possible: 2026-2027 FAFSA available now. **UF school code is 001535.**
 - b. Do not wait for acceptances as you can list up to 20 schools. <https://studentaid.gov>
 - c. Most schools have a supplemental form for institutional aid. UF will have the COM Scholarship Application available in **early 2026** to accepted students.
3. Explore sources of Financial Aid
 - a. Immediate family
 - b. Outside scholarships
 - c. Military HPSP and National Health Service Corps <https://nhsc.hrsa.gov/>
 - i. Pays tuition/fees, books/supplies, insurance & gives monthly stipend of ~ \$2,150
 - ii. 20K Signing Bonus for a 4-year scholarship. Minimum service requirement is 3 years
 - iii. Currently UF has 11 students on HPSP or NHSC (*as of 2025*)
 - AIR FORCE 1-407-722-5037
 - ARMY 1-352-376-0408
 - NAVY 1-352-337-2942
 - NHSC 1-800-221-9393
4. Types of Direct Federal Loans
 - a. Unsubsidized Loans
 - i. Borrower is responsible for the interest but payment can be deferred while in school and Residency. At UF you may borrow up to \$50,000 (Year 1)
 - ii. Aggregate Federal Loan Limit = \$257,500 (includes undergraduate Federal Loans)
 - iii. Program Limit = \$200,000 (minus any borrowing as a graduate student)
 - iv. Current Interest Rate 7.94% (changes every July 1st)
 - v. Current Loan Origination Fee 1.057% (changes every October 1st)
 - b. Graduate PLUS Loan
 - i. Not available for students beginning enrollment in 2026-2027

5. School Assistance
 - a. On-time COM application deadline is **March 1, 2026**
 - b. COM Award Notification Letters will be available in April 2026
 - c. COM Aid: Grants, Loans, Scholarships (*Historical Need Considered*)
 - d. [Class of 2030](#)
 - i. Scholarships/ waivers/ grants range from \$2,500-\$25,000
 - ii. All COM Awards are based on need, merit, or both
 - e. COM need-based loans are interest free while in school > *Aggregate Max of \$20,000**

6. Tips for Comparing; Know the Cost of your Medical Education
 - a. A school budget includes tuition/fees, rent, books/supplies, food, transportation and personal expenses. The is called “Cost of Attendance” (COA)
 - b. Compare the overall budget with your contribution and the combination of loans, waivers, grants, and scholarships offered by the school

7. Average Debt
 - a. Class of 2025 AAMC Median Medical School Debt: \$215,000
 - b. UF Medical school debt average \$187,086 (does not include educational pre-medical school).
 - c. Payments made on your student loans during Residency can be as low as \$0*

8. FIRST for Medical Education (www.aamc.org/services/first)
 - a. Financial Information, Resources, Services & Tools
 - b. The financial aid application process
 - c. Budgeting as a MED student (in school and in Residency)
 - d. Medical schools costs for non-traditional students
 - e. Official AAMC guides for applicants
 - f. Federal Loan 101
 - g. Loan & Budget calculators
 - h. The cost of applying for Residency
 - i. Choosing a specialty: A critical career decision

UF College of Medicine Cost of Attendance 2025-2026

Direct Costs	Fall 2025	Spring 2026	Summer 2026	Totals
In State UF Tuition/fees	18,565	18,565	0	37,130
Indirect Costs				
<i>Books & Supplies</i>	952	952	320	
<i>Food</i>	2,408	2,408	1,650	
<i>Personal & Transportation</i>	2,984	2,984	1,308	
<i>Room</i>	6,475	6,475	3,890	
<i>Computer/phone</i>	198	198	230	
Subtotals	13,017	13,017	7,398	33,432

<i>In state (Total by Term)</i>	31,582	31,582	7,398	70,562
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Out of State Tuition/Fees	24,695	24,695	0	49,390
<i>Out of State + subtotal (Total by Term)</i>	37,712	37,712	7,398	82,822

Note: The cost is estimated and subject to change. Academic year 2026-2027 COA will be available after July 1, 2026