



# WELCOME

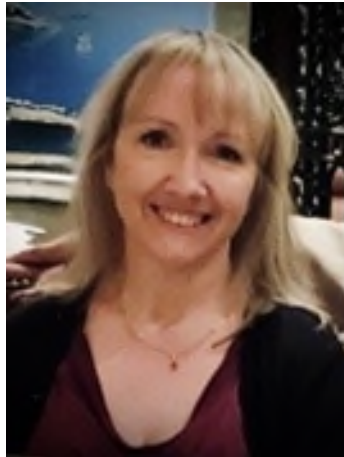
## Financial Aid Information

TUFTS UNIVERSITY  
CUMMINGS SCHOOL OF VETERINARY MEDICINE  
[Vet-finaid@tufts.edu](mailto:Vet-finaid@tufts.edu)

# Introducing the Financial Aid Staff

**Charlotte Hydrick**

Associate Director of Financial Aid



**Suzanne Ukpong**

Financial Aid Coordinator



**Linda Mayo**, Staff Assistant to the Student Affairs Office –  
[Linda.Mayo@tufts.edu](mailto:Linda.Mayo@tufts.edu) / 508-839-8733

Email the Financial Aid Office (FAO) at [vet-finaid@tufts.edu](mailto:vet-finaid@tufts.edu)

**we can  
help**

# Agenda

- Sources of Financial Aid
- Applying for Financial Aid
  - Materials & Rolling Deadline
- Financial Aid Packaging
  - Ways to keep the cost down
  - Public Service & Loan Assistance Programs



# Sources of Financial Aid

Financial aid consists of funds provided to students to help pay for educational expenses.

## Sources

- Federal Student Aid
  - Student loans and work study
- Non-federal Alternative Education Loan
- Outside Awards



# Applying for Federal Student Aid Rolling Deadline

1. 2022-2023 Free Application for Federal Student Aid (FAFSA)
  - It is recommended that applicants use the IRS Data Retrieval when completing the FAFSA.
2. Submit page one of the Cummings School Financial Aid Application

Submit application materials via the Tufts Box secure upload site.

**Submit  
Application**

**Tufts  
Box**  
*Use Tufts Box to upload  
application documents*

# Cost of Attendance

## Based on 2021-22 (12 Months)

*Charges will be revised for 2022-23*

A. Charges: Direct Costs		B. Living Expenses: Indirect Costs	
Tuition	\$46,130	Food, Rent, Utilities	\$18,850
Health Insurance*	\$5,604	Miscellaneous	\$5,304
Health Admn. Fee	\$250		
<b>Total Charges:</b>	<b>\$51,984</b>	<b>Total:</b>	<b>\$24,154</b>

\*Health insurance charge may be waived if student has approved coverage.

11-month budget for IDGH program:

- \$17,276 (Rent, food, etc.)
- \$4,862 (Miscellaneous)
- \$1,500 (Lab fee)

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**\$23,638 (Total)**

**Total Cost of Attendance (A + B) ... \$76,138 (MAPP & MCM)**  
**\$75,622 (IDGH)**

# Financial Aid for Graduate Students

## Federal Student Aid:

Loan Program	Maximum Annual Amount	Source	Is in-school repayment required?	Will interest accrue while in school?
Federal Direct Unsubsidized Loan	\$20,500	Federal	No	Yes, unless you make payments
Federal Direct Graduate PLUS Loan	Cost of Education minus other aid	Federal	No	Yes, unless you make payments

## Non-federal Alternative Education Loan:

Compare interest rates, deferment periods, borrower benefits, repayment plan options, etc.

## Outside Scholarships:

Scholarships are awarded by private or public organizations, local community groups and can be awarded based on merit or need. Apply, Apply, Apply! It's not too early.

# Understanding Credit



Credit is important to you now and in the future.



Review your credit history & current credit status.

[www.annualcreditreport.com](http://www.annualcreditreport.com)



Report errors to credit bureau and use credit wisely.

To receive a Federal Direct Graduate PLUS loan, you must not have an adverse credit history.





# Keeping Down the Cost of Grad School

- Assess your resources (income & assets): past, present and future including savings, support from family, payment plans, etc.
- Smart borrowing – only borrowing what you need and keeping to a budget.
- 120-Day Return of Funds Policy – returning federal loan funds will result in a cancellation of interest and fees.



# Public Service & Loan Assistance Programs

**Public Service Loan Forgiveness (PSLF)** – is a federal direct program that allows eligible borrowers to cancel the remaining balance of their Direct Loans after they have served full time at a public service organization for at least 10 years, while making 120 qualifying loan payments.

**Tufts Loan Repayment Assistance Program (LRAP)** – is a university-wide program that helps Tufts graduates working in public service pay a portion of their annual education loan bills.

Thank you for your time!

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