

S tudent Financial Aid

How to Apply

1. Complete the Free Application for Federal Student Aid (FAFSA)
It is available for completion on January 1st of each year for the next academic year. Enter school code:

UNIV OF AR FOR MEDICAL SCIENCES 001109

**(listing the wrong school code
could considerably delay your financial aid)**

2. You should receive a Student Aid Report by e-mail within 4-6 days of the date the FAFSA was submitted (if a valid e-mail address was included when the FAFSA was filed). If a valid e-mail address was not provided or if the name and social security number do not match with the Social Security Administration's records, the student will be mailed a paper Student Aid Report within 2 to 4 weeks.

- Review the Student Aid report and make sure everything is correct. Please verify that the school code lists:

UNIV OF AR FOR MEDICAL SCIENCES 001109.

Make any corrections on the FAFSA website by using your FSA ID or notify our office to make corrections.

3. Once UAMS receives your FAFSA you will receive a notification offering one of two dispositions:
 - Your application is complete and there is no further action required at this time, or
 - Your application requires more information, and will include instructions on what items/forms are needed.This notification will direct you to the UAMS GUS Student Portal <https://gus.uams.edu> and will be sent via email to your UAMS email account.
4. Upon completion of your student aid file and determination of eligibility, an award notification letter will be emailed to your UAMS email account. The notification will again direct you to the UAMS GUS Student Portal <https://gus.uams.edu> indicate the following:
 - Intent to accept or decline the loan as awarded
 - Intent to reduce loan amount as awarded (optional)
5. Complete Entrance Loan Counseling online at www.studentloans.gov.
6. Sign the Direct Loans Master Promissory Note(s) (MPN) online at www.studentloans.gov.
 - Our office will receive electronic confirmation of the completion of the Entrance Counseling and Master Promissory Note(s) within 2 days of submission.
7. Once the above steps are satisfied, loan funds are transmitted electronically to UAMS and applied to your UAMS account.
This is known as a financial aid disbursement.
8. If you have a remaining balance after your financial aid has been disbursed to your UAMS account, you are responsible for making payment. If the financial aid disbursement creates a credit balance on your UAMS account, a refund will be issued to you from the Bursar's Office. **Please note the difference between a financial aid disbursement and a credit balance refund.**

If you have questions concerning financial aid, please contact Student Financial Services – Financial Aid Office at (501) 686-5451.

If you have questions concerning your student account, disbursement dates and refunds, please contact Student Financial Services - Bursar's Office at (501) 686-6128.

Types of Aid

Below is a brief description of the Title IV Programs administered by the US Department of Education and the Title VII Programs administered by the US Department of Health and Human Services available to UAMS students. The eligibility requirements for each program may vary.

Title IV Programs administered by the US Department of Education:

Federal Stafford Loans (Unsubsidized)

Unsubsidized loans have a low interest rate. The loans are made by the U.S. Department of Education – Direct Lending. There is a processing fee of 1.068% for loans first disbursed on or after October 1, 2015. A new rate will be calculated for loans disbursed effective October 1, 2016. The fee is deducted proportionately from each loan disbursement.

- Unsubsidized: available to all eligible students attending at least half-time. The student is responsible for the interest from the time the loan is disbursed until it's paid in full. You may choose to pay the interest or allow it to accrue (accumulate) and be capitalized (added to the principle amount of the loan) while in school. Capitalizing the interest will increase the total amount of repayment. The fixed interest rate for loans disbursed on or after July 1, 2016 is **5.31% for graduate** students.

Repayment: After the student graduates, leaves school, or drops below half-time enrollment, they will have a six month grace period before beginning repayment. During this time, the student should receive repayment information from the U.S. Department of Education Loan Servicer and will be notified of their first payment due date. It is the student's responsibility to contact the U.S. Department of Education should they not receive this information.

Federal Graduate PLUS Loans

A Graduate PLUS Loan has a fixed interest rate of 6.31. This loan is available for graduate students. There is a processing fee of 4.272% for loans first disbursed on or after October 1, 2015. A new rate will be calculated for loans disbursed effective October 1, 2016. The fee is deducted proportionately from each loan disbursement. Additionally, the student must have applied for their annual loan maximum eligibility under the Federal Unsubsidized Stafford Program before applying for this loan.

Repayment: The student begins repayment at the time of the last disbursement of the loan.

Title VII Programs administered by the US Department of Health and Human Services:

Federal Health Professions Student Loans

Loans for Disadvantage Students (LDS) – College of Medicine

If interested in the LDS Program you must complete and **return** the **LDS Loan Interest form**. Please visit the "**Forms**" section of this site.

Information from <http://www.hrsa.gov/loanscholarships/loans/disadvantaged.html>

The Loans for Disadvantaged Students is a federal loan program that provides long-term, low-interest rate (5%) loans to full-time, financially needy students from disadvantaged backgrounds, to pursue a degree in allopathic medicine, osteopathic medicine, dentistry, optometry, podiatric medicine, pharmacy or veterinary medicine. The student must also provide parent's income tax information on the FAFSA. UAMS is the lender of this campus based loan. Funds are limited.

Eligible Applicants

You are eligible to apply for this loan at a school that participates in the Loans for Disadvantaged Students program if you are:

- From a disadvantaged background as defined by the U.S. Department of Health and Human Services:
An individual from a disadvantaged background is defined as one who comes from an environment that has inhibited the individual from obtaining the knowledge, skill, and abilities required to enroll in and graduate from a health professions school, or from a program providing education or training in an allied health profession; or comes from a family with an annual income below a level based on low income thresholds according to family size published by the U.S. Bureau of Census, adjusted annually for changes in the Consumer Price Index, and adjusted by the Secretary, HHS, for use in health professions and nursing programs.
- A citizen, national, or a lawful permanent resident of the United States or the District of Columbia, the Commonwealths of Puerto Rico or the Marianas Islands, the Virgin Islands, Guam, the American Samoa, the Trust Territory of the Pacific Islands, the Republic of Palau, the Republic of the Marshall Islands and the Federated State of Micronesia.

Repayment: Upon graduation/separation from school, you are entitled to a twelve month grace period before repayment begins. You will receive monthly statements from our billing servicer, Educational Computer Systems, Inc. (ECSI). To view your account, set up a monthly draft, make payments, or download forms (postponement/cancellation, deferment, etc.) visit their website at www.ecsi.net. You may also contact the Student Financial Services - Bursar's Office at (501) 686-6128 for questions regarding your loan(s) or to make payment by debit/credit card.

Primary Care Loans (PCL) – College of Medicine

Information from <http://www.hrsa.gov/loanscholarships/loans/primarycare.html>

If interested in the PCL Program you must complete and **return** the **Primary Care Loan Interest form**. Please visit the "**Forms**" section of this site.

The Primary Care Loan program is a low cost federal loan program for medical students committed to primary health care practice. The Primary Care Loan program provides long-term, low interest rate (5%) loans to full-time, financially needy students. When compared to other federal student loans and private loans, the PCL provides significant savings. The loan also offers deferment of principal and interest not found in other loan programs. Loans to third and fourth year students may be increased to repay outstanding balances on other loans taken out while in attendance at that school. Dependent students must provide parent's income tax information on the FAFSA. UAMS is the lender of this campus based loan. Funds are limited.

Medical students receiving a Primary Care Loan must agree to

- enter and complete residency training in primary care within four years after graduation and
- practice in primary care for 10 years (including the years spent in residency training) or through the date on which the loan is repaid in full, whichever occurs first.

What are some examples of primary health care?

PRIMARY HEALTH CARE ACCEPTABLE

Clinical Preventive Medicine

Occupational Medicine

Public Health

Public Policy Fellowship

Senior Residencies in one of the above

Faculty administrators / policy makers certified

in one of the primary health care disciplines

Geriatrics

Adolescent Medicine

Adolescent Pediatrics

Sports Medicine

Eligible Applicants

You are eligible to apply for this loan if you are:

- A citizen, national, or a lawful permanent resident of the United States or the District of Columbia, the Commonwealths of Puerto Rico or the Marianas Islands, the Virgin Islands, Guam, the American Samoa, the Trust Territory of the Pacific Islands, the Republic of Palau, the Republic of the Marshall Islands and the Federated State of Micronesia.
- enrolled as a full-time student in a degree program leading to a doctor of medicine or doctor of osteopathy
- a United States citizen or eligible non-citizen
- Provide financial information about your parents (dependent students)
- Demonstrate financial need
- Owe no federal grant refund and be in default on no federal loan
- Maintain good academic standing
- Register with Selective Service if required by law

If you are not firmly committed to the practice of primary health care, you should not accept a PCL. At the point you fail to fulfill your service obligation, the outstanding loan balance will be computed annually at an interest rate of 2% greater than the rate at which the student would pay if compliant. Students should exercise caution before applying for this loan.

Repayment: Upon graduation/separation from school, you are entitled to a twelve month grace period before repayment begins. You will receive monthly statements from our billing servicer, Educational Computer Systems, Inc. (ECSI). To view your account, set up a monthly draft, make payments, or download forms (postponement/cancellation, deferment, etc.) visit their website at www.ecsi.net. You may also contact Student Financial Services - Bursar's Office at (501) 686-6128 for questions regarding your loan(s) or to make payment by debit/ credit card.

Leave of Absence

Impact of a Financial Aid Leave of Absence

A Leave of Absence (LOA) is granted by the College in which the student is enrolled. A LOA is a temporary interruption in a student's program of study during which the student is considered to be enrolled. An LOA cannot exceed 180 days in any 12 month period and may have a serious impact on a student's financial aid. Any student considering requesting a leave of absence should consult with Student Financial Services - Financial Aid Office to determine how their financial aid will be affected. Schools may neither credit a student's account nor deliver loan proceeds to the student borrower while the student is on an approved leave of absence. A student who is approved for a leave of absence after receiving financial aid for the semester may be required to return a portion of the aid previously received. Federal educational loan regulations state that when a student borrower ceases to be enrolled at least half-time for 180 days (6 months) in any 12-month period, the borrower will be considered as withdrawn from school for loan repayment purposes. At that point, the school is required to calculate the amount of financial aid the student earned and the amount of financial aid that must be returned. These calculations are based on the time the student was enrolled. The percentage of the semester the student completed is the percentage of aid the student can keep. The percentage of the semester the student did not complete is the percentage of aid that must be returned. Once a student completes 60% of the semester, the student has earned 100% of the aid they received for that semester. When a student returns from a financial aid leave of absence, he/she cannot be assessed any additional tuition and fee charges nor receive any financial aid for the semester.

Student borrowers are given a six month grace period on most types of federal loans starting at the date enrollment ceases. During this time, lenders will treat the borrower's loans as if the borrower were still enrolled in school full-time. Once a grace period is used on a specific loan, it will not be given again. At the end of this six month grace period, the student will be required to enter repayment on their federal educational loans until they return to school; however, deferment or forbearance options are available if the student makes a request to their lender.

Tuition and Fees

Tuition and fees are due and payable by the first day of class for each term. Deferment of your tuition and fees may be authorized under the following circumstances:

- Deferred up to the amount authorized for a student whose tuition and fees are guaranteed and will be paid by an outside agency. Documentation must be provided to Student Financial Services – Bursar’s Office before the first day of class of each term.
- Deferred up to the amount of aid granted for the specified term for students who have anticipated financial aid awards in process.

Students who fail to pay tuition and fees by the first day of class will be assessed a late fee.

Tuition and Fee Refund Policy

Students Withdrawing from UAMS – Non Financial Aid Recipients

The refund amount for students withdrawing from UAMS shall be based on the following schedule. The schedule applies to both tuition and fees paid.

Refund for Tuition and Fees Only		
1-5 Class Days	6-10 Class Days	11th Class Day and after
100%	50%	0%

Students Withdrawing from UAMS – Financial Aid Recipients

According to Federal Regulations, a Title IV Return of Funds calculation will be processed for those students who withdraw after receiving federal financial aid (Pell Grant, SEOG, subsidized Stafford Loan, unsubsidized Stafford Loan, parent PLUS loan or Perkins). The calculation is based on the number of days the student attended divided by the number of days in the term.

The results of the calculation determine how much financial aid the student has earned. After 60% of the term has passed, the student is considered to have earned 100% of his/her aid. If the student has not earned 100% of his/her aid, the portion of the “unearned” aid is returned to the Title IV programs stated above. After the Return of Title IV financial aid calculation is processed, a student may owe a balance to UAMS. It is the student’s responsibility to make arrangements for payment of the balance with the Bursar’s Office. Housing refunds for students who withdraw shall be subject to the rules established by Campus Life and Student Support Services.

Financial Aid Student Refunds

Refunds are the excess of funds from financial assistance after all tuition, fees, bookstore, etc. charges have been paid. Financial Aid will be posted to your account the first week of class. Your refund will automatically be processed within seven business days of the disbursement date. Financial Aid adjustments due to enrollment status changes will continue to be processed thru the census date. We encourage you to sign up for Direct Deposit which will allow you to receive your refund earlier and prevent the possibility of a check being lost in the mail. It may take up to ten business days to replace a lost refund check. It is very important we have your correct mailing address. Please update your address in the GUS student portal <https://gus.uams.edu>

Direct Deposit for Student Refunds

Students eligible to receive a refund as a result of a credit balance may sign up for electronic direct deposit to allow funds to post directly to a bank account. We encourage all students to take advantage of this option as it allows for money to be received faster and prevents the possibility of a check getting lost in the mail. To sign up for direct deposit, access the student portal <https://gus.uams.edu> and follow the link “My Finances – Account Inquiry.”

If you have any questions or concerns regarding your tuition/fees, your account balance, your refund or direct deposit please contact Student Financial Services – Bursar’s Office at 501-686-6128.

Student Financial Services

Satisfactory Academic Progress Policy

A student receiving Federal Title IV financial aid or other financial aid directly administered or certified by the University of Arkansas for Medical Sciences (UAMS) must maintain satisfactory academic progress toward the completion of a certification or degree program of study. Satisfactory academic progress for financial aid recipients is measured by both quantitative (timeframe & pace of completion) and qualitative (grade-based) standards and is an assessment of a student's cumulative academic record at UAMS.

To ensure Satisfactory Academic Progress, students must meet all of the following standards and requirements. SAP is verified at the end of each payment period/semester (Fall, Spring & Summer.) At the end of the next term, if the student has not met the minimum requirements, the student will be placed on Financial Aid Warning/Probation.

1. Minimum Cumulative Grade Point Average (GPA) - Students must maintain a grade point average of at least a "C" or its equivalent (2.0 for undergraduate/graduate programs excluding Graduate School-2.85 and COPH-3.00), or have an academic standing consistent with the institution's (individual college's) requirements for graduation (34 CFR 668.34).
2. Minimum Completion Standard for Attempted Credit Hours (Pace) - Students must successfully complete 67% of UAMS attempted credit hours (including accepted transfer hours) to stay on pace to complete their degree.
3. Maximum Time Frame for Degree Completion (Timeframe) - All colleges enforce their policy defining the maximum timeframe in which graduate students have to complete their program(s) (See the College's Handbook/Website). Undergraduate student's maximum time of enrollment is measured at 150% (Example: 2 year program - maximum timeframe 3 years).

A student is deemed to have met the qualitative requirements for satisfactory academic progress for financial aid purposes provided the student's academic status is not one of Academic Dismissal.

Transfer Credit:

For transfer students, the total years of credit hours includes time spent at the previous institution, to the extent that credit hours are transferred and applied toward the degree objective at this institution. Applicants must qualify and meet the individual college's admission requirements prior to enrollment. Transfer credit hours accepted by UAMS will be included in calculating both cumulative attempted credit hours and cumulative earned credit hours.

Unofficial Withdrawals:

An unofficial withdrawal is determined by comparing the SSCR to our financial student database, or by notification from the registrar, or by confirmation of an unearned F.

The registrars will request faculty to provide the last date of attendance for a student that is considered unofficially withdrawn. A Title IV Return of Funds calculation will be processed and may result in a portion of their aid being returned to the federal government. **Incomplete grades, withdrawals, no credits and missing grades count the same as an "F" grade earned in class when evaluating hour completion.*

Course Repetitions:

Students may repeat courses (including courses with a status of incomplete) but will be placed on financial aid probation if:

- The student's GPA is below the minimum requirement to proceed in the curriculum.
- The student does not make incremental progress as determined by the college and/or the Financial Aid Office.
- The student reaches the maximum timeframe for completion of his/her program of studies.

**All attempted credit hours will be considered in calculating the attempted and earned hours. Some repeated coursework may not be eligible for federal aid funds.*

Financial Aid Warning/Appeals Process:

If the Financial Aid Office places a student on financial aid warning, s/he may continue to receive assistance under the Title IV, HEA programs for one payment period despite a determination that the student is not making SAP. Financial Aid Warning Status may be assigned without an appeal or other action by the student. Students who fail to meet SAP after the warning period loses their aid eligibility unless they successfully appeal and are placed on financial aid probation. Students who lose FSA eligibility will be notified, in writing, that their financial aid has been denied. Each student denied aid will automatically be given an option to appeal to the Financial Aid Office. The student must submit an appeal in writing to the Financial Aid Office with supporting documentation as to why the student failed to meet SAP standards, what has changed that will allow standards to be met within the next term and how the student will complete academic studies (submit a copy of the student's degree plan.) Each appeal will be reviewed by the Financial Aid office to determine whether there are circumstances beyond the student's control that prevented him or her from maintaining satisfactory progress. The decision of the Financial Aid Office is final in matters of appeal. The student will be notified in writing of the appeal decision.

Financial Aid Probation:

If the student's appeal is approved, the student is placed on Financial Aid Probation and may receive Title IV, HEA program funds for one payment period. Further, while a student is on financial aid probation, the school may choose to require the student to fulfill specific terms and conditions such as taking a reduced course load or enrolling in specific courses. At the end of one payment period on financial aid probation, the student must meet the College and Financial Aid's SAP standards or meet the requirements of the academic plan developed by the school to qualify for further Title IV, HEA program funds. If the student does not meet SAP at the end of one payment period on probation, the student loses FSA eligibility.

Reestablishing Aid Eligibility:

Students not meeting SAP and who have lost FSA eligibility may reestablish FSA eligibility by:

- Not exceeding the maximum timeframe;
- Complete at least 67% of the attempted cumulative hours as calculated; and
- Achieve the required UAMS cumulative GPA

If at the end of the following payment period, these requirements are met, the student will again be eligible for FSA Funds. The student will be notified of this result in writing.

Notification:

Students will be notified in writing of his/her status whether they are placed on financial aid warning/probation, has been removed from warning/probation and is now Title IV Eligible, if s/he loses FSA eligibility, how to reestablish FSA eligibility and result of appeal decisions.

If a student is denied aid, an SAP Hold, will be placed on his/her account, in GUS, to monitor/manage any requests for future awards.

College Information:

For additional Admissions, SAP, Handbook, etc. information, please visit the appropriate website of the College in which you are enrolled or plan to enroll.

College of Health Professions
College of Medicine
College of Nursing
College of Pharmacy
College of Public Health
Graduate School

Cost of Attendance

College of Medicine estimated expenses for the upcoming academic year are summarized on the following chart to assist students in developing a budget for the ensuing year. The Cost of Attendance (COA) reflects the maximum amount of financial aid a student may receive, regardless of the source (loans, scholarships or grants), for the academic year. More specifically, the student's estimated cost of attendance shall not exceed the estimated cost of attendance of all students in like circumstances pursuing a similar curriculum at the same institution. The regulations allow the cost of attendance to include the costs of tuition, fees, books, required equipment and reasonable costs for food, housing, transportation and miscellaneous living expenses directly related to obtaining a medical education. Students are encouraged to plan a monthly budget, seriously consider their finances and make important decisions with regard to life style choices and priorities before entering medical school.

The estimated amount of tuition for the academic year (at the time of this printing) is listed in the charts below. Students are required to be covered by hospitalization-surgical medical health insurance through a group plan sponsored by the Associated Student Government Organization or present evidence of other coverage at the time of registration. Annual rates for the group plan may range depending upon the optional coverage and deductible amount selected by the student.

Estimated Cost of Attendance: 2016-2017

ARKANSAS RESIDENTS: LITTLE ROCK CAMPUS

EXPENSE CATEGORY				
	1st Year	2nd Year	3rd Year	4th Year
In-State Tuition*	\$29,204.00	\$29,204.00	\$29,204.00	\$29,204.00
Technology Fee	\$210.00	\$210.00	\$210.00	\$210.00
University Service Fee	\$840.00	\$840.00	\$840.00	\$840.00
Student Health Fee	\$282.00	\$282.00	\$282.00	\$282.00
Student Transportation Fee	\$156.00	\$156.00	\$156.00	\$156.00
Student Activity Fee	\$50.00	\$50.00	\$50.00	\$50.00
Graduation Fee				\$80.00
Curriculum Assessment Fee	\$70.00	\$70.00	\$70.00	\$70.00
Disability / Life Insurance Insurance	\$52.00	\$52.00	\$52.00	\$52.00
White Coat Ceremony Fee	\$25.00			
Malpractice Insurance Fee	\$376.00	\$376.00	\$376.00	\$376.00
Standardized Patient Fee	\$300.00	\$300.00	\$300.00	\$300.00
Diagnostic Equipment	\$880.00			
Books	\$1,844.00	\$944.00	\$206.00	
Living Expenses	\$20,780.00	\$20,780.00	\$24,936.00	\$22,860.00
Health Insurance**	\$1,604.00	\$1,604.00	\$1,604.00	\$1,604.00
Loan Fees	\$456.00	\$456.00	\$504.00	\$480.00
USMLE Step I or II CK Fee		\$590.00	\$590.00	
USMLE Step II CS Fee			\$1,276.00	
USMLE Step II CS Travel			\$784.00	
Residency Interview Expenses				\$5,000.00
TOTAL	\$57,129.00	\$55,914.00	\$61,440.00	\$61,564.00
Total Tuition and Fees	\$31,565.00	\$31,540.00	\$31,540.00	\$31,620.00

*All fees are subject to change.

** Allowance in budget to purchase mandatory health insurance coverage

Budget for Medicine students living on/off campus per FAFSA (UAMS on-campus living is in line with reasonable cost of off-campus living) Majority of UAMS students commute.

Computer costs are NOT included in Medicine budgets. Medical students CAN receive a one-time budget adjustment for a computer during their four years of medical school. A student must submit a request to the SFA Office.

Students living with parent, per FAFSA, will NOT receive an allowance for Housing. UAMS Student Financial Aid Office can process "professional judgment" if student appeals Cost of Attendance.

Graduation Fee: Seniors are charged full \$80 in their last term of enrollment.

ARKANSAS RESIDENTS: NORTHWEST/FAYETTEVILLE ARKANSAS CAMPUS

EXPENSE CATEGORY				
	1st Year	2nd Year	3rd Year	4th Year
In-State Tuition*	\$29,204.00	\$29,204.00	\$29,204.00	\$29,204.00
Technology Fee	\$210.00	\$210.00	\$210.00	\$210.00
University Service Fee	\$840.00	\$840.00	\$840.00	\$840.00
Student Health Fee	\$282.00	\$282.00	\$282.00	\$282.00
Student Transportation Fee	\$156.00	\$156.00	\$156.00	\$156.00
Student Activity Fee	\$50.00	\$50.00	\$50.00	\$50.00
Graduation Fee				\$80.00
Curriculum Assessment Fee	\$70.00	\$70.00	\$70.00	\$70.00
Disability / Life Insurance Insurance	\$52.00	\$52.00	\$52.00	\$52.00
White Coat Ceremony Fee	\$25.00			
Malpractice Insurance Fee	\$376.00	\$376.00	\$376.00	\$376.00
Standardized Patient Fee	\$300.00	\$300.00	\$300.00	\$300.00
Diagnostic Equipment	\$880.00			
Books	\$1,844.00	\$944.00	\$206.00	
Living Expenses	\$20,780.00	\$20,780.00	\$24,936.00	\$22,860.00
Health Insurance**	\$1,604.00	\$1,604.00	\$1,604.00	\$1,604.00
Loan Fees	\$456.00	\$456.00	\$504.00	\$480.00
USMLE Step I or II CK Fee		\$590.00	\$590.00	
USMLE Step II CS Fee			\$1,276.00	
USMLE Step II CS Travel			\$784.00	
Moving Expenses / NW Campus Only***		\$1,800.00		
Residency Interview Expenses				\$5,000.00
TOTAL	\$57,129.00	\$57,714.00	\$61,440.00	\$61,564.00
Total Tuition and Fees	\$31,565.00	\$31,540.00	\$31,540.00	\$31,620.00

*All fees are subject to change.

** Allowance in budget to purchase mandatory health insurance coverage

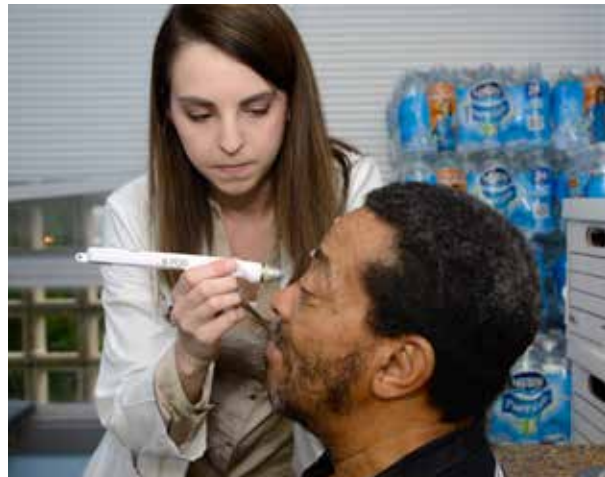
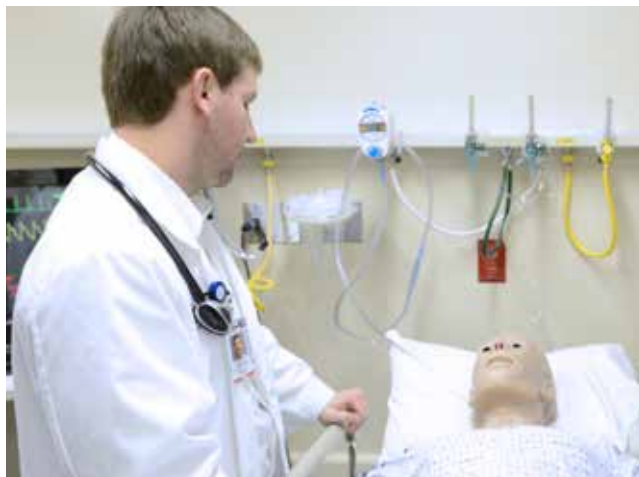
Budget for Medicine students living on/off campus per FAFSA (UAMS on-campus living is in line with reasonable cost of off-campus living) Majority of UAMS students commute.

Students living with parent, per FAFSA, will NOT receive an allowance for Housing. UAMS Student Financial Aid Office can process "professional judgment" if student appeals Cost of Attendance.

Computer costs are NOT included in Medicine budgets. Medical students CAN receive a one-time budget adjustment for a computer during their four years of medical school. A student must submit a request to the SFA Office.

***Sophomores assigned to the NW Arkansas campus may increase their Cost of Attendance \$1,800.00 for additional moving expenses. Sophomores must request these funds. SFA Office will make a manual adjustment in the COA.

Graduation Fee: Seniors are charged full \$80 in their last term of enrollment.



NON-ARKANSAS RESIDENTS: LITTLE ROCK CAMPUS

EXPENSE CATEGORY				
	1st Year	2nd Year	3rd Year	4th Year
Out-of-State Tuition*	\$58,408.00	\$58,408.00	\$58,408.00	\$58,408.00
Technology Fee	\$210.00	\$210.00	\$210.00	\$210.00
University Service Fee	\$840.00	\$840.00	\$840.00	\$840.00
Student Health Fee	\$282.00	\$282.00	\$282.00	\$282.00
Student Transportation Fee	\$156.00	\$156.00	\$156.00	\$156.00
Student Activity Fee	\$50.00	\$50.00	\$50.00	\$50.00
Graduation Fee				\$80.00
Curriculum Assessment Fee	\$70.00	\$70.00	\$70.00	\$70.00
Disability / Life Insurance Insurance	\$52.00	\$52.00	\$52.00	\$52.00
White Coat Ceremony Fee	\$25.00			
Malpractice Insurance Fee	\$376.00	\$376.00	\$376.00	\$376.00
Standardized Patient Fee	\$300.00	\$300.00	\$300.00	\$300.00
Diagnostic Equipment	\$880.00			
Books	\$1,844.00	\$944.00	\$206.00	
Living Expenses	\$20,780.00	\$20,780.00	\$24,936.00	\$22,860.00
Health Insurance**	\$1,604.00	\$1,604.00	\$1,604.00	\$1,604.00
Loan Fees	\$456.00	\$456.00	\$504.00	\$480.00
USMLE Step I or II CK Fee		\$590.00	\$590.00	
USMLE Step II CS Fee			\$1,276.00	
USMLE Step II CS Travel			\$784.00	
Residency Interview Expenses				\$5,000.00
TOTAL	\$86,333.00	\$85,118.00	\$90,644.00	\$90,768.00
Total Tuition and Fees	\$60,769.00	\$60,744.00	\$60,744.00	\$60,824.00

*All fees are subject to change.

** Allowance in budget to purchase mandatory health insurance coverage

Budget for Medicine students living on/off campus per FAFSA (UAMS on-campus living is in line with reasonable cost of off-campus living) Majority of UAMS students commute.

Computer costs are NOT included in Medicine budgets. Medical students CAN receive a one-time budget adjustment for a computer during their four years of medical school. A student must submit a request to the SFA Office.

Students living with parent, per FAFSA, will NOT receive an allowance for Housing. UAMS Student Financial Aid Office can process "professional judgment" if student appeals Cost of Attendance.

Graduation Fee: Seniors are charged full \$80 in their last term of enrollment.



NON-ARKANSAS RESIDENTS: NORTHWEST/FAYETTEVILLE ARKANSAS CAMPUS

EXPENSE CATEGORY				
	1st Year	2nd Year	3rd Year	4th Year
Out-of-State Tuition*	\$58,408.00	\$58,408.00	\$58,408.00	\$58,408.00
Technology Fee	\$210.00	\$210.00	\$210.00	\$210.00
University Service Fee	\$840.00	\$840.00	\$840.00	\$840.00
Student Health Fee	\$282.00	\$282.00	\$282.00	\$282.00
Student Transportation Fee	\$156.00	\$156.00	\$156.00	\$156.00
Student Activity Fee	\$50.00	\$50.00	\$50.00	\$50.00
Graduation Fee				\$80.00
Curriculum Assessment Fee	\$70.00	\$70.00	\$70.00	\$70.00
Disability / Life Insurance Insurance	\$52.00	\$52.00	\$52.00	\$52.00
White Coat Ceremony Fee	\$25.00			
Malpractice Insurance Fee	\$376.00	\$376.00	\$376.00	\$376.00
Standardized Patient Fee	\$300.00	\$300.00	\$300.00	\$300.00
Diagnostic Equipment	\$880.00			
Books	\$1,844.00	\$944.00	\$206.00	
Living Expenses	\$20,780.00	\$20,780.00	\$24,936.00	\$22,860.00
Health Insurance**	\$1,604.00	\$1,604.00	\$1,604.00	\$1,604.00
Loan Fees	\$456.00	\$456.00	\$504.00	\$480.00
USMLE Step I or II CK Fee		\$590.00	\$590.00	
USMLE Step II CS Fee			\$1,276.00	
USMLE Step II CS Travel			\$784.00	
Moving Expenses / NW Campus Only***		\$1,800.00		
Residency Interview Expenses				\$5,000.00
TOTAL	\$86,333.00	\$86,918.00	\$90,644.00	\$90,768.00
Total Tuition and Fees	\$60,769.00	\$60,744.00	\$60,744.00	\$60,824.00

*All fees are subject to change.

** Allowance in budget to purchase mandatory health insurance coverage

Budget for Medicine students living on/off campus per FAFSA (UAMS on-campus living is in line with reasonable cost of off-campus living) Majority of UAMS students commute.

Students living with parent, per FAFSA, will NOT receive an allowance for Housing. UAMS Student Financial Aid Office can process "professional judgment" if student appeals Cost of Attendance.

Computer costs are NOT included in Medicine budgets. Medical students CAN receive a one-time budget adjustment for a computer during their four years of medical school. A student must submit a request to the SFA Office.

***Sophomores assigned to the NW Arkansas campus may increase their Cost of Attendance \$1,800.00 for additional moving expenses. Sophomores must request these funds. SFA Office will make a manual adjustment in the COA.

Graduation Fee: Seniors are charged full \$80 in their last term of enrollment.

WAIVER OF NON-RESIDENT TUITION FOR NATIVE AMERICANS/UA BOARD POLICY 520.1: Native American people in other states belonging to tribes which formerly lived in Arkansas before relocation, and whose names are on the rolls in tribal headquarters, shall be classified as in-state students of Arkansas for tuition and fee purposes on all campuses of the University of Arkansas. Tribes so identified include the Caddo, Cherokee, Chickasaw, Choctaw, Creek, Delaware, Kickapoo, Osage, Quapaw, Shawnee, Tunica and Peoria. (Revised April 9, 1999)

Non-Arkansas resident Native Americans accepted for admission to the University of Arkansas for Medical Sciences College of Medicine who wish to request a waiver of non-resident tuition must contact the UAMS Office of the Vice Chancellor at least 60 days before the beginning date of classes and submit the necessary documentation to determine the students meets UA Board Policy 520.1.

NON-ARKANSAS RESIDENT DIVERSITY TUITION WAIVER PROGRAM

All non-Arkansas residents accepted for admission to the College of Medicine are eligible to apply. All applications must be received in the College of Medicine Office of Admissions within two weeks of notification of acceptance.

PURPOSE:

The UAMS Non-Resident Diversity Scholarship Program is established with the following objectives:

1. Assist educational programs at UAMS achieve established diversity recruitment goals.
2. Increase the diversity of the applicant pools to UAMS education programs with respect to race, ethnicity, gender, socio-economic status and geographic origins.
3. Help defray rising educational costs for UAMS students especially those who are economically disadvantaged.
4. Increase the diversity among the Arkansas health and healthcare professions workforce, especially those serving underrepresented and medically underserved populations.

Each year, the Chancellor will approve up to two (2) applications from each of the colleges and the Graduate School to reduce the tuition of out-of-state students to the in-state (resident) rate, based upon the criteria established for this program. The recipient's residency status will not be affected for admission purposes, only for tuition cost purposes.

Eligibility to Apply:

1. The applicant for the Non-Resident Diversity Scholarship Program ("applicant") must plan to pursue an undergraduate or graduate degree or post-baccalaureate, advanced or graduate certificate at UAMS.
2. The applicant must be accepted by a UAMS college or the Graduate School for the period for which he/she is applying for the tuition waiver.
3. The applicant must be enrolled for a minimum of 0.5 FTE (half-time or full-time), as defined by the program/college to which he/she is accepted.

Application:

1. The applicant must submit to the Dean a completed Non-Resident Diversity Scholarship Program Application (i.e., provide a response to each part of the form and complete the racial, ethnicity, gender and socio-economic portions of the application form; see Application attached to these guidelines).
2. The applicant must include a 500-word essay describing a) his/her academic background and professional aspirations, with particular emphasis on challenges that the applicant has encountered, or continues to encounter; b) the impact that the tuition waiver would have on his/her ability to fulfill those plans and aspirations.
3. The applicant must include two (2) letters of reference from persons familiar with his/her academic work and professional character. (If the applicant provided letters of reference as part of an admission packet, those letters may be used to fulfill this part of this application).

Selection Criteria:

1. Applicants must have an excellent academic record that promises a successful academic career. Since specific tests and other measures of academic performance vary widely, each college/school will establish written specific requirements for academic performance and those standards will accompany these program guidelines.
2. Each college/school will judge the alignment of the applicant's academic and professional goals with the goals of the college/program.
3. Other important factors include community involvement, and leadership in academic and/or non-academic settings.
4. Preference will be given to applicants who a) plan to stay in Arkansas after graduation; or b) have established ties to the state which increase the likelihood that they will stay in the state to work after graduation. These ties or connections to the state should be explained in the application. Applicants who cannot demonstrate these ties or intentions are still eligible to apply.
5. Being a first-generation college student will also be considered.

NON-ARKANSAS ACADEMIC TUITION WAIVER PROGRAM

All non-arkansas residents accepted for admissions to the college of medicine are eligible to apply. All applications must be received in the College of Medicine Office of Admissions within two weeks of notification of acceptance.

PURPOSE:

The UAMS non-resident academic tuition waiver program is established with the following objectives.

1. Enable UAMS to recruit and retain students into its education programs who exhibit the highest level of academic achievement.
2. Improve UAMS' ability to compete with its peer institutions in other states for highly sought after students.
3. Increase the geographic diversity of the applicant pools for uams education programs.
4. Help defray rising cost of education for students from other states who could not afford to enroll at uams otherwise.

Priority will be given to awards that result in fulfilling strategic planning goals for uams, the college and/or program, including for example, goals for program competitiveness, student scholastic achievement, or diversity¹.

The recipient's resident status (state of legal residence) will not be affected and will be categorized as out of state students for admissions purposes.

Eligibility to apply

1. The applicant for the non-resident academic tuition waiver ("applicant") must plan to pursue an undergraduate or graduate degree or post-baccalaureate or advanced or graduate certificate at uams.
2. The applicant must be enrolled for a minimum of 0.5 Fte (half-time or full-time), as defined by the program/college to which she/he is accepted.
3. The applicant must be accepted by, or enrolled in, a UAMS college or the graduate school for the period for which he/she is applying for the tuition waiver.

Application

1. The applicant must submit to the dean a completed non-resident academic tuition waiver program application by published deadlines.
2. The applicant must include two (2) letters of reference from persons familiar with his/her academic work and professional character. If the applicant provided letters of reference as part of an admission packet, those letters may be used to fulfill this part of this application.

Selection criteria

1. Applicants must have an excellent academic record that promises a successful academic career. Since specific tests and other measures of academic performance vary widely, each college/school will establish written requirements for academic performance and those standards will accompany these program guidelines.
2. Each college/school will judge the alignment of the applicant's academic and professional goals with the goals of the college/program.
3. Other factors that may be considered include academic citizenship, community involvement (service learning), and leadership.
4. Preference will be given to applicants who: a) plan to stay in arkansas after graduation; or b) have established ties to the state which increase the likelihood that they will stay in the state to work after graduation. These ties or connections to the state should be explained in the application. Applicants who cannot demonstrate these ties or intentions are still eligible to apply.

Administration

Effective date

Colleges may begin making awards in time for the payment of tuition in the fall term of the upcoming academic year.

Application schedule

1. Applicants will apply to the dean's office of each college according to a published schedule each year.
2. Typically, colleges/school will set application deadlines relative to their individual admissions process.

Award process

1. The dean is not required to award a specific number of waivers each year. Each dean is expected to grant awards based on the number of candidates who meet the scholastic levels established and according to college/school budgets.
2. The tuition waiver will be valid for every term in which the student enrolls until she/he completes or leaves the program, provided the student remains in good standing.
3. Amount of the waiver: the waiver will reduce the amount of tuition from the non-resident tuition rate to the resident tuition rate for the program to which the applicant has been accepted.
4. This tuition waiver cannot be used as cash or as a credit to a student's account, only as a reduction in the amount/debt payable to uams for tuition at the in-state rate.
5. No other tuition waiver programs can be applied at the same time to compound the tuition reduction².
6. Awards are not automatically transferrable from one program to another or from one college to another. However, a waiver granted by one program/college does not disqualify a student from being eligible to apply to a second program/college.

Review and evaluation

At the end of each academic year, each college/school will review each student's performance and provide a summary sheet on the program recipients' standing and progress during the year. The forms will be submitted for review to the vice chancellor of academic affairs and the chancellor by august 1.

No less than every three years, the deans of the colleges and graduate school and the vice chancellor for academic affairs will evaluate the success of the non-resident academic tuition waiver program in meeting its goals. Based on their review, they will forward a written recommendation to the chancellor to continue, modify, or discontinue the program.

¹This waiver does not replace the Non-Resident Diversity Tuition Waiver.

²Employee tuition discounts are not tuition waivers and can be applied to the post-waiver amount of tuition.



BORDER COUNTY TUITION WAIVERS FOR RESIDENTS OF BOWIE & CASS COUNTY, TX AND TEXARKANA, TX:

POLICY

Beginning with the 2012-13 academic year, new and continuing UAMS students from Bowie or Cass Counties in Texas or Texarkana, Texas must complete a brief application form and provide a copy of salary/wage documentation (described below) to receive a Border County Out of State Tuition Waiver. Applicants will provide documentation of total taxable salary/wages for the prior tax year to which he/she is applying, specifically the salary and/or wages earned from Arkansas employers. However, the tuition waiver will be granted to students regardless of the amount of Arkansas salary and wages earned, as long as the documentation is submitted.

APPLICATION

The Border County Tuition Waiver Application Form can be found on the Student Financial Services (SFS) Web site (www.uams.edu/studentfinancialservices) or at the SFS offices. All items on the application form must be completed in order for the application to be processed. After completing the form, present it along with the salary/wage documentation, to the Student Financial Services office using one of the following methods: fax to 501.686.8798; email to StudentFinancialServices@uams.edu; mail to Student Financial Services Disbursement/Billing Division on the UAMS Campus, 4301 West Markham, Slot #758, Little Rock, AR 72205; or drop off at the SFS offices, Administration West 1.106 during business hours or the after-hours drop-box located in the lobby. For information call 501.686.6128.

The SFS Office will notify college registrars of approved waivers.

SALARY/WAGE DOCUMENTATION

A. Student is a dependent

For students claimed as a dependent on the state and/or federal tax return of parent or guardian in the prior tax year

- Parent / Guardian Social Security Number(s) and
- Salary/Wage Documentation (described below) are required

Student is independent

For student who filed a state and/or federal tax return last year and were NOT claimed as a dependent on parent or guardian's state and/or federal tax return in the prior tax year, his/her

- Student's Social Security Number and
- Salary/Wage Documentation (described below) are required.

B. Acceptable forms of wage/salary documentation

Any one of the following forms of documentation of salary and wages from Arkansas employers is acceptable:

1. W-2 forms documenting salary and wages
2. Copy of official state tax return
3. Official verification of total salary and wages from all employers during the prior tax year.

