

UF College of Medicine

COM CLASS of 2029 Orientation Announcement

Greetings and Welcome Gators!

We're excited to help you get ready for the upcoming 2025-2026 academic year. Take a moment to review the important information below and let us know if you have any questions. We're here to support you! Email us at sfa-med@ufl.edu for any assistance you need.

2025-2026 FAFSA

To view your 2025-2026 financial aid award package, please visit ONE.UF.EDU > Finances > Financial Aid > Federal Aid Year 2025 – 2026

If you have not completed a 2025-26 Free Application for Federal Student Aid (FAFSA) and wish to be considered for financial aid, please complete a FAFSA as soon as possible and include the **University of Florida school code 001535**. The 2025-2026 FAFSA will determine your federal aid eligibility for Fall 2025, Spring 2026, and Summer 2026. To complete your FAFSA, please visit StudentAid.gov.

For more information on Federal Loans, visit [Loans](#).

If you have completed a FAFSA, but have not received a 2025-2026 award package, please review your 2025-2026 FAFSA and make sure the following questions are answered correctly:

- Degree/Certificate: Graduate / Professional
- Current Grade Level: First Year Graduate *or* Continuing Graduate / Professional
- Received 1st Bachelor's Degree: Yes
- Graduate Student: Yes

If you submit an update to the 25-26 FAFSA, please allow 7-10 business days for the updates to be processed by our office. Please email sfa-med@ufl.edu with the subject line: **25-26 FAFSA Update**.

College of Medicine – College Loans

Students receiving a College of Medicine Loan must complete a loan promissory note for the Fall 2025 term. To complete the loan promissory note, a DocuSign loan packet will be sent to your gatorlink email. This packet will include more information about the loan including the terms of the loan, interest rate and more. Please sign and return the packet via email. If you have questions about your COM Loan, please send an email to sfa-med@ufl.edu with the subject line: **COM Loans**.

Institutional Waiver

If you receive an institutional waiver, the waiver will be posted to your account after August 11th, and the disbursement of your aid will start on August 13th. Please check your [ONE.UF.EDU](https://one.ufl.edu) and clear any Holds or Action Items.

Federal Student Loans

If you have been awarded student loans, we encourage you to borrow Unsubsidized Loans first, and Graduate PLUS Loans later if additional funds are needed. Unsubsidized loans have lower interest rates and origination fees than Graduate PLUS Loans. To receive the Unsubsidized Loan, you must accept the loan through [ONE.UF.EDU](https://one.ufl.edu). To receive a Graduate PLUS Loan, you must **submit a new 2025-2026 Graduate PLUS Loan application** at studentaid.gov. You will **not** have an option to accept the Grad PLUS Loan on [ONE.UF.EDU](https://one.ufl.edu). Once you have completed your application, please allow up to 7 business days for our office to receive and process your request. Once completed, you will receive email notification of a change to your financial aid awards. The amount requested from your application will replace the current predicted award up to the cost of attendance.

First-time loan borrowers at the University of Florida must also complete a Master Promissory Note and Entrance Counseling, specific to the loan they are borrowing. These can be completed at studentaid.gov. Please click on the links below for more information about student loans.

[Federal Direct Unsubsidized Loan](#) [Federal Graduate PLUS Loan](#)

To receive Federal Aid, please complete the following steps:

1. **Accepting your award** – To Accept, Reduce, or Decline your award visit ONE.UF.EDU> Finances > Financial Aid > Federal Aid Year 2025-2026 > “Take Action”
2. **Complete Master Promissory Note (MPN)** – studentaid.gov (click on Graduate/Professional > MPN). It will take 3-5 days for our office to receive your information.
3. **Complete Entrance Counseling** – studentaid.gov (click on Graduate/Professional > Entrance Counseling). It will take 3-5 days for our office to receive your information.
4. Once each item has been received, the request will be removed from your To Do List items.

Interest Rates for Direct Loans First Disbursed on or After July 1, 2025, and Before July 1, 2026

Direct Unsubsidized Loans	Graduate or Professional	7.94%
Direct PLUS Loans	Graduate or Professional Students	8.95%

Loan Fees for Direct Unsubsidized Loans		
On or after 07/01/2025 and before 07/1/2026		1.057%

Loan Fees for Direct PLUS Loans

On or after 07/01/2025 and before 07/01/2026

4.228%

Note: The loan origination fee is deducted from the accepted amount. Please consider the above percentages when accepting Federal Direct Loans.

Additional Aid Reporting

If you are receiving third-party awards or other outside resources not listed in your package, you must report the entire amount on [ONE.UF.EDU](https://one.ufl.edu), using the “Additional Aid Reporting” link within “Awards & Disbursements” for 2025-2026. **Report your additional resources before the start of the semester.** Not reporting your outside resources may result in repayment of your financial aid.

Tuition & Other Charges

The tuition and fee payment deadline is **Friday, September 5th (3:30 p.m.)** After the University Bursar assesses tuition and fee charges, you will be able to view your Tuition Statement on [ONE.UF.EDU](https://one.ufl.edu). If you have federal (Direct Loans), state, institutional, or college awards, you will qualify for a deferred tuition and fee payment deadline. Please note that your Federal Direct Unsubsidized Loan must be accepted and your Graduate PLUS Loan must be processed in order to qualify. If you are a qualifying student, your deferred tuition and fee payment deadline will be available once the Tuition Statement is available.

To view the tuition deferment deadline for your tuition after August 11th, please visit [ONE.UF.EDU](https://one.ufl.edu)

> Finance > Campus Finances (Bursar) > Charges Due

You will receive a charge for UF Health Insurance unless you complete an online waiver, proving that you have current health insurance coverage. Click [here](#) for waiver instructions. The deadline to complete the waiver will be available on the website. If you have questions regarding health insurance, please contact the UF Health Compliance Office at healthcompliance@shcc.ufl.edu or at 352-294-2925.

Health insurance is not calculated in your cost of attendance. If you wish for your Health Insurance Plan cost to be included in your Cost of Attendance, please complete the [25-26 Budget Increase Form \(formerly COA\)](#). This is a DocuSign form that will require the student to use their UF Email address and login information.

Disbursements

Disbursements will begin on **August 13th**. Our office disburses aid on Mondays and Wednesdays (excluding holidays). Once your aid has been disbursed, please allow 3-5 business days for refunds to be [Direct Deposited](#) into your bank account (may vary based on the banking provider).

Early Disbursement or Emergency

If you are experiencing an emergency or need funding prior to the August 13th disbursement date, please email to sfa-med@ufl.edu with the Subject Line: **Early Disbursement – Fall 2025**. Students must complete all required Actions Items and sign up for Direct Deposit.

Direct Deposit

We encourage all students to sign up for Direct Deposit. You will need your account number and routing number for your bank account to complete online registration at ONE.UF.EDU > Campus Finances (Bursar) > Sign Up for Direct Deposit. Direct Deposit is the most secure and timely method to receive your Financial Aid. For more information about Direct Deposit click [here](#).

Residency Reclassification

If you are in the process of updating your residency with the University Registrar, please let our office know and Mrs. Chichester (denisef@ufl.edu). A change in residency results in a change to your Cost of Attendance. This can impact your financial aid and potentially place you in repayment.

UF Bursar

The UF Bursar's office assesses tuition and fees, bills and collects amounts owed to the university, manages payment plans and disburses your financial aid to your account via Direct Deposit. Under UF Campus Finances (Bursar) on (ONE.UF.EDU), you will be able to view and complete the following steps:

- Make a Payment/Enroll in Payment Plan
- View Account Activity
- View Charges Due
- Sign Up for Direct Deposit
- View Refunds
- View Tuition Statement
- View Payment History
- Authorize Student Permissions

Cost of Attendance (COA) & Budgeting

Students are assigned an estimated Cost of Attendance (also known as their student budget). The Cost of Attendance is a list of estimated expenses a student can expect to encounter during a specified period of enrollment. The Cost of Attendance includes tuition, books, technology, food, personal, housing, and transportation expenses. It is important to note that the COA only covers costs related to the medical student (i.e. the COA cannot be updated to reflect the health insurance cost for a spouse, it can only be updated to reflect the health insurance cost for the student). The COA determines the maximum amount of financial aid a student can receive.

To view your Estimated Cost of Attendance for the 25-26 Academic Year, please visit [ONE.UF.EDU](https://one.ufl.edu) > Finances > Financial Aid > Federal Aid Year 2025-2026 > College Financing Plan.

Note: Health Insurance costs are not included in your budget.

Because your financial aid is limited, it is important that you budget your finances conservatively. Consider costs for the Fall, Spring, and Summer. Click [here](#) for information and tips on budgeting.

To complete the 25-26 Budget Increase Form, please visit [25-26 Budget Increase Form \(formerly COA\)](#)

** Student UF email address required to access this form*

Contacting Financial Aid

You can reach us by scheduling an appointment via [Teams Bookings](#) or by scanning the QR code. Students can also send an email to sfa-med@ufl.edu or visit the [COM Financial Aid website](#)

Kindest regards,

Joanne Kreinlühl

Bill Barnes

Office of Student Financial Aid and Scholarships University of Florida

