

USF College of Pharmacy Financial Aid FAQs

1. Should you pay for help to fill out FAFSA?
 - a. No the Free Application for Federal Student Aid (FAFSA), is a FREE application and does not include an expense for completion. You should use the following link to complete your application www.fafsa.ed.gov
2. What is the PIN?
 - a. Your Pin number is your “electronic” signature used to access your FAFSA. You should request your pin from the following link www.pin.ed.gov
3. How often should the FAFSA be completed?
 - a. The FAFSA should be completed every year that a student wishes to be considered for Federal financial aid. Additionally the FAFSA should be completed after January 1 prior to the upcoming school year (i.e. January 1, 2013 for the 2013-2014 academic year).
 - b. USF FAFSA School Code-001537
4. How is financial aid eligibility determined?
 - a. Eligibility for most financial aid is based upon demonstrated need for the student and his/her family. Need is determined using the information reported on the Free Application for Federal Student Aid (FAFSA).
5. I receive no help from my parents and I live on my own. Does this qualify me as an independent student?
 - a. As graduate/professional students you are considered an “Independent Student” under the criteria of the Dept. of Ed. The level of support from parents or spouses will not affect this status.
6. Are there any requirements to receive federal financial aid?
 - a. Yes. A few of the eligibility requirements include:
 - i. A student must declare a major and be working towards a qualifying certificate or degree.
 - ii. A student must have earned a high school diploma or GED.
 - iii. A student must also be a US citizen or in some cases an eligible non-citizen (such as a non resident).
 - iv. If a student is in default or has an overpayment on a federal loan or grant he/she may not be eligible for any financial aid until that debt has been settled.
 - v. Males that are 18 years of age or older must also be registered with the Selective Service, unless born prior to 1960.
7. I need/received a Late Fee Waiver from the financial aid office, what happens if I don't pay when the waiver expires?
 - a. If a student is unable to make his or her tuition payment, a Late Fee Waiver should be requested from Financial Aid and completed, with the Assistant Dean of Student Affairs & Assessment signature before the payment deadline. Late fee Waivers will not be honored after the deadline.
 - b. When a student fails to pay their educational expenses, a late fee will be assessed. If the student's account remains in delinquency, the student will then be removed from class until full payment (Tuition& Fees, with Late Fee) is received.
8. Am I required to provide my parent(s) information on my FAFSA?

- a. As a graduate/professional student with the College of Pharmacy you are not required to provide your parents information.
9. I was recently married. Do I have to include my spouse's income information on the FAFSA?
 - a. Yes, you must include your information and your spouse's information. This rule still applies, if the two of you filed your taxes separately.
10. I am divorced/ separated. What should I include on my FAFSA?
 - a. Divorced or students living separately from their spouse should not include his or her income in the FAFSA form. Only include income of your spouse if you are remarried.
11. What semesters does the FAFSA cover?
 - a. The FAFSA covers the Fall, Spring and in some cases the Summer semesters
 - b. Summer Enrollment
 - i. For students wishing to take summer classes outside of COP (I.E. Genetics), financial aid will only be awarded if you meet the institution's requirements. You will need to be degree/certificate seeking and enrolled at least half time to be considered for federal financial aid.
12. Will I receive federal or State grants?
 - a. Federal Grants typically are not awarded to graduate professional students.
 - b. Bright Futures-Students with remaining eligibility may use these funds to pay for the Pharmacy education.
 - c. Florida Pre Paid may be used as reimbursement with approval.
13. What types of loans can I apply for?
 - a. Unsubsidized and Graduate Plus loans may be used for professional and graduate students.
 - b. Both loans require the completion of separate Master Promissory Notes and Online Entrance Loan Counseling.
14. Should I contact USF Office of Veteran Services for information regarding using Montgomery GI Bill, Post 9/11 GI Bill or other Veteran benefits to pay for Pharmacy School?
 - a. Yes, you will need to contact the USF Office of Veteran Services (<http://www.veterans.usf.edu/index.asp>). Ph: (813)974-2291 Email : vetservice@cchd.usf.edu
 - b. If you are an out of state student wishing to use veteran benefits make sure that you meet the Florida residency requirement and if applicable, the disability status as well.
 - c. In addition to the on campus resources the provided link may also provide beneficial information for survivors and dependents of Veterans (http://gibill.va.gov/benefits/other_programs/dea.html).
15. Do I have to repay my student loans while attending COP?
 - a. No, federal unsubsidized loans received before July 1, 2012 will not go into repayment until 6 months after you have graduated or your enrollment, drops below half time.
 - b. No, while attending USF COP students should consider completing an In School Deferment to delay the repayment of their loans.
 - c. If a student borrows the Graduate Plus loan, he or she will need to complete an in school deferment, as this loan goes into repayment as soon as it is disbursed.
16. How do I apply for scholarships?
 - a. Complete the COP Scholarship application; provide the requested supportive documents and the supplemental financial aid application before the application deadline.
17. Does the College of Pharmacy's accreditation status affect financial aid?

- a. The Candidate Status allows the College of Pharmacy to award and disburse financial aid. This allowance will continue as the College progresses towards Full Accreditation.
18. Is there a limit on how much financial aid I can borrow?
- a. Students may only borrow up to the designated cost of attendance for the COP, during the academic year. The cost of attendance includes the estimated costs for tuition & fees, books & supplies, room & board, commuting, and personal expenses.
- b. The lifetime borrowing aggregate for graduate/professional students is \$138,500; this includes aid borrowed during undergraduate studies. This does not include any PLUS loan funds.
19. How do I apply for the Graduate Plus Loan ?
- a. Use the following link (<https://studentloans.gov/myDirectLoan/index.action>) to complete the application, Grad Plus MPN and Entrance Loan Counseling (these required tasks are separate from your unsubsidized loans).
20. Where do I send my tuition/fee payment ?
- a. At this time NO PAYMENTS can be made online to the College of Pharmacy. All payments (Check or Money order only) must be mailed to the Orlando Payment Center.
- i. Address : USF Health Payment Center, PO Box 864300, Orlando FL 32886-4300, please make sure you use the full provided address to ensure that your payment is received.
21. What happens if I have a returned/ "bounced" check ?
- a. Students that have returned checks will be required to complete a Returned Check worksheet and to pay a \$25 fee, directly to USF. Please follow the instructions on the worksheet, as the address and procedure for payments differ from the USF College of Pharmacy policy.
22. Where can I find contact information for my Loan Servicer ? Why is this important ?
- a. Please find your servicer's information on www.nslds.ed.gov . This is important to know, because you must complete your inschool deferments with your servicers. Please obtain the necessary document from your servicer and see Mr. Whitehead, our Record and Registration Specialist for assistance with your enrollment verification. Otherwise you run the risk of your previous and newly borrowed loans going into premature repayment.
23. How will I receive my financial aid ?
- a. Financial Aid will be disbursed twice within the academic year.
- b. Financial Aid disburses directly to the student. The student is responsible for using their awarded financial aid to pay their tuition and fees.
- c. If a student has an active Direct Deposit their aid will be received electronically, otherwise a paper check will be mailed to the local permanent mailing address.
- i. Please be advised that if you are an Out of State student, not using direct deposit and your only listed address is outside of Florida, your check will be mailed to that listed address.
24. I moved, how do I update my address ?
- a. For all Financial Aid concerns you will need to update your information within OASIS. You will also need to provide this updated information to Mr. Whitehead, within Records & Registration.
25. If I borrow more financial aid than I need, can I return the excess funding ?
- a. Yes, you will need to complete a Request to Return Loan Funds Worksheet in the Financial Aid Office.

- b. The amount being returned cannot be greater than the amount that was disbursed .
 - c. USF will return the funds on the student's behalf and pay the associated fees. The student will need to make their payment payable to USF.
26. How may I contact the Financial Aid Office?
- a. Please contact Ms. Laquanda Robinson, for your financial aid questions and concerns.
Address :
 - i. USF College of Pharmacy
 - ii. 12901 Bruce B. Downs MDC 30 , Tampa , FL 33612
 - iii. Office: (813)974-9584 /Fax: (813)905-9890
 - iv. Email : lrobins1@health.usf.edu

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