



## 2019-2020 Application Cycle 2020 Incoming DMD Class/Applicant Pool

### Entering Class - 74\*\*

#### **Residency**

In State	41
WICHE (2 funded)	11
Out of State	21
International	1

#### **Distribution by State/Country**

41 Oregon	1 Canada,(AB)
7 California	1 Illinois
6 Arizona	1 Michigan
3 Utah	1 Minnesota
2 Hawaii	1 North Dakota
2 Idaho	1 N. Mariana Islands
2 Washington	1 Texas
1 Alaska	1 Wisconsin
1 Bahrain	1 Wyoming

#### **Gender**

Male	39
Female	35

#### **Age (2 ≥ 30)**

Average Age	23
Age Range	20 - 31

#### **Ethnicity\***

	Federal*	Actual
American Indian/Alaska Native	0	2
Black/African American	0	2
Asian	18	21
Caucasian	43	53
Hispanic/Latino	6	6
Native Hawaiian/Pacific Islander	0	0
More than one ethnicity	6	n/a
Nonresident Alien	1	n/a
Did Not Report /Other	0	1

#### **Grade Point Averages**

BCP (Bio, Chem, Physics)	3.65
Science	3.66
Non-Science	3.82
Overall	3.71

#### **Average DAT scores (Range 1-30)**

Academic Average	20.80
Total Science	20.32
Perceptual Ability	21.22

### Applicant Pool - 940

#### **Residency**

In State	88
WICHE	111
Out of State/DACA	702/5
International/ Unable to verify	29/5

#### **Distribution by State (≥ 20)**

247 California	47 Texas
88 Oregon	24 Colorado
77 Washington	21 Florida
62 Utah	20 Illinois
50 Arizona	20 Nevada

#### **Gender**

Male	486
Female	454

#### **Age**

Average Age	25
Age Range	19-44

#### **Ethnicity\***

American Indian/Alaska Native	2
Black/African American	13
Asian	263
Caucasian	465
Hispanic/Latino	94
Native Hawaiian/Pacific Islander	1
More than one ethnicity	40
Nonresident Alien	36
Did Not Report/Other	26

#### **Grade Point Averages**

BCP (Bio, Chem, Physics)	3.33
Science	3.36
Non-Science	3.68
Overall	3.47

#### **Average DAT scores (Range 1-30)**

Academic Average	20.08
Total Science	19.60
Perceptual Ability	20.35

\*Ethnicity is self-reported. Applicants can report more than one ethnicity. What is reported in this document conforms to the US Department of Education's IPEDS reporting requirements.

\*\* Data for matriculants has been compiled in accordance with ADA reporting requirements. 74 are new matriculants.

\*\*\*Note: These statistics have not been finalized. (10/12/2020)



**School of Dentistry**  
**Academic Calendar**  
**Academic Year 2020-21**  
As of August 2020

**Summer 2020**

June 29, 2020	Monday	Start of Session A
July 3, 2020	Friday	Holiday Observance - Independence Day
TBD	Friday	White Coat Ceremony – Class of 2022
August 7, 2020	Friday	End of Session A
August 10, 2020	Monday	Start of Session B
September 7, 2020	Monday	Holiday Observance – Labor Day
TBD	Thursday – Friday	DS1 Professionalism Conference
September 18, 2020	Friday	End of Session B

**Fall 2020**

September 28, 2020	Monday	Start of 12 week fall term
November 26-27, 2020	Thursday – Friday	Holiday – Thanksgiving
December 18, 2020	Friday	End of 12 week fall term

**Winter 2021**

January 4, 2021	Monday	Start of 11 week winter term
January 18, 2021	Monday	Holiday – MLK Birthday
February 15, 2021	Monday	Holiday – President’s Day
TBD	Tuesday	ODA Day at the Capitol
March 19, 2021	Friday	End of 11 week winter term

**Spring 2021**

March 29 2021	Monday	Start of 12 week spring term
April 30-May 3, 2021	Friday – Monday	WREB Dental Exam
May 31, 2021	Monday	Holiday – Memorial Day
June 6, 2021	Sunday	SoD Hooding & Commencement
June 18, 2021	Friday	End of 12 week spring term

**Oregon Health & Science University  
School of Dentistry - DMD Curriculum\*  
2020-2021 Academic Year**

**YEAR 1:**

**Summer Term B**

CDEN 705	SDH, Social Justice & Equity
CDEN 711	Principles of Public Health & Preventive Dentistry
DM 711	Introduction to Dental Materials
REST 701	Dental Anatomy

**Fall Term**

AN 711	Dental Gross Anatomy
AN 713	General Histology
CDEN 701	Clinical Scientific Inquiry - online
DEN 730A	Intro to Comprehensive Care I
IPE 701	Foundations of Patient Safety & Interprofessional Practice
REST 702	Intro to Occlusion
REST 703	Minimally Invasive Dentistry I, Direct Restorations

**Winter Term**

AN 715	Oral Histology
CDEN 712	Principles of Public Health & Preventive Dentistry II
DEN 730B	Introduction to Comprehensive Care II
IB 701	BioPhys I
IPE 701	Foundations of Patient Safety & Interprofessional Practice
PER 711	Principles of Periodontology I
REST 705	Occlusion
REST 706	Minimally Invasive Dentistry II, Direct Restorations

**Spring Term**

DEN 730C	Intro to Comprehensive Care III
DM 712	Introduction to Dental Materials II
IB 702	BioPhys II
IPE 701	Foundations of Patient Safety & Interprofessional Practice
MB 721	Microbiology & Immunology
ORD 722	Facial Growth
PER 711	Principles of Periodontology I- rotations
PER 712	Principles of Periodontology II
REST 708	Direct Restorations II
REST 709	Indirect Restorations II

**YEAR 2:**

**Summer Term A**

DEN 740A	Intro to Comprehensive Care IV
MB 722	Pathogenic & Oral Microbiology
PEDS 725	Pediatric Dentistry Technique
REST 711	Indirect Restoration IV
REST 712	Prosthetic Dentistry I
RO 712	Principles of Oral Radiology I

**Fall Term**

DEN 740B	Intro to Comprehensive Care V
IB 703	BioPhys III
OPTH 721	Basic Disease Process
OS 725	Anesthesia in Dentistry
PER 720	Principles of Periodontology III
REST 710	Indirect Restorations III
REST 713	Prosthetic Dentistry II
REST 715	Restorative Treatment I

**Winter Term**

CDEN 700A	Health Promotion & Cultural Competency
DEN 740C	Intro to Comprehensive Care VI
ENDO 723	Endodontic Principles and Practice I
ENDO 724	Foundational Endo Tx SIM
OPTH 725	Caries
OPTH 727	Pathology of the Systems
PER 723	Periodontal Surgery
PHC 721	Dental Pharmacology
REST 714	Implant Dentistry
REST 717	Restorative Treatment III
REST 720	Simulation Clinic Competency
REST 722	Cad/Cam Technology
RO 723	Extraoral Radiography & Interpretation

**Spring Term**

CDEN 730	Health Related Behavior
DEN 740D	Intro to Comprehensive Care VII
ENDO 724	Foundational Endo Tx SIM
ORD 723	Orthodontics
ORD 727	Orthodontic Technique
OS 722	Intro to Oral Surgery
PEDS 730	Comprehensive Pediatric Dentistry
PER 730	Applied Periodontology
REST 718	Restorative Treatment IV
REST 719	Restorative Treatment V

\*This is a sample of our current curriculum which can change without notice. We are in the process of a curriculum revision. While most courses are set there may still be some change, especially in the highlighted areas. A four to six week extension of the six week summer term is expected in a future academic year.

**YEAR 3:****Summer Term A/B**

CDEN 723	Geriatrics in Oral Health
DEN 754A	Comprehensive Care I
PHC 722	Clinical Pharmacology
PROS 731	Advanced Topics in Prosthodontics I

**Fall Term**

CDEN 732A	Dental Practice Admin- Intro
DEN 754B	Comprehensive Care II
DM 731	Applied Dental Materials
ENDO 733	Endodontic Principles and Practice II
OPTH 731	Oral Pathology II
PROS 732	Advanced Topics in Prosthodontics II

**Winter Term**

CDEN 732B	Dental Practice Admin- Business Foundations
DEN 754C	Comprehensive Care III
OPTH 732	Oral Pathology III
ORD 732	Orthodontics II
OS 700	Medical Emergencies
OS 731	Oral Surgery I
PROS 733	Advanced Topics in Prosthodontics III

**Spring Term**

CDEN 732C	Dental Practice Admin- Legal/Risk Mgmt
DEN 754D	Comprehensive Care IV
ENDO 743	Endodontic Principles and Practice III
OPTH 733	Oral Pathology IV
OS 701	Dental Management of Medically Complicated Patient
OS 733	Advanced Oral Surgery

**YEAR 4:****Summer Term A/B**

CDEN 740	Community Based Rotations - Required
DEN 756A	Comprehensive Care V

**Fall Term**

CDEN 740	Community Based Rotations - Required
DEN 756B	Comprehensive Care VI

**Winter Term**

CDEN 740	Community Based Rotations - Required
DEN 756C	Comprehensive Care VII

**Spring Term**

CDEN 740	Community Based Rotations - Required
DEN 756D	Comprehensive Care VIII

**ELECTIVE COURSES:** (not all elective courses are offered every term or year)

CDEN 744	Community Based Rotation Elective	IPE 712	Rural Community Project
DEN 570	Adv Clinical Dent Practicum	IPE 713	Inter Community Health Education Exchange
DEN 770	Clinical Dentistry Practicum	IPE 715	Comm Organizing for Health Equity
DEN 771	Clinical Dentistry Practicum II	IPE 722	Rural Community Continuity Project
DEN 772	Clinical Dentistry Practicum III	ORD 740	Orthodontic Clinic Elective
ENDO 748	Endodontics Honors Seminar	PER 515B	ACLS (Advanced Life Support)
GLBH 700	Global Health: Changing Environments	PER 748	Periodontology Honors
GLBH 711	Health & Illness in Context	UNI 702	Conversations in Global Health
IPE 710	Narrative Competence	UNI 703	Intro to Culinary Medicine

OHSU School of Dentistry Schedule – Winter 2020				Class of 2023 - DS1	
Weeks 1-10					
	Monday	Tuesday	Wednesday	Thursday	Friday
8-9:00	REST 706 Lecture Direct Restorations I Dr. Watanabe/Amaya-Pajares Rm 3A003A		REST 705 Lecture Occlusion Drs. Koi/Brunner Rm 10N050 Sim Clinic		PER 711 Principles of Periodontology I Dr. Prakasam Rm 3A003A Wk 1-2 ONLY 10N050 Sim Clinic
9-10:00	REST 706 Lab Dr. Watanabe/Amaya-Pajares Rm 10N050 Sim Clinic	CDEN 712 Health Care Systems – Finance & Delivery Dr. Plunkett Rm 3A003A	REST 705 Lab Dr. Koi/Brunner Rm 10N050 Sim Clinic	CDEN 701 (online) Clinical Scientific Inquiry Dr. Schwarz Rm 3A003A Wk 1 and 4 ONLY	PER 711 Dr. Prakasam Rm 10N050 Sim Clinic or Dental Clinics
10-11:00		IB 701 Biophys I Dr. Machida Rm 3A003A		IB 701 Biophys I Dr. Machida 3A003A	
11-12:00				See Wk 9	
12-1:00			See Wk 2		
1-2:00	See Wks 2, 5, 6, 8	AN 715 Lecture Oral Histology Dr. Kent Rm 3A003A	DEN 730 Dr. Jones Rm 3A003A See Wk 2	AN 715 Lecture Oral Histology Dr. Kent Rm 3A003A	
2-3:00	REST 706 Lecture/Lab Rm 10N050 (Sim Clinic)	AN 715 Lab Dr. Kent Rm 3A003A	DEN 730 Intro to Comp Care I Dr. Jones Dental Clinics Sellwood Steel St. Johns	AN 715 Lab Dr. Kent Rm 3A003A Sellwood Steel St. John's	DEN 730 Dr. Jones Dental Clinics
3-4:00	Wk 2, 6 ONLY	Broadway Fremont Hawthorne	IB 701 Biophys I Dr. Machida Rm 3A003A See Wk 2		
4-5:00					
5:00					
Wk 1:	1-6 / 1-10		Wk 7:	2-17 / 2-21	Mon: Holiday (President's Day) Fri: FYI Only - Operatives/Endo Mock WREB
Wk 2:	1-13 / 1-17	Mon: 12-2:00 Dean's Seminar Series - Microbiology, Mclean, 3A003A/B Wed: IPE Foundations 1-5:00 Location: TBD	Wk 8:	2-24 / 2-28	Mon: 12-2:00 Dean's Seminar Series - Faculty Research, Ferracane/Pfeifer/da Costa, 3A003A/B
Wk 3:	1-20 / 1-24	Mon: Holiday (MLK Birthday)	Wk 9:	3-2 / 3-6	Thurs: 9-2:00 Research Day
Wk 4:	1-27 / 1-31		Wk 10:	3-9 / 3-13	Mon: FYI Only - Remo CSA 2-5:00 Rm 10N050 Sim Clinic
Wk 5:	2-3 / 2-7	Mon: 12-2:00 Dean's Seminar Series – Topic TBD, Stansbury, 3A003A/B	Wk 11:	3-16 / 3-20	Finals
Wk 6:	2-10 / 2-14	Mon: 12-2:00 Dean's Seminar Series - Students Teaching Faculty, 3A003A/B			

Assignments and rotations are scheduled by Course Director. Please see Sakai Schedule.

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OHSU School of Dentistry Schedule – Winter 2020				Class of 2022 - DS2	
Weeks 1-10					
	Monday	Tuesday	Wednesday	Thursday	Friday
8-9:00			RO 723 Principles of Radiographic Interpretation Dr. Sousa Melo Rm 3A003A	ENDO 724 Lecture Foundational Endo TX Dr. Wingrove Rm 10N050 Sim Clinic	See WK 7
9-10:00	DEN 740 Intro to Comp Care IV Dental Clinics Dr. Jones	PER 723 Periodontal Surgery Dr. Katanck Rm 3A003B	DEN 740 Dr. Jones Dental Clinics As assigned	ENDO 724 Lab Foundational Endo TX Dr. Wingrove Rm 10N050 Sim Clinic	DEN 740 Dr. Jones Dental Clinics As assigned or Small Groups As assigned Rm 11N020
10-11:00	As assigned or Small Groups As assigned	ENDO 723 Endodontic Prin/Prac I Dr. Whitten Rm 3A003B	See Wk 1	See Wk 9	As assigned Rm 11N020
11-12:00	Rm 11N020 See Wk 1	CDEN 700A Health Promotion I Dr. Kohli Rm 3A003B			See Wk 1
12:00					
1-2:00	See Wks 2, 5, 6, 8	REST 716 Lecture Restorative Treatment II Dr. Robbins Rm 10N050 Sim Clinic	REST 720 Lecture/Lab Sim Clinic Competency Dr. Lubisich Rm 10N050 Sim Lab	REST 717 Lecture Restorative Treatment III Dr. Garaicoa Rm 10N050 Sim Clinic See WK 9	
2-3:00	DEN 740 Intro to Comp Care IV Dental Clinics Dr. Jones	REST 716 Lab Dr. Robbins Rm 10N050 Sim Clinic		REST 717 Lab Dr. Garaicoa Rm 10N050 Sim Clinic	DEN 740 Dr. Jones Dental Clinics As assigned or Small Groups As assigned Rm 11N020
3-4:00	Dr. Jones As assigned or				
4-5:00	Small Groups As assigned Rm 11N020	See Wk 1			
Wk 1:	1-6 / 1-10	Mon: 9-12:00 DEN 740 3A003A Mon: 2-5:00 DEN 740 10N050 (Sim Clinic) Wed: 9-12:00 DEN 740 3A003A Fri: 9-1:00 Mock Board Part 1 (3), 3A003A	Wk 7:	2-17 / 2-21	Mon: Holiday (President's Day) Fri: FYI Only - Operatives/Endo Mock WREB 8-5:00 Rm 10N050 Sim Clinic and 8 <sup>th</sup> /9 <sup>th</sup> floor clinics
Wk 2:	1-13 / 1-17	Mon: 12-2:00 Dean's Seminar Series - Microbiology, Mclean, 3A003A/B	Wk 8:	2-24 / 2-28	Mon: 12-2:00 Dean's Seminar Series - Faculty Research, Ferracane/Pfeifer/da Costa, 3A003A/B
Wk 3:	1-20 / 1-24	Mon: Holiday (MLK Birthday)	Wk 9:	3-2 / 3-6	Thurs: 9-2:00 Research Day
Wk 4:	1-27 / 1-31		Wk 10:	3-9 / 3-13	
Wk 5:	2-3 / 2-7	Mon: 12-2:00 Dean's Seminar Series - Topic TBD, Stansbury, 3A003A/B	Wk 11:	3-16 / 3-20	Finals
Wk 6:	2-10 / 2-14	Mon: 12-2:00 Dean's Seminar Series - Students Teaching Faculty, 3A003A/B			

Assignments and rotations are scheduled by Course Director. Please see Sakai Schedule.

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OHSU School of Dentistry Schedule – Winter 2020				Class of 2021 - DS3		
		Monday	Tuesday	Wednesday	Thursday	Weeks 1-10 Friday
8-9:00	OS 731 Oral Surgery I Dr. Stavropoulos Rm 3A003B	CDEN 700C Health Promotions III Dr. Kohli On-line	CDEN 732B Dental Practice Operations Dr. Persichetti Rm 3A003B	OPTH 732 Oral Pathology III Dr. Said-al-Naief Rm 3A003B	OPTH 732 Dr. Said-al-Naief Rm 3A003B	See WK 7
9-10:00	DEN 754C Comp Care III IGP Clinic & Rotations As assigned	DEN 754C Comp Care III IGP Clinic & Rotations As assigned	DEN 754C Comp Care III IGP Clinic & Rotations As assigned	DEN 754C Comp Care III IGP Clinic & Rotations As assigned	DEN 754C Comp Care III IGP Clinic & Rotations As assigned	
10-11:00				See WK 9		
11-12:00						
12:00						
1-2:00	See WKS 1, 2, 5, 6, 8	PROS 733 Adv Topics in Pros III Dr. Bompolaki Rm 3A003B	OS 700 Medical Emergencies Dr. Auzins/Ms. MP Califano Rm 3A003B	PEDS 740 Ped Dent II – Adv Tx Concepts Dr. Grabowsky Rm 3A003B	See WK 9	ORD 732 Orthodontics II Dr. Kim Rm 3A003B
2-3:00	DEN 754C Comp Care III As assigned	DEN 754C Comp Care III IGP Clinic & Rotations As assigned	DEN 754C Comp Care III IGP Clinic & Rotations As assigned	OS 700 Seminar Lab Rm 11N004 Dr. Auzins/ Ms. MP Califano As assigned	DEN 754C Comp Care III IGP Clinic & Rotations As assigned	DEN 754C Comp Care III IGP Clinic & Rotations As assigned
3-4:00	IGP Clinic & Rotations As assigned					
4-5:00						
5:00						
Wk 1:	1-6 / 1-10	Mon: 12-2:00 Clinic Privileges, 3A003A/B		Wk 7:	2-17 / 2-21	Mon: Holiday (President's Day) Fri: Operatives/Endo Mock WREB 8-5:00 Rm 10N050 Sim Clinic and 8 <sup>th</sup> /9 <sup>th</sup> floor clinics
Wk 2:	1-13 / 1-17	Mon: 12-2:00 Dean's Seminar Series - Microbiology, Mclean, 3A003A/B		Wk 8:	2-24 / 2-28	Mon: 12-2:00 Dean's Seminar Series - Faculty Research, Ferracane/Pfeifer/da Costa, 3A003A/B
Wk 3:	1-20 / 1-24	Mon: Holiday (MLK Birthday)		Wk 9:	3-2 / 3-6	Thurs: 9-2:00 Research Day
Wk 4:	1-27 / 1-31			Wk 10:	3-9 / 3-13	
Wk 5:	2-3 / 2-7	Mon: 12-2:00 Dean's Seminar Series – Topic TBD, Stansbury, 3A003A/B		Wk 11:	3-16 / 3-20	Finals
Wk 6:	2-10 / 2-14	Mon: 12-2:00 Dean's Seminar Series - Students Teaching Faculty, 3A003A/B				Assignments and rotations are scheduled by Course Director. Please see Sakai Schedule.

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OHSU School of Dentistry Schedule - Winter 2020				Class of 2020 - DS4		
		Monday	Tuesday	Wednesday	Thursday	Weeks 1-10 Friday
8-8:50						See WK 7
9-9:50	DEN 756C Comp Care VII As assigned	DEN 756C Comp Care VII IGP Clinic & Rotations As assigned	DEN 756C Comp Care VII IGP Clinic & Rotations As assigned	DEN 756C Comp Care VII IGP Clinic & Rotations As assigned	DEN 756C Comp Care VII IGP Clinic & Rotations As assigned	
10-10:50	IGP Clinic & Rotations As assigned					
11-11:50	CDEN 740		See WK 1 Clinic Privileges	See WK 9		
12						
1-1:50	See Wk 1, 2, 5, 6, 8					
2-2:50	Wks 5, 8, 9, 10, 11	DEN 756C Comp Care VII IGP Clinic & Rotations As assigned	DEN 756C Comp Care VII IGP Clinic & Rotations As assigned	DEN 756C Comp Care VII IGP Clinic & Rotations As assigned	DEN 756C Comp Care VII IGP Clinic & Rotations As assigned	
3-3:50						
4-4:50						
5:00						
Wk 1:	1-6 / 1-10	Mon: 12-2:00 Clinic Privileges 3A003A/B		Wk 7:	2-17 / 2-21	Mon: Holiday (President's Day) Fri: Operatives/Endo Mock WREB 8-5:00 Rm 10N050 Sim Clinic and 8 <sup>th</sup> /9 <sup>th</sup> floor clinics
Wk 2:	1-13 / 1-17	Mon: 12-2:00 Dean's Seminar Series - Microbiology, Mclean, 3A003A/B		Wk 8:	2-24 / 2-28	Mon: 12-2:00 Faculty Research, Ferracane/Pfeifer/da Costa, 3A003A/B
Wk 3:	1-20 / 1-24	Mon: Holiday (MLK Birthday)		Wk 9:	3-2 / 3-6	Mon: 2-5:00 FDP CSA as assigned 10N050 (Sim Clinic) Mon: 2-5:00 FDP CSA as assigned 10N050 (Sim Clinic) Thurs: 9-2:00 Research Day
Wk 4:	1-27 / 1-31			Wk 10:	3-9 / 3-13	Mon: 2-5:00 FDP CSA as assigned 10N050 (Sim Clinic)
Wk 5:	2-3 / 2-7	Mon: 12-2:00 Dean's Seminar Series – Topic TBD, Stansbury, 3A003A/B		Wk 11:	3-16 / 3-20	Mon: Remo CSA 2-5:00 Rm 10N050 Sim Clinic
Wk 6:	2-10 / 2-14	Mon: 2-5:00 FDP CSA as assigned 10N050 (Sim Clinic)				
		Mon: 12-2:00, Students Teaching Faculty, 3A003A/B				
		Assignments and rotations are scheduled by Course Director. Please see Sakai Schedule.				

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	Monday	Tuesday	Wednesday	Thursday	Friday
7*	IPE 701*				
8	DEN 730B Intro to Comp Care II Dr. Jones				PER 711 Prin of Perio I Dr. Prakasam Mr. Miller  Sim Clinic  As assigned
9		IB 701 Biophys I Dr. King	IB 701 Biophys I Dr. King	IB 701 Biophys I Dr. King	
10					
11			Travel		
12	Dean's Seminar Series				
1	Dean's Seminar Series	AN 715 Oral Histology Dr. Chandra	REST 706 Direct Restorations I Dr. Amaya-Pajares Dr. Robbins	AN 715 Oral Histology Dr. Chandra	REST 706 Direct Restorations I Dr. Amaya-Pajares Dr. Robbins
2	DEN 730B Intro to Comp Care II Dr. Jones		Sim Clinic – Group A		Sim Clinic – Group B
3			DEN 730B Group B As assigned		DEN 730B Group A As assigned
4					
5					

	Monday	Tuesday	Wednesday	Thursday	Friday
7*	IPE 701*				
8	DEN 730B Intro to Comp Care II Dr. Jones				PER 711 Prin of Perio I Dr. Prakasam Mr. Miller
9	Group A As assigned	IB 701 Biophys I Dr. King	IB 701 Biophys I Dr. King	IB 701 Biophys I Dr. King	Sim Clinic
10	DEN 730B Intro to Comp Care II Dr. Jones				As assigned
11	Group B As assigned		Travel		
12	Dean's Seminar Series				
1	Dean's Seminar Series	AN 715 Oral Histology Dr. Chandra	REST 706 Direct Restorations I Dr. Amaya-Pajares Dr. Robbins	AN 715 Oral Histology Dr. Chandra	REST 706 Direct Restorations I Dr. Amaya-Pajares Dr. Robbins
2	DEN 730B Intro to Comp Care II Dr. Jones		Sim Clinic – Group A		Sim Clinic – Group B
3	As assigned		DEN 730B Group B As assigned		DEN 730B Group A As assigned
4					
5					

	Monday	Tuesday	Wednesday	Thursday	Friday
7*	MLK Day Observance				
8					PER 711 Prin of Perio I Dr. Prakasam Mr. Miller
9		IB 701 Biophys I Dr. King	IB 701 Biophys I Dr. King	IB 701 Biophys I Dr. King	Sim Clinic
10					As assigned
11			Travel		
12		MLK Day Observance			
1		AN 715 Oral Histology Dr. Chandra	REST 706 Direct Restorations I Dr. Amaya-Pajares Dr. Robbins	AN 715 Oral Histology Dr. Chandra	REST 706 Direct Restorations I Dr. Amaya-Pajares Dr. Robbins
2			Sim Clinic – Group A		Sim Clinic – Group B
3			DEN 730B Group B As assigned		DEN 730B Group A As assigned
4					
5					

	Monday	Tuesday	Wednesday	Thursday	Friday
7*	IPE 701*				
8	DEN 730B Intro to Comp Care II Dr. Jones				PER 711 Prin of Perio I Dr. Prakasam Mr. Miller
9	Group A – As assigned	IB 701 Biophys I Dr. King	IB 701 Biophys I Dr. King	IB 701 Biophys I Dr. King	Sim Clinic
10	Sim Clinic Practice Session				As assigned
11	Sim Clinic – Group B		Travel		
12	Dean's Seminar Series				
1	Dean's Seminar Series	AN 715 Oral Histology Dr. Chandra	REST 706 Direct Restorations I Dr. Amaya-Pajares Dr. Robbins	AN 715 Oral Histology Dr. Chandra	REST 706 Direct Restorations I Dr. Amaya-Pajares Dr. Robbins
2	DEN 730B Intro to Comp Care II Dr. Jones		Sim Clinic – Group A		Sim Clinic – Group B
3	Group B – As assigned		DEN 730B Group B As assigned		DEN 730B Group A As assigned
4	Sim Clinic Practice Session				
	Sim Clinic – Group A				
5					

	Monday	Tuesday	Wednesday	Thursday	Friday
7*	IPE 701*				
8	DEN 730B Intro to Comp Care II Dr. Jones				PER 711 Prin of Perio I Dr. Prakasam Mr. Miller
9	Group B – As assigned	IB 701 Biophys I Dr. King	IB 701 Biophys I Dr. King	IB 701 Biophys I Dr. King	Sim Clinic
10	Sim Clinic Practice Session				As assigned
11	Sim Clinic – Group A		Travel		
12	Dean's Seminar Series				
1	Dean's Seminar Series	AN 715 Oral Histology Dr. Chandra	REST 706 Direct Restorations I Dr. Amaya-Pajares Dr. Robbins	AN 715 Oral Histology Dr. Chandra	REST 706 Direct Restorations I Dr. Amaya-Pajares Dr. Robbins
2	DEN 730B Intro to Comp Care II Dr. Jones		Sim Clinic – Group A		Sim Clinic – Group B
3	Group A – As assigned		DEN 730B Group B As assigned		DEN 730B Group A As assigned
4	Sim Clinic Practice Session				
	Sim Clinic – Group B				
5					

	Monday	Tuesday	Wednesday	Thursday	Friday	
7*	IPE 701*					
8	REST 706 Direct Restorations I Dr. Amaya-Pajares Dr. Robbins  Sim Clinic – Group A  DEN 730B Intro to Comp Care II Dr. Jones  Group B – As assigned				PER 711 Prin of Perio I Dr. Prakasam Mr. Miller  Sim Clinic  As assigned	
9		IB 701 Biophys I Dr. King	IB 701 Biophys I Dr. King	IB 701 Biophys I Dr. King		
10						
11			Travel			
12	Dean's Seminar Series					
1	Dean's Seminar Series	AN 715 Oral Histology Dr. Chandra	REST 706 Direct Restorations I Dr. Amaya-Pajares Dr. Robbins  Sim Clinic – Group B  DEN 730B Group A As assigned	AN 715 Oral Histology Dr. Chandra	REST 708 Direct Restorations II Dr. Amaya-Pajares Dr. Robbins  Sim Clinic – Group A  DEN 730B Group B As assigned	
2	DEN 730B Intro to Comp Care II Dr. Jones					
3	Group A – As assigned					
4						
5						

	Monday	Tuesday	Wednesday	Thursday	Friday
7*	President's Day Observance				
8					PER 711 Prin of Perio I Dr. Prakasam Mr. Miller
9		IB 701 Biophys I Dr. King	IB 701 Biophys I Dr. King	IB 701 Biophys I Dr. King	Sim Clinic As assigned
10					
11			Travel		
12		President's Day Observance			
1		AN 715 Oral Histology Dr. Chandra	REST 708 Direct Restorations II Dr. Amaya-Pajares Dr. Robbins	AN 715 Oral Histology Dr. Chandra	REST 708 Direct Restorations II Dr. Amaya-Pajares Dr. Robbins
2			Sim Clinic – Group B		Sim Clinic – Group A
3			DEN 730B Group A As assigned		DEN 730B Group B As assigned
4					
5					

	Monday	Tuesday	Wednesday	Thursday	Friday
7*	IPE 701*				
8	DEN 730B Intro to Comp Care II Dr. Jones				PER 711 Prin of Perio I Dr. Prakasam Mr. Miller
9	Group A – As assigned	IB 701 Biophys I Dr. King	IB 701 Biophys I Dr. King	IB 701 Biophys I Dr. King	Sim Clinic
10	Sim Clinic Practice Session <b>REST 706 Remediation</b>				As assigned
11	Sim Clinic – Group B		Travel		
12	Dean's Seminar Series				
1	Dean's Seminar Series	AN 715 Oral Histology Dr. Chandra	REST 708 Direct Restorations II Dr. Amaya-Pajares Dr. Robbins	AN 715 Oral Histology Dr. Chandra	REST 708 Direct Restorations II Dr. Amaya-Pajares Dr. Robbins
2	DEN 730B Intro to Comp Care II Dr. Jones		Sim Clinic – Group B		Sim Clinic – Group A
3	Group B – As assigned		DEN 730B Group A As assigned		DEN 730B Group B As assigned
4	Sim Clinic Practice Session <b>REST 706 Remediation</b>				
5	Sim Clinic – Group A				
5					

	Monday	Tuesday	Wednesday	Thursday	Friday
7*	IPE 701*				
8	DEN 730B Intro to Comp Care II Dr. Jones			Research Day	PER 711 Prin of Perio I Dr. Prakasam Mr. Miller  Sim Clinic  As assigned
9	Group B – As assigned	IB 701 Biophys I Dr. King	IB 701 Biophys I Dr. King		
10	Sim Clinic Practice Session				
11	Sim Clinic – Group A		Travel		
12	Dean's Seminar Series				
1	Dean's Seminar Series	AN 715 Oral Histology Dr. Chandra	REST 708 Direct Restorations II Dr. Amaya-Pajares Dr. Robbins	AN 715 Oral Histology Dr. Chandra	REST 708 Direct Restorations II Dr. Amaya-Pajares Dr. Robbins
2	DEN 730B Intro to Comp Care II Dr. Jones		Sim Clinic – Group B  DEN 730B Group A As assigned		Sim Clinic – Group A  DEN 730B Group B As assigned
3	Group A – As assigned				
4	Sim Clinic Practice Session  Sim Clinic – Group B				
5					

	Monday	Tuesday	Wednesday	Thursday	Friday
7*	IPE 701*				
8	REST 708 Direct Restorations II Dr. Amaya-Pajares Dr. Robbins  Sim Clinic – Group B  DEN 730B Group A As assigned				PER 711 Prin of Perio I Dr. Prakasam Mr. Miller  Sim Clinic  As assigned
9		IB 701 Biophys I Dr. King	IB 701 Biophys I Dr. King	IB 701 Biophys I Dr. King	
10					
11			Travel		
12					
1	Dean’s Seminar Series	AN 715 Oral Histology Dr. Chandra	REST 708 Direct Restorations II Dr. Amaya-Pajares Dr. Robbins	AN 715 Oral Histology Dr. Chandra	REST 708 Direct Restorations II Dr. Amaya-Pajares Dr. Robbins
2	DEN 730B Intro to Comp Care II Dr. Jones  Group B – As assigned		Sim Clinic – Group A		Sim Clinic – Group B
3			DEN 730B Group B As assigned		DEN 730B Group A As assigned
4					
5					

	Monday	Tuesday	Wednesday	Thursday	Friday
7*	IPE 701*				
8	REST 708 Direct Restorations II Dr. Amaya-Pajares Dr. Robbins  Sim Clinic – Group A				
9		IB 701 Biophys I Dr. King		AN 715 Oral Histology Dr. Chandra	PER 711 Prin of Perio I Dr. Prakasam Mr. Miller
10					
11					
12	Dean's Seminar Series				
1		REST 708 Direct Restorations II Dr. Amaya-Pajares Dr. Robbins  Sim Clinic – Group B			REST 708 Direct Restorations II Dr. Amaya-Pajares Dr. Robbins  Sim Clinic – Remediation
2					
3					
4					
5					

**Credit Hours: 15.25**

AN 715	3.00 (wks 1-11)
DEN 730B	1.00 (wks 1-11)
IB 701	6.00 (wks 1-11)
IPE 701	0.25 (wks 1-11)
PER 711	1.00 (wks 1-11)
REST 706	2.00 (wks 1-11)
REST 708	2.00 (wks 1-11)

\* See Course Syllabus for exact dates/start times

Your instructors have identified their content delivery method. Check Course Sakai Calendar for weekly Q & A session dates, times & method of participation.

MLK Day Observance – Monday, January 18<sup>th</sup>, 2021

President’s Day Observance – Monday, February 15<sup>th</sup>, 2021

Finals Week – Monday, March 15<sup>th</sup> thru Friday, March 19<sup>th</sup>, 2021

## OHSU School of Dentistry iPad Apps for 2020-2021 Academic Year



**AnkiMobile** is an efficient and customizable flashcard system for the iPad that syncs with desktop and online versions. It allows users to create their own and share card decks for study, as well as import "ready-made" decks. Each card can display text, images, and sound. The application is useful for memorizing large quantities of information. To optimize memorization, Anki utilizes active recall testing and spaced repetition.



**Box** is OHSU's approved application for cloud storage. Users can store and access files from any Internet-connected device, including iPads, while also complying with OHSU's file storage policy. Box has the following features: unlimited storage, uploads as large as 15 GB, searchable files, tracking changes, file locking, file sharing, and more.



**EndNote for iPad** is a reference management application. It allows users to view and organize references, edit, view, and share research material, and create bibliographies. Users can import and export citations, attach and annotate PDFs, and search for references with a built-in web browser. EndNote for iPad also syncs with online and desktop versions.



**Explain Everything** is an interactive, digital whiteboard, allowing users to manipulate a blank canvas and add almost anything to demonstrate or share knowledge. Users can create media-rich projects (with drawings, photos, videos, animations, web-browsers, and more), collaborate on virtual projects in real-time, record and edit projects, and share them in a variety of formats.



**Annotate** is a full-featured application for reading, annotating, and sharing PDFs. It allows users to search, navigate, and manage documents, turn webpages into PDFs, access documents from Box, work on multiple documents at once, and add notes to documents via pen, highlighter, typewriter, voice, and more. It works seamlessly with Apple Pen, has a customizable interface, and a unique set of sharing options.



**MindNode** is a brainstorming and mind mapping application. It allows users to create visual representations of connections between concepts, systems, and hierarchies. Starting with a blank and infinite canvas, users can capture, organize, and reorganize thoughts, create outlines, and export maps to share with others.



**Notability** is a powerful, yet simple note-taking and PDF annotation tool. It allows users to add photos, text, PDFs, audio, and more to a single note, handwrite and sketch with Apple Pen, organize notes into categories, scale, rotate, and recolor images, share finished products, and back-up notes to Box.



**Poll Everywhere** is an audience response tool that allows users to display questions, surveys, polls, clickable images, and more, collect responses, and share live results. Two separate applications are available on the iPad, one for presenters and one for audience responses. The presenter app allows presenters to create, edit, group, and present live activities. The response app allows audience members to submit responses.



**Quizlet** is a mobile and web-based flashcard application that utilizes interactive learning tools and games. It allows users to create their own study sets, search sets from a public database, practice sets with a host of learning tools, and play Quizlet Live - an interactive, collaborative game. The application is useful for memorizing information, preparing for exams, formative assessment, and promoting active learning in-class with games.



**Exemplify**, the world's only secure, offline testing application. With Exemplify, assessments are securely delivered to students on a variety of personal electronic devices, without the concern of exam takers accessing other apps or the Internet during the exam. More than 1,200 educational programs worldwide use Exemplify as an easy-to-use exam platform that supports the American Disability Act's testing requirements and offers a robust lineup of testing-environment features and options.



**VitalSource Bookshelf** is a digital textbook platform providing access to all textbooks required to complete the dental school curriculum offering a simple, user-friendly navigation and a clean reading experience. Books can read books online or offline. Students can create notes and highlights to help study. VitalSource Bookshelf can be installed and accessed on up to four personal devices and in the cloud. Students can sync bookmarks, current reading position, and all notes and highlights between iOS devices, desktops, and online cloud-based Bookshelf apps as well as create flashcards to self-quiz on key concepts.



**SketchBook** is a drawing, painting and illustration platform that aims to offer a superior drawing experience through an intuitive interface and professional drawing and painting tools.

#### Standard Apple Productivity Apps



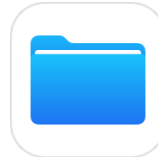
Classroom



Keynote



Numbers



Files



Pages



Photos



Safari



Shortcuts



**2020-2021 Oregon Health & Science University School of Dentistry  
DMD Tuition & Fees, September 28, 2020**

<b>TUITION</b>	<b>DS1</b>	<b>DS2</b>	<b>DS3</b>	<b>DS4</b>
<b>Resident Tuition Total</b>	<b>46,120.00</b>	<b>45,216.00</b>	<b>44,768.00</b>	<b>44,324.00</b>
<b>Non-Resident Tuition Total</b>	<b>74,436.00</b>	<b>72,976.00</b>	<b>72,252.00</b>	<b>71,536.00</b>
<b>UNIVERSITY FEES</b>				
University Fee (\$583/term)	2,332.00	2,332.00	2,332.00	2,332.00
Student Council Fee (\$16/term)	64.00	64.00	64.00	64.00
Major Medical Insurance	5,409.11	4,724.37	4,724.37	4,724.37
Dental Insurance	403.72	353.37	353.37	353.37
Clinic Infrastructure Assessment (CIA)*	8,793.00	8,793.00	8,409.00	8,325.00
Spring Graduation Fee (final year only)				60.00
<b>RESIDENT TUITION &amp; FEE TOTAL</b>	<b>63,121.83</b>	<b>61,482.74</b>	<b>60,650.74</b>	<b>60,182.74</b>
<b>NON-RESIDENT TUITION &amp; FEE TOTAL</b>	<b>91,437.83</b>	<b>89,242.74</b>	<b>88,134.74</b>	<b>87,394.74</b>
NBDE Part II				490.00
CPR Recertification				
Loupe/Loupe Light	1,500.00			
Camera/Ring Light		480.00		
Estimated Cost of Living (\$2120/mo.)	23,320.00	23,320.00	25,440.00	25,440.00
<b>TOTAL RESIDENT</b>	<b>87,941.83</b>	<b>85,282.74</b>	<b>86,090.74</b>	<b>86,112.74</b>
<b>TOTAL NON-RESIDENT</b>	<b>116,257.83</b>	<b>113,042.74</b>	<b>113,574.74</b>	<b>113,324.74</b>

**NOTES:**

\* The CIA fee is assessed fall, winter and spring terms.

• [Refer to the OHSU 2020-21 Academic Year Fee Book for term specific information.](#)

• Students needing to fulfill requirements beyond the expected graduation date will be enrolled for each subsequent term and charged full term tuition and fees until all requirements are met.

**DISCLAIMER:**

Tuition, fees and the associated costs listed above are an estimate and provided for informational purposes only. The Oregon Health & Science University School of Dentistry reserves the right to modify tuition, fees and other costs, which may range from minimal to substantial without advanced notice. This document should not be construed as creating a binding contract between the applicant/student and the University.



## OHSU Financial Aid Application Information

Summer 2021 – Spring 2022

### WHAT YOU NEED TO DO:

- 1. File the 2021-22 Free Application for Federal Student Aid (FAFSA).**
  - Online: [www.fafsa.gov](http://www.fafsa.gov).
  - For priority consideration, file no later than **January 1, 2021**.
  - OHSU Federal School Code: 004883.
- 2. Watch for communication from our office – more information may be required.**
  - Report any email and/or address changes to our office.
  - Respond as quickly as possible to prevent delays in receiving your financial aid.
- 3. Report additional resources.**
  - Federal regulations require that you report any additional resources you will be receiving for summer 2021 through spring 2022.
  - Resources may include graduate research assistantships, stipends, departmental tuition/fee payments, Employee Tuition Benefit, traineeships, private scholarships, military awards, National Health Service Corps, WICHE funding, vocational rehabilitation, AmeriCorps, state (not federal) VA education benefit programs, etc.
  - *Exclude* sources of aid that are awarded by the OHSU Financial Aid Office such as Pell Grants, Perkins Loans, Stafford Loans, Health Profession Loans, etc.
  - The 2021-22 Reporting Additional Resources form will be available online at <https://www.ohsu.edu/education/financial-aid> (Only submit this form if you are receiving additional resources that you need to report.)

#### SCHOLARSHIP WEBSITES

We encourage students to apply for outside scholarships as a way to decrease student loan debt. The best advice you can follow when searching the web for scholarships is to allow yourself plenty of time. Many sites will ask you detailed questions in order to match you up with potential scholarships, so allow yourself plenty of time to complete the applications. Below are some scholarship websites that may help you with your search:

- **Office of Student Access and Completion** <https://oregonstudentaid.gov/scholarships.aspx>

OSAC administers over 400 different scholarships. All are listed on this site and application forms can be downloaded. Application deadline is a *postmark* deadline of March 1<sup>st</sup>. Some of these scholarships may be available to out-of-state residents; for more information please see the eligibility requirements on OSAC's website.

- **Scholars for a Healthy Oregon** [www.ohsu.edu/healthyoregon](http://www.ohsu.edu/healthyoregon)

Oregon Legislature has allocated funds to be used to cover tuition and fees for a number of eligible students entering specific clinical degree programs. Review the website listed for additional information and application forms.

- **FastWeb!** [www.fastweb.com](http://www.fastweb.com)

FastWeb! is a national scholarship search service with roughly 1.5 million scholarship in their database. It's easy to use, and they'll email you as new scholarships become available.

- **National Health Service Corp (NHSC)**

<http://nhsc.hrsa.gov/scholarships/index.html>

The National Health Service Corp has scholarship programs available to students in medicine, nursing, dentistry and physician's assistant studies. Awards typically cover tuition, fees, books and supplies, and provide a monthly living allowance. Please check their website for availability of the application as well as the deadline for applying.

### Oregon Health & Science University-Registrar & Financial Aid Office

3181 SW Sam Jackson Park Road, L109 Portland, OR 97239-3098

telephone: 503.494.7800 or 800.775.5460 | fax: 503.494.4629 | email: [finaid@ohsu.edu](mailto:finaid@ohsu.edu) | web: [www.ohsu.edu/finaid](http://www.ohsu.edu/finaid)

# FINANCING YOUR DENTAL EDUCATION

*ADEA partnered on this chapter with Paul Garrard, an expert with over 30 years of experience in higher education financing and educational debt management, to present up-to-date and relevant information to those considering a dental education.*

One of the keys to a successful dental school experience is to address any concerns about financing your dental education well in advance of matriculation. Graduating dental students often say they wish they had paid more attention to their finances before they enrolled and during dental school. While there may be a tendency to focus your efforts on simply getting into dental school, knowing how you plan to pay for it, and the long-term implications of doing so, should help you focus on your studies and contribute to your overall financial wellness

after graduation, regardless of your ultimate career plans. The information in this chapter should help you do just that.

We encourage you to read through this chapter carefully and speak with your dental school financial aid office (FAO) if you have any questions about the information. Speaking to your FAO may be especially important if you are an international student, since your financing options may be limited. Your FAO will be referenced time and again in this chapter, as it is the most important

contact you will have when it comes to questions about paying for dental school.

In addition to the guidance contained in this chapter, be sure to check out ADEA GoDental® at [adea.org/godental](http://adea.org/godental), where you will find additional information on applying for financial aid, helpful financial resources, student loans and gap years, among many other useful topics.

## Section 1—The Cost of Attendance and Ways to Meet the Cost

The cost of attendance (COA, or student financial aid budget) is an estimate of the total amount of money it should cost most students at a specific institution to attend one year of school. The COA, which changes each year, is an important number to know, as it represents the maximum amount of financial aid from all sources a student may have in any given year. The COA is set by your school and generally consists of allowances for:

- Tuition and fees.
- Books and supplies.
- Room and board.
- Transportation.
- Personal expenses.
- Medical insurance.
- Dental instrument rentals and purchases.

You should be able to find your school's COA on the FAO's website; if not, contact the FAO directly for this important information. Note there may be differences in costs, such as tuition, based on the state you reside in.

Also note what is not listed in the COA: consumer debt, such as credit card and car payments. Your financial aid budget cannot include consumer debts, so it will be extremely important to pay these off

before you matriculate; otherwise, you might have problems staying current on the payments while you are in dental school. Falling behind can hurt your credit and have serious long-term implications.

Students meet their COA through a combination of grants, scholarships and student loans. As mentioned previously, your school's FAO is the most important contact for information on financial aid at your dental school, especially for gift aid, which does not have to be repaid and can help reduce how much you have to borrow. The FAO may also have a listing of outside scholarships for which you may apply, in addition to information on scholarships that are tied to service commitment, such as the National Health Service Corps and the armed forces.

You apply for financial aid each year. However, when thinking about financing your dental education, it is important that you consider how you will pay for your entire dental education, not just one year. There are long-term implications for financing your dental education, especially when you borrow, and careful attention now should

help contribute to your overall financial wellness after dental school.

International students, including DACA (deferred action for childhood arrivals) students, should always check with the FAO regarding financing options, though options may be limited. You must be a U.S. citizen or permanent resident to qualify for federal student aid; however, private loans may be available with a creditworthy cosigner for students who do not meet these requirements.

With regard to student loans, dental school graduates in general have a terrific record of timely repayment, thus a strong precedent has been set that you will be expected to continue when you graduate and enter repayment. The average total educational debt of indebted dental school graduates in the graduating class of 2016 was \$262,119. The good news is that 16% of this class had no student loan debt. The not-so-good news is that 34% graduated with student loan debt in excess of \$300,000.

## Quick Comparison of Federal Loan Programs for Dental Students

	LOAN PROGRAM			
	Direct Unsubsidized	Direct PLUS	Campus-Based	Private
Lender	Federal government	Federal government	School	Private lender
Eligibility	Based on COA	Based on COA	Based on need, see FAO for details	
Annual limit	\$40,500	COA less other aid, including Direct Unsubsidized	Varies, see FAO for details	Varies by lender
Interest rate	Fixed, changes on new loans each July, max rate of 9.5%	Fixed, changes on new loans each July, max rate of 10.5%	Usually 5% fixed	Variable or fixed
Interest subsidy	None	None	Usually during school, grace and deferment	None
Grace period	6 months	None, but 6-month post-enrollment deferment similar to grace period	6–12 months, depends on loan type, see FAO for details	Varies, see lender for details
Public Service Loan Forgiveness eligible	Yes, assuming other requirements met	Yes, assuming other requirements met	No	No
Postponement options	In-school deferment and residency forbearance; other limited options	In-school deferment and residency forbearance; other limited options	Usually in-school; see FAO for details	Usually in-school; see lender for details; there may be a fee to postpone
Repayment plans	Multiple options, including plans tied to income	Multiple options, including plans tied to income	Usually 10 years	Varies, usually based on amount borrowed
Citizenship	U.S. citizen or permanent resident	U.S. citizen or permanent resident	Usually U.S. citizen or permanent resident	Check with lender, usually same as for federal loans; may be eligible with a creditworthy cosigner who is U.S. citizen or permanent resident

In general, there are several types of student loans for which you may be eligible:

- Federal, including Direct Unsubsidized and Direct PLUS (formerly called Grad PLUS).
- Campus-based, including federal Perkins, Health Professions Student Loans, Loans for Disadvantaged Students and institutional loans.
- Private loans.

Direct Unsubsidized and Direct PLUS loans often make up the majority of many dental students' loan portfolios. Your FAO will have information on campus-based loans and whether or not they are available at your dental school. While it is ultimately up to you which loan programs you apply for, federal loans have by far the most flexibility

in terms of repayment, postponement and forgiveness options when compared with private loans. That said, some students are attracted to private loans because of what may be lower interest rates, especially if they can get a creditworthy cosigner on the loan. We strongly advise you to speak with your FAO before taking out private loans in lieu of or in addition to federal student loans.

The chart above provides a quick look at the differences in the various loan programs for which you may be eligible. Note the differences between federal and private loan programs.

For more details on these loan programs and their availability, be sure to contact your school's FAO.

Unlike gift aid, such as grants and scholarships, student loans must be repaid. We encourage you to start planning ahead for repayment so there are no surprises when you graduate, not only in terms of what you borrowed, but also with regard to what your payments look like under the various repayment plans available to you. The AAMC/ADEA Dental Loan Organizer and Calculator (AAMC/ADEA DLOC) can help you plan ahead and track your loans throughout dental school. The AAMC/ADEA DLOC is available on [adea.org/godental](http://adea.org/godental) under Money Matters on the Resources page.

## Section 2—The Importance of Budgeting

Note that with the exception of tuition and fees referenced in Section 1, you have some control over many of the expenses in the COA. These expenses often make up a substantial portion of your student financial aid budget; in some cases, well over a third

of the entire budget. While there are a number of software budgeting applications and programs to help students develop and maintain budgets, one of the simplest ways to budget in dental school is to take the expenses in your COA designated as living expenses,

divide that number by the number of months in your student financial aid budget (nine to 12) resulting in a monthly living allowance, then compare that amount against the monthly budget you have established and how much you actually spend each month.

While you can borrow up to the full COA with federal loans (a combination of Direct Unsubsidized and Direct PLUS, minus other aid), we encourage you to consider not borrowing the full amount up front and trying to live on a lesser amount if possible. Doing so will help reduce the interest cost, since interest begins accruing immediately on the amount disbursed on Direct Unsubsidized and Direct PLUS loans. You can apply later for additional funds up to your COA if you really need

them. Your FAO can help, including with any adjustments you may need to your student budget. We encourage you never to borrow more than you need.

Smart budgeting in dental school, along with not borrowing more than you need while still a student, should set a strong precedent for your overall financial wellness after your graduate, whether you pursue advanced dental education or not.

Finally, a reminder that, as mentioned in Section 1, you cannot receive financial aid to cover any consumer debts you have. Paying these off in full, therefore, is extremely important before you start dental school so you will not need to make an allowance for them in your monthly budget. You don't want to risk being "behind" and over budget as you start dental school. If consumer debts might be a problem, talk with your FAO as soon as possible.

## Section 3—What All Responsible Borrowers Should Know About Their Student Loans

The first step toward responsible borrowing, and ultimately responsible repayment, is to understand what you have borrowed and which programs you may be eligible for to help with repayment. Understanding student loan terms, phrases, references and programs will help you borrow responsibly and repay responsibly. Although not comprehensive, this list provides the main definitions and explanations you should know about:

### LOAN SERVICER

- The organization your lender (the federal government for direct loans) contracts with to work with you in repayment.
- Major loan servicers for federal loans currently include FedLoan Servicing, Great Lakes, Navient and Nelnet.
- Federal loans (Direct Unsubsidized and Direct PLUS) are usually serviced by the same loan servicer, negating for many borrowers the need to consolidate.

### INTEREST RATES

- This is what your lender charges you to use their money, referenced as a percentage, and the higher the rate, the more expensive the loan.
- Because interest rates on Direct Unsubsidized and Direct PLUS loans change each year on new loans disbursed on or after July 1, you are likely to graduate with multiple loans, each with a different fixed interest rate.
- Maximum rates on new Direct Unsubsidized and Direct PLUS loans are 9.5% and 10.5%, respectively.
- Rates on campus-based loans are usually fixed at 5%.
- Rates on private loans are variable or fixed.

### FORGIVENESS PROVISIONS

- The remaining Direct Loan balance is forgiven under income-driven repayment plans—such as Income Based Repayment (IBR), Pay As You Earn (PAYE) and Revised Pay As You Earn (REPAYE)—after 20 or 25 years (depending on plan chosen), but the forgivable amount is subject to taxes under current tax law.
- These forgiveness provisions have nothing to do with your type of employment.

### PUBLIC SERVICE LOAN FORGIVENESS (PSLF)

- Direct Loan balance is forgiven after 120 payments with an income-driven repayment plan, as long as the borrower works full time for a nonprofit public sector employer, including academic dentistry. The balance forgiven is not subject to tax.
- For details, see [StudentAid.ed.gov/publicservice](http://StudentAid.ed.gov/publicservice).

### SERVICE COMMITMENT PROGRAMS (ALSO CALLED LOAN REPAYMENT ASSISTANCE PROGRAMS)

- Unlike forgiveness programs, where the lender (the federal government) actually forgives your remaining balance after certain conditions are met, these organizations provide direct financial support to help pay your loans in exchange for your service commitment.
- Examples include the National Health Service Corps, the Indian Health Service, the National Institutes of Health and the armed forces.
- Be sure to ask how the financial support is treated for tax purposes when considering these programs.

### GOOD STANDING ON PRIOR LOANS FROM COLLEGE AND POSTBACCALAUREATE PROGRAMS

- Always confirm the status of any loans you have prior to dental school, including private loans.
- You should be in an in-school deferment status on federal loans.
- Interest will accrue on any unsubsidized loans during dental school.

### IMPACT OF PRIVATE LOANS FROM COLLEGE ON REPAYMENT STRATEGY

Be sure you know the repayment and postponement terms of private loans from college, as these often have a limited period of postponement—and their coming due during dental school or immediately upon graduation could impact advanced dental education work.

### STUDENT LOANS AND ADVANCED DENTAL EDUCATION

- Advanced dental education students enrolled in academic-based programs may need to borrow additional funds for their programs, but should find that payments on their federal loans are deferred during that time.
- Advanced dental education students in hospital-based residency programs will need to either enter active repayment when their loans come due (perhaps with an income-driven plan) or postpone payments with mandatory residency forbearance.

## Section 4—Repayment Strategies

Selecting the appropriate repayment plan is a key component to implementing your overall repayment strategy. Your selection will largely depend on your personal repayment objectives, which can change due to changes in employment, salary, marital status and family size. Responsible repayment requires that borrowers constantly review their repayment objectives, and thus their overall repayment strategies and plans. Some examples of repayment strategies for dental school graduates include:

- Aggressive repayment to minimize the impact of interest accrual and capitalization (addition of unpaid interest to the original amount borrowed).
  - › Typical of dental school graduates who want to take control of their debt and not lean on the federal government for help with forgiveness.

- Minimizing monthly payments to help maximize cash flow.
  - › Typical of dental school graduates who have other financial obligations that need attention and may be more expensive than their student loans, such as consumer debts and private loan payments.
- Maximizing potential forgiveness amount under PSLF.
  - › Typical of dental school graduates with high debt who have an interest in working in the public sector, including academic dentistry, and whose income potential is high but may not be as high as someone entering a private or group dental practice.
- Securing help paying their loans through service commitment programs.

Use the AAMC/ADEA Dental Loan Organizer and Calculator to estimate payments under all federal loan plans, available at [ADEA.org/DLOC](http://ADEA.org/DLOC).

- › Typical of dental school graduates with high debt who see the benefits of exchanging service—for example, in a health professions workforce shortage area, research or the military—for financial support.

### Current Federal Repayment Plans

Type	Term	Pros	Cons	Designed For
Standard	10 years	Less interest paid as debt is paid off faster	Higher monthly payment	Borrowers with lower debt or other resources to help with higher payments
Graduated	10 years	Lower initial payments, but payments increase every 24 months	Higher interest costs when compared with Standard 10 year	Borrowers who could otherwise afford Standard but have other short-term obligations
Extended	25 years	Lower payments, but same payment each month so it's easy to budget	Much higher interest costs if loan held to term over 25 years	High debt borrowers who do not want income plans
Income driven (IBR, PAYE, REPAYE)	20–25 years	Lower payments, may lead to loan forgiveness	Payments may not cover interest to start, must be renewed annually	Borrowers with a substantial gap between federal debt and income

You can get more information on these plans at [StudentAid.gov](http://StudentAid.gov) under Managing Repayment. There is never a penalty for aggressive payment, and borrowers can usually switch plans if needed by working with their loan servicers.

## Section 5—Planning for Long-Term Financial Wellness

While they are no doubt an important part of your overall finances, student loans are only one component of financial wellness. Therefore, as you consider not only what to borrow but how to responsibly repay your student loans, don't forget to consider their impact on your overall long-term financial wellness, including implications for your credit score and taxes.

With regard to credit, timely repayment of your student loans is an excellent way to establish and help build your credit, as approximately 35% of your credit score comes from your record of timely

repayment of financial obligations, including student loans. Many students have “thin” credit files, and timely payment may help with future financing needs, including a mortgage and buying into a practice. Don't be overly concerned that borrowing student loans will adversely impact your credit score, as such is not really the case; otherwise, students in any degree program would be hesitant to borrow.

Some dental school graduates are refinancing their student loans with private lenders. This relatively new option often provides savings for graduates in terms of lower interest

rates and thus overall repayment savings. Dental school graduates tend to be stronger candidates for refinancing if they are not interested in income-driven repayment plans or loan forgiveness, do not anticipate the need to postpone payments, have steady incomes, and are ready to aggressively start paying on their student loans. While it is important to monitor developments in refinancing options after you graduate, concern about refinancing should not impact your current borrowing plans for dental school.

We trust the information in this chapter proves beneficial to you as you carefully

consider how to finance your dental education. We encourage you again to establish and maintain a relationship

with your FAO, as it is the best source of information on paying for dental school. Smart budgeting and responsible

borrowing now should lead to responsible repayment and overall financial wellness after you graduate.

## Section 6—General Information About Financial Aid for Canadian Students at Canadian Dental Schools

Whether you are a citizen or permanent resident of Canada, it is extremely important that you work closely with the designated office at your Canadian dental school regarding financing options for your dental education. You are likely to find that both access to financial aid as well as the types of financial aid available can vary depending on the school you attend.

The financial support at your Canadian dental school may include the following:

- Gift aid in the form of grants and scholarships, called “bursaries.”
- Canadian federal student loans through Canada Student Loans.
- Canadian provincial or territorial loans.
- Grants and loans through the Ontario Student Assistance Program.
- Private student loans.

The Canada Student Loans program, available to Canadian citizens and permanent residents, provides financial assistance in the form of grants and loans to postsecondary students who demonstrate financial need. The program website, which offers detailed

instructions on applying for and paying back the loans, includes links to the following resources, among others:

- The National Student Loans Service Centre (NSLSC), which administers both Canada Student Loans and some provincial loans.
  - › Registered NSLSC users can check the status and balance of their student loan(s), review payment and transaction history, customize repayment and apply for repayment assistance.
- A detailed list of provincial and territorial student assistance offices.
  - › The list includes phone numbers for and links to local offices, such as Student Aid Alberta Service Centre, StudentAid BC, and Manitoba Student Aid, to name a few.

Gift aid is preferable to loans, since it does not have to be repaid. However, be prepared to borrow at least a portion of the cost of your dental education and ask about average debt levels for recent graduates at the schools

you are applying to. When borrowing, you should always get answers to the following questions, regardless of the type and source of the loan you are applying for:

1. *What is the interest rate? Is it fixed or variable? If variable, how often can it change and how high can it go?*
2. *Does interest accrue (build up) during school and during any postponement periods? Is it capitalized (added back to original amount borrowed) at some point?*
3. *When does the loan come due and what are the repayment options?*
4. *Can the loan be repaid in full or in part through service?*

Before closing, we would like to reiterate the importance of speaking with your school’s Financial Aid Office (FAO) about financing options, especially when it comes to student loans. The FAO can help ensure that you know exactly what kind of financial assistance is available to you. Remember, responsible borrowing now helps promote responsible repayment later.

Be careful not to confuse the Canada Student Loans program with the Canadian Student Loan Program (CanHELP), which is reserved for Canadian students studying in the United States or U.S. students studying in Canada.



## Oregon Health & Science University

### Registrar & Financial Aid Office

3181 SW Sam Jackson Park Road, L109

Portland, OR 97239

tel: 503.494.7800 or 800.775.5460 fax: 503.494.4629

email: [finaid@ohsu.edu](mailto:finaid@ohsu.edu) web: [www.ohsu.edu](http://www.ohsu.edu)

### Useful Website Addresses

#### **Federal Government**

##### **Department of Education Office of Student Financial Assistance Programs**

<http://www.ed.gov/about/offices/list/fsa/index.html>

##### **Department of Health & Human Services Bureau of Primary Health Care**

<http://www.hrsa.gov/index.html>

##### **Federal Direct Loans**

<https://studentaid.gov/>

##### **Indian Health Services**

<http://www.ihs.gov/dentistry/>

##### **National Health Service Corps**

<http://nhsc.hrsa.gov/scholarships/>

##### **National Institutes of Health**

<http://www.nih.gov/>

##### **National Student Loan Database Student Access**

<https://nslds.ed.gov/npas/index.htm>

##### **Thomas: Legislative Information on the Internet**

<https://www.congress.gov/>

##### **Selective Service Registration**

<http://www.sss.gov/>

##### **V.A. Benefits**

<http://www.va.gov/>

#### **General Financial Aid Information**

##### **FinAid: The Financial Aid Information Page**

<http://www.finaid.org/>

##### **NASFAA: Financial Aid Information for Students and Families**

<http://www.nasfaa.org/>

## **Office of Student Access and Completion**

<http://www.osac.state.or.us/>

## **Student Aid Alliance**

<http://www.studentaidalliance.org/>

## **International Student Financial Assistance**

### **EduPASS: The SmartStudent Guide to Studying in the U.S.**

<http://www.edupass.org/>

## **Lending Institutions and Alternative Loans**

### **Access Group Student Loans and Debt Management**

<http://www.accessgroup.org/>

### **First Marblehead GATE Family Loan**

<http://www.firstmarblehead.com/>

### **Wells Fargo Student Loans**

<https://www.wellsfargo.com/student/five-steps-financial-aid>

### **Citibank**

<https://www.studentloan.com/>

### **SallieMae**

<https://www.salliemae.com/>

## **Loan Repayment Information and Calculators**

### **AAMC/ADEA Dental Loan Organizer and Calculator (DLOC)**

<https://www.aamc.org/services/first/godental/>

### **Federal Direct Loan Consolidation**

<https://studentaid.gov/app/launchConsolidation.action>

### **FinAid: The Financial Aid Information Page Calculators**

<http://www.finaid.org/calculators/>

### **National Health Service Corps**

<http://nhsc.hrsa.gov/loanrepayment>

## **Loan Servicing Agencies**

### **ACS Data Corporation**

<http://www.acs-education.com/>

### **Federal Direct Loans**

<https://studentaid.gov/>

### **SallieMae**

<http://www.salliemae.com>

## **Military Service Branches**

### **Airforce Recruiting**

<http://www.af.mil/>

### **Army Recruiting**

<http://www.goarmy.com/>

### **Marine Recruiting**

<http://www.marines.com/>

### **Navy Recruiting**

<http://www.navy.com/>

## **Private Scholarship Information**

### **College Board's FIMD FINDER (ExPAN ScholarshipSearch)**

<http://www.collegeboard.org>

### **FastWeb Scholarship Search**

<http://www.fastweb.com>

### **FinAid: The Financial Aid Information Page**

<http://www.finaid.org>

### **Oregon Student Assistance Commission**

<http://www.osac.state.or.us/>

### **Pacific Northwest Scholarship Guide**

<http://collegeplan.org/cpnow/pnwguide/pnwguide.htm>

### **SallieMae**

<http://www.salliemae.com/>

### **Scholarships.com**

<http://scholarship.com/>

### **The Wintergreen/Orchard House Scholarship Finder (CollegeNET MACH25)**

<http://www.collegenet.com>

## **State Agencies**

### **Alaska Student Loans**

<http://www.state.ak.us/acpe/>

### **Oregon Secretary of State Elections and Voter Registration**

<http://sos.oregon.gov/voting/>

### **Oregon Student Assistance Commission**

<http://www.osac.state.or.us/>

## **Professional Health Related Associations**

### **American Dental Education Association**

<http://www.adea.org>

**American Dental Hygienists Association**

<http://www.adha.org/>

**American Dietetic Association**

<http://www.eatright.org/>

**American Society of Clinical Pathologists**

<http://www.ascp.org/>

**American Society of Radiologic Technologists**

<http://www.asrt.org/>

**Association of American Medical Colleges**

<http://www.aamc.org>

**National Association of Emergency Medical Technicians**

<http://www.naemt.org/>

**Oregon Dental Hygienists Association**

<http://www.odha.org/>

**Oregon Nurses Association**

<http://www.oregonrn.org/>

**Student Academy of American Academy of Physician Assistants**

<https://www.aapa.org/about/aapa-governance-leadership/student-academy/>

## Good Financial Habits: A Guide to Achieving Your Dreams

How can you achieve your dreams when faced with the reality of education loan debt? The following 12 habits can help you realize your financial goals and fulfill your educational and professional dreams. Getting into these habits can be a strategy for success both in-school and after graduation, and allow you to be responsible in financing your education.

1. Identify your goals (personal, professional, and financial) and write them down. Develop strategies for achieving those goals and reassess them periodically.
2. Make informed choices about how to use your scarce new resources.
3. Develop a monthly budget and stick to it. Live *below* your means and learn to *stretch your dollars* while in school so that you can afford to live the lifestyle you want once you graduate. Live a lifestyle you can afford.
4. Save a little each month (even if only \$5), so that you'll have funds available for emergencies.
5. Keep accurate, well-organized records of your financial activities.
6. Establish and maintain a strong credit history; review your credit report annually.
7. Pay all your bills prior to the due date.
8. Borrow the minimum amount you need to achieve your goals and repay all that you borrow. Also evaluate the impact of borrowing *before* you borrow. Consider whether you'll be able to afford and repay the loan(s) and will be willing to make the sacrifices necessary to do so. Make adjustments in your borrowing if necessary.
9. Be a well-informed borrower. Understand the terms and conditions of the loan(s) you borrow, as well as your rights and responsibilities as a borrower. Not all loans (nor lenders) are alike; know the differences and borrow wisely.
10. Limit the number of credit cards you have as well as your available credit.
11. Pay your credit card balance in full each month; charge only what you know you can repay when the bill arrives. Better yet, consume with cash, not credit!
12. Be realistic about how much money you'll earn once you graduate; don't count on any immediate financial windfalls.

Good luck in achieving your goals. Remember, you're making an important financial investment in yourself. Be proud of it, and make well-informed choices about how you manage your finances.