



2020-2021 Application Cycle 2021 Incoming DMD Class/Applicant Pool

Entering Class - 72**

Residency

In State	42
WICHE (2 funded)	4
Out of State	25
International	1

Distribution by State/Country

42 Oregon	1 Colorado
10 Washington	1 Florida
3 California	1 Illinois
3 Hawaii	1 Michigan
3 Idaho	1 Minnesota
3 Utah	1 New Mexico
1 China	1 Texas

Gender

Male	39
Female	33

Age (4 > 30)

Average Age	24
Age Range	21 - 43

Ethnicity*

	Federal*	Actual
American Indian/Alaska Native	0	2
Black/African American	1	2
Asian	21	24
Caucasian	40	48
Hispanic/Latino	5	5
Native Hawaiian/Pacific Islander	0	0
More than one ethnicity	4	n/a
Nonresident Alien	1	n/a
Did Not Report /Other	0	1

Grade Point Averages

BCP (Bio, Chem, Physics)	3.69
Science	3.70
Non-Science	3.84
Overall	3.74

Average DAT scores (Range 1-30)

Academic Average	20.43
Total Science	20.17
Perceptual Ability	21.19

Applicant Pool - 892

Residency

In State	97
WICHE	87
Out of State/DACA	676/3
International/ Unable to verify	23/6

Distribution by State (≥ 20)

227 California	39 Arizona
97 Oregon	25 Florida
83 Washington	23 Colorado
62 Utah	22 Illinois
40 Texas	

Gender

Male	446
Female	445
Did Not Report	1

Age

Average Age	25
Age Range	21- 45

Ethnicity*

American Indian/Alaska Native	0
Black/African American	15
Asian	263
Caucasian	429
Hispanic/Latino	85
Native Hawaiian/Pacific Islander	0
More than one ethnicity	50
Nonresident Alien	27
Did Not Report/Other	23

Grade Point Averages

BCP (Bio, Chem, Physics)	3.37
Science	3.40
Non-Science	3.69
Overall	3.50

Average DAT scores (Range 1-30)

Academic Average	20.12
Total Science	19.69
Perceptual Ability	20.68

*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. 72 are new matriculants.

***Note: These statistics have not been finalized. (9/8/2021)



School of Dentistry Academic Calendar Academic Year 2021-22 As of September 2021

Summer 2021

June 28, 2021	Monday	Start of Session A
July 5, 2021	Monday	Holiday Observance - Independence Day
August 6, 2021	Friday	End of Session A
August 9, 2021	Monday	Start of Session B
September 6, 2021	Monday	Holiday Observance – Labor Day
September 17, 2021	Friday	End of Session B

Fall 2021

September 27, 2021	Monday	Start of 12 week fall term
October 2, 2021	Saturday	White Coat Ceremony—Class of 2024
October 2, 2021	Saturday	White Coat Ceremony—Class of 2025
November 25-26, 2021	Thursday – Friday	Holiday – Thanksgiving
December 17, 2021	Friday	End of 12 week fall term
December 17, 2021	Friday	G3 Ortho Graduation Date
December 20-31, 2021	Monday-Friday	Fall Intersession

Winter 2022

January 3, 2022	Monday	Start of 11 week winter term
January 17, 2022	Monday	Holiday – MLK, Jr. Birthday
February 21, 2022	Monday	Holiday – President’s Day
TBD	Tuesday	ODA Day at the Capitol
March 18, 2022	Friday	End of 11 week winter term

Spring 2022

March 28, 2022	Monday	Start of 12 week spring term
May 6-9, 2022	Friday – Monday	WREB Dental Exam
May 30, 2022	Monday	Holiday – Memorial Day
June 5, 2022	Sunday	SoD Hooding & Commencement
June 17, 2022	Friday	End of 12 week spring term

	Monday	Tuesday	Wednesday	Thursday	Friday
8	Independent Study/Other Academic Activities	IB 701 Biophys I	REST 706 Min Inv Dent II	IB 701 Biophys I	
9		*IPE 701	King – Hybrid Rm 3A003A	Amaya-Pajares/Robbins	King – Hybrid Rm 3A003A
10			Sim Clinic – Hybrid		PER 711 Principles of Perio I
10:30		AN 715 Oral Histology		AN 715 Oral Histology	Miller/Prakasam Rm 3A003A – In-person
		Morton – Hybrid Rm 3A003A		Morton – Hybrid Rm 3A003A	
11					
12					
1	ORD 722 Facial Growth Kim – Hybrid Rm 3A003A	DEN 730B Sim Clinic – 1:00 – 2:00 pm Weeks 1 – 3 Rm 3A003B	REST 705 Occlusion Koi/Brunner - Hybrid		IB 701 Biophys I King – Hybrid Rm 3A003A
2	DEN 730B	Weeks 4 – 10	Sim Clinic	DEN 730B	
3	As assigned	2:00 – 5:00 pm		As assigned	
4		As assigned			

Credit Hours: 16.25

AN 715	3.00 (wks 1-10)
DEN 730B	1.00 (wks 1-10)
IB 701	6.00 (wks 1-10)
*IPE 701	0.25 (wks 1-10)
ORD 722	1.00 (wks 1-10)
PER 711	1.00 (wks 1-10)
REST 705	2.00 (wks 1-10)
REST 706	2.00 (wks 1-10)

* See Course Syllabus for exact start times

- IPE 701 Virtual Event – Wednesday, January 12th, 2022 – PM
- MLK Day Observance – Monday, January 17th, 2022
- President’s Day Observance – Monday, February 21st, 2022
- Research Day – Thursday, March 3rd, 2022
- Finals Week – Monday, March 14th thru Friday, March 18th, 2022

	Monday	Tuesday	Wednesday	Thursday	Friday
8	Independent Study/Other Academic Activities	CDEN 700A Health Prom & Cult Comp A Kohli – Distance	PHC 721 General Pharmacology	ENDO 724 - In-person Sim Clinic	PHC 721 General Pharmacology
9		DEN 740C	Balkowiec – Distance	ENDO 724 Foundational Endo Tx	Balkowiec – Distance
10		As assigned		Wingrove – In-person	
10:30			OPTH 727 Pathology of the Systems	Sim Clinic	OPTH 727 Pathology of the Systems
11			Chandra – Hybrid Rm 3A003B		Chandra – Hybrid Rm 3A003B
12					
1	REST 720 Sim Clinic Competency Lubisich – In-person	PER 723 Periodontal Surgery Sehgal – In-person Rm 3A003A	OPTH 725 Caries Maier – In-person Rm 3A003B	REST 717 – In person Sim Clinic	OPTH 725 Caries Maier – In-person Rm 3A003B
2	Sim Clinic	ENDO 723 Endo Principles & Practice I Whitten – In-person Rm 3A003A	DEN 740C As assigned	REST 717 Restorative Tx III An – In-person	DEN 740C As assigned
3				Sim Clinic	
4					
Credit Hours: 19			* See Course Syllabus for exact start times		
CDEN 700A 1.00 (wks 1-10) DEN 740C 2.00 (wks 1-10) ENDO 723 1.00 (wks 1-10) ENDO 724 2.00 (wks 1-10) OPTH 725 2.00 (wks 1-10) OPTH 727 3.00 (wks 1-10) PER 723 1.00 (wks 1-10) PHC 721 4.00 (wks 1-10) REST 717 2.00 (wks 1-10) REST 720 1.00 (wks 1-10)			MLK Day Observance – Monday, January 17 th , 2022 President’s Day Observance – Monday, February 21 st , 2022 Research Day – Thursday, March 3 rd , 2022 Finals Week – Monday, March 14 th thru Friday, March 18 th , 2022		

	Monday	Tuesday	Wednesday	Thursday	Friday
8	Independent Study/Other Academic Activities	OS 731 Oral Surgery I Katancik – Hybrid Rm 3A003B	IGP Clinic	IGP Clinic	IGP Clinic
9		CDEN 732A Dental Practice Operations Plunkett – Hybrid Rm 3A003B	Patient Care As assigned	Patient Care As assigned	Patient Care As assigned
10		PROS 733 Adv Topics Pros III Bompolaki – Hybrid Rm 3A003B			
11		ORD 732 Orthodontics II Kim – Hybrid Rm 3A003B			
12	Dean’s Seminar Series				
1		IGP Clinic	OS 700 Medical Emergencies MP Califano – Hybrid Rm 3A003A	IGP Clinic	IGP Clinic
2		Patient Care		Patient Care	Patient Care
3		DEN 754C Bompolaki	As assigned	As assigned	As assigned
4			OPTH 732 Chandra – Hybrid Rm 3A003A		
Credit Hours: 17			* See Course Syllabus for exact start times		
CDEN 732A	1.00 (wks 1-10)	MLK Day Observance – Monday, January 17 th , 2022			
DEN 754C	10.00 (wks 1-10)	INBDE Mock Board #1 – Monday, January 24 th , 2022			
OPTH 732	2.00 (wks 1-10)	President’s Day Observance – Monday, February 21 st , 2022			
ORD 732	1.00 (wks 1-10)	INBDE Mock Board #2 – Monday, February 28 th , 2022			
OS 700	1.00 (wks 1-10)	Research Day – Thursday, March 3 rd , 2022			
OS 731	1.00 (wks 1-10)	Finals Week – Monday, March 14 th thru Friday, March 18 th , 2022			
PROS 733	1.00 (wks 1-10)				

	Monday	Tuesday	Wednesday	Thursday	Friday
8	Independent Study/Other Academic Activities	IGP Clinic	IGP Clinic	IGP Clinic	IGP Clinic
9		Patient Care	Patient Care	Patient Care	Patient Care
10		As assigned	As assigned	As assigned	As assigned
11					
12	Dean's Seminar Series				
1		IGP Clinic	IGP Clinic	IGP Clinic	IGP Clinic
2	Patient Care	Patient Care	Patient Care	Patient Care	Patient Care
3	DEN 756C Bompolaki	As assigned	As assigned	As assigned	As assigned
4	CDEN 740 Mason				
Credit Hours: 10			* See Course Syllabus for exact start times		
CDEN 740	2.00 (wks 1-11)	MLK Day Observance – Monday, January 17 th , 2022			
DEN 756C	8.00 (wks 1-11)	President's Day Observance – Monday, February 21 st , 2022			
		RPD CSA – Tuesday, March 8 th , 2022 – AM Sim Clinic			
		Research Day – Thursday, March 3 rd , 2022			
		Finals Week – Monday, March 14 th thru Friday, March 18 th , 2022			

**Oregon Health & Science University
School of Dentistry - DMD Curriculum*
2021-2022 Academic Year**

YEAR 1:

Summer Term B

CDEN 705 SDH, Social Justice & Equity
REST 701 Dental Anatomy

Fall Term

AN 711 Dental Gross Anatomy
AN 713 General Histology
CDEN 701 Clinical Scientific Inquiry – online
CDEN 711 Principles of Public Health & Preventive Dentistry
DEN 730A Intro to Comprehensive Care I
DM 711 Introduction to Dental Materials
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
DEN 730B Intro to Comprehensive Care II
IB 701 BioPhys I
IPE 701 Foundations of Patient Safety & Interprofessional Practice
PER 711 Principles of Periodontology I
REST 706 Direct Restorations I
REST 708 Direct Restorations II

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 705 Occlusion
REST 709 Indirect Restorations II
RO 712 Principles of Oral Radiology I

YEAR 2:

Summer Term A

CDEN 712 Health Care Systems/Finance & Delivery
DEN 740A Intro to Comprehensive Care IV
MB 722 Pathogenic & Oral Microbiology
PEDS 725 Theory & Practice, Pediatric Dentistry
REST 710 Indirect Restoration III
REST 712 Prosthetic Dentistry 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 711 Indirect Restorations IV
REST 713 Prosthetic Dentistry II
REST 714 Implant Dentistry
REST 715 Restorative Treatment I
RO 723 Principles of Radiographic Interpretation

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 General Pharmacology
REST 717 Restorative Treatment III
REST 720 Simulation Clinic Competency
REST 722 Cad/Cam Technology

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

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 732A Dental Practice Admin- Intro
 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 732B Dental Practice Admin- Business Foundations
 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 770	Clinical Dentistry Practicum	IPE 713	Inter Community Health Education Exchange
DEN 771	Clinical Dentistry Practicum II	IPE 715	Comm Organizing for Health Equity
DEN 772	Clinical Dentistry Practicum III	IPE 722	Rural Community Continuity Project
ENDO 748	Endodontics Honors Seminar	IPE 723	Climate Change/Human Health
GLBH 700	Global Health: Changing Environments	ORD 740	Orthodontic Clinic Elective
GLBH 711	Health & Illness in Context	PER 748	Periodontology Honors
IPE 710	Narrative Competence	UNI 702	Conversations in Global Health
IPE 711	Pain Management	UNI 703	Intro to Culinary Medicine

iPad Apps for 2021-2022 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.



OneDrive 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. OneDrive 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.



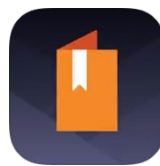
Poll Everywhere is an audience response tool that allows users to display questions, surveys, polls, clickable images, and more, collect responses, and share live results. Two separate applications are available on the iPad, one for presenters and one for audience responses. The presenter app allows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



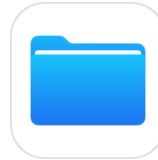
Classroom



Keynote



Numbers



Files



Pages



Photos



Safari



Shortcuts

Microsoft Office 365 Apps



Excel



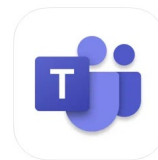
PowerPoint



Word



Outlook



Teams



**2021-2022 Oregon Health & Science University School of Dentistry
DMD Tuition & Fees, August 5, 2021**

TUITION	DS1	DS2	DS3	DS4
Resident Tuition Total	47,044.00	46,120.00	45,216.00	44,768.00
Non-Resident Tuition Total	75,928.00	74,436.00	72,976.00	72,252.00
UNIVERSITY FEES				
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	5,838.74	5,110.95	5,110.95	5,110.95
Dental Insurance	377.44	330.39	330.39	330.39
Clinic Infrastructure Assessment (CIA)*	8,970.00	8,793.00	8,793.00	8,409.00
Spring Graduation Fee (final year only)				60.00
RESIDENT TUITION & FEE TOTAL	64,626.18	62,750.34	61,846.34	61,074.34
NON-RESIDENT TUITION & FEE TOTAL	93,510.18	91,066.34	89,606.34	88,558.34
Loupe/Loupe Light	1,500.00			
Camera/Ring Light		480.00		
INBDE exam			750.00	
NBDE Part II exam				530.00
Estimated Cost of Living (\$2208/mo.)	24,288.00	24,288.00	26,496.00	26,496.00
TOTAL RESIDENT	90,414.18	87,518.34	89,092.34	88,100.34
TOTAL NON-RESIDENT	119,298.18	115,834.34	116,852.34	115,584.34

NOTES:

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

• [Refer to the OHSU 2021-22 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 2022 – Spring 2023

WHAT YOU NEED TO DO:

- 1. File the 2022-23 Free Application for Federal Student Aid (FAFSA).**
 - Online: www.fafsa.gov.
 - For priority consideration, file no later than **January 1, 2022**.
 - 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 2022 through spring 2023.
 - 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 2022-23 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 1st. 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

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

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 | web: 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, 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 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.

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.

- › 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 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 web: 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.