



# UVA School of Medicine: Sources of Aid

---

## Merit Scholarships

Awarded by the office of Admissions, typically in late March or early April. There is no application for these scholarships. Merit scholarships renew annually as long as the student maintains good academic standing.

## Generalist Scholars Program

For students interested in family practice, internal medicine, general pediatrics, or med-peds. This program awards a scholarship of \$40,000 in the spring of Med 4 to students who complete the program and enter the Match in one of the eligible fields.

## National Health Service Corps

Competitive federal scholarship for students committed to a general medicine field (including pediatrics, geriatrics, and OB/GYN) willing to work in underserved areas.

## Military Health Professions Scholarships

Full scholarship with signing bonus for students willing to serve. Reserve scholarships also available. Students may specialize, and complete a military residency followed by years of service equal to years paid.

## Outside Scholarships

Look for scholarship funds from any organization that you or your parents have ever joined. Also check out our Scholarship Bulletin Board at [uvasomscholarshipbulletinboard.wordpress.com](https://uvasomscholarshipbulletinboard.wordpress.com) for scholarships specific to medical students.

## Financial Aid Office

We administer need-based aid and federal loans. Submit application materials by April 1<sup>st</sup> to guarantee receipt of financial aid information by April 30<sup>th</sup>.

## Federal and Institutional Aid

---

### Institutional Need-Based Scholarships

2023-2024: Maximum of \$28,000 for in-state residents and \$35,000 for out-of-state students. Need-based aid received during first year is guaranteed to renew for all four years. Students may reapply in subsequent years if they believe their demonstrated need has increased. Common changes that may increase need-based eligibility include siblings starting college, parent(s) retiring, or parental loss of income.

### Institutional Need-Based Loans

Private (non-federal) loan from the University; maximum of \$10,000/year available to students who have the maximum scholarship and are eligible for additional need-based aid. This loan accrues no interest while the student is in school or during a 6-month grace period post-enrollment. After that, the interest rate is 5%. See promissory note and online disclosures for full terms and conditions. Not eligible for income-driven repayment or PSLF. Forgiven if borrower documents receipt of PSLF, which may be taxable. Students may decline this loan and borrow federal loans instead.

### Federal Loans

Direct Unsubsidized loans: accrue interest during school, 2023-2024 interest rate of 7.05% and origination fee of 1.057%. Eligible for income-driven repayment plans, Public Service Loan Forgiveness, various deferment and forbearance options. See promissory note for full terms and conditions.

Direct Graduate PLUS loans: accrue interest during school, 2023-24 interest rate of 8.05% and origination fee of 4.228%. Eligible for income-driven repayment plans, Public Service Loan Forgiveness, various deferment and forbearance options. See promissory note for full terms and conditions.

# How to Apply

---

## Incoming UVA SOM students should submit four things:

*Students must provide parent information to be evaluated for need-based aid. The only exceptions are: students who are married to a non-student spouse, students who begin medical school at/over the age of 30, students with dependents, and military veterans.*

- **FAFSA** UVA School code: 003745  
Complete the FAFSA online at [studentaid.gov/fafsa](https://studentaid.gov/fafsa) with your FSA ID. Please use the IRS data retrieval tool.
- **UVA Financial Aid application**  
This is completed in our Student Information System (SIS). Within a few weeks of acceptance, you will receive an email with instructions to log in. We cannot download your FAFSA until you complete this form.
- **Student tax returns**  
Please submit a copy of your 2022 W2s and federal tax returns, complete with any Schedules. All tax documents can be uploaded in SIS for security and convenience; links to do so will appear on your To Do List in SIS within a day or two of completing the financial aid application.
- **Parent (or spouse) tax returns**  
Submit a copy of your parent's/parents' 2022 W2s and federal tax returns, complete with any/all Schedules. Exceptions are listed above. If you are married, you must submit a copy of your spouse's 2022 tax returns if they filed separately.

	UVA SOM Average Debt	National Average Debt
Class of 2022	\$165,181	\$184,466



---

### Phone:

(434) 924-0033

[Email is preferred for most aid-related communication.]

### General Email/Application Qs:

[medfinancialaid@virginia.edu](mailto:medfinancialaid@virginia.edu)

### Students with last names D-R:

Melissa Fielding, Assistant Director

[mal5je@virginia.edu](mailto:mal5je@virginia.edu)

### Students with last names A-C, S-Z:

Margaret Baxton, Director

[med7q@virginia.edu](mailto:med7q@virginia.edu)