



UVA School of Medicine: Sources of Aid

Merit Scholarships

Awarded by the office of Admissions, typically by early April. No application; selected students will be notified via email. Renews annually if student maintains good academic standing.

UVA Generalist Scholars Program

For students interested in family practice, internal medicine, general pediatrics, or med-peds. Scholarship of \$40,000 awarded in spring of Med 4 to students who complete program requirements.

National Health Service Corps

Competitive federal scholarship for students committed to a general medicine field (including peds, geriatrics, and OB/GYN) willing to work in underserved areas. See nhsc.hrsa.gov/scholarships/overview

Military Health Professions Scholarships

Full scholarships available for students willing to serve in the military. Reserve scholarships also available. See relevant service branch for details.

Outside Scholarships

Look for scholarship funds from outside organizations, including any organization that you or your parents have ever joined. Also check out the Scholarship Bulletin Board linked from our website.

Financial Aid Office

Our office awards need-based aid and federal loans and administers all forms of aid to MD students. Apply by April 1st to guarantee receipt of need-based aid eligibility before April 30th.

Need-Based Institutional Aid

Institutional Need-Based Scholarships

2025-2026: Maximum of \$29,000 for in-state and \$36,000 for out-of-state students. Need-based aid is guaranteed to renew annually. 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 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 need beyond the maximum scholarship. This loan accrues no interest while in school or grace; after that, the interest rate is fixed at 5%. See promissory note for full terms and conditions. Not eligible for IDR or PSLF. Forgiven if borrower documents receipt of PSLF; such forgiveness may be taxable. Students may decline this loan and borrow federal loans instead.

Federal and Private Loans

Federal Loans

Direct Unsubsidized loans: 2025-2026 fixed interest rate of 7.94% and origination fee of 1.057%. Maximum of \$50,000/year (other limits may apply). Eligible for income-driven repayment (IDR), Public Service Loan Forgiveness, various deferment and forbearance options. See promissory note for full terms and conditions.

Direct Graduate PLUS loans: Congress has eliminated the Grad PLUS loan for students enrolling in new programs for 2026-27 and beyond.

Private Loans

Students may borrow the difference between their existing aid (scholarships and/or any other accepted loans) and the total Cost of Attendance from private loans if needed. Please see our VMED site for students for instructions.

How to Apply

Incoming UVA SOM students should submit four things:

Students must provide parent information on the UVA financial aid application and tax documents to be evaluated for need-based aid eligibility. 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 with your FSA ID.
- **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 2024 W2s and federal tax returns (if filed), complete with all 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' 2024 W2s and federal tax returns, complete with all Schedules. Exceptions are listed above. If you are married, you must submit a copy of your spouse's 2024 tax returns if they filed separately.

	UVA SOM Average Debt	National Average Debt
Class of 2024	\$157,498	\$191,995



SCHOOL of MEDICINE
FINANCIAL AID OFFICE

Phone:

(434) 924-0033

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

General email/Application Qs:

medfinancialaid@virginia.edu

Students with last names D-R:

Melissa Fielding, Assistant Director

mal5je@virginia.edu

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

Margaret Baxton, Director

med7q@virginia.edu