

Doctor of Medical Science Program (DMSc) Information 2026-2027

Financial Aid Application Process

Complete and submit the 2026-2027 Free Application for Federal Student Aid (FAFSA) designating DeSales University with school code **003986** at <https://studentaid.gov/>. Financial aid eligibility is based on the information provided on the FAFSA and your enrollment.

On WebAdvisor, your financial aid status will be marked “Under Review” while the Financial Aid Office reviews your FAFSA. Some Financial Aid applicants may be required to provide additional documentation before financial aid can be finalized. Once your financial aid review is complete, a **Notice of Eligibility** will be sent to your DeSales email account. The Notice of Eligibility will provide instructions on how to request a federal unsubsidized loan. You’ll receive additional email notifications when your loan request is approved and when loan funds are disbursed to your account. You can view your financial aid information via *WebAdvisor* under *Financial Aid*, then select the *Financial Aid Checklist* link.

Financial Aid Loan Information

Eligible graduate students may borrow up to **\$20,500** per academic year under the Federal Direct Unsubsidized Loan Program. Under the Unsubsidized Federal Direct Loan program, a student may choose to make quarterly interest payments or keep the loan fully deferred. Repayment is required six months after graduation or when the student’s enrollment drops to less than half-time. Federal Direct Loans have an aggregate borrowing limit of \$138,500*. This includes loans borrowed during an undergraduate degree program. If you have previously borrowed and would like to review your loan history, log into <https://studentaid.gov/> and view your “Dashboard.”

First-time borrowers planning to utilize the William D. Ford Federal Direct Loan program at DeSales must complete the Master Promissory Note (MPN) and Entrance Counseling at <https://studentaid.gov/>. Please note that this process must only be completed once while you are enrolled at DeSales University.

Additional Loan Options (Completed after May 1, 2026) Students are required to maximize their Unsubsidized Loan Eligibility prior to seeking the additional loan options below:

Private Education Loans – Students may borrow through private lenders to support their education. These loans may require a cosigner. Private loan rates and terms vary based on the student/cosigner’s credit information, choice of a variable or fixed rate loan, and repayment options. Lender information and applications can be found at www.elmselect.com.

Federal Graduate Plus Loan* - Information on this loan program can be found here: <https://studentaid.gov/understand-aid/types/loans/plus>. This loan may be deferred for six months after graduation or until the student enrolls less than three credits.

* Effective July 1, 2026, Federal Student Aid will implement changes under the One Big Beautiful Bill Act. Continuing students who have previously borrowed Federal Direct Loans will be grandfathered under the current regulations. For new borrowers, the aggregate borrowing limit for Federal Unsubsidized Direct Loans will be set at \$100,000, and the Graduate PLUS Loan program will be discontinued.

SEE COST INFORMATION AND LOAN AMOUNTS ON BACK

FINANCIAL AID AWARD PERIOD FEDERAL LOAN LIMITS

Federal Unsubsidized Direct Loan Eligibility

Summer 2026 - \$5,125	Fall 2026 - \$5,125	Winter 2027 - \$5,125	Spring 2027 - \$5,125
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Cost of Attendance

To assist in financial planning, the direct and indirect costs used to determine your Cost of Attendance for the 2026-2027 academic year are listed below. "Direct costs" plus "indirect costs" are referred to as your Cost of Attendance which used to determine a student's financial aid eligibility. *Please note: These figures are subject to change.*

Summer 2026, Fall 2026, Winter 2027 and Spring 2027

<p>DIRECT COSTS (Billed charges incurred by all students)</p> <p>Tuition: \$35,800*</p> <p>Tuition is assessed each semester separately. The tuition per term is \$8,750 and the DMSc Fee is \$200 per term.</p>	<p>INDIRECT COSTS (estimated additional expenses <u>not billed to you</u>)</p> <table style="width: 100%;"><tr><td>Books</td><td style="text-align: right;">\$ 1,405</td></tr><tr><td>Transportation/Personal Expenses</td><td style="text-align: right;">\$13,964</td></tr><tr><td>Direct Loan Fee</td><td style="text-align: right;">\$ 219</td></tr><tr><td><u>Living Expenses</u></td><td style="text-align: right;"><u>\$13,886</u></td></tr><tr><td>Total</td><td style="text-align: right;">\$29,474</td></tr></table>	Books	\$ 1,405	Transportation/Personal Expenses	\$13,964	Direct Loan Fee	\$ 219	<u>Living Expenses</u>	<u>\$13,886</u>	Total	\$29,474
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<u>Living Expenses</u>	<u>\$13,886</u>										
Total	\$29,474										

*Tuition rates are not final until approved by the Board of Trustees in the month of May preceding the academic year.

The Financial Aid Office staff is available to meet on campus, virtually, or set up a call to discuss any questions you may have as you work through the process.

Important Contact Information

Office of Financial Aid
Treasurer's Office

(610) 282-1100 ext. 1287
(610) 282-1100 ext. 1474

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treasurer@desales.edu