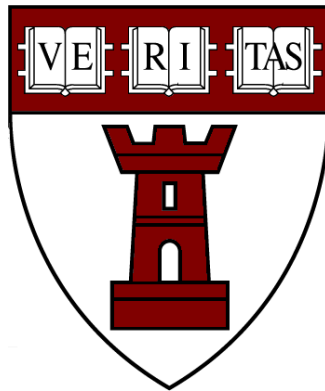


HARVARD SCHOOL OF DENTAL MEDICINE



AGE PROGRAMS FINANCIAL AID MANUAL 2016-17

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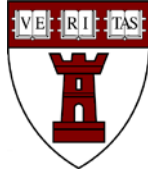
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HARVARD SCHOOL OF DENTAL MEDICINE

FINANCIAL AID INFORMATION FOR THE AGE PROGRAMS ACADEMIC YEAR 2016-17

INTRODUCTION

Investing in your dental education is one of the most important financial actions you will take. While the cost of dental education has risen steadily in recent years, a dental student can make responsible choices to finance his or her education.

At the Harvard School of Dental Medicine (HSDM) we realize the complex terms and conditions of loans and financial aid policies can be confusing. This handbook is designed to help familiarize you with our policies and to explain how you can apply for financial aid at Harvard School of Dental Medicine and help you develop a strategy for financing this undertaking before dental school begins.

PHILOSOPHY

It is the philosophy of the Harvard School of Dental Medicine that primary responsibility for financing dental education resides with the student and his or her family. HSDM admits applicants who best embody the mission and vision of the School on a need-blind basis.

ELIGIBILITY FOR FINANCIAL AID

The primary funding source for AGE programs at HSDM are the Federal Title IV Student Loan programs. To be considered for Federal Title IV funds you must meet the eligibility requirements listed below.

Students must:

- Have demonstrated financial need as determined by the submitted applications (except for the Federal Unsubsidized Stafford Loan and Federal GradPLUS Loan)
- Have a high school diploma or a General Education Certificate (G.E.D) or pass an exam approved by the U.S. Department of Education
- Be enrolled or accepted for enrollment as a regular student working towards a degree or certificate in an eligible program
- Be a U.S. citizen or eligible non-citizen
- Have a valid Social Security Number
- Make satisfactory academic progress
- Register with Selective Service (if required)
- Not have a conviction for a drug-related offense that occurred while you were receiving federal student aid

- Must not owe a refund on a federal grant or be in default on a federal student loan

International students are not eligible for the federally sponsored loan programs but may be eligible to apply for [Harvard University Restricted Scholarships](#) discussed later in this handbook or be eligible to borrow through an alternative lending institution. For more information on alternative loans for international students, please visit the [Harvard University Student Financial Services website](#).

YOUR RIGHTS AND RESPONSIBILITIES AS A STUDENT

In accordance with Federal regulations, as a student you have the right to know:

- The location, hours and counseling procedures for Financial Aid
- What financial aid is available
- The procedures and deadlines for submitting applications for each available financial aid program
- How HSDM selects financial aid recipients
- How your financial need was determined and what resources were considered in the calculation of your need
- How HSDM determines each type and the amount of each type of aid in your financial aid package
- How and when you will receive your aid
- An explanation of the various programs in your financial aid package
- HSDM's refund policy
- What portion of the financial aid awarded must be repaid and what is grant aid. If the aid is a loan, you have the right to know the interest rate, the total amount to be repaid, the payback procedures, the length of time for repayment of the loan and when the repayment period begins
- How HSDM determines whether or not you are making satisfactory academic progress and what happens if you are not
- That all documents submitted to Financial Aid are confidential

Your responsibilities as a student are to:

- Read and carefully consider the information which HSDM is required to provide about financial aid policies and programs
- Complete all application forms accurately and submit them on time to the appropriate office or agency, including verification documentation if requested
- Provide accurate information. Misreporting information on financial aid application forms may be a violation of the law and may be considered a criminal offense that could result in indictment under the U.S. Criminal Code. Misrepresentation may also result in disciplinary action by HSDM
- Return all additional documentation, verification, corrections and/or new information to either Financial Aid or the agency to which an application has been submitted
- Read and understand all forms that you are asked to sign and keep copies of them
- Accept responsibility for all agreements, including promissory notes that you sign
- Be aware of HSDM's refund procedures
- Notify Financial Aid promptly, in writing, of any changes in financial circumstances
- Notify Financial Aid promptly, in writing, of any changes in your academic status from that of being a full-time student in good academic standing
- Complete an exit interview prior to graduation, withdrawal or beginning a Leave of Absence

Failure to comply with any of these policies may result in the rescission of all aid granted for the year.

APPLYING FOR FINANCIAL AID

All students who wish to be considered for Federal Student Aid must complete a Free Application for Federal Student Aid (FAFSA). The FAFSA may be completed and submitted electronically or by completing and mailing in paper applications. Following is contact information for both the FAFSA

FAFSA: <http://www.fafsa.ed.gov> or 1-800-4-FED-AID

If you wish to submit a paper copy of the FAFSA form, make a copy for your records and submit the application to FAFSA as instructed. Approximately 2 weeks after you have submitted your application to the processor, you will receive an electronic printout of the information you provided.

Please note the Harvard School of Dental Medicine Code Numbers:

FAFSA: E00508

THE FINANCIAL AID AWARD PROCESS

CONSIDERATION OF YOUR APPLICATION

Once all of the appropriate materials have been received by HSDM, Financial Aid will consider your application. You will be sent written notification of your financial aid award along with information about procedures you will need to follow to obtain the various components of your aid package and to complete your file. A signed copy of your award letter must be returned to Financial Aid.

REQUIRED DOCUMENTS

While the only required document for your financial aid application is a completed FAFSA, HSDM reserves the right to request further documentation from applicants as the need arises. Please note that failure to submit any required item necessary to complete your financial aid file will result in the withholding of aid and may ultimately cause the termination of all aid awarded. Because all awards are based on the information that you provide on your applications, it is HSDM's policy that all applications undergo a thorough review for accuracy. For this reason, HSDM also reserves the right to update data on your application and all discrepant data must be resolved before funds will be disbursed. Occasionally, updates will have to be made to an application and may affect a student's eligibility, causing the award to be revised. Should this occur, you will be informed in writing.

COST OF ATTENDANCE

Your anticipated cost of attendance for the year is based on an estimate of the sum of these expenses:

- Tuition
- Matriculation, Clinic, Course Materials and Student Health fees
- Room and board (varies with length of academic year)
- Books and supplies
- Equipment and instrument rental or purchase
- Recreation and personal expenses (varies with length of academic year)
- Travel and miscellaneous living expenses (varies with length of academic year)

To view the cost of attendance for your program, you should visit the [HSDM website](#) and click on the appropriate academic program.

It is important to realize that federal regulations do not allow the inclusion in the student budget of the cost of purchasing or owning an automobile; expenses related to support of spouses, parents or siblings;

travel expenses related to interviewing for other academic programs; relocation costs (either to Boston or to another location upon graduation); expenses related to furnishing an apartment or costs related to payments of loans previously acquired. In addition, educationally-related expenses not deemed mandatory for all students (e.g. travel to a research meeting) may not be included in the student budget.

PACKAGING OF FINANCIAL AID

BASIC LOAN PACKAGE

Federal loans are the cornerstone of the financial aid award in the form of the Basic Loan Package. The Basic Loan Package for entering AGE students in 2016-2017 consists of the following components and amounts:

Basic Loan Package 2016-2017:

Federal Unsubsidized Stafford Loan \$20, 500

Further funding also may be obtained from [outside sources](#). Further information about each type of aid can be found [later in this handbook](#).

ADDITIONAL CONSIDERATIONS

VERIFICATION OF FINANCIAL AID DATA

As required by federal regulation, each year a number of financial aid applications may be selected at random for detailed review. If you are applying for financial aid through federal programs, you may be selected for an in-depth review of your application. Applicants who are selected will be notified by email and may be required to submit additional documentation to confirm/correct selected information (e.g. family size, number of family members enrolled in postsecondary education, adjusted gross income) which may affect the aid award. Failure to provide the required information by the specified date may result in the rescinding of all aid awarded for the academic year.

CONSUMER CREDIT REPORTS

A number of educational loan programs, including the Federal Direct GradPLUS require that borrowers pass a credit check before a loan can be approved. If you plan to apply for student loans, we strongly urge you to obtain a copy of your credit report from a reliable credit reporting agency. This will provide you with an opportunity to resolve any problems or correct any errors that may appear on your report. You should be aware that if an educational loan is denied because of adverse credit information, HSDM may be unable to provide alternative funds. You can obtain a free copy of your credit report at www.annualcreditreport.com. Please be aware that you can only download one free copy from each of the reporting bureaus per year.

FINANCIAL AID FOR INTERNATIONAL STUDENTS

US Department of Homeland Security regulations require that international students produce formal evidence of their ability to cover the costs of their educational program. This documentation must include certification of the availability of funding for the first full year of study and reasonable assurance that funds will be available for subsequent years.

The documentation may be in the form of a certified bank statement from a US bank confirming that adequate funds are available to cover your educational and living expenses. This certification must be received before HSDM can begin to process the I-20 form which will enable you to obtain your visa to study at Harvard. Prospective foreign students who are unable to demonstrate financial solvency will likely have their visa applications denied.

Students who are not U.S. citizens or permanent residents are not eligible for need based grant aid HSDM but may be eligible to be considered for funds administered by Harvard University (please refer to page 11). If you are a foreign student, please anticipate that nearly all of your expenses will have to be met by funds from resources outside the School of Dental Medicine. International students who are interested in the possibility of borrowing money to finance their studies should directly contact the Financial Aid Office as soon as possible.

SATISFACTORY ACADEMIC PROGRESS

To receive federal funds regulated by the U.S. Department of Education, you will be required to make satisfactory academic progress toward the pursuit of your degree. The guidelines for satisfactory academic progress are published in the [HSDM Student Handbook](#) which is revised and distributed annually to all students. If you fail to make satisfactory academic progress in any given year, you will be placed on probation. Should you continue to fail to make satisfactory academic progress, your financial aid eligibility will be revoked.

ENTRANCE INTERVIEWS

Recipients of financial aid at HSDM are required to complete an Entrance Interview. During this interview, many aspects of financing a dental education are discussed along with the implications of educational indebtedness.

EXIT INTERVIEWS

An Exit Interview is required for each student who has borrowed funds while attending HSDM and who graduates, withdraws from HSDM, or has been granted a leave of absence. At the Exit Interview, loan repayment schedules as well as the rights and responsibilities of the borrower are discussed.

APPEALS PROCESS

A student who believes that his or her particular circumstances have not been fully considered in the awarding of aid should discuss the concern with Financial Aid. The student may be asked to provide additional documentation to clarify the situation. If a satisfactory resolution cannot be reached with Financial Aid, the student may submit a written request for reconsideration by the Financial Aid Committee. The Financial Aid Committee will review the circumstances of the appeal and render a decision.

To request an increase to the published Cost of Attendance for a given program, you must submit a written request to Financial Aid. This request should contain the reason for your appeal and include any supporting documentation (a copy of your lease indicating a rent which exceeds the standard amount, an itemized budget detailing the increases you are requesting, a doctor's note indicating special medical requirements, etc.). Budget appeals of amounts up to 20% above the living allowances in the published Cost of Attendance will be reviewed by the Director of Financial Aid. Any budget appeal which exceeds the 20% threshold must be reviewed by the Financial Aid Committee. Please be aware that not all budget appeals are approved.

PAYMENT OF TERM BILLS

In general, one half of the annual tuition, health fees, clinic fees and instrument costs are billed each semester. Term bills for the fall semester are prepared in July, and charges for the spring semester are billed in December. The balance of the term bill, less any aid you have been awarded for the semester, must be paid by registration. Charges for educational course materials, housing, debit cards for meals, and other University obligations must be paid as billed. Further information about this procedure will be provided by Harvard University's Student Accounts Office. All financial aid received through HSDM

must be used to pay tuition, equipment costs, fees and University charges before funds will be disbursed for other educational or related expenses.

REFUND POLICY

If you withdraw before the end of a semester, you will be charged tuition on a pro-rated basis. The amount of the charge will be determined by the date of your withdrawal and based on the schedule published in the [HSDM Student Handbook](#).

The date on which a student's period of enrollment shall be deemed to have ended will be the date on which the student notifies HSDM in writing of his or her withdrawal or the date on which HSDM determines that the student has ceased to attend class, has withdrawn or has been withdrawn by HSDM, whichever is earlier. HSDM shall make any such refund as is due in accordance with federal regulations.

Refunds of the HSDM Clinic Fee will be prorated according to the same schedule as tuition. No refund will be granted for the Matriculation Fee which is paid at the time of first enrollment. Partial refund of the Health Service Fee or the Blue Cross/Blue Shield Fee may be possible in accordance with [University Health Service policies](#). Medical insurance can be maintained while on leave of absence by arrangement with University Health Services. The course materials fee is charged on a yearly basis, and no portion of the fee is refunded if you withdraw during the academic year.

In cases where the student has been the recipient of financial assistance in the form of loans or scholarships, withdrawal may result in a refund of all or part of the aid to the lender or granting agency. The net amount of refund which is payable to the student shall be paid directly to the student after disbursements to lenders or scholarship funds have been made. A special refund rule applies to Title IV student aid which includes Stafford and GradPLUS loans. This may necessitate repayment of a portion of the student's loan to the federal government or to his/her lending institution.

FINANCIAL AID RESOURCES

FEDERAL TITLE IV AID PROGRAMS

WILLIAM D. FORD FEDERAL STAFFORD LOAN PROGRAM

The Federal Stafford Loan Program is a federal Title IV program that provides long-term loans to students to help meet educational expenses. Under this program, the U.S. Department of Education makes loans, through schools, directly to students. The interest rate for graduate students for the 2016-2017 academic year is 5.31%. However, new interest rates will take effect on July 1st, 2017. Please contact Financial Aid should you have questions about the interest rate. Interest will accumulate while a student is enrolled, but that interest will not capitalize until the student enters repayment. Borrowers currently are charged a 1.068% origination and guarantee fee on all loans disbursed prior to October, 1st, 2016. The origination fee could be larger for loans disbursed after October 1st, 2016. For information about the origination fee, please contact Financial Aid. The annual limit for a Stafford Loan is \$20,500 for AGE students. The aggregate limit for Stafford Loans is set at \$224,000.

FEDERAL GRADUATE/PROFESSIONAL PLUS LOANS (GradPLUS)

GradPLUS borrowers may obtain loans up to the cost of attendance minus other aid for the enrollment period. A credit check showing no adverse credit history is required for the PLUS Loan Program. The Direct PLUS interest rate for the 2016-2017 academic year is fixed at 6.31%. However, new interest rates will take effect on July 1st, 2017. Please contact Financial Aid should you have questions about the

interest rate. Interest accrues during the in-school period and repayment begins 6 months after the student ceases to be enrolled at HSDM. Borrowers currently are charged a 4.272% origination and guarantee fee on all loans disbursed prior to October, 1st, 2016. The origination fee could be larger for loans disbursed after October 1st, 2016. For information about the origination fee, please contact Financial Aid. A FAFSA application is required, and students must have utilized their maximum eligibility under the Stafford program before applying for a Graduate/Professional PLUS loan.

Repayment for both the Stafford and GradPLUS loans begin 6 months after you graduate, leave school, or drop below half time enrollment. A standard repayment has a fixed monthly amount of no less than \$50 for up to 10 years. An extended repayment plan will result in a fixed lower monthly payment for up to 25 years depending on the loan amount borrowed. The graduated repayment plan allows borrowers to begin with lower payments that increase over time for up to 25 years depending on the loan amount borrowed. The U.S. Department of Education also makes available a number of income sensitive repayment plans. For more information about these repayment options, please visit the [Federal Student Loan website](#).

OTHER FEDERAL PROGRAMS

FEDERAL PROGRAMS FOR AMERICAN INDIANS AND NATIVE AMERICANS BUREAU OF INDIAN AFFAIRS (BIA)

Annual scholarships are provided to Native American students who are enrolled in or accepted for enrollment in a four year degree program at an accredited college or university and who demonstrate financial need. The student must be at least one-fourth degree or more American Indian, Eskimo, or Aleut blood. He or she also must be a member of a tribe, band, or group receiving certain benefits for educational purposes from the Bureau of Indian Affairs.

Applications may be made through the Bureau's area offices or through the reservation-based agency office that keeps the records of the student's tribal relationship. Addresses for the various contact offices are available from the BIA. For additional information or applications you can visit the [BIA website](#) or write to:

Bureau of Indian Affairs
Office of Indian Education Programs
U.S. Department of Interior
Washington, D.C. 22040
202-208-4871

ARMED FORCES HEALTH PROFESSIONS SCHOLARSHIP PROGRAMS

The United States Army, Navy and Air Force have established scholarship programs for health professions students who are interested in serving in the military upon graduation from their educational programs. For information regarding military scholarship opportunities, please contact the service branch in your home area or at the addresses listed below.

U.S. Air Force
50 Mall Road, Suite G-18A
Burlington, MA 01803
617-270-4134

U.S. Army Health Professions Scholarship Program
McCormack Building, Room 403

Post Office Square
Boston, MA 02109
617- 426-7913

U.S. Navy
Navy Recruiting District New England
495 Summer Street
Boston, MA 02210
617-753-4501

HARVARD UNIVERSITY RESOURCES

HARVARD UNIVERSITY RESTRICTED SCHOLARSHIPS

All students, including international students, are eligible to compete for a number of the restricted scholarships and fellowships administered by the Harvard University Committee on General Scholarships and the Sheldon Fund. Below is a list that includes the descriptions and eligibility requirements of the scholarships for which HSDM students most likely would be eligible. A complete list of these is accessible via the Internet at www.scholarship.harvard.edu. If you think that you may meet the criteria for one or more of these funds, you should notify HSDM Financial Aid in writing no later than February 15 for the following academic year. The Dental School will then nominate admitted students or those in attendance for consideration by the Committee on General Scholarships. Awards are generally made in April for the following academic year and are not automatically renewable.

Baxendale Scholarship (1928)

Bequest of Esther M. Baxendale. Preference: (1) descendants of Alan Bedford Hudson: (2) students of the name Baxendale or Hudson: (3) students from Brockton, Massachusetts, or Bourne, Massachusetts. Birth certificates and genealogical record of (1).

George U. Baylies Bequest (1928)

Preference for students from Westchester County, N.Y.

Harold A. Berry Scholarship Fund (1979)

Residuary bequest of Clara E. Berry. The income is "to be used...for the purpose of assisting one or more worthy, industrious and needy young men residing in the State of Rhode Island."

Bright Legacy (1880)

Preference for students named Bright descended from Henry J. Bright, Jr. and Anne Goldstone.

Daniel A. Buckley Bequest (1905)

Bequest of Daniel A. Buckley of Cambridge, Massachusetts. For needy and worthy graduates of Latin High and other public non-sectarian schools in Cambridge enrolled in any department of the University.

Casper Henry Burton, Jr. Memorial Scholarship (1921)

Preference for members of the Society of St. John the Evangelist or the Fly Club.

Cabot Corporation Scholarship Fund (1955)

Preference for children of employees of company affiliates.

Frank Lawton Cady Scholarship Fund (1965)

Residuary bequest of Carolyn Cady Hewey..."for the purpose of establishing a scholarship or scholarships as a memorial to my said father,...the income of which shall be expended primarily in assisting worthy

and deserving students, graduates of the Mansfield High School, Mansfield, Massachusetts, in obtaining an education at Harvard University.”

Frank Milton Cady Scholarship Fund (1965)

Preference for male graduates of Mansfield High School, Mansfield, Massachusetts.

Madame Marguerite Carriere Fellowship (1959)

Preference for alternating between a Harvard graduate student traveling to France and a French graduate student traveling to Harvard.

George Chase Christian Memorial Scholarship (1936)

Gift of Carolyn McKnight Christian in memory of her husband, George Chase Christian, AB 1895. To be awarded as National Scholarships to residents of Minnesota, for study in any department of the University, preferably the graduate schools.

Mark D. Cory Scholarship (1954)

Preference for graduates of Gasden High School in Gasden, Alabama.

Richard N. Cross Fund (1976)

This fund is used to assist, if possible, an applicant from Bridgewater, Massachusetts, or to be used generally for scholarship aid.

Charles Downer Scholarship Fund (1927)

Preference: (1) descendants of Downer: (2) students named Downer by birth: (3) descendants of members from the Class of 1889: (4) Vermont residents: (5) descendants of graduates of Harvard College.

Calvin and Lucy Ellis (1899)

Preference for descendants of David Ellis and Beulah Newell or John Ellis and Hannah Ellis.

Horace Cecil Fisher Scholarship (1977)

Traditionally used for English students.

Fiske Scholarship Fund (1970)

Preference for graduates of (1) Boston Latin High School then (2) students studying modern languages to become teachers.

Addison H. Flourney Bequest (1967)

The bequest is to be applied to scholarships for African American students attending Harvard University.

Joseph and Octavia Goodbar Scholarship (1965)

Preference for descendants in College and graduate schools; graduate students can receive three years of support only.

Gustav L. Harris Scholarship Fund (1969)

Preference for this fund is given to students from the St. Louis area.

Harvard University Association in Canada (1994)

Preference for Canadian students.

Harvard Club of Delaware (1945)

Preference for students from Delaware.

Harvard Club of Maine (1984)

Preference for students from Maine.

Lavina Hoar-Lincoln Scholarship (1876)

Preference for students from Lincoln, Massachusetts.

Horace deY. Lentz Scholarship (1974)

Preference for students from Carbon County, Pennsylvania (cities and towns include Penn-Kidder, Weatherly, Jim Thorpe, Panther Valley, Palmerton and Lehighton).

Eugenio Lopez Scholarship (1996)

Preference: (1) citizens of the Philippines: (2) Asian nationals: (3) U.S. citizens of Filipino descent.

Albert J. Lynch Scholarship (1972)

Preference for descendants of Governor Thomas Dudley of Massachusetts.

Mexican Foundation Fund

This fund is available to Mexican graduate students in all faculties except Harvard Divinity School. The income from this fund may be disbursed either in the form of loans or grants. An award from this fund requires a commitment to return to Mexico upon completion of the degree. For further information contact

Committee on General Scholarships, or
Mary Schneider Enriquez, Executive Director
Fundacion Mexico en Harvard AC
Monte Pelvoux #220
Lamas de Chapultepec, MEXICO DF 11,000

1902 World War Memorial Scholarship (1923)

This scholarship is in memory of Andre Cheronnet-Champollion, Edward Ball Cole and Elbert Walker Shirk and is to be used for students who are descendants of the Class of 1902 and had ancestors killed in WWI.

Frederick E. Parlin Fund (1928)

Bequest of Albert Norton Parlin. For needy and worthy students in any department of the University, preference to be given to natives of Malden or Everett, Massachusetts. Evidence that the student is a native of either Malden or Everett must be provided.

William Pennoyer Bequest (1670)

Preference: (1) descendants of Robert Pennoyer (2) residents of the New Haven, Connecticut region.

Aristides Evangelus Phoutrides Memorial (1925)

Gift of friends of Aristides Evangelus Phoutrides A.B. 1911, Ph.D. 1915 to provide a scholarship in his memory for a student of Greek birth or of Greek parentage in any department of the University. Documentary evidence of Greek birth or parentage required.

Princeton Fellowship (1910)

Gift of Cleveland H. Dodge. To be awarded to a graduate of Princeton University, for his/her first year of study only, in one of the graduate departments of Harvard University.

Leon W. Redpath Scholarship (1938)

Bequest of Eliza Allen (Mrs. Ellis W.) Redpath in memory of her son, Leon W. Redpath, A.B. 1898. For deserving students from State of Ohio, registered in any department of the University, with preference to residents of Stark and Tuscarawas Counties.

Franklin Reynolds Fund (1925)

Residency bequest of John F. Reynolds. For students in any department of Harvard University and Radcliffe College who are natives of Marblehead, Massachusetts. Evidence that the student is a native of Marblehead must be presented.

Allen D. and Marion L. Rubin Scholarship Fund

The income of this fund is to be used annually as an award to a needy and deserving student of the Jewish faith at Harvard University.

James Rumrill Scholarship

The income from this fund is to be used to fund a graduate student with an undergraduate degree from an institution in Virginia, North Carolina, South Carolina, Florida, Georgia, Tennessee, or Kentucky. These are non-renewable scholarships. In the absence of a properly qualified candidate the scholarship may be given to another student.

Peter Brooks Saltonstall '43 Memorial (1947)

Gift of the family of Peter Brooks Saltonstall, 1943, who was killed in action on the Island of Guam on August 13, 1944. Peter B. Saltonstall was the son of Leverett Saltonstall, A.B. 1914, formerly and Governor of Massachusetts. To further the education, the health and welfare of the peoples inhabiting the Hawaiian Islands and those Islands west of Hawaii, including New Zealand, the Fiji Islands and Australia and also Japan, South Korea, Hong Kong, Formosa, the Philippine Islands, Vietnam, the East Indies, Indonesia Islands, Sumatra and Thailand. The first preference is that the income of this fund be used for scholarships or fellowships to assist worthy students from the above-named Pacific regions to gain a better education at Harvard University. In the event that no suitable candidate for the scholarship appears, the unexpended income and its accumulation shall be available for the support of research to better the living conditions or the general well-being of the peoples in the Pacific region described above, such research grants to be made by vote of the Corporation on the recommendation of the Dean of the Faculty of Arts and Sciences.

Charles H. Smith Bequest (1947)

Residuary bequest of Charles H. Smith. For awards to students in any department of the University according to the following order of preference:

- 1a. Graduates of public high schools in Providence, Rhode Island, who are of scholarship rank
- 1b. Graduates of public high schools in Providence, Rhode Island, who are below scholarship rank but who are considered eligible for financial aid.
2. Graduates of other (non-public) secondary schools in Providence, Rhode Island, who are of scholarship rank.
3. Any residents of Rhode Island not indicated above who are of scholarship rank.

William Stoughton Bequest (1701)

Bequest of Lieutenant Governor William Stoughton, A.B. 1650. For awards to students in any department of the University according to the following order of preference:

1. Residents of Dorchester or Mattapan, Massachusetts;
2. Residents of Milton, Massachusetts;
3. Any needy American Indian students;

Louis and Ida Tatelman Award Fund

The income from this fund is to be warded to an undergraduate or graduate student of the University who has shown exceptional personal courage in surmounting physical, social or economic difficulties, or by helping others.

Alexander Wheelock Thayer Bequest (1899)

Preference for students with the last name of Thayer.

Francis J. Thompson Bequest (1995)

The income from this fund is to be used to assist worthy students from Hingham, Massachusetts.

Thomas E. Upham Class of 1868 Fund (1939)

Preference for graduates of Harvard College preparing for public service who are descendents of early American settlers.

Helen E. Vickery Scholarship (1966)

The income from this fund is to be used to assist worthy students from Fitchburg, Massachusetts.

HARVARD UNIVERSITY EMERGENCY FUNDS**VIVIAN ALLEN FUND**

The Committee on General Scholarships will consider requests from the HSDM Financial Aid Office for emergency funds to assist Harvard students facing urgent and/or unexpected financial emergencies while enrolled. Please consult the HSDM Financial Aid Office for more information.

UHS FUND FOR MEDICAL EXPENSES

The Medical Hardship Fund was instituted to aid students who face financial hardships relating to medical expenses. Financial assistance through this fund will be considered only for students who are enrolled in the Harvard Student BC/BS Health Insurance Plan. Expenses related to a student's dependent family members may also be considered for funding. Please consult the HSDM Financial Aid Office for more information.

NON WORK-STUDY EMPLOYMENT OPPORTUNITIES

Part time employment may be possible in offices, libraries, or laboratories on campus or at one of the local area hospitals. Please note, international students are limited to on campus employment and must be cleared by the Harvard International Office located in Cambridge prior to seeking employment. Please see the [HSDM Student Handbook](#) for information on restrictions on outside employment.

FUNDING FROM OUTSIDE RESOURCES

Additional funding may be obtainable from outside sources, such as civic or religious organizations, parental employers, local dental societies, state agencies and the Veterans or Social Security Administration. The [American Dental Education Association \(ADEA\)](#) is a good resource for researching outside funding opportunities.

ALTERNATIVE/PRIVATE LOAN PROGRAMS

Alternative loans are not federally guaranteed by the government, nor do they have the same strict eligibility requirements. Several of the lenders make funds available to international students with or without a U.S. co-signer. As a result, the terms and conditions vary from lender to lender and are usually

more expensive and may be likely to change throughout a student's enrollment. Alternative lenders may charge an insurance/origination fee when you borrow and then another fee when you enter repayment. The majority of the loans allow you to borrow and begin repaying the loan after you graduate or drop below half time. Interest payments may be made while enrolled or deferred and capitalized at the end of the in-school period. For further information you can visit the [Harvard University Student Financial Services website](#).

ASSISTING YOU WITH THE PROCESS

At the Harvard School of Dental Medicine we make every effort to assist you and your family in making a Harvard dental education a reality for you. We encourage you to contact the Financial Aid Office should you need assistance during any part of the application process. Our office looks forward to working with you throughout your years at HSDM.