

INSTRUCTIONS FOR REQUESTING FINANCIAL AID 2025-2026 Class of 2029

PLEASE COMPLETE EACH STEP DURING THE SPECIFIED TIME FRAME.

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DECEMBER 2024

COMPLETE THE 2025-26 FAFSA

- The 2025-2026 Application is available starting **December 2024**.
- You must complete the FAFSA every year that you are requesting aid.
- An FSA ID is required. Instructions can be found here:
<https://studentaid.gov/fsa-id/create-account/launch>
- Apply for aid: <https://studentaid.gov/h/apply-for-aid/fafsa>
- Additional information: <https://studentaid.gov>
- We access your FAFSA information online, it is not necessary to send us a copy of your FAFSA

NOTE:

UK College of Medicine school code is **E00588**

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DETERMINE THE COST OF ATTENDANCE

- Estimated Cost of Attendance (COA) is included with FA Welcome email. COA will be finalized spring/summer of 2025.
- M1: 10-month curriculum
 - **August 4, 2025 - May 29, 2026**
- **Financial Aid cannot exceed the Cost of Attendance.**
- Loan Types:
 - Unsubsidized Loans (8.08% Fixed Interest Rate*)
 - **\$42,722 maximum for award year.**
 - Grad Plus Loans (9.08% Fixed Interest Rate*)
 - **Balance up to the Cost of Attendance.**

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INFORM US OF ANY OUTSIDE FUNDING

- Please email FINAIDCOM@UKY.EDU if you have any of the following:
 - Veterans' Benefits
 - National Health Service Corps
 - Tuition Waiver
 - Military Monies
 - Undergraduate Scholarship
 - Outside Scholarship
 - 529 Plan
- Or if you don't plan to take out any Financial Aid.

4**MAY 2025**

COMPLETE THE REQUIRED ENTRANCE COUNSELING

- Should be completed **after May 8, 2025 but before June 14, 2025.**
- This Entrance Counseling is required for both the Unsubsidized and Grad Plus Loans.

<https://studentaid.gov/entrance-counseling/>

- Select "I am a Graduate or Professional Student" and log in with your FSA ID.
- School to notify: [University of Kentucky \(Lexington\)](#)
- Complete all sections and submit.
- It takes 24-48 hours after submitting to appear in our system.

5**MAY 2025**

COMPLETE THE MASTER PROMISSORY NOTE (MPN) FOR THE UNSUB LOAN

- Should be completed **after May 8, 2025 but before June 14, 2025.**
- The MPN is required for the Unsubsidized Loans
 - <https://studentaid.gov/mpn/>
- Select "I am a Graduate/Professional Student" and log in with your FSA ID.
- Select "MPN for Subsidized or Unsubsidized Loans".
- School to notify: [University of Kentucky \(Lexington\)](#)
- Complete all sections and submit.
- It takes 24-48 hours after submitting to appear in our system.

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MAY 2025

COMPLETE STEPS 1 AND 2 FOR THE GRAD PLUS LOAN

- Should be completed **after May 15, 2025 and before July 1, 2025.**

STEP 1: MPN

- Same steps as for the Unsubsidized loan.
- Select the "**Direct PLUS Loans**" option instead of "Subsidized or Unsubsidized Loans" option.
- School to notify: **University of Kentucky (Lexington)**
- After submitting, it takes 24-48 hours to show up in our system.

STEP 2: APPLICATION

- Separate application from the FAFSA.
<https://studentaid.gov/plus-app>
- Select "**I am a Graduate or Professional Student**" and log in with your FSA ID.
- Select the "**2025-2026**" award year.
- School to notify: **University of Kentucky (Lexington)**
- We recommend selecting the "**maximum Direct PLUS Loan amount**" option to avoid unnecessary credit checks. Loan decreases are possible if the funding exceeds the desired amount for the year.
- Loan Period: **8/4/2025-5/29/2026**
- Complete all additional required sections and submit.
- After submitting, it takes 24-48 hours to show up in our system.

NOTE:

The **Entrance Counseling** and **MPNs** do **NOT** need to be completed every year unless they expire. We'll reach out in those instances.

The **Grad PLUS Loan Application** **MUST** be completed each year you plan to utilize funds from it.

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JUNE 2025

COMPLETE THE MANDATORY DIRECT DEPOSIT

- Should be able to be completed once the Registrar's Office emails instructions to set up your LinkBlue and email in **June**.*
- Sign in to your myUK account: <https://myuk.uky.edu/irj/portal>
- Select "**Student Services**" at the top of the screen.
- Select "**Financials**" just under that tab.
- Select "**Account Services**" on the left side of the screen.
- Select "**Direct Deposit Info**" within that section.
- Fill out the Checking and Routing numbers as demonstrated.
 - Must be a U.S. checking account.
- Accept all terms and conditions and save.

NOTE:

If your Checking Account details change, be sure to update that in your [myUK](#).

Student and Employee sections are separate. Employee Direct Deposit info does **NOT** sync to the Student info.

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JUNE 2025

AWARD LETTERS

- Award letters are processed **mid June to the beginning of July**.*
- Will come in an email from OSFAS@UKY.EDU
- Award Letter will contain scholarships and the Unsubsidized Loan.
 - It will **NOT** display the Grad PLUS Loan.
- You can also view the Award Letter in your myUK account
 - "**Student Services**" > "**Financials**" > "**Financial Aid**" on the side of the screen.
 - Here you will accept, adjust, or decline your Unsubsidized Loan.

NOTE:

The **Unsubsidized Loan** will **NOT** disburse unless it's been accepted.

The **Grad PLUS Loan** is auto-accepted and **CANNOT** be adjusted on your myUK account. Email FINAIDCOM@UKY.EDU to make that adjustment.

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CONGRATULATIONS!

- You have successfully completed the [Request for Student Financial Aid!](#)
- If you have any questions, please feel free to email or call us.

CONTACT INFORMATION

Lexington and All Campuses

Raymond Brooks
Financial Aid Director

Lacy Lawhon
Assistant Financial Aid Director

finaidcom@uky.edu
859.323.5261

- IF YOU HAVE SPECIAL CIRCUMSTANCES (E.G. CHILDCARE, MORTGAGE, HEALTH CARE EXPENSES) PLEASE EMAIL FINAIDCOM@UKY.EDU FOR MORE INFORMATION.
- COMPUTER PURCHASE—ALLOWABLE ONCE DURING YOUR MEDICAL SCHOOL CAREER, (MAXIMUM \$2,000) RECEIPT REQUIRED FOR REIMBURSEMENT.

*SUBJECT TO CHANGE