

# INSTRUCTIONS FOR REQUESTING FINANCIAL AID 2026-2027 Class of 2030

PLEASE COMPLETE EACH STEP DURING THE SPECIFIED TIME FRAME.

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OCTOBER 2025

## COMPLETE THE 2026-27 FAFSA

- The 2026-2027 Application has been available since **October 2025**.
- You must complete the FAFSA every year that you are requesting aid.
- The 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) was included with FA welcome email. The official COA will be finalized spring/summer of 2026.
- M1: 10-month curriculum
  - **August 3, 2026 - May 28, 2027**
- **Financial Aid cannot exceed the Cost of Attendance.**
- Loan Types:
  - Unsubsidized Loans (7.94% Fixed Interest Rate\*)
    - **\$50,000 maximum for award year.**
  - Private Education Loans (Variable Interest Rates)

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## INFORM US OF ANY OUTSIDE FUNDING

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

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MAY 2026

## COMPLETE THE REQUIRED ENTRANCE COUNSELING

- Should be completed **after May 7, 2026 but before June 13, 2026**.
- This Entrance Counseling is required for the Unsubsidized Loan.  
<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.

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MAY 2026

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

- Should be completed **after May 7, 2026 but before June 13, 2026**.
- 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.

## APPLY FOR A PRIVATE EDUCATION LOAN (IF APPLICABLE)

- The University has a loan comparison chart that students can utilize
- <https://www.elmselect.com/v4/school/850/program-select>
- A cosigner may be required

### STEP 1: Select your Program

- Choose Medical/Dental
- View loans

### STEP 2: Analyze and research loan options carefully

- View different loans and compare prior to applying.
- If the lender does not display a 'medicine' option on our list:
  - Google the lender and always choose a medicine option, if available.
  - For example: College Avenue and Central Bank only displays 2 options for Dental.
  - However, they offer medical loans, so on their website, choose medicine and then apply.
- You do not have to use a lender from this list
  - This list is just a comparison tool

### STEP 3: Consider repayment options

- Full payment & Interest payments
  - Start repaying your principal and interest right away to save the most money on interest.
- Interest Only payment
  - Pay the interest charges each month during medical school. Full payments start 36 months after school.
- Flat payment (varies per lender)
  - Make \$25 payments each month<sup>3</sup> during school to reduce your accrued interest. Full payments start 36 months after school.
- Deferred Payment
  - No in-school payments required, but you'll pay more interest over the life of your loan. Full payments start 36 months after school.

#### NOTE:

The [Entrance Counseling](#) and [MPN](#) do **NOT** need to be completed every year unless they expire. We'll reach out in those instances.

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JUNE 2026

## 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 2026

## AWARD LETTERS

- Award letters are processed **mid June to the beginning of July**.\*
- Will come in an email from [OSFAS@UKY.EDU](mailto:OSFAS@UKY.EDU)
- Award Letter will contain scholarships and the Unsubsidized 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.

- 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



- 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