

## 2025-2026 Financial Aid Information

This document clearly articulates program costs for the Doctor of Dental Medicine Program for year one at High Point University. Your first year at High Point University will include the 2025 Fall term; the 2026 Spring term; and the 2026 Summer term. Your *Comprehensive Fee* (tuition and fees) cost for your first year has been distributed over these three academic periods. The following is a breakdown of your direct comprehensive fee costs for the first year and other costs making up your "Cost of Attendance"\*. Please know that your comprehensive fee costs are set annually and will increase each year. If you have further questions, please contact the Office of Student Financial Planning or the Office of Student Accounts; our contact information is on the last page.

### Dental Medicine Program ~ YEAR 1~ COST OF ATTENDANCE

	FALL 2025	SPRING 2026	SUMMER 2026
Comprehensive Fee (Tuition & Fees)			
<b>Direct Cost Paid to HPU</b>	<b>\$34,818</b>	<b>\$34,818</b>	<b>\$15,080</b>
Housing**	\$ 9,250	\$ 9,250	\$ 3,700
Food**	\$ 6,500	\$ 6,500	\$ 2,600
Books, Course Materials, Supplies & Equipment	\$ 2,750	\$ 750	\$ 300
Transportation Budget	\$ 2,100	\$ 2,100	\$ 840
Personal Budget	\$ 2,100	\$ 2,100	\$ 840
Unsub Loan Fees***	\$ 72	\$ 72	\$ 72
<b>Total Cost of Attendance (COA)</b>	<b>\$57,590</b>	<b>\$55,590</b>	<b>\$23,432</b>

***Please note that these tuition rates are preliminary and are subject to change by the Board of Trustees. Final rates are approved by the Board at the Board Meeting preceding the semester for which the new rates apply.***

\* Cost of Attendance (COA) is the estimated direct and indirect costs for a typical student in this program of study. Students are encouraged to establish a budget, reduce expenditures, and borrow only what is necessary to minimize their educational debt. Students can only receive aid up to their total cost of attendance per term. If a student incurs other costs associated with their degree, either directly or indirectly, that are above the allotted cost of attendance, they can appeal to have their cost of attendance increase. This could include expenses such as health insurance, short-term housing for clinicals, purchase of a computer or other course-related materials, dependent care, or car repairs. **Contact your Financial Planning Counselor for further information on the appeal for a Cost of Attendance increase.**

\*\* Living Expenses are for students living off-campus. Should on-campus housing be available and if a student signs up to live on-campus, then these budget items will be replaced with actual housing and dining plan charges. **Please notify your Financial Planning Counselor if you are going to reside on campus.**

\*\*\* Loan Fees are based on average loan fees incurred by similarly classified borrowers during the previous academic year on unsubsidized loan funds. If a PLUS loan is added to an account, then those fees will be added to your COA accordingly.

## FINANCING OPTIONS

### Federal Direct Student Loans

The primary source of financial assistance will be the Federal Direct Unsubsidized (Unsub) Student Loan Program. To be considered for this loan, it is necessary for students to complete the Free Application for Federal Student Aid (FAFSA), which is available annually at [studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa).

**Graduate students may borrow up to \$20,500 per financial aid year in Unsub Loan funds.** The student will be charged interest from the time the loan is disbursed until it is paid in full. Loans are disbursed the first week of classes for each academic term. If the interest is capitalized (allowed to accumulate) it will be added to the principal amount of the loan and will increase the amount the borrower will have to repay. If the choice is made to pay the interest as it accumulates, the total interest charges paid during repayment will be less. Payments would be made directly to your federal loan servicing company. Once the loan has disbursed, you can get the name and contact information of your loan company online at [studentaid.gov/manage-loans/repayment/servicers](https://studentaid.gov/manage-loans/repayment/servicers).

The total amount a graduate student may borrow in their lifetime from all Federal Direct Loans combined is \$138,500 (no more than \$65,000 of this amount may be in subsidized loans). The graduate borrowing limit includes any Federal Direct Loans received for undergraduate study.

Under current law, the fixed interest rate charged on Federal Direct Loans is set each year by the Department of Education at the beginning of July. There are also small origination and guarantee fees associated with each loan. These fees are deducted up front and thus lower the actual net amount of each disbursement. For current rate information please visit the Federal Student Aid website at [studentaid.gov/understand-aid/types/loans/interest-rates](https://studentaid.gov/understand-aid/types/loans/interest-rates). To receive funding from the Federal Direct Unsub Loan program, you must go to [studentaid.gov](https://studentaid.gov) to complete Entrance Counseling and sign a Master Promissory Note (MPN). All of these must be received by HPU before funds will be released from the federal loan center.

### Federal Direct Grad PLUS Loan Program

**For students who need financial assistance beyond the Direct Unsub Loan annual maximum, there is the Federal Grad PLUS loan program.** This credit-based loan program allows for the deferment of repayment while the student is enrolled. Under current law, the fixed interest rate charged on a Grad PLUS loan is set each year by the Department of Education at the beginning of July. There are also small origination and guarantee fees associated with each loan. These fees are deducted up front and thus lower the actual net amount of each disbursement. For current rate information please visit the Federal Student Aid website at [studentaid.gov/understand-aid/types/loans/interest-rates](https://studentaid.gov/understand-aid/types/loans/interest-rates).

The maximum amount a student may borrow from the PLUS Loan program is the total cost of attendance for the loan period minus any Unsubsidized Loans and other forms of financial aid a student may be receiving. You may apply for the Grad PLUS Loan by going to [studentaid.gov/plus-app/grad/landing](https://studentaid.gov/plus-app/grad/landing). As with the Federal Direct Unsub Loan, a Master Promissory Note (MPN) must be signed on the same website. If the PLUS loan requires an endorser, then they will have to complete an Endorser Addendum, and the student will have to complete PLUS Credit Counseling. Once you apply for the PLUS loan, HPU will be notified electronically within 48 hours (about 4 days).

Approved loans will be reflected in your financial aid offer. If you have already been sent an offer, then a revised financial aid offer will be emailed showing the addition of the Grad PLUS loan. If you request the maximum amount, then you will be offered a loan up to your cost of attendance for each term. You can always lower the loan amount by emailing your counselor. If you ask for a set amount and then discover you need additional funds you will then have to re-apply through [studentaid.gov](https://studentaid.gov).

***PLEASE NOTE: You must re-apply for a Grad PLUS loan for each financial aid year and the application includes a credit check that is only good for 180 days (about 6 months). So please wait to apply for a PLUS loan until a few months before the academic session starts. Also, the PLUS application can cover an entire financial aid year.***

## **NC Forgivable Education Loans for Service (FELS)**

Created by the 2011 NC General Assembly, this program is a forgivable loan providing funding for students pursuing degrees in certain critical fields. **Students must be NC residents as determined by the state online at [ncresidency.cfnc.org](http://ncresidency.cfnc.org) within 45 days of the start of the academic term for which the student will be receiving funding.** Students in the Pharmacy School program may be eligible for up to \$14,000 annually (which is awarded half in the Fall term and half in the Spring term) with a maximum aggregate limit of \$56,000. Recipients must sign a promissory note agreeing to repay the loan by working in an approved position in North Carolina in their approved field of study. Applications and all additional information are available online at [www.CFNC.org/FELS](http://www.CFNC.org/FELS). Please note that the application opens the first Monday in January and the deadline is March 1st each year. Applications will be entered into a lottery for initial award consideration.

## **Other Funding Sources**

DMD students are encouraged to apply to clubs, organizations, corporations, agencies, and foundations for funding that may be used at any school they attend. These groups may be able to offer students scholarships and grant funding that does not have to be repaid. Some Dental Specific Scholarship opportunities are:

- ADAF - Dental Student Scholarship Program - [www.adafoundation.org/ada-foundation-award-programs](http://www.adafoundation.org/ada-foundation-award-programs)
- Chinese American Medical Society Scholarship Program - [camsociety.org/scholarship](http://camsociety.org/scholarship)
- Grover White Scholarship - [cfgaston.org/scholarships](http://cfgaston.org/scholarships)
- HDAF - Dental Residency or Specialty - [www.hispanicdentalassociationfoundation.org/scholarship-application](http://www.hispanicdentalassociationfoundation.org/scholarship-application)
- HDAF - 1st, 2nd, 3rd, & 4th Year Dental Students - [www.hispanicdentalassociationfoundation.org](http://www.hispanicdentalassociationfoundation.org)
- HSF Scholarship - [www.hsf.net/scholarship](http://www.hsf.net/scholarship)
- Indian Health Service- Health Professions Scholarship - [www.ihs.gov/scholarship/scholarships](http://www.ihs.gov/scholarship/scholarships)
- NDAF - Pre-doctoral Scholarship 2nd, 3rd, and 4th Year Dental Students - [www.ndafoundation.org](http://www.ndafoundation.org)

## **Scholarship Universe - [highpoint.scholarshipuniverse.com](http://highpoint.scholarshipuniverse.com)**

Scholarship Universe is an extensive vetted database with thousands of external scholarships. You can access this database by signing into the [Student Self-Service](#) portal and clicking on the Scholarship Universe link under the Resources section Student Financial Planning page. Once you confirm your email and phone number, click the "I'm Ready" button; and start answering the questions.

The adaptive matching will show you the scholarships that you will qualify for based on the information you provided. These matches are displayed in the top right corner where you can select outside scholarship opportunities to apply immediately. You can also turn on mobile alerts on the Dashboard page to receive text messages for when new scholarship opportunities are available.

Provide a copy of any outside scholarship award letter you receive from your Financial Planning Counselor so that it can be added to your financial aid award. Scholarship checks should be mailed to the Office of Student Accounts, High Point University, Drawer #47, One University Parkway, High Point, NC 27268. Please have your name and HPU ID number noted in the memo line of the check.

## Private Student Loans

An alternative option to completing the FAFSA to be eligible for federal or state student loans is to apply for private student loans. The University utilizes a service called [Fast Choice](#) where you are able to enter your personal information and are able to compare loan products of the top lenders our students presently use. Like the Federal Grad PLUS Loan, private student loans are credit-based loans. However, because they are offered by a variety of different lenders, the terms and conditions of these loans differ. Further information about private student loans can be found under the Private Loans tab on our [Financial Assistance Programs](#) page.

***Please Note – All funding sources (including Unsubsidized Loans, Grad PLUS Loans, outside scholarships, etc.) combined may not exceed the Cost of Attendance for your program.***

## APPLYING FOR FINANCIAL ASSISTANCE

The University must have your Social Security Number (SSN) on file in order to process any federal, state, or private financial aid. If you are not sure if HPU has your SSN, your Admissions Counselor or Student Financial Planning Counselor can verify this for you.

You will have to complete the 2025-2026 Free Application for Federal Student Aid (FAFSA) to be considered for federal or state financial assistance with HPU's school code (002933), which you can do starting in December 2024 online at [studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa). The results of your completed FAFSA with our school code included will be sent to the University upon processing; once received, we will prepare your financial aid offer which you will receive via email.

## HOW TO PROCEED WITH FEDERAL STUDENT LOANS

1. Students can accept or decline their federal direct unsub loan online through the Student Financial Services Portal ([myaccount.highpoint.edu/Student/Account/Login](https://myaccount.highpoint.edu/Student/Account/Login)). Students wishing to modify or accept only part of the federal direct loans offered will need to print and complete the Federal Direct Student Loan Form for the correct year available on the HPU website at [www.highpoint.edu/financialplanning/forms/](https://www.highpoint.edu/financialplanning/forms/). If accepting any portion of the loan funds, then you will need to complete these additional steps: 1) Complete Entrance Counseling and 2) Sign a Master Promissory Note (MPN). These steps are listed in your portal and are explained in more detail on the loan form, they can be completed on [studentaid.gov](https://studentaid.gov).
2. Once you have actively accepted your loan, we will certify it and the loan will be electronically matched with your Entrance Counseling and Master Promissory Note (MPN), then the Federal Loan Center can disburse funds to High Point University after the term starts.
3. If you would like additional federal loan funds, then you can apply for the Grad PLUS Loan online at [studentaid.gov/plus-app/grad/landing](https://studentaid.gov/plus-app/grad/landing). As with the Federal Direct Unsub Loan, a Master Promissory Note (MPN) must be signed on the same website. Once we receive notification that you have applied for and been approved for the Grad PLUS loan, we will certify the amount for which you are eligible, and you will be emailed a financial aid offer showing the amount.

## BILLING AND PAYMENT INFORMATION

The High Point University Student Account Center is our online portal that provides access to student account statements and activity, monthly payment plans and electronic payments. To access the Student Account Center, go to our [Student Accounts Center](#) page and click on the Student Access box.

**Invoices are issued by the Office of Student Accounts after students are registered and can be viewed in the Student Account Center. All students are expected to review their accounts regularly. Invoices for each term should be paid or financial aid finalized to cover the balance 30 days before each term starts. Students are encouraged to sign up for a direct deposit to receive any eligible refund within the Student Account Center.**

All full-time HPU students are required to have health insurance. Students will be automatically billed for Student Health Insurance for the Fall and Spring terms. **ALL STUDENTS NOT REQUIRING HPU'S STUDENT INSURANCE MUST DECLINE THE INSURANCE AND PROVIDE PROOF OF COVERAGE. NO ACTION TAKEN WILL RESULT IN AUTOMATIC ENROLLMENT IN HPU'S INSURANCE COVERAGE AND A CHARGE ON YOUR ACCOUNT** For complete information please visit our [Student Insurance](#) page where you will find directions to waive the insurance (and then the charges will be removed from your bill) or steps to enroll in the insurance coverage.

### Deposit

Non-refundable enrollment deposit is paid in the admissions portal, and the link will be provided in your acceptance package. 100% of your enrollment deposit will then be applied to your first term of enrollment.

### Payment

Payment of all tuition and fees are due prior to the start of each term of enrollment. Outstanding balances will result in a business office hold on your account that may prevent registration in future terms.

### Refunds

Enrollment in direct deposit is mandatory for all health profession students. In order to receive your refund of excess funds, you must enroll on the "Refund" tab in the Student Account Center.

### **Tuition Refund Policy - *Calculation of Charges for Withdrawal from High Point University***

When a student registers, it is for the full term or semester. Therefore, if the student withdraws from the University during the semester, for whatever reason, the comprehensive fees\* (includes tuition and fees, plus any housing and dining) will be prorated for the first five (5) days of the semester at 50%. After the first five (5) days of the semester, 100% of the comprehensive fee will be charged and no credit will be issued.

Any refund is contingent on a student officially withdrawing from the university. To officially withdraw from the university, a student must complete a withdrawal form. This form can be obtained from the Office of Graduate Operations. Students wishing to withdraw should also consult with the Office of Student Financial Planning to determine how a withdrawal may affect federal loan eligibility, loan repayment, and potentially result in a return of federal loan funds based on the date of withdrawal.

The following table indicates the amount a student will be credited upon official withdrawal. It does not indicate how much a student will be refunded. Refunds are dependent on the total amount of out-of-pocket payments received and the amount of financial aid a student is eligible to keep based on the official withdrawal date.

### **Amount Student Will Be Credited based on Date of Official Withdrawal**

<b>Day</b>	<b>Amount Credited*</b>
Before Semester Begins	100%
Within the first 5 days of the Semester	50%
After the 5th day of the Semester	0%

*\* Please Note: All non-refundable deposits to hold a student's slot in the class and/or room in housing, originally credited to tuition, will not be included in the refund calculation.*

### **FOR ADDITIONAL INFORMATION CONTACT**

For assistance with financial aid, please contact the Office of Student Financial Planning

Phone: (336) 841-9124 or Email: [finplan@highpoint.edu](mailto:finplan@highpoint.edu)

Additional information can be found on the website at [www.highpoint.edu/financialplanning](http://www.highpoint.edu/financialplanning)

For assistance with billing and payment plans please contact the Office of Student Accounts

Phone: (336) 841-9259 or Email: [studentaccounts@highpoint.edu](mailto:studentaccounts@highpoint.edu)

Additional information can be found on the website at [www.highpoint.edu/studentaccounts](http://www.highpoint.edu/studentaccounts)