



UNIVERSITY OF
HEALTH SCIENCES
& PHARMACY
in St. Louis

UHS&P

YOUR GUIDE TO FINANCIAL AID

More Than Just a Number

College is an investment in your future. As you consider your college options, it is important to look beyond the price tag — **to the opportunities and outcomes that a university offers** — to find the right fit for you and your goals.

#1
UHSP is ranked
No. 1 for Return on Investment
at 15, 20, 30 and 40 years after enrollment!

(Georgetown University Center on Education and the Workforce, 2022)

A REWARDING CAREER STARTS HERE

15 OF THE TOP **20**

highest paying occupations are in a health sciences or computer sciences field including:

- Physicians and Pediatricians
- Oral Surgeons and Dentists
- Medical Specialists
- Computer and Information Systems Managers

(Bureau of Labor Statistics)

↑16%

Employment of health care occupations will grow 16% through 2030, a growth rate that far surpasses the average for all other occupations, adding 2.6 million jobs.

(Bureau of Labor Statistics)

\$75,040

The median annual wage for health care practitioners and technical occupations was **\$75,040** in May 2021, higher than all occupations in the economy.

The median annual wage for specific health occupations:

- Physicians and Surgeons: \$208,000
- Dentists: \$163,220
- Pharmacists: \$128,570
- Physician Assistants: \$121,530
- Physical Therapists: \$95,620
- Registered Nurses: \$77,600

(Bureau of Labor Statistics)

We're Here to Help

College is one of the biggest investments you will make in your lifetime — but don't worry, we are here to assist as you navigate the process!

Our financial aid advisors are here to support you and your family in finding the perfect combination of aid that makes your education possible. We provide personalized counseling sessions to help you plan successfully for your education and future.

Find out more at
uhsp.edu/financialaid.

You're Not Alone

The financial aid process can seem daunting, but it doesn't have to be! Our goal is to ensure that every student admitted to UHSP has a viable financial pathway to attend the University. **We'll work with you to ensure that you can take advantage of the right combination of aid opportunities to make your education more affordable.**

The Financial Aid Process

1 Apply to UHSP at uhsp.edu/apply

2 Submit Your FAFSA – Open Oct. 1

- Visit **FAFSA.gov** and be sure to enter the UHSP school code: **002504**.
- You don't have to wait to apply to college to complete your FAFSA, but you will need a completed FAFSA before we can issue you your financial aid package.

Note: 2021 Federal tax information will need to be filed in order to complete your FAFSA. It is best to have your financial records handy during the application.

3 Receive Notice of Admission from UHSP! – Congrats!

Once admitted, you can submit your indent to enroll form and deposit through your application portal at uhsp.edu/deposit.

4 Receive Your Custom Financial Aid Package

Once you are accepted to UHSP and we've received your FAFSA information, we will compile your personal financial aid package.

5 Schedule Your Appointment with Our Financial Aid Advisors to Review Your Aid Offer

You'll also be able to get answers to any questions you and your family have.

6 Accept Your Financial Aid Offer

Visit uhsp.edu/acceptfinaid to view and accept your offer.

7 Apply for Housing – Opens March 1

Submit your housing application at uhsp.edu/applyhousing.

Why Do I Need a FAFSA?

The Free Application for Federal Student Aid (FAFSA) is a **free application** to determine a student's eligibility for financial aid. It is required in order to receive **any aid** from the federal government and most colleges use it to determine their own financial aid offers.

Each year, over **13 million students who file the FAFSA receive more than \$120 billion in grants, work-study and low-interest loans** from the U.S. Department of Education.
(collegeboard.com)

It pays to apply early.

Some funds or opportunities can run out before the FAFSA deadline on June 30, so give yourself the best chance by submitting your application early.



Learn more and start your application today at **FAFSA.gov**.

WHAT TO EXPECT

Invest In Your Future

When it comes to your college education, you're not just investing in your classes. You are investing in opportunities, experiences and a lifetime of support from **a campus community that is committed to your success throughout your life and career.**

Fast Facts from the 2021-22 Academic Year

96% of students received financial aid

\$6.95 million

institutional aid awarded

\$26,277

average aid offered
(includes federal and institutional aid)

2022 Graduate Stats

98.5%

of 2022 undergraduates are working, continuing their education, entering the military, or volunteering

110

Pharmacy graduates are working in pharmacy, including fellowships or residency programs, and three are continuing their education

Direct Costs (Tuition and Fees*)

Undergraduate

\$30,680

per year

Graduate

\$30,400

based on 32 credit hours

Professional

\$41,676

first professional year

*Tuition and fees subject to change for Fall 2023.

Additional Expenses

Housing

(Starting at \$7,000 per year)

On-campus housing is required for first-year, sophomore and junior students. Student athletes are required to live on campus all four years to receive athletic financial aid.

Meal Plans

(Starting at \$5,500 per year)

A variety of meal plan options are available based on student year and needs.

Parking

(Starting at \$350 per year)

Numerous parking options are available for students to have convenient access to transportation. The University is just steps from a MetroLink stop so students can get to all the exciting areas around town.

Laptop and Technology

(Starting at \$1,200)

New students are required to purchase a laptop through the University's online storefront for ensured on campus data security.

Health Insurance

(\$4,573 per year if not waived)

Students are required to maintain health insurance coverage. Each year, students who do not waive health insurance coverage by the deadline will be enrolled in and assessed fees for the school health insurance plan.

Learn more at uhsp.edu/tuition.

THE ADDED VALUE OF AN EXTRAORDINARY EDUCATION

Fund Your Education

Federal and Institutional aid are just the tip of the iceberg. There are many types of aid available from the federal and state government, universities, and nonprofit organizations depending on your needs and accomplishments.

More information on types of aid and the financial aid process can be found at [StudentAid.gov/understand-aid](https://studentaid.gov/understand-aid).

Types of Financial Aid

Federal and State Aid

Awarded based on determined financial need from your FAFSA. Aid in the form of grants, loans and work-study eligibility is available.

- **Grants:** Awarded based on financial need and do not have to be repaid.
- **Work-Study:** Provides part-time job opportunities for students to supplement other financial aid.

Institutional Aid

Awarded based on an evaluation of your academic achievements, financial need, community service, athletic participation, extracurricular involvement and leadership experience.

Scholarships

Scholarships are a type of aid you do not have to repay based on merit (skill or ability), financial need or other factors. Scholarships are available through the University as well as external foundations and organizations.

Loans

Money you borrow to help meet educational expenses that must be repaid with interest. Federal loans are typically low-interest and other options are also available.

Common Financial Aid Terms

Financial Aid

Money to help pay for college.

Cost of Attendance

The estimated total cost of attending school for one academic year. Includes tuition, fees, room and board, parking or transportation, course materials, laptop, loan fees, and any personal or miscellaneous costs.

Academic Year

One complete school year. For schools with a year-round program, nine months is considered an academic year.

Direct PLUS Loan

A federal loan that students and/or parents may use to help pay for education expenses.

Enrollment Status

Reported by the school you attend indicating whether you are/were full-time, half-time or less, withdrawn, graduated, etc.

Room and Board

The cost of housing and food while attending college. Not typically included in the cost of tuition.



CLOSING THE GAP

Ready.
Set.
Go.

Not ready to apply or complete your FAFSA? You can still get a head start in preparing to pay for college!

There are numerous resources available to support you, from your financial aid package to other means of funding to information on how to manage your money, **so you feel confident in the investment you make.**

How Can You Prepare Now?

1 Talk to Your Guidance Counselor

Your counselor is a great resource to connect you to community scholarships or programs that can help you fund your education.

3 Learn the Lingo

For a quick starter list, see the previous page.

2 Research Scholarship Opportunities

National Scholarships

These are great places to start

- [Collegescholarships.org](#)
- [Sfstl.org](#) (Scholarship Foundation of St. Louis)
- [Fastweb.com](#)
- [Finaid.org](#)
- [Scholarships.com](#)

Regional Scholarships

From your high school to local businesses to state grants and other programs, there are a number of local and regional scholarship opportunities that you may qualify for.

Start Applying

Take advantage of “scholarship season” (November-March) during your senior year to start applying for the scholarships you want.

4 Build Your Financial Literacy and Money Management Skills

The more you understand about your finances, the better equipped you are for the future. [NerdWallet.com](#) and [FeedThePig.org](#) are great places to start!

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“When I was considering schools, I was looking for a college where I could gain research experience, play softball and also get my pre-med degree. At UHSP, I can do all of those things and more and not feel overwhelmed. The faculty here are really supportive and very understanding of time and commitments. I love this school.”

— Michelle Hollon, Senior Biomedical Sciences major

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Important Dates

July 1	UHSP Application Opens
Oct. 1	FAFSA Opens
Dec. 1	UHSP Early Action and Early Decision Application Deadline
March 1	Housing Application Opens
May 1	UHSP Regular Decision Application Deadline
June 1	FAFSA Application Deadline

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YOUR NEXT STEPS



UNIVERSITY OF
**HEALTH SCIENCES
& PHARMACY**
in St. Louis

Office of Financial Aid

1 Pharmacy Place
St. Louis, MO 63110
[**uhsp.edu/financialaid**](https://uhsp.edu/financialaid)

314.446.8167 **office**
800.278.5267 **toll-free**
financialaid@uhsp.edu

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