

University of Arizona PharmD Financial Aid Quick Reference Sheet

How to Apply for Financial Aid

- **A Free Application for Federal Student Aid (FAFSA) form** must be filed each year for Federal Loans or for College of Pharmacy scholarships consideration. The FAFSA opens annually October 1 for the following school year.
- **File the 2025-2026 FAFSA** form to apply for financial aid for the Fall 2025 and Spring 2026 semesters. You will use **2023** income tax information when answering questions in the financial section. If you have *never* completed a FAFSA previously, you will first need to create an studentaid.gov account.
- **IMPORTANT! Common FAFSA questions answered incorrectly (and how PharmD students should answer them):**
 - Student's Grade Level in College in 2025-2026:** *1st year (or continuing) Graduate/Professional*
 - Type of Degree/Certificate:** *Graduate/Professional Degree*
 - Working on Master's or Doctorate in 2025-2026?** *Yes*
- The University of Arizona's federal school code for the FAFSA is **001083**.

Types of Financial Aid Available to PharmD Students

- **Scholarships and Grants:** Available primarily from the College of Pharmacy. Create a profile on [Scholarship Universe](#) to apply for these and other possible scholarship opportunities.
- **Federal Unsubsidized Direct Loans:** PharmD students who qualify may borrow up to \$33,000 per academic year. The [interest rate](#) for 2025-2026 Unsubsidized loans will be 7.94% (origination/up-front fee of 1.057%).
- **Graduate PLUS Loans:** Available to supplement Direct loans and scholarships. They are unsubsidized loans with a 8.94% [interest rate](#) for loans borrowed in 2025-2026 (origination/up-front fee of 4.228%). Approval is subject to a credit check by the U.S. Department of Education. The Federal Graduate PLUS Loan will only be denied for adverse credit reasons. See [this page](#) for further information. PharmD students should automatically be offered a Graduate PLUS Loan in their financial aid offer. If it is not offered to you and you would like it offered, [contact OSFA](#) directly.
- **Health Professions Loans (Pharmacy Loans):** This is a subsidized loan with a 5% interest rate, intended for low/moderate income families. Funds are very limited. To apply for a Health Professions Loan, complete the form at <https://financialaid.arizona.edu/forms> and submit to OSFA. The 2025-2026 application will be available **Late Summer 2025**. Applications will not be reviewed until **November 2025**. The application closes **January 31, 2026**.
- **Private Educational Loans** are also available. Visit our webpage [here](#) for additional information about private educational loans.
- **Visit our [PharmD financial aid webpage](#)** for information about additional funding resources.

Summer Financial Aid (P3 Students Only)

Additional Direct Unsubsidized Loans beyond the \$33,000 annual maximum and Graduate PLUS loans are available for designated summer session rotations (after your third year). If you are enrolled in at least 5 summer units and have a 2025-2026 FAFSA on file, you will automatically be reviewed for summer aid eligibility. P1s taking summer coursework will not be eligible for loans.

Important Reminders

Your social security number must be in your student record in UAccess for your FAFSA form be loaded by OSFA. Be sure to include it on your application for admission to the PharmD program. Monitor personal, financial, and academic information often on [UAccess Student Center](#). View your financial aid summary, complete any items on your *To Do List*, and check for any *Notices & Holds*. OSFA communicates with students via their *CatMail* (@arizona.edu) email address. *Use your @arizona.edu account to correspond with all UA offices.*

Useful Websites

- Office of the Registrar: for policies regarding [Residency Classification for Tuition Purposes](#).
- Bursar Office: for answers to [Frequently Asked Questions](#) related to billing, payment, and financial aid refund information.
- [PharmD Program webpage](#)

Office of Scholarships and Financial Aid (OSFA), University of Arizona

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