Many financial aid programs and payment strategies are available to assist you as you pursue a Doctor of Pharmacy degree from Regis University. This booklet explains the financial aid application process and outlines available financial aid programs. We are pleased you are considering Regis University to complete your Doctor of Pharmacy degree and look forward to assisting you.

**ESTIMATE YOUR ELIGIBILITY**

The federal government has made available the FAFSA4caster, a Web-based tool to provide an early estimate of eligibility for federal student aid. The information you enter can also be imported into your Free Application for Federal Student Aid (FAFSA).

Visit [FAFSA4caster.ed.gov](http://FAFSA4caster.ed.gov) to learn more.
STEPS TO APPLY FOR FINANCIAL AID

1. Complete the FAFSA and list Regis University (school code 001363) as your college.

2. Apply for a U.S. Department of Education ID (username and password). Each student needs an FSA ID, and at least one parent will need an FSA ID if you are classified as a dependent for financial aid. The online FAFSA (and future FAFSA’s) will be signed electronically by using this FSA ID. Go to fsaid.ed.gov and click the FSA ID link to set up your ID.

3. For priority funding, submit the completed FAFSA by April 15 each year.

4. List your status as a graduate student for 2016-17 and complete the FAFSA as an independent student.

5. After your financial aid application is complete, you will be notified via your Regis email when your financial aid award letter is ready.

THE LIFETIME AGGREGATE FEDERAL LOAN LIMITS

It is important to keep in mind the federal government has placed aggregate limits on subsidized and unsubsidized Stafford loan borrowing. If a student has reached his/her aggregate limit, he or she will be prohibited from further borrowing until the balance is repaid. Students who have met the aggregate loan limit may still apply for a graduate PLUS or private student loan to meet the cost of their education.

The lifetime aggregate loan limit is $224,000 for graduate pharmacy (up to $65,500 may be subsidized).

Students are encouraged to track their cumulative debt borrowing on the National Student Loan Data System at nslds.ed.gov.

DON’T FORGET!

Check email.regis.edu for personal notifications regarding your financial aid application.

Check webadvisor.regis.edu for updates, your award status and any missing documents.
The following are common examples of possible award letters pharmacy students could receive for the 2015-16 school year. The intent of these examples is to help you plan what your financial aid award letter may look like, but is not a guarantee of an award.

**Example 1:** Ann is an incoming pharmacy student moving to Colorado in the fall. She is an independent student for the purposes of the FAFSA.

- **Federal Direct Unsubsidized Stafford Loan:** $33,000
- **Graduate PLUS loan or private student loan:** Up to the full cost of attendance minus the Unsubsidized Stafford Loan of $33,000

**Example 2:** Ricardo is a pharmacy student in his fourth year. He is an independent student for the purposes of the FAFSA.

- **Federal Direct Unsubsidized Stafford Loan:** $37,167
- **Graduate PLUS loan or private student loan:** Up to the full cost of attendance minus the Unsubsidized Stafford Loan of $37,167

### PHARMACY STUDENTS MAY BE ELIGIBLE FOR THE FOLLOWING FINANCIAL AID AWARDS

<table>
<thead>
<tr>
<th>TYPE OF AID</th>
<th>ELIGIBILITY REQUIREMENTS</th>
<th>APPROXIMATE AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>RHCHP PHARMACY SCHOLARSHIP</td>
<td>Automatic consideration. Awards are made to top applicants to the program. Based on merit and financial need.</td>
<td>Up to $6,250 per year.</td>
</tr>
<tr>
<td>COLORADO GRADUATE GRANT</td>
<td>Awards are made to Colorado residents based on financial need. Colorado Graduate Residency Form required.</td>
<td>Up to $5,000 per year.</td>
</tr>
<tr>
<td>FEDERAL DIRECT UNSUBSIDIZED STAFFORD LOAN</td>
<td>Loans made by the federal government to students with no regard to financial need.</td>
<td>Up to $33,000 for years 1, 2 and 3. Up to $37,167 for year 4.</td>
</tr>
<tr>
<td>FEDERAL DIRECT GRADUATE PLUS LOAN</td>
<td>All graduate students are eligible to apply. A separate application is required via studentloans.gov.</td>
<td>Up to the full cost of attendance minus other financial aid.</td>
</tr>
<tr>
<td>REGIS ACHIEVEMENT AWARD BOARD OF TRUSTEES SCHOLARSHIP</td>
<td>Current recipients of these scholarships who apply to the School of Pharmacy from Regis College are eligible to keep these awards for a total of eight semesters.</td>
<td>Amounts vary.</td>
</tr>
<tr>
<td>PRIVATE STUDENT LOANS</td>
<td>Intended for students who cannot meet the full cost of their program through federal financial aid and their own savings. For more information go to regis.edu/studentloans.</td>
<td>Amounts vary, up to the full cost of attendance minus other financial aid.</td>
</tr>
</tbody>
</table>
SCHOLARSHIP INFORMATION

Scholarships available through Regis University School of Pharmacy:

- National Association of Chain Drug Stores Scholarship - $1,000
- Safeway Scholarship - $1,250
- Walgreens Scholarship - $2,000
- King Soopers Scholarship - $3,000
- RxPlus Pharmacies, Inc. Scholarship - $1,000

Other Scholarship Opportunities:

- McKesson Pharmacy Scholarship Program - $1,000
  mckesson.com/about-mckesson/corporate-citizenship/mckesson-foundation/scholarships
- American Pharmacists Association Foundation Student Pharmacist Scholarships - $1,000
  aphafoundation.org/student-scholarship-program
- American Society of Health-System Pharmacists Foundation Student Research Award - $1,500 plus $1,000 expense allowance to attend the association’s midyear clinical meeting
  ashpfoundation.org/MainMenuCategories/Awards
- American Society of Health-System Pharmacists Student Leadership Award - $1,500
  ashp.org/menu/AboutUs/Awards
- American Association of Colleges of Pharmacy Wal-Mart Scholars Program - $1,000
  aacp.org/career/grants/pages/walmart.aspx

For active links to the above scholarships, go to regis.edu/scholarships and select additional aid.