Students Graduate from Dental School Debt Free

After the excitement of gaining acceptance into dental school wears off, incoming dental students often worry about how they’re going to pay for their debt. When the average dental student graduates with $160,000 - $175,000 in student loans on top of their undergraduate loans, this is a big concern for students. But what students might not know is there are multiple scholarships and loan forgiveness programs to help them eliminate their financial burden.

**National Health Service Corps**
Pratik Sheth (DDS 2015) wants to return to practice dentistry in an underserved area in his home state of New Mexico. The National Health Service Corps (NHSC) was a good fit for him because they address health shortages in underserved areas.

The NHSC application cycle runs from December to May for students entering dental school in the fall. Awards are made in late September so students still need to complete the Federal Student Aid Application (FASFA) form in the event they are not selected for NHSC. Those who are not selected are notified at the end of October.

“One of the many perks of being a NHSC scholarship recipient is you don’t have to complain too much about money,” Pratik said. “Everything is handled between the dental school and NHSC. I have to submit paperwork every semester that states I’m in good standing.”

Pratik recommends that NHSC applicants start the application process early. He also recommends that applicants include as much information as possible including all experiences relating to shadowing and volunteering in public health clinics.

**Indian Health Services**
Matt Reece (DDS 2015) chose the Indian Health Services Scholarship (IHS) because he wants to return to practice dentistry on an Indian reservation. Matt grew up going to the health facilities of the Cherokee Nation in Oklahoma and he wanted to return there regardless of the scholarship.

Matt is excited about the job security that the IHS Scholarship provides. He will have a position waiting for him upon graduation. He looks forward to working at a dental clinic on the reservation where he won’t have to worry about the business aspect of dentistry.

**Military Support Opportunities**
Nichole Madison (DDS 2013) chose the Army. Initially Nichole thought the program was only covering her tuition. She didn’t realize that the program also reimbursed for her books and living expenses. “It’s a lot better deal than I initially realized,” said Nichole. “There are many perks like military discounts, a monthly stipend, and the Royals also offer discounts.”

Nichole said that living on the stipend provided by the Army is not difficult. Nichole said she does not have a car payment and said that if a student did have a car payment it might be tough to budget.

James Benson (DDS 2015) found The Navy appealing due to sign-on bonuses that other programs didn’t offer.

James recommends that students explore the different branches of the military. “Don’t be afraid of the fact that we’re talking about the military. It’s a great option for students,” said James. “You might not make as high as a salary as private practice but you walk away from dental school debt free.”

Patrick Gaus (DDS 2012) chose the Air Force because he comes from an Air Force family. His dad received the same scholarship when he was in dental school. Patrick recommends applying for the scholarship early. “I applied at the same time I applied for dental school,” said Patrick. “My offer was on the contingency that I was accepted into dental school.”

Patrick also recommends thinking long and hard about what the four years after dental school will be like. “Don’t just think about the money the military is giving you,” said Patrick. “Remember you owe them three to four years after you graduate. Not everyone is cut out for the military lifestyle.”

Many of the branches of the military offer three year programs as well as scholarship programs. Students serve their perspective branch for an equal amount of years after they complete dental school.

Charlie Arthur (DDS 2014) applied for the four year program through the Air Force when he was an undergrad. But due to funding cuts in the Air Force there were only two scholarships offered that year and he did not receive the four year scholarship. Charlie later applied for and received the three year scholarship when he was a first year dental student. While all of his tuition, books and living expenses will be covered for the next three years, he won’t be able to do the officer training program until he graduates from dental school.

The loan forgiveness scholarships all offer a stipend for living expenses and pay for tuition and books. Some of the programs offer a sizeable signing bonus. Since this varies from each organization applicants are encouraged to ask about this option.

Some of the branches of the military request the students stay in good physical health. They might also request documentation of any medical changes since their physical.

All of the loan forgiveness programs require students to stay in good academic standing. Students supply their contacts with documentation each semester and their loans are on-going. Competitiveness depends on the organization. Each have a predetermined number of scholarships and timing is very important.

For more information please visit the following websites:
- **National Health Services Corps:** http://nhsc.bhrp.hrsa.gov/
- **Indian Health Services:** www.ihs.gov
- **U.S. Army Health Care:** www.goarmy.com
- **U.S. Navy Health Care:** www.navy.com
- **U.S. Air Force Health Care:** www.airforce.com
- **Federal Student Aid – Funding Your Graduate Education:** www.FederalStudentAid.ed.gov/grad
- **Loans for Disadvantaged Students:** www.bhpr.hrsa.gov/DSA/Lds.htm
- **Health Professions Student Loans:** www.bhpr.hrsa.gov/DSA/hpsl.htm
- **Native American Nations:** www.nanations.com
- **Arkansas Health Education Grant Program:** www.adhe.edu
- **Western Interstate Commission for Higher Education (WICHE):** www.wiche.edu/sep
The Reserved Admissions Program: How Can I Apply?

The UMKC School of Dentistry developed the Reserved Admissions Program to enable highly qualified Missouri and Kansas students the opportunity to reserve a seat in a future dental class following the completion of their bachelor degree. If a student has a 3.6 science/math GPA upon completion of their fourth full-time semester, they are welcome to apply to the Reserved Admissions Program.

Students should also be able to show a strong understanding of dentistry through shadowing experiences and a commitment to service through ongoing community service activities.

To continue in the program candidates must maintain a 3.6 science/math GPA and later score a 19 on the Dental Admissions Test (DAT), meet expectations of the subjective criteria, and complete a faculty interview.

Students interested in learning more about the Reserved Admissions Program should contact the Office of Student Programs. If you are ready to apply after the Spring semester, contact Richie Bigham at bighamr@umkc.edu for an application. Application materials are due by August 1, 2012.

UMKC DAT Prep Course

The UMKC School of Dentistry has an online “LIVE” and “ON-DEMAND” DAT Prep Course option for pre-dental students across the country. This DAT Prep Course is professor developed and professor taught. Two of the professors, Dr. Todor Gounev and Dr. Kathleen Kilway have written questions for the DAT.

Students will have unlimited access to each lecture for three months. In addition, Scholarware's Topscore Pro CD is included at no additional cost. The “on-demand” course is available any time and the “live” dates are listed below:

Saturday, June 2, 2012: Biology with Dr. Michael Ferrari
Saturday, June 9, 2012: Math with Samantha McCaffrey
Saturday, June 16, 2012: Organic Chemistry with Dr. Kathleen Kilway
Saturday, June 23, 2012: General Chemistry with Dr. Todor Gounev

The registration fee is $495 with a $100 discount code for our students from our service states. Enter UMKCINST2012 for the discount. Go to the “cart” link and add the discount in the “Voucher Code” field to receive the discount. Visit http://www.cewebinar.com/umkc for details.

Quick Fact

What are the prerequisites for dental school?

| Biology * | Cell Biology * |
| Anatomy * | Physiology * |
| Chemistry I & II * | Organic Chemistry I & II * |
| Physics I & II * | English Composition I & II |

New for 2013:

Biochemistry (Lab is recommended but not required)

Recommended courses:

- Histology
- Genetics
- Microbiology
- Business courses
- Jewelry making
- Ceramics
- Spanish

* Labs required when offered