



## Financial Aid

Canadian and U.S. Citizens interested in studying our Dental programs may be eligible to apply for loans to help you with your Cost of Attendance. Please read thoroughly, *it is your responsibility to secure funding for your entire program regardless if funding is not available or denied.*

### Canadian Loans

Canadian students should visit the [Government of Canada student loans website](#) for information about the loans the Government of Canada offers to eligible full- and part-time post-secondary students in most provinces and territories.

For assistance filling out your enrollment confirmation forms contact the Financial Aid Office located in Campus Campestre.

### Contact:

Elizabeth Torres

Phone number: 52 (477) 710-8500, ext. 514

e-mail address: [etorrest@delasalle.edu.mx](mailto:etorrest@delasalle.edu.mx)

**Hours:** Monday through friday from 9:00 a.m. to 2:00 p.m. and from 4:00 p.m. to 6:00 p.m.

### United States Loans

The Universidad De La Salle Bajío is foreign institution eligible to participate in the Federal Student Aid Program, OPE ID 03776500. The Universidad De La Salle Bajío, A.C. does not administer any other loan program at the moment.

Although it may be possible to fund your entire education with Federal Student Aid, we recommend a conservative approach to borrowing. We also encourage you to save as much as possible before you enter so that you may avoid a heavy debt burden. For more information regarding Federal Student Aid, please visit [Federal Student Aid website](#).

## Eligibility Criteria

In order to receive federal financial aid, you must:

- Be a US citizen, or eligible noncitizen
- Have a valid Social Security number
- If male be registered with Selective Service, if required
- Be enrolled at least half-time in an eligible program degree program. The two eligible programs are:
  - Curso Internacional de Revalidación Odontológico – CIRO / International Dental Program
  - Dentistry Dual Degree (Note: This is an Undergraduate Program and undergraduate loan limits apply)  
[Note: These two academic programs do not participate in University's exchange program](#)
- Be making satisfactory academic progress (SAP)
- Not be in default on any federal funds
- Have a High School Diploma or its equivalent

The federal loan eligibility criteria are subject to change at the US Department of Education's discretion and are beyond the University's control. You should check the latest eligibility criteria on the [Federal Student Aid](#) website.

## How do I determine the type of Loan I can borrow?

Loan types vary depending on whether you are a dependent, independent, graduate or undergraduate student. For the purposes of federal aid, a student is considered independent if they meet one or more of the following criteria:

- the student is at least 24 years old by 31 December of the award year;
- the student is married as of the date the FAFSA is completed;
- the student is working on a master's or doctorate program at the beginning of the award year for which the FAFSA is completed;
- the student is currently serving on active duty in the U.S. armed forces for purposes other than training;
- the student is a veteran of the US Armed Forces;
- the student has at least one child who receives more than half of his or her support from the student;
- the student has a dependent, other than a spouse or a child, who lives with the student and receives more than half of his or her support from the student at the time the FAFSA is completed and through 30 June of the award year.
- the student at any time since turning age 13, were both parents deceased, and in foster care, or were a dependent or ward of the court;
- The student was determined by a court in their state of legal residence to be an emancipated minor or that someone other than the parent or stepparent has legal guardianship.

To learn more, please visit the [Federal Student Aid](#) website.

## Frequent Questions Undergraduate

Questions	Direct Subsidized loan	Direct Unsubsidized loan	Parent PLUS loan (Undergraduate)
<b>Who is eligible?</b>	Dependent students who demonstrate financial need.	Dependent and independent students. Not based on financial need.	Parents (biological, adoptive, or in some cases, stepparent) of dependent undergraduate courses. Both the parent and the student must be eligible for federal student aid. <i>A credit check is required.</i>
<b>How do repayments work?</b>	No interest or payments required as long as you are enrolled on an eligible course at least half-time.	No payments required as long as you are enrolled on an eligible course at least half-time. <i>Interest accrues while you are studying.</i>	No payments required as long as student is enrolled on an eligible course at least half-time. <i>Interest accrues while studying.</i>
<b>When does repayment start?</b>	Six months, known as the “grace period”, after your course finishes or you become less than half-time, or withdraw.	Six months, known as the “grace period”, after your course finishes or you become less than half-time, or withdraw.	Repayment period begins on the date of the final disbursement. Unless you receive a deferment or forbearance.

To learn more about repayment, please visit the [Federal Student Aid](#) website.

## Loan Limits for Undergraduates

Year	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)	Parent Plus
First-Year Undergraduate Annual Loan Limit	<b>\$5,500</b> \$3,500 in Subsidized Loans \$2,000 in Unsubsidized loans	<b>\$9,500</b> \$3,500 in Subsidized Loans \$6,000 in Unsubsidized Loans	For dependent undergraduate students only. Total amount remaining after all other aid/loans have been deducted from COA
Second-Year Undergraduate Annual Loan Limit	<b>\$6,500</b> \$4,500 in subsidized Loans \$2,000 in Unsubsidized loans	<b>\$10,500</b> \$4,500 in Subsidized Loans \$6,000 in Unsubsidized Loans	For dependent undergraduate students only. Total amount remaining after all other aid/loans have been deducted from COA

Third-Year and Beyond Undergraduate Annual Loan Limit	<b>\$7,500</b> \$5,500 in Subsidized Loans \$2,000 in Unsubsidized Loans	<b>\$12,500</b> \$5,500 in Subsidized Loans \$6,000 in Unsubsidized Loans	For dependent undergraduate students only. Total amount remaining after all other aid/loans have been deducted from COA
Subsidized and Unsubsidized Aggregate Loan Limit	\$31,000—No more than \$23,000 of this amount may be in subsidized loans.	\$57,500 for undergraduates—No more than \$23,000 of this amount may be in subsidized loans.	None

To learn more information, please visit the website of the [US Department of Education](#).

### Interest Rates and Additional Fees

Loan Type	Borrower Type	Interest rate for loans first disbursed on or after July/1/16 and before July/1/17	Interest rate for loans first disbursed on or after July/1/17 and before July/1/18	Origination and Default Fees for loans disbursed on or after October/1/16 and before October/1/17	Origination and Default Fees for loans disbursed on or after October/1/17 and before October/1/18
Direct Subsidized Loans	Undergraduate	3.76%	4.45%	1.069%	1.069%
Direct Unsubsidized Loans	Undergraduate	3.76%	4.45%	1.069%	1.066%
Parent PLUS Loan	Parent of an Undergraduate Student	6.31%	7%	4.276%	4.264%

The interest rates are fixed rates for the life of the loan. For the latest, please see the [Federal Student Aid](#) website.

## Frequent Questions Graduate Students

Questions	Direct Subsidized loan	Direct Unsubsidized loan	Direct PLUS loan (Graduate)
Who is eligible?	Not eligible	Graduate student. Not based on financial need.	Graduate student. <i>A credit check is required.</i> Not based on financial need.
How do repayments work?		No payments required as long as you are enrolled on an eligible course at least half-time. <i>Interest accrues while you are studying.</i>	No payments required as long as you are enrolled on an eligible course at least half-time. <i>Interest accrues while you are studying.</i>
When does repayment start?		Six months, known as the “grace period”, after your course finishes or you become less than half-time.	Six months, known as the “grace period”, after your course finishes or you become less than half-time.

If you have an adverse credit history, you may still receive a Direct PLUS Loan through one of these [two options](#).

To learn more about repayment, please visit the [Federal Student Aid](#) website. You may also find Your Federal Student Loans guide useful.

## Loan Limits for Graduates Students

Year	Unsubsidized Loan	PLUS Loan for Graduate or Professional Students
Graduate or Professional Students Annual Loan Limit	\$20,500 (unsubsidized only)	Total amount remaining after all other aid/loans have been deducted from COA
Subsidized and Unsubsidized Aggregate Loan Limit	\$138,500 for graduate or professional students—No more than \$65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.	None

## Interest Rates and Additional Fees

Loan Type	Borrower Type	Interest rate for loans first disbursed on or after July/1/16 and before July/1/17	Interest rate for loans first disbursed on or after July/1/17 and before July/1/18	Origination and Default Fees for loans disbursed on or after 1 October 2016 and before 1 October 2017	Origination and Default Fees for loans disbursed on or after 1 October 2017 and before 1 October 2018
Direct Unsubsidized Loans	Graduate or Professional	5.31%	6%	1.069%	1.066%
Direct PLUS or Parent PLUS Loan	Graduate, Professional or Parent of an Undergraduate Student	6.31%	7%	4.276%	4.264%

The interest rates are fixed rates for the life of the loan. For the latest, please see the [Federal Student Aid](#) website.

### Federal Loans Application Process

*For students seeking financial aid for the Dentistry Dual Degree program, it is recommended that U.S. students begin the application process no later than **June 15** to ensure funding is available to them by September (for fall semester).*

- **Our Dentistry program is considered an undergraduate level program for the first three years. Once enrolled in the 4<sup>th</sup> year of the career, then the program changes to graduate / professional degree.**

*For students seeking financial aid for the **Curso Internacional de Revalidación de Odontología – CIRO IDP Degree program**, it is recommended that U.S. students begin the application process no later than **October 15** to ensure funding is available to them by January (for spring semester).*

### Five steps process

#### Step 1° – Application

To determine your eligibility for federal loans you need must first fill out your Free Application for Federal Student Aid (FAFSA). You may [complete the FAFSA electronically](#).

- Make sure you choose the correct school Code - OPE ID 03776500

If you intent to apply for a PLUS loan (or your parent will be applying for a Parent PLUS loan), you (or your parent) will need to complete a PLUS loan request as well on [StudentLoans.gov](#).

### **Step 2° – Complete your Master Promissory Note(s) (MPNs)**

- **Undergraduates:** Need to complete a MPN for the Subsidized and Unsubsidized loans and, if applicable, your parent should complete a separate MPN for the Parent PLUS loan.
- **Graduates:** Need to complete two MPNs: one for the unsubsidized loans and one for the Graduate PLUS Loans.

MPNs are completed on [StudentLoans.gov](http://StudentLoans.gov). As we are a foreign school, new MPNs must be completed yearly.

### **Step 3° – Complete entrance counseling**

You must complete entrance counseling if you are a Federal Direct Loan first-time borrower. If you have already completed the entrance counseling in a previous year of study, you do not need to complete this step. However, we recommend you take the Financial Awareness Counseling as refresh.

Complete entrance counseling on [StudentLoans.gov](http://StudentLoans.gov).

### **Step 4° – Submit your loan application**

Once you have completed steps 1-3, contact the Financial Aid Office located in the Main Campus - Campus Campestre.

**Contact:** Elizabeth Torres /Phone number: 52 (477) 710-8500 Ext. 514 /

E-mail address: [etorrest@delasalle.edu.mx](mailto:etorrest@delasalle.edu.mx)

**Hours:** Monday through Friday from 9:00 a.m. to 2:00 p.m. and from 4:00 p.m. to 6:00 p.m.

### **Step 5° – Loan confirmation**

The Financial Aid office will send you an email to confirm your loan application has been approved, or additional information or documentation is required. Please be aware you may be asked to provide.

- Proof of citizenship and or legal residency
- High School Diploma and/or ECE Transcript ([www.ece.org](http://www.ece.org))
- Tax Return transcript to order please visit [IRS](http://IRS) website.

Once your application is approved, the financial aid office will send you an award letter which will detail your loan amount and disbursement information.

### **Disbursement information**

For the ***Dentistry Dual Degree Program*** the disbursements are programmed one for each semester, one in September and one in March.

Within three working days of the University receiving the disbursement, the proportion for tuition and fees will be deducted. The balance will then be paid directly to you, within 14 days, so that you can use these funds for living costs.

For the ***Curso Internacional de Revalidación de Odontología – CIRO IDP Degree program***, due to the cost of instruments and materials needed by the first semester, the disbursements are programmed according to the year of enrollment.

- For students in the 1<sup>st</sup> year the disbursements are programmed per semester, total cost of semester disbursed in two equal disbursements.
  - For the first semester Loans disbursements are programmed in January and by the end of March.
  - For the second semester Loans disbursements are programmed in August and by the end of September.
- For students in the 2<sup>nd</sup> year the loans disbursements are programmed for the total cost of the Academic year disbursed in two equal disbursements.
  - For the third semester in January.
  - For the fourth semester in August.

Within three working days of the University receiving the disbursement, the proportion for tuition and fees will be deducted. The balance will then be paid directly to you, within 14 days, so that you can use these funds for living costs.



## COST OF ATTENDANCE

Cost of attendance varies by program and by year of initial enrollment

### Dentistry Dual Degree - Academic Program beginning August 2016

Tuition \$13,500.00 per semester

#### Off Campus

Concept	Amount 1st Year	2nd Year	3rd Year	4th Year	9 <sup>th</sup> Semester
Tuition and Fees	\$27,000.00	\$27,000.00	\$27,000.00	\$27,000.00	\$27,000.00
Books/Supplies/Instruments	\$2,625.00	\$4,322.00	\$200.00	\$200.00	\$200.00
*Transportation	\$2,389.00	\$2,389.00	\$2,389.00	\$2,389.00	\$2,389.00
*Room and Board	\$5,474.00	\$5,474.00	\$5,474.00	\$5,474.00	\$5,474.00
* Personal Expenses	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00
<b>Totals</b>	<b>\$37,738.00</b>	<b>\$39,435.00</b>	<b>\$35,313.00</b>	<b>\$35,313.00</b>	<b>\$35,313.00</b>

#### On Campus

Concept	Amount 1st Year	2nd Year	3rd Year	4th Year	9 <sup>th</sup> Semester
Tuition and Fees	\$27,000.00	\$27,000.00	\$27,000.00	\$27,000.00	\$27,000.00
Books/Supplies/Instruments	\$2,625.00	\$4,322.00	\$200.00	\$200.00	\$200.00
*Transportation	\$1,600.00	\$1,600.00	\$1,600.00	\$1,600.00	\$1,600.00
*Room and Board	\$3,687.00	\$3,687.00	\$3,687.00	\$3,687.00	\$3,687.00
* Personal Expenses	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00
<b>Totals</b>	<b>\$35,162.00</b>	<b>\$36,859.00</b>	<b>\$32,737.00</b>	<b>\$32,737.00</b>	<b>\$32,737.00</b>

### Dentistry Dual Degree - Academic Program beginning August 2017

Tuition \$15,000.00 per semester

#### Off Campus

Concept	Amount 1st Year	Amount 2nd Year	Amount 3rd Year	Amount 4th Year	9 <sup>th</sup> Semester
Tuition and Fees	\$30,000.00	\$30,000.00	\$30,000.00	\$30,000.00	\$15,000.00
Books/Supplies/Instruments	\$2,332.00	\$4,369.00	\$200.00	\$200.00	\$100.00
*Transportation	\$2,711.00	\$2,711.00	\$2,711.00	\$2,711.00	\$1,356.00
*Room and Board	\$6,111.00	\$6,111.00	\$6,111.00	\$6,111.00	\$3,056.00
* Personal Expenses	\$750.00	\$750.00	\$750.00	\$750.00	\$375.00
<b>Totals</b>	<b>\$41,904.00</b>	<b>\$43,941.00</b>	<b>\$39,772.00</b>	<b>\$39,772.00</b>	<b>\$19,887.00</b>

**On Campus**

Concept	Amount 1st Year	Amount 2nd Year	Amount 3rd Year	Amount 4th Year	9 <sup>th</sup> Semester
Tuition and Fees	\$30,000.00	\$30,000.00	\$30,000.00	\$30,000.00	\$15,000.00
Books/Supplies/Instruments	\$2,332.00	\$4,369.00	\$200.00	\$200.00	\$100.00
*Transportation	\$1,600.00	\$1,600.00	\$1,600.00	\$1,600.00	\$800.00
*Room and Board	\$3,963.00	\$3,3963.00	\$3,3963.00	\$3,963.00	\$1,982.00
* Personal Expenses	\$750.00	\$750.00	\$750.00	\$750.00	\$375.00
<b>Totals</b>	<b>\$38,645.00</b>	<b>\$40,682.00</b>	<b>\$36,513.00</b>	<b>\$36,513.00</b>	<b>\$18,257.00</b>

**All amounts are in US Dollars**  
**Cost of Books/Supplies/Instruments vary depending on the year.**

**It takes 9 semester to complete the degree.**

**The required courses total 457 credits to graduate.**

**\* Fees are estimated for a full-time one year of enrollment.**

**\* Professional Exam is programmed for the 9th semester \$9,500.00**

**CIRO International Dental Program**

**Cost of Attendance**

**Academic Year 2017 – 2018**

Student with Foreign Graduate Degree

**CIRO X**

Concept	1st Semester	2nd Semester	3rd Semester	4th Semester
*Tuition and Fees	\$26,000.00	\$26,000.00	\$26,000.00	\$26,000.00
Books/Supplies/Instruments	\$16,300.00	\$0.00	\$ -----	\$ -----
Health Insurance	\$524.00	\$0.00	\$ 524.00	\$ -----
**Student Loan Fees	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
**Transportation	\$1,684.00	\$1,390.00	\$1,578.00	\$1,578.00
**Room and Board	\$4,579.00	\$3,053.00	\$4,028.00	\$4,028.00
**Professional Exam	\$ -----	\$ -----	\$4,500.00	\$4,500.00
**Living Expenses	\$750.00	\$750.00	\$750.00	\$750.00
<b>Totals</b>	<b>\$50,837.00</b>	<b>\$32,193.00</b>	<b>\$38,380.00</b>	<b>\$37,856.00</b>
Total per Academic Year		<b>\$83,020.00</b>		<b>\$76,236.00</b>

\* Tuition for a student with a Mexican University Degree \$23,500.00

\* Tuition for an alumni \$22,500.00

\*\* Fees are estimated for a full-time one year of enrollment

## CIRO International Dental Program

### Cost of Attendance

#### Academic Year 2018 – 2019

Student with Foreign Graduate Degree

#### CIRO XI

Concept	1st Semester	2nd Semester	3rd Semester	4th Semester
* Tuition and Fees	\$27,500.00	\$27,500.00	\$27,500.00	\$ 27,500.00
Books/Supplies/Instruments	\$16,800.00	\$ -----	\$ -----	\$ -----
Health Insurance	\$524.00	\$ -----	\$524.00	\$ -----
**Student Loan Fees	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
**Transportation	\$1,578.00	\$1, 578.00	\$1,578.00	\$1,578.00
**Room and Board	\$4,028.00	\$4, 028.00	\$4,028.00	\$4,028.00
**Professional Exam	\$ -----	\$ -----	\$4,500.00	\$4,500.00
**Living Expenses	\$750.00	\$750.00	\$750.00	\$750.00
Totals	<b>\$52,180.00</b>	<b>\$34,856.00</b>	<b>\$39,880.00</b>	<b>\$39,356.00</b>
Total per Academic Year		<b>\$87,036.00</b>		<b>\$79,236.00</b>

\* Tuition for a student with a Mexican University Degree \$24,500.00

\* Tuition for an alumni \$23,000.00

\*\* Fees are estimated for a full-time one year of enrollment

#### All amounts are in US Dollars

There are fewer supplies required in the 2nd year.

It takes 2 (two) years to complete the degree.

The required courses total 269 credits to graduate.

\* Fees are estimated for a full-time one year of enrollment.

### What happens if student Graduates or Withdraws?

Federal regulations indicate that any student who has received a federal loan while in attendance at ULSA must complete an Exit Counseling; the exit counseling will take about half an hour and before you come to the Financial Aid Office you must:

1. Take the [Federal Direct Loan Exit Interview by clicking here](#). Please print and bring a copy of your confirmation page program. *Your Exit Interview will not be considered complete until you have gone through the entire interview and entered and confirmed your Name and Social Security Number or PIN. Once you have completed Exit Counseling online, you will receive a confirmation email, which you need for your records.*
2. Fill out and bring the *Borrower Information Sheet*
  - o *Parental information is required of ALL students, regardless of age or dependency status. Should your parents be deceased, you must indicate this in the parental section of the form.*

- *Two additional references are required. These references must have different addresses than yourself, your parents and each other.*

### **The Exit Interview**

- explains the rights and responsibilities of federal loan borrowers
- is required when a student:
  - *graduates,*
  - *drops below part-time status*
  - *takes a leave of absence, or*
  - *withdraws from the University*

#### ***Please note:***

***\* Students who do not complete an exit interview may have their diploma and transcripts placed on hold.***

***\* Students who take an approved leave of absence; do not qualify for disbursements while in leave of absence.***

***\* Students that withdraw must immediately contact the Financial Aid Office to learn about your rights and responsibilities.***

### **About Repayment: What? When? How?**

Repayment is the process of making payments to pay off the loan amount you borrowed, plus the interest that has accrued on the loan while you were in school, during any periods of authorized deferment, and during your grace period. The longer you take to repay your loans, the more you will have to pay in interest charges.

Repayment typically begins after a grace period following your graduation or your ceasing to be registered. Your first payment is typically due within 60 days of each loan's entering repayment.

To make your payments more affordable, repayment plans can give you more time to repay your loans or be based on your income. Your federal or private loan may offer a variety of repayment plans. Repayment options are different based on the type of loan.

You should periodically review your repayment plans and contact your lender, loan holder, or servicer for help in determining what options may be available. You may prepay your loan with no penalty or use one of the repayment plans available.

To learn more about repayment, please visit the [Federal Student Aid](#) website. You may also find Your Federal Student Loans guide useful.

### **Your Loan and Credit History**

Data on federal student loans are reported to credit reporting agencies, so maintaining a good repayment history is integral to protecting your credit worthiness. You can access complete data on your federal student loan history from the [National Student Loan Data System \(NSLDS\)](#).

Maintaining a good credit history on education loans is important since it may affect your ability to buy things like a home, a car, or a credit card. Whenever you apply for a loan,

your credit report will most likely be reviewed. In reviewing your credit report, the lender is trying to determine your ability to repay.

To make an appointment for your Exit Counseling, please contact Elizabeth Torres by email at [etorrest@delasalle.edu.mx](mailto:etorrest@delasalle.edu.mx) or by phone (477) 710-8500 ext. 514.