

Financing a Dental Hygiene Education

This short primer should help you consider how to finance your dental hygiene education. We encourage you to work closely with your school's financial aid office (FAO) and have this document handy when you speak with them about paying for school.

Cost Considerations

Your school's FAO can provide you with your cost of attendance (COA) each year, also called your financial aid budget. The COA governs how much financial aid you can have annually from all sources combined.

- Focus on the items in your budget you can control, such as living, personal expenses, and transportation costs.
- Don't borrow up to your full COA if you don't need that much money and never borrow more than you really need.
- Due to changes in borrowing and repayment passed into law in July 2025 and generally effective July 1, 2026, some borrowers may need private loans to help cover their COA. Speak with your FAO before taking out private loans; private loan repayment options are less flexible than those on federal loans.

Smart Budgeting Leads to Responsible Borrowing and Responsible Repayment

Decisions you make during school can have implications for repayment after graduation.

DOING THIS	CAN LEAD TO THIS
Making poor budgeting decisions during school	Being forced into a repayment plan you don't want
Borrowing under your school's COA	Being able to borrow more later and delaying the start of interest accrual on unsubsidized loans
Not missing FAO deadlines	Possibly receiving grants and scholarships
Not paying off consumer debts before starting school	Financial challenges in school that are not part of COA and for which you cannot receive financial aid

Student Loan Portfolio

Always check with your FAO about grant and scholarship availability, but be prepared to borrow, especially for Master's-level dental hygiene programs. Your student loan portfolio may consist of:

- Direct subsidized loans (undergraduate and certificate programs only).
- Direct unsubsidized loans.
- Private loans (as noted above, consult your FAO for more information).

SPECIAL NOTE: Grad PLUS is no longer available as of July 1, 2026, for Master's-level borrowers who do not already have a Grad PLUS for their current degree program. For example, a Master's-level dental hygiene student who is still in school and has already borrowed a Grad PLUS for their current degree program may continue to borrow Grad PLUS. However, a first-year Master's-level dental hygiene student is not eligible for Grad PLUS, even if they had one previously for another degree program.

Interest rates on federal loans are fixed and change each July 1 on new loans. Federal loans generally come due six months after students graduate or drop below half-time status. Private loans have different terms and conditions.

Action Items

Some common-sense steps can help you stay on top of your finances during your dental hygiene program:

- Stay in touch with your FAO, especially regarding recent changes to borrowing and repayment.
- Develop a realistic budget and stick to it.
- Set up an online account with your loan servicer (the third-party organization your lender uses for borrower correspondence).
- Start thinking about your repayment strategy now.
- Use the AAMC/ADEA Dental Loan Organizer and Calculator (AAMC/ADEA DLOC) to help manage your student loan portfolio and estimate future repayment amounts.

Resources

The following websites should help:

- Federal Student Aid at [StudentAid.gov](https://studentaid.gov)
- AAMC/ADEA DLOC at adea.org/DLOC.
- Your loan servicer's website.

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