

INTRODUCTION

Welcome to the *ADEA Official Guide to Dental Schools*! Whether you're seeking specific information about becoming a dentist or you're just beginning to wonder if dental school might be a career path for you, this book will be of value. And if you're in a position to advise and mentor students considering and preparing for the dental profession, this book will help you give them the information they need.

The *ADEA Official Guide to Dental Schools* is the only authoritative guide to dental education on the market. This comprehensive, annually updated resource guide has been edited and published for more than four decades by the American Dental Education Association (ADEA). As the voice of dental education, ADEA is the only national organization dedicated to serving the needs of the dental education community. Since 1923, ADEA has worked to promote the value and improve the quality of dental education as well as to expand the role of dentistry among other health professions. As such, ADEA is perfectly positioned to provide you with both the most up-to-date information about the dental schools in the United States and Canada and the most useful insights into how to prepare for, apply to, and finance your dental education.

The *ADEA Official Guide to Dental Schools* has two parts:

PART I, BECOMING A DENTIST contains five chapters that will familiarize you with the dental profession and guide you through all the steps toward becoming a dental student.

Chapter 1, Exploring a World of Opportunities explains the wide range of careers in dentistry.

Chapter 2, Applying to Dental School describes the academic preparation generally necessary for admission to dental school and prepares you for the application process.

Chapter 3, Deciding Where to Apply defines important factors to help you decide which schools are the best match for your educational, professional, and personal goals.

Chapter 4, Financing Your Dental Education is an in-depth look at financing options to pay for dental school.

Chapter 5, Getting More Information lists other sources of information about topics covered in the previous chapters.

Part I also contains tables of information about dental schools and dental students across a wide range of categories. These data were collected from ADEA, the American Dental Association (ADA), and the dental schools themselves.

PART II, LEARNING ABOUT DENTAL SCHOOLS introduces each of the U.S. and Canadian dental schools. The information on each school is designed to help you decide which will best suit your academic and personal needs.

The entry for each school includes the following:

- general information;
- admission requirements;
- application and selection factors;
- timetable for submitting application materials;
- degrees granted and characteristics of the dental program;
- estimated costs;
- financial aid awards to first-year students;
- special programs and services; and
- websites, addresses, and telephone numbers for further information.

The *ADEA Official Guide to Dental Schools* gives you everything you need to increase the likelihood of success in planning for and entering dental school and the dental profession. We wish you well!



PART I
BECOMING A DENTIST

CHAPTER 1

EXPLORING A WORLD OF OPPORTUNITIES

People like you who choose dentistry as a career open up a world of opportunities that will lead to success and satisfaction for the rest of your lives. This is because:

- dentistry is a dynamic health profession;
- dentists are financially successful health professionals and highly respected members of their communities; and
- the demand for dental care will continue to be strong in the future, ensuring the stability and security of the profession.

The opportunities that exist for dentists now and in the future make oral health one of the most exciting, challenging, and rewarding professions. Individuals who choose to pursue dental careers are motivated, scientifically curious, intelligent, ambitious, and socially conscious health professionals. They are men and women from diverse backgrounds and cultures, all of whom want to do work that makes a difference.

This chapter provides an overview of the field of dentistry and its many facets. If you are exploring career alternatives and want to know more about dentistry, this information will be useful for you. And if you have already decided to become a dentist, this information will help you summarize the range of specialties and practice options. The first section, **An Introduction to Dentistry**, briefly explains what dentistry is and what dentists do; **Opportunities in Dentistry** shows that there is a growing demand for dentists; **Rewards of Practicing Dentistry** describes the professional and personal satisfactions of being a dentist; and, finally, **Career Options** surveys the various fields and practice options in dentistry.

AN INTRODUCTION TO DENTISTRY

Dentistry is the branch of the healing arts and sciences devoted to maintaining the health of the teeth, gums, and other hard and soft tissues of the oral cavity and adjacent structures. A dentist is a scientist and clinician dedicated to the highest standards of health through prevention, diagnosis, and treatment of oral diseases and conditions.

The notion of dentists as those who merely “fill teeth” is completely out-of-date. Today, dentists are highly sophisticated health professionals who provide a wide range of care that contributes enormously to the quality of their patients’ day-to-day lives by preventing tooth decay, periodontal disease, malocclusion, and oral-facial anomalies. These and other oral disorders can cause significant pain, improper chewing or digestion, dry mouth, abnormal speech, and altered facial appearance. Dentists are also instrumental in early detection of oral cancer and systemic conditions of the body that manifest themselves in the mouth, and they are at the forefront of a range of new developments in cosmetic and aesthetic practices.

Furthermore, the dental profession includes not only those who provide direct patient care, but those who teach, conduct research, and work in public and international health.

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All of these individuals are vital links in the health care delivery system, necessary to promote social and economic change as well as individual well-being. Dentists understand the importance of and have made contributions to serving both disadvantaged populations and populations with limited access to dental care. It is not surprising, then, that the dental profession is very involved in influencing current health care reform efforts to ensure that the importance of oral health is understood and that oral health care is available to everyone.

Faculty members in schools of dental medicine play an especially critical role because they influence an entire field of study and contribute to shaping the profession in the United States and around the world. Dental school faculty are responsible for bringing new discoveries into the classroom; they stimulate students' intellect and help determine the future of oral health care through dental medicine.

OPPORTUNITIES IN DENTISTRY

The American Dental Association (ADA) reports that as of 2005, there were 176,634 professionally active dentists in the United States. On average, that is one dentist for every 1,717 people. Current dental workforce projections indicate a decreasing number of dentists. With continuing population growth and the upcoming retirement of a large group of dentists educated during the 1960s and 70s, the need for new dentists will escalate over the next decades.

It is also important to note that dentists tend to be unevenly distributed across the nation. Rural and inner-city communities are often seriously underserved. Consequently, practicing dentist-to-population ratios are significantly different from state to state and range from one dentist for every 1,200 people to one for every 2,500 or more. These data clearly demonstrate the importance of maintaining an adequate supply of dentists in the years ahead, accompanied by more efficient practice methods, better use of allied personnel, and improved prevention programs that will enable future dentists to extend professional care to more patients.

Opportunities for all individuals interested in becoming dentists are growing because of the intense national need to improve access to general health and oral care and the continuously increasing demand for dental services. Although at this point women and minorities remain underrepresented in dentistry, the profession is strongly committed to increasing its diversity. Consequently, in response to the clear need for dentists to serve all citizens, dental schools are strengthening their efforts to recruit and retain all highly qualified students, including intensively recruiting women and underrepresented minorities.

REWARDS OF PRACTICING DENTISTRY

The rewards of being a dentist are many, starting with the personal satisfaction dentists obtain from their daily professional accomplishments. Highly regarded by the community for their contributions to the well-being of citizens, dentists are often called upon to provide community consultation and services.

In addition, dentists are well compensated. The average income for a dentist is in the upper 5% of family incomes in the United States. Though incomes vary across the country and depend on the type of practice, the ADA reports that in 2004 the average net income for an independent private practitioner who owned all or part of his or her practice was \$185,940; it was \$315,160 for dental specialists. The net hourly income of dentists now exceeds that of family physicians, general internists, and pediatricians.

The public's need and respect for dentists continue to grow with the increasing popular recognition of the importance of health in general and oral health in particular. The demand for dental care is expected to continue with over half the U.S. population covered by dental insurance plans. Increases in preventive dental care, geriatric dental care, and cosmetic treatments also have contributed to growth in the demand for dental care.

CAREER OPTIONS

A career in dentistry has two key components: what the dentist does and how he or she does it. The “what” refers to the specific field of dentistry in which he or she practices; the “how” refers to the type of practice itself. These components offer many options for fulfilling one’s professional and personal goals. If you choose to become a dentist, making decisions about these components will allow you to develop a career that suits your professional interests and fits your lifestyle. The following overviews of clinical fields and professional and research opportunities should help you decide.

CLINICAL FIELDS

There are many clinical fields in dentistry. While most dentists in private practice are general practitioners (92%), others choose to specialize in one particular field. Following is a brief description of the procedures dentists perform in each field, whether education beyond dental school (that is, postdoctoral or specialty education) is required, the length of programs, and the current number of postdoctoral programs and first-year students in those programs nationwide.

1. General Dentistry

General dentists use their oral diagnostic, preventive, surgical, and rehabilitative skills to restore damaged or missing tooth structure and treat diseases of the bone and soft tissue in the mouth and adjacent structures. They also provide patients with programs of preventive oral health care. Currently, there are 58 dental schools in the United States, including one in Puerto Rico. These schools enroll approximately 4,700 students in their first-year classes. Postdoctoral education is not required to practice as a general dentist. However, general practice residencies (GPR) and advanced education in general dentistry (AEGD) are available and can expand the general dentist’s career options and scope of practice. The length of these general dentistry postdoctoral programs varies, but most are 12 months long. In the United States, there are 191 GPR programs with 908 first-year students and 89 AEGD programs with 530 first-year students.

2. Dental Public Health

Individuals who enter the dental public health field are involved in developing policies and programs, such as health care reform, that affect the community at large. Advanced dental education is required. The types of programs available vary widely from certificate programs to master’s (M.P.H.) and doctoral (D.P.H.) programs. The length of programs varies, but most are between 12 and 24 months long. There are 13 programs and 19 first-year students in the United States.

3. Endodontics

Endodontists diagnose and treat diseases and injuries that are specific to the dental nerves and pulp (the matter inside the tooth) and tissues that affect the vitality of the teeth. Advanced dental education is required. Some programs offer certificates; others are degree programs at the master’s (M.S.D.) level. Students interested in academic dentistry generally prefer degree programs. The length of programs varies, but most are 24 to 36 months long. There are 52 programs and 200 first-year students in the United States.

Why consider a dental career?

Not only are dentists part of a dynamic, stimulating field that offers a variety of professional opportunities, but

- dentistry is not generally subject to the effects of managed care and reductions in federal funding that have affected other health care professions;
- net average incomes for dentists in private practice have increased by over 96 percent since 1990; the net hourly income of dentists now exceeds that of family physicians, general internists, and pediatricians;
- dentists are generally able to enter practice directly upon completion of the four years of dental school;
- the lifestyle of a private practice dentist is typically predictable and self-determined;
- dentists enjoy unusual loyalty among their patients;
- the entire dental profession is at the forefront of important new research substantiating the relationship between oral health and systemic health; and
- while most graduates of dental schools eventually choose to set up private practices, the profession offers a wide range of clinical, research, and academic opportunities to both new graduates and dentists at any stage of their career.

4. Oral and Maxillofacial Pathology

Oral pathologists are dental scientists who study and research the causes, processes, and effects of diseases with oral manifestations. These diseases may be confined to the mouth and oral cavity, or they may affect other parts of the body. Most oral pathologists do not treat patients directly. However, they provide critical diagnostic and consultative biopsy services to dentists and physicians in the treatment of their patients. Advanced dental education is required. Some programs offer certificates; others are degree programs at the master's (M.S.D.) or doctoral (Ph.D.) level. Students interested in academic dentistry generally prefer degree programs. The length of programs varies, but most are 36 months long. There are 14 programs and nine first-year students in the United States.

5. Oral and Maxillofacial Radiology

Oral radiologists have advanced education and experience in radiation physics, biology, safety, and hygiene related to the taking and interpretation of conventional, digital, CT, MRI, and allied imaging modalities of oral-facial structures and disease. Programs are of 24 to 36 months in length, depending on the certificate or degree offered. This recently designated specialty currently has five programs with eight first-year students in the United States.

6. Oral and Maxillofacial Surgery

This specialty requires practitioners to provide a broad range of diagnostic services and treatments for diseases, injuries, and defects of the neck, head, jaw, and associated structures. Advanced dental education is required. Programs vary in length from four to six years; some programs offer certificates and others include the awarding of an M.D. degree within the residency program. There are 100 programs and 210 first-year students in the United States.

7. Orthodontics and Dentofacial Orthopedics

Orthodontists treat problems related to irregular dental development, missing teeth, and other abnormalities. Beyond "straightening teeth," orthodontists establish normal functioning and appearance for their patients. Advanced dental education is required. Some programs offer certificates; others are degree programs at the master's (M.S.D.) level. Students interested in academic dentistry generally prefer degree programs. The

STUDENT PROFILE



RISHI POPAT

ARIZONA SCHOOL OF DENTISTRY AND ORAL HEALTH

HOMETOWN: PHOENIX, ARIZONA

Why dentistry?

My parents own a dry cleaning business and from 6 years old I worked at the shop. So, I naturally wanted to do something indoors—in air conditioning. Arizona is hot. As I got older I started to enjoy the health sciences and working directly with people. I was an economics major, which allowed me to learn more about the health care system, and I turned toward dentistry. I shadowed a

general dentist and my brother's orthodontist during my summer vacations during college. Now, I really like direct patient interaction, and seeing tangible and immediate results from what I did.

What are you doing now?

I'm in my fourth year of dental school and just completed a clinical fellowship at the National Institute of Dental and Craniofacial Research (NIDCR), a division of the National Institutes of Health (NIH), this summer in Washington, D.C. The study was on developing new techniques to detect bisphosphonate osteonecrosis of the jaw. The program at Arizona is oriented toward community service, public health, and making future leaders. We have many external clinic rotations that allow us to work in different settings. I've worked with patients in a homeless shelter, a veterans hospital, and a Native American hospital. It's nice to be exposed to different populations. When I entered dental school I thought I wanted to go into general practice. I wanted to make people smile and get them out of pain. Now I want to specialize in orthodontics because of my interest in biomechanics and helping patients out of emotional pain. I've seen patients who have braces and, as a result of their improved self-image, they're living better. I'm also applying to orthodontic programs, studying for part two of the boards, and finishing the requirements for dental school.

Where do you see yourself in five years?

After my orthodontics training, I would like to go into private practice, then teach and do research. I also would like to go back to NIDCR at some point with a clinical research project.

Advice to applicants and first-year students?

As an applicant, I think it's a great idea to get a mentor before you apply. This way you will know what to expect and have support throughout the process. I recommend that first-year students keep an open mind. You're exposed to many new ideas and fields, so it's important.

What do you do for balance in your life?

I love to travel internationally and see new things. I recently traveled to Serengeti and have decided Australia will be the next place I visit. I'm also the Chair of ADEA's Council of Students, so I attend their conferences.

What is the last book you read?

Winning by Jack Welch and Suzy Welch. Jack Welch was the former CEO of General Electric. He talks about the hurdles he faced in life. It's about the passage of growth into a leader.

Are you married/partnered/single?

Any children?

I'm single with no children.

length of programs varies, but most are 24 to 36 months long. There are 60 programs and 330 first-year students in the United States.

8. Pediatric Dentistry

Pediatric dentists specialize in treating children from birth to adolescence. They also treat disabled patients beyond the age of adolescence. Postdoctoral education is required. Some programs offer certificates; others are degree programs at the master's (M.S.D.) or doctoral (Ph.D.) level. Students interested in academic dentistry generally prefer degree programs. The length of programs varies, but most are 24 to 36 months long. There are 65 programs and 292 first-year students in the United States.

9. Periodontics

Periodontists diagnose and treat diseases of the gingival tissue and bone supporting the teeth. Gingival tissue includes the gum, the oral mucous membranes, and other tissue that surrounds and supports the teeth. Advanced dental education is required. Some programs offer certificates; others are degree programs at the master's (M.S.D.) or doctoral (Ph.D.) level. Students interested in academic dentistry generally prefer degree programs. The length of programs varies, but most are 36 months long. There are 53 programs and 175 first-year students in the United States.

10. Prosthodontics

Prosthodontists replace missing natural teeth with fixed or removable appliances, such as dentures, bridges, and implants. Advanced dental education is required. Some programs offer certificates; others are degree programs at the master's (M.S.D.) level. Students interested in academic dentistry generally prefer degree programs. The length of programs varies, with training lasting between 12 and 36 months. There are 57 programs and 145 first-year students in the United States. As a potential dental student, you are not ready at this time to apply for a position in an advanced dental education program. However, you should know that ADEA's Postdoctoral Application Support Service (PASS) simplifies the process of applying to many postdoctoral programs, such as general practice residencies, oral and maxillofacial surgery, and pediatric dentistry. You will learn more about PASS once you are in dental school and begin to consider dental career options that require additional education and training.

■ Practice Options and Other Professional Opportunities

Dentistry offers an array of professional opportunities from which individuals can choose to best suit their interests and lifestyle goals. These opportunities include the following:

Self-Employed in Private Practice

Traditionally, most dentists engage in private practice either by themselves in solo practice or in partnership with other dentists. Ninety percent of private practice dentists own their own practices, either individually or in partnership with other dentists. Although many recent dental school graduates begin their careers in salaried or associate positions in private practice, most choose to move to practice ownership within several years. Most practitioners will use a fee schedule, participate in a preferred provider plan, or accept some combination of both to provide care. Fewer than 15% of dentists participate in dental health maintenance organizations (HMOs).

TABLE 1-1. CLINICAL FIELDS

Program	Programs	Length	No. of first-year students
General Dentistry			
General Practice Residencies (GPR)	191	12 months	908
Advanced Education in General Dentistry (AEGD)	89	12 months	530
Specialties			
Dental Public Health	13	12 to 24 months	19
Endodontics	52	24 to 36 months	200
Oral and Maxillofacial Pathology	14	36 months	200
Oral and Maxillofacial Radiology	5	24 to 36 months	8
Oral and Maxillofacial Surgery	100	4 to 6 years	210
Orthodontics and Dentofacial Orthopedics	60	24 to 36 months	330
Pediatric Dentistry	65	24 to 36 months	292
Periodontics	53	36 months	175
Prosthodontics	57	12 to 36 months	145

Source: American Dental Education Association, Survey Center, 2004-05 Survey of Advanced Dental Education

STUDENT PROFILE

**JORELLE ALEXANDER, D.M.D.**

UNIVERSITY OF LOUISVILLE SCHOOL OF DENTISTRY

HOMETOWN: CHICAGO, ILLINOIS

Why dentistry?

Dentistry was not a conscious choice for me, even though my grandfather was a dentist. I had an interest in health-care, but medicine was always pushed. My undergraduate degree is in child development and biology with an emphasis in child life therapy. After graduation, I began teaching language arts to middle school students for a year. I loved it but health care was missing, so I went back to school and got my masters in public health. I began working at the American Academy of Pediatrics (AAP) as a project manager training pediatric medical and dental staff and writing policy statements dealing with the need for a medical and dental home for children's oral and mental health programs. It was through my experience there that I became interested in the field of dentistry and was strongly encouraged by the physicians and dentists I worked with to consider their fields and, shall I say, dentistry won. I graduated in May 2007 from the University of Louisville School of Dentistry.

What are you doing now?

When I began dental school, I thought for sure I would specialize in pediatric dentistry. However, I quickly decided that there were areas of dentistry that I really enjoyed like oral surgery and prosthodontics and with kids you just don't do much of either. So currently, I am in a General Practice Residency program at Rush University and Medical Center in Chicago, and I absolutely love it. It is a hospital-based residency program that allows for the provision of emergency and multidisciplinary comprehensive oral health care for some really medically compromised patients. The program is a year long and when I finish I owe the government four years from the National Health Service Corps scholarship I received for dental school. This scholarship provided tuition, a stipend, and other school related expenses for four years in exchange for a commitment to serve the underserved. I strongly encourage students who have an interest in underserved communities to really take a look at this opportunity. I am grateful and look forward to making a difference.

Where do you see yourself in five years?

To be honest I am just starting to think about that. For the last four years my focus has been graduating from school. However, I really would like to provide care to the underserved in a hospital setting and venture into academic dentistry.

Advice to applicants and first-year students

I think when considering any profession you need to do some soul searching. You need to know yourself! I consider myself to be a nontraditional student meaning I worked for a while before coming to dental school, and I was older than the average student. But that does not matter; the youngest in my class was 19, and the oldest was 41. You just need know and believe that you can do it.

When considering dental schools you need to find a community that you are comfortable with and that fits you as a person and how you learn. It pays to talk to some of the students to find out how they like it and don't, and what kinds of support (financial and psychological) are available. You should apply to a range of programs and

don't take it personally if you do get rejected by some of them.

For first-year students: be active in your professional societies. Be a critical and independent thinker. Get to know your fellow graduate students well and take all the opportunities you can to talk and learn about dentistry. And last, but certainly not least, don't be afraid to seek out help and advice when you need it and from whatever source you think might best be able to give it.

What do you do for balance in your life?

One of the keys to balancing your life is to develop a schedule that's more or less consistent. You may decide that you will only study during the days, and that evenings are for review and your extracurricular activities. Or you might decide that weekends are for socializing and exercising, and study every night until the wee hours of the morning. I decided very early on during my postgraduate studies that I had to take some time both during the week and on the weekends for me, not dentistry, and I think it helped me to stay sane. What was most important, though, was that this time was not wasted but really focused on me and contributed to my growth and development as a person. In addition, if you have a family, you will have to balance your priorities even more carefully. This can be done even over long distances. I am originally from Chicago and went to school in Kentucky. During my second year in dental school my mother was diagnosed with cancer. I was able to maintain school while traveling back and forth to Chicago sometimes once a week. When your priorities are in order and you know yourself and what is important to you, you can do anything.

What is the last book you read?

I haven't read for pleasure much since dental school began. However, the last book that I started was *Your Best Life Now: 7 Steps to Living at Your Full Potential* by Joel Osteen, and this was an audiobook that I downloaded to my iPod. I find it much easier these days to do that.

Are you married/partnered/single?

Any children?

I'm single and have no children.

Practice as a Salaried Employee or Associate

Dentists who are not self-employed may work as salaried employees or associates for dentists who are in private practice. Other salaried situations include working for a corporation that provides dental care. Additional salaried opportunities are in managed health care organizations, such as health maintenance organizations (HMOs).

Academic Dentistry and Dental Education

Once you are in dental school you will see firsthand some of the opportunities that are open to dentists who choose a career in dental education and academic dentistry. Many dental academicians say the chief benefit of their career is the stimulation of working with outstanding colleagues and bright young students. But another significant benefit is the variety of activities, which can include teaching in didactic, clinical, and laboratory areas; patient care in the clinic or a faculty practice; designing and conducting research; writing for journals; exploring new technologies and materials; and administration. Many dental school faculty members combine their love for teaching and research with private practice. Should you choose to start your career in private practice, don't fear that you have closed the door on academic dentistry. The vast majority of new dental faculty members each year (both full and part time) enter academic dentistry after time spent in private practice. ADEA has excellent information on careers in academic dentistry at www2.adea.org/adcn.

Dental Research

Dentists trained as researchers are scientists who contribute significantly to improving health care nationally and internationally. Many researchers are faculty members at universities; others work in federal facilities such as the National Institute of Dental and Craniofacial Research (NIDCR) and National Institutes of Health (NIH) or in private industry. In addition, some dental students and practicing dentists, at various points in their careers, may decide that they would benefit from participation in a research experience. For those individuals, postdoctoral fellowships and research opportunities are available in a variety of areas and are sponsored by public and private organizations. Support is given to individuals who are still dental students as well as those who have graduated from dental school. For more information, contact the American Association for Dental Research (AADR), 1619 Duke St., Alexandria, VA 22314-3406; 703-548-0066; www.dentalresearch.org.

Service in the Federal Government

Dentists in the federal government may serve in varied capacities. Research opportunities have been described briefly above. In addition, the military enlists dentists to serve the oral health needs of military personnel and their families. The U.S. Public Health Service hires dentists to serve disadvantaged populations that do not have adequate access to proper dental care, and the Indian Health Service hires dentists to provide oral healthcare for American Indians and Alaskan Natives.

Public Health Care Policy

Dentists who become experts in public policy may work at universities, or they may be employed in government agencies such as the U.S. Department of Health and Human Services or in a state's department of health. Other dentists who are experts in public policy work with associations, such as the ADA or ADEA, or are employed by state and nationally elected officials to help them develop laws dealing with health care issues.

International Health Care

Dentists engaged in international health care provide services to developing populations abroad. They may work for agencies such as the World Health Organization (WHO). The International Federation of Dental Educators and Associations (IFDEA) offers numerous resources for those interested in international oral health care. More information can be found at www.ifdea.org/keylinks/Pages/default.aspx.

Final Thoughts

You should note that some of these options overlap. Dentists who work in private practice, for instance, are often self-employed, but some are salaried employees in group practices. Dental researchers, on the other hand, often work in university settings, but may be employed by the federal government or private industry. This list of practice options is not exhaustive because the horizons of dentistry are expanding every year, especially at this dynamic time in health care. New areas in dental service are being created with opportunities for dental health care providers in practice, industry, government, dental societies, national scientific organizations, and educational institutions.

For additional sources of information on all of these opportunities, see chapter 5 of this guide.

CHAPTER 2

APPLYING TO DENTAL SCHOOL

As you prepare to apply to dental school, you will find it helpful to become acquainted with the usual educational curriculum, typical admission requirements, and the application process. This chapter offers essential information about these topics, organized into four sections: **The Dental School Program** provides an overview of the basic educational curriculum at most schools, recognizing that each dental school has its own mission and distinguishing features; **Qualifying for Dental School** reviews the typical numbers of students involved in applying to and attending dental schools and summarizes general admission requirements; **The Application Process** describes the steps in the application process; and **Special Admissions Topics** addresses the special topics of advanced standing and transferring, combined degree programs, and admissions for international students.

THE DENTAL SCHOOL PROGRAM

A common goal of all dental school programs is to produce graduates who are:

- competently educated in the basic biological and clinical sciences;
- capable of providing quality dental care to all segments of the population; and
- committed to high moral and professional standards in their service to the public.

The traditional dental school program requires four academic years of study, often organized as follows. However, since there is wide variation in the focus and organization of the curricula of dental schools, the schools' descriptions in Part II of this guide show the specifics of courses of study that won't be covered here.

■ Years One and Two

Students generally spend the major part of the first two years studying the biological sciences to learn about the structure and function of the human body and its diseases. Students also receive instruction about basic sciences such as human anatomy, physiology, biochemistry, microbiology and pharmacology, and dentally oriented biological sciences such as oral anatomy, oral pathology, and oral histology. In many dental schools, first and second year students also learn about providing health care to diverse populations. They also learn the basic principles of oral diagnosis and treatment and begin mastery of dental treatment procedures through practice on models of the mouth and teeth. In many programs, students begin interacting with patients and provide basic oral health care.

■ Years Three and Four

The focus of the final two years of dental school generally concentrates on clinical study. Clinical training, which is broad in scope, is designed to provide competence in the prevention, diagnosis, and treatment of oral diseases and disorders. Students apply basic principles and techniques involved in oral diagnosis, treatment planning, restorative dentistry, periodontics, oral surgery, orthodontics, pediatric dentistry, prosthodontics, endodontics, and other types of treatment through direct patient care. They learn to attend to chronically ill, disabled, special care, and geriatric patients and children. In addition,

The D.M.D. and the D.D.S. are equivalent degrees that are awarded to dental students upon completion of the same types of programs.

dental schools provide instruction in practice management and in working effectively with allied dental personnel to provide dental care.

During these two years, students may rotate through various clinics of the dental school to treat patients under the supervision of clinical instructors. They often have an opportunity to acquire additional clinical experience in hospitals and other off-campus, community settings. These experiences give students an appreciation for the team approach to health care delivery through their association with other health professionals and health professions students.

As dental school curricula are designed to meet the anticipated needs of the public, every school continues to modify its curriculum to achieve a better correlation between the basic and clinical sciences. There is, in clinical training, increased emphasis on providing comprehensive patient care—a method of training that permits a student to meet all the patient's needs within the student's existing levels of competence. Widespread efforts also are being made to integrate new subject matter into the curriculum and to allow students free time for elective study, participation in research, and community service.

QUALIFYING FOR DENTAL SCHOOL

At least 58 U.S. and ten Canadian dental schools will be accepting applications to the first year of their Doctor of Dental Medicine (D.M.D.) or Doctor of Dental Surgery (D.D.S.) programs in 2009-10. The D.M.D. and the D.D.S. are equivalent degrees that are awarded to dental students upon completion of the same types of programs.

Numbers of Applicants and Enrollees

More than 19,000 students participated in D.M.D. and D.D.S. programs in the United States in 2006-07; of those, 4,599 were enrolled as first-year students. Of the 12,010 individuals who applied for admission, 38% were enrolled. Women comprised 45% of the applicants and 43% of the enrollees in 2006. Black/African Americans, Hispanic/Latinos, and Native Americans comprised 12.2% of the applicants and 13.2% of the enrollees in 2006. These underrepresented minority figures are expected to increase in the future. In Canada, in 2005-06, 1,505 students were enrolled in predoctoral dental school programs. Of these 366 were first-year students.

See Table 2-1 for a comparison of the number of dental school applicants to the number accepted and enrolled for the 2006-07 academic year.

General Admission Requirements

Dental schools consider many factors when deciding which applicants to accept into their programs. Utilizing "whole" application review, admissions committees assess biographical and academic information provided by the applicant and by the undergraduate and graduate schools the applicant attended. These committees generally also assess the applicant's results from the Dental Admission Test (DAT), grade point average (GPA), additional information provided in the application, letters of evaluation, and interviews.

TABLE 2-1. TOTAL U.S. DENTAL SCHOOL APPLICANTS AND FIRST-YEAR ENROLLEES, FOR CLASS ENTERING FALL 2006

	Total*	Male/Female	White	African American	Hispanic/Latino	Native American/Alaska Native	Asian/Pacific Islander	Other	Not Reported
Applicants	12,010	6,604/5,404	6,835	704	679	84	2,704	677	327
Enrollees	4,599	2,603/1,995	2,736	284	286	35	937	210	111

*Sum of applicants and enrollees by gender and by race/ethnicity do not add to total number of applicants and enrollees because a small number did not provide this information.

Source: American Dental Education Association, Applicant Analysis for the 2006 Entering Class.

All U.S. dental schools require students to take the DAT (all Canadian dental schools require students to take the Canadian Dental Aptitude Test), but other admission requirements vary from school to school. Differences may exist, for example, in the areas of undergraduate courses required, interview policies, and state residency requirements. Each school's individual requirements are specified in Part II of this guide.

Most schools require a minimum of two years (60 semester hours) of undergraduate education (also called “predental education”). However, some dental schools accept students who have three or four years of predental education, and most dental schools give preference in the admissions process to individuals who will have earned a bachelor’s degree prior to the start of dental school. Of all U.S. students entering dental schools, more than 90% have completed four or more years of college, less than 1% have just the minimum two-year requirement, and about 8% have graduate training.

Individuals pursuing dental careers should take certain science courses. However, you do not have to be a science major to gain admission to a dental school and successfully complete the program. As shown in Table 2-2, most dental students are science majors as undergraduates, but many major in fields not related to science.

■ ADEA admissions guidelines

As the primary dental education association in North America, the American Dental Education Association (ADEA) has developed guidelines addressing dental school admission. Although adhering to the guidelines is voluntary, member institutions (which include all U.S. and Canadian dental schools) are encouraged to follow these guidelines as they consider and accept applicants to their schools. The guidelines are as follows:

- ADEA encourages dental schools to accept students from all walks of life who, on the basis of past and predicted performance, appear qualified to become competent dental professionals.
- ADEA further encourages dental schools to use, whenever possible as part of the admission process, a consistently applied assessment of an applicant’s nonacademic attributes.
- ADEA urges dental schools to grant final acceptance only to students who have completed at least two years of postsecondary education and the Dental Admission Test.
- ADEA further suggests that dental schools encourage applicants to earn their baccalaureate degrees before entering dental school.

The recommendation for at least two years of postsecondary education may be waived for students accepted at a dental school under an early selection program. Such a program is one where a formal and published agreement exists between a dental school and an undergraduate institution that a student, at some time before the completion of the student’s first academic year at the undergraduate institution, is guaranteed admission to the dental school, provided that the student successfully completes the dental school’s entrance requirements and normal application procedures.

ADEA recommends that dental schools notify applicants, either orally or in writing, of provisional or final acceptance on or after December 1 of the academic year prior to the academic year of matriculation.

ADEA further recommends that applicants accepted on or after December 1 be given at least 45 days to reply to the offer; for applicants who have been accepted on or after January 1, the minimum response period should be 30 days; for applicants accepted on or after February 1, the minimum waiting period can be reduced to 15 days. ADEA believes that dental schools

TABLE 2-2. UNDERGRADUATE MAJORS OF DENTAL SCHOOL APPLICANTS AND ENROLLEES, 2005-06

Predental Major	Percent of Applicants	Percent of Enrollees	Percent Rate of Enrollment
Biological Sciences	52.6%	53.3%	43.2%
Chemistry/Physics	12.2%	13.2%	46.3%
Engineering	2.4%	3.0%	54.2%
Math/Computer Science	1.2%	1.3%	48.1%
Social Science	1.3%	1.0%	32.2%
Business	3.7%	3.7%	43.3%
Education	0.6%	0.6%	42.9%
Language/Humanities/Arts	2.7%	2.9%	45.5%
Predental/Premedical/Health-Related	12.3%	11.4%	39.4%
Other Major	8.3%	7.8%	39.7%
No Major/Major Not Reported	2.7%	1.7%	26.9%

Source: American Dental Education Association, Applicant Analysis Report for the 2005 Entering Class.

are justified in asking for an immediate response from applicants accepted after July 15, or two weeks before the beginning of the academic year, whichever comes first.

Finally, ADEA recommends that dental schools encourage a close working relationship between their admissions and financial aid staff in order to counsel dental students early and effectively on their financial obligations.

THE APPLICATION PROCESS

The dental school application process involves a number of procedures but is easily followed once you learn what is needed. This section explains how the application process works in general, recognizing that specific details may vary somewhat from school to school. Once you have a basic framework, however, you will find it easier to adapt to these variations.

There are three main steps in the application process:

- take the Dental Admission Test (or, for Canadian schools, the Canadian Dental Aptitude Test);
- in the vast majority of cases, submit a centralized application form to ADEA's Associated American Dental Schools Application Service (AADSAS) (as of January 1, 2007, four of the 58 U.S. dental schools do not participate in AADSAS); and
- acquire and submit institution-specific materials.

Following is a brief description of each step and whom you should contact for more information. This section concludes with advice on how to effectively manage the tim-

ing of the application process. Always remember that the application process for an individual school may vary from this general information; see Part II of this guide for specific application requirements by school.

■ Take the DAT

All U.S. dental schools require applicants to take the Dental Admission Test (DAT). The DAT is designed to measure general academic ability, comprehension of scientific information, and perceptual ability. This half-day, multiple-choice exam is conducted by the American Dental Association (ADA) and is administered on computer at Prometric Testing Centers in various sites around the country on almost any day of the year.

Candidates for the DAT should have completed pre-requisite courses in biology, general chemistry and organic chemistry. Advanced level biology and physics are not required. Most applicants complete two or more years of college before taking the exam. ADEA strongly encourages applicants to prepare for the DAT by reviewing the content of the examination, reviewing basic principles of biology and chemistry, and taking practice tests. The DAT Candidate's Guide, the online tuto-

Not sure what to write about in your essay? Consider these ideas.

The AADSAS application requires a personal essay on why you wish to pursue a dental education. Where do you start? Put yourself in the shoes of the admissions committees that read application essays. They are looking for individuals who are motivated, academically prepared, articulate, socially conscious, and knowledgeable about the profession. What can you tell admissions committees about yourself that will make you stand out?

Here are some possible topics for your essay:

- How did you become interested in studying dentistry? Be honest! If you knew you wanted to be a dentist from the age of six, that's fine, but if you didn't, that's all right too. Explain how you discovered dentistry as a career possibility and what you have done to research the career. Admissions committees are

looking for how well thought-out your career plans are.

- What have you done to demonstrate your interest in dentistry? Have you observed or worked in dental offices? Have you talked to practicing dentists? How good of an understanding do you have of general dental practice? How do you envision yourself utilizing your dental degree?
- What have you done to demonstrate your commitment to helping others?
- Do you have any special talents or leadership skills that could be transferable to the practice of dentistry?
- Have you benefited from any special experiences such as participating in research, internships, etc.?
- Did you have to work to pay for your education? How has that made you a stronger applicant?
- Have you had to overcome hardships or obstacles to get where you are today? How has this influenced your motivation for advanced education?

These tips are provided by Dr. Anne Wells, ADEA Associate Executive Director for Application Services and former Associate Dean for Admissions, University of Louisville School of Dentistry.

STUDENT PROFILE

**RENEE ROLAND**

UNIVERSITY AT BUFFALO SCHOOL OF DENTAL MEDICINE

HOMETOWN: ELMA, NEW YORK

Why dentistry?

There are no dentists in my family, and I had no experience with dentistry, but in high school I had a dream

of becoming a doctor one day. I worked at my uncle's optometry practice as a receptionist and really loved working for people. I felt dentistry would be a good mix of science and interacting with patients, so it was always my intention during undergrad that I was going to pursue dentistry. I attended Canisius College and majored in biology. Canisius has an early assurance program with the University at Buffalo (UB) that allowed me to apply to dental school my sophomore year. I did and was accepted. It was the best decision I ever made.

What are you doing now?

In clinic, I just finished a core build up on a tooth that had fractured. But in general, I'm finishing my fourth year of dental school and applying to orthodontic residency programs. I went to dental school with intentions of practicing general dentistry, but you just don't know what is going to happen. One of my mentors at UB did an orthodontic specialty program combined with a Ph.D. He let me do some orthodontic assisting, and I found I loved the field and working with kids. I also did research this summer in molecular biology through my dental school. We were studying the expression of genes in bone cells.

Where do you see yourself in five years?

Hopefully, I will have finished my schooling. I want to remain in the New York area and become an associate in an orthodontic practice. I really enjoy treating patients, so right now I don't think I want to be a business owner.

Advice to applicants and first-year students?

For those who are science majors, take meaningful elective courses that could be applicable to your future studies. Courses such as histology, biochemistry, or endocrinology are excellent options along with any anatomy course. This will allow you to be a step ahead in your first years of study and to concentrate on other areas. To first-year students, I would advise getting involved with the school's activities. Don't just do the basic education. I've been involved with the American Student Dental Association (ASDA) and have learned valuable skills that will help me throughout my career.

What do you do for balance in your life?

I organize events and meetings as president of the student research group at UB to help encourage students to get involved in research. I tutor first-year students and am involved with ASDA. I also enjoy spending time with my Maltese-Yorkie puppy.

What is the last book you read?

I read *Harry Potter: The Deathly Hallows* by J.K. Rowling this summer as soon as it came out in July.

*Are you married/partnered/single?**Any children?*

I'm married, and my husband is also a fourth-year dental student at UB.

rial, and the application and preparation materials are available in the DAT section of the ADA website. These materials can be found at the test website, www.ada.org/prof/ed/testing/dat/index.asp.

The ADA suggests that applicants take the DAT well in advance of their intended dental school enrollment and at least one year prior to when they hope to enter dental school. See Tables 3-2 and 3-3 in this guide for an overview of individual schools' requirements regarding the DAT and the mean score of their first-time enrollees. The individual school listings in this guide also address their requirements regarding timing and scores on the DAT. You should also note that, effective January 2007, examinees who have attended three or more DAT exams must apply for special permission to take the test again. For details, see the DAT section of the ADA website.

The exam consists of multiple-choice test items presented in the English language and requires four hours and 15 minutes for administration. The four separate parts of the exam cover:

- natural sciences (biology, general chemistry, and organic chemistry);
- perceptual ability (two- and three-dimensional problem-solving);
- reading comprehension (dental and basic sciences); and
- quantitative reasoning (mathematical problems in algebra, numerical calculations, conversions, etc.).

Most dental schools view the DAT as one of many factors in evaluating candidates for admission. As a result, schools vary in their emphasis on the different parts of the test.

A number of procedures are used to ensure that the DAT is fair to all candidates, regardless of racial, ethnic, gender, or regional background. Further, as part of the scoring process, test question data are analyzed for fairness, and any questions that may appear differentially familiar are evaluated and, if appropriate, modified.

Candidates applying to take the DAT must submit to the DAT testing program application information from the DAT section of the ADA website. The fee is \$175. After the application and fee payment are processed, the ADA notifies Prometric that the candidate is eligible for DAT testing. At the same time, the candidate will receive notification from the ADA including instructions on how to register with the Prometric Candidate Contact Center to arrange the day, time, and place to take the DAT at a Prometric Testing Center. A current listing of testing centers is at www.2test.com. The candidate is eligible to take the test for a 12-month period. If the candidate does not call, register, and take the exam during this period, he or she will have to submit another application and fee in order to take the exam later. Candidates may apply and retake the test up to three times, but they must submit a new application and fee for each re-examination, and the re-examination must be at least 90 days after the previous exam. Individuals with disabilities or special needs may request special arrangements for taking the DAT. For details, visit the Special Testing Arrangements section of the Dental Admissions Testing page of the ADA website.

The Canadian Dental Association and the Association of Canadian Faculties of Dentistry have developed the Dental Aptitude Test for applicants to Canadian dental schools. All Canadian dental schools require the test. For more information, contact the Canadian Dental Association (L'Association Dentaire Canadienne), 100 Bronson Avenue, Suite 204, Ottawa, Ontario, Canada K1R 6G8; 613-237-6505; www.acfd.ca.

■ Submitting an AADSAS Application

ADEA's AADSAS (pronounced "add-sass," the acronym for the Associated American Dental Schools Application Service) is a centralized application service sponsored and administered by the American Dental Education Association (ADEA). At least 54 of the 58 U.S. dental schools including Puerto Rico participate in AADSAS. One Canadian school also participates in AADSAS.

The Application

The ADEA AADSAS application is available online at www.adea.org/aadsas, May 15–February 1 each year.

The online AADSAS application requires you to submit information, including:

- Biographical information
- Colleges/universities attended
- Coursework completed and planned prior to enrollment in dental school.
- DAT scores, if available
- Personal statement (essay)—a one-page essay in which you present yourself and your reasons for wanting to attend dental school.
- Background information—information about your personal background, including experiences related to the dental profession; extracurricular, volunteer, and community service experiences; honors, awards, and scholarships; and work and research experiences.
- Dental school designations—where you select the dental schools that you want to receive your application.

You will also be required to submit an official transcript from each college/university you have attended to the AADSAS Verification Department.

AADSAS also accepts and distributes letters of evaluation (sometimes called letters of recommendation) with your AADSAS application.

Submission Deadlines

Applications may be submitted beginning mid-May. Each school has a specific application deadline date, which is noted in the online AADSAS application and in the individual

Submitting your ADEA AADSAS application: words of advice

Before you begin the application process:

- Meet with your health professions advisor to discuss the application process including the timing of application submission and the DAT, services that may be provided by your advisor such as a Pre-Dental Committee Report or other application assistance, and potential dental schools to which you plan to apply.
- Consider the timing of the Dental Admissions Test (DAT).
- You may submit an AADSAS application before taking the DAT, but you should know that many schools consider you for admission only after they have received your DAT scores. However, you should also be aware that delaying the submission of an AADSAS application prior to taking the DAT can result in a late application and can reduce your chances of being accepted for admission.
- Collect copies of all transcripts and have them at hand for your reference.
- Begin to line up individuals who will be providing letters of evaluation early. Be sure to plan around school vacations, when faculty advisors may not be available.
- AADSAS staff strongly recommends that you submit your AADSAS application well in advance of the application deadlines of the schools to which

you are applying. AADSAS processing, including transcript verification, generally takes about one month. Remember that your AADSAS application is not considered complete until AADSAS receives your online application, fee payment, and official transcripts from every college and university attended.

- The AADSAS application becomes available in mid May.

While completing the application:

- When you set up your account for processing, you will identify a user name and password. Keep these in a safe yet accessible place.
- Be sure to read all application instructions before starting to fill out the application.
- Any time after you set up your account, you can go back into the application (using your user name and password) to add or change information up until the time you submit it for processing.
- Print the Transcript Matching Form from your application. Request that an official transcript from each college/university you have attended (even if coursework transferred and is posted to another later transcript) be sent to AADSAS. The Transcript Matching Form must be attached by each college's registrar to the official transcript and mailed by the registrar to AADSAS. AADSAS applications are not processed until all official transcripts are received.
- Remember that AADSAS accepts only official transcripts sent directly from the registrar. AADSAS does not accept student-issued transcripts.

- Your AADSAS application will ask you to indicate the names of individuals who will be providing letters of evaluation on your behalf. AADSAS accepts letters in both print format and electronically submitted. Refer to AADSAS instructions for details about submitting letters of evaluation.

After submitting the application:

- Be sure to check with the schools to which you are applying (and their individual entries in this guide) to find out what supplemental materials or fees are required. These must be submitted directly to the school, not to AADSAS.
- Log on to your AADSAS application to monitor the status of your application while it is being processed at AADSAS and after it has been sent to the dental schools.
- Update any changes of address or other contact information in your application at any time in the application process, even after your application has been sent to your designated schools.
- Remember that AADSAS does not retain application information from year to year. Individuals re-applying for admission to dental school must complete a new application each year, including providing new transcripts and letters of evaluation.

For further information, visit the ADEA website at www.adea.org, and select the AADSAS link.

These recommendations were provided by Dr. Anne Wells, Ms. Cynthia Gunn, and Ms. Chonté James of ADEA AADSAS.

school entries in Part II of this guide. Please note that these dates are subject to change; consult each dental school's website for the most up-to-date information on deadline dates. Your completed application, transcripts, payment, and other required documents must be received by AADSAS no later than the stated deadline of the schools to which you are applying. Since many schools have a rolling admissions process and begin to admit highly qualified applicants as early as December 1, applicants are encouraged to submit their applications early.

Application Fees

Check the AADSAS website for complete information about application fees. Payment may be by check, money order, or credit card (VISA, MasterCard, Discover, or American Express). All fees must be paid in U.S. currency drawn on a U.S. bank or the U.S. Postal Service. AADSAS has a fee reduction program for applicants with demonstrated financial hardship. Details may be obtained on the AADSAS website.

AADSAS Schools

The schools that use AADSAS are listed by state in Table 2-3. If you are applying only to the schools that do not participate in AADSAS, you should apply directly to those schools. Texas residents applying to Texas dental schools must utilize the Texas Medical and Dental Application Services, www.utsystem.edu/tmdsas/. Individuals applying for advanced standing (i.e., graduates of non-ADA accredited dental schools) or seeking to transfer dental schools should contact the schools directly.

Please note that AADSAS serves as an information clearinghouse only. It does not influence any school's evaluation or selection of applicants, nor does ADEA recommend applicants to dental schools or vice versa.

■ Submit Any Required Supplemental Application Materials

Each school has its own policy regarding the payment of a separate application fee and the submission of additional application materials. These materials may include an institution-specific application form, documentation of dentistry job shadowing, and official academic transcripts. Part II of this guide briefly reviews each dental school's application requirements. In addition, the ADEA AADSAS application instructions include a chart that identifies the supplemental requirements for at least 52 U.S. dental schools and one Canadian dental school that are AADSAS participants.

STUDENT PROFILE



ROEL VALADEZ

THE UNIVERSITY OF TEXAS HEALTH SCIENCE CENTER AT
SAN ANTONIO DENTAL SCHOOL

HOMETOWN: ALICE, TEXAS

Why dentistry?

I did my undergraduate work at Baylor University and got my masters, from Texas A&M University – Kingsville. Both degrees were in biology, but I wasn't sure if I wanted to

go into medicine or research. After graduation from A&M Kingsville I joined the faculty in the biology department and also became a health professions advisor. My time at A&M Kingsville gave me the time to think and teach, advise students, and learn more about the different professions in the health field. I had an epiphany when I started thinking about how to sell students on the field. There are so many opportunities in dentistry. I chose dentistry because I enjoy conducting research, teaching, working with people and with my hands. It's a flexible and wide-open career and allows me to have a good family life.

What are you doing now?

I'm a fourth-year student, taking care of all the clinical expectations and preparing for licensure exams in early May.

Where do you see yourself in five years?

I really enjoy all aspects of general dentistry and want to expand my ability to treat more complex cases. I would possibly like to open a practice in southwest Texas, maybe Eagle Pass, my wife's hometown. This and other cities in the area are two to three hours away from dental specialists and don't have nearly enough dentists. It would give me the chance to handle more complex cases. I'm applying to residency programs in advanced education in general dentistry. I hope to have completed a residency program and then plan on spending some time with the National Health Service where I would practice two to four years in an underserved population — probably southwest Texas.

Advice to applicants and first-year students?

Applicants need to do their best in undergraduate courses and on the DAT, of course. It is not possible to know everything about dentistry through shadowing and there is no magic number of hours, but applicants owe it to themselves to spend enough time to determine why dentistry is a good fit for them. Having a clear personal motivation for the career will drive one to persist through difficult times. Also, for undergraduates, I would say major in what you're interested in. You don't have to be a science major, but be sure to complete the prerequisite coursework for dental school. For first-year students, persist, utilize faculty, and develop good time management skills. The coursework is not more difficult, but it increases in volume. Dental school is not always fun, but dentistry is and it's a great time to get into the field.

What do you do for balance in your life?

I spend time with family. I also enjoy the outdoors and when time allows, I do some fishing or hunting. I like to take my son to the park.

What is the last book you read?

I'm currently reading *Angels and Devils* by Joan Carroll Cruz. It offers theological and historical viewpoints on angels and devils.

Are you married/partnered/single?

Any children?

I'm married with a one-year-old son.

After you have submitted all of your materials, the dental schools that wish to consider you for a place in the entering class will contact you for a visit to the campus. This visit will likely include an interview with the admissions committee, a tour of the campus and facilities, meetings with faculty and students, and other meetings and activities. When you visit a dental school, the admissions committee is evaluating you as a prospective student, while at the same time, you will have the opportunity to evaluate the dental school program and environment to determine if you think it would be a good fit for you and your goals.

■ Manage the Timing of the Application Process

The trick to managing the timing of the application process is summed up in two words: DON'T PROCRASTINATE! Most dental schools will fill a large percentage of their 2009 entering classes by December 2008. This means that even though schools have deadlines for completing all the application requirements that range from October 2008 to February 2009, it is not a good idea to wait until the last minute to take the DAT, submit the AADSAS application, or complete any supplemental materials requested by the schools to which you are applying.

The individual dental school information in Part II of this guide includes an admissions timetable for each school's entering class. It is essential that you become familiar with the timetables for the schools to which you are applying and that you make plans to complete the admission application requirements on time.

TABLE 2-3. DENTAL SCHOOLS PARTICIPATING IN ADEA AADSAS (as of January 1, 2008)

Alabama	University of Alabama at Birmingham School of Dentistry	Nebraska	Creighton University School of Dentistry University of Nebraska Medical Center, College of Dentistry
Arizona	Arizona School of Dentistry and Oral Health Midwestern University College of Dental Medicine	Nevada	University of Nevada, Las Vegas School of Dental Medicine
California	Loma Linda University School of Dentistry University of California, Los Angeles School of Dentistry University of California, San Francisco School of Dentistry University of the Pacific Arthur A. Dugoni School of Dentistry University of Southern California School of Dentistry Western University of Health Sciences College of Dental Medicine	New Jersey	New Jersey University of Medicine and Dentistry of New Jersey, New Jersey Dental School
Colorado	University of Colorado School of Dentistry	New York	Columbia University College of Dental Medicine New York University College of Dentistry Stony Brook University School of Dental Medicine University at Buffalo School of Dental Medicine
Connecticut	University of Connecticut School of Dental Medicine	North Carolina	University of North Carolina at Chapel Hill School of Dentistry
District of Columbia	Howard University College of Dentistry	Ohio	Case School of Dental Medicine The Ohio State University College of Dentistry
Florida	Nova Southeastern University College of Dental Medicine University of Florida College of Dentistry	Oklahoma	University of Oklahoma College of Dentistry
Illinois	Southern Illinois University School of Dental Medicine University of Illinois at Chicago College of Dentistry	Oregon	Oregon Health & Science University School of Dentistry
Indiana	Indiana University School of Dentistry	Pennsylvania	University of Pennsylvania School of Dental Medicine University of Pittsburgh School of Dental Medicine The Maurice H. Kornberg School of Dentistry, Temple University
Iowa	University of Iowa College of Dentistry	South Carolina	Medical University of South Carolina College of Dental Medicine
Kentucky	University of Kentucky College of Dentistry University of Louisville School of Dentistry	Tennessee	Meharry Medical College School of Dentistry
Maryland	University of Maryland, Baltimore College of Dental Surgery	Texas	Baylor College of Dentistry University System Health Science Center at Houston Dental Branch University of Texas Health Science Center at San Antonio Dental School
Massachusetts	Boston University, Goldman School of Dental Medicine Harvard School of Dental Medicine Tufts University School of Dental Medicine	Virginia	Virginia Commonwealth University School of Dentistry
Michigan	University of Detroit Mercy School of Dentistry University of Michigan School of Dentistry	Washington	University of Washington School of Dentistry
Minnesota	University of Minnesota School of Dentistry	West Virginia	West Virginia University School of Dentistry
Missouri	University of Missouri-Kansas City School of Dentistry	Wisconsin	Marquette University School of Dentistry
		Puerto Rico	University of Puerto Rico School of Dentistry
		Nova Scotia	Dalhousie University Faculty of Dentistry

SPECIAL ADMISSIONS TOPICS

For those of you interested in advanced standing and transferring, combined degree programs, and admission for international students, this section briefly addresses those areas. Part II of this guide provides some additional information on these topics for each dental school, but you should contact the dental schools you are considering for more details.

■ Advanced Standing and Transferring

Advanced standing means that a student is exempted from certain courses or is accepted as a second- or third-year student. Advanced standing is offered at the time of admission to students who have mastered some aspects of the dental school curriculum because of previous training. An individual who has a Ph.D. in one of the basic sciences, such as physiology, for example, may be exempted from taking the physiology course in dental school. Some schools may also grant advanced standing to students who have transferred from other U.S. or Canadian dental schools or who have graduated from international dental schools. In these cases, applicants may be allowed to enter as second- or third year-students.

Each dental school has its own policy on advanced standing and transferring students; see the individual school entries in Part II of this guide. But it is important to be aware that most students do not obtain advanced standing and that very few students transfer from one school to another.

■ Combined Degree Programs

Many dental schools in the United States and Canada offer combined degree programs that give students the opportunity to obtain other degrees along with their D.D.S. or D.M.D. Degrees that may be combined with the dental degree include:

- a baccalaureate degree (B.A. or B.S.);
- a master's degree (M.A., M.S., M.B.A., or M.P.H.); or
- a doctorate (Ph.D., M.D., or D.O.).

Numerous dental schools have formal combined baccalaureate and dental degree programs. Combined degree programs expand career options especially for those interested in careers in dental education, administration, and research. They may also shorten the length of training where specific agreements have been made between the dental school and its parent institution. The undergraduate and dental school portions of some combined degree programs take place at the same university, while other combined programs are the result of arrangements made between a dental school and other undergraduate colleges. Sometimes colleges will independently grant baccalaureate degrees to students who attended as undergraduates and did not finish their undergraduate education but did successfully complete some portion of their dental training.

Many dental schools also sponsor combined graduate and dental degree programs. These programs, which usually take six to seven years to complete, are offered at the masters or doctoral level in subjects that include the basic sciences (biology, physiology, chemistry), public policy, medicine, and other areas. See Table 3-5 in chapter 3 of this guide for a list of dental schools with combined degree programs. If you are interested in more information about combined degree programs, you should contact the schools directly.

■ Admissions for International Students

The term “international student” refers to an individual who is a native of a foreign country and who plans to study in the United States or Canada on a student visa. Students who have permanent residency status in the United States are not considered international students; they have the same rights, responsibilities, and options as U.S. citizens applying for admission to dental school. Generally, international applicants are considered for admission only to the first-year class regardless of previous dental training, although some schools

permit international students to apply for advanced standing. (For more information, visit the American Dental Association's website at www.ada.org, and select the licensure link under Dental Professionals, then U.S. Licensure for International Dentists.)

Applicants who have completed coursework outside the United States or Canada (except through study abroad) should supply a copy of their transcripts, translated into English, plus a course-by-course evaluation of all transcripts. Application details for international applicants are contained in the ADEA AADSAS application.

Each dental school has its own policies on admission requirements for international students. However, most dental schools require international students to complete all the application materials mandated for U.S. citizens and permanent residents. In addition, international students may be asked to take the Test of English as a Foreign Language (TOEFL) or demonstrate English language proficiency. They should expect to finance the entire cost of their dental education.

CHAPTER 3

DECIDING WHERE TO APPLY

Selecting the dental schools to which you want to apply is a very personal decision. Every applicant is looking for different characteristics in an educational experience. Your individual decision depends on many factors, such as career goals, personal interests, geographical preference, and family circumstances. For this reason, dental school rankings tend to be misleading, and the education provided by U.S and Canadian dental schools is of a high quality overall. As a more productive alternative, this chapter offers a framework to help you create your own list of dental schools tailored to your interests and needs. It covers fundamental issues that will help you decide what kind of educational experience you are looking for and begin to identify the schools most likely to offer it.

The general information in chapter 2 provided a broad introduction to the dental school program. However, variations exist across dental schools that will be important when you make your decision about where to apply. If you have a commitment to providing community-based care, for example, you will likely prefer to attend a dental school that offers a public health focus and varied opportunities for gaining experience in community clinics. Similarly, if you are interested in ultimately focusing on oral health research, you will want to look for a dental school with a strong research focus and student research opportunities. Academic dental institutions also offer a range of curriculum options. Some schools offer innovative problem-based curricula and some organize their curricula along more integrative rather than discipline-based lines, while others follow a more traditional discipline-based, classroom instruction-followed-by-clinical training structure. You should therefore consider in what type of educational environment you will feel most comfortable, along with what you think will best prepare you for the kind of career you will choose to follow.

The same approach holds true as you consider dental schools in different areas of the country. You may want to determine whether you are more comfortable in a particular geographical or physical location—a rural versus a big city setting, for example, or if you prefer to attend a school near where you grew up or one in a new area where you may want to remain after graduation. The composition of the student body also varies. Some schools have student bodies made up of individuals from all over the country (and some, even the world); some (primarily those affiliated with state universities) give preference to students from their home state; and some have partnership agreements with states that do not have dental schools, allowing students from those states to attend for the in-state tuition fee.

The key is to define your needs and preferences and then identify dental schools that correspond. To help you do that, here are some questions that can help you think through what you are looking for in a dental school:

What is the focus of the dental school's training, and does it match my interests and needs?

You might say, for example:

- I want to become a general practitioner, either in my own practice or in a group practice environment.

Dental School Rankings

Dental school applicants should be aware that there are proprietary publications available that purport to rank dental schools according to the quality of their programs. The American Dental Education Association and the American Dental Association advise applicants to view these rankings with caution. The bases for these rankings are questionable, and even those individuals most knowledgeable about dental education would admit to the difficulty of establishing criteria for, and achieving consensus on, such rankings.

The accrediting organization for all U.S. dental schools is the Commission on Dental Accreditation. Applicants interested in the current accreditation status of any U.S. dental school should contact the commission at 800-621-8099, ext. 2713.

All schools have their relative strengths. A dental school ideally suited for one applicant might not be appropriate for another. The American Dental Education Association and the American Dental Association recommend that applicants investigate on their own the relative merits of the dental schools they wish to attend.

- I have a strong interest in scientific research regarding oral health.
- I am undecided about the type of dentistry I would like to practice, so I want to be in a school where I have a range of options from which to choose.
- My dream is to become a professor, so I'd like opportunities to prepare for an academic career while I'm in dental school.
- I want to prepare myself for eventual specialty training. I hope to obtain a combined degree.

What is the structure of the curriculum in terms of what is taught and when?

You might say, for example:

- I would like to start getting hands-on clinical experience as soon as possible.
- I would like the opportunity to take a wide range of electives.
- I am very interested in externships, especially the opportunity to participate in short-term service programs in other countries.
- I am devoted to helping the underserved, so I want to make sure there are plenty of opportunities for community service.
- I plan to return to my home community as a general practitioner, so I want to focus on the training I need for that.
- I have learned that I learn best in active learning situations, so I want to find a curriculum that focuses on that style of education.

What academic resources are available?

You might say, for example:

- I want to gain experience working with the most state-of-the-art technologies in dentistry.
- I am very interested in having easy access to modern clinical facilities and a large number of patients.
- I would like to get as much experience as possible working in a community setting.
- I would like to get as much experience as possible in a hospital setting.
- I want to have the opportunity to earn a Ph.D. as well as a dental degree.

What services are available to students?

You might say, for example:

- I need to feel comfortable about seeking academic help if I need it.
- I would like to be active in student government.
- I want to attend a school that provides a supportive atmosphere for women and minorities.
- I want to attend a school in which the faculty and administration are sensitive to the stresses dental students experience.
- I want to be able to live on campus or to obtain inexpensive housing near campus.

Where is the school located?

You might say, for example:

- My family situation requires me to attend dental school close to home.
- I prefer attending dental school in an urban setting.
- I need to attend a school where I can benefit from in-state tuition.
- I would like to attend a dental school in an area where hiking and outdoor recreation are easily available.

Your answers to all these questions—and others that you will think of as well—should help you conduct an initial analysis of the information on individual schools in Part II of this book. You can then expand your research by asking for more information directly from each school that you consider a prospect.

STUDENT PROFILE

**NATE HAWLEY**

SCHOOL: UNIVERSITY OF NEVADA, LAS VEGAS
SCHOOL OF DENTAL MEDICINE

HOMETOWN: BAKERSFIELD, CALIFORNIA

Why dentistry?

I wasn't one of those students who always knew they wanted to go to dental school. I actually completed my undergraduate degree in public relations with a minor in business management. It wasn't until after my third year of undergrad that I really decided on dentistry. I was on track to attend law school and was studying to take the LSAT, but it just didn't feel right. The more I looked into law school and the closer it came to happening, the more convinced I became that it wasn't for me. The only problem was that I didn't know what was for me.

I began exploring different options. My dad is an optometrist and my wife's dad is an orthodontist, so this

got me thinking about different health care professions. I was drawn to the autonomy of the dental profession, the breadth and variety of procedures it offered, as well as the lifestyle. I began talking to all the dentists I could and started shadowing them, which in the end sealed the deal. Dentistry was a perfect fit. I finished the dental school prerequisites, and I've never questioned my decision to change paths.

What are you doing now?

I've just finished my first year and am getting ready for all the exciting events of the second year. Very soon I'll be seeing my first patients and will be completing Part One of the National Boards in June. In addition to the academics and clinical training of dental school, I'm also very involved with several extracurricular groups and activities. I sit on UNLV School of Dental Medicine's Student Executive Council and Admissions Committee. I'm currently the President of our school's student chapter of the American Dental Education Association (ADEA), and I'm on the Administrative Board of ADEA's Council of Students. As a first year student, I was able to work with the school's administration and ADEA to setup a dental school simulation course, which enrolled over 150 predoctoral students from more than 20 universities. Additionally, I'm co-chairing a committee that is founding a free children's clinic that will be held several Saturdays a year and will provide comprehensive care to underserved children. Finally, I'm working with several professors on research projects and hope to publish a few papers in the next year and present our findings at a conference.

Where do you see yourself in five years?

There are several specialties that interest me, but until I have more experience in the clinic working with patients of my own, I can't really say which direction I'm going to take. Also, through the dental school simulation course that I directed, I found I really enjoyed its educational and administrative components—planning, giving lectures, administering tests, and working with the students. I anticipate owning my practice and working as a practitioner for a number of years and then becoming involved in academic dentistry.

Advice to applicants and first-year students?

Turn in your application early and be proactive in the application process. Contact your schools to make sure you know and have fulfilled the requirements. The last thing you want to do is to assume your application is complete when there is something missing. Also, do what you can to become more than just an application number to the admissions committees. Especially at the schools you are very interested in, go and meet with the admissions director, take a tour of the school, and let them know how much you want to attend. It goes a long way for you to become a face and a name. You can excel anywhere you go, but it is important to choose a school that fits your personality.

To first-year students I would say to give your full effort and remember that everyone comes into school with different abilities and strengths. Don't be discouraged if it seems like it is taking you more work than others to master certain skills because with practice you will master it. Get involved. Extracurricular activities not only make you a well-rounded person, but will let you develop skills that can be applied throughout your professional career.

What do you do for balance in your life?

For me, family always comes first. I try to make it home in time to spend at least an hour with my daughter before she goes to bed every night and try to spend most Saturdays spending time with and helping my wife. This works for me. I make sure I stay on top of school and my other obligations, but the time I give my family grounds me and helps me to stay sane.

What is the last book you read?

Harry Potter and the Deathly Hallows by J.K. Rowling.
Great book.

*Are you married/partnered/single?**Any children?*

I've been married for about five years and we have one daughter. She's 18 months old. My wife is amazing and supports me in all my activities and projects; without her there's no way I could do everything I do.

To get you started, the tables in this chapter provide an at-a-glance, cumulative comparison of a number of aspects of the individual dental schools:

Table 3-1 presents the number of applicants and enrollees at each school, broken down by gender and racial/ethnic background. **Table 3-2** shows the number of applicants interviewed or accepted and enrollees at each school, broken down by geographical origin (in-state or province or out-of-state or province).

Table 3-3 summarizes specific admissions requirements for each school.

Table 3-4 provides characteristics of the entering class of each school.

Table 3-5 shows where students at each school come from.

Table 3-6 tells which schools offer combined degree programs.

The information in the tables is presented alphabetically by state, territory, and province.

For more information and detailed admission requirements for each school, consult the individual school entries in Part II of this book. As you determine where you plan to send applications, you should contact those dental schools directly for the most complete information about admission requirements. Their telephone numbers, addresses, and websites are included with their entries.

TABLE 3-1. DENTAL SCHOOLS' APPLICANTS AND ENROLLEES BY GENDER, RACE, AND ETHNICITY—CLASS ENTERING FALL 2006

STATE, TERRITORY, OR PROVINCE	DENTAL SCHOOL	APPLICANTS							ENROLLEES						
		TOTAL	M	F	AF AMER	HISP	NAT AMER	ASIAN AMER	TOTAL	M	F	AF AMER	HISP	NAT AMER	ASIAN AMER
ALABAMA	University of Alabama at Birmingham	714	404	310	50	36	3	130	54	31	23	3	1	0	4
ARIZONA	Arizona School of Dentistry & Oral Health	2,915	1,805	1,110	73	136	26	718	54	27	27	0	3	7	8
ARIZONA	Midwestern University	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
CALIFORNIA	Loma Linda University	2,007	1,203	801	47	110	8	729	95	68	27	1	4	0	40
CALIFORNIA	University of California, Los Angeles	1,743	955	788	44	108	7	655	88	47	41	2	6	1	33
CALIFORNIA	University of California, San Francisco	1,943	1,035	908	48	113	10	745	80	46	34	0	2	0	39
CALIFORNIA	University of Southern California	2,680	1,519	1,161	86	134	10	1,055	144	66	78	5	7	0	49
CALIFORNIA	University of the Pacific	2,944	1,782	1,162	46	125	15	1,045	140	89	51	2	13	1	38
COLORADO	University of Colorado	1,322	804	518	23	73	14	235	50	30	20	0	1	0	2
CONNECTICUT	University of Connecticut	1,363	733	625	52	56	1	422	39	22	17	6	1	0	2
DISTRICT OF COLUMBIA	Howard University	2,159	1,109	1,050	427	109	7	787	90	37	53	54	4	1	21
FLORIDA	Nova Southeastern University	2,285	1,395	890	49	140	13	593	105	64	41	4	15	0	16
FLORIDA	University of Florida	1,319	691	628	46	148	5	302	82	47	35	4	14	0	13
GEORGIA	Medical College of Georgia	267	160	107	27	12	2	39	63	41	22	4	4	1	9
ILLINOIS	Southern Illinois University	681	357	324	41	19	3	170	51	28	23	4	1	0	5
ILLINOIS	University of Illinois at Chicago	1,064	526	538	56	48	3	297	64	31	33	5	7	1	15
INDIANA	Indiana University	1,845	1,145	695	51	60	7	482	100	61	39	2	3	1	10
IOWA	University of Iowa	989	615	374	36	55	4	148	78	44	34	4	5	0	6
KENTUCKY	University of Kentucky	1,454	931	523	41	56	6	245	56	31	25	1	2	0	7
KENTUCKY	University of Louisville	2,428*	1,645	777	58	84	8	452	82	40	42	7	2	0	3
LOUISIANA	Louisiana State University	230	110	120	12	4	0	36	60	38	22	0	0	0	13
MARYLAND	University of Maryland	2,376	1,321	1,053	130	91	6	741	130	70	60	9	4	0	31
MASSACHUSETTS	Boston University	3,913	2,090	1,818	89	179	9	1,505	115	61	54	2	6	1	47
MASSACHUSETTS	Harvard School of Dental Medicine	989*	546	440	32	42	1	346	35	12	23	1	2	0	13
MASSACHUSETTS	Tufts University	3,744	2,073	1,665	110	162	13	1,366	161	85	76	7	11	0	48
MICHIGAN	University of Detroit Mercy	1,516	863	653	73	59	4	503	78	39	39	5	6	1	12
MICHIGAN	University of Michigan	2,169	1,208	961	135	63	5	708	105	68	37	10	4	1	12
MINNESOTA	University of Minnesota	855	486	369	17	17	6	177	96	54	42	2	2	2	7
MISSISSIPPI	University of Mississippi	134	62	72	21	1	100	12	35	17	18	5	1	29	0
MISSOURI	University of Missouri-Kansas City	1,058	639	419	26	42	10	244	102	58	44	4	2	1	3
NEBRASKA	Creighton University	2,845	1,920	925	60	119	20	657	85	50	35	3	3	0	10
NEBRASKA	University of Nebraska	881	546	335	19	34	4	182	47	22	25	2	2	0	1
NEVADA	University of Nevada, Las Vegas	2,635	1,691	944	59	123	16	766	77	52	25	1	3	0	10

Source: Individual schools

Note: The numbers presented above may not match those listed by the individual schools in Part II because of differing reporting procedures. Neither set of numbers is intended to be an exact statistic but is presented to give a sense of the applicant and enrollee profiles of each school.

*Remaining applicants did not wish to report for gender NR = not reported NA = not available

TABLE 3-1. DENTAL SCHOOLS' APPLICANTS AND ENROLLEES BY GENDER, RACE, AND ETHNICITY—CLASS ENTERING FALL 2006 (CONTINUED)

STATE, TERRITORY, OR PROVINCE	DENTAL SCHOOL	APPLICANTS							ENROLLEES						
		TOTAL	M	F	AF AMER	HISP	NAT AMER	ASIAN AMER	TOTAL	M	F	AF AMER	HISP	NAT AMER	ASIAN AMER
NEW JERSEY	University of Medicine and Dentistry of New Jersey	1,548	732	816	83	88	2	542	1,548	732	816	83	88	2	542
NEW YORK	Columbia University	2,050	1,014	1,036	59	89	6	867	76	43	33	4	12	1	32
NEW YORK	New York University	3,907	2,069	1,833	110	169	11	1,542	232	134	98	3	4	0	114
NEW YORK	Stony Brook University	1,091*	545	543	36	100	2	384	39	22	17	1	1	0	8
NEW YORK	University at Buffalo	1,708	961	747	42	49	4	629	86	60	26	0	1	0	16
NORTH CAROLINA	University of North Carolina at Chapel Hill	903	490	413	65	43	4	146	81	42	39	13	2	1	8
OHIO	Case School of Dental Medicine	2,940	1,930	1,010	62	81	12	792	70	46	24	3	0	0	17
OHIO	The Ohio State University	1,110	740	370	40	32	6	217	102	72	30	1	1	0	9
OKLAHOMA	University of Oklahoma	598	414	184	2	14	23	53	58	45	13	1	3	6	2
OREGON	Oregon Health & Science University	1,000	654	346	9	31	6	204	75	50	25	0	2	0	10
PENNSYLVANIA	Temple University	3,566	2,072	1,494	173	149	14	1,231	125	83	42	3	10	0	23
PENNSYLVANIA	University of Pennsylvania	2,205	1,159	1,046	68	84	4	845	117	47	70	3	3	1	51
PENNSYLVANIA	University of Pittsburgh	1,844	1,066	777	43	62	6	596	80	52	28	0	8	2	9
PUERTO RICO	University of Puerto Rico	302	162	140	NA	NA	NA	NA	42	15	27	0	40	2	0
SOUTH CAROLINA	Medical University of South Carolina	728	431	297	30	30	4	113	56	33	23	0	1	0	1
TENNESSEE	Meharry Medical College	1,705	809	896	356	79	9	539	62	23	39	48	5	1	5
TENNESSEE	University of Tennessee	466	249	217	64	14	6	72	80	43	37	10	1	0	7
TEXAS	Baylor College of Dentistry	1,457	818	639	60	144	9	383	95	45	50	10	12	3	26
TEXAS	University of Texas Health Science Center at Houston	787	400	387	42	102	5	198	84	47	37	4	14	0	21
TEXAS	University of Texas Health Science Center at San Antonio	1,051	568	483	40	125	7	223	96	55	41	3	12	0	14
VIRGINIA	Virginia Commonwealth University	1,899	1,185	714	69	63	9	460	90	57	33	5	2	0	19
WASHINGTON	University of Washington	1,012*	593	383	14	44	8	252	55	33	22	1	1	1	12
WEST VIRGINIA	West Virginia University	1,236	753	483	34	40	4	326	50	26	24	0	5	0	1
WISCONSIN	Marquette University	2,955	1,850	1,105	99	134	11	714	80	40	40	4	4	0	4
ALBERTA	University of Alberta	322	170	152	NA	NA	NA	NA	34	17	17	NA	NA	NA	NA
BRITISH COLUMBIA	University of British Columbia	290	142	148	NR	NR	NR	NR	40	20	20	NR	NR	NR	NR
MANITOBA	University of Manitoba	285	147	138	NR	NR	NR	NR	29	15	14	NR	NR	NR	NR
NOVA SCOTIA	Dalhousie University	274	131	143	NR	NR	NR	NR	36	17	19	NR	NR	NR	NR
ONTARIO	University of Toronto	530	242	288	NR	NR	NR	NR	68	31	37	NR	NR	NR	NR
ONTARIO	University of Western Ontario	580	NR	NR	NR	NR	NR	NR	55	28	27	NR	NR	NR	NR
QUÉBEC	McGill University	268	114	154	NR	NR	NR	NR	20	NA	NA	NA	NA	NA	NA
QUÉBEC	Université de Montréal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
QUÉBEC	Université Laval	423	170	253	NR	NR	NR	NR	48	15	33	NR	NR	NR	NR
SASKATCHEWAN	University of Saskatchewan	347	NA	NA	NR	NR	NR	NR	28	18	10	NR	NR	NR	NR

Source: Individual schools

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*Remaining applicants did not wish to report for gender NR = not reported NA = not available

TABLE 3-2. DENTAL SCHOOLS' APPLICANTS AND ENROLLEES, IN STATE VERSUS OUT OF STATE—CLASS ENTERING FALL 2006

STATE, TERRITORY, OR PROVINCE	DENTAL SCHOOL	IN STATE OR PROVINCE APPLICANTS			OUT OF STATE OR PROVINCE APPLICANTS			ENROLLEES			
		TOTAL	NUMBER INTERVIEWED	NUMBER ACCEPTED	TOTAL	NUMBER INTERVIEWED	NUMBER ACCEPTED	IN STATE OR PROVINCE	PERCENTAGE	OUT OF STATE OR PROVINCE	PERCENTAGE
ALABAMA	University of Alabama at Birmingham	125	81	49	589	42	18	45	83	9	17
ARIZONA	Arizona School of Dentistry & Oral Health	NA	70	21	NA	290	33	21	39	33	61
ARIZONA	Midwestern University	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
CALIFORNIA	Loma Linda University	93	NR	NR	NR	NR	NR	NR	NR	NR	NR
CALIFORNIA	University of California, Los Angeles	1,053	120	105	671	25	23	73	83	15	17
CALIFORNIA	University of California, San Francisco	1,705	213	106	238	86	34	66	83	14	18
CALIFORNIA	University of Southern California	1,248	320	100	1,432	271	44	100	69	44	31
CALIFORNIA	University of the Pacific	1,271	122	93	1,673	67	47	93	66	47	34
COLORADO	University of Colorado	145	70	34	1,177	73	16	34	68	16	32
CONNECTICUT	University of Connecticut	60	23	20	1,302	152	52	19	49	20	51
DISTRICT OF COLUMBIA	Howard University	40	40	24	2,119	231	143	17	19	73	81
FLORIDA	Nova Southeastern University	434	350	105	1,851	NR	NR	62	59	43	41
FLORIDA	University of Florida	463	297	72	836	45	10	72	88	10	12
GEORGIA	Medical College of Georgia	267	139	63	0	0	0	63	100	0	0
ILLINOIS	Southern Illinois University	339	NR	73	342	NR	4	50	98	1	2
ILLINOIS	University of Illinois at Chicago	399	126	81	665	22	14	58	91	6	9
INDIANA	Indiana University	254	161	69	1,591	276	31	69	69	31	31
IOWA	University of Iowa	130	111	63	869	82	15	63	81	15	19
KENTUCKY	University of Kentucky	161	76	59	1,293	58	15	41	73	15	27
KENTUCKY	University of Louisville	177	124	70	2,251	251	90	47	57	35	43
LOUISIANA	Louisiana State University	164	77	58	66	11	2	58	97	2	3
MARYLAND	University of Maryland	178	NR	NR	2,178	NR	NR	70	54	60	46
MASSACHUSETTS	Boston University	120	NR	NR	3,493	NR	NR	9	8	106	92
MASSACHUSETTS	Harvard School of Dental Medicine	49	4	1	840	116	52	1	3	34	97
MASSACHUSETTS	Tufts University	127	53	44	3,617	415	288	29	18	132	82
MICHIGAN	University of Detroit Mercy	365	91	83	1,151	58	45	52	67	26	33
MICHIGAN	University of Michigan	277	NR	74	1,892	NR	121	63	60	42	40
MINNESOTA	University of Minnesota	173	NR	65	682	NR	31	65	68	31	32
MISSISSIPPI	University of Mississippi	124	71	35	10	0	0	35	100	0	0
MISSOURI	University of Missouri-Kansas City	169	85	67	889	129	35	68	67	34	33
NEBRASKA	Creighton University	98	NA	NA	2,747	NA	NA	15	18	70	82
NEBRASKA	University of Nebraska	105	55	37	776	109	20	34	72	13	28
NEVADA	University of Nevada, Las Vegas	147	95	60	2,488	338	65	52	68	25	32
NEW JERSEY	University of Medicine and Dentistry of New Jersey	300	NR	NR	1,248	NR	NR	300	19	1,248	81

Source: Individual schools

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NR = not reported NA = not available

TABLE 3-2. DENTAL SCHOOLS' APPLICANTS AND ENROLLEES, IN STATE VERSUS OUT OF STATE—CLASS ENTERING FALL 2006 (CONTINUED)

STATE, TERRITORY, OR PROVINCE	DENTAL SCHOOL	IN STATE OR PROVINCE APPLICANTS			OUT OF STATE OR PROVINCE APPLICANTS			ENROLLEES			
		TOTAL	NUMBER INTERVIEWED	NUMBER ACCEPTED	TOTAL	NUMBER INTERVIEWED	NUMBER ACCEPTED	IN STATE OR PROVINCE	PERCENTAGE	OUT OF STATE OR PROVINCE	PERCENTAGE
NEW YORK	Columbia University	NA	NA	NA	NA	NA	NA	23	30	53	70
NEW YORK	New York University	NA	NA	NA	NA	NA	NA	23	30	53	70
NEW YORK	Stony Brook University	413	165	35	678	50	4	35	90	4	10
NEW YORK	University at Buffalo	422	134	86	1,286	177	86	47	55	39	45
NORTH CAROLINA	University of North Carolina at Chapel Hill	248	166	65	655	59	16	68	84	13	16
OHIO	Case School of Dental Medicine	204	35	23	2,736	297	225	15	20	61	80
OHIO	The Ohio State University	235	112	88	875	63	48	76	75	26	25
OKLAHOMA	University of Oklahoma	158	114	48	440	49	10	48	83	10	17
OREGON	Oregon Health & Science University	143	70	58	857	76	52	52	69	23	31
PENNSYLVANIA	Temple University	272	120	77	3,294	636	233	40	32	85	68
PENNSYLVANIA	University of Pennsylvania	154	NA	NA	2,051	NA	NA	16	14	101	86
PENNSYLVANIA	University of Pittsburgh	201	57	32	1,445	173	48	32	40	48	60
PUERTO RICO	University of Puerto Rico	80	61	40	222	2	2	40	95	2	5
SOUTH CAROLINA	Medical University of South Carolina	156	113	51	452	7	5	51	91	5	9
TENNESSEE	Meharry Medical College	NA	NA	NA	NA	NA	NA	9	15	53	85
TENNESSEE	University of Tennessee	181	127	58	285	62	44	51	64	29	36
TEXAS	Baylor College of Dentistry	747	299	127	710	22	11	88	93	7	7
TEXAS	University of Texas Health Science Center at Houston	754	241	82	33	2	1	83	99	1	1
TEXAS	University of Texas Health Science Center at San Antonio	785	262	147	266	15	12	89	93	7	7
VIRGINIA	Virginia Commonwealth University	236	81	59	1,663	186	88	55	61	35	39
WASHINGTON	University of Washington	235	128	47	777	31	13	45	82	10	18
WEST VIRGINIA	West Virginia University	75	72	32	1,161	73	31	31	62	19	38
WISCONSIN	Marquette University	177	80	42	2,778	180	66	40	50	40	50
ALBERTA	University of Alberta	198	69	36	124	10	4	31	91	3	9
BRITISH COLUMBIA	University of British Columbia	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
MANITOBA	University of Manitoba	NR	55	24	NR	28	5	24	83	5	17
NOVA SCOTIA	Dalhousie University	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
ONTARIO	University of Toronto	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
ONTARIO	University of Western Ontario	NR	NR	NR	NR	NR	NR	52	95	3	5
QUÉBEC	McGill University	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
QUÉBEC	Université de Montréal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
QUÉBEC	Université Laval	NR	135	48	NR	NR	NR	NR	NR	NR	NR
SASKATCHEWAN	University of Saskatchewan	84	53	22	263	45	6*	22	79	6	21

Source: Individual schools

Note: The numbers presented above may not match those listed by the individual schools in Part II because of differing reporting procedures. Neither set of numbers is intended to be an exact statistic but is presented to give a sense of the applicant and enrollee profiles of each school.

NR = not reported NA = not available

TABLE 3-3. ADMISSION REQUIREMENTS BY DENTAL SCHOOL

STATE, TERRITORY, OR PROVINCE	DENTAL SCHOOL	NUMBER YRS. REQUIRED PREDENTAL EDUCATION	UNDERGRADUATE COURSES REQUIRED	DAT*	GPA*	INTERVIEW [§]	STATE RESIDENCY REQUIREMENT
ALABAMA	University of Alabama at Birmingham	Formal minimum 3 yrs.	Inorg. & org. chem., bio., physics, math, Eng.	Mandatory	3.3 or above recommended	Yes	Preference to residents of AL and neighboring states
ARIZONA	Arizona School of Dentistry & Oral Health	Minimum 3 yrs.	General bio., general & org. chem., physics, Eng., biochem., physio.	No minimum	2.5	Yes	None
ARIZONA	Midwestern University	Minimum 3 yrs., bachelor's degree recommended	Bio., general & org. chem., physics, Eng., biochem.	Mandatory	Minimum of 2.50, 3.2 or above recommended	Yes, an on-campus interview is mandatory	NR
CALIFORNIA	Loma Linda University	NR	General bio. or zoo., general or inorg. chem. & org. chem, physics, Eng.	NR	NR	NR	NR
CALIFORNIA	University of California, Los Angeles	Minimum 3 yrs.	inorg. & org. chem., physics, bio., Eng., psych., biochem.	NA	NA	NA	NA
CALIFORNIA	University of California, San Francisco	Minimum 3 yrs.	Inorg. & org. chem., bio., biochem., physics, psych., Eng.	Mandatory	Residents with bachelor's degree, 2.4; nonresidents, 3.0	Yes	No specific requirements
CALIFORNIA	University of Southern California	Minimum 2 yrs.;	Bio., inorg. & org. chem., physics, Eng.	15 required	NA	Yes	None
CALIFORNIA	University of the Pacific	Minimum 3 yrs.	Bio., physics, inorg. & org. chem., Eng.	Mandatory	Assessed	Yes	No specific requirements
COLORADO	University of Colorado at Denver	Minimum 3 yrs. plus	General & org. chem., bio., physics, Eng. comp., hum.	Mandatory	No specific requirements	Upon invitation	No specific requirements
CONNECTICUT	University of Connecticut	Minimum 3 yrs.; usual 4 yrs.	Inorg. & org. chem., physics, bio., Eng.	Mandatory	3.0 or above recommended	Yes	No specific requirements
DISTRICT OF COLUMBIA	Howard University	Minimum 4 yrs.	Bio., inorg. & org. chem., Eng.	17 required	2.7	Yes	NA
FLORIDA	Nova Southeastern University	Minimum 90 semester hours	Bio., inorg. & org. chem., physics, Eng. comp & lit.	18 required	3.3	Yes	None
FLORIDA	University of Florida	Bachelor's degree strongly recommended	Inorg. & org. chem., bio., physics, biochem., micro., mole. bio./genetics, Eng., general psych.	Mandatory, minimum 15	3.2 or above recommended	Yes	Preference to FL residents
GEORGIA	Medical College of Georgia	Minimum 90 semester hours	Eng., adv. chem., general bio., general or inorg. chem., physics	Academic, at least 14 required; perceptual, at least 14 required	OGPA minimum 2.8, SGPA minimum 2.8	Required	Must be GA residents
ILLINOIS	Southern Illinois University	Formal minimum of 2 yrs.; usual minimum of 3 yrs.	Inorg. & org. chem., bio., physics, Eng.	Mandatory	3.0 or above recommended	By invitation only and required for acceptance consideration	Preference given to IL residents
ILLINOIS	University of Illinois at Chicago	Minimum 3 yrs., degree preferred	Chem., bio., physics, Eng.	Minimum of 15 aca. ave. & 14 PAT	Minimum 2.5/4.0 cumul. & 2.5/4.0 sci.	Mandatory	Preference to IL residents; 10% nonresident

Source: Individual schools

*DAT—Dental Admission Test; GPA—Grade Point Average

[§]Because interview policies vary considerably from school to school, readers are encouraged to review the individual school listings in Part II.

TABLE 3-3. ADMISSION REQUIREMENTS BY DENTAL SCHOOL (CONTINUED)

STATE, TERRITORY, OR PROVINCE	DENTAL SCHOOL	NUMBER YRS. REQUIRED PREDENTAL EDUCATION	UNDERGRADUATE COURSES REQUIRED	DAT*	GPA*	INTERVIEW [§]	STATE RESIDENCY REQUIREMENT
INDIANA	Indiana University	Minimum 3 yrs.	Bio., general & org. chem., physics, anatomy, physio., biochem., general psych., Eng.	Minimum of 16, 18 in Reading Comprehension	3.0	Yes	No specific requirements
IOWA	University of Iowa	Minimum 3 yrs., 4 yrs. recommended	Bio., chem., physics,	Prefer minimum national average on each section	Prefer above a 3.0 on a 4.0 scale	Required	Preference to IA residents
KENTUCKY	University of Kentucky	Minimum 4 yrs.	Bio., general & org. chem., physics, Eng.	Mandatory	Minimum 3.0	Yes	No
KENTUCKY	University of Louisville	Minimum 90 credit hours, including 32 science hours	Gen. & org. chem. or org. chem. & biochem., physics, bio	Mandatory	No minimum but 3.0 or above in sciences recommended	Required	No
LOUISIANA	Louisiana State University	Minimum 3 yrs.	Org. chem., physics, Eng.	NR	NR	NR	NR
MARYLAND	University of Maryland	Bachelor's degree strongly recommended	Inorg. & org. chem., bio., physics, Eng. comp., biochem.	NR	NR	NR	NR
MASSACHUSETTS	Boston University	Formal minimum 3 yrs., usual and recommended 4 yrs.	Inorg. & org. chem., physics, bio., Eng., math w/calculus	Mandatory	3.2 or above recommended	Yes	No specific requirements
MASSACHUSETTS	Harvard School of Dental Medicine	Formal minimum 3 yrs., usual minimum 4 yrs.	Bio., gen. & org. chem., physics, calculus, Eng. (preferably comp.)	Mandatory	3.0 or above	Yes	No specific requirements
MASSACHUSETTS	Tufts University	Bachelor's degree required	General bio., general & org. chem., physics, biochem., writing-intensive humanities course	16 Academic Average, 15 Perceptual Ability, 16 Total Science	Preference given to those above 3.3	Required for acceptance	No specific requirements
MICHIGAN	University of Detroit Mercy	Formal minimum 2 yrs., generally accepted 3+ yrs.	Eng. (comp. & lit.), bio., org. & inorg. chem., physics	Mandatory (recommended 17 or higher in science sections)	No cutoff, but 3.0 or above recommended. 2.95 or above science recommended	Yes, at the discretion of the Admissions Committee	No specific requirements
MICHIGAN	University of Michigan	Formal minimum of 2 yrs., generally acceptable minimum of 2 yrs., usual and recommended 4 yrs.	Inorg. & org. chem., physics, bio., biochem., micro., Eng. comp., psych., sociology	NR	NR	NR	NR
MINNESOTA	University of Minnesota	Formal minimum 3 yrs.; preferred minimum 4 yrs.	General & org. chem., biochem., physics, bio., Eng., psych., math	Mandatory	Minimum 2.5	Yes	Preference to MN residents
MISSISSIPPI	University of Mississippi	Minimum 4 yrs.	Org. & inorg. chem., physics, bio., adv. bio. or chem., statistics, Eng., math	NR	NR	Yes	Preference to MS residents
MISSOURI	University of Missouri-Kansas City	Minimum 90 hrs. at the time of application, degree preferred	Bio., anatomy, physio., cell bio., org. & inorg. chem., physics, Eng. comp.	17 preferred	Science 3.4 preferred	Yes	Preference to residents of MO, KS, AR, NM, HI
NEBRASKA	Creighton University	Formal minimum 2 yrs., generally accepted minimum 4 yrs.	Inorg. & org. chem., bio. or zoo., Eng., physics	Mandatory	Above 3.0 recommended	Not req. for all students	No specific requirements

Source: Individual schools

*DAT—Dental Admission Test; GPA—Grade Point Average

[§]Because interview policies vary considerably from school to school, readers are encouraged to review the individual school listings in Part II.

TABLE 3-3. ADMISSION REQUIREMENTS BY DENTAL SCHOOL (CONTINUED)

STATE, TERRITORY, OR PROVINCE	DENTAL SCHOOL	NUMBER YRS. REQUIRED PREDENTAL EDUCATION	UNDERGRADUATE COURSES REQUIRED	DAT*	GPA*	INTERVIEW [§]	STATE RESIDENCY REQUIREMENT
NEBRASKA	University of Nebraska	Minimum 3 yrs.	Eng., bio., general & org. chem., physics	NR	NR	Yes	NR
NEVADA	University of Nevada, Las Vegas	Formal minimum 3 yrs., bachelor's degree preferred	Bio., general & org. chem., physics, Eng., biochem.	Mandatory	NA	NR	NA
NEW JERSEY	University of Medicine and Dentistry of New Jersey	Minimum 3 yrs., normal 4 yrs.	Inorg. & org. chem., bio., physics, Eng.	Minimum 18	3.25	Yes	NA
NEW YORK	Columbia University	Preferred minimum 4 yrs., formal minimum 90 credits	Inorg. & org. chem., bio., physics, Eng.	No minimum	No minimum	Yes	NA
NEW YORK	New York University	B.A./B.S. from United States required	Eng., bio., org. chem., physics	18 required	3.2	Yes	No specific requirements
NEW YORK	Stony Brook University	Minimum of 3 yrs., bachelor's degree preferred	Bio., inorg. & org. chem., physics, calc. or stat.	Mandatory; preferably taken within 3 years of application	3.0 or above recommended	Mandatory; scheduled at discretion of Admissions Committee	No specific requirements
NEW YORK	University at Buffalo	Minimum 3 yrs.	Gen. bio., gen. & org. chem., physics, all w/lab; Eng. w/comp.	14 minimum AA, PAT	3.0 min.	Required for all receiving serious consideration	No specific requirements
NORTH CAROLINA	University of North Carolina at Chapel Hill	Minimum 3 yrs.	Inorg. & org. chem., bio., physics, Eng.	17 required	3.0	Yes	No specific requirements
OHIO	Case School of Dental Medicine	Minimum 2 yrs., 4 yrs. suggested	Inorg. & org. chem., physics, bio., Eng.	Mandatory	3.2 or above recommended	Yes	No specific requirements
OHIO	The Ohio State University	Formal minimum 3 yrs., usual acceptable minimum 4 yrs.	Bio., general & org. chem., physics, anatomy, biochem., micro., Eng., adv. writing.	Mandatory, 13 minimum PAT	3.4 or above recommended	Yes	Priority to OH residents
OKLAHOMA	University of Oklahoma	Minimum of 90 semester hours	Bio., physics, psych., general & org. chem., Eng., biochem.	17 minimum	2.5 minimum, 3.0 to be competitive	Yes	Preference to OK residents
OREGON	Oregon Health & Science University	Formal minimum 3 yrs.; usual 4 yrs.; bachelor's degree strongly preferred	Gen. bio., inorg. & org. chem., physics, anat., physiology, biochem., Eng. comp.	Mandatory	3.0 or above recommended	Yes	Priority order: OR residents, WICHE residents, nonresidents, Canadian; int'l. students
PENNSYLVANIA	Temple University	Minimum 3 yrs.	Bio., gen. & org. chem., physics, Eng.	18 required	3.0	Required	No specific requirements
PENNSYLVANIA	University of Pennsylvania	Formal minimum 3 yrs., usual minimum 4 yrs.	Inorg. & org. chem., bio., biochem., physics, math, Eng.	Mandatory	3.2 or above recommended	Yes	No specific requirements
PENNSYLVANIA	University of Pittsburgh	Prefer 4 yrs.	Inorg. & org. chem., bio. w/lab, physics, Eng.	Min of 16 on each section	Min of 3.0	Required	No specific requirements
PUERTO RICO	University of Puerto Rico	Minimum 90 semester credits	Bio., gen. & inorg. chem., physics, Eng., Spanish,	Mandatory	Minimum general and science GPA of 2.5	Yes	NR

Source: Individual schools

*DAT—Dental Admission Test; GPA—Grade Point Average

[§]Because interview policies vary considerably from school to school, readers are encouraged to review the individual school listings in Part II.

TABLE 3-3. ADMISSION REQUIREMENTS BY DENTAL SCHOOL (CONTINUED)

STATE, TERRITORY, OR PROVINCE	DENTAL SCHOOL	NUMBER YRS. REQUIRED PREDENTAL EDUCATION	UNDERGRADUATE COURSES REQUIRED	DAT*	GPA*	INTERVIEW [§]	STATE RESIDENCY REQUIREMENT
SOUTH CAROLINA	Medical University of South Carolina	Minimum 4 yrs., but strongly recommend applicant earn bachelor's degree	Bio., gen. & org. chem., physics, math, Eng.	Mandatory, U.S. version only	No specific requirement	If eligible, applicant would be invited for interview on campus	Strong preference to SC residents
TENNESSEE	Meharry Medical College	Minimum 2 yrs.	Gen. & org. chem., physics, general bio. or botany or zoo.	Mandatory	Minimum 2.0	Yes	NR
TENNESSEE	University of Tennessee	Minimum 4 yrs.	Eng. comp., general bio., general & org. chem., biochem., physics, and hist., micro. or comp. anatomy	17 required	Minimum 3.0	Required	54 TN, 18 AR, 8 other states
TEXAS	Baylor College of Dentistry	Formal minimum 3 yrs., usual minimum 4 yrs.	Bio., inorg. & org. chem., gen physics, biochem., Eng.	Mandatory	3.0 or above recommended	Yes	Preference to TX residents and surrounding states
TEXAS	University of Texas Health Science Center at Houston	Formal minimum 3 yrs., usual minimum 4 yrs.	General & org. chem., physics, bio., Eng., biochem.	Mandatory	3.0 or above strongly recommended	Yes	Preference to TX residents
TEXAS	University of Texas Health Science Center at San Antonio	Minimum 3 yrs.	Inorg. & org. chem., bio., physics	Competitive	Competitive	Yes	No specific requirements
VIRGINIA	Virginia Commonwealth University	Formal minimum of 3 yrs.; generally acceptable minimum of 4 yrs.	General bio., general & org. chem., biochem., physics	Mandatory; should be taken no later than December of the year prior to desired matriculation	No specific requirements	Yes	No specific requirements
WASHINGTON	University of Washington	Minimum 3 yrs., most entering students have 4 yrs.	General & org. chem., biochem., physics, general bio. or zoo., micro.	Mandatory; must be taken no later than Oct. 31 of year prior to admission	GPA needs to be competitive within applicant pool	Applicants are selected after being screened. Approximately 15% of the pool is interviewed.	Preference as follows: Washington residents, residents of WICHE states, residents of other states
WEST VIRGINIA	West Virginia University	Minimum 3 yrs.	Bio., inorg. & org. chem., physics, Eng. comp.	Mandatory	3.0 or above strongly recommended	Yes	Preference to WV residents
WISCONSIN	Marquette University	Formal minimum 3 yrs., usual minimum 4 yrs.	Inorg. & org. chem., bio., physics, Eng.	Mandatory; Canadian DAT accepted	No specific reqt., 3.3+ recommended	Mandatory for acceptance	50% in state 50% out of state
ALBERTA	University of Alberta	Minimum 2 yrs. (10 full course requirements)	General & org. chem., bio., physics, Eng., stat., biochem.	Canadian DAT mandatory; minimum score is 5/30 for Reading Comprehension, PAT, MAN	Minimum 3.0 out of 4	A personal interview is required of all competitive applicants annually	A maximum of three out-of-province Canadian residents and one foreign applicant may be accepted
BRITISH COLUMBIA	University of British Columbia	Minimum 3 yrs.	General & org. chem., physics, bio., biochem., Eng., math	Mandatory; Canadian DAT only	Minimum 70%	100 candidates invited for an interview	NA

Source: Individual schools

*DAT—Dental Admission Test; GPA—Grade Point Average

[§]Because interview policies vary considerably from school to school, readers are encouraged to review the individual school listings in Part II.

TABLE 3-3. ADMISSION REQUIREMENTS BY DENTAL SCHOOL (CONTINUED)

STATE, TERRITORY, OR PROVINCE	DENTAL SCHOOL	NUMBER YRS. REQUIRED PREDENTAL EDUCATION	UNDERGRADUATE COURSES REQUIRED	DAT*	GPA*	INTERVIEW [§]	STATE RESIDENCY REQUIREMENT
MANITOBA	University of Manitoba	Minimum 2 yrs.	General & org. chem., biochem., physics, bio, Eng.	Mandatory	Minimum 2.5 in core science courses	Yes	NA
NOVA SCOTIA	Dalhousie University	Minimum 2 yrs.	General & org. chem., physics, bio., physiology, microbio., biochem.	Mandatory	Minimum 3.5 to be competitive	Yes	Preference to Atlantic Province residents
ONTARIO	University of Toronto	Minimum 3 yrs.	Biochem., physiology	Mandatory	Minimum 2.7	Yes	NR
ONTARIO	University of Western Ontario	Minimum 2 yrs.	Bio., physics, general & org. chem., physio., biochem.	Mandatory	3.0	Yes	NR
QUÉBEC	McGill University	Minimum 4 yrs.	Bio., general & org. chem., physics	Mandatory	3.5 minimum	Yes	NA
QUÉBEC	Université de Montréal	NR	NR	NR	NR	NR	NR
QUÉBEC	Université Laval	Minimum 2 yrs.	Chem., physics, bio., math,	17,2/30	31,735	Yes	Yes
SASKATCHEWAN	University of Saskatchewan	Minimum 2 yrs. predentistry courses	General bio., general & org. chem., physics, biochem.	Mandatory; 25% weight on CDA DAT scores on Reading Comprehension, Perceptual Ability, Carving, Academic Average. Academic Average a reqt. effective 2007.	3.0. 65% weight on 2 best years	Yes, 10% weight	NR

Source: Individual schools

*DAT—Dental Admission Test; GPA—Grade Point Average

[§]Because interview policies vary considerably from school to school, readers are encouraged to review the individual school listings in Part II.

TABLE 3-4. CHARACTERISTICS OF THE CLASS ENTERING FALL 2006 BY DENTAL SCHOOL

STATE, TERRITORY, OR PROVINCE	DENTAL SCHOOL	AGE OF STUDENTS (FIRST-TIME ENROLLEES)			PREDENTAL EDUCATION OF ALL FIRST-YEAR STUDENTS						MEAN DAT (FIRST-TIME ENROLLEES)		MEAN GPA (FIRST-TIME ENROLLEES)	
		MEAN	RANGE	# OVER 30	2 YRS.	3 YRS.	4 YRS.	BACC.	MAST.	PH.D.	ACAD.	PAT	OVERALL	SCI.
ALABAMA	University of Alabama at Birmingham	NA	NA	NA	NA	NA	NA	NA	NA	NA	19.2	18.3	3.58	3.5
ARIZONA	Arizona School of Dentistry & Oral Health	25	20-36	12	0	3	2	47	2	0	18.59	18.13	3.46	3.21
ARIZONA	Midwestern University	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
CALIFORNIA	Loma Linda University	NA	NA	NA	NA	NA	NA	NA	NA	NA	20	19.7	3.27	3.24
CALIFORNIA	University of California, Los Angeles	NA	NA	NA	NA	NA	NA	NA	NA	NA	22	20	3.65	3.6
CALIFORNIA	University of California, San Francisco	NR	NR	NR	0	0	1	75	4	0	20.6	19.2	3.61	3.57
CALIFORNIA	University of Southern California	NA	NA	NA	NA	NA	NA	NA	NA	NA	20	19	3.47	3.37
CALIFORNIA	University of the Pacific	25	19-34	NR	7	6	4	108	11	0	20.5	19.7	3.37	3.29
COLORADO	University of Colorado	NA	NA	NA	NA	NA	NA	NA	NA	NA	19.6	19.6	3.71	3.66
CONNECTICUT	University of Connecticut	24	22-28	NR	0	0	0	39	0	0	20	18.3	3.57	3.5
DISTRICT OF COLUMBIA	Howard University	NA	NA	NA	NA	NA	NA	NA	NA	NA	17	16	3.09	3.0
FLORIDA	Nova Southeastern University	NA	NA	NA	NA	NA	NA	NA	NA	NA	19	18	3.6	3.58
FLORIDA	University of Florida	23	21-34	1	0	4	1	75	1	1	19	18	3.6	3.5
GEORGIA	Medical College of Georgia	NA	NA	NA	NA	NA	NA	NA	NA	NA	19	19	3.5	3.5
ILLINOIS	Southern Illinois University	NA	NA	NA	NA	NA	NA	NA	NA	NA	19	18.1	3.64	3.6
ILLINOIS	University of Illinois at Chicago	NA	NA	NA	NA	NA	NA	NA	NA	NA	19.3	18.74	3.45	3.35
INDIANA	Indiana University	25	22-42	14	0	2	16	73	9	0	18.72	18.46	3.52	3.44
IOWA	University of Iowa	23	21-37	3	0	28	0	47	3	0	19	18	3.7	3.63
KENTUCKY	University of Kentucky	25	21-40	5	0	0	0	54	2	0	18.44	17.64	3.52	3.37
KENTUCKY	University of Louisville	24	21-38	5	0	2	5	70	5	0	18	17	3.57	3.46
LOUISIANA	Louisiana State University	NR	NR	NR	NR	2	3	55	NR	NR	19.1	19.2	3.56	3.48
MARYLAND	University of Maryland	24	22-37	5	0	0	1	122	6	1	20	18.7	3.5	3.4
MASSACHUSETTS	Boston University	24	19-46	4	0	3	1	103	8	0	20	20	3.23	3.11
MASSACHUSETTS	Harvard School of Dental Medicine	NA	NA	NA	NA	NA	NA	NA	NA	NA	24.4	21.6	3.77	3.77
MASSACHUSETTS	Tufts University	24	20-41	8	0	1	0	153	6	1	19	18.1	3.41	3.33
MICHIGAN	University of Detroit Mercy	NA	NA	NA	NA	NA	NA	NA	NA	NA	19	18	3.54	3.51
MICHIGAN	University of Michigan	NA	NA	NA	NA	NA	NA	NA	NA	NA	19.58	19.25	3.51	3.41
MINNESOTA	University of Minnesota	NA	NA	NA	NA	NA	NA	NA	NA	NA	19.4	19.1	3.63	3.57
MISSISSIPPI	University of Mississippi	NA	NA	NA	NA	NA	NA	NA	NA	NA	17.4	16.9	3.63	3.55
MISSOURI	University of Missouri-Kansas City	27	21-37	5	0	1	11	87	1	0	18.3	NR	3.64	3.6
NEBRASKA	Creighton University	24	21-36	3	0	9	4	72	3	0	18.92	19.07	3.53	3.42
NEBRASKA	University of Nebraska	24	21-36	3	0	7	5	32	3	0	18.6	18.1	3.78	3.7
NEVADA	University of Nevada, Las Vegas	NA	NA	NA	NA	NA	NA	NA	NA	NA	19.27	18.78	3.51	3.26
NEW JERSEY	University of Medicine and Dentistry of New Jersey	NA	NA	NA	NA	NA	NA	NA	NA	NA	19.28	17.58	3.47	3.4
NEW YORK	Columbia University	NR	NR	NR	0	0	0	69	6	0	22.16	19.06	3.49	3.44

Source: Individual schools

NR = not reported NA = not available or not applicable

TABLE 3-4. CHARACTERISTICS OF THE CLASS ENTERING FALL 2006 BY DENTAL SCHOOL (CONTINUED)

STATE, TERRITORY, OR PROVINCE	DENTAL SCHOOL	AGE OF STUDENTS (FIRST-TIME ENROLLEES)			PREDENTAL EDUCATION OF ALL FIRST-YEAR STUDENTS						MEAN DAT (FIRST-TIME ENROLLEES)		MEAN GPA (FIRST-TIME ENROLLEES)	
		MEAN	RANGE	# OVER 30	2 YRS.	3 YRS.	4 YRS.	BACC.	MAST.	PH.D.	ACAD.	PAT	OVERALL	SCI.
NEW YORK	New York University	NA	NA	NA	NA	NA	NA	NA	NA	NA	19.06	17.8	3.29	3.16
NEW YORK	Stony Brook University	NR	NR	NR	NR	NR	NR	NR	NR	NR	21	19	3.71	3.72
NEW YORK	University at Buffalo	NR	NR	NR	NR	NR	NR	NR	NR	NR	19.35	19.11	3.57	3.56
NORTH CAROLINA	University of North Carolina at Chapel Hill	24.7	21-41	8	1	1	0	79	0	0	19.7	18.1	3.6	3.53
OHIO	Case School of Dental Medicine	NR	NR	NR	NR	NR	NR	NR	NR	NR	19.36	18.5	3.5	3.45
OHIO	The Ohio State University	NR	NR	NR	NR	NR	NR	NR	NR	NR	18.98	18.98	3.52	3.39
OKLAHOMA	University of Oklahoma	NR	NR	NR	NR	NR	NR	NR	NR	NR	19.51	18.33	3.63	3.54
OREGON	Oregon Health & Science University	26	21-37	12	0	0	0	75	2	NR	19.55	18.87	3.58	3.57
PENNSYLVANIA	Temple University	24	21-36	4	0	3	6	112	4	0	18.8	18.7	3.33	3.19
PENNSYLVANIA	University of Pennsylvania	23	20-29	0	0	3	0	113	1	0	21	19	3.68	3.63
PENNSYLVANIA	University of Pittsburgh	NR	NR	NR	NR	NR	NR	NR	NR	NR	19.83	18.64	3.54	3.43
PUERTO RICO	University of Puerto Rico	25	20-49	3	0	8	0	33	1	0	15	16	3.45	3.33
SOUTH CAROLINA	Medical University of South Carolina	NR	NR	NR	NR	NR	NR	NR	NR	NR	19.3	19.89	3.59	3.58
TENNESSEE	Meharry Medical College	NR	NR	NR	NR	NR	NR	NR	NR	NR	16	15	3.1	2.9
TENNESSEE	University of Tennessee	23	21-29	NR	NR	NR	NR	NR	NR	NR	18	18	3.45	3.36
TEXAS	Baylor College of Dentistry	24	20-36	NR	0	1	0	90	3	0	19.5	17.8	3.51	3.44
TEXAS	University of Texas Health Science Center at Houston	24.5	19-43	10	0	2	0	82	0	0	19.19	17.8	3.59	3.52
TEXAS	University of Texas Health Science Center at San Antonio	NA	NA	NA	NA	NA	NA	NA	NA	NA	19	18	3.74	3.6
VIRGINIA	Virginia Commonwealth University	25	19-38	NR	0	0	0	89	1	0	19	18	3.36	3.25
WASHINGTON	University of Washington	25	21-31	6	0	0	2	53	2	0	21.22	20.33	3.45	3.46
WEST VIRGINIA	West Virginia University	24	21-35	2	0	11	12	26	1	0	18	17	3.54	3.4
WISCONSIN	Marquette University	23.5	20-37	4	0	16	64	NR	0	0	18.44	18.08	3.5	3.43
ALBERTA	University of Alberta	NR	NR	NR	NR	NR	NR	NR	NR	NR	24.1	20.1	3.8	3.84
BRITISH COLUMBIA	University of British Columbia	24	20-29	0	0	3	36	NA	1	0	20.9	21.7	3.65	NR
MANITOBA	University of Manitoba	23.5	20-46	1	2	5	0	20	2	0	20.08	19.35	4.01	3.92
NOVA SCOTIA	Dalhousie University	NR	NR	NR	NR	NR	NR	NR	NR	NR	20	17	3.7	3.7
ONTARIO	University of Toronto	NA	NA	NA	0	21	41	NA	3	0	21	19	3.83	NA
ONTARIO	University of Western Ontario	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	3.9	NR
QUEBEC	McGill University	NR	NR	NR	NR	NR	NR	NR	NR	NR	NA	NA	NA	NA
QUEBEC	Université de Montréal	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
QUEBEC	Université Laval	NR	NR	NR	NR	NR	NR	NR	NR	NR	17.2	15	NA	NA
SASKATCHEWAN	University of Saskatchewan	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	19.79	NR	NR

Source: Individual schools

NR = not reported NA = not available or not applicable

TABLE 3-5. THE CLASS ENTERING FALL 2006 AT DENTAL SCHOOLS BY STATE OF RESIDENCE

DENTAL SCHOOL		TOTAL 1ST YEAR ENROLLEES	IN-STATE	OUT-OF-STATE+
ALABAMA	University of Alabama at Birmingham	54	45	9 GA-3, NC-2, MS-2, FL-1, TN-1
ARIZONA	Arizona School of Dentistry & Oral Health	54	21	33 CA-7, ID-1, IL-1, IN-3, LA-1, MD-1, ME-1, MT-2, ND-2, NM-1, OH-2, OK-1, OR-2, TX-2, UT-1, VA-3, WA-2
ARIZONA	Midwestern University	NA	NA	NA NA
CALIFORNIA	Loma Linda University	95	NR	NR NR
CALIFORNIA	University of California, Los Angeles	88	73	15 AZ-2, CO-1, FL-2, GA-1, IL-2, PA-1, TX-1, UT-4, VA-1, WA-1
CALIFORNIA	University of California, San Francisco	80	66	14 AZ-2, HI-1, ID-1, IL-1, NJ-1, OR-1, TX-1, UT-3, WA-1, other-2
CALIFORNIA	University of Southern California	144	NR	NR Numbers not specified: AZ, FL, HI, WA, MI, UT, GA, MN, WI, IL
CALIFORNIA	University of the Pacific	140	93	47 AZ-8, Canada-3, CO-1, GA-2, HI-4, ID-1, MN-1, NC-2, NM-2, NV-6, OR-2, PA-2, UT-9, WA-4
COLORADO	University of Colorado	50	34	16 AZ-8, NM-3, ND-2, AK-1, HI-1, MT-1
CONNECTICUT	University of Connecticut	39	19	20 DE-2, GA-1, MA-5, ME-5, NJ-1, RI-4, VA-1, Trinidad and Tobago-1
DISTRICT OF COLUMBIA	Howard University	90	17	73 AZ-1, CA-4, CO-1, FL-4, GA-4, IL-2, LA-2, MD-14, MI-2, MN-1, NY-9, NJ-2, NC-2, OH-1, OR-1, PA-2, SC-1, TN-2, TX-3, UT-1, VA-6, WA-2, Canada-3, Grand Bahama-1, St. Lucia-1
FLORIDA	Nova Southeastern University	105	62	43 AZ-4, CA-9, GA-1, ID-2, international-1, KS-1, LA-1, MI-1, NC-2, NE-1, NJ-1, NV-1, PA-2, SC-1, UT-9, VA-1, WA-1, WY-2, Canada-2
FLORIDA	University of Florida	82	72	10 AZ-1, GA-2, ID-1, IN-1, MI-1, NC-1, TN-1, UT-1, WI-1
GEORGIA	Medical College of Georgia	63	63	0 NA
ILLINOIS	Southern Illinois University	51	50	1 MO-1
ILLINOIS	University of Illinois at Chicago	64	58	6 CA-2, IN-1, NM-1, MI-1, WI-1
INDIANA	Indiana University	100	69	31 AZ-3, AR-1, BC-1, CA-2, ID-3, MA-1, MI-2, NV-2, NC-1, OH-1, OR-2, PR-1, TX-5, UT-2, WA-3, WI-1
IOWA	University of Iowa	78	63	15 CO-1, FL-1, GA-1, HI-1, ID-2, MD-1, MT-1, ND-1, NV-1, UT-1, WI-2, WY-1, international-1
KENTUCKY	University of Kentucky	56	41	14 IL-2, VA-2, 1 each NC, OH, UT, CA, GA, MO, TN, IN, Canada, China
KENTUCKY	University of Louisville	82	47	34 AL-1, AZ-1, AR-2, CA-1, FL-1, GA-7, ID-1, IL-2, IN-4, MI-1, MO-1, NV-1, PA-1, SC-1, TN-1, UT-7, WA-2
LOUISIANA	Louisiana State University	60	58	2 AR-2
MARYLAND	University of Maryland	130	NR	NR NR
MASSACHUSETTS	Boston University	115	9	106 AZ-3, CA-16, CO-1, DE-1, FL-13, GA-4, HI-1, ID-1, IL-1, LA-1, MD-2, MI-1, MT-1, NC-2, NH-1, NJ-2, NY-13, OH-1, OR-1, PA-4, RI-1, SC-2, TX-2, UT-2, VA-2, WA-3, WI-1, plus Canadian and international
MASSACHUSETTS	Harvard School of Dental Medicine	35	1	35 CA-8, CO-2, CT-1, FL-3, GA-1, IL-1, MD-1, MI-2, NC-2, NJ-1, NY-3, OH-1, PA-1, UT-1, Canada-4, Korea-1, Taiwan-1
MASSACHUSETTS	Tufts University	161	29	132 AK-1, AZ-3, CA-17, CO-1, CT-6, DE-1, FL-13, GA-4, ID-2, IL-3, IN-2, KS-1, ME-5, MI-1, MN-2, MS-1, MT-1, NC-3, NE-1, NH-3, NJ-7, NY-9, OR-3, PA-2, RI-3, TN-2, TX-6, UT-4, VA-1, Bulgaria-1, Ethiopia-1, Korea-10, Monaco-1, Nigeria-1
MICHIGAN	University of Detroit Mercy	78	52	25 AB-2, BC-1, ONT-11, FL-1, IL-1, Iran-1, NC-1, OH-2, OR-1, TX-3, WI-1
MICHIGAN	University of Michigan	105	63	42 AZ-2, CA-10, DC-1, GA-2, ID-1, IL-1, MO-1, MT-1, NV-1, NJ-2, NM-1, OH-5, UT-6, WA-4, WI-3, nonresident-1
MINNESOTA	University of Minnesota	96	NR	NR NR
MISSISSIPPI	University of Mississippi	35	35	0 NA
MISSOURI	University of Missouri-Kansas City	102	68	34 KS-27, HI-1, NM-3, AR-2
NEBRASKA	Creighton University	85	15	70 AL-1, AZ-1, CA-5, CO-4, HI-1, ID-8, IL-2, IN-1, IA-2, KS-1, MN-3, MO-2, MT-1, NV-1, NM-5, NY-1, ND-6, PA-1, RI-1, SD-5, TX-1, UT-11, WA-4, WI-1, WY-1
NEBRASKA	University of Nebraska	47	NR	NR NR
NEVADA	University of Nevada, Las Vegas	77	NR	NR NR
NEW JERSEY	University of Medicine and Dentistry of New Jersey	1,548	58	38 AZ-1, CA-4, GA-1, MI-1, NY-29, OH-1, PA-1

Source: Individual schools NR = not reported NA = not available or not applicable

TABLE 3-5. THE CLASS ENTERING FALL 2006 AT DENTAL SCHOOLS BY STATE OF RESIDENCE (CONTINUED)

DENTAL SCHOOL		TOTAL 1ST YEAR ENROLLEES	IN-STATE	OUT-OF-STATE+
NEW YORK	Columbia University	76	NA	NA NA
NEW YORK	New York University	232	NR	NR NR
NEW YORK	Stony Brook University	39	35	4 IN-1, KY-1, RI-1, UT-1
NEW YORK	University at Buffalo	86	47	39 AZ-4, CA-4, WA-4, CO-3, MA-3, MI-3, TX-3, UT-3, NH-2, NJ-2, PA-2, ID-1, MD-1, MN-1, ONT-1, VA-1, WI-1
NORTH CAROLINA	University of North Carolina at Chapel Hill	81	69	13 CA-1, FL-1, GA-1, ID-1, LA-1, NV-1, SC-1, TN-1, UT-3, VA-2
OHIO	Case School of Dental Medicine	70	15	54 AZ-1, CA-2, CO-1, ID-5, IN-3, MA-1, MD-1, MI-4, MN-1, NV-1, PA-1, TN-1, TX-1, UT-12, VA-2, WA-7, WY-1, Canada-6, Korea-3
OHIO	The Ohio State University	102	76	26 UT-13, ID-4, CA-2, IN-2, AZ-1, DE-1, NV-1, WA-1, WV-1
OKLAHOMA	University of Oklahoma	58	48	10 CA-2, MN-1, UT-7
OREGON	Oregon Health & Science University	75	52	23 AZ-9, ID-3, AK-2, MT-2, NM-2, CA-1, HI-1, NV-1, WA-1, WY-1
PENNSYLVANIA	Temple University	125	40	85 AZ-3, CA-7, CO-2, CT-1, DE-3, FL-10, GA-2, ID-3, IL-2, IN-1, MD-1, NC-3, NH-1, NJ-9, NM-1, NY-5, OH-2, OR-2, TX-1, UT-17, VA-6, WA-2, WI-1
PENNSYLVANIA	University of Pennsylvania	117	16	101 AK-1, AZ-3, CA-9, CT-1, FL-8, GA-2, IL-7, KY-1, MA-1, MD-2, MI-4, MN-1, MT-1, NC-1, NJ-12, NY-11, OH-4, OR-1, TN-1, TX-4, UT-2, VA-6, WA-3, WI-1, WV-1, Canada-3, Ecuador-1, Indonesia-1, Korea-5, Singapore-1, Syria-1, Trinidad-1
PENNSYLVANIA	University of Pittsburgh	80	35	43 AK-1, AZ-4, CA-10, FL-3, ID-3, IN 1, MA-1, MD-2, MI-4, NJ-1, NY-4, OH-1, OK-1, TX-1, UT-4, VA-1, WA-3
PUERTO RICO	University of Puerto Rico	42	40	2 AZ-1, UT-1
SOUTH CAROLINA	Medical University of South Carolina	55	51	4 PA, NC, TN, GA, ID
TENNESSEE	Meharry Medical College	62	9	53 AL-1, AZ-1, CA-4, CO-1, FL-1, GA-8, IL-1, IN-1, LA-3, MD-1, MI-2, MS-2, NC-6, NJ-1, NV-2, OK-1, PR-2, SC-1, TX-9, VA-1, International-4
TENNESSEE	University of Tennessee	80	51	29 AL-2, AR-19, GA-2, KS-1, MS-3, TX-2
TEXAS	Baylor College of Dentistry	95	88	7 AZ-1, CA-1, IL-1, NM-2, OK-1, UT-1
TEXAS	University of Texas Health Science Center at Houston	84	83	1 NM-1
TEXAS	University of Texas Health Science Center at San Antonio	96	89	7 ID-2, UT-4, WA-1
VIRGINIA	Virginia Commonwealth University	90	NR	NR Numbers not specified: CA, FL, ID, IN, MA, NC, NH, NJ, NV, NY, PA, UT
WASHINGTON	University of Washington	55	45	10 AK-1, CA-3, HI-1, ID-1, MT-2, LA-1, KY-1
WEST VIRGINIA	West Virginia University	50	31	19 FL-1, GA-1, LA-1, MD-1, NM-2, NY-3, OR-1, PA-3, PR-1, UT-2, VA-1, Korea-1, Kuwait-1
WISCONSIN	Marquette University	80	40	40 AK-4, CA-3, CO-1, FL-1, IL-10, LA-1, MI-5, MN-1, MO-1, NM-2, NY-1, NC-1, ND-1, OH-1, OR-2, PA-1, TN-1, TX-1, UT-3
ALBERTA	University of Alberta	34	31	3 NR
BRITISH COLUMBIA	University of British Columbia	40	NR	NR NR
MANITOBA	University of Manitoba	29	24	5 AB-3, BC-2
NOVA SCOTIA	Dalhousie University	36	NR	NR NR
ONTARIO	University of Toronto	68	NR	NR 4 int'l. (all from U.S.)
ONTARIO	University of Western Ontario	55	NR	NR NR
QUEBEC	McGill University	20	NR	NR NR
QUEBEC	Université de Montréal	NR	NR	NR NR
QUEBEC	Université Laval	48	NR	NR NR
SASKATCHEWAN	University of Saskatchewan	28	22	6 AB-1, BC-2, MB-1, ONT-2

Source: Individual schools NR = not reported NA = not available or not applicable

TABLE 3-6. COMBINED AND OTHER DEGREE PROGRAMS BY DENTAL SCHOOL

STATE, TERRITORY, OR PROVINCE	DENTAL SCHOOL	Ph.D.	M.S.	M.P.H.	M.D.	Other	B.A./B.S.	Additional Information
ALABAMA	University of Alabama at Birmingham	Yes*	Yes	Yes	No	Yes	No	*An integrated clinician scientist training program where students earn both a D.M.D. and a Ph.D. degree in a biomedical science.
ARIZONA	Arizona School of Dentistry & Oral Health	No	No	No	No	No	No	Certificate in Public Health required during D.M.D. program.
ARIZONA	Midwestern University	No	No	No	No	No	No	
CALIFORNIA	Loma Linda University	Yes	Yes	No	No	No	Yes	
CALIFORNIA	University of California, Los Angeles	Yes	Yes	No	No	Yes	No	
CALIFORNIA	University of California, San Francisco	Yes	Yes	No	Yes	Yes	Yes	
CALIFORNIA	University of Southern California	Yes	Yes	No	No	Yes	Yes	
CALIFORNIA	University of the Pacific	No	No	No	No	No	No	
COLORADO	University of Colorado	No	No	No	No	No	Yes	
CONNECTICUT	University of Connecticut	Yes	Yes	Yes	Yes	No	Yes	
DISTRICT OF COLUMBIA	Howard University	No	No	No	No	No	Yes*	*Combination six-year program for Howard University students admitted into the Dental School after the second year of undergraduate studies.
FLORIDA	Nova Southeastern University	No	No	Yes	No	No	No	
FLORIDA	University of Florida	No	Yes	Yes	No	No	Yes	
GEORGIA	Medical College of Georgia	Yes	Yes	No	No	No	No	
ILLINOIS	Southern Illinois University	Yes	Yes	Yes	No	No	Yes	
ILLINOIS	University of Illinois at Chicago	Yes*	Yes*	No	No	No	Yes	*Seven-year program. **Four- to five-year program.
INDIANA	Indiana University	Yes	No	Yes	No	No	No	
IOWA	University of Iowa	Yes	Yes	Yes	No	No	Yes	
KENTUCKY	University of Kentucky	Yes	Yes	No	No	No	No	
KENTUCKY	University of Louisville	Yes	Yes	No	Yes	No	No	M.P.H. may be pursued through U of L Graduate School.
LOUISIANA	Louisiana State University	Yes	No	No	No	No	No	
MARYLAND	University of Maryland	Yes	No	No	No	No	Yes*	*B.S./D.D.S. with schools within the University of Maryland system.
MASSACHUSETTS	Boston University	Yes	Yes	No	No	Yes	Yes	
MASSACHUSETTS	Harvard School of Dental Medicine	Yes	Yes	Yes	Yes	Yes	No	Additional degrees may be pursued through other Harvard University schools, including the Harvard School of Public Health, the Kennedy School of Government, and Harvard Medical School. A new Ph.D. program, Biological Sciences in Dental Medicine, was introduced in 2001 in conjunction with Harvard's Graduate School of Arts and Sciences. In addition, HSDM students have pursued the Ph.D. degree at the Massachusetts Institute of Technology.
MASSACHUSETTS	Tufts University	No	Yes	Yes	No	Yes	Yes	
MICHIGAN	University of Detroit Mercy	No	No	No	No	Yes	Yes	Six-year B.S./D.D.S. program for eligible high school students seeking matriculation to the undergraduate university (College of Engineering and Science)
MICHIGAN	University of Michigan	Yes	No	No	No	No	Yes	
MINNESOTA	University of Minnesota	Yes	No	No	No	Yes	No	
MISSISSIPPI	University of Mississippi	No	No	No	No	No	No	
MISSOURI	University of Missouri-Kansas City	Yes	Yes	No	No	No	Yes	
NEBRASKA	Creighton University	No	No	No	No	No	No	
NEBRASKA	University of Nebraska	Yes	Yes	No	No	No	No	
NEVADA	University of Nevada, Las Vegas	No	No	No	No	Yes*	No	*M.B.A.

Source: Individual schools

TABLE 3-6. COMBINED AND OTHER DEGREE PROGRAMS BY DENTAL SCHOOL (CONTINUED)

STATE, TERRITORY, OR PROVINCE	DENTAL SCHOOL	Ph.D.	M.S.	M.P.H.	M.D.	Other	B.A./B.S.	Additional Information
NEW JERSEY	University of Medicine and Dentistry of New Jersey	Yes	Yes	Yes	No	Yes	Yes	
NEW YORK	Columbia University	Yes	Yes	Yes	Yes	Yes	No	
NEW YORK	New York University	Yes*	Yes	Yes**	No	Yes	Yes	* Ph.D. in Epidemiology. **M.P.H. in Global Public Health and D.D.S./M.P.H. program.
NEW YORK	Stony Brook University	Yes	Yes	Yes	Yes*	No	No	*M.D. awarded as part of OMFS.
NEW YORK	University at Buffalo	Yes	Yes	Yes	No	No	Yes	
NORTH CAROLINA	University of North Carolina at Chapel Hill	Yes	No	Yes	No	No	No	
OHIO	Case School of Dental Medicine	No	No	Yes	Yes*	No	Yes	*D.M.D./M.D. in conjunction with the Case School of Dental Medicine; five-year program followed by a one-year residency in medicine required prior to licensure.
OHIO	The Ohio State University	Yes	Yes	No	No	No	No	
OKLAHOMA	University of Oklahoma	No	Yes	No	No	Yes	Yes	
OREGON	Oregon Health & Science University	No	Yes	No	No	No	No	
PENNSYLVANIA	Temple University	No	Yes	No	No	Yes*	Yes	*M.S. in Oral Biology, D.M.D./M.B.A.
PENNSYLVANIA	University of Pennsylvania	Yes	Yes	Yes	Yes*	Yes*	Yes	*Oral surgery is a six-year M.D.-certificate program
PENNSYLVANIA	University of Pittsburgh	No	No	No	No	Yes*	Yes	*M.B.A.
PUERTO RICO	University of Puerto Rico	Yes	No	No	No	No	No	
SOUTH CAROLINA	Medical University of South Carolina	Yes	No	No	No	No	No	
TENNESSEE	Meharry Medical College	Yes	No	No	No	No	No	
TENNESSEE	University of Tennessee	Yes	Yes	Yes	Yes*	No	Yes	*In combination with Oral & Maxillofacial Surgery program.
TEXAS	Baylor College of Dentistry	Yes	Yes	No	No	No	Yes	
TEXAS	University of Texas Health Science Center at Houston	Yes	Yes	No	No	No	Yes	
TEXAS	University of Texas Health Science Center at San Antonio	Yes	Yes	Yes	Yes	No	Yes	
VIRGINIA	Virginia Commonwealth University	Yes	Yes	No	No	No	No	
WASHINGTON	University of Washington	Yes*	Yes	Yes	No	No	No	*Seven-year D.D.S./Ph.D. program for students committed to an academic or research career in dentistry and dental research.
WEST VIRGINIA	West Virginia University	Yes	Yes	No	No	No	Yes	
WISCONSIN	Marquette University	Yes	Yes	No	No	No	Yes	
ALBERTA	University of Alberta	No	No	No	No	Yes*	No	*B.Med.Sc.
BRITISH COLUMBIA	University of British Columbia	No	No	No	No	No	No	
MANITOBA	University of Manitoba	No	No	No	No	Yes*	No	*B.Sc.Dent.
NOVA SCOTIA	Dalhousie University	No	Yes	No	Yes	Yes*	No	*D.D.S. qualifying program.
ONTARIO	University of Toronto	Yes	Yes	No	No	No	No	
ONTARIO	University of Western Ontario	Yes	Yes	No	No	No	No	
QUEBEC	McGill University	No	Yes	No	No	No	No	
QUEBEC	Université de Montréal	Yes	Yes	No	No	Yes	No	
QUEBEC	Université Laval	Yes	Yes	Yes	No	No	No	
SASKATCHEWAN	University of Saskatchewan	No	No	No	No	Yes	Yes	

Source: Individual schools

CHAPTER 4

FINANCING YOUR DENTAL EDUCATION

As we explained in chapter 1, one of the benefits of becoming a dentist is the high level of professional income you can expect to earn over the course of your career. But if you're a prospective student without significant personal or family resources and are already, perhaps, carrying student loans from your undergraduate studies, you may think, "How can I possibly get there from here?" There is no denying that dental school is expensive, and it's easy for prospective students to see this cost as an insurmountable obstacle and to wonder how in the world they can afford such an expense. The basic message is, "you can!"

Regardless of your socioeconomic background, you can afford a dental education through a combination of financial aid and wise management of your money. It is important for you to keep four things in mind regarding the cost of dental school.

- First, as a dentist, your anticipated income will enable you to repay educational loans in a timely fashion.
- Second, a dental education is a sound investment that will pay off in both significant lifetime income and other professional benefits. Dentists are in the top five percent of the nation's wage earners. Though incomes vary across the country and depend on type of practice, a 2006 survey from the American Dental Association on income earned by new dentists (dentists practicing dentistry ten years or less), found the average net income was \$155,412. New dentists working full time in a private practice reported average income of \$179,333 while those working less than full time reported average income of \$113,718. New dentists who were partners in a dental practice reported average income of \$218,777 while partners practicing part time reported average income of \$144,413.
- Third, you are not alone in needing help in financing your dental education. Most dental students rely on financial assistance to help pay for dental school.
- And, fourth, funds to help you pay for dental school are readily available if you are a U.S. citizen or permanent resident. While grants, scholarships, and loan assistance are certainly not inexhaustible, their availability means that a shortage of money should not be an insurmountable obstacle to your attending dental school. International students may have a more challenging time securing loans in this country.

As you will see in the individual dental school entries in Part II of this book, tuition and fees vary widely from school to school. One of the biggest factors is the cost of tuition, which depends on whether the school is a private or state-supported institution. Living expenses will also vary as they reflect the cost of living in the area where the school is located.

Your particular needs will depend on your family's financial circumstances and where you pursue your dental education. This chapter will introduce you to the financing basics: how to apply for student aid; what loan, scholarship, and grant options are available; how to plan to repay your student debt; and how to build and keep good credit. The chapter ends with a glossary of terms related to student aid. It can help you communicate effectively with the experts who will assist you with this important process.

TYPES OF FINANCIAL AID

Financial aid programs are available to cover the education costs you or your family cannot pay for. Two major types are available to dental students: 1) scholarships and grants, both of which are gift aid and can be based on merit, special interests, or financial need; and 2) loans, which are funds that must be repaid. Later in this chapter we will explain different types of scholarships and grants. This section focuses on applying for federal aid, open to U.S. citizens and eligible permanent residents, which constitutes the majority of all available financial aid.

Need-based programs can include subsidized, low-interest loans, grants, scholarships, and work-study programs (which allow you to work, usually on campus around your class schedule). The amount of total need-based aid you can receive is determined by the following formula: $\text{Cost of Attendance (COA)} - \text{Expected Family Contribution (EFC)} = \text{Financial Need}$.

The cost of attendance is determined by the dental school where you enroll. The calculated family contribution is based on the financial information that you (and perhaps your family) provide on the school's financial aid application forms.

Most need-based aid is sponsored by the federal government and is administered by the U.S. Department of Education (USDE) in the case of Title IV aid and by the U.S. Department of Health and Human Services (HHS) in the case of Title VII aid. Many dental schools offer institutional need-based assistance, as do a number of states. Loans are usually either low-interest or interest-free while you are enrolled in school. To receive need-based funds from federally sponsored programs, you must meet other eligibility criteria including being a U.S. citizen or permanent resident and maintaining satisfactory academic progress.

Cost-based aid (also referred to as non-need-based aid) is different from need-based aid because it does not require you or your family to demonstrate financial need. Instead, cost-based aid is determined as follows: $\text{Cost of Attendance (COA)} - \text{Estimated Financial Aid} = \text{Cost-Based Eligibility}$

As a result, cost-based financial aid can serve as a useful financing mechanism for students who may not qualify for adequate need-based assistance and have minimal financial resources of their own to pay for the full cost of their dental education. The federal government, private organizations, and some dental schools offer cost-based loan assistance programs. Note that cost-based aid consists primarily of loans, and creditworthiness is usually a criterion for eligibility. A student's total education loan debt may also be a factor in determining eligibility for cost-based aid.

Merit-based and other non-need-based grants and scholarships are open to students who meet certain criteria. These funds may be awarded by the dental school itself, private organizations, and individual states.

APPLYING FOR FINANCIAL AID

To begin the process, you will need to complete and submit a Free Application for Federal Student Aid (FAFSA). This USDE form is designed to determine your eligibility for federal and state financial aid and should be completed as soon as possible after January 1 of the year you plan to begin dental school. There is no charge for acquiring or submitting the form. You can obtain a copy of the FAFSA on the web at www.fafsa.ed.gov. This website provides a worksheet and also answers a range of questions. Your college or university may have FAFSA worksheets to help you compile the information needed before you go online. USDE plans to discontinue the use of paper applications. It is best to submit the FAFSA electronically.

At about the same time, using the information in Part II of this guide, you should contact the dental schools where you plan to apply and ask if you need to fill out additional

financial aid forms or submit other materials. Application requirements vary from school to school. You may be required to submit the FAFSA application, an institutional application, and tax returns. Some schools may require parental financial information for you to be considered for institutional or need-based financial aid. Parental information is required if you want to be considered for federal Title VII financial aid programs (see glossary).

You must meet schools' application deadlines to be considered for the most favorable types of financial aid and, each school may have a different deadline to apply. Be aware that meeting deadlines could make the difference in the type of financial aid you receive, so find out what they are and don't procrastinate!

The financial aid application process may seem complicated. Remember that most dental students receive financial aid, and that financial aid officers at dental schools are prepared to help you.

■ Basis for Awarding Financial Aid

Financial aid funds are awarded to students on the basis of financial need, cost, merit, group association, or on a combination of factors. Dental students are generally considered independent students (that is, not dependent on their parents) and are expected to contribute their own income and assets toward educational costs. Financial aid officers will conduct a need analysis of your and, if applicable, your spouse's information. In some cases, your parents' financial information will also be used to determine whether you are eligible for financial aid.

You may be required to submit copies of your (and your spouse's) tax returns to substantiate the information you provided on your FAFSA. Depending on the type of financial aid programs for which you are applying, you may be required to provide your parents' financial information on the FAFSA as well as copies of their tax returns. Schools may also have additional forms, such as an institutional financial aid application and may request other documentation from both you, your spouse, and, possibly, your parents.

Income tax returns reveal certain kinds of untaxed income, such as interest from tax exempt bonds, untaxed portions of pensions and social security benefits, and earned income credits. Tax returns can also be useful in interpreting more complex situations, especially when income is derived from sources other than wages or salaries from employment. Wage statements (W-2 forms) are also useful in documenting income, especially for earnings of non-tax filers and tax-deferred income. Descriptions of situations affecting your ability to pay, such as unusual medical and dental expenses, child care costs, and unreimbursed employee business expenses may also be requested.

■ Use of Professional Judgment

The Financial Aid Officer (FAO) at the dental school you attend has the author-

TABLE 4- 1. FORMS OF FINANCIAL AID

Loans

The primary source of financial aid for dental students. Must be repaid by the recipient.

Gift aid (scholarships/grants)

Merit-based or need-based aid. Does not have to be repaid by the recipient.

Research fellowships or traineeships

These offer stipends to students who conduct scientific research.

Commitment service scholarships

Commitment service scholarships provide support for educational and living expenses while a student is in school. In exchange, recipients are required to serve in the military or in health care shortage areas after graduation. Limited availability.

Loan repayment programs

After education is completed, a borrower who works in a health care shortage area providing care to underserved populations may be eligible for a federal or state loan repayment program. Examples include the Indian Health Service, National Health Service Corps, and various state loan repayment program. Other federal programs include the Faculty Loan Repayment program, several programs from the Armed Forces, and both intramural and extramural programs from the National Institutes of Health for graduates engaged in NIH funded research.

Education tax breaks

Student Loan Interest Deduction, Lifetime Learning Tax Credits, Tuition and Fees Deduction, and Education IRAs.

Work-study

Provides students an opportunity to work part time. (Because the dental school curriculum is demanding, dental students are often not able to take advantage of work-study support.)

ity to make adjustments to your need analysis by utilizing “professional judgment.” For example, your FAO may adjust your cost of attendance to allow more aid to help cover costs associated with a disability or alter a data element in the needs analysis calculation to better reflect your financial circumstances and your ability to contribute to your education. These circumstances could include unusual medical or dental expenses. An adjustment may also be made to parental information if their circumstances have changed. You are encouraged to contact your FAO to discuss your situation, keeping in mind that there must be very good reasons for the FAO to make any adjustments, and you will be required to provide adequate proof to support adjustments.

You can estimate your financial need by visiting www.finaid.org/calculators/finaidestimate.phtml. The need analysis formula used by this program provides an estimate and has no official standing, so do not expect that the results represent the exact EFC which will be used to determine the financial aid you will receive. It is possible that you will receive less aid than the figures reported by this form because of the aid granting institution’s limited funds. However, this website is useful in giving you an estimate to work with.

■ **Determining What You Need**

The purpose of federally funded student financial aid is to assist a student in meeting costs associated with obtaining his or her education. It is not intended to support a spouse or dependents. Students need to understand that a financial aid award package anticipates that a student’s spouse will contribute financially to support the household.

Obtaining a dental education represents a substantial financial commitment. It’s important for you to plan a budget and stick to it for a number of years. While you should view all your student loans to pay for dental school as an investment in your future that will pay handsome returns, you will nevertheless want to be as prudent as possible to minimize what you have to pay back.

First, understand your current financial status by taking stock of all your financial commitments prior to entering dental school. The easiest way to do this is by making a log of all outstanding debt, including undergraduate student loan and consumer debt (such as car loans and credit cards). Write down the total dollar amount owed for each loan along with the amount of any interest that has accrued, the current interest rate, and the amount you must pay monthly. (See an example in Table 4-2.) Once this is done, you will be better able to determine your ability to handle additional debt.

Second, you should evaluate your financial resources. Write down anticipated annual income during school that you will receive from employment (if any) along with any other income to which you will have access (like spouse’s income). Next, determine what other resources are available to help pay for school such as savings, parent contributions, gifts, scholarships and grants that you’ve been awarded, and tuition waivers.

Third, you should determine what your expenses will be during dental school. The financial aid office at your dental school will already have developed an estimate of what you will need. While you can use this estimate as a guide, you should go through the exercise yourself to ensure you come up with the same or a similar figure. Cost of attendance typically includes tuition, books, fees, room and board, transportation, miscellaneous personal expenses, and child care (if applicable). Credit card debt cannot be included in the cost of attendance. After you have made an accurate estimate of your first year’s expenses, you

TABLE 4-2. EXAMPLE OF A STUDENT’S LOG OF OUTSTANDING DEBT ON ENTERING DENTAL SCHOOL

Loan/debt	Current Balance	Interest Rate	Monthly Payment	Repayment Period
Stafford Loans	\$16,000	6.8%	\$185	10 years
Perkins Loans	\$4,000	5%	\$42	10 years
Credit card**	\$8,000	18%	\$173	Monthly

While attending dental school full time, you are eligible to apply for an in-school deferment on federal student loans (Stafford and Perkins Loans).

**Credit card payments cannot be included in a dental student budget. Calculation assumes minimum payment of 3% of the balance. It will take almost 21½ years to repay, and payment will begin at \$240/month and only drop below \$170/month after two years of paying.

Source: Columbia University

can probably estimate the cost for four years by adding 5% per year. Your FAO can assist you if you need help. Table 4-3 is an example of a budget work sheet that may help you determine your needs.

Finally, the financial aid office, after careful review of your application materials, will notify you about your financial aid award package. This notice usually provides details on financial aid programs for which you qualified and the dollar amount awarded or the recommended amount to borrow in federal loans (Perkins, Health Professions Student Loan (HPSL), Stafford, Graduate PLUS, etc.) and private/alternative loans. You should review the financial aid award package and follow instructions to secure the recommended funds to meet your budget. Once you've estimated your current financial obligations, what resources may be available, and what you will need, you will be better able to determine how much you will need to borrow. Most educational loan programs limit borrowing to cover the cost of attendance as determined by the institution's financial aid office.

Everyone is concerned about borrowing. You can look for places to reduce personal expenses while you are in dental school. Some strategies are to find a roommate to share housing; reduce entertainment and dining out expenses; use public transportation instead of a car; and avoid using credit cards if you cannot pay the bill in full at the end of each month.

■ Know the Players Involved in Your Student Loans

When you borrow for school, several parties are involved in the transaction with you. They typically are the lender, the federal government, the guaranty agency, the financial aid office, the holder of the loan or the secondary market, and the servicer. It is understandable to wonder how all these entities are involved with your student loan.

USDE plays a major role in student lending through the Federal Family Education Loan Program (FFEL) and the Federal Direct Student Loan Program (FDSL). Both programs include federal subsidized and Unsubsidized Stafford Loans and Graduate PLUS (GradPLUS). FFEL loans are made by banks and other lenders. FDSL loans are made by USDE through colleges and universities. The dental school will inform you if they participate in either the FDSL or FFEL loan programs. If they participate in the FFEL programs, they may provide students with a list of recommended lenders. In any case, you select the lender. Both programs are guaranteed by the federal government in case a borrower defaults on a loan.

A guaranty agency verifies that you are qualified for a particular loan program and insures loans for the lender. The guaranty agency agrees to reimburse a lender for any portion of a student loan that is not repaid by a borrower. If a borrower defaults, the guaranty agency pays the lender the remaining amount owed and collects the balance directly from the borrower. Like lenders, many guaranty agencies offer debt counseling services and money management programs that can help you avoid default.

The lender is the provider of student loans. The lender mails a check or transfers funds to your school electronically. Check with the FAO at the school you will attend for direction in choosing a lender, as most will have sound advice regarding lenders.

The holder of a student loan is the owner of the promissory note (prom note) that you sign to receive a loan. The holder may be the original lender or another company that has purchased the loan. The purchasers are known collectively as the secondary market.

A servicer is a company contracted by a lender/holder to handle all the administrative aspects of the loan. This means collecting loan payments, taking inquiries about loans, corresponding with borrowers, coordinating address changes, providing loan status updates, etc.

The FAO at your school plays a major role in helping you obtain information on financing your dental education. The FAO will determine your eligibility for many different types of financial aid: grant aid, scholarships, and loans. Your eligibility for student loans will

TABLE 4-3. EXAMPLE OF A 12-MONTH STUDENT'S BUDGET WORKSHEET

	Expense/ Month	Year 1 Total*
Mortgage or rent	\$650	\$7,800
Utilities: electric, gas, sewer, phone	\$75	\$900
Food: groceries, dining out	\$375	\$4,500
Personal (laundry, clothing, etc.)	\$100	\$1,200
Car payment, maintenance, gas, repair, parking, insurance	\$300	\$3,600
Home/apartment insurance	\$25	\$300
Life insurance	\$50	\$600

Examples of expenses that are not allowable in a student budget include: credit card payments; alimony; household goods and furnishings; interview expenses (suits, travel, etc.); student loan repayment; savings/emergency fund.

After you have made an accurate estimate of your first year's expenses, calculate the cost for four years of dental education by adding 5% to each subsequent year to account for inflation.

*Assumes a 12-month budget. Check with your school for the length of the academic year.

also be certified by the FAO. An FAO provides information on your student loan portfolio, including your lenders and billing servicers. The FAO's guidance on the repayment process can be helpful even after you graduate by providing information about postponing payments through deferment or forbearance arrangements. The FAO will work with you because he/she doesn't want your loan to go into default! If you encounter problems down the road and need guidance, your FAO is a great place to start.

AN OVERVIEW OF STUDENT LOAN PROGRAMS

It's important to realize that, although student loans must be repaid by the borrower, they are considered financial aid. Financial aid cannot exceed a student's cost of education as determined by the school. Student loans differ from other types of consumer loans because most defer repayment of both the loan's principal and interest while you are enrolled. Also, most have grace periods so that you will have a period of time after graduation (or withdrawal) to prepare financially for repayment. Interest rates on student loans are usually lower than most other types of consumer credit and come with additional benefits such as deferment of repayment of the loan if you continue your education after graduation. Table 4-4 is a quick reference guide to some of the programs available to dental students.

Staffords, Perkins, HPSL, LDS, and GradPLUS are all "federal" loan programs, and open only to U.S. citizens and permanent residents.

TABLE 4-4: QUICK REFERENCE GUIDE TO LOAN PROGRAMS

	Annual Limit	Aggregate Limit	Interest rate while enrolled in school	Interest rate while in repayment (July 1, 2006-June 30, 2007)	Grace Period (months)	Repayment Term
Federal Stafford Loan (Subsidized)+	\$8,500	\$65,500	6.8% (interest is paid by the federal government)	6.8%	6 months	10 - 25 years, based on total owed
Federal Stafford Loan	\$40,500 (Unsubsidized)+ (minus Subsidized Stafford Loan Amount)	\$189,125 (includes subsidized Stafford borrowing)	6.8% (interest payments can be postponed until start of repayment)	6.8%	6 months	10 - 25 years, based on total owed
Federal Perkins Loan	\$6,000	\$40,000	No interest is assessed while in school	5% Fixed Rate	9 months	10 years
Health Professions Student Loan (HPSL)	Can't exceed student's annual COA - EFC	None	No interest is assessed while in school	5% Fixed Rate	12 months	10 years
Loans for Disadvantaged Students (LDS)	Can't exceed student's annual COA - EFC	None	No interest is assessed while in school	5% Fixed Rate	12 months	10 years
Institutional Loans	Varies by School	Varies by School	Usually interest free or low interest rate	Usually interest free or low interest rate	Varies by School	Varies by School
Private/Alternative Loan Programs	Up to cost of attendance minus other financial aid	Varies by Lender	Varies by Lender	Some lenders increase interest rates when loans go into repayment	Varies by Lender	Varies by Lender
Graduate PLUS	Can't exceed student's annual COA-OFA (Other financial aid)	None	8.5%	8.5%	None	10 - 25 years, based on total owed

NOTES:

See glossary for definitions of terms you do not understand.

+ Terms apply to FFEL Staffords and William Ford Direct Staffords.

The government pays the interest on the Subsidized Stafford loan while you're in school and during grace or other deferment periods. Since the Perkins, HPSL, Loans for Disadvantaged Students (LDS), and most institutional loans do not assess interest while you are in school or during grace or deferment periods, they are sometimes also called "subsidized loans."

Unsubsidized loans, on the other hand, accrue interest during school, grace, and deferment periods. Although you can usually postpone payment during these periods, it is ultimately your responsibility to repay both the principal and accrued interest. You should keep in mind that all accrued unpaid interest will eventually be capitalized. You can contact your lender to find out when the first capitalization will occur and how frequently thereafter. Examples of unsubsidized loans are Unsubsidized Stafford or GradPLUS loans. U.S. citizens and permanent residents studying at dental schools in Canada are eligible to apply for Stafford, GradPLUS and Consolidation Loans. If you need additional monies you may have to rely on private/alternative loans. International students generally have fewer options available for financing.

■ Federal Stafford Loan Program

The interest rate for Stafford Loans (whether subsidized or unsubsidized) first disbursed on or after July 1, 2006, is fixed for the life of the loan at 6.8%. You may have a fee of up to 2% (a 1% origination fee and a 1% guarantee fee) deducted proportionately from each disbursement of your loan. A portion of this fee goes to the federal government to help reduce the cost of the loans. Many lenders and guaranty agencies waive all or part of this fee.

Generally, repayment begins after a six-month grace period that starts at graduation. Repayment can be postponed during some postgraduate programs and in certain other situations. When you start repaying, the monthly amount due will depend on the principal you owe at that time, the interest rate, and the length of your repayment period. You have the option of repaying your loan using a fixed, graduated, or income-sensitive repayment plan. The standard repayment term is ten years, but if your Stafford Loan is greater than \$30,000, you may have up to 25 years to repay.

Stafford Loans are either subsidized or unsubsidized. The Subsidized Stafford Loan is awarded on the basis of financial need, which is determined by the information you provide on the FAFSA and other supporting financial aid application materials your school may require. If you qualify for a subsidized loan, the federal government pays interest on the loan (subsidizes the loan) while you are in school at least half time and during grace and deferment periods. Dental students may qualify to borrow up to \$8,500 in Subsidized Stafford Loans annually. The aggregate amount of Subsidized Stafford Loans a dental student can owe throughout his or her education (from undergraduate freshman through postgraduate training) is \$65,500.

Although the financial aid office is required to first determine a student's eligibility for a Subsidized Stafford Loan, the Unsubsidized Stafford Loan is not awarded on the basis of financial need. If you qualify for an Unsubsidized Stafford, you will be charged interest from the time the loan is disbursed until it is paid in full. You may choose to pay the interest while you are in school or allow it to accumulate ("accrue"). If you allow the interest to accrue, it will be added to the principal amount of your loan ("capitalized") and will increase the amount you have to repay. If you pay the interest before it capitalizes, you'll repay less in the long run. You're obligated to pay the interest on an unsubsidized loan—even the amount that accrues while you are in school and during times of grace and deferment. The annual outstanding maximum Unsubsidized Stafford Loan a dental student can borrow is \$40,500 minus the amount of a Subsidized Stafford Loan a student is eligible to borrow. If the school you will attend has an academic year greater than nine months the annual maximum Unsubsidized Stafford Loan that you may borrow will be increased.

Interest rates on student loans are usually lower than most other types of consumer credit and come with additional benefits such as deferment of payment while the student is enrolled and for a grace period after graduation.

STUDENT PROFILE

**KIANNA M. SIMMONS, D.M.D.**UNIVERSITY OF PENNSYLVANIA
SCHOOL OF DENTAL MEDICINE

HOMETOWN: DEVONSHIRE, BERMUDA

Why dentistry?

I've always had a natural interest in the sciences and wanted to be a doctor. I majored in biology and minored in chemistry at Oakwood College in Huntsville, Alabama. As a premed undergrad, I shadowed in an emergency room with the intent of working as a trauma specialist. I realized the lifestyle and hours weren't for me. I wanted a family some day and to actually be able to spend time with them. I thought about all sorts of options – dermatology, pediatrics – but it was during my junior year

that a dental student from Loma Linda University spoke to us and piqued my interest in the field. It was after shadowing in various offices and clinics and speaking with my mentor, who happened to be a dentist, that I decided this profession could be for me.

What are you doing now?

I graduated in May 2007 and am currently in Philadelphia undergoing a residency program in oral medicine at the Hospital of the University of Pennsylvania. I chose oral medicine because of the interest I had developed in the area while taking courses during dental school. A year ago this November I headed to Africa for an international externship in Ghana where I worked in a dental school learning about how dental medicine was taught and practiced. The experience exposed me to facets of dentistry that I only saw in textbooks here. Oral lesions can be secondary to many systemic diseases, and in some cases it's the oral lesion that leads to the systemic diagnosis.

Where do you see yourself in five years?

I would like to work with a hospital as a consultant treating patients and managing oral medicine issues. I would also like to practice in a private setting working with a great mentor to learn more about practice management and then in time open my own clinic working as a general dentist and having select days for specialty consultations. Possibly in Bermuda, my hometown, or maybe in the United States. It depends upon what opportunities become available. I would really like to have completed or be planning some sort of missionary trip to another country – maybe Haiti, where my mother is from, the Dominican Republic, or Brazil. It would be really great if I could return to Ghana and work there for a time as well. My time there not only changed my life in terms of developing a greater appreciation for what I have, but also how I view the world and how important it is for me to help others beginning with the care and management of my own patients.

Advice to applicants and first-year students?

Be sure to pick a school that fits who you are. Evaluate the school and the environment because it will add greatly to the overall dental school experience. Get some experience shadowing a dentist in an office setting and learn all you can about what options are available to you in this field, then determine if it's going to be good for you. For first-year students, remember that your classmates are your colleagues not your competition. Networking begins from day one, so learn all you can from each other. Stay focused, be confident, and take a break from time to time. The only thing that'll keep you from finishing dental school is you.

What do you do for balance in your life?

Life has calmed down tremendously since graduating from dental school. I'm still busy, but it's different. During my first year, I played on the intramural flag football team. The second, third, and fourth years, I was a prehealth mentor for undergrads going to dental school and occasionally took community night classes like Latin dancing or step aerobics. I like helping other people, it takes the focus off of me, so I got involved in community service when I could. I worked with the dental school's office of minority affairs with various programs, but my favorite was the Short-Term Enrichment Program (STEP) that worked with local high school students in the summer promoting dentistry as a career choice.

What is the last book you read?

With all the reading in dental school, it takes the fun out of it, but this summer I got back into leisure reading. I often start a lot of books at the same time, but I've recently finished *Hope* by Lesley Pearce and am in the middle of *Nineteen Minutes: A Novel* by Jodi Picoult.

*Are you married/partnered/single?
Any children?*

I'm single with no children.

■ Federal Perkins Loan Program

The Federal Perkins Loan Program provides long-term, low-interest loans to students with exceptional financial need. The annual maximum loan amount is \$6,000, and the cumulative amount a borrower can owe is \$40,000. Loans are made through a school's financial aid office, and the school is the lender. This loan has an interest rate of 5%. The borrower is not charged interest during in-school, grace, or deferment periods and has a fixed ten-year repayment term. There is a nine-month grace period. Repayment can be postponed during some post graduate programs and in certain other situations. Check with the financial aid office at the school you plan to attend to determine application and repayment procedures.

■ Health Professions Student Loan Program (HPSL)

HPSL offers loans made from revolving loan funds administered by participating schools. These loans are federally funded, and parental financial information is required to determine eligibility. Borrowers may qualify for loans up to the cost of attendance. Because of funding limitations, HPSL awards will probably be much smaller than the cost of attendance. HPSL loans have an interest rate of 5%. The borrower is not charged interest during in-school, grace, or deferment periods and the loan has a fixed 10-year repayment term. There is a 12-month grace period, and repayment may be deferred for postgraduate training and up to three years for service in the military. Check with the financial aid office at the school you plan to attend to determine application and repayment procedures.

■ Loans for Disadvantaged Students Program (LDS)

LDS is open to students who demonstrate financial need and who meet the criteria of “disadvantaged student.” Terms of the loan are identical to HPSL. This loan program is not available at all institutions. Check with the financial aid office at the school where you are applying to determine application and repayment procedures.

■ Graduate PLUS (GradPLUS)

GradPLUS loans are federal loan funds that a student who is a U.S. citizen or permanent resident can borrow as an alternative to private education loans. This is an unsubsidized loan, so interest accrues while the student is enrolled in school and during any eligible deferment period. There is no annual or aggregate loan limit. The loan amount you’re eligible to borrow annually is based on your yearly cost of attendance as determined by the school minus other financial aid that you will be receiving. Students must have maximized their Stafford Loan annual borrowing limits before they can access Grad PLUS. In addition, GradPLUS borrowers are required to undergo a credit check to ensure no adverse credit history. The credit criteria for GradPLUS are less stringent than some private education loan programs. However, if a potential borrower is denied Grad PLUS funds, he or she can add a qualified “endorser.” This loan has no grace period and a maximum repayment term of 10 years. Borrowers with a cumulative GradPLUS debt of \$30,000 or more can request an extended repayment schedule of up to 25 years. The interest rate on GradPLUS loans is fixed at 8.5% for the life of the loan if taken from a FFELP lender, or 7.9% if borrowed under Direct Loans. Repayment can be deferred if you meet certain criteria such as continued enrollment as at least a half-time student or economic hardship.

■ Institutional loans

Some dental schools have institutional loan programs. Most often school loans have favorable terms and conditions. Check with the financial aid office at the school where you are applying to determine application and repayment procedures.

■ Private/Alternative loans

Private/alternative loans are used to bridge the gap between the total cost of attendance and available resources. These loans should only be considered after you have exhausted all other possible funding sources and can be borrowed as an alternative to GradPLUS loans. Additionally, foreign students may be considered for private education loans provided they have a qualified U.S. citizen or permanent resident who is willing to act as a co-signer for the loan. Private loans are available from banks and other lenders. When comparing these programs, we recommend that you compare the different loan terms including interest rates, fees, repayment options, capitalization policies, and deferment and forbearance options. Loan features may vary from one loan program to another. A standardized method, called Annual Percentage Rate (APR), exists to compare their cost. APR is designed to calculate the yearly cost of loans, taking into account fees and other costs associated with securing a loan. APRs give you a way to assess the true cost of each loan program.

Private lenders usually require a credit check, and a cosigner may be optional or required. It may be necessary to add a qualified co-signer depending on the student’s credit history. Additionally, adding a co-signer may reduce the cost of the loan. The interest rate on private loans is usually variable and usually without an interest rate cap. Borrowers typically have up to 25 years to repay. Private loans are unsubsidized, so they should be repaid as quickly as possible.

■ Master Promissory note

A Master Promissory Note (MPN) opens a line of credit for an educational loan. Currently the most common use of an MPN is for Stafford Loans and GradPLUS loans. Schools may also use an MPN for Perkins, HPSL, and LDS loans. Using an MPN simplifies the loan application and promissory note process by reducing paper requirements and providing

faster turnaround time when the multiyear feature is used. Once you've completed an MPN, you will not be required to sign a new promissory note each time you request an additional loan as long as you remain with the same lender. If you change schools and choose a different lender for Staffords and/or GradPLUS loans, you will have to sign a new MPN for the new lender; however, you may tell the new school that you wish to stay with your current lender.

OTHER AID

■ Federal Work-Study Program

This program provides jobs for students who are enrolled at least half time, are eligible for federal aid, and have demonstrated financial need. A participating educational institution arranges jobs on or off campus. Federal Work-Study earnings go toward meeting the financial need of a student. Because of the rigorous academic demands on dental students, many schools do not participate in this program, and those that do only make awards to students who request them. For more information, contact the financial aid offices at the dental schools to which you plan to apply.

■ "Outside" or Privately Funded Scholarships (Those Not Awarded by a Dental School)

There are a variety of scholarship search databases available on the Internet. These websites allow an individual to enter demographic, academic, and personal data into a search engine that will identify scholarships for which that individual might meet eligibility criteria. Information on how to apply for the scholarships is then provided. A central site with links to several of these search locations is www.finaid.org/scholarships. It provides a free, comprehensive, independent, and objective guide to student financial aid. Another free search engine is www.collegeanswer.com. You should never pay for any scholarship search.

SOURCES OF AID FOR CANADIAN AND INTERNATIONAL STUDENTS

The availability of financial assistance for international students coming to the United States for academic study is limited. Federal student aid is restricted to U.S. citizens and permanent residents. Individual dental schools may have scholarships or grants for international students, but these are not common. Students should contact the school they are interested in applying to for specific information on any available institutional assistance.

International students can access private loan programs offered by banking institutions, but almost all programs require a credit-worthy U.S. citizen or permanent resident co-signer. Eligibility may also be based on the type of visa (F1 or J1) held.

International students exploring financing options can find a compilation of financial aid programs open to them at www.edupass.org/finaid. International students may be eligible for private scholarships based on academic interest or merit. International students are also encouraged to contact the cultural section of their embassy or ministry of education to find out about funding available from their country's government.

The following are some private loan programs available to Canadian and other international students studying dentistry in the United States.

- The Access Group (Dental Comprehensive Loan), 800-282-1550; www.accessgroup.org (Offers international students an option to borrow without a co-signer if they meet very specific credit criteria.)
- Canadian Higher Education Student Loan Program (CanHELP), 888-296-4332; www.internationalstudentloan.com/canadian_student/index.html
- GATE Student Loan Program (Guaranteed Access To Education), 800-645-0750; www.gateloan.com

STUDENT PROFILE



HEATHER BILES

UNIVERSITY OF WASHINGTON SCHOOL OF DENTISTRY

HOMETOWN: SELAH, WASHINGTON

Why dentistry?

I have always been fascinated with science and medicine. I began working in the medical field for a local physician at a young age and really gained an appreciation for taking care of others when they were ill. I also found it fascinating that the medical field was so challenging—it's always changing, always new research, and always a new patient and scenario. I guess you could

say that the atmosphere of medicine really satisfied my intellectual curiosity.

I narrowed my search down to dentistry during undergrad. I shadowed many areas of medicine, unsure what fit my personality best, and fell in love with the dental profession. What amazed me most was the teamwork focus. I had always been involved in sports, so I really liked this aspect. I also liked the idea of working with my hands and the idea of learning a skill that if I put my heart into, I could eventually learn to become really good at. To feel confident about what I'm doing is important to me, and that's why I chose dentistry; I think it's the most dynamic profession

What are you doing now?

I just finished my summer break where I had some time to relax before I started year two. I had an amazing opportunity to work for a local dentist in a private practice this summer, familiarizing myself with the business side of dentistry, along with working with new dental technology. I'm excited to work with patients going into year two.

Where do you see yourself in five years?

I thought I had this planned out so well. I would graduate from dental school, work as an associate for a few years and then buy an existing private practice. My thoughts have changed a bit with the experience I gained this summer. I think I may work in public health and definitely return to academics someday, working in education. I've always been fascinated with the idea of how I can give back to a community. While I was working in the practice, I saw families that may have not qualified for Medicaid but still had financial need. I haven't figured out how I want to approach public health, but part of it could be in the way I orient my practice toward helping other people.

I would also like to someday develop a dental mission team to work in third world countries. But right now I can say I will be working alongside another dentist after school to build up my speed and confidence.

Advice to applicants and first-year students?

Once you've decided on dentistry, remember admissions are rolling, so you have a better chance if you apply early. Be yourself during the interview. My classmates are so diverse in their backgrounds and interests. There's no cookie cutter applicant. As a first-year student, it's important to have balance. Take time for yourself.

What do you do for balance in your life?

I exercise a ton to take off the stress. During my first year of school I began training for a triathlon with my roommate who is also a dental student. On the weekends I enjoy the Husky games or travel to visit my boyfriend and my family. I love mountain biking and camping. I also live a few blocks from a lake, where my boyfriend and I have been fishing together in the evening. And, currently, I serve on the administrative board of ADEA's Council of Students.

What is the last book you read?

Tuesdays with Morrie by Mitch Albom. Mitch spends Tuesdays with his college professor Morrie, who is dying and teaching a final class on "how to live." It's definitely a sad book that brings out the warm and fuzzy feelings in the reader

*Are you married/partnered/single?**Any children?*

I'm single with a boyfriend of four years who just moved to Seattle, where I live and attend school. I don't have any children, although one day, I would like to have a family.

- Global Student Loan Corporation (GSLC), 212-736-9666; www.globalslc.com
- International Student Loan Program (ISLP), 866-235-2255; http://www.internationalstudentloan.com/international_student/
- Massachusetts Educational Financing Authority Loan program (MEFA), 800-449-MEFA; www.mefa.org
- SallieMae DENTALoan, 800-854-SLMA; http://www.salliemae.com/get_student_loan/find_student_loan/grad/dentaloans/dental.htm
- TERI Education Loans, 800-255-TERI; www.teri.org/loan-center/loan-programs/health-professionals/health-professionals.asp

FEDERALLY FUNDED SCHOLARSHIPS

■ Scholarships for Disadvantaged Students Program (SDS)

The SDS program provides funds to U.S. citizens and permanent residents who are full-time, financially needy students from disadvantaged backgrounds enrolled in health professions programs. Funds are awarded to eligible schools by the U.S. Department of Health and Human Services (HHS). The schools are responsible for selecting recipients, making reasonable determinations of need and disadvantaged student status, and making awards. The maximum award cannot exceed a student's financial need. Students interested in applying for this scholarship must provide parental income information, regardless of age or marital status, and should contact a student financial aid office at schools they are interested in for any special application procedures. Please note that not all schools qualify for SDS funding.

■ National Health Service Corps (NHSC) Scholarship Program

The NHSC mission is to help meet the health care needs of underserved communities. Only applicants who share the NHSC's commitment and who agree to provide oral health services for a minimum of two years in any underserved community identified by the NHSC will be competitive for a scholarship award. The NHSC scholarship pays tuition and fees, books, supplies, and equipment and includes a monthly stipend. For more information, visit <http://nhsc.bhpr.hrsa.gov/>.

■ Armed Forces Health Professions Scholarships

The U.S. Armed Services offer scholarships to dental students that pay tuition fees, books, instruments, and a stipend. To qualify, applicants must be U.S. citizens between the ages of 21 and 40 (although age limits can be waived in certain cases) and be a graduate of a dental school accredited by the American Dental Association. The service obligation is at least three years of active duty depending on the program under which the applicant receives his or her commission.

- The Armed Forces Health Professionals Scholarship Program provides full tuition for up to four years of dental training, including all school-required fees and expenses, books, and equipment (excludes food, housing, and computers). It also includes a monthly stipend.
- The Financial Assistance Program provides extra payment and a monthly stipend for dentists in residency. Residents also receive their current residency pay. After residency, dentists in this program agree to serve for a certain time. Once in the military, the pay is competitive and includes a signing bonus and fringe benefits.

For further information, contact a local recruiter for the military service in which you're interested.

■ National Institute of Dental and Craniofacial Research (NIDCR) Short-Term Training Awards

NIDCR offers numerous training programs for dental students who have an interest in dental research. For general information about training programs offered by the National Institutes of Health (NIH) and the NIDCR, contact Dr. Deborah Philp, 301-594-6578, dphilp@dir.nidcr.nih.gov, or visit www.nidcr.nih.gov/Funding/Training/TrainingOpps/default.htm.

Dual Degree Programs (D.D.S. or D.M.D./Ph.D.). This program provides support to institutions to train dental students who want to pursue careers in biomedical research and academic dentistry. Students participate in an integrated program of graduate training in the biomedical sciences and clinical training offered through participating dental schools. Graduates receive a combined D.D.S. or D.M.D./Ph.D. degree. Funding is awarded directly to participating institutions, which then select the trainees. Trainees must be U.S. citizens, noncitizen nationals, or permanent residents. For more information, visit www.nidcr.nih.gov/Funding/Training/t32Contacts_Dual_Degree.htm.

NIDCR Summer Dental Student Award. To expose future dentists to research careers, NIDCR offers an outstanding research training opportunity for dental students. The Summer Dental Student Award is designed to promote the professional careers of talented dental students through exposure to the latest advances in oral health research. Selected candidates will be assigned to mentors who conduct research in the students' areas of interest. Students will gain hands-on experience in basic or clinical research. Participation in the program may result in presentation of research findings at a scientific meeting or co-authorship of scientific publications. The NIDCR provides a competitive stipend for a minimum of eight consecutive weeks during the summer. Student nomination and application begins in mid-November each year. The application deadline is mid-January each year. For more information on how to apply, interested candidates may visit: www.nidcr.nih.gov/Funding/Training/SummerDentalStudentAward.htm or contact Dr. Deborah Philp, Program Director, dphilp@dir.nidcr.nih.gov, 301-594-6578.

NIH Clinical Research Training Program. This program is designed to attract research-oriented dental and medical students to the campus of the National Institutes of Health in Bethesda, Maryland. Fellows spend a year engaged in a mentored clinical research project in an area that matches their personal interests and goals. An annual stipend is provided, and moving expenses are reimbursed. Candidates must have completed a year of clinical rotations prior to starting the program. U.S. citizenship or permanent residence is required. For more information, visit www.training.nih.gov/crtp/.

Howard Hughes Medical Institute Research Scholars Program. Participants of the NIH Howard Hughes Medical Institute's joint program work in NIH laboratories as part of a research team and are given the opportunity to attend conferences and meetings. Most students participate in the year-long program after their second or third year of dental or medical school. Candidates must be in good standing at a U.S. dental or medical school and must receive permission from their school to participate. An annual salary is provided. Joint Ph.D. candidates are not eligible. For more information, visit www.hhmi.org/science/cloister.

Individual Predoctoral Dental Scientist Fellowship (F30). This fellowship provides a maximum of five years' support to students pursuing both D.D.S. or D.M.D. and Ph.D. degrees. An annual stipend and partial tuition are provided. Additional funds are available for other training-related expenses. Applicants must be enrolled in a D.D.S. or D.M.D. program at an accredited U.S. dental school and accepted in a related scientific Ph.D. (or equivalent degree) program. Students attending any accredited U.S. dental school may apply. Applicants must be U.S. citizens, noncitizen nationals, or permanent residents at the time of award. For more information, visit <http://grants.nih.gov/grants/guide/pa-files/PAR-05-034.html>.

Individual Predoctoral Fellowship for Minority Students and Students with Disabilities (F31). This program provides a maximum of five years' support to students pursuing a Ph.D. degree. An annual stipend and partial tuition are provided. Additional funds are available for other training-related expenses. Applicants must be enrolled in a gradu-

STUDENT PROFILE



KELDON CARROLL

UNIVERSITY OF SOUTHERN CALIFORNIA
SCHOOL OF DENTISTRY

HOMETOWN: SUNNYVALE, CA

Why dentistry?

The idea to pursue dentistry came to me during a church mission in Ukraine when I was a sophomore in college. I majored in biology during undergrad and was already interested in the sciences, but it was on the trip that

I chose dentistry. Before I left, I thought that most everyone had access to dental care. I thought that six-month dental check-ups were simply routine. I had always been motivated to care for my teeth, but until I lived in an impoverished country, where blatant dental defects abound, I didn't realize the true impact of dental care disparity. Imagine meeting an attractive person who seems uncomfortable and unconfident. You wonder why, until the person smiles and half their teeth are missing. In Ukraine I saw that every day. The desire to treat aesthetic defects drew me into dentistry. Now that I'm learning more, I realize that oral health and overall health are inseparable. I want to do my part in making dental care something that everyone can benefit from.

What are you doing now?

I just began my second year of dental school. My class has just started seeing actual patients for hygiene, and I'm still studying basic sciences to prepare for the board exam next year. In addition to this, I am involved in the Associate Student Body Council and hold a position on ADEA's Council of Students.

Where do you see yourself in five years?

I have an Air Force Health Professions Scholarship. In return for three years of paid tuition and supplies, I owe the Air Force three years of service after I graduate. I am officially a second lieutenant and am looking forward to serving through dentistry. In five years, I'll be practicing general dentistry on one of the many Air Force bases either here in the United States or overseas.

Advice to applicants and first-year students?

Make sure you're well rounded, so you can put a face behind the numbers. Learn as much as you can about being a dentist before you enter dental school, so that when you get there, you know what you've gotten yourself into and can visualize the end from the beginning. I did more than 100 hours of shadowing in preparation for the application process. Also, apply early because many schools are on rolling admissions. I'd encourage first-year students to work hard and get involved but not to stress out too much.

What do you do for balance in your life?

Living in southern California, it was only logical to try surfing. I hit the waves about once a week; it varies depending on my schedule. I'm very active in my church and spend as much time as I can with my wife and son. They're my motivation when things get tough.

What is the last book you read?

Happiness is a Serious Problem by Dennis Prager. It's an inspirational book about how to remain positive when facing difficult challenges.

Are you married/partnered/single?

Any children?

I'm blessed with a wonderful wife of two years and together we have an 8-month-old son, Kaden.

ate school at an accredited U.S. university and be from an underrepresented minority group or have a disability. Applicants must also be U.S. citizens, noncitizen nationals, or permanent residents at the time of award. For more information, contact Lorraine W. Jackson, 301-594-2616, jacksonl@mail.nih.gov or visit <http://grants2.nih.gov/grants/guide/pa-files/PA-06-481.html>.

Institutional NRSA Research Training Grant (T32). This grant provides support to institutions for several types of research training: 1) up to five years of support to individuals pursuing only a Ph.D.; 2) up to five years of support (with possibility of extension) to individuals pursuing a combined D.D.S. or D.M.D./Ph.D. degree; 3) up to one year of support for dental students wishing to interrupt their studies to engage in full-time research; and 4) up to three months per year to dental students or faculty wishing to gain research experience. Funding is awarded directly to participating institutions, which then select the trainees. Trainees must be U.S. citizens, noncitizen nationals, or permanent residents. For more information, visit <http://grants.nih.gov/grants/guide/pa-files/PA-05-101.html>.

Graduate Partnerships Program. Prospective Ph.D. students wishing to pursue a doctoral degree in the biomedical sciences can apply to university programs that have a formal partnership with NIH. A stipend is provided. U.S. citizenship or permanent residence is required. For more information, visit <http://gpp.nih.gov/>.

Fogarty International Center Ellison Clinical Research Training Fellowship. This fellowship is a one-year clinical research training experience for graduate level U.S. students in the health professions. This is an opportunity for highly motivated individuals to experience mentored research training at top-ranked NIH-funded research centers in developing countries. Interested applicants must have advanced standing in a U.S. medical, dental, or osteopathic school; or enrollment in a doctoral level program at a U.S. public health or nursing school. Applicants must have strong academic records and must be U.S. citizens or permanent U.S. residents. Each fellowship will be for one year. The term will begin with an intensive orientation program on the NIH campus in Bethesda, Maryland in July each year. This will be followed by approximately 10 months of intense research training at the foreign site. For more information contact Dr. Aron Primack, Fogarty International Center, Division of International Training and Research at 301-496-1653 or primacka@mail.nih.gov.

REPAYING STUDENT LOANS

Repayment of student loans is your responsibility, even if the lender is unable to locate you. Prevent loan default, a bad credit history, and other negative actions by being proactive about loan repayment. Depending on the loan program, repayment begins either after graduation from dental school, when you leave school, or when you drop below full-time or half-time enrollment. This section will review the borrower's and lender's responsibilities in this process.

■ The Borrower's Responsibilities

There are some steps you can take to help reduce the amount and kinds of debt you take on. Often it isn't until students begin repaying student loans or seek additional funds to set up a dental practice that they review their records and discover how much they have borrowed (or charged on credit cards). It doesn't have to be that way. You can begin taking steps early on in your borrowing to monitor your spending habits and student loan portfolio. Students who keep track of their borrowing from the start are in a better position to manage repayment successfully.

Borrowing means that you have the benefit of someone else's money now, in exchange for paying it back with interest at a later date. Repaying your loans is a legal and professional obligation. Individuals who default on their loans face financial and legal consequences that can have negative effects both personally and professionally. Before

applying for a loan, you should be aware of your responsibilities as a borrower. You are the key to making your borrowing experience a positive one. If you keep good records, open your mail, make sure your lenders and their billing servicers have your current address, and contact your lenders immediately if you have trouble paying, you should have success.

After you sign a promissory note and once funds have been disbursed, you are legally obligated to repay the loan according to the terms of the note. The promissory note is a binding legal document and states that you must repay the loan—even if you do not complete your dental education, are not able to get a job after you complete the program, fail to succeed in practice, are dissatisfied with or feel you did not receive the education you paid for, dislike the dental school you attend, or receive notification that the loan has been sold to another party by your lender. If you do not repay your loan on time or according to the terms in the note, you may go into default. You must make payments on your loan(s) even if you do not receive a bill or repayment notice. If you apply for a deferment or forbearance, you must continue to make payments until you are notified that the request has been granted.

It is your responsibility as a borrower to keep lenders informed about your enrollment status and your current address. You must notify the school, agency, lender, or billing servicer that manages your loan when you graduate, withdraw from school, or drop below half-time status; change your name, address, or Social Security number; or transfer to another school. If you borrow Perkins Loans, HPST, LDS or institutional loans, these loans will be managed by the school that loaned the money or by an agency that the school assigns to service (billing servicer) the loan.

Repaying your student loans affects your credit rating. Bad credit can adversely affect your ability to borrow money to set up a dental practice in the future and to buy an existing practice, a home, or a car. If you cannot meet your monthly repayment obligations, you have options to defer or postpone payment for postgraduate training. Also, you may request forbearance on your loan, as discussed below.

If your lender does not have your current contact information, you run the risk of becoming delinquent and defaulting on your loan. The consequences of default are serious. If you default on a student loan, there are programs that will allow you to regain your financial aid eligibility or get out of default. You will want to contact the guaranty agency that holds your defaulted loan to inquire about reinstatement and rehabilitation programs. Remember, it takes time and commitment to fix the problem.

Believe it or not, your repayment of student loans also affects other borrowers attending dental school. If you do not repay your student loans and go into default, your dental school's ability to participate in various student loan programs can be limited. Furthermore, it can adversely affect future dental students' ability to borrow for their education.

Regardless of the type of loan, you must receive entrance counseling before you are given the first loan disbursement, and you must receive exit counseling before you leave school. These counseling sessions will either be administered by your school's financial aid office, or you may be asked to complete an online program that will provide you with important information about your loan(s).

TABLE 4-5. EXAMPLE OF FIRST-YEAR DENTAL STUDENT'S LOAN LOG

Loan	Amount	Interest Rate	Date Repayment Begins	Lender/Website/Servicer/Website
Stafford Subsidized (undergraduate)	\$16,000	6.8%	Dec. 2011	Lender X
Perkins (undergraduate)	\$4,000	5%	Feb. 2012	My College
Stafford Subsidized (dental school)	\$8,500	4.7%	Dec. 2011	Lender Y
Stafford Unsubsidized (dental school)	\$18,000	4.7%	Dec. 2011	Lender Y
Perkins (dental school)	\$6,000	5%	Feb. 2012	My Dental School
HPS (dental school)	\$6,500	5%	June 2012	My Dental School
Graduate PLUS	\$10,000	8.5%	June 2012	Lender Y

The good news is that the vast majority of dental students successfully repay their loan obligations. Table 4-5 is an example of the type of student loan log that you can develop for yourself to help in managing your portfolio. You may also want to add columns for terms and conditions of your student loans such as the number of years you have to repay the loan, deferment and forbearance provisions, how often interest is capitalized, and the length of the grace period.

■ Deferring Student Loan Payment During Residency Training

Dental students who enroll in residency training programs at accredited U.S. dental schools will continue to be eligible for in-school deferment for the duration of their residency training if the school registers its residents as students. However, dental residents training in hospital-based programs that are not formally affiliated with a U.S. dental school (where the dental school registers its dental residents as students) may find it more difficult to qualify for economic hardship deferment.

A new law took effect on October 1, 2007, the College Cost Reduction and Access Act (HR 2669), which contained a provision that could affect loan repayments for dental residents training in hospital-based programs. The new law eliminated the “20/220” rule regulation that had enabled residents to qualify for economic hardship deferment, and defer payment for three years without accruing interest on subsidized loans. Residents qualified if their debt burden was greater than 20% of their income, and if their income minus their debt burden was not greater than 220% of the federal poverty level. Under this new program, loan repayments will be capped at 15% of the borrower’s income that is above 150% of the federal poverty level. However, the new program does not begin until July 1, 2009.

■ The Lender’s Responsibilities

Lenders owe you more than the money they have agreed to lend to you when you sign on the dotted line. They must provide you with a copy of the promissory note. As discussed above, this document explains the conditions of your loan in detail and is the legal document requiring you to repay the loan with interest. **KEEP THIS DOCUMENT.** The lender should also provide a disclosure statement before or at the time your loan is disbursed. This document states the amount of your loan (principal), fees that may be deducted from the principal amount, fees that may be added at the time of repayment, the interest rate, and an estimate of the total amount you will have to repay, if you follow the standard repayment terms.

It is not uncommon for lenders to sell your loan to another entity after you have taken out the loan. If that happens, your lender will send you a notification of loan transfer with addresses, phone numbers, and other information you need in order to make payments and communicate with the new holder of your loan or their billing servicer. **KEEP THIS NOTICE.**

Prior to beginning repayment of your student loan, the lender or servicer will send you a detailed repayment schedule. This document will state the principal balance you owe along with the total amount of estimated interest over the period of repayment. In addition, it will tell you the amount and number of your monthly payments and the date your first payment is due. **KEEP THIS DOCUMENT.**

Because taking out loans means you will have many important papers and documents that you will need after you graduate, it may be helpful to use a loose leaf binder or accordion file to house all of your student loan documents. It is important to keep copies of all documents you receive pertaining to your student loans, including correspondence you send to your lender or servicer regarding your loans. You should also keep a log of student loans you borrow, how much you borrow each year, the interest rate on each loan, and the lender’s and servicer’s name, telephone number, and address. If you do this, you undoubtedly will save yourself countless hours of painstaking work to reconstruct your borrowing portfolio.

If you need help finding information about your Title IV borrowing (Stafford, Perkins, GradPLUS, and Consolidation loans) the National Student Loan Data System stores information on student aid recipients and these loans. The database is maintained by the U.S. Department of Education and can be accessed at www.nslds.ed.gov. Other educational loans such as Title VII aid, administered by HHS, and private educational loans are not included in this database, but may be found on your credit reports. Once a year you are entitled to free credit reports from each of the three major credit bureaus, Experian, Equifax, and TransUnion. Go to www.annualcreditreport.com and follow the instructions.

THE IMPORTANCE OF BUILDING AND KEEPING GOOD CREDIT

If you are like most students during dental school, you will take out student loans and charge purchases on credit cards. When you apply for a student loan or for other credit, your credit file will be examined, and you will be assigned a credit score based on information provided by credit reporting agencies. There are three kinds of loan approval tests widely used: credit-blind (no checking at all); credit-ready (no credit bureau file exists with any payment history); and credit-worthy (a file exists with one or more good reports and minimal bad reports). The borrower or cosigner, if needed, may have to also meet a debt-to-income ratio and other lender requirements.

A credit score is a number that indicates how likely you are to repay a loan or debt from a credit card purchase. While it is only one piece of information lenders use when evaluating your loan application, it may be the basis for approval or rejection.

Credit bureaus and credit reporting agencies provide credit information to banks and businesses to help them decide whether to issue a loan or extend credit. This information may include your payment habits, number of current and past credit accounts, balance of those accounts, place of employment, length of employment, records of financial transactions, your payment history, and a history of past credit problems. People who make all their payments on time are considered good credit risks. People who are frequently delinquent in making their payments are considered bad credit risks. Defaulting on a loan can negatively affect your credit rating.

With the exception of the GradPLUS loan, your credit rating is not checked for eligibility for federal student loan programs; but, eligibility for private loans and some institutional loans may depend on your credit history. Students who have defaulted on previous federal educational loans may be required to agree to repay the loan and begin making payments before they can become eligible for further federal aid.

The Fair Credit Reporting Act and the Equal Credit Opportunity Act help ensure that lenders rely on “likelihood of repayment” as their chief criterion when granting credit. Scoring models do not consider race, gender, nationality, religion; whether you are married, single, or divorced, or other prohibited factors. For more information about credit scores visit, www.myFICO.com.

■ Checking Your Credit Record

All U.S. consumers are eligible to obtain a free copy of their credit report through the only authorized site, www.AnnualCreditReport.com. You are encouraged to obtain a copy of your credit report annually to make sure there are no errors. It is important that the information on your report be accurate, as errors could possibly affect both your credit rating and your credit score. Annual review of your credit record is also a good way to monitor identity theft.

The Consumer Credit Counseling Service, 800-747-4222; www.debtfreeforme.com offers free or low-cost debt and credit counseling.

The majority of credit bureau information is accurate, but you have the right to examine your file and to explain or correct the information it contains.

■ Cautions About Credit Cards

If you are like most students, you've received numerous credit card offers promising low interest rates and credit lines of several thousand dollars. If you have accepted these offers and presently carry a balance on one or more such credit cards, you should carefully examine your card use. Although having a credit card is beneficial, problems can arise when you don't pay the bills on time and begin carrying a balance that can balloon into a mountain of debt.

While in school, pay with cash if possible. It may be helpful to ask yourself, "If I can't afford to purchase it with cash now, what is the likelihood that I will be able to pay the credit card bill when it arrives?"

Here are some helpful hints on using credit cards:

- Before you buy an item, evaluate whether you really need it; if not, don't buy it.
- If you make a purchase with a credit card, pay the balance at the end of the month. Don't carry balances. Some cards charge 20% or more in interest (usually called finance charges on your statement).
- If you accumulate credit card debt, you may want to transfer debt from high-interest cards to lower-rate cards.
- Read your statements carefully and call the company right away if you have questions about a charge.
- Avoid taking cash advances. The finance charge on a cash advance often starts applying the moment you receive it, not after the next statement closing.
- Be aware of annual fees. Many companies charge \$25 and more for the privilege of using their card.
- Be aware of introductory offers. Usually low interest rates are offered in the beginning, only to increase dramatically after the introductory period expires.

OTHER HELPFUL RESOURCES

For further information about financial aid, you may want to consult the following helpful resources.

- *Opportunities for Minority Students in U.S. Dental Schools*, published by ADEA, includes practical information of special interest to minority students considering a career in dentistry. This publication explains the scope of career opportunities available to minorities in dentistry, dental school admissions requirements, financing a dental education, deciding where to apply, and school-specific information directed to minority applicants. Available from ADEA Publications Department, 1400 K Street, NW, Suite 1100, Washington, DC 20005.
- *The Big Book of Minority Opportunities* cites programs including scholarship and other financial aid programs of special interest to Black, Asian, Hispanic, and Native American students. Available from Garrett Park Press, P.O. Box 190B, Garrett Park, MD 20896 or call 301-946-2553.
- *The Student Aid Alliance* website provides up-to-date information on federal aid programs and opportunities for students to let their voices be heard on Capitol Hill regarding funding for student aid. Visit www.studentaidalliance.org.
- *The Chronicle Guidance Publications' Student Financial Aid Guide* provides information on financial aid programs available to high school, undergraduate, graduate, and adult learners. Visit www.chronicleguidance.com.

- *The Scholarship Book* lists private sector scholarships, grants, loans, fellowships, internships, and contest prizes covering every major field of study. Visit www.800headstart.com.
- *Foundation Grants to Individuals* finds sources of scholarships, fellowships, grants, awards, and other financial support online. Visit www.gtionline.fdncenter.org.

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A GLOSSARY OF TERMS

EVERY STUDENT BORROWER SHOULD KNOW

Accrued Interest: Interest assessed on the unpaid balance of the loan principal and payable by the borrower. In the case of Subsidized Stafford Loans, interest is paid by the federal government during in-school, grace, and deferment periods.

Aggregate Debt: The total amount a student owes under a particular loan program. This term can also refer to the total amount a student owes under all loan programs.

Aggregate Loan Limits: Refers to the borrower's total borrowed principal still owed. It can refer to the total from only one educational loan type, as in the case of Stafford Loans, William Ford Direct Loans, and Federal Perkins Loans. Alternative loan programs normally consider ALL of a student's education loan when they have an aggregate limit.

Aid Package: Combination of financial aid (scholarships, grants, loans, work study) determined by a school's financial aid office.

Alternative/Private Loans: Educational loan programs established by private lenders and not backed by the U.S. Department of Education. Generally interest accrues from disbursement, but repayment is usually deferred until some time after graduation. Interest rates are variable, usually without a cap and total time eligible for deferments or forbearance may be limited. You are encouraged to read the promissory note carefully to ensure you can defer it for the length of time you anticipate you will be in school or postgraduate study. It is also a good idea to ask your financial aid officer to review the terms with you before you sign.

Amortization: The process of retiring debt over an extended period of time through periodic installments of principal and interest.

Annual Percentage Rate (APR): A calculation that reflects the total cost of a loan (interest plus all fees) on an annual basis.

Appeal: A formal request to have a financial aid officer review your aid eligibility and possibly use professional judgment to adjust the figures. An example of when an appeal is appropriate is if you believe the information on your financial aid application does not reflect your family's current ability to pay (for example

due to the death of a parent, unemployment, or other unusual circumstances). The financial aid officer may require documentation of the special circumstances or other information on your financial aid application.

Asset: An item of value, such as a family's home, business and farm equity, real estate, stocks, bonds, mutual funds, cash, certificates of deposit (CDs), bank accounts, trust funds, and other property and investments.

award letter: An official document that lists all of the aid you have been awarded.

Award Year: The academic period for which financial aid is requested and awarded.

Borrower: A student who obtains money from a lending institution by the extension of credit for a period of time. The borrower signs a promissory note as evidence of the debt.

Borrower Benefits/Rewards/Repayment Incentives: Lenders sometimes reduce the cost of loans to borrowers with good repayment behavior. Contact lenders for details.

Budget: Total cost of attending a postsecondary institution for an award year. It usually includes tuition, fees, room, board, books, supplies, equipment, travel, and personal expenses. Each institution develops its own student budget, also known as the "Cost of Attendance."

Campus-Based Aid: Financial aid programs awarded directly by the dental school. This may include both federal programs such as the Perkins Loan, HPSL, LDS, SDS, and Federal Work-Study, and institutional grants and loans. Note that there is no guarantee that every eligible student will receive financial aid through these programs, because the awards are made from a limited pool of money.

Capitalization: The process of adding accrued, unpaid interest to the principal of a loan. Capitalizing the interest increases the monthly payment and the amount of money you will eventually have to repay. Capitalization is sometimes called compounding.

Collateral: Collateral is property used to secure a loan. If the borrower defaults on the loan, the lender can seize the collateral. For example, a mortgage is usually secured by the house

purchased with the loan. Education loans are not collateralized unless you are required to have a cosigner.

Compound Interest: The frequency with which accrued unpaid interest is added to the principal balance.

Cosigner: A cosigner on a loan assumes responsibility for the loan if the borrower should fail to repay it. A cosigner may also be referred to as a co-borrower or co-maker.

Cost of Attendance (COA): Total cost of attending a postsecondary institution for an award year. It usually includes tuition, fees, room, board, books, supplies, equipment, travel, and personal expenses. Each institution develops its own student budget, also known as the budget.

Credit Bureau: An agency that compiles, maintains, and distributes credit and personal information to potential creditors/lenders. Lenders check to learn whether a potential borrower is likely to repay based upon the way other credit obligations have been handled in the past.

Credit Rating/Credit Score: An evaluation of the likelihood that a borrower will repay on time.

Default: The failure of a borrower either to make installment payments when due or to comply with other terms of the promissory note. A loan is in default when the borrower fails to pay a number of regular installments on time or otherwise fails to meet the terms and conditions of the loan. Default also may result from failure to submit requests for deferment or cancellation on time. If you default, your school, the lender or agency that holds your loan, the state, and the federal government may all take action to recover the money, including garnishing your wages, withholding income tax refunds, and notifying national credit bureaus of your default. Defaulting on a government loan will make you ineligible for future federal financial aid unless a satisfactory repayment schedule is arranged. It will also affect your credit rating for a long time, making it difficult to borrow funds to buy a car or a house.

Deferment: A period during which the repayment of the principal amount of the loan is suspended as a result of the borrower meeting one of the requirements established by law or regulation and/or contained in the promissory note. During this period, the borrower may or may not have to pay interest on the loan. If you have a subsidized type of loan, either the federal government pays the interest charges during the deferment period or the lender does not charge any to the borrower. If you have an unsubsidized loan, you are responsible for the in-

terest that accrues during the deferment period. You can usually postpone in-school payments by paying the interest charges or by capitalizing the interest, which increases the size of the loan. You can't get a deferment if your loan is in default. If you borrowed during undergraduate school and then worked for a year and entered repayment before beginning dental school, you are eligible to defer payment of student loans as long as you remain a full-time student. Most federal loan programs allow students to defer their loans while they are in school at least half time. There are other activities for which you can obtain deferments. These vary from loan to loan and are itemized on your promissory note. If you don't qualify for a deferment, you may be able to get forbearance.

Delinquent Borrower: If a borrower fails to make a payment on time, the borrower is considered delinquent, and late fees may be charged. Usually delinquencies greater than 30 days are reported to credit bureaus. Once the delinquency exceeds a specific number of days (varies depending on the loan program) the loan goes into default.

Disadvantaged Background (definition from the U.S. Department of Health and Human Services [USDE-HHS]): An individual from a disadvantaged background is defined as one who comes from an environment that has inhibited the individual from obtaining the knowledge, skill, and abilities required to enroll in and graduate from a health professions school or a program providing education or training in an allied health profession, or who comes from a family with an annual income below a level based on low income thresholds according to family size published by the U.S. Census Bureau, adjusted annually for changes in the Consumer Price Index, and adjusted by the secretary of HHS for use in health professions and nursing programs. The school you plan to attend is generally responsible for making a determination of your disadvantaged status.

Disbursement Date: The date on which the lender issues a student the loan proceeds, either by check or by electronic funds transfer to the student's school account. Typically the disbursement date determines the exact terms of the loan.

Disclosure Statement: Lenders are required to provide the borrower with a disclosure statement at the time the loan is made. A statement provides information about the actual loan costs, including the interest rate, origination fees, insurance fees, loan fee, and any other kind of finance charges.

Electronic Funds Transfer (EFT): Electronic funds transfer is used by most schools for Stafford Loans. The money is transferred electronically to the school and is automatically applied to the student's billing account, eliminating the need for a paper check, and hence is available to a student sooner.

Eligible Non-Citizen: Someone who is not a U.S. citizen but is nevertheless eligible for federal student aid. Eligible non-citizens include U.S. permanent residents who are holders of valid green cards, U.S. nationals, holders of form I-94 who have been granted refugee or asylum status, and certain other non-citizens. Non-citizens who hold a student visa or an exchange visitor visa are not eligible for federal student aid.

Endowment: Funds owned by an institution and invested to produce income to support its operations. Many educational institutions use a portion of their endowment income for financial aid. A school with a larger ratio of endowment per student is more likely to give larger financial aid packages.

Enrollment Status: An indication of whether you are a full-time or part-time student. Generally, you must be enrolled at least half time (and in some cases full time) to qualify for financial aid.

Expected Family Contribution (EFC): The amount of money the family is expected to contribute to a student's education, as determined by the Federal Methodology (FM) formula approved by Congress. Some schools determine eligibility for non-federal school funds with Institutional Methodology. The EFC is a student/spouse contribution and depends on family size, number of family members in school, taxable and non-taxable income, and assets. Parent information is required for funds authorized by the U.S. Department of Health and Human Services and may also be required by some schools for institutional funds.

FAFSA: See Free Application for Federal Student Aid.

Fees: Origination fees, loan fees, points, or guaranty fees also referred to as insurance fees, are usually expressed as a percentage of the amount borrowed, and are usually deducted from the loan proceeds at disbursement. Some alternative/private loans add the fees to the principal borrowed. Some loans also include an additional fee (sometimes referred to as a "kicker"), which is charged at the time the loan enters repayment to help offset additional administrative costs relative to billing. Usually these 'back-end' fees are added to the total amount owed.

Financial Aid Officer (FAO): A college or university employee who is involved in the administration of financial aid.

Financial Aid Package: A collection of grants, scholarships, loans, and work-study employment from all sources (federal, state, institutional, and private) offered to enable a student to attend the college or university.

Financial Need: A student's financial need is the gap between the cost of attending school and a student's resources. A financial aid package is based on the amount of a student's financial need. The process of determining the need is known as need analysis. Cost of Attendance (COA) - Expected Family Contribution (EFC) = Financial Need.

Fixed Interest Rate: In a fixed interest loan, the interest rate stays the same for the life of the loan. For example, a 5% fixed interest rate loan means that the interest rate will be 5% from the day the borrower takes out the loan until the day the borrower finishes repaying the loan.

Forbearance: During forbearance the lender allows the borrower to postpone temporarily or reduce the payment on a student loan. Because less is paid during forbearance, it takes longer to repay the loan. Since interest charges continue to accrue, even on subsidized loans, it may increase the total cost of the loan. It may also mean capitalization of accrued and unpaid interest during this time, thus increasing both the balance owed and the monthly repayments required after the forbearance period has ended. Forbearances are granted at the lender's discretion, usually in cases of extreme financial hardship or other unusual circumstances when the borrower does not qualify for a deferment. You can't receive forbearance if your loan is in default.

Free Application For Federal Student Aid (FAFSA): This U.S. Department of Education form is used to apply for all federally sponsored student financial aid and federal need-based aid. The form is available at www.fafsa.ed.gov, and it can be submitted electronically or by mail. When filing a paper FAFSA, be sure to use an original not a photocopy, because photocopying alters the alignment of the forms, interfering with the imaging technology used to process them. As the name suggests, no fee is charged to file a FAFSA. When sending an electronic FAFSA be certain to print a copy for your records.

Gift Aid: Financial aid, such as grants and scholarships that does not need to be repaid.

Grace Period: A brief period after graduation during which the borrower is not required to begin repaying his or her student loans. The

grace period may also kick in if the borrower leaves school for a reason other than graduation or drops below half-time or full-time (depends on the program) enrollment. The length of the grace period depends on the loan program. Not all loans have grace periods; some require repayments to begin directly upon graduation or separation.

Interest Rate Caps: Refers to the maximum interest a borrower may be charged over the life of the loan. For instance, current federal statute specifies that Stafford Loan interest rates cannot exceed 8.25% even though the rate is reset each July 1 based on a formula. A fixed interest rate loan will always have the same rate throughout the life of the loan. Alternative/private loan programs usually do not have an interest rate cap and their interest rates fluctuate periodically, often on a quarterly basis if based on an index such as the 91-day Treasury Bill, the London InterBank Offering Rate (LIBOR), or the prime rate.

Loan Terms: The specific conditions of a loan, including requirements governing receipt and repayment. It is often used more specifically to refer to the charges for the loan, such as interest, fees, etc.

Minority: According to the U.S. Government, an individual whose race/ethnicity is classified as American Indian or Alaskan Native, Asian or Pacific Islander, Black, or Hispanic.

Outside Resource: Funds available to a student because they are in school; examples include outside scholarships, prepaid tuition plans, and Veterans Affairs (VA) educational benefits. This category does not include school-based aid.

Outside Scholarship: A scholarship that comes from a source other than the school.

Out-of-State student: A student who has not met the legal residency requirements for the state in which the dental school that she/he will attend is located. Out-of-state students are often charged a higher tuition rate at public dental schools.

Overaward: A student who receives federal support may not receive awards totaling more than \$400 in excess of his or her financial need.

Prepayment: Paying off all or part of a loan before it is due. Prepayment without penalty is allowed for all federally sponsored loans and other educational loans at any time during the life of the loan.

Principal and Interest: The principal is the total amount of money borrowed or remaining unpaid on a loan. Interest is charged as a percentage of the principal. When a borrower takes

out a loan of \$10,000, for example, the \$10,000 is the principal.

Professional Judgment (PJ): For need-based federal aid programs, the financial aid officer can adjust specific data elements that are used to calculate a student's Expected Family Contribution (EFC) or Cost of Attendance (COA) when extenuating circumstances exist. For example, if a parent becomes unemployed, disabled, or deceased, the financial aid officer can decide to use estimated income information for the award year instead of the actual income figures from the base year. This delegation of authority from the federal government to the financial aid officer is called professional judgment.

Promissory Note: A binding legal document that must be signed by a student borrower (and a cosigner, if applicable), agreeing to repay the loan according to specified terms. It must be signed before loan funds will be disbursed by the lender. The promissory note states the terms and conditions of the loan, including when repayment will begin, interest rate, deferment and forbearance options, and cancellation provisions. A student should keep this document until the loan has been repaid.

Renewable Scholarships: A scholarship awarded for more than one year. Usually, a student must maintain certain academic standards to be eligible for subsequent years. Some renewable scholarships require a student to reapply each year; others will just require a report on a student's progress toward a degree.

Repayment Schedule: This schedule shows the monthly payment, interest rate, total repayment obligation, payment due dates, and term of the loan.

Repayment Term: The period during which the borrower is required to make payments on his or her loans. While payments are made monthly, the term is usually given as the total number of payments or years.

Satisfactory Academic Progress (SAP): A student must be making SAP to continue receiving federal aid. If a student fails to maintain academic standing consistent with the school's SAP policy, he or she is unlikely to meet the school's graduation requirements and may be ineligible to receive federal financial aid.

Secondary Market: An organization that buys loans from lenders, thereby providing the lender with the capital to issue new loans. Selling loans is a common practice among lenders, so the bank to which you make your payments may change during the life of the loan. The terms and conditions of your loan do not change when it is sold to another holder.

Servicer: An organization that acts as an agent for the lender, collecting payments on a loan and performing other administrative tasks associated with maintaining a loan portfolio. Loan servicers disburse funds, monitor loans while the borrowers are in school, collect payments, process deferments and forbearances, respond to borrower inquiries, and ensure that the loans are administered in compliance with federal regulations and guaranty agency requirements.

Simple Interest: Interest paid only on the principal balance of the loan and not on any accrued interest. Most federal student loan programs offer simple interest, but capitalizing the interest on an Unsubsidized Stafford Loan is a form of compounded interest.

Statement of Educational Purpose: In this legal document, a student agrees to use the financial aid for educational expenses only. This form is part of the certification a student attests to on the FAFSA.

Student Aid Report (SAR): This report summarizes the information included in the FAFSA and must be provided to your school's financial aid officer. The SAR will also indicate the Expected Family Contribution (EFC). You should receive a copy of your SAR four to six weeks after you file your FAFSA. Review your SAR and correct any errors on part two of the SAR. Keep a photocopy of the SAR for your records. To request a duplicate copy, call 800-4-FED-AID.

Subsidized Loan: With a subsidized loan, such as the Subsidized Stafford Loan, the government pays the interest on the loan while a student is in school, during the grace period, and during any deferment periods. Subsidized loans are awarded based on financial need and may not be used to finance the family contribution. With other subsidized loans types, such as the Perkins and HPSL, interest is not charged while a student is in school, in grace, or in deferment.

Term: The number of years (or months) over which the loan is to be repaid.

Title IV loans: U.S. Department of Education administered loan programs that include the William D. Ford Federal Direct Loan Program (FDSL), the Federal Family Education Loan Program (FFELP), the Federal Stafford Loans (subsidized and unsubsidized), Graduate PLUS, and Federal Consolidation Loans.

Title IV school code: When you fill out the FAFSA, you need to supply the Title IV Code for each school to which you are applying.

Title VII aid: HHS administered loan and scholarship programs that include Loans for Disadvantaged Students (LDS), Health Professions Student Loans (HPSL), Scholarships for Disadvantaged Students (SDS), Primary Care Loans (PCL). Dental students are not eligible for PCL.

Unmet Need: In an ideal world, the financial aid office would be able to award or recommend financial aid to each student for the entire difference between his or her ability to pay and the cost of education. Due to budget constraints, the financial aid office may provide less than a student's need. This gap is known as the unmet need.

Unsecured Loan: A loan not backed by collateral and hence representing greater risk to the lender. Lenders may require a cosigner on the loan to reduce their risk. If you default on the loan, the cosigner will be held responsible for repayment. Most educational loans are unsecured loans. In the case of federal student loans, the federal government guarantees repayment of the loans. Other examples of unsecured loans include credit card charges and personal lines of credit.

Unsubsidized Loan: With an unsubsidized loan, such as the Unsubsidized Stafford Loan or the Graduate PLUS, the government does not pay the interest that accrues while a borrower is in school, in grace or in deferment. Private/alternative loans are also unsubsidized loans. The borrower is responsible for the interest on an unsubsidized loan from the date the loan is disbursed. Depending on the loan type, lenders may have the option while in school of capitalizing the interest. Although interest accrues from each disbursement, repayment is usually postponed until some time after graduation. Unsubsidized loans are not based on financial need and may be used to finance the family contribution.

U.S. Department of Education (USDE): This department administers several federal student financial aid programs, including the Federal Work-Study Program, Federal Perkins Loans, Federal Stafford Loans, Federal Graduate PLUS Loans, and Federal Consolidation Loans.

U.S. Department of Health and Human Services (HHS): This department administers several health education scholarship and loan programs, including the Scholarships for Disadvantaged Students (SDS), Loans for Disadvantaged Students (LDS), and Health Professions Student Loans (HPSL).

Variable Interest: A loan on which the interest rate changes periodically. Fluctuations are usually tied to certain monetary measures such as a 91-day Treasury Bill, London Inter Bank Offering Rate (LIBOR), or prime rate. Points are then added to the base (1 point equals 1%). For example, the interest rate for a Stafford Loan borrowed prior to 7/1/06 for a student in school is pegged to the cost of a 91-day Treasury Bills + 1.7%. Variable rates are updated monthly, quarterly, semi-annually, or annually, depending upon the loan program.

Verification: A review process in which the Financial Aid Officer (FAO) determines the accuracy of the information provided on a student's financial aid application. During the verification process, a student and spouse, if applicable, will be required to submit documentation to verify certain information contained on their FAFSA or other financial aid applications. Such documentation may include signed copies of the most recent federal and state income tax returns for you, your spouse (if any), and your parents, proof of citizenship, proof of registration with Selective Service, and copies of Social Security benefit statements and W-2 and 1099 forms, among other things. Financial aid applications are randomly selected by the federal processor for verification, with most schools verifying at least one-third of all applications. If there is an asterisk next to the Expected Family Contribution (EFC) figure on your Student Aid Report, your SAR has been selected for verification. Schools may select additional students for verification if they suspect fraud. Some schools perform 100% verification. If any discrepancies are uncovered, the financial aid office may require additional information. Such discrepancies may cause your final financial aid package to be different from the initial package described on the award letter you received from the school. If you refuse to submit the required documentation, your financial aid package can be cancelled and no aid will be awarded.

W-2 form: Employers are required by the IRS to issue a W-2 form for each employee before January 31. The form lists the employee's wages and taxes withheld.

CHAPTER 5

GETTING MORE INFORMATION

This book provides a foundation for anyone who is considering dentistry as a career and wants to know more about obtaining a dental education. Although the information included here is extensive, you probably will want additional details to answer questions that are specific to your situation. This chapter gives you lists of individuals, organizations, and references that will help answer those questions.

INDIVIDUALS WHO CAN HELP

One very effective way of getting more information is to talk to the individuals who are involved in dental education and are interested in encouraging others like you to consider dentistry as a career.

Practicing Dentists

Dentists are knowledgeable about the variety of careers in dentistry and about the education and skills needed. They can tell you what the day-to-day work is like, the kinds of benefits they receive, and how they deal with any shortcomings. In addition, an excellent way of learning more about the profession and whether it feels right for you is to arrange for an internship or a “shadowing” opportunity in a dental office. To pursue such an opportunity, discuss the possibility with your own dentist or other practitioners in your area.

Prehealth Advisors

Prehealth advisors can assist in a broad range of issues about dental education and dental schools. They are especially important during the admissions process because they can inform you about the academic preparation necessary to be accepted into a dental school. In addition, these advisors are often involved in providing or coordinating letters of recommendation.

Science Professors

Science professors, especially those in the biological sciences, can be helpful in the same way as prehealth advisors in terms of academic preparation and letters of recommendation. They are particularly important to students at undergraduate schools that do not have an official prehealth advisor.

Dental School Admissions Officers

Admissions officers are especially knowledgeable about their own dental schools and the requirements to gain admission. They can provide you with catalogs and admission information. They can also describe the emphasis of the academic programs, provide information on support services to help students succeed, and other features of their schools.

Dental School Minority Affairs Officers

These officers play an important role in collecting and sharing information about what their dental schools are doing to increase minority enrollments and to make minority students who choose their schools feel welcome. They will also have information about the academic programs, support services, and other features of their schools.

Financial Aid Administrators

Financial aid administrators are very knowledgeable about how to pay the cost of attending dental school. They will be able to help you understand the financial aid application process and eligibility requirements for government, institutional, and private sources of financial aid. They can also assist in securing the funds for which you are eligible.

Dental Students

Dental students are usually forthright in sharing their perceptions of the education they are receiving at their schools. They also will tell you their views of the nonacademic aspects such as student support services and social atmosphere.

Since these individuals' perspectives differ from each other, the information they share can be enormously helpful. You should not hesitate to approach them in order to benefit from their knowledge and points of view.

ORGANIZATIONS THAT CAN HELP

A number of organizations offer information about careers in dentistry, preparing for admission, and financial aid for dental students.

American Dental Education Association

1400 K Street, NW, Suite 1100
Washington, DC 20005
Phone: 202-289-7201
Fax: 202-289-7204
www.adea.org

ADEA can provide you with information about the application process for admission to dental school and the application process for postdoctoral programs. ADEA sponsors the ADEA Application Service (AADSAS, see chapter 2) and the Postdoctoral Application Support Service (PASS, see chapter 1). In addition to the *ADEA Official Guide to Dental Schools*, ADEA publishes the *Journal of Dental Education* (a monthly scholarly journal), the *Bulletin of Dental Education Online* (a monthly newsletter), and *Opportunities for Minority Students in Dentistry* (an every-other-year guide). Ordering information is available on the ADEA website. Dental students may belong to ADEA at no charge by going to www.adea.org and selecting "Join ADEA."

Academy of General Dentistry

211 East Chicago Avenue, Suite 900
Chicago, IL 60611-1999
Phone: 888-AGD-DENT
Fax: 312-440-0559
www.agd.org

Founded in 1952, the AGD serves the needs and represents the interests of general dentists, promotes the oral health of the public, and fosters the continued proficiency of general dentists through quality continuing dental education to help them better serve the public. The AGD also sponsors a 24-hour, online message board where consumers can post questions answered by a dentist and a dentist referral service.

American Academy of Oral & Maxillofacial Pathology

214 North Hale Street
Wheaton, IL 60187-5115
Phone: 888-552-2667
Fax: 630-510-4501
www.aaomp.org

The AAOMP promotes all activities involving the practice of oral and maxillofacial pathology, the specialty of dentistry and pathology that deals with the nature, identification, and management of diseases affecting the oral and maxillofacial regions.

American Academy of Oral & Maxillofacial Radiology

P.O. Box 1010
 Evans, GA 30809-1010
 Phone: 706-721-2607
 Fax: 706-721-4937
www.aaomr.org

The AAOMR promotes and advances the art and science of radiology in dentistry and provides a forum for communication among and professional advancement of its members. The Academy conducts annual scientific meetings and other educational programs, sponsors a scientific journal, publishes a newsletter, issues position statements, and pursues additional activities consistent with its mission.

American Academy of Pediatric Dentistry

211 East Chicago Avenue, Suite 1700
 Chicago, IL 60611-2663
 Phone: 312-337-2169
 Fax: 312-337-6329
www.aapd.org

The AAPD represents the specialty of pediatric dentistry. Its members serve as primary care providers for millions of children from infancy through adolescence and provide advanced, specialty care for patients of all ages with special health care needs. The AAPD advocates policies, guidelines, and programs that promote optimal oral health and oral health care for children. AAPD also serves and represents its membership in the areas of professional development and governmental and legislative activities.

American Academy of Periodontology

737 North Michigan Avenue, Suite 800
 Chicago, IL 60611-6660
 Phone: 312-787-5518
 Fax: 312-787-3670
www.perio.org

The AAP advocates, educates, and sets standards for advancing the periodontal and general health of the public and promoting excellence in the practice of periodontics, one of the ten dental specialties.

American Association for Dental Research

1619 Duke Street
 Alexandria, VA 22314-3406
 Phone: 703-548-0066
 Fax: 703-548-1883
www.iadr.com

The AADR advances research and increases knowledge for the improvement of oral health. The association also sponsors student research fellowships to encourage dental students to conduct research.

American Association of Oral and Maxillofacial Surgeons

9700 West Bryn Mawr Avenue
 Rosemont, IL 60018-5701
 Phone: 800-822-6637, 847-678-6200
 Fax: 847-678-6286
www.aaoms.org

The AAOMS provides a means of self-government relating to professional standards, ethical behavior, and responsibilities of its fellows and members; contributes to the

public welfare; advances the specialty; and supports its fellows and members through education, research, and advocacy.

American Association of Endodontists

211 East Chicago Avenue, Suite 1100
Chicago, IL 60611-2691
Phone: 800-872-3636, 312-266-7255
Fax: 866-451-9020, 312-266-9867
www.aae.org

The AAE promotes the exchange of ideas on the specialty of endodontics, stimulates endodontic research studies among its members, and encourages the highest standard of care in the practice of endodontics.

American Association of Hospital Dentists

211 East Chicago Avenue, Suite 740
Chicago, IL 60611-2616
Phone: 800-852-7921, 312-440-2660
Fax: 312-440-2824
www.scdonline.org/displaycommon.cfm?an=9

The AAHD, founded in 1937, helps hospital dentists develop the skills, knowledge, creativity, and leadership they need to make their practices thrive and advance in their profession. This association also helps shape national health policy on hospital dentistry by providing advocacy at the federal and state levels.

American Association of Orthodontists

401 North Lindbergh Boulevard
St. Louis, MO 63141-7816
Phone: 314-993-1700
Fax: 314-997-1745
www.aaortho.org

The AAO supports research and education leading to quality patient care and promotes increased public awareness of the need for and benefits of orthodontic treatment.

American Association of Public Health Dentistry

3085 Stevenson Drive, Suite 200
Springfield, IL 62703-4270
Phone: 217-391-0218
Fax: 217-793-0041
www.aaphd.org

Founded in 1937, the AAPHD provides a focus for meeting the challenge to improve the oral health of the public. Its broad base of membership provides a fertile environment and numerous opportunities for the exchange of ideas and experiences.

American Association of Women Dentists

216 West Jackson Boulevard, Suite 625
Chicago, IL 60606
Phone: 800-920-2293
Fax: 312-750-1203
www.aawd.org

Formed in 1921, the AAWD celebrates the rich history of women dentists and represents women dentists across the United States, internationally, and in the uniformed forces.

American College of Dentists

839J Quince Orchard Boulevard
Gaithersburg, MD 20878-1614
Phone: 301-977-3223
Fax: 301-977-3330
www.acd.org

Founded in 1920, the ACD is the oldest national honorary organization for dentists. The ACD promotes excellence, ethics, professionalism, and leadership in dentistry.

American College of Prosthodontists

211 East Chicago Avenue, Suite 1000
Chicago, IL 60611-2637
Phone: 312-573-1260
Fax: 312-573-1257
www.prosthodontics.org

Founded in 1970, the ACP represents the needs and interests of prosthodontists within organized dentistry and to the public by providing a means for stimulating awareness and interest in the field of prosthodontics.

American Dental Association

211 East Chicago Avenue
Chicago, IL 60611-2678
Phone: 312-440-2500
Fax: 312-440-2800
www.ada.org

The ADA is the professional association of dentists committed to the public's oral health, ethics, science, and professional advancement. The ADA has information about dental licensure and postdoctoral study. In addition, the ADA sponsors the Dental Admission Test (DAT), which every applicant to a U.S. dental school must take (see chapter 2).

American Student Dental Association

211 East Chicago Avenue, Suite 700
Chicago, IL 60611-2687
Phone: 800-621-8099 x 2795, 312-440-2795
Fax: 312-440-2820
www.asdanet.org

The American Student Dental Association is a national student-run organization that protects and advances the rights, interests, and welfare of students pursuing careers in dentistry. It introduces students to lifelong involvement in organized dentistry and provides services, information, education, representation, and advocacy.

Association of Schools of Public Health

1101 15th Street, NW, Suite 910
Washington, DC 20005-5001
Phone: 202-296-1099
Fax: 202-296-1252
www.asph.org

ASPH represents the deans, faculty, and students of the accredited member schools of public health and other programs seeking accreditation as schools of public health. ASPH collects information on careers in public health, which is useful to individuals interested in pursuing careers in dental public health.

Hispanic Dental Association

3085 Stevenson Drive, Suite 200
Springfield, IL 62703-4270
Toll free: 800-852-7921
Phone: 217-793-0035
Fax: 217-793-0041
www.hdassoc.org

Established in 1990, the HAD provides a voice for the Hispanic oral health professional, promotes the oral health of the Hispanic community, fosters research and knowledge concerning Hispanic oral health problems, and encourages the entry of Hispanics into the oral health profession.

National Dental Association

3517 16th Street, NW
Washington, DC 20010-3041
Phone: 202-588-1697
Fax: 202-588-1244
www.ndaonline.org

The NDA, which is made up of African American dentists, sponsors minority student scholarships for both undergraduate and postgraduate dental students. The NDA also sponsors a student organization, the SNDA, and distributes a career development tape that is available for use by schools, dentists, and other groups.

National Institute of Dental and Craniofacial Research

National Institutes of Health
Bethesda, MD 20892-2190
Phone: 301-496-4261
Fax: 301-480-4098
www.nidcr.nih.gov

The NIDCR provides grants for research training for high school, college, dental, and postgraduate dental students. It is the major source of research funding to dental schools and offers both intramural and extramural research grants and training opportunities.

Oral Health America

410 North Michigan Avenue, Suite 352
Chicago, IL 60611-4253
Phone: 312-836-9900
Fax: 312-836-9986
www.oralhealthamerica.org

Oral Health America develops, implements, and facilitates educational and service programs designed to improve the oral health of all Americans.

Society of American Indian Dentists

P.O. Box 9230
Phoenix, AZ 85374
Phone: 602-954-5160
www.aaip.org/about/said.htm

Founded in April 1990 by six American Indian dentists, SAID has grown to approximately 65 members representing 41 different tribes. The society promotes dental health in the American Indian community, encourages American Indian youth to pursue a career in dentistry, promotes American Indian heritage and traditional values, and promotes and supports the unique concerns of American Indian dentists.

Special Care Dentistry Association

401 North Michigan Avenue, Suite 2200

Chicago, IL 60611-4255

Phone: 312-527-6764

Fax: 312-673-6663

www.SCDAonline.org

SCDA is the only national organization where oral health and other professionals meet, communicate, exchange ideas, and work together to improve oral health for people with special needs. SCDA had its origin in a federation of three long-standing independent organizations: the American Association of Hospital Dentists, the Academy of Dentistry for Persons with Disabilities, and the American Society for Geriatric Dentistry. These founding organizations remain as components of SCDA, pooling resources to attain overlapping goals.

OTHER RESOURCES

College, university, and public libraries generally have a range of publications about careers, undergraduate and graduate education, and financial aid. As a result, it is worthwhile to visit a library to gather information about careers in dentistry, dental educational programs, and sources of student assistance. Some of the publications you may find there include the following information. If you prefer to acquire copies yourself, contact the organizations as noted.

Dental Admission Testing Program Application and Preparation Materials

In addition to the application form that students must complete to take the DAT, this publication contains information that will help students prepare for the test.

Available from: Dental Admission Testing Program, 211 East Chicago Avenue, Suite 600, Chicago, IL 60611; 312-440-2689; 800-232-2162; or online at www.ada.org/prof/ed/testing/index.asp.

Getting Through Dental School: ASDA's Guide for Dental Students

This biennial reference volume includes information on scholarships and loans, grants, public health and international opportunities, as well as ASDA membership benefits and leadership opportunities.

Getting into Dental School: ASDA's Guide for Predental Students

This resource guide specifically targets the needs of predental students and those considering careers in dentistry. It is a reference volume of facts on applying to dental school, financial aid, ASDA membership benefits, debt management and more. The handbook also includes career options in the dental field and a survival guide for passing the DAT.

ASDA Guides to Postdoctoral Programs Vol. 1-3

This set of publications offers information about general practice residencies, advanced education in general dentistry, and other postdoctoral training programs.

These publications are available from American Student Dental Association, 211 East Chicago Avenue, Suite 700, Chicago, IL 60611; 312-440-2795; 800-621-8099; or through the ASDA online store at www.asdanet.org.

ON TO PART IIII

The five chapters in Part I have helped you learn the basics about careers in dentistry; meeting criteria for acceptance into dental school; paying for the costs of a dental education; deciding to which dental schools to apply; and finding additional information to answer the particular questions you have. Part II, Learning about Dental Schools, will give you an opportunity to put this general information to use by introducing you to every dental school in the United States and Canada.



PART II

LEARNING ABOUT DENTAL SCHOOLS

Part II provides an individual introduction to each U.S. and Canadian dental school. We have developed a format for Part II that is consistent from school to school to make it easier for readers to gather information. However, the narrative sections are provided by the dental schools themselves so that you can discern the distinctive qualities of each institution.

Every dental school in the United States and Canada is accredited. The Commission on Dental Accreditation accredits U.S. schools, and the Commission on Dental Accreditation of Canada accredits Canadian schools.

HOW TO USE PART II

The school entries are presented alphabetically by *state*.

Information about each school is organized into the areas that tend to be of most interest to dental school applicants:

■ **General Information** describes the type of institution, history of the dental school, location, size, facilities, doctoral dental degree offered, relationship of the dental school to other health profession schools in the university, and other programs conducted by the school.

■ **Preparation** presents the school's requirements with respect to:

- pre dental education (number of years, required courses, limitations on community college work, and suggested additional preparation);
- Dental Admissions Test (DAT); and
- grade point average (GPA);

■ **Application and selection** provides information on the application process and residency requirements and demographics. A timetable is provided for submitting application materials, fees (if any) applicants must pay to the dental school, and when applicants can expect to be notified. The residency section also may disclose a school's participation in regional compacts, other interstate agreements, or (for private schools) an in-state agreement.

■ **Curriculum** provides an introduction to the dental school's educational program. Dental schools generally use this section to discuss length of the program, goals, and objectives. Student research opportunities may also be listed.

■ **Special Programs and Services** describes assistance programs that are available to students and other related student organizations.

■ **Costs and Financial Aid** allows schools to briefly describe their financial aid policies. The section may also have a chart showing estimated expenses for both residents and non-residents of the state in which the dental school is located. Schools often include another chart that indicates the number of first-year students receiving financial aid, the average award, and the range of awards. The costs given are for the most recent academic year the school has reported; you should adjust your estimated costs upward for the 2009-10 academic year.

■ **Contact Information** is listed on the left-hand side of the first page of the school's profile. This list usually provides the names, addresses, and telephone numbers for the dental school's admissions office, financial aid office, minority affairs office, and housing office.