FREE TOOLKIT · PRE-DENTAL

Dental School Cost & Scholarship Toolkit

See the real cost of dental school, compare loans, HPSP, NHSC, and IHS side by side, and understand service commitments before you sign.

2026–27 edition · updated for the 2026 federal loan changes

ToothOps
Your quiet guide through dental school and beyond

Free resource
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Before you begin

Dental school is one of the most expensive degrees in the country. ADEA reports that indebted members of the Class of 2025 graduated owing **$297,800** on average for their education. That number is not a verdict on your future — it is a reason to plan early, compare options honestly, and choose a path that fits the life you want.

This toolkit helps you do three things:

1. **See your real cost** — year by year, including the expenses people forget
2. **Compare the main ways to pay** — federal and private loans, the military Health Professions Scholarship Program (HPSP), and the National Health Service Corps (NHSC) and Indian Health Service (IHS) scholarships
3. **Understand service commitments** in plain language, before you sign anything

2026 changed the rules for borrowing

- **Graduate PLUS loans ended for new borrowers on July 1, 2026.**
- **Dental students count as professional students:** you can borrow up to **$50,000 a year** and **$200,000 in total** in federal Direct Unsubsidized Loans, within a **$257,500 lifetime limit** across all federal student loans.
- **A legacy rule protects some current students.** If you already received a Grad PLUS loan for your program before July 1, 2026, you may keep borrowing under the old rules for up to three more years or until you finish, whichever comes first. Ask your financial aid office exactly how it applies to you.
- **What it means:** if your yearly cost of attendance is more than $50,000, the difference has to come from somewhere else — savings, scholarships, service programs, or private loans. Compare those options *before* you commit to a school.

This is education, not financial or legal advice. Figures are current as of November 2026 and change every year. Confirm every number with the official source listed at the end before you make a decision.

PART 1

Your real cost

Every school publishes a cost of attendance (COA): tuition and fees plus an allowance for living expenses. Find it on each school's financial aid page or in the ADEA Official Guide to Dental Schools, then fill in what *you* expect to spend. The free spreadsheet that comes with this toolkit adds everything up for you.

Expense	Year 1	Year 2	Year 3	Year 4	Total
Tuition and required fees					
Instruments, equipment, and kit fees					
Books and supplies					
Health insurance					
Housing and utilities					
Food					
Transportation					
Board and licensure exams					
Personal and other					
Total					

Costs people forget

- [ ] Instrument and equipment fees, which can be large in the first two years
- [ ] Board examination and licensure fees near graduation
- [ ] Travel and fees for residency or job interviews
- [ ] Interest that builds up on unsubsidized loans while you're in school
- [ ] Moving costs at the start and end of school

> **Interest starts early.** Direct Unsubsidized Loans charge interest from the day each loan is paid out — including during school. Borrowing only what you need, and as late as you need it, keeps that interest down.

PART 2

Ways to pay, side by side

	Federal Direct Loans	Private loans	Military HPSP (Army, Navy, Air Force)	NHSC Scholarship	IHS Scholarship
Who it's for	Eligible U.S. students	Borrowers who qualify on credit, often with a cosigner	Students who meet military commissioning requirements	U.S. citizens or nationals committed to primary care in underserved areas	American Indian and Alaska Native students
What it covers	Up to $50,000 a year; $200,000 total	The gap above federal limits	Full tuition and required fees, plus books and equipment	Tuition, required fees, and other reasonable educational costs	Tuition, fees, and other educational costs
Money while in school	None — you're borrowing	None — you're borrowing	$3,113 a month (from July 1, 2026), plus an optional $20,000 signing bonus	Monthly living stipend (only the stipend is taxable)	Monthly stipend
What you give back	Repayment with interest	Repayment with interest	Active duty: one year per scholarship year; minimum 3 years (4 if you take the bonus)	One year of service per year of support; 2 to 4 years	One year of service per year of support; minimum 2 years
Where you work	Anywhere	Anywhere	Where the military assigns you	An approved NHSC site in a Health Professional Shortage Area	IHS, tribal, or urban Indian health programs
Keep in mind	Public Service Loan Forgiveness and income-based repayment are only for federal loans	Fewer borrower protections; compare rates and terms carefully	Residency years don't count toward your obligation	Competitive; primary care dentistry	Competitive; full-time clinical practice

Also worth knowing

- **NHSC Students to Service Loan Repayment Program** offers up to **$120,000** toward your loans in your final year of dental school, in exchange for three years of service at an approved NHSC site.
- **Public Service Loan Forgiveness (PSLF)** can forgive the remaining balance on federal Direct Loans after 120 qualifying monthly payments while you work full time for a qualifying public service employer.
- **State loan repayment programs** help dentists who work in high-need areas of a state. Rules and amounts differ by state; ADEA keeps a list.
- **Your school's own scholarships** — ask the financial aid office what's available and when to apply.

PART 3

Service commitments, in plain language

A service scholarship trades money now for years of work later. That trade can be wonderful — debt-free school, meaningful work, and a clear first job — if you go in with your eyes open.

Five questions to answer honestly

1. How much control do I need over where I live and work? Service programs decide, or limit, your location.

2. Do I plan to specialize? Training years may not count toward your service, and some programs are for general or primary care dentistry only.

3. How would this fit with a partner, family, or caregiving plans?

4. What happens if I leave early? Read the default terms. Breaking a service contract can cost far more than you received.

5. Would I be glad to do this work, even if the money were equal? The best service commitments are the ones you'd choose anyway.

Military HPSP is a commission, not just a scholarship. You become a commissioned officer, you serve on active duty after graduation, and you're subject to military assignment and service requirements. Talk with dentists currently serving in the branch you're considering — not only with a recruiter.

PART 4

Questions to ask before you sign

A military recruiter or health professions office

- [ ] What is the current monthly stipend, and for how many months a year is it paid?
- [ ] Is there a signing bonus, and how does it change my service obligation?
- [ ] What is my total commitment, including any inactive reserve time?
- [ ] Does residency or specialty training count toward my obligation?
- [ ] What do new dentists in this branch typically do in their first assignment?
- [ ] What happens if I'm not accepted to dental school, or leave the program?

The NHSC or IHS program

- [ ] Is dental school eligible this cycle, and when does the application open?
- [ ] What is this year's monthly stipend?
- [ ] Which sites near where I'd want to live would qualify?
- [ ] What are the default and breach terms if I can't complete my service?

Your dental school's financial aid office

- [ ] What is the full cost of attendance for each year, including instruments?
- [ ] How do the 2026 federal loan limits apply to me? Am I covered by the legacy rule?
- [ ] What school scholarships are available, and when are they due?
- [ ] If my cost is above $50,000 a year, what do students here typically use to fill the gap?

PART 5

Your decision worksheet

Score each option from 1 (poor fit) to 5 (great fit) on what matters most to you. Then add your own factors.

What matters to me	Loans	HPSP	NHSC	IHS	Other: _____
Control over where I live					
Total debt at graduation					
Fit with my career and specialty plans					
Fit with family and personal life					
The work I'd be doing					
Total					

What I've decided, and why

Sources and where to confirm

Amounts change every year. Confirm each one with the official source before you decide:

- **Federal Student Aid** — loan limits, interest rates, repayment, and PSLF: studentaid.gov
- **Federal Register, May 1, 2026** — final rule on federal student loan changes under the One Big Beautiful Bill Act
- **Your school's financial aid office** — how the 2026 changes and legacy rule apply to you
- **Navy Medicine Accessions** and the **Air Force Medical Service HPSP fact sheet** — HPSP stipend ($3,113 a month from July 1, 2026), bonus, and obligation
- **U.S. Army Recruiting Command: Dentists** — Army HPSP for dental students
- **National Health Service Corps (HRSA)** — Scholarship Program fact sheet, dental comparison chart, and Students to Service Loan Repayment: nhsc.hrsa.gov
- **Indian Health Service Scholarship Program** — eligibility, comparison chart, and service obligation: ihs.gov/scholarship
- **ADEA** — educational debt data (Class of 2025) and state loan repayment programs: adea.org

About ToothOps. ToothOps is a free guide for pre-dental and dental students, created by a dental student and HPSP recipient. All views are personal and do not reflect any school, military branch, or government agency. This toolkit is not an official military, HRSA, or IHS resource, and it is not financial advice.

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