

**Dietetic Internship with OMALS**

- Students completing their internship program within the Online Master of Agricultural and Life Sciences (OMALS) program are eligible for federal student loans.
- The federal loan process begins with filing the **2025-26** Free Application for Federal Student Aid (FAFSA)
  - <https://studentaid.gov>
  - "FAFSA Form" tab
  - VT School Code **003754**
- There is no specific filing deadline, but we recommend you file when you submit your admissions application your first year and by **April** in subsequent years.
- You must meet all Title IV Federal Financial Aid [eligibility requirements](#).
- Once we receive the FAFSA, we will review it and request additional information if needed.
- Financial aid cannot exceed your budget/**Cost of Attendance (COA)** which includes both direct (tuition/fees) and indirect costs (travel, personal, books & supplies, and housing/meals) for the academic year.
- Graduate students are eligible for up to **\$20,500** in the [Federal Unsubsidized loan](#) per academic year. This loan will accrue interest and will be offered split evenly between fall and spring semesters.
- The unsubsidized loan interest rate for 2025-2026 will not be set until June 2025. The current interest rate is **8.08%**.
- **Receipt of scholarships, tuition waivers or other aid may impact loan eligibility.**
- You may accept or decline all or a portion of the unsubsidized loan offered to you. Your award notice will contain instructions for this process.
- The first time you borrow a federal loan at VT, you must complete 2 additional requirements on <https://studentaid.gov> under the "Loans and Grants" tab:

- Master Promissory Note
- Entrance Counseling

- If you need additional funds you may want to consider the following options:
  - [Federal Graduate PLUS Loan](#)
  - [Private Loans](#)
- The 2025-26 FAFSA will determine financial aid eligibility for the fall 2025 and spring/summer 2026 semesters.
- **Summer ends our academic year. If you wish to receive a federal loan for the upcoming summer (2025) term, please submit the 2024-25 FAFSA as soon as possible.**
- You must be enrolled at least **half-time (5 credits)** to receive the federal unsubsidized loan and keep any prior federal loan(s) in deferment.

**Dietetic Internship only**

- Students completing only the internship portion of the program are not eligible for federal loans or loan deferment and should not submit a FAFSA.
- The only aid option for students in this program is a [private loan](#).
  - Private loans require an approved credit check and often a co-signer.
  - We recommend applying for the fall and spring semesters at the same time.
  - Funds will disburse directly to VT & will refund to you. The earliest refund is just before the start of classes.
  - Students pay program costs directly to the Continuing Education Office.
- Students will not qualify for a loan deferment for but may qualify for a forbearance.
  - In a forbearance, interest will accrue on all previously received federal loans.
- Students may also be able to request an economic hardship deferment with their [loan servicer](#) based on individual circumstances.
- For questions, regardless of program, contact Stephanie Breeding at [gradaid@vt.edu](mailto:gradaid@vt.edu).