GENERAL CONTACT INFORMATION

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CURRENT INFORMATION ABOUT FINANCIAL AID PROGRAMS IS POSTED TO THE MEDICAL SCHOOL WEBSITE, AND UPDATES ARE ANNOUNCED VIA E-MAIL

All students who are financing their medical school education with student loans or GW MD program Financial Aid need-based grants must always be aware of information posted by the Office of Financial Aid (OFA) to the primary sources of communications at the medical school: the website ([https://smhs.gwu.edu/fin-aid/](https://smhs.gwu.edu/fin-aid/)) and email. The OFA uses this site and email as a means to communicate policy, scholarship opportunities, and important documentation, including forms. Please take the time to review information on the website and always read emails from medfinan@gwu.edu.

CONTACT INFORMATION FOR ALL MEDICAL SCHOOL STUDENTS WITH FINANCIAL AID:
MD Office of Financial Aid: medfinan@gwu.edu; tel. 202-994-2960; fax 202-994-9488
Colonial Central: tel. 202-994-9000
Student Accounts Office: sao@gwu.edu; tel. 202-994-7350
Office of Military and Veteran Student Services: vetserv@gwu.edu; tel. 202-994-9570; fax 202-994-9009
Cashier’s Office: tel. 202-994-6200; fax 202-994-0578
Office of the Registrar: registrar@gwu.edu; tel. 202-994-4900; fax 202-994-4448; [https://registrar.gwu.edu](https://registrar.gwu.edu)
Medical School Records Office, Michelle Armstrong, Records: marmstrong@gwu.edu; tel. 202-994-3501
GW Department Directory: [http://my.gwu.edu/mod/directory/index.cfm?searchType=dept](http://my.gwu.edu/mod/directory/index.cfm?searchType=dept)

IMPORTANT LINKS FOR ALL FEDERAL DIRECT LOAN BORROWERS:
Federal Student Loan Repayment: [studentaid.ed.gov](http://studentaid.ed.gov)
Federal Loan “Repayment Estimator”: [studentloans.gov](http://studentloans.gov)
Federal Direct Consolidation Loans: [studentloans.gov](http://studentloans.gov)
National Student Loan Data System: [www.nslds.ed.gov](http://www.nslds.ed.gov)
Federal Student Aid ID: [fsaid.ed.gov/npas/index.htm](http://fsaid.ed.gov/npas/index.htm)

MILITARY AND VETERANS FINANCIAL AID INFORMATION:
Office of Military and Veterans Student Services: [http://veterans.gwu.edu/](http://veterans.gwu.edu/)

CONSUMER INFORMATION:
Free Annual Credit Report: [www.annualcreditreport.com](http://www.annualcreditreport.com)
Consumer Information Website: [www.consumer.gov/](http://www.consumer.gov/)
Consumer Finance Protection Bureau: [www.consumerfinance.gov](http://www.consumerfinance.gov)
**Introduction**

For most students, financing a GW MD program education is one of the most sizable and important investments they will make.

The programs described in this booklet are administered by the Office of Financial Aid (OFA). All medical students will have their financial aid processed through our office regardless of if they are a joint-degree candidate or not (note: currently, we do not have any joint-degree programs for the purposes of financial aid).

Whether or not you apply for financial aid, the admission committee evaluates applicants for admission to the MD program on a “need blind” basis. This means that your ability to pay for your education will in no way influence the admission decision.

We want to assure you of the school’s own financial commitment to helping you bridge the gap between what you can afford and the cost of a GW MD program education. The information contained in this booklet will direct you to both the MD program and outside sources of financial assistance.

If you have questions, and for the latest information, please view all areas of the financial aid website: [https://smhs.gwu.edu/fin-aid/](https://smhs.gwu.edu/fin-aid/).

**Debt Management Counseling**

The MD program OFA recognizes that students choosing to enroll in the MD program make an investment of their effort, time, and money in pursuit of a meaningful career. The MD program OFA is aware that loan assistance is an integral source of financing for many students and that the decision to borrow funds for medical school is a highly personal one based on each student’s personal and professional goals, circumstances, future earnings potential, debt from other educational programs or consumer debt, and comfort level with debt.

The MD program OFA is committed to assisting students in making sound borrowing decisions with the goal of helping students obtain their medical doctorate with as little student loan indebtedness as possible.

Recognizing that many students may not be well-versed in financial issues, the office has established the following goals for the delivery of financial literacy and debt management programming:

- **Goal 1** – To provide in-depth financial aid and financial literacy counseling to all medical students, regardless of borrowing status, by implementing a mandatory one-on-one session for all incoming first-year medical students; mandatory group counseling sessions for first-, second-, and fourth-year medical students; and brown bag lunch-time offerings. (See Appendix for more information);

- **Goal 2** – To help students develop a working yearly budget that represents the direct and indirect costs associated with earning a medical degree by encouraging them to scrutinize and minimize discretionary expenses;

- **Goal 3** – To help students understand the terms and conditions of federal and private educational loans that are available to medical students, as well as the repayment options and obligations associated with each type of loan;
• Goal 4 – To provide timely information relating to local, regional, and national scholarships that are available to prospective and current students and to encourage them to apply for these outside resources; and

• Goal 5 – Upon the students’ last semester of medical school, to help borrowing medical degree candidates better understand their repayment options for the types of loans borrowed during medical school.

In conclusion, the MD program OFA expects and encourages each prospective student borrower to carefully and thoughtfully determine the amount of debt with which he or she is comfortable and to do so based on a full examination of the costs of borrowing, a realistic assessment of potential earnings, and with consideration given to other personal and professional goals that the student may have for the repayment period. It is our hope that students will graduate with confidence in their borrowing decisions and with a full understanding of their loan repayment plan options.

What is Financial Aid?

Financial aid makes it possible for students who cannot meet full costs such as tuition, room and board, transportation to and from school, books, and personal expenses, to attend the school of their choice. A financial aid package may include one or more types of aid. There are three general categories of aid recognized by the Department of Education: gift, loans, and employment.

• GW MD program merit and endowed scholarships, outside scholarships, employee benefits, some military benefits, tuition waivers, fellowships, and GW MD program need-based grants are outright gifts that do not need to be repaid.
• Loans from the Federal Direct Loan Program, GW MD program, or a private lender must be repaid with interest.
• Employment is not provided as a financial aid program at GW MD program. However, students should check their class regulations or the Student Affairs Deans for rules regarding outside employment.

Aid is granted on the basis of merit, need, or both. Financial need is the difference between the cost of education (tuition, fees, books, and standard living budget) and what a standard needs analysis determines that you should be able to contribute based on your available resources.

Some types of aid are neither merit- nor need-based. Your total financial aid cannot exceed your total cost of attendance. Applicants or students who have been offered scholarship (or other gift aid, such as a fellowship) are responsible for making sure the gift aid is reflected in their personal financial aid package from the OFA; otherwise, the package is inaccurate and invalid.
What does it cost to attend the GW MD Program?

Financial aid Cost of Attendance (COA) is the sum of the actual tuition and fee costs and the average cost of living expenses described below. The aid period varies by academic level between nine and twelve months. The 2017–2018 costs shown here represent moderate but reasonable living expenses for the Washington, D.C., area. These costs are adjusted annually to reflect the rate of inflation and results of student surveys and are consistent with federal guidelines. Local transportation and normal automobile maintenance expenses are included, but an allowance for car payments is not. For students with dependents, additional living allowances are included in the need determination process established by the federal government. For students obtaining loans, please complete a loan increase form (available on the website: https://smhs.gwu.edu/fin-aid/forms) if you wish to increase your COA for the cost of loan origination fees, dependent care, disability expenses, or a one-time computer purchase. A more detailed cost of attendance statement may be reviewed in the Appendix.

<table>
<thead>
<tr>
<th>Class of:</th>
<th>2017–2018</th>
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<tbody>
<tr>
<td></td>
<td>2021</td>
</tr>
<tr>
<td></td>
<td>(1st Yr.)</td>
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<tr>
<td>Length of Academic Calendar (months)</td>
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<td>Tuition</td>
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<td>Graduation &amp; Cap/Gown Fee</td>
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<td>Books &amp; Supplies</td>
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<td>Instruments</td>
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<td>Living Expenses*</td>
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<tr>
<td>Health Care Allowance</td>
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<tr>
<td>Step I &amp; II, National Board Exam</td>
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<tr>
<td>Step II CS</td>
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<tr>
<td>Residency Interviews</td>
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<td>Travel Home</td>
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*Est. Monthly Living Expenses

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<th>2021</th>
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<th>2019</th>
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<td>Food/Household Expenses</td>
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<td>Personal Expenses</td>
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<td>Monthly Budget</td>
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<td>$2,070</td>
<td>$2,130</td>
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</table>

Can I live within my budget constraints?

A limit on total financial aid (including private and federal educational loans) is maintained by the OFA. Even though a student’s actual expenses may be more or less than the “standard cost of attendance” established for his or her financial aid purposes, total financial aid (all scholarships, grants, external benefits, and educational loans) for the academic year is limited to the total cost of attendance. If actual living expenses exceed the cost of attendance for living expenses, the excess cannot be covered with additional educational borrowing or other financial aid, so a student should budget carefully. Exceptions
to this include: an increase for loan origination fees incurred on Federal Direct Student Loans only, a one-
time increase for the purchase of a computer, disability expenses, and dependent care while in class. (See Appendix for specific details.)

Also, students may not use educational borrowing or other forms of financial aid to pay for costs not allowed in the Cost of Attendance. These include moving expenses, car loan payments, payments on pre-existing debt (like credit card payments), and living expenses associated with the days before or after an academic period. Financial aid is not available for summer expenses other than standard costs associated with the days during which a student is enrolled (at least half-time for federal loans). Costs not associated with financial aid must be paid with a source other than financial aid.

Though the cost of tuition and fees vary by academic level, the monthly living expense budget is the same for all classes, excepting the allowance for local transportation, with the difference as costs associated within class and clinical rotations. The monthly GW MD program Standard Cost of Attendance for living expenses is limited to: room/board/utilities allowance ($1,690) and personal allowance ($200). Students are also budgeted $2,900 for the year for health insurance.

During the 2017-2018 academic year, the housing (room and board) allowance is $15,210 (for a nine-month academic year for a first-year medical student and $1,690 for each additional month enrolled). A higher housing expense might have been covered by spending less in another category (for example, spending less than $120 per month on transportation, if you are a first-year medical student, $180 for second years, and $240 for third- and fourth-year medical students), but could not be covered with additional educational loans or other financial aid.

It may be helpful for you to consider the budget exercise in the Appendix when making your decision to borrow loan funds.

Bring Cash

If borrowing for living expenses, be aware that loan funds are not available until the first week of classes. Have enough money available to pay for textbooks and living expenses for the first month of school. If relocating, save ahead to meet moving expenses. The cost of attendance cannot be increased to cover relocation costs.

Tips:

- Take public transportation
- Grocery shop with a list
- Save for emergencies
- Use coupons
- Check out free things to do in the city for entertainment
- Bring coffee and lunch from home
- Buy in bulk
- Limit eating out
- Pay bills on time to avoid late fees
How is my contribution determined?

Under current federal guidelines, all graduate students are considered “independent” of their parents for the purposes of applying for federal financial aid, regardless of how your parents claim you on their tax return. Even though a student may be independent according to federal criteria, information about parents’ income and assets is required for students who are interested in being considered for GW MD program need-based grants.

In determining your aid eligibility for need-based grants, the GW MD program evaluates your overall financial strength. This evaluation includes an estimated contribution based on your (and your spouse’s and parents’) 2015 income and reported assets as required under the federal methodology established by the United States Congress, GW methodology, and GW MD program institutional methodology (including the use of our aid application, need-based aid application, and tax documents).

Other resources, such as outside scholarships and loans, are also considered. Any merit aid you may receive from the GW MD program counts toward meeting your financial need before the GW MD program need-based grants and federal student loan aid are offered.

How do I apply for Federal Aid?

1. **Every year**, students should apply by the priority deadlines.
   - Incoming students: March 1
   - Returning students: May 1

2. **Every year**, complete a Free Application for Federal Student Aid (FAFSA).
   - The preferred FAFSA completion deadline for GW MD program financial aid is six months before the student's semester or academic year enrollment begins.
   - The GW MD program financial aid FAFSA completion deadline for loan processing is one month before the student's semester enrollment ends.
   - Each FAFSA has a designated “from” year and “to” year (for example, 2017–2018), and may be completed as early as October 1 of the year prior to the “from” year and as late as June 30 of the “to” year.
   - Designate the GW MD program as a recipient of your FAFSA information; school code: **E00197**.
   - You may complete the FAFSA on [www.fafsa.ed.gov](http://www.fafsa.ed.gov), which is linked to [www.studentloans.gov](http://www.studentloans.gov).

3. **Every year**, complete the GW MD Program Financial Aid Request Form
   - Students will need to communicate to our office specific data about your study in the upcoming academic year. Among other items, this form communicates to the OFA the student’s class, if you will obtain any outside scholarships, employee benefits or if a third party will be paying your tuition, and, if you are a fourth-year student, information about study abroad.
   - This form is also used in the consideration of [need-based medical school grants](#).

Once your FAFSA data is received by the OFA, a determination of need is made and you will be packaged with the appropriate types of aid. If there is any change in your eligibility (due to gift aid received post-packaging or a change in enrollment status), your package will be adjusted. It is therefore important that you see any expected school aid (for example, any expected scholarship or tuition waiver)
Are there any requirements for receiving aid from federal programs?

Yes. First, students must be enrolled in a degree-granting program and maintain satisfactory academic progress (see Appendix). Recipients must be U.S. citizens, permanent residents, or qualified non-citizens. Students must not owe refund on a Pell Grant received from a previous institution or be in default on a loan made to attending any institution. To be eligible for Federal Direct Stafford and/or Federal Direct Graduate PLUS Loan funds, a medical student must be enrolled at least half-time. For full-time and part-time MD students, half-time is 4.5 hours. During the summer, half-time is defined as 3 hours.

Federal Direct Stafford Loans are offered to eligible students in the form of an Unsubsidized Stafford Loan. Medical students may borrow up to the annual limit of $40,500 (for nine months and $2,222 for each month thereafter). The aggregate (lifetime) borrowing limit for the Stafford Loan is $224,000 per student. In addition, students entering the medical school program cannot have exceeded their undergraduate loan limits. The aggregate borrowing limit for all undergraduate students is $57,000 in Subsidized and Unsubsidized Stafford Loans combined, and of this combined limit, no more than $23,000 can be in the form of Subsidized Stafford Loans. Current Stafford Loans have an interest rate of 6% and interest accrues while the student is in school and through the grace period. Interest is capitalized in repayment. Stafford Loans are assessed a 1.069% origination fee. Repayment begins on Stafford Loans six months after you are no longer enrolled at least half-time. Students accepting a Stafford Loan will need to complete a Federal Direct Stafford Loan Master Promissory Note/Application (MPN) as well as Entrance Counseling. Both of these requirements may be completed online by visiting www.studentloans.gov. You should apply for a Federal Direct Stafford Loan before you apply for any of the following programs, as the terms are more attractive. Applying for these other loans first could reduce the amount of your Federal Direct Stafford Loan.

Federal Direct Graduate PLUS Loans are designed to assist eligible medical students needing to borrow additional funds up to the GW MD program’s specified cost of attendance. Loan approval is based on creditworthiness standards set by the U.S. Department of Education. As with any loan, careful consideration should be made in determining the amount to be borrowed, as the loan must be repaid. The interest is fixed at 7% and accrues while the borrower is in school. However, repayment can be deferred while the borrower is in school or when the borrower ceases to be enrolled at least half-time. At repayment, all accrued interest is capitalized. Students may borrow up to the cost of attendance less other aid. The origination fee on the Federal Direct Graduate PLUS Loan is 4.276%.

Private “Alternative” Loans are designed to assist students who are not eligible for federal loans. Loan approval is based on the lender’s creditworthiness standards and the lender’s assessment of your ability to repay. As with any loan, careful consideration should be made in determining amounts to be borrowed, as the loan must be repaid. Interest on most alternative loans accrues while the student is in school. However, it can be deferred (in many cases) until after graduation or when the student ceases to be enrolled at least half-time. Students should review each lender’s website, paying special attention to interest rates, additional fees charged, and whether the loan can be deferred while in school. Students should apply directly online with the lender and notify the GW MD program that they will be obtaining an alternative loan. The GW MD program OFA is prohibited from recommending any private alternative loan lenders.
What if I am an international student?

An applicant who is neither a U.S. citizen nor a U.S. permanent resident is ineligible for U.S. federal student aid and GW MD program need-based grants, and so the FAFSA is not needed. Exceptions to this are listed on the Department of Education’s website: http://studentaid.ed.gov/eligibility. However, several private (non-federal) educational loans allow application by such students if they obtain a qualified U.S. citizen or U.S. permanent resident as a co-signer. The co-signer must have a Social Security number, be credit-worthy, and demonstrate sufficient current income to repay credit obligations (including the educational loan). With a credit-worthy co-signer, the student can borrow up to the cost of attendance as determined by the OFA. The GW OFA determines the borrower’s maximum eligibility based on the cost of attendance for the 2017–2018 academic year, less any other financial aid received. The interest rates on these private loans may be fixed or variable. Students should contact lenders for specific information about loan products. The GW OFA is prohibited from recommending any private educational loan lender.

NOTE: During the fourth year of medical school, Canadian students may petition the OFA for a small institutional loan to help with the cost of residency interviews. Students must send an email appeal to the OFA requesting assistance.

Will I be affected by credit constraints?

Lenders of non-federal educational loans and Federal Graduate PLUS Loans review credit reports of applicants. If a report contains negative financial information (whether or not in error) and/or low credit score, a loan may be denied by the lender, even if eligibility is certified by the OFA. If the credit report of a student contains negative financial information and/or a low credit score, a qualified cosigner or endorser may be required to pursue the loan.

Federal Direct Graduate PLUS Loans are generally more leniently credit-based than private loans. Approval is based on the absence of adverse credit notations and not the student’s credit score (for a description of adverse credit visit: https://studentaid.ed.gov/sa/sites/default/files/plus-adverse-credit.pdf). A student who is denied a Federal Direct Graduate PLUS Loan on credit may obtain an endorser meeting credit criteria to obtain the loan.

A cosigner for a private loan must have a satisfactory credit history and score, and a debt-to-income ratio capable of supporting the new loan in addition to pre-existing debt.

There are three main credit-reporting agencies:

- Experian: 888.397.3742, www.experian.com
- Transunion: 800.888.4213 www.transunion.com

You may obtain a copy of one or all three credit reports free once a year as mandated by the Fair Credit Reporting Act by visiting the website, www.annualcreditreport.com, or by calling 877.322.8228. If you ask for one at a time, you may receive a free credit report every four months. We advise all applicants to obtain a copy of at least one credit report immediately. It is important to ascertain if credit reports contain errors (which, unfortunately, are common) in time to make any necessary corrections or to begin the process of repairing any damage to a credit rating.
NOTE: The GW MD program is unable to replace denied loans with other sources of aid, so it is critical for applicants to know whether their credit history will support planned borrowing. The application for a PLUS Loan will result in a hard hit to your credit score.

What about GW MD Program Need-Based Grants?

Full-time MD candidates are eligible to apply for GW MD program need-based grants, awarded on the basis of financial need, and subject to availability of funds. Full-tuition merit scholarship recipients, HPSP, and NHSC students are ineligible to receive need-based grants.

The medical school will meet a percentage of unmet need with need-based funds. The remaining cost (including the expected family contribution) may be met with the Federal Direct Stafford, Federal Direct Graduate PLUS, or other commercial educational loans.

- Financial need is reassessed annually, so you must reapply each year.
- GW MD program need-based grants vary in amount annually; renewal is not guaranteed.
- Students receiving GW MD program need-based grants are required to borrow a $20,500 Federal Direct Stafford Loan.

Students must be making satisfactory academic progress (SAP) toward their MD degree in order to receive federal and institutional aid. Please see the OFA's SAP policy for more information.

How Do I Apply for a GW MD Program Need-Based Grant?

If you are an applicant for admission, do not wait until you are admitted to begin. The priority deadline for incoming students is March 1. If you are an upperclassman, you should file by the GW MD program deadline, May 1.

1. File your Free Application for Federal Student Aid (FAFSA) with as much accurate information as soon as possible after October 1.
   - You and your spouse, if you are married, must complete the FAFSA.
   - If you are applying for grants, your parents (natural or adoptive) must file FAFSA with you.
   - The GW MD program FAFSA code is E00197.
   - If you have previously filed a FAFSA, you may submit a new FAFSA online using your FSA ID to retrieve prior year demographic data. Your FSA ID serves as your electronic signature. If you need a new PIN or have forgotten yours, go to www.pin.ed.gov.

2. Complete the GW MD Program Financial Aid Request Form.

3. Income tax and asset documents from the tax year two years prior preceding the academic year (e.g. tax year data from 2015 if the student is applying for aid in 2017-2018 academic year) is expected from you (and your spouse and parents), and is used in determining need-based awards from the GW MD program.

4. Students are required to submit the GW Need-Based Aid Application for every year that they wish to be considered for need-based aid. Students with a sibling in college, with divorced parents, or who have not filed a tax return will be required to submit additional forms.
Applicants for MD Admission

Once you sign your contract and select the GW MD program as the school you will attend, you may be reviewed for financial aid. The priority deadline for incoming students is March 1. We will begin awarding aid packages to students who have met the priority deadline shortly after March 1. The OFA begins originating the loan requested by all MD candidates in June; therefore, students should have accepted their awards on GWeb and completed all necessary promissory notes, entrance counseling, and applications by June 15. Students have until April 15, 2018 to apply for aid.

Continuing MD Students

Second-, third-, and fourth-year MD students must file their completed applications for aid by May 1. We suggest that you try to file all application documents by the priority deadline so that you will have time to budget and accept an award by early June when we will begin to originate your accepted federal loans. This will help students receive fall disbursements in a timely manner.

How can I view and accept my financial aid package online?

GW’s GWeb is the area in which federal student aid and other financial aid packaged for a GW MD program applicant or student are made available for viewing online. If you have a GWID and password, you may access GWeb. If you were admitted and do not yet have this information, please contact the Admissions Office.

Upon successfully logging onto the GWeb Information System, please complete the following steps:

1. Click the link to “Financial Aid Menu”
2. Click the link to “My Award Information”
3. Click the link to “Award by Aid Year”
4. Select the “2017-2018 Financial Aid Year” and click “Submit”
5. Click the “Award Overview” tab to view your financial aid awards
6. Click the “Accept Award Offer” tab to “accept” or “decline” each of the awards listed
7. You may reduce the amounts offered using the drop-down box

NOTE: Your responses will update the GW MD program database in real time.

When you accept any Federal Direct Loan, additional requirements will appear at the bottom left of the screen. If you are a first-time Federal Direct Loan borrower, click on any one, and you will be taken to the studentloans.gov website where you can “Sign Master Promissory Note” and complete your loan "Entrance Counseling” requirements. You will be required to enter your FSA ID to sign in to this site.

Please be advised that financial aid awards may be modified based upon new information related to your financial circumstances and your financial need, as well as changes in enrollment status and receipt of outside scholarships and/or loans.

How will I receive my financial aid?

Financial aid award funds are disbursed to your MD program student account at the beginning of each semester, 50% of funds in the fall and 50% of funds in the spring. If the awards you have accepted exceed the amount owed on the GW Student Account eBill system, you will receive a refund to assist with your
external educational expenses, such as books, housing, meals, etc. Please understand that, by law, funds from any of the federal programs can only be credited or released to you during a semester while you are enrolled, in attendance, and are meeting all MD program requirements.

Once you have logged on to GWeb, you can set up your student account information to receive an e-refund (direct refund deposit to your bank account) through GWeb by signing in and clicking “Student Account,” then “Student Account Services,” then “Your Student Account eBill.” Please take the time to review the system and sign up.

**Is my financial aid renewable?**

New FAFSA applications are required each year and are used to determine eligibility for financial assistance for the following academic year. To continue to receive financial aid, you must continue to meet the eligibility requirements of the MD program. For need-based grants, the level of your need may increase or decrease depending on your income and other circumstances reflected on your GW MD Program Financial Aid Request Form, Application for Need-Based Aid, and FAFSA that you need to complete for each year of attendance. Need-based awards are also subject to the availability of funds.

**Is federal aid available if I must take a remedial class during the summer?**

Federal Direct Stafford Loans and/or Federal Direct Graduate PLUS Loan funds may be available for students who will enroll at least half-time. Because summer need for assistance cannot be considered on its own and must be tied to an academic year, you must have applied for and be determined eligible for aid in the 2017–2018 academic year at GW MD program and have completed a Summer Financial Aid Request Addendum (usually available by June 1). You must also meet federal aid eligibility requirements described elsewhere in this brochure.

**What if I take out too much in federal loans?**

*Minimize your debt by returning unused loan funds.* You may return all or part of a federal loan within 120 days of disbursement. You do not have to pay interest or the loan fee on the part of your loan that you return within 120 days of the date that part of your loan is disbursed. Returning even a small amount can lead to large interest savings over the course of the loan. Texas Guarantee (a state guarantee agency) has provided a wonderful tool to calculate your daily interest to find out how much you can save. You can find it here: [https://www.aie.org/managing-your-money/](https://www.aie.org/managing-your-money/).

**What are my rights and responsibilities?**

You have the right to know how your financial aid was calculated. If you are denied aid, you have the right to ask for reconsideration if there has been a substantial change in your financial situation since you submitted your application documents.

In turn, you (and your spouse and parents) are expected to provide accurate information on all financial aid application materials and meet any deadlines that are posted. You should notify the OFA if you change your enrollment status or if you receive scholarships, gifts, grants, employee waivers, or other assistance. You may note the external funds on the [GW MD Program Financial Aid Request Form](#).
send the information to our office via email at medfinan@gwu.edu. These or other changes might result in an adjustment in your aid award and require you to repay any excess funds that you received.

The federal government requires that the MD program make every effort to ensure that financial information obtained from all sources is accurate and non-contradictory. All awards are, of course, subject to revision should the financial information from any verification document differ from the information provided in your application documents.

Are other options available?

Outside Scholarships: “Outside” scholarships offered by various entities outside of the MD program can help with your educational expense. A list of these is provided at https://smhs.gwu.edu/fin-aid/sources/outside-sources. New scholarship information will be posted on the OFA page of the medical school’s website as the office is updated. Students are encouraged to perform their own web searches for scholarship information and to contact their local and state bar associations for opportunities. (See Appendix for scholarship listings.)

Payment Plans: Students may contact the Student Accounts Office for information about payment plans at sao@gwu.edu or 202-994-7350. More information can be found here: https://studentaccounts.gwu.edu/monthly-payment-plan. (See Appendix for more information.)

Outside Employment: MD students are discouraged from seeking employment. Students should refer questions about outside employment to the Dean of Students.

What about loan repayment?

Calculators to predict how much your student loans will cost you and to plan for successful repayment before you borrow can be found on:

- Department of Education’s website: http://studentaid.ed.gov/repay-loans/understand/plans
- Department of Education’s repayment estimator: https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action
- The AAMC’s MedLoans Organizer and Calculator: https://students-residents.aamc.org/financial-aid/

We recommend that students borrow as conservatively as possible. Cancellation and/or public service loan forgiveness is available for federal loans under certain circumstances. For details visit: http://studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/public-service.

Students who have borrowed from the Federal Direct Stafford and Graduate PLUS Loan Programs through the medical school (and Perkins Loans through the GW MD program or a previous program) may consolidate these loans if they are in a grace period preceding repayment or are in repayment and not more than 90 days delinquent, or, if in delinquent or default status, will re-enter repayment through consolidation. The interest rate for a consolidation loan is equal to the weighted average interest of the interest rates on the loans consolidated rounded up to the nearest one-eighth percent. Additional details on Federal Direct Consolidation Loans are available on the websites www.studentloans.gov and www.studentaid.gov.
There are many federal loan repayment plans to consider outside of standard and graduated repayment plans. Below is a chart, from Paul Garrard Presents LLC, explaining the available options:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type loans</strong></td>
<td>FFEL and Direct</td>
<td>Direct Loans only</td>
<td>Direct Loans only</td>
</tr>
<tr>
<td><strong>Trigger date</strong></td>
<td>None, all borrowers may apply</td>
<td>New borrowers as of October 2007</td>
<td>None, all borrowers may apply</td>
</tr>
<tr>
<td><strong>Payment calculation</strong></td>
<td>15% of DI*, capped at Standard 10 year</td>
<td>10% of DI*, capped at Standard 10 year</td>
<td>10% of DI*, no payment cap</td>
</tr>
<tr>
<td><strong>Repayment term</strong></td>
<td>25 years (any balance left forgiven**)</td>
<td>20 years (any balance left forgiven**)</td>
<td>25 years (any balance left forgiven**)</td>
</tr>
<tr>
<td><strong>Capitalization</strong></td>
<td>No limit</td>
<td>Capped at 10% of principal</td>
<td>No limit</td>
</tr>
<tr>
<td><strong>Spousal income</strong></td>
<td>Yes, but not if filing separately</td>
<td>Yes, but not if filing separately</td>
<td>Yes, regardless of filing status</td>
</tr>
<tr>
<td><strong>Income requirement</strong></td>
<td>Yes***</td>
<td>Yes***</td>
<td>No***</td>
</tr>
<tr>
<td><strong>Interest subsidy on unsubsidized loans</strong></td>
<td>No</td>
<td>No</td>
<td>Yes, 50%, when interest due higher than REPAYE amount</td>
</tr>
<tr>
<td><strong>PSLF eligible</strong></td>
<td>Yes, if payments on DL</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

* Discretionary income  
** Taxable  
*** Must demonstrate “Partial Financial Hardship”
APPENDIX:

Federal Student Loan Disclosures

Availability of Student Consumer Information

On all webpages, web information (that is, information that is not also available on the web pages in PDF format) is available in paper format upon request. Requests should be made via email at medfinan@gwu.edu or at

Attn: Christine Palmer,
Office of Financial Aid,
2300 I Street NW,
Ross Hall Room 106,
Washington, D.C. 20037

National Student Loan Data System

All borrowers are advised that information regarding all federal student loans is reported to the National Student Loan Data System (NSLDS). Such information is accessible by guarantee agencies, lenders, and institutions determined to be authorized users of the data system. NSLDS is the U.S. Department of Education’s (ED) central database for student aid. NSLDS receives data from schools, guarantee agencies, the Direct Loan Program, and other ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV aid can access and inquire about their Title IV loans and/or grant data. If you have trouble making your education loan payments, immediately contact the organization that services your loan. You might qualify for a deferment, forbearance, or other form of payment relief. It is important to take action before you are charged late fees. Monthly payments vary on Federal Direct Stafford and Graduate PLUS Loans and are based on the total amount borrowed for each loan type. Loan repayment calculators can be viewed at http://www.studentaid.gov/. The minimum monthly payment is usually $50 per loan. The borrower should contact the lender (in many cases, ED is the lender, and the servicer assigned to the loan by ED should be contacted) for specific repayment information available for their loans.

Students with Federal Perkins Loans should contact the loan office of the school in which they obtained the loan to discuss monthly payments and details of the loan.

Students are advised that they can always look up their federal student loan history, including the identity of their loans servicer, on the database of the NSLDS: https://www.nslds.ed.gov/npas/index.htm.

U.S. Department of Education Publications

Institutions are required to provide information published by the U.S. Department of Education to students at any time that information regarding loan availability is provided. These publications include information about rights and responsibilities of students as borrowers of federal student loans during enrollment and in repayment period.

The U.S. Department of Education Publications on student loans are:

- “Your Federal Student Loans: Learn the Basics and Manage Your Debt”
Federal Loan Counseling

Entrance Counseling

The GW MD program participates in the Federal Direct Loan Program. Direct loans, including Unsubsidized Stafford and Graduate PLUS Loans, are made through the U.S. Department of Education. No private lenders or loan guarantee agencies are involved with these loans. These loans are managed, serviced, and collected by various servicing agents, or servicers, who are contracted by the U.S. Department of Education. After your loans have disbursed, your servicer will be assigned and will contact you according to the information you provided on your Master Promissory Note.

The GW MD program awards the loans, electronically transmits loan records to the Department of Education’s contractor, Common Origination and Disbursement, and disburses loan money to students. Federal regulations require the university to counsel each loan recipient as to their rights and responsibilities as a borrower. This is completed through online counseling on the Department of Education’s main loan information website: https://studentloans.gov/myDirectLoan/index.action (in the Graduate/Professional Students column, click on “Complete Entrance Counseling”). Loan recipients must complete entrance counseling before the university can make the first loan disbursement to the borrower. Entrance Counseling is required for Unsubsidized Stafford and Graduate PLUS Loans.

Exit Counseling

Students who have borrowed through the Federal Direct Loan Program (Subsidized, Unsubsidized or Graduate PLUS) while at the GW MD program are required by law to participate in exit counseling prior to graduating, withdrawing, or dropping below half-time enrollment. To satisfy the online exit counseling requirement, please go to https://studentloans.gov/myDirectLoan/index.action (in the Graduate/Professional Students column, click on “Complete Exit Counseling”) in your last semester prior to leaving the MD program.

The topics covered in online exit counseling are:

- Summary of total federally guaranteed student loan indebtedness including: Federal Direct Student Loan indebtedness, Federal Family Education Loan Program (FFEL) indebtedness and Campus-Based Loan Program indebtedness (Perkins Loans) which can also be found at https://www.nslds.ed.gov/nslsds/nslsds_SA/.
- Interest Rates
- Information about entering repayment
- Repayment plan options
- Making payments
- Choice of monthly payment date
- Prepayment
- Consequences of default
- Loan consolidation
- Deferments
• Forbearances
• Loan discharge
• Information on how to contact the Direct Loan Servicing and Loan Consolidation centers
• Information on the Direct Loan Website

In order for the OFA to be notified that you have completed online exit counseling, be sure the GW MD program (E00197 or 001444) is listed as your current school of attendance. You will be asked this question after you have completed and passed the exit counseling quiz.

Financial Awareness Counseling

Financial Awareness Counseling is not required, but it is strongly suggested that all students visit this counseling module throughout their careers as medical students and as alumni. This site will allow you to input budget information to see how your repayment options will be affected. It is a great tool to help you decide how the salary described by one job offer may have a different outcome in the choice of federal loan income sensitive repayment plans than another. It will allow you to compare options and make good decisions. This site is found at: https://studentloans.gov/myDirectLoan/index.action (in the Graduate/Professional Students tab, select Financial Awareness Counseling).

Additional Financial Counseling

In addition to federal Financial Awareness counseling, students are provided with several modes of learning about financial topics. These include the following:

• Mandatory Debt Management Counseling Group Sessions for students in their first, second, and fourth years of medical school;
• Optional Debt Management Counseling Group Session for all students in the spring;
• Online counseling on the SMHS Office of Financial Aid website: https://smhs.gwu.edu/financial-literacy-debt-management;
• Online counseling and information through the AAMC.org website, https://students-residents.aamc.org/financial-aid/, for financial instruments, resources, services, and tools, and financial wellness modules through SALT: https://www.saltmoney.org/register/index.html?WT.mc_id=PA-AAMCstudent-V&oe=444462&br=00
• Brown bag lunch presentations and discussions throughout the year presented by the Office of Financial Aid;
• Mandatory one-on-one counseling for all incoming students who will obtain a loan to pay for their medical school education and all returning students who will assume their first educational loan.

Financial Assistance Disbursements

Federal Direct loans are issued in two equal portions, divided between the fall and spring semesters of the academic year, arriving at the beginning of each semester.

NOTE: You must, out of your own funds, pay for moving expenses, housing and utility deposits, and other expenses not covered with educational loans. In addition, you should arrive in
Washington, D.C., with at least enough funding to cover living expenses through the middle of September.

**Notification of Funds**

You will be notified by email of the arrival of loan funds each semester. If you do not receive notification when you expect it, check your account on GWeb, or contact your financial aid counselor to check your status.

**Student Account e-Refund of Excess Funds**

Financial aid award funds are disbursed to your GW MD program student account at the beginning of each semester. If the awards you have accepted exceed the amount owed on the semester GW Student Account eBill system, you will receive a refund to assist with your external educational expenses, such as books, housing, meals, etc. To set up your direct deposit e-refund, register online through Student Account eBill.

**Federal Aid Deadlines and Determination**

The GW MD program deadline for student application of federal financial aid is at least four weeks prior to the end of the GW MD program semester in which financial aid is intended. This MD program deadline is set to allow time for the OFA to package your aid so that you might meet the GW MD program federal aid acceptance deadline (at least one month before the end of the semester for which it is offered or your withdrawal date, whichever comes first). *We cannot process aid for the semester in which you are no longer attending.*

Receipt of any non-federal aid must be included when determining or re-determining your eligibility for federal aid. If you withdraw, do not attend, or earn no passing grade during a semester, your aid may be retroactively adjusted as per federal regulations. Disbursement and retention of your federal aid offer is contingent on your meeting: 1) satisfactory academic progress standards toward your degree as defined by the GW MD Program Financial Aid Satisfactory Academic Progress Policy, and 2) all other federal aid eligibility requirements.

**Additional Information on Federal Verification Procedure**

As stated in this brochure, some applicants are selected by the federal processor for verification of information submitted on financial aid applications. If you have been selected for verification, you will be notified by email and/or mail by the Department of Education and/or the GW MD program. In most cases, the documents used to verify information are the prior year’s IRS tax transcript and a Verification Worksheet; additional documents may be requested depending upon the information to be verified. The GW MD program financial aid applicants selected for federal verification currently enrolled or accepted for admission into the medical school are asked through the GWeb system to submit documentation. For incoming students, no loans will be certified and no aid will be credited until the verification process is complete. Verification remaining incomplete past the financial aid processing deadline (four weeks prior to the end of the semester in which aid is intended or the student’s last date of attendance, whichever comes first) may prevent a student from receiving aid. For returning students, the financial aid application is considered incomplete until verification is completed, and no aid offer will be made until verification is complete. If your aid offer must be adjusted because of information submitted as part of the verification process, you will be notified through a revised financial aid award on GWeb. Aid is offered on a funds
available basis, and in order to allow for processing time, we will not be able to consider applications received within four weeks of the semester’s end or after the student’s last date of attendance, whichever comes first.

**Satisfactory Academic Progress (SAP)**

What is Financial Aid Satisfactory Academic Progress?

Students who receive federal financial aid (aid through the Department of Education and the Health Resources & Services Administration) must, in accordance with federal regulations, be in good standing and maintain Satisfactory Academic Progress (SAP) toward their degree. Under Federal Title IV law, the school’s SAP requirements must meet certain minimum requirements and be at least as strict as the institution’s established standards for Good Academic Standing. This policy applies to students receiving federal financial aid for semester/periods of enrollment that begin on or after January 1, 2015. The standards used to evaluate academic progress are cumulative and, therefore, include all periods of the student’s enrollment, including periods during which the student did not receive federal financial aid funds.

What is the SMHS MD Program SAP Policy?

To continue receiving federal financial aid in the GW MD program, students must demonstrate satisfactory progress toward their academic objectives. Federal regulations require three measurements to determine SAP: qualitative, quantitative, and time frame. This policy may be overridden by the Associate Dean for Student Affairs for certain circumstances as long as MD program’s Medical Student Evaluation Committee (MSEC) approves. In this case, a letter must be submitted to the student’s file from the Dean explaining the reason for the override.

- **Qualitative Review:** In determining student’s academic progress, the OFA follows the MSEC academic review policy, which is established for all students regardless of financial aid eligibility and meets the minimum Title IV academic policy requirements.

  GW MD program does not compute grade point averages using letter grades. Therefore, students must achieve the minimum grade of “P” (satisfactory completion of work) in all required courses, electives, and basic clerkships as a means of progress. Students’ basic courses in years one and two are graded as pass/fail/honors. Clerkships, clinical electives, advanced clerkships, and clinical sub-internships are graded on the four-tier system: honors, high pass, pass, and fail.

- **Quantitative Review:** Students must have academic standing consistent with the MD program curriculum and graduation requirements to maintain continued financial aid assistance. To meet graduation requirements, students must successfully complete the prescribed courses of study for the first through the fourth years (See the MD program Class Regulations).

  Students must pass the USMLE Step 1 in order to progress to the first semester of their third year of study. To achieve satisfactory academic progress, students in the spring semester of their second year (or prior to their fifth semester of study if a Leave of Absence has been obtained) must pass the USMLE Step 1. Failure to pass the exam after two attempts will result in the student failing to achieve financial aid satisfactory academic progress and the student being denied federal student loan funding in the subsequent semester that they are enrolled. Students who fail the USMLE Step 1 after two attempts will be subject to the university’s Return of Title
IV Funds Policy. Students may appeal their SAP status. Directions for appealing are listed further on in the policy.

- **Time Frame/Pace:** Maximum time frame is the maximum number of years after first enrollment that a student may complete MD program courses in the full-time pursuit of a degree. The expected and maximum time frames for completion of the programs are:

<table>
<thead>
<tr>
<th>Program</th>
<th>Expected</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicine/MD</td>
<td>4 years</td>
<td>7 years</td>
</tr>
</tbody>
</table>

**Treatment of Courses:**

Grades for core courses and clerkships will be evaluated as follows: Attempted and earned: Honors (H), High Pass (HP), Pass (P), and Conditional Grade Pass (CNP).

Attempted but not earned: Failed (F), Incomplete (I), Unsatisfactory (U), Withdrawn (W), and Conditional Grade (CN).

**NOTE:** “Incomplete” grades will be changed to “Complete” once a grade is applied. Grade not counted as attempted or earned: Audit (A)

Grades earned at another institution by a student who transfers into the GW MD program will not be included in the determination of the passing grade of “P.”

**Treatment of Repeat Coursework:**

- **Repeat Coursework:** Students may receive financial aid funding for the repeat of a failing grade or withdrawal of any class or classes. Repeat of the same course may only be funded one additional time. Every attempt of a repeated course counts as attempted toward completion rate, but it only counts once as completed.

- **Repeat of Entire Year Coursework:** Under current financial aid guidelines, students who failed a course(s) and are required to repeat an entire year of coursework that would also include successfully completed courses will be eligible for federal loans for the repeat of the required academic year courses that the student failed or withdrew from. Funding will be provided only once for the repeat of the failed/withdrawn coursework from the same academic year.

**Leaves of Absence:**

The period of time for which a student received an approved leave of absence will be included in the maximum time frame required to complete their program.

**Loss of Financial Aid Eligibility:**

Students will automatically lose financial aid eligibility if they receive two failing grades, one failing and one unsatisfactory grade, or unexcused incompletes in two or more courses.
How often is SAP Reviewed?

The OFA will review the Satisfactory Academic Progress of all aid recipients at the end of each academic year, excepting the first and second years of study, during phase one. Review of a student’s academic status will be in collaboration with the Associate Dean for Student Affairs, or designee, after the MSEC has reviewed the academic progress status of all students.

Students not meeting academic progress as determined by the MSEC will be notified by the committee in writing of their status outlining their deficiencies, methods for correcting the deficiency, and that consequences may result in probation, suspension, or dismissal from the program.

Students who fail to meet the required OFA’s SAP standards (qualitative, quantitative, and/or time frame) will be ineligible for continued financial aid funding beginning with the term immediately following the term in which the SAP requirements were not met. The OFA will notify the student in writing of their aid suspension status and the appeals process for possible reinstatement.

Academic Dismissal or Withdrawal:

Students who are academically dismissed or who withdraw from the school are not making academic progress and will no longer qualify for financial aid.

Appeal Process:

Students not making academic progress as determined by the MSEC may petition for review and appeal of their status by following the school’s policy for review by the appropriate standing committees as outlined in the SMHS regulations. Students who successfully petition for reinstatement may regain eligibility for financial aid funding. However, the Offices of Financial Aid and Student Affairs will review student progress before aid is reinstated.

Students not meeting financial aid SAP requirements (qualitative, quantitative, and/or time frame) may appeal to the OFA for review. The OFA will notify the student if they must complete the appeal process for reinstatement of aid. The appeal must state the reasons for failing to meet SAP requirements, such as special circumstances that contributed to the student’s failure to make satisfactory academic progress (e.g., the death of a relative, an injury or illness of the student, or other special circumstances). All appeals must be submitted to the OFA within two weeks of the date of notification that a student has not passed financial aid SAP.

» Download the appeal form

Financial Aid Probation:

Students who have appealed for reinstatement of financial aid funding, and had their appeal approved, will be placed on financial aid probation and allowed one additional payment of financial aid during the award period. Students must show improvement in coursework and progression in their program in order to continue receiving federal financial aid. Progress will be based upon the terms outlined by the Standing Committee’s requirements for continued academic progress.

Students will remain on financial aid probation during the period of academic review.
Notification:

Students in academic difficulty will be notified in writing by the OFA of their status for continued financial aid funding.

GW MD Program 2017–2018 Financial Aid Calendar

Federal student aid may only be received for periods of enrollment. Students should complete the application process at least four weeks prior to the start of the fall semester. All loans must be originated four weeks prior to the last day of classes. Students should file requests for loan increases by April 15, 2018.

<table>
<thead>
<tr>
<th></th>
<th>2017-2018</th>
<th>YR1 class of 2021</th>
<th>YR2 class of 2020</th>
<th>YR3 class of 2019</th>
<th>YR4 class of 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall Start Date</td>
<td>8/7/2017</td>
<td>8/7/2017</td>
<td>7/3/2017</td>
<td>7/3/2017</td>
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<tr>
<td>Fall End Date</td>
<td>12/15/2017</td>
<td>12/19/2017</td>
<td>12/17/2017</td>
<td>12/17/2017</td>
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<tr>
<td>Spring Start Date</td>
<td>1/2/2018</td>
<td>1/2/2018</td>
<td>1/2/2018</td>
<td>1/2/2018</td>
<td></td>
</tr>
<tr>
<td>Spring End Date</td>
<td>5/18/2018</td>
<td>6/30/2018</td>
<td>6/30/2018</td>
<td>5/20/2018</td>
<td></td>
</tr>
</tbody>
</table>

MD Program Tuition Refund and Withdrawal Policy

Fall & Spring Semesters

On-campus courses dropped prior to the start of the semester (before the first day of classes) will have 100 percent of the tuition charges canceled. Courses dropped beginning the first day of classes are subject to the university refund schedule, which governs the prorated cancellation of semester tuition charges in cases of program adjustment or withdrawal:

- Before the end of the first week of classes (by 10 p.m. Sunday)……………………………………………………………90%
- Before the end of the second week of classes (by 10 p.m. Sunday)……………………………………………………………60%
- Before the end of the third week of classes (by 10 p.m. Sunday)……………………………………………………………40%
- Before the end of the fourth week of classes (by 10 p.m. Sunday)………………………………………………………………25%
- After the fourth week of classes…………………………………………………………………………………………………None

Beginning the first week of classes, students who wish to add a course(s) and drop a course(s) as an even exchange may do so without financial loss if these transaction requests are made during the same class week (by the drop date for a refund) for an equal number of credit hours. Please be advised that individual program adjustments may incur tuition charges and/or fees if they are not even exchanges or if they involve courses other than those at the Foggy Bottom campus.

Students whose accounts reflect over-payments may request a refund beginning the first day of classes.

Students may drop courses through the end of the fourth week of classes without academic penalty using an RTF-EZ form. After the fourth week of classes, it is considered a withdrawal, and a grade of ‘W’ will appear on the transcript. Students may withdraw using an RTF-EZ form through the end of the 10th week of classes. Withdrawals after the 10th week of classes require a petition to the student’s Dean’s Office.
NOTE: University withdrawal and refund policies do not apply to summer abroad courses. Please check with the Office of Summer Sessions for specific policies associated with these programs.

Complete Withdrawal

A degree-seeking student who wishes to withdraw from ALL courses during a given semester or summer session must submit a Complete Withdrawal form. The deadline for complete withdrawal from all courses is the end of the 10th week of classes during the fall and spring semesters and the end of the 4th week of classes for summer sessions. After the deadline, program changes are not possible unless the student presents a petition to their Advising Office and receives permission.

Withdrawals Return and Refund Policies of Title IV Funds and Institutional Aid
Including Merit Scholarships and GW MD Program Need-Based Grants

The GW MD program OFA is required by regulation to calculate a Refund of Fees and a Return of Title IV Funds amount for all financial aid recipients who withdraw, are dismissed, drop out, or who take a leave of absence during a semester. The policy applies to financial aid recipients who discontinue enrollment in all classes, on or after the first day of the semester. The Return of Title IV Funds is the amount of unearned aid you received at the beginning of the semester that must be returned to the federal aid programs. Any aid received in excess of the earned amount is considered unearned. The earned portion is calculated on a daily basis using calendar days from the first day of instruction. The OFA will also prorate or revoke institutional aid depending on the timing of a change in your enrollment status. The policy for returning aid may be found here: Return of Title IV Funds Policy

NOTE: Questions about the policy below may be directed toward either the OFA or the Student Accounts Office (sao@gwu.edu, 202-994-7350).

GW is required by the Higher Education Act to recalculate the eligibility for federal Title IV student financial assistance for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60 percent of a semester. Title IV funds include: Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (SEOG), Federal Work-Study, Federal Perkins Loans, Federal Direct Stafford Loans, Federal Direct Unsubsidized Stafford Loans, and Federal Direct PLUS Loans.

The application of the Return of Title IV Funds Policy may result in funds being owed to the University. Students will be responsible for any outstanding balance due to the university. Students may check for any balances due to the university through GWeb, by contacting the Student Accounts office, or by visiting the Student Accounts Office at Colonial Central.
Mandated Sequence for Return of Title IV Funds

If a student who has received Title IV funds withdraws from or leaves the university prior to completing 60 percent of a semester, the university will recalculate the amount of such Title IV funds the student has earned or is entitled to retain. This recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula:

\[
\text{% of aid earned} = \frac{\text{# of days completed}*}{\text{Total # of days in the semester}}
\]

*Days completed is defined as the first day of semester through withdrawal date. Any break of five days or more is not counted as part of the days in the semester.

Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula:

\[
\text{Aid to be returned} = (\text{% of aid earned}) \times \text{(amount of aid disbursed towards institutional charges)}
\]

The priority sequence for return of Title IV funds will be as follows:

- Unsubsidized Federal Stafford Loans
- Subsidized Federal Stafford Loans
- Unsubsidized Direct Stafford Loans (other than PLUS Loans)
- Subsidized Direct Stafford Loans
- Federal Perkins Loans
- Federal PLUS Loans
- Direct PLUS Loans
- Federal Pell Grants for which a return of funds is required
- Academic Competitiveness Grants for which a return of funds is required
- National SMART Grants for which a return of funds is required
- Federal Supplemental Educational Opportunity Grants (FSEOG) for which a return of funds is required
- TEACH Grants for which a return of funds is required; and
- Iraq-Afghanistan Service Grant for which a return is required.
Example of Return of Title IV Funds Calculations – In the following example, the student’s institutional charges will be adjusted by the amounts that must be returned to the Title IV programs. Please note that charges used in this example may not reflect true university charges.

Example: Student A is a full-time, first-year medical school student living off-campus.

His financial aid package consists of:

- Federal Direct Unsubsidized Stafford Loan $20,250
- Federal Direct Graduate PLUS Loan $15,898
- Medical School Financial Aid Grant $5,000
- Total Aid $41,148

Tuition and Fees (institutional charges) are = $27,868, the remaining funds are used for living expenses.

Student A withdraws on January 6. This is day 5 out of 108 days in the semester. 5/108 – 4.6% of Title IV aid earned by the student. Title IV funds = $27,868 X 4.6% = $1,282 in Title IV funds earned.

Title IV funds to be returned: $27,868 - $1,282 = $26,586 to be returned to Federal Programs. In this case, all of the Federal Direct Unsubsidized Stafford Loan would be returned. The remaining returned funds would come from Federal Direct Graduate PLUS Loan. The student remains subject to the school’s tuition refund policy. The student is responsible for repaying living expenses funded by the Department of Education through the normal repayment process.

Leave of Absence
If a student who has received Title IV loans (Perkins, PLUS, and Ford Federal Direct Subsidized or Unsubsidized Loans) does not return from an approved leave of absence, some or all of the repayment deferral period may be exhausted, and loans may go into repayment. For purposes of the Title IV programs, the date of withdrawal is backdated to the first day of the approved leave of absence. This policy also includes students who do not return from an approved leave for study abroad.
Study Abroad Programs

Costs associated with taking a half-time or more course load in any semester may be met with private loans or Federal Direct Graduate PLUS Loans. Study abroad must be noted on the GW Financial Aid Request Form.

The GW MD study abroad programs in the fall and spring have the same requirements for financial aid as those on campus. A cost differential may be determined by the study abroad program coordinator for specific cost of attendance allowances (e.g. transportation costs). Students requiring a Statement of Adequate Funding for their visa or other purpose should contact the OFA as soon as they become aware of the requirement.

Once students have completed their FAFSA and provided all required information, the OFA will provide information about the GWeb self-service system, the procedure for securing student loans, etc. Students may contact the staff at any time with questions about budgeting, borrowing, and making plans for the repayment of student loans.
Students in the Global Health Track should work closely with the OFA as soon as they know funding will be needed for a required study abroad program. Otherwise, students must have written permission from the Dean of SMHS to attend classes at another school and must work with the OFA to obtain a consortium agreement with the outside institution. *GW MD program merit scholarships and need-based grants are not applicable to study through consortium agreement.*

### Budget Exercise

Three things to keep in mind when making a budget and deciding how much to borrow:

1. Loan Origination Fees and Rebates lower the amount you will net from the loan disbursement.
   - a. Stafford: Loan Award Amount x .9831 = Net Loan Amount
   - b. Graduate PLUS: Loan Award Amount x .95724 = Net Loan Amount
2. Consider erring on the side of borrowing too little; you will have until April 15, 2018, to increase your borrowing (see Financial Aid Calendar in Appendix).
3. Our estimated living expenses represent the amount an average student living with a roommate would need for the 9-12 month school year. Your real budget is likely to include categories that are not in the estimated cost of attendance, so please budget accordingly. Summer financial aid is available only to students taking summer courses. See the 2017–2018 Standard Cost of Attendance, on the next page, to help you in this exercise.

| Housing payment (rent or mortgage payment) | $ |
| Utilities | $ |
| Water bill | $ |
| Telephone bill (include cell bill) | $ |
| Transportation | $ |
| Car note* | $ |
| Car insurance* | $ |
| Gas | $ |
| Maintenance* | $ |
| Food | $ |
| Prescriptions/medical | $ |
| Health insurance | $ |
| Other services/lifestyle choices (ex. pet costs, cable/internet, credit card payments)* | $ |
| Entertainment* | $ |
| **TOTAL MONTHLY EXPENSES FOR 9 MONTHS ONLY** | $ |

* Please note that items like a car note and other/lifestyle expenses are not covered in the financial aid Cost of Attendance because they are not a requirement of your attendance, but a personal choice. It is the responsibility of students to determine how their “real” budget differs from the financial aid Cost of Attendance and to reconcile the two.
**2017-2018 Standard Cost of Attendance**

The total amount of your financial aid package (GW or external merit scholarships, need-based grants, and loans) cannot exceed the total Cost of Attendance (COA) as set by the OFA. This total COA changes each year and includes the tuition expense, as well as average student living expenses. *Please note that tuition rates and total COA figures are subject to change at any time.*

The COA is a budget for the 9-12 month period defined by the academic year for each class. Each allowance may be divided by two to represent the allowance for either the fall or spring semesters. The COA includes the cost of tuition for a full-time MD student and living expenses. The Cost of Living allowance is the same for students whether they are a first-year or fourth-year student, excepting the cost of local transportation, which varies depending on if they are pre- or post-USMLE Step 1. Please note that the only class receiving a book/supply/instrument budget is the first-year MD class. Upperclassmen taking medical Spanish or other classes that require a book/supply budget should contact the OFA to request a budget adjustment. Likewise, students in the Global Health Track should contact the OFA for any cost differentials prior to studying abroad in their fourth year of medical school.

The allowances in each Cost of Living category are based on the average student costs. We encourage students to be frugal in their spending and to develop an individual budget based on these allowances. Also, please note that if your personal budget is less than the COA in one category, but more in another, you can used the funds from each category interchangeably. If you will be obtaining federal loans to cover the COA, please remember that every dollar obtained from a federal student loan is essentially $2 that you will pay back over 20 years. You may reduce your spending by doing simple things like having a roommate, cooking your own food, and taking advantage of the many free forms of entertainment available in the Washington, D.C., area.
### 2017-2018 Standard Cost of Attendance Budgets for Each Class of Students

<table>
<thead>
<tr>
<th>Class of:</th>
<th>2017-2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2021 (1st Yr.)</td>
</tr>
<tr>
<td>Length of Academic Calendar (months)</td>
<td>9</td>
</tr>
<tr>
<td>Tuition¹</td>
<td>$58,495</td>
</tr>
<tr>
<td>University Fees²</td>
<td>$472</td>
</tr>
<tr>
<td>Graduation &amp; Cap/Gown Fee</td>
<td>---</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$1,289</td>
</tr>
<tr>
<td>Instruments³</td>
<td>$250</td>
</tr>
<tr>
<td>*Living Expenses⁴</td>
<td>$18,090</td>
</tr>
<tr>
<td>Health Care Allowance⁵</td>
<td>$2,900</td>
</tr>
<tr>
<td>Step I &amp; II, National Board Exam</td>
<td>---</td>
</tr>
<tr>
<td>Step II CS⁶</td>
<td>---</td>
</tr>
<tr>
<td>Residency Interviews</td>
<td>---</td>
</tr>
<tr>
<td>Travel Home</td>
<td>$800</td>
</tr>
<tr>
<td><strong>TOTAL:</strong></td>
<td><strong>$82,296</strong></td>
</tr>
</tbody>
</table>

### *Est. Monthly Living Expenses*

<table>
<thead>
<tr>
<th></th>
<th>2021</th>
<th>2020</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent &amp; Utilities</td>
<td>$1,360</td>
<td>$1,360</td>
<td>$1,360</td>
<td>$1,360</td>
</tr>
<tr>
<td>Food/Household Expenses</td>
<td>$330</td>
<td>$330</td>
<td>$330</td>
<td>$330</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>$200</td>
<td>$200</td>
<td>$200</td>
<td>$200</td>
</tr>
<tr>
<td>Local Transportation</td>
<td><strong>$120</strong></td>
<td><strong>$180</strong></td>
<td><strong>$240</strong></td>
<td><strong>$240</strong></td>
</tr>
<tr>
<td><strong>Monthly Budget:</strong></td>
<td><strong>$2,010</strong></td>
<td><strong>$2,070</strong></td>
<td><strong>$2,130</strong></td>
<td><strong>$2,130</strong></td>
</tr>
</tbody>
</table>

*May be increased for specific costs.

¹The Tuition category is tuition only.

²University Fees are assessed to all students registered on-campus. These fees are comprised of the Student Association and MD Activity Fees. The Student Association Fee is $2.75/credit to a maximum of $37.50/semester for all medical students. The Activity Fee is $380/yr. (for first-year students), $300/yr. (for second-year students), $150/yr. (for third-year students), and $150/yr. (for fourth-year students). Additionally, first-year students are charged a $50 orientation fee.

³Instrument costs for first-year students include dissecting equipment and clinical instruments.

⁴The Monthly Budget is the total living expenses divided by the number of months in the academic year; it is provided as a guide. Students are expected to manage resources within the total budget according to their discretion.

⁵The Health Care Allowance includes approximately $2,700 for mandatory health insurance and $200.50 for additional health care costs not covered by insurance.

⁶The Step IICS includes the $1,280 examination fee in the third year and $300 for travel expenses in the fourth year. This is ONLY available for one year, respectively.
Increases to the Standard Cost of Attendance (COA) Budgets

NOTE: All requests for an increase to the COA must include the documentation mentioned for each category and a signed Loan Increase Form, which may be found here. All documentation and the Loan Increase Form must be presented to a financial aid counselor four weeks prior to the end of any semester, unless otherwise noted. Requests made after the last day of exams will be processed in the first week of the following semester.

Federal Loan Origination Fees. Please note that you may increase your COA to net the cost of attendance in student loans by requesting that federal loan origination fees be added to the COA. For the Federal Direct Graduate PLUS Loan, the origination fee is 4.276% of the loan, and for the Federal Direct Stafford Loan, the amount is 1.069% of the loan (both rates will change on October 1, 2017, because of Sequestration). Your request to increase your COA must be in the form of a completed Loan Increase Form, which is available to students on the GW MD program financial aid website. Requests must be submitted no later than April 15 for the current academic year.

Residency interview costs are included in the budget for fourth-year students. Fourth-year students who have financial aid “up to cost of attendance” and are still short of funds due to these expenses should contact the OFA concerning the Fourth Year Residency Travel Allowance Request Form. The deadline to submit all documentation is March 15, 2018.

Dependent care costs. For the purpose of determining financial need for federal programs, Congress has mandated that only those costs associated with the student’s education be considered. Within the methodology for determining need, Congress has included an income protection allowance for dependents that is subtracted from the student’s income. This allowance thereby reduces the expected contribution from the student’s household. This allowance is based on national averages. On a case-by-case basis, where the family’s available income is less than the income protection allowance, an addition to the standard budget of a “dependent care allowance” to reflect costs of food and shelter for dependents may be appropriate. The bottom line is: federal student loans are for student educational expenses only.

In addition, for single students whose children live with them, or married students whose spouses are working full-time outside the home, a maximum allowance of $3,750 for childcare may be allowed. Documentation as to the actual cost will be required. Students should complete a loan increase form.

Computer Purchase Policy. The Higher Education Amendments of 1998 included a provision that allows an institution, on a case-by-case basis, to include in a student’s “cost of attendance” the actual, documented cost of a personal computer. Allowing inclusion of the cost is not based on any particular program of study or program requirement. The following policies and procedures will be in effect for GW MD program students needing to purchase a laptop computer for their studies:

- The maximum allowance for purchase of a computer is $2,500, which can include the cost of a printer.
- Requests for inclusion of costs for maintenance and/or repair of a computer will not be considered. However, the cost of a maintenance contract or extended warranty purchased along with the computer can be included.
- The cost of software, printer cartridges, paper, monthly online service fees, etc. will be assumed to be covered by the books, supplies, and miscellaneous allowances already included in the student’s COA.
- Expenses for the cost of leasing a computer (as an option to purchasing) can be considered. The monthly lease amount for each academic year will be considered, up to a career maximum of $2,500.
In order to have the cost of the purchase of a computer added to the cost of attendance, the student must provide a written request for a loan increase to the OFA, with a dated receipt/proof of purchase attached. Therefore, the computer must be purchased prior to the request for coverage.

The purchase must have occurred no earlier than 90 days prior to the request.

Inclusion of the cost of the computer (or an upgrade) will be allowed only once per program of study (example: once for undergraduate studies, once for graduate studies).

Scholarship funds are not available to cover the cost of a computer. Students may apply for federal or alternative educational loan funds. Students should consult with a financial aid counselor to find out about loan eligibility.

Requests must be submitted no later than April 15 for the current academic year.

The GW MD program provides required specifications for all laptop computers that will run necessary software [here](#). Your laptop must be able to run Examsoft software.

Other expenses. The GW MD program OFA may consider other educationally related expenses on a case-by-case basis. If you have an expense that does not meet the guidelines stated above, please bring your paid receipts and a letter of explanation to the office for consideration.
Scholarships

SMHS offers need-based and non-need scholarship assistance for medical students each year. These resources come from a variety of different endowed and restricted scholarship funds. To qualify, an applicant must be a U.S. citizen or permanent resident and demonstrate significant need as determined through the medical school’s awarding process. *Unless current students are notified by class listserv, no additional application is necessary.*

- Class of 1979 Scholarship
- GW Medical Class of 1980 Student Scholarship
- SMHS Class of 1981 Endowed Scholarship
- Herbert and Ruth Abramson Scholarship Fund
- Adopt-A-Doc Scholarship
- Bryan J. Akman Scholarship Fund
- Cecile and Seymour Alpert, MD, RESD ’47, HON ’84, Medical School Scholarship and Lecture Fund
- Harvey H. Ammerman, MD ’43, and Bruce J. Ammerman, MD ’72, RESD ’77, Medical Student Scholarship
- Henry and Mary Amster and The Louise Greenberg Amster Scholarship Endowment in Medicine
- Ella F. Andrews Scholarship Fund
- Ruth Barnard and E. Pendleton Parker Memorial Scholarship Fund
- Anna Bartsch Scholarship Fund
- Jack I. Bender Scholarship Fund
- Adolphus B. Bennett Trust Scholarship
- Areta C. Boone and Edna E. Boone Endowment Fund
- Irene Uhrik Boone Memorial Fund
- Robert E Boswell, MD ’32, and Mildred A Boswell, RN ’30, Scholarship Fund
- Thompson H. Boyd Student Aid Fund
- Everett Lamont Bradley Scholarship Fund
- Catherine Breen Student Assistance Fund
- Reed Brockbank Endowment Fund
- Edith P. Brown Medical Scholarship Fund
- Eleanor and Michael Burda Scholarship Fund
- Samuel and Mary T. Burgess Scholarship Fund
- Helen Rose Buro Memorial Endowed Scholarship Fund
- Elma B. Carr Scholarship Fund
- Eugene B. Casey Scholarship Fund
- Chin-Lee Family Scholarship Fund
- Agnes Neuser Chowe Scholarship Fund
- Dr. Edith Seville Coale Scholarships
- Kathleen Shanahan Cohen Scholarship Fund
- Naomi and Nehemiah Cohen Foundation Scholarship Fund
- Joseph Collins Foundation Scholarships
- Coretta Scholarship
- Oliver C. Cox Scholarship Fund
- Dr. Jack and Miriam Crowell Memorial Scholarship Fund for Medical Scholarships
- Abraham W. and Sophia Danish Scholarship Fund
- The Grazie and Leslie Dornfeld, MD ’63, and Lynda Steward Resnick Scholarship
- Dr. Marian Dorset Memorial Scholarship Fund
• Hilda E. Drake Foundation Scholarship Fund
• C.B. Ethridge Scholarship Fund
• Jesse Fant Evans Scholarship
• John and Nora Featherston Endowed Scholarship
• Feldman Family Endowment
• Morris H. and Pauline L. Goldenberg Scholarship Fund
• Greenlee Family Endowment Fund
• Alec Horwitz, BA ’20, MD ’32 and Norman H. Horwitz, MD Research and Education Fund
• Dr. Thelma Hunt Medical Scholarship Fund
• Albert A. and Esther C. Jones Scholarship Fund
• Elizabeth Sartor Kahler, MD, and Ervin N. Chapman, MD, Scholarship Fund
• Bernard and Mildred Katzen Scholarship Fund
• Robert I. Keimowitz, MD, Scholarship Fund
• Ludwig C. and Persis Marti Kroutil Memorial Fund
• Stanley F. Kulaga Endowed Medical Scholarship – Quasi-Endowment
• Shelly Laby-Gottheim Memorial Scholarship Fund
• Lazarus Scholars in Health Care Delivery
• Sidney A. Levine Scholarship Fund
• Barbara Logan, MD, Scholarship Fund
• Mary and Daniel Loughran Foundation Medical Scholarship Fund
• Diane P. Luckmann, MD ’59, Endowed Scholarship
• Medical School Student Assistance Fund
• Dr. Arthur Minsky Medical Scholarship Fund
• Nachnani Family Endowment Fund
• Esther A. Nathanson Memorial Fund
• Carolyn S. and Glen Pincock Scholarship Fund
• Morris H. and Helen K. Rosenberg Medical Scholarship Fund
• Clayton G. Russell Medical Student Scholarship Fund
• Sahni Family Scholarship Fund
• Mary K. Sartwell Student Emergency Fund
• Shim Scholarship
• Sigal Family Scholarship Fund
• Alvin Slipyan Scholarship Fund
• Ronald W. Smith Family Endowment
• Ira L. Spar, MD ’68, RESD ’75, Medical Scholarship Fund
• David Perry Steinman Memorial Scholarship Fund
• Eugene Stevenson, MD ’60, Scholarship Fund
• Carol M. and F. Henry Strayer Memorial Scholarship Fund
• Surdna Foundation Scholarship
• Tauber Holocaust Memorial Scholarship for Medicine
• Bernard and Mary Unger Scholarship Endowment
• Weingold-Sites Scholarship
• James J. Whisman Scholarship Fund
• Willey Scholarship
• Wilson Scholarship
• Winslow Foundation Scholarship
• GW University Hospital Women’s Board Scholarship Program
• Art and Janet Wong Family Endowed Scholarship
George Washington University Hospital Women’s Board Scholars Program

Every year, the Women’s Board supports a number of medical, nursing, and public health students (among others) through scholarships.

- **One Monta Sommer Book Award for $1,000.** The award is usually $1,000, but may vary annually. The minimum criteria for this book award is that the recipient be 1) a first-year medical student and 2) in need of financial aid. In the past, the selection of the recipient is at the recommendation of the OFA and/or the SMHS.
- **Four Medical Program Scholarships for $6,000 each (amount may vary).** These medical program scholarships are awarded to support medical students in their fourth year of education at the SMHS. Recipients are selected based on various criteria, including but not limited to academic excellence, community involvement, and a commitment to the field of medicine. The selection process for the third years will take place in the spring 2018.

The Women’s Board is proud to support the education of the medical, nursing, and public health students at GW Hospital/SMHS.

**Tauber Scholarships**

A gracious donor has established a generous scholarship fund at SMHS. These funds are available during the 2017-2018 academic year. The selection factors are listed below:

1. Applicants must be enrolled in the MD program at SMHS.
2. Applicants must be the direct descendants of U.S. veterans of World War II who participated in the European Theatre. (At the request of the donor, the family member must be the student’s parent, grandparent, or great-grandparent.)
3. Applicants must submit documentation supporting the participation of the family member (i.e., discharge papers, etc.).

All documentation should be submitted via email in PDF format. Interested parties are encouraged to submit a one- to two-page email letter (1,000 word maximum) detailing his/her ancestors’ participation within the war. This email should be addressed to the Tauber Scholarship Committee. You are encouraged to provide as much information as possible with regard to the family relationship, and the actual details of the individual's participation. All supporting documentation should be attached with Tauber Scholarship. Your name and GWID must be prominently displayed in the header of each page submitted.

Please submit this information by Friday, September 15, 2017, to the following email address: medfinan@gwu.edu, subject line: Attn: Tauber Scholarship Committee.

Please note that the Tauber Scholarship Committee will award all scholarships. The actual time frame and dollar amounts have not been determined; however, the awards may be very substantial. Students who are awarded the Tauber Scholarship in their first year will have it renewed for the following three years of study. No additional application is necessary. The amount of the award may change each year.
Service Commitment Scholarships

Students are expected to notify the MD program OFA when an outside award is received. Federal regulations and school policy require that the financial aid award be adjusted when a student receives outside aid. The GW MD program has set the following policy for revisions caused by the receipt of outside awards:

- **Armed Forces Scholarships/National Health Service Corps Scholarships/Indian Health Scholarships:** These scholarships provide substantial financial support in return for a service commitment. Once such an award is accepted, all GW MD program scholarship to the student are rescinded. Loans may be obtained only for the difference between the award and the school budget, less the recipient's expected resources.

- **AmeriCorps Segal Education Awards:** Please use “George Washington University Medical Sch” to search for the School of Medicine and Health Sciences.

- **National Medical Fellowship (NMF):** To qualify, an applicant must be a U.S. citizen from one of the following underrepresented minority groups as defined by NMF: African American, Mexican American, American Indian, and/or mainland Puerto Rican. NMF is a nonprofit organization that provides grants-in-aid for first- and second-year students judged by NMF to be in need of financial assistance. Applications may be obtained from the National Medical Fellowships, Inc., 254 West 31st St., New York, NY 10001.

- **Armed Forces Health Professions Scholarships:** These scholarships are available to a limited number of applicants. The scholarship provides full payment of direct educational costs (tuition, fees, books, etc.) and a stipend for living expenses. Each carries a service commitment. You may obtain descriptive brochures and applications for these programs by contacting their respective recruiter. The recruiters for our area are as follows:

  AIR FORCE:
  USAF Medical Recruiting Team
  5211 Auth Road
  Suite 202
  Marlow Heights, MD 20746
  301-394-0904
  **Contact:** Tech Sgt. Todd Rich and Tech Sgt. Leslie Brown

  ARMY:
  Army Health Care Professional Recruitment
  6810 Deerpath Road
  Suite 400
  Elkridge, MD 21075
  410-379-0691
  **Contact:** Captain Briley

  NAVY:
  Navy Recruiting District
  Naval Officer Program
  6525 Belcrest Road
  Suite 450
  Hyattsville, MD 20782
Public Health Scholarships: The Federal Government sponsors the National Public Health Service Scholarships. These very competitive awards carry a service commitment after your residency in an underserved area in the United States. The award covers tuition, fees, books, and supplies, plus a stipend for living expenses. Early submission is recommended. For further information call 1-800-638-0824 or write:

NHSC Scholarship Program
2070 Chain Bridge Road, Suite 450
Vienna, VA 22182-2536

BE AWARE: During the course of the school year, a student may receive additional funding beyond the budgeted amount. If this occurs, any funds over the award must be repaid. The OFA will return the funds to the highest interest-bearing loan.

Outside Scholarships:
The list below is by no means exhaustive. We encourage all students to search for scholarships beginning with their state and local medical associations through a Google search employing all relevant demographic information.

<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Eligibility</th>
</tr>
</thead>
</table>
| **American Indian Graduate Center Fellowship**   | - Have financial need
- American Indian or Alaska Native
- Tribal eligibility certificate |
<p>| <strong>Provider:</strong> AIGC                               |                                                                             |
| <strong>Application Deadline:</strong> May 31                  |                                                                             |
| <strong>Award Amount:</strong> $1,000–$5,000                   |                                                                             |
| <strong>Contact Information:</strong> <a href="mailto:fellowships@aigcs.org">fellowships@aigcs.org</a>   |                                                                             |
| <strong>Website:</strong> <a href="http://www.aigcs.org/scholarships/graduate-fellowships/">http://www.aigcs.org/scholarships/graduate-fellowships/</a> | |
| <strong>Application:</strong> Visit website for application.  |                                                                             |
| <strong>AMWA Scholarship</strong>                             |                                                                             |
| <strong>Provider:</strong> American Medical Women’s Association (AMWA) |                                                                             |
| <strong>Application Deadline:</strong> December 15 - January 31|                                                                             |
| <strong>Award Amount:</strong> $1,000                          |                                                                             |
| <strong>Contact Information:</strong>                           |                                                                             |
| <strong>Email:</strong> <a href="mailto:awards@amwa-student.org">awards@amwa-student.org</a>                |                                                                             |
| <strong>Website:</strong> <a href="http://www.amwa-doc.org">http://www.amwa-doc.org</a>              |                                                                             |
| <strong>Application:</strong> Visit website for application.  |                                                                             |
| <strong>Arthur N. Wilson Scholarship</strong>                  |                                                                             |
| <strong>Provider:</strong> AMA Foundation                      |                                                                             |
| <strong>Application Deadline:</strong> June 15                 |                                                                             |
| <strong>Award Amount:</strong> $5,000                          |                                                                             |
| <strong>Contact Information:</strong>                           |                                                                             |
| Dina Lindenberg, program officer                  |                                                                             |
| AMA Foundation                                    |                                                                             |</p>
<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>515 N. State St.</td>
<td>- Recipient is a member of an ethnic or racial minority or any individual who demonstrates a defined commitment to issues of diversity within their academic career</td>
</tr>
<tr>
<td>Chicago, IL 60654</td>
<td>- U.S. citizen</td>
</tr>
<tr>
<td>Telephone: 312-464-4193 Fax: 312-464-4142 Email: <a href="mailto:dina.lindenberg@ama-assn.org">dina.lindenberg@ama-assn.org</a> Website: <a href="http://www.ama-assn.org">www.ama-assn.org</a></td>
<td>- Academic achievement as reflected by a minimum 3.0 GPA and have completed at least one semester/quarter of classes at an accredited medical school</td>
</tr>
<tr>
<td></td>
<td>Required Materials:</td>
</tr>
<tr>
<td></td>
<td>- A completed Scholarship Application Form (can request one from the OFA)</td>
</tr>
<tr>
<td></td>
<td>- One-page typed essay describing how you will utilize your medical degree to promote ethnic diversity</td>
</tr>
<tr>
<td></td>
<td>- A certified copy of medical school transcript</td>
</tr>
<tr>
<td></td>
<td>Completed applications can be faxed to the attention of Kathryn Kunst at (248) 569-6737, emailed at <a href="mailto:Kathryn@BuckfireLaw.com">Kathryn@BuckfireLaw.com</a> with the subject line “Medical School Diversity Scholarship,” or mailed.</td>
</tr>
<tr>
<td>Buckfire &amp; Buckfire, P.C. Scholarship</td>
<td></td>
</tr>
<tr>
<td>Provider: Buckfire &amp; Buckfire, P.C. Attorneys at Law</td>
<td></td>
</tr>
<tr>
<td>Application Deadline: May 31</td>
<td></td>
</tr>
<tr>
<td>Award Amount: $2,000</td>
<td></td>
</tr>
<tr>
<td>Contact Information:</td>
<td></td>
</tr>
<tr>
<td>Buckfire &amp; Buckfire, P.C.</td>
<td></td>
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<tr>
<td>Attn: Kathryn Kunst</td>
<td></td>
</tr>
<tr>
<td>25800 Northwestern Hwy, Ste. 890</td>
<td></td>
</tr>
<tr>
<td>Southfield, MI 48075</td>
<td></td>
</tr>
<tr>
<td>Fax: 248–569-6737 Email: <a href="mailto:Kathryn@BuckfireLaw.com">Kathryn@BuckfireLaw.com</a></td>
<td></td>
</tr>
<tr>
<td>Chinese American Medical Society Scholarship</td>
<td></td>
</tr>
<tr>
<td>Provider: Chinese American Medical Society</td>
<td></td>
</tr>
<tr>
<td>Application Deadline: April 15</td>
<td></td>
</tr>
<tr>
<td>Award Amount: $1,000–$5,000</td>
<td></td>
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<tr>
<td>Contact Information:</td>
<td></td>
</tr>
<tr>
<td>Mrs. Jamie Love</td>
<td></td>
</tr>
<tr>
<td>CAMS Scholarship Committee</td>
<td></td>
</tr>
<tr>
<td>41 Elizabeth St., Suite 600</td>
<td></td>
</tr>
<tr>
<td>New York, NY 10013</td>
<td></td>
</tr>
<tr>
<td>Email: <a href="mailto:jlove@camsociety.org">jlove@camsociety.org</a></td>
<td></td>
</tr>
<tr>
<td>Website: <a href="http://chineseamericanmedicalsociety.cloverpad.org/scholarship">http://chineseamericanmedicalsociety.cloverpad.org/scholarship</a></td>
<td></td>
</tr>
<tr>
<td>Chinese American Physicians Society Scholarship (CAPS)</td>
<td></td>
</tr>
<tr>
<td>Provider: Chinese American Physicians Society</td>
<td></td>
</tr>
<tr>
<td>Application Deadline: March 20</td>
<td>The CAPS Scholarships are open to all medical students currently attending medical schools in the United States and who are in need of financial aid regardless of their hometown, sex, race, or color. The applicants are judged according to their academic achievements, financial needs, community service records, and their views on the practice of medicine as expressed in their essays. Scholarship recipients will be notified by email by the middle of April. The names of the recipients will be posted on the Society’s website.</td>
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<tr>
<td>Award Amount: $2,000– $5,000 (four scholarships)</td>
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<tr>
<td>Contact Information:</td>
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<tr>
<td>Lawrence M. Ng, MD, Executive Director</td>
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<tr>
<td>Chinese American Physicians Society</td>
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<tr>
<td>Scholarship</td>
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<tr>
<td><strong>Eligibility</strong></td>
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<tr>
<td>101 Callan Ave., Suite 401</td>
<td></td>
</tr>
<tr>
<td>San Leandro, CA 94577</td>
<td></td>
</tr>
<tr>
<td><strong>Email:</strong> <a href="mailto:admin@caps-ca.org">admin@caps-ca.org</a></td>
<td></td>
</tr>
<tr>
<td><strong>Website:</strong> <a href="http://www.caps-ca.org/scholarship.html">http://www.caps-ca.org/scholarship.html</a></td>
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<tr>
<td><strong>Chiyo M. Hattori Scholarship</strong></td>
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<tr>
<td><strong>Provider:</strong> Japanese American Citizens League (JACL)</td>
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<tr>
<td><strong>Application Deadline:</strong> May 1</td>
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<tr>
<td><strong>Award Amount:</strong> $2,500</td>
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<tr>
<td><strong>Contact Information:</strong></td>
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<tr>
<td>WLA Japanese American Citizens League</td>
<td></td>
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<tr>
<td>PO Box 251436</td>
<td></td>
</tr>
<tr>
<td>Los Angeles, CA 90025-9325</td>
<td></td>
</tr>
<tr>
<td><strong>Telephone:</strong> 310-936-3182</td>
<td></td>
</tr>
<tr>
<td><strong>Email:</strong> <a href="mailto:westlajac@yahoo.com">westlajac@yahoo.com</a></td>
<td></td>
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<tr>
<td><strong>Website:</strong> <a href="http://www.downtown-los-angeles-jacl.org">www.downtown-los-angeles-jacl.org</a></td>
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<td><strong>Application:</strong> Contact the UCI School of Medicine’s OFA for the paper application.</td>
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<td>- This scholarship was established by George N. Hattori in 2001 in loving memory of his wife, Chiyo M. Hattori, who passed away in August 2000 after a courageous battle with cancer. Although her own higher education goals were thwarted by the onset of World War II, Mrs. Hattori was a staunch believer in education being the key to success in life. This belief stemmed from the educational philosophies deeply rooted in her Japanese upbringing. The Hattori’s only son, now a prominent cardiologist, was the recipient of a West LA JACL scholarship upon graduation from high school. Mrs. Hattori’s profound gratitude for this is an expression of the orei in reciprocation. This award fulfills one of Mrs. Hattori’s final wishes, which was the creation of a scholarship grant for eligible, deserving students entering or enrolling in medical school.</td>
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<td>- Current/entering medical student of an accredited U.S. medical school</td>
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<td>- Reside in southern California within the past five years</td>
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<td>- At least 50 percent Japanese-American ancestry</td>
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<td>- Active Japanese American Citizens League member</td>
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<td>- If applicant is not already a JACL member, they can join by registering on the website</td>
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<td><strong>Cobell Scholarship</strong></td>
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<tr>
<td><strong>Provider:</strong> Indigenous Education, Inc. (scholarship administrator for the Cobell Foundation)</td>
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<td><strong>Application Deadline:</strong> July 1</td>
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<tr>
<td><strong>Award Amount:</strong> varies</td>
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<tr>
<td><strong>Email:</strong> <a href="mailto:scholarships@cobellscholar.org">scholarships@cobellscholar.org</a></td>
<td></td>
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<tr>
<td><strong>Website:</strong> <a href="http://cobellscholar.org/">http://cobellscholar.org/</a></td>
<td></td>
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<tr>
<td><strong>Application:</strong> Visit website for application</td>
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<tr>
<td>- Have financial need</td>
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<td>- American Indian or Alaska Native</td>
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<td>- Tribal eligibility</td>
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<td><strong>Dr. Arthur J. and Helen M. Horvart Foundation Scholarship Fund</strong></td>
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<tr>
<td><strong>Provider:</strong> The Center for Scholarship Administration</td>
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<tr>
<td><strong>Application Deadline:</strong> April 15</td>
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<tr>
<td><strong>Award Amount:</strong> N/A</td>
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<tr>
<td><strong>Contact Information:</strong></td>
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<tr>
<td>Center for Scholarship Administration, Inc.</td>
<td></td>
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<tr>
<td>Wells Fargo Accounts</td>
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<tr>
<td>4320-G Wade Hampton Blvd.</td>
<td></td>
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<tr>
<td>Taylors, SC 29687</td>
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<tr>
<td><strong>Telephone:</strong> 866-608-0001</td>
<td></td>
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<tr>
<td><strong>Email:</strong> <a href="mailto:sallyking@bellsouth.net">sallyking@bellsouth.net</a></td>
<td></td>
</tr>
<tr>
<td><strong>Website:</strong> <a href="https://www.csascholars.org/horvat/">https://www.csascholars.org/horvat/</a></td>
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<tr>
<td>- This trust fund was established to provide scholarships for science students. The Center for Scholarship Administration, Inc. is the scholarship award facilitator of the scholarship fund.</td>
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<tr>
<td>- Applicants must be high school seniors, current college students, graduate students, or professional students</td>
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<td>- Applicants must have resided in Duryea or within certain surrounding areas specified under the Horvat Foundation rules for at least one year prior to graduating high school</td>
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<tr>
<td>- Applicants must be science students in a field of study in chemistry, physics, biology, the life sciences, or some other related major leading to a career in the medical or health professions</td>
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<td>- Please refer to the website for additional eligibility requirements</td>
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<td>Scholarship</td>
<td>Eligibility</td>
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| **Dr. James L. Hutchinson and Evelyn Ribbs Hutchinson Scholarship** | - Must be a college senior and accepted to medical school or currently enrolled full-time in an accredited medical school program  
- Must demonstrate personal motivation for excellence in both character and academic achievement  
- Personal integrity, as exemplified by leadership, community involvement, and concern for others, will be considered  
- Must have graduated from a California high school in San Mateo County or Santa Clara County or have permanently resided in that same area during high school  
- Must be a U.S. citizen |
| **Provider:** Silicon Valley Community Foundation  
**Application Deadline:** May 10  
**Award Amount:** Up to $2,000/One Time Award  
**Contact Information:**  
Silicon Valley Community Foundation  
2440 West El Camino Real, Suite 300  
Mountain View, CA 94040  
Telephone: 650-450-5487  
Email: Lisa Alvarez, scholarships@siliconvalleycf.org  
Website: [http://www.siliconvalleycf.org/scholarships](http://www.siliconvalleycf.org/scholarships) |  |
| **Dr. Edith SeVille Coale Scholarship** | Every spring, the Zonta Club of DC presents the Dr. Edith SeVille Coale Scholarship to three of our rising third-year female students.  
- The award has ranged between $6,000 and $10,000, but may vary annually. Criteria and applications are provided to students via the class listserv and the three students are then nominated by the GW School of Medicine and Health Sciences (SMHS) Scholarship Committee to be considered by the Zonta Club of DC for the scholarships.  
- The Zonta Club has worked with MD students for more than 50 years. |
| **Provider:** Zonta Club of DC  
**Application Deadline:** Spring Semester  
**Award Amount:** varies, $6,000–$10,000  
**Contact:** MD program OFA |  |
| **FMMS Scholarship** | The Fresno-Madera Medical Society Scholarship Foundation is an incorporated entity 501(c)(3) of the Fresno-Madera Medical Society, created to administer a perpetual and revolving scholarship fund for deserving medical students from California’s Fresno and Madera counties.  
- Any resident of Fresno or Madera county is eligible to receive a scholarship, provided that he/she has been a resident of either country for one year or more and provided that his/her application for matriculation in a medical school has been approved.  
- The money from any scholarship awarded will be given to the recipient’s school of matriculation. The school will administer the scholarship for tuition, laboratory fees, books, etc. and for any other valid expenses of education except room, board, or any other personal expenses. No money will be given directly to the recipient.  
- An application must include: a transcript of scholastic records from the last year of school attended, a letter from the Dean of Admissions that confirms acceptance to the school of choice, a school financial aid report, and two letters of recommendation from members of the school faculty. |
| **Provider:** Fresno-Madera Medical Society (FMMS) Scholarship Foundation  
**Application Deadline:** May 15  
**Award Amount:** N/A  
**Contact Information:**  
Fresno-Madera Medical Society Scholarship Foundation  
P.O. Box 28337  
Fresno, CA 93729  
Telephone: 559-224-4224 ext. 118  
Email: csrau@fmms.org  
Website: [http://www.fmms.org/Programs/AffiliatedOrganizations/ScholarshipFoundation.aspx](http://www.fmms.org/Programs/AffiliatedOrganizations/ScholarshipFoundation.aspx) |  |
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<th>Scholarship</th>
<th>Eligibility</th>
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| **Frank & Louis Groff Medical Scholarship**     | - Applicants must have graduated from a public high school within Monmouth County, New Jersey  
- Applicants must be attending medical school  
- Must demonstrate financial need  
- This scholarship is renewable for four years |
| **Provider:** Frank & Louis Groff Foundation   |                                                                                                                                                                                                             |
| **Application Deadline:** April 1              |                                                                                                                                                                                                             |
| **Award Amount:** TBD                           |                                                                                                                                                                                                             |
| **Contact Information:**                        |                                                                                                                                                                                                             |
| Susan Rechel                                    |                                                                                                                                                                                                             |
| Education Advisor                              |                                                                                                                                                                                                             |
| 15 Whitehall Road                               |                                                                                                                                                                                                             |
| Monroe, NJ 08831                                |                                                                                                                                                                                                             |
| **Telephone:** 609-235-9318                     |                                                                                                                                                                                                             |
| **Email:** srechel@comcast.net                  |                                                                                                                                                                                                             |
| **Website:** [www.groff-foundation.org](http://www.groff-foundation.org) |                                                                                                                                                                                                             |
| **Gene & Marilyn Nuziard Health Care Scholarship** | - QueensCare is a public charity that provides health care to low-income, uninsured individuals living in Los Angeles County  
- Criteria for this scholarship is available to those who demonstrate financial need  
- Applicants must express interest in working in Los Angeles County upon graduation  
- Download the application packet from the website  
- Click on Charitable Grants link to access the scholarship information |
| **Provider:** QueensCare                        |                                                                                                                                                                                                             |
| **Application Deadline:** May 1                 |                                                                                                                                                                                                             |
| **Award Amount:** Up to $9,000                  |                                                                                                                                                                                                             |
| **Contact Information:**                        |                                                                                                                                                                                                             |
| Rafeal Clements                                 |                                                                                                                                                                                                             |
| Grant Administrator                            |                                                                                                                                                                                                             |
| **Telephone:** 323-669-4353                     |                                                                                                                                                                                                             |
| **Email:** rclements@queenscare.org             |                                                                                                                                                                                                             |
| **Website:** [http://www.queenscare.org](http://www.queenscare.org) |                                                                                                                                                                                                             |
| **Health Career Scholarship**                   | - Must be a U.S. or Canadian citizen  
- Applicant must be enrolled full-time in a U.S. or Canadian accredited medical school  
- Must be in at least second year of medical school |
| **Provider:** International Order of The King's Daughters and Sons |                                                                                                                                                                                                             |
| **Application Deadline:** March 1               |                                                                                                                                                                                                             |
| **Award Amount:** TBD                           |                                                                                                                                                                                                             |
| **Contact Information:**                        |                                                                                                                                                                                                             |
| IOKDS                                           |                                                                                                                                                                                                             |
| Health Careers Scholarship Director            |                                                                                                                                                                                                             |
| PO Box 1040                                     |                                                                                                                                                                                                             |
| Chautauqua, NY 14722                           |                                                                                                                                                                                                             |
| **Telephone:** 716-357-4951                     |                                                                                                                                                                                                             |
| **Email:** healthcareersdirector.kds@gmail.com |                                                                                                                                                                                                             |
| **Website:** [www.iokds.org](http://www.iokds.org) |                                                                                                                                                                                                             |
| **Military HPSP Scholarships**                  | - Be accepted to or enrolled in school of medicine  
- Be a U.S. citizen  
- Obligations vary with branch: Army, Navy, Air Force |
<p>| <strong>Provider:</strong> Armed Forces Health Professions Scholarship Program |                                                                                                                                                                                                             |
| <strong>Application Deadline:</strong> Year round            |                                                                                                                                                                                                             |
| <strong>Award Amount:</strong> 100 percent of tuition covered and $2,060 stipend per month for up to four years |                                                                                                                                                                                                             |
| <strong>Website:</strong> <a href="https://smhs.gwu.edu/fin-aid/aid/other">https://smhs.gwu.edu/fin-aid/aid/other</a> |                                                                                                                                                                                                             |</p>
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<tr>
<th>Scholarship</th>
<th>Eligibility</th>
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| **Honjo-JMSA Scholarship**                           | - Recipients can be students with a non-Japanese background, but who are willing to contribute to the Japanese society’s activity  
- Demonstrate academic excellence  
- Show a strong interest in JMSA and achieving its goals  
- Propose a clear, achievable project that will benefit the JMSA and the Japanese community  
**Application Process**  
Please submit your current medical school transcript and at least one letter of recommendation to be sent to  
Yuzuru Anzai, MD  
285 Central Park West, #3W  
New York, NY 10024  
Submit an application online. |
| **Howard G. Lapsley Memorial Scholarship Fund**       | - Applicants must be from New Jersey and reside in specific towns in Union, Somerset, and Middlesex counties  
- Union County: Clark/Fanwood/Garwood/Plainfield/Scotch Plains/Westfield  
- Somerset County: Bridgewater/Bound Brook/Green Brook/North Plainfield/Somerville  
- Middlesex County: Dunellen/Edison/Iselin/Metuchen/Middlesex/South Plainfield  
- Applicants must be eligible for a degree from an accredited medical or osteopathic school  
- Matriculating students in the first through last year may apply  
- Candidates must demonstrate financial need |
| **HSF General College Scholarships**                  | - HSF General College Scholarships are designed to help students of Hispanic heritage obtain a college degree  
- Scholarships are available on a competitive basis to: graduating high school seniors, community college students, community college transfer students, undergraduate students, and graduate students  
- Must be of Hispanic heritage  
- Must be a U.S. citizen or legal permanent resident with a permanent resident card, or passport stamped I-551 (not expired)  
- Must have plans to enroll full-time at a two- or four-year U.S.-accredited institution in the U.S., Puerto Rico, U.S. Virgin Islands, or Guam  
- Must apply for federal financial aid by completing the Free Application for Federal Student Aid (FAFSA)  
- Please refer to HSF website for additional eligibility requirements |
| **Jewish Vocational Service Scholarship**              | According to donor designation, applicants must:  
- Be Jewish  
- Be a U.S. citizen or documented legal permanent U.S. resident (green card) |
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<tr>
<th>Scholarship</th>
<th>Eligibility</th>
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</table>
| **Award Amount**: N/A  
**Contact Information**: Patricia Sills  
Scholarship Program Manager  
Jewish Vocational Service  
6505 Wilshire Blvd., Suite 200  
Los Angeles, CA 90048  
**Telephone**: 323-761-8888 ext. 8868  
**Fax**: 323-761-8580  
**Email**: Patricia Sills at PSills@jvsla.org  
**Website**: www.jvsla.org/scholarship | - Be a permanent and legal resident of Los Angeles County for a minimum of three years  
- Be planning to attend full-time (12 units minimum per term) at an approved college, university or vocational school in the United States  
- Maintain a minimum 3.0 GPA (per term) for graduate students  
- Demonstrate financial need; verifiable by submitting FAFSA (Student Aid Report)  
- Completed application and all supplemental materials, including official transcript and letter of recommendation, must be postmarked by March 15. Any supplemental materials postmarked after March 15 will NOT be considered |
| **Joan F. Giambalvo Memorial Scholarship Fund**  
**Provider**: Joan F. Giambalvo Memorial Scholarship Fund  
**Application Deadline**: July 31  
**Award Amount**: up to $10,000  
**Contact Information**: Women Physicians Congress  
American Medical Association  
515 N. State St.  
Chicago, IL 60654  
**Telephone**: 312-464-4743  
**Email**: wpc@ama-ass.org  
**Website**: http://www.ama-assn.org | - Physicians, medical students, other health professionals, or individuals working or doing graduate work in an applicable profession such as public health, sociology, psychology, etc.  
- Seeks innovative research proposals focusing on professional work/practice issues that affect women physicians  
- Working alone or collaboratively on a specific research project  
- Must also submit corresponding budget with proposal |
| **Kaiser Permanente Scholarship Program**  
**Provider**: Kaiser Permanente  
**Application Deadline**: March 1 (Winners announced in June)  
**Award Amount**: six (6) scholarships of $5,000  
**Contact Information**: Medical Student Scholarship Program  
KPNC Residency Programs  
1800 Harrison St., 21st Floor  
Oakland, CA 94612  
**Fax**: 510-625-6203, ATTN: Medical Student Scholarships  
**Email**: kpnchsolarship@gmail.com  
**Website**: residency-ncal.kaiserpermanente.org/ | - Be a third-year medical student in good academic standing who expects to graduate in the spring of the following year, demonstrate commitment to and achievement in at least one of the scholarship areas: commitment to the community/leadership or population-based research, interested in seeking a residency in Northern California, and attend an accredited medical school in the United States  
- Scholarship recipients will be encouraged to participate in a one-month clerkship at a Kaiser Permanente facility in Northern California during their fourth year of medical school  
- Submit a letter confirming good academic standing and two letters of recommendation: one letter from a medical school professor/clinician and one letter describing/supporting your work in community service/leadership or population-based research |
| **Korean American Medical Association (KAMA) Scholarship**  
**Provider**: Korean American Medical Association  
**Application Deadline**: May 1  
**Award Amount**: $1000  
**Contact Information**: | The KAMA scholarship is intended to promote, assist, and support the pursuit of medical and scientific research or community outreach efforts of eligible medical students. The scholarship is open to all first-, second-, and third-year medical students in good standing at an accredited United States or Korean medical school. |
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<th>Scholarship</th>
<th>Eligibility</th>
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</table>
| **200 Sylvan Ave., #22**  
Englewood Cliffs, NJ 07632 | |
| **Telephone:** 201-567-1434  
**Fax:** 201-567-1753  
**Email:** info@kamaus.org | |
| **Dr. Frank and Florence Marino Scholarship**  
**Provider:** Hartford Foundation for Public Giving  
**Application Deadline:** May 15  
**Award Amount:** $1000  
**Contact Information:**  
Sarah Carlson  
Hartford Foundation for Public Giving  
10 Columbus Blvd., 8th floor  
Hartford, CT 06106  
**Telephone:** 860-548-1888  
**Email:** scarlson@hfpg.org  
**Website:** [http://www.hfpg.org](http://www.hfpg.org) | - Entering second-, third-, or fourth-year of medical in the Fall 2015  
- Attended Connecticut public or parochial school for at least eight years (K-12) and graduated from a Connecticut public or parochial high school  
- Academic excellence  
- Financial need |
| **Medical Staff Scholarship**  
**Provider:** Muhlenberg Foundation  
**Application Deadline:** May 1  
**Award Amount:** $10,000  
**Contact Information:**  
Donna Mimed  
Executive Director and President  
80 James St.  
Edison, NJ 08820  
**Telephone:** 732-321-7053  
**Fax:** 732-632-1542  
**Website:** [www.jfkmc.org/jfk-foundation/scholarships](http://www.jfkmc.org/jfk-foundation/scholarships) | - Medical students must be permanent residents in one of the following New Jersey counties: Union, Somerset, or Middlesex  
- Applicants must demonstrate financial need  
- Applicants must be pursuing a degree in medicine from an accredited medical school  
- Matriculating students in their first through last year may apply |
| **Medical Student Summer Fellowship Program**  
**Provider:** Memorial Sloan-Kettering Cancer Center  
**Application Deadline:** Jan. 21  
**Award Amount:** $5,800 Stipend  
**Contact Information:**  
Office of Graduate Medical Education, Box 187  
1275 York Ave.  
New York, NY 10065  
**Telephone:** 212-639-3359  
**Fax:** 212-717-3775 | - Eight-week research program which seeks to encourage interest in oncology and translational biomedical research and to promote future careers in these fields  
- Students who have completed their first or second year in an accredited allopathic or osteopathic U.S. medical school are eligible for the program |
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<th>Scholarship</th>
<th>Eligibility</th>
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| **Email:** sumstudent@mskcc.org | - Recipients can be students with a non-Japanese background, but who are willing to contribute to the Japanese society’s activity  
- Demonstrate academic excellence  
- Show a strong interest in JMSA and achieving its goals  
- Propose a clear, achievable project that will benefit the JMSA and the Japanese community |
| **Mitsui USA-JMSA Scholarship**  
**Provider:** Japanese Medical Society of America  
**Application Deadline:** December 31  
**Award Amount:** $2,500–$20,000  
**Contact Information:**  
Yuzuru Anzai, MD  
285 Central Park West, #3W  
New York, NY 10024  
**Website:** [www.jmsa.org](http://www.jmsa.org) | - For more than 50 years, The Foundation of the Pennsylvania Medical Society has proudly served as the 501(c)(3) philanthropic affiliate of the Pennsylvania Medical Society. Foundation contributors can fulfill their charitable interests in the medical community by contributing to three core programs:  
- The Foundation of the Pennsylvania Medical Society sustains the future of medicine in Pennsylvania by providing programs that support medical education, physician health, and excellence in practice. This scholarship is made possible by contributions from Montgomery County Medical Society and physicians  
- Applicant must be a resident of Montgomery County in the state of Pennsylvania  
- Applicant must be a Pennsylvania resident for at least 12 months prior to registering as a medical student  
- Applicant must be enrolled or entering his/her first year of medical school |
| **Montgomery County Medical Society (MCMS) Scholarship**  
**Provider:** The Foundation of the Pennsylvania Medical Society  
**Application Deadline:** September 30  
**Award Amount:** $1,000  
**Contact Information:**  
777 E. Park Drive,  
P.O. Box 8820  
Harrisburg, PA 17105-8820  
**Telephone:** 717-558-7854  
**Fax:** 717-558-7818  
**Email:** studentservices-foundation@pamedsoc.org  
**Website:** [https://www.montmedsoc.com/pages/scholarships.aspx](http://https://www.montmedsoc.com/pages/scholarships.aspx) | - U.S. citizen or national  
- Enrolled or accepted for enrollment in an eligible primary care discipline  
- Pursing an eligible degree in an accredited program in the U.S. (joint programs that provide dual degrees are not eligible)  
- Commit to serve one year for each year of support (minimum of two years of service) in an approved high-need health professional shortage area  
**Scholarship Information:**  
- The NHSC scholarship is a competitive program that pays tuition, fees and provides a living stipend to students enrolled in accredited medical (MD or DO), dental, nurse |
| **National Health Service Corps**  
**Provider:** National Health Service Corp (NHSC)  
**Application Deadline:** TBD: Sign up online to be notified about the due date (last year’s due date was in April)  
**Award Amount:** Payment of tuition, required fees, books, and supplies, and a monthly living stipend  
**Contact Information:**  
Scholarship and Loan Repayment Applicants & Members in Service  
**Telephone:** 1-800-221-9393  
**Hours:** M–F, 9 a.m. – 5:30 p.m. ET  
**Email:** Callcenter@hrsa.gov  
**Website:** [http://nhsc.hrsa.gov](http://nhsc.hrsa.gov) |
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| National Hispanic Health Foundation Scholarships | - Exceptional academic achievement  
- Leadership  
- Demonstrated commitment to the Hispanic community  
- Commitment to primary care as a specialty |
| Provider: National Hispanic Health Foundation (NHHF)  
**Application Deadline:** October 14  
**Award Amount:** $5,000/year, for two years  
**Contact Information:** NHHF |  
Robert F. Wagner Graduate School of Public Service  
New York University at the New York Academy of Medicine  
1216 Fifth Ave., Room 457  
New York, NY 10029  
Telephone: 202-628-5895  
**Hours:** M–F, 9 a.m. – 5:30 p.m. ET  
Email: nhhf@nhmafoundation.org  
Website: [http://www.nhmafoundation.org](http://www.nhmafoundation.org) |
| National Italian American Scholarship | - Applicant must be a U.S. citizen or permanent resident alien  
- For the purpose of NIAF Scholarship Program, to be “Italian American” the applicant must have at least one ancestor who has immigrated from Italy  
- Applicant must be enrolled in a U.S. accredited institution of higher education for the fall 2015. |
| Provider: National Italian American Foundation  
**Application Deadline:** April 30  
**Award Amount:** up to $12,000  
**Contact Information:** NIAF  
1860 19th St. NW  
Washington, D.C. 20009  
Telephone: 202-387-0800  
Fax: 202-387-0800  
Email: education@niaf.org  
Website: [www.niaf.org/programs/scholarships](http://www.niaf.org/programs/scholarships) |  
NIAF  
1860 19th St. NW  
Washington, D.C. 20009  
Telephone: 202-387-0800  
Fax: 202-387-0800  
Email: education@niaf.org  
Website: [www.niaf.org/programs/scholarships](http://www.niaf.org/programs/scholarships) |
| Nippon Life-JMSA Scholarship | - Recipients can be students with a non-Japanese background, but who are willing to contribute to the Japanese society’s activity  
- Demonstrate academic excellence  
- Show a strong interest in JMSA and achieving its goals  
- Propose a clear, achievable project that will benefit the JMSA and the Japanese community |
| Provider: Japanese Medical Society of America  
**Application Deadline:** December 31  
**Award Amount:** $2,500–$20,000  
**Contact Information:** Yuzuru Anzai, MD |  
Yuzuru Anzai, MD  
Recipients can be students with a non-Japanese background, but who are willing to contribute to the Japanese society’s activity  
- Demonstrate academic excellence  
- Show a strong interest in JMSA and achieving its goals  
- Propose a clear, achievable project that will benefit the JMSA and the Japanese community  
Application Process |
<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Scholarship</strong></td>
<td><strong>Eligibility</strong></td>
</tr>
<tr>
<td>285 Central Park West, #3W New York, NY 10024</td>
<td>Please submit your current medical school transcript and at least one letter of recommendation to be sent to Yuzuru Anzai, MD 285 Central Park West, #3W New York, NY 10024 Submit an application online</td>
</tr>
<tr>
<td><strong>Nishioka-JMSA Scholarship</strong></td>
<td>- Recipients can be students with a non-Japanese background, but who are willing to contribute to the Japanese society’s activity - Demonstrate academic excellence - Show a strong interest in JMSA and achieving its goals - Propose a clear, achievable project that will benefit the JMSA and the Japanese community</td>
</tr>
<tr>
<td><strong>Provider:</strong> Japanese Medical Society of America</td>
<td><strong>Application Process</strong></td>
</tr>
<tr>
<td><strong>Application Deadline:</strong> December 31</td>
<td>Please submit your current medical school transcript and at least one letter of recommendation to be sent to Yuzuru Anzai, MD 285 Central Park West, #3W New York, NY 10024 Submit an application online</td>
</tr>
<tr>
<td><strong>Award Amount:</strong> $2,500–$20,000</td>
<td></td>
</tr>
<tr>
<td><strong>Contact Information:</strong> Yuzuru Anzai, MD 285 Central Park West, #3W New York, NY 10024</td>
<td><strong>Website:</strong> <a href="http://www.jmsa.org">www.jmsa.org</a></td>
</tr>
<tr>
<td><strong>NMF Need-Based Scholarship Program</strong></td>
<td>- The Need-Based Scholarship Program provides financial assistance to U.S. citizens from groups currently underrepresented in the medical profession; specifically, African Americans, Alaska Natives, Hispanic/Latinos, Native Hawaiians, Native Americans, Vietnamese, Cambodians, and mainland Puerto Ricans who permanently reside within the 50 U.S. states. All applicants must submit proof of citizenship - Eligible candidates must be first-, second-, or third-year medical students. Students must provide proof of admission to an accredited medical school (letter of acceptance for first-year medical students, academic transcript for second-year and third-year medical students) - Applicants must demonstrate and document financial need by submitting complete copies of their parents’, spouse’s, and their own most recent 1040, 1040A, or 1040EZ tax forms and W2. All nontaxable income (e.g. AFDC, ADC, Social Security benefits, etc.) must also be documented by the appropriate agency - Applicants must provide verification of means of support. All parental financial data must be submitted in order to evaluate dependent status</td>
</tr>
<tr>
<td><strong>Provider:</strong> National Medical Fellowships</td>
<td><strong>Website:</strong> <a href="http://www.nmfonline.org">www.nmfonline.org</a> (Programs Page)</td>
</tr>
<tr>
<td><strong>Application Deadline:</strong> August 31</td>
<td><strong>Contact Information:</strong> Melissa Brito National Medical Fellowships Telephone: 212-483-8880 Email: <a href="mailto:MBrito@NMFonline.org">MBrito@NMFonline.org</a></td>
</tr>
<tr>
<td><strong>Award Amount:</strong> $2,000–$5,000</td>
<td></td>
</tr>
<tr>
<td><strong>Nolan Scholarship</strong></td>
<td>- Established by the late Anna Nolan to help defray medical school expenses for male students from Middlesex County, Connecticut - Contact Mark Schuman, Executive Director, Middlesex County Medical Association at (860) 243-3977</td>
</tr>
<tr>
<td><strong>Provider:</strong> Connecticut Academy of Family Physicians</td>
<td><strong>Application Deadline:</strong> June 1</td>
</tr>
<tr>
<td><strong>Award Amount:</strong> N/A</td>
<td><strong>Contact Information:</strong> Mark Schuman, Executive Director, Middlesex County Medical Association</td>
</tr>
<tr>
<td>Scholarship</td>
<td>Eligibility</td>
</tr>
<tr>
<td>-------------</td>
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</tr>
</tbody>
</table>
| **Oliver Goldsmith, MD, Scholarship** | - Applicants must be students in good standing entering the third- or fourth-year of medical school  
- Demonstrate a commitment to the advancement of culturally and/or linguistically responsive care or diversity through leadership, research, or community involvement  
- Intend to practice medicine in Southern California  
- Must be able to participate in a mentoring relationship with a Southern California Kaiser Permanente physician, starting in the Fall of 2016  
- Must be able to participate in a four-to-six week clerkship at a Kaiser Permanente facility in Southern California between July 2016 and August 2017. |
| Provider: Kaiser Permanente Southern California Residency & Fellowship Programs  
Application Deadline: February 3  
Award Amount: $5,000  
Contact Information:  
Oliver Goldsmith, MD, Scholarship Committee  
Attn: Vanessa Hernandez  
Residency Administration & Recruitment  
393 E. Walnut St., 5th Floor  
Pasadena, CA 91188  
Email: Vanessa.X.Hernandez@kp.org  
Web: [Residency-scal-kaiserpermanente.org/medical-students/](https://residency-scal-kaiserpermanente.org/medical-students/) | |
| **Joanna F. Reed Memorial Scholarship** | - Residents of Alabama and northwest Florida who attend a recognized private medical school (wherever located) are eligible to apply for this scholarship. The scholarship will be awarded on the basis of academic performance, recommendations, financial need, and the selection committee's evaluation of the applicant’s motivation, character, ability, and promise. Special consideration may be given to those applicants who desire to become general practitioners or internists. Scholarships are for one year, and award amounts will vary according to the recipient’s financial situation, relative cost of the medical school, and amount of Trust income available for distribution. |
| Provider: Joanna F. Reed Medical Scholarship Trust  
Application Deadline: May 15  
Amount: Varies  
Contact Information:  
Christy Black  
Joanna F. Reed Medical Scholarship Trust,  
c/o Bank Trust P.O. Box 469  
Brewton, AL 36427-0469 | |
| **Rock Sleyster, MD Memorial Scholarship** | - Applicant must be U.S. citizens enrolled in medical school and planning to specialize in psychiatry  
- Selection is based upon demonstrated interest in psychiatry, academic ability, and financial need  
- The following materials must be submitted: applicant information form, three letters supporting applicant’s nomination (letter from Office of Dean, letter from applicant outlining career goals in psychiatry, and letter of support from member of medical school’s Department of Psychiatry), AMA Foundation Student Financial Statement completed by school’s OFA, and medical school transcript  
- All nominees must be rising seniors |
| Provider: American Medical Association  
Application Deadline: May 1  
Award Amount: $2,500  
Contact Information:  
Harry S. Jones, MD  
Director of Undergraduate Medical Education  
515 N. State St.  
Chicago, IL 60654  
Telephone: 312-464-4567  
Email: maria_ramos@ama-assn.org  
Website: [https://www.scholarships4school.com/scholarships/rock-sleyster-md-memorial-scholarship.html](https://www.scholarships4school.com/scholarships/rock-sleyster-md-memorial-scholarship.html) | |
<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Eligibility</th>
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</thead>
</table>
| **Scholarship Foundation of Santa Barbara**    | - Applicant must have attended at least four of the six secondary grade school years and graduated from a high school in Santa Barbara County, California.  
- Applicant must be a full-time medical student or graduate student at an approved U.S. college or university. Areas of study include medicine, law, dentistry, pharmacy, veterinary medicine, business, education, and a variety of master’s and PhD programs.  
- The foundation assists students studying in standard academic programs on a traditional academic calendar. The foundation does not offer aid for weekend programs, night programs, summer session, research, part-time studies, and correspondence, online, or off-site studies.  
- Applicant must complete a Scholarship Foundation application online and submit all supporting materials by January 31. A personal interview in Santa Barbara, California, is required in March.  
- Scholarship Foundation eligibility requirements are not flexible. Please do not apply if you do not meet all of the criteria listed above.                                                                                 |
| Provider: Scholarship Foundation of Santa Barbara |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Application Deadline: Jan. 31                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Award Amount: $5,000                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Contact Information:                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Scholarship Foundation of Santa Barbara         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| P.O. Box 3620                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Santa Barbara, CA 93130                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Telephone: 805-687-6065                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Fax: 805-687-6031                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Email: info@sbscholarship.org                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Website: www.sbscholarship.org                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| **TADAM Scholarship**                          | - Turkish-American heritage or ancestry  
- Medical student  
- Enrolled at a U.S. medical, osteopathic, or dental school  
- Personal statement  
- Letter from the Dean of Students verifying good standing  
- Two (2) letters of recommendation  
- Current curriculum vitae (include education, research activities if any, employment, and extracurricular activities)                                                                                                                                                                                                                                                                                                                                                       |
| Provider: Turkish American Doctors Association of Midwest |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Application Deadline: February 1               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Award Amount: two (2) scholarships of $1,000    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Contact Information:                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Aytekin Oto, MD                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Professor of Radiology                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Chairman of TADAM's Scholarship Committee       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Chief of Abdominal Imaging and Body MRI        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| University of Chicago - Department of Radiology |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 5841 S. Maryland Ave., MC 2026                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Chicago, IL 60637                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Telephone: 773-702-8553                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Fax: 773-702-1161                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| **The American Hellenic Educational Progressive Association Foundation Medical School Scholarship** | - AHEPA’s commitment to education has been well documented throughout its history. More than $4 million is endowed at the local, district, and national levels toward the use of scholarships, and a half-million dollars is awarded annually.  
- Active member of the AHEPA family (additional points are awarded to members); or  
- The applicant is of Greek descent; the son or daughter of a member, in good standing, of AHEPA, the Daughters of Penelope, Sons of Pericles, or the Maids of Athena; and  
- A high school graduate or a high school senior planning to attend, full time, an accredited college or university; or  
- A college student currently attending an accredited college or university and will continue to attend, full time; or                                                                                                                                                                                                                                                                                                               |
<p>| Provider: The American Hellenic Educational Progressive Association Foundation |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Application Deadline: March 31                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Award Amount: $2,000                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Contact Information:                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 1909 Q St. N.W., Suite 500                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Washington, D.C. 20009                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Telephone: 202-232-6300                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Fax: 202-232-2140                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |</p>
<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Eligibility</th>
</tr>
</thead>
</table>
| **Email:** admin@ahepa.org  
**Website:** http://ahepa.org                                                | - A college or university graduate planning to attend, full time, a graduate or professional degree program |

**The Harvey Fellows Program**

**Provider:** The Mustard Seed Foundation  
**Application Deadline:** November 1 of each year (Applications are accepted between August 1 and November 1)  
**Award Amount:** $16,000  
**Contact Information:**

Harvey Fellows Program  
Mustard Seed Foundation  
7115 Leesburg Pike, Suite 304  
Falls Church, VA 22043  
**Telephone:** 703-524-5620  
**Fax:** 703-533-7340  
**Website:** msfdn.org/harveycfellow

- Christian graduate student  
- Be an active church member  
- Demonstrated expertise within the discipline/field  
- Argue for the lack of a distinctive Christian voice in that field  
- Demonstrated expertise within the discipline/field

**The Howard G. Lapsley Scholarship**

**Provider:** JFK-Muhlenberge Campus BoD  
**Contact Information:**

The Howard G. Lapsley Scholarship,  
JFK-Muhlenberg Campus  
Park Avenue & Randolph Road  
Plainfield, NJ 07061  
ATTN: John G. Nolan, Jr. Senior Vice President Muhlenberg Foundation  
**See brochure:** http://jfkmc.org/pdf/LapsleyScholarship_Brochure.pdf

- Candidates must have been raised (attended or eligible to attend elementary or secondary school) in one of these New Jersey communities:  
  Union County Berkeley Heights/ Cranford/ Fanwood/ Garwood/ Kenilworth/ Plainfield/ Scotch Plains/ Westfield  
  Somerset County/ Bridgewater/ Bound Brook/ Gillette/ Green Brook/ Martinsville/ North Plainfield/ Somerville/ Warren/ Watchung/ Middlesex County/ Dunellen/ Edison (west of Rt. 27)/ Iselin/ Metuchen/ Piscataway (north of Lake Nelson-Camp Kilmer)/ South Plainfield

- Temporary residence while attending college or medical school does not qualify for this purpose  
- Candidates shall be eligible for degrees in medicine from an accredited medical, osteopathic, or dental school  
- Matriculating students in the first through last year can apply  
- Candidates shall demonstrate financial need, as determined by the Board of Directors, and are required to provide the board with the Graduate Professional School Financial Aid Service (GPFAS) financial statement  
- Candidates must be able to attend a personal interview with the Board at Muhlenberg if required  
- Candidates must complete and return the application and financial statement forms between January 15 and May 1 of the year in which they wish to be considered for scholarship assistance. Applications received after May 1 will not be considered.

**The Myrtle Siegfried, MD, and Michael Vigilante, MD, Scholarship**

**Provider:** The Foundation of the Pennsylvania Medical Society  
**Application Deadline:** September 30  
**Award Amount:** $1,000  
**Contact Information:**

For more than 50 years, The Foundation of the Pennsylvania Medical Society has proudly served as the 501(c)(3) philanthropic affiliate of the Pennsylvania Medical Society. Foundation contributors can fulfill their charitable interests in the medical community by contributing to three core programs.
### Scholarship

| 777 E. Park Drive, P.O. Box 8820  
Harrisburg, PA 17105-8820 |
| **Eligibility** |
| The Foundation of the Pennsylvania Medical Society sustains the future of medicine in Pennsylvania by providing programs that support medical education, physician health, and excellence in practice. This medical scholarship is made possible by a memorial contribution from Mrs. Elena Pascal and Ms. Carla Vigilante in honor of their parents, Drs. Siegfried and Vigilante. |
| **Applicant** must be a resident of Berks, Lehigh, or Northampton County  
**Applicant** must be entering their first year of medical school  
**Applicant** must be enrolled full time in an accredited U.S. medical school |

| https://www.pamedsoc.org/foundation-site/Pages/Sub-Site-Article-Detail-Page.aspx?TermStoreId=ab8b8fe3-5cb2-4091-916b-64792be3d05&TermSetId=a6d4659a-154c-4b15-8266-4135869c8f0&TermId=0a010181-f368-42ef-b0dd-baa1192badf&UrlSuffix=Siegfried+Scholarship |

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### The Pisacano Scholars Leadership Program

| **Provider:** The American Board of Family Medicine  
**Application Deadline:** All parts of the application must be received in the Pisacano Leadership Foundation office by March 2 of each year.  
**Award Amount:** Up to $28,000  
**Contact Information:**  
Jane Ireland, Program Coordinator  
Pisacano Leadership Foundation  
1648 McGrathiana Parkway, Suite 550  
Lexington, KY 40511  
Telephone: 888-995-5700 ext. 1249  
Fax: 859-335-7501  
Email: Jane Ireland at jireland@theabfm.org  
Web Site: [www.pisacano.org](http://www.pisacano.org) |

| The Pisacano Leadership Foundation (PLF) seeks to advance family medicine by providing well-educated, community-minded leaders in primary care. By aiding students who demonstrate the highest levels of commitment to family medicine, scholarship, leadership, character, interpersonal skills, and community service, the PLF will promote the development of the future leaders in the specialty.  
- The Pisacano Scholars Leadership program is designed to provide educational programs, leadership training, and funding to reimburse a portion of medical school-related debt. Scholarships will be awarded to outstanding medical students for a four-year period. Students who have made a commitment to the field of family medicine and who will enter their fourth year in medical school in the fall of 2018 may apply. The PLF will award scholarships with a maximum value of $28,000 each for the 2016-2017 academic year. |

---

### Tillman Military Scholars

| **Provider:** Pat Tillman Foundation  
**Application Deadline:** March 16  
**Award Amount:** N/A  
**Contact Information:**  
Telephone: (480) 621-4074  
Fax: (480) 621-4075  
Email: scholarships@pattillmanfoundation.org  
Website: [http://www.pattillmanfoundation.org/tillman-military-scholars/apply/](http://www.pattillmanfoundation.org/tillman-military-scholars/apply/) |

| The Pat Tillman Foundation is a national leader in providing resources and educational scholarship support to veterans, active service members, and their dependents. The Tillman Military Scholars program aids all veterans, specifically the ever-growing population of veterans and dependents of the Iraq and Afghanistan conflicts.  
- Veteran and active duty military service members  
- Spouses of active or veteran service members  
- Service member or spouse seeking assistance to pursue an undergraduate, graduate, or post-graduate degree as a full-time student at a public or private, four-year U.S.-based accredited institution. |

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### Toyota Motor North America-JMSA Scholarship

| **Provider:** Japanese Medical Society of America  
**Application Deadline:** December 31  
**Award Amount:** $2,500-$20,000  
**Contact Information:**  
Yuzuru Anzai, MD |

| Recipients can be students with a non-Japanese background, but who are willing to contribute to the Japanese society’s activity  
- Demonstrate academic excellence  
- Show a strong interest in JMSA and achieving its goals  
- Propose a clear, achievable project that will benefit the JMSA and the Japanese community |

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**Application Process**
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<td>285 Central Park West, #3W</td>
<td>Please submit your current medical school transcript and at least one letter of recommendation to be sent to: Yuzuru Anzai, MD 285 Central Park West, #3W New York, NY 10024 Submit an application online</td>
</tr>
<tr>
<td>Website: <a href="http://www.jmsa.org">www.jmsa.org</a></td>
<td></td>
</tr>
<tr>
<td>Vietnamese American Medical Association Scholarship</td>
<td>- Enrolled as a third-year student at an accredited medical school - Have financial aid - Demonstrate a strong interest in serving the Vietnamese communities in the United States when he/she completes training</td>
</tr>
<tr>
<td>Provider: Vietnamese American Medical Association</td>
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<tr>
<td>Application Deadline: Deadline extended to June 1</td>
<td></td>
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<tr>
<td>Award Amount: $1,000</td>
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<tr>
<td>Contact Information:</td>
<td></td>
</tr>
<tr>
<td>Randal Tanh Hoang Pham, MD, FACS</td>
<td></td>
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<tr>
<td>Aesthetic &amp; Refractive Surgery Medical Center</td>
<td></td>
</tr>
<tr>
<td>4550 O'Connor Drive, Suite 180</td>
<td></td>
</tr>
<tr>
<td>San Jose, CA 95128</td>
<td></td>
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<tr>
<td>Telephone: 408-998-1818</td>
<td></td>
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<tr>
<td>Email: <a href="mailto:scholarship@vamausa.org">scholarship@vamausa.org</a></td>
<td></td>
</tr>
<tr>
<td>Website: <a href="http://www.vamausa.org">www.vamausa.org</a></td>
<td></td>
</tr>
<tr>
<td>Wellsford and Mildred Clark Medical Memorial Scholarship</td>
<td>Administered by Waterbury Medical Association. Was established in 1988 to provide scholarships for third-year medical school students entering their fourth year of medical school who were residents of Connecticut for five years. - Resident of Connecticut for five years - Third-year medical student in a four-year program - Current enrollment in a not-for-profit medical school accredited by the AMA/WHO - Have financial need - Academic excellence determined by a copy of the applicant’s transcript and the results of participation in Part I of the National Boards - Extracurricular interest and community service - Letters of recommendation - Written statements of financial disclosure and medical career plan</td>
</tr>
<tr>
<td>Provider: Waterbury Medical Association</td>
<td></td>
</tr>
<tr>
<td>Application Deadline: Accepted through April 30 of the applicant’s third year in medical school</td>
<td></td>
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<tr>
<td>Award Notification: July 1</td>
<td></td>
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<tr>
<td>Award Amount: up to $20,000</td>
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<tr>
<td>Contact Information:</td>
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<tr>
<td>Waterbury Medical Association</td>
<td></td>
</tr>
<tr>
<td>One Regency Drive</td>
<td></td>
</tr>
<tr>
<td>PO Box 30</td>
<td></td>
</tr>
<tr>
<td>Bloomfield, CT 06002</td>
<td></td>
</tr>
<tr>
<td>Telephone: 203-753-4888; 860-243-3977</td>
<td></td>
</tr>
<tr>
<td>Fax: 860-286-0787</td>
<td></td>
</tr>
<tr>
<td>Email: Mary Yokose at <a href="mailto:myokose@ssmgt.com">myokose@ssmgt.com</a></td>
<td></td>
</tr>
<tr>
<td>Website: <a href="http://www.waterburymedicalassociation.org/scholarship.html">www.waterburymedicalassociation.org/scholarship.html</a></td>
<td></td>
</tr>
<tr>
<td>William E. Dochterman Medical Student Scholarship Fund</td>
<td>- Applicant must have graduated from high school in El Dorado, Sacramento, or Yolo counties - Applicants must be enrolled in an accredited American medical school on a full-time basis (12 units or more) - This grant does not apply to summer enrollment or to correspondence schools</td>
</tr>
<tr>
<td>Provider: Sierra Sacramento Valley Medical Society</td>
<td></td>
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<tr>
<td>Application Deadline: July 1</td>
<td></td>
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<tr>
<td>Award Amount: TBD</td>
<td></td>
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<tr>
<td>Contact Information:</td>
<td></td>
</tr>
<tr>
<td>Scholarship &amp; Awards Committee</td>
<td></td>
</tr>
<tr>
<td>5380 Elvas Ave., #101</td>
<td></td>
</tr>
<tr>
<td>Sacramento, CA 95819-2396</td>
<td></td>
</tr>
<tr>
<td>Telephone: 916-452-2671</td>
<td></td>
</tr>
<tr>
<td>Fax: 916-452-2690</td>
<td></td>
</tr>
<tr>
<td>Scholarship</td>
<td>Eligibility</td>
</tr>
<tr>
<td>-------------------------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| **Email:** scholarship@ssvms.org  
**Website:** http://www.ssvms.org/                  | - Be a New American: (1) Permanent resident, or (2) naturalized as a U.S. citizen, or (3) both parents are naturalized citizens  
- Have a bachelor’s degree  
- Not in third or last year of study  
- Not older than 30 as of November 2011 |  |
| **Paul & Daisy Soros Fellowships for New Americans**  
**Provider:** Paul & Daisy Soros Fellowships for New Americans  
**Application Deadline:** November  
**Award Amount:** Each award is for up to $25,000 in maintenance grants and up to $20,000 in tuition support for each year of graduate study supported, a total of as much as $90,000.  
**Contact Information:**  
Paul & Daisy Soros Fellowships for New Americans  
400 W. 59th St.  
New York, NY 10019  
**Telephone:** 212-547-6926  
**Website:** www.pdsoros.org  
**Email:** pdsoros_fellows@sorosny.org |  |
| **Joseph Collins Scholarship**  
**Provider:** Joseph Collins Foundation  
**Application Deadline:**  
Due: February 16 (Submit all application materials to the OFA)  
March 1 (OFA submission to Foundation)  
**Award Amount:** maximum $15,000, renewable  
**Contact:** MD program OFA | The Joseph Collins Foundation was established with the purpose of aiding needy medical students to achieve an adequate education without sacrificing all other interests in the broad fields of learning. To qualify, students must be attending an accredited medical school geographically located east of or contiguous to the Mississippi River. Students must stand in the upper half of their class; demonstrate an interest in the arts or other cultural pursuits outside of medicine; have an interest in specializing in neurology, psychiatry, or becoming a general practitioner, and be of good moral character. All application materials must be typewritten. |  |
| **Fourth-Year Medical School Scholarships**  
**Provider:** George Washington University Women’s Board (Women’s Board)  
**Application Deadline:** Spring Semester  
**Award Amount:** $6,000  
**Contact:** MD program OFA | The Women’s Board is proud to support the education of the medical, nursing, and public health students at GW Hospital/SMHS.  
- Every year, the Women’s Board supports a number of medical, nursing, and public health students (among others) through scholarships. During the 2015-2016 academic year, the Women’s Board will be offering the following:  
- Four medical school scholarships for $6,000 each. These medical school scholarships are awarded to support medical students in their fourth year of education at SMHS.  
- Recipients are selected based on various criteria, including, but not limited to, academic excellence, community involvement, and a commitment to the field of medicine. The selection process for the third-years will take place in Spring 2016. |  |
Payment Plan

Monthly Payment Plan

The monthly payment plan enables students, or their authorized users, to pay fall and spring semester tuition and fees in five equal payments per semester, and summer semester tuition in three equal payments. Payments are due on the 10th of each month in June-October (fall semester), November-March (spring semester), and April-June (summer semester). Enrollment is required for each semester in which you participate in the plan. Only one plan may be set up for the student per semester. The monthly payment plan option is interest-free as long as monthly payments are made on time and in full. Failure to make payment for two consecutive months will result in the cancellation of the plan and the application of a $150 late fee.

You can enroll via the Student Accounts eBill. You can also download our tutorial on Creating a Payment Plan in eBill (PDF).

Fall 2017 and Spring 2018

Fall payments are paid from June to October. Spring payments are paid from November through March. Students are advised to sign up with estimated figures (2017–2018 Cost of Attendance Worksheet) in May and October, respectively. Students who sign up after June or November 10 will need to make up any missed payments upon enrollment. The enrollment fees are as follows:

<table>
<thead>
<tr>
<th>Application Fee</th>
<th>Down Payment (equal to missed payments)</th>
<th>Fall Enrollment Date</th>
<th>Spring Enrollment Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>$30</td>
<td>$0 (+ missed payment if enrolling after the 10th)</td>
<td>Before June 30</td>
<td>Before Nov. 15</td>
</tr>
<tr>
<td>$50</td>
<td>20% of estimated charges (+ missed payment if enrolling after the 10th of July or December)</td>
<td>June 30 to July 31</td>
<td>Nov. 15 to Dec. 15</td>
</tr>
<tr>
<td>$100</td>
<td>40% of estimated charges (+ missed payment if enrolling after the 10th of August or January)</td>
<td>Aug. 1 to the first day of the fall semester (per the Registrar’s academic calendar)</td>
<td>Dec. 15 to the first day of the spring semester (per the Registrar’s academic calendar)</td>
</tr>
</tbody>
</table>

Summer 2018

A monthly plan is available for the summer semester, with payments in three installments. Payments for the summer semester are due on the 10th of each month in April, May, and June. Students wishing to participate in the monthly payment plan must apply no later than April 30.
A set-up fee of $35 is due at the time of enrollment in the monthly payment plan for the summer semester. Students who apply after April 10 will need to make up the missed payment at the time of application.

**Important Considerations**

The monthly plan is interest-free if the sum of the payments covers the semester balance due to the George Washington University and payments are received by the 10th of each applicable month. Failure to do so will result in late payment fees and interest charges.

When estimating charges for the Monthly Payment Plan, do not include Work Study awards; these funds are paid directly to the student and are not applied to the student account unless specifically authorized by the student via the online authorization form in GWeb.

**Automatic Plan Recalculations**

After the start of the semester, as the student’s registration is completed and/or changes subsequently, the payment plan will automatically recalculate the monthly installment amounts to equally distribute the updated account balance among the remaining scheduled payment plan installments. Payment plan installment amounts may increase or decrease depending on the account activity and subsequent recalculations. Participants will receive an automated email informing them of the new plan amount.

**Other Resources for Financial Literacy**

Students learn in many ways. For some, this handbook, our debt management sessions, in-person counseling, or the website will fulfill their needs; for others, online learning provides the best connection. The Association of American Medical Schools website provides our students with information on myriad topics in finance specific to the needs of students studying medicine. Included on this site are the MedLoans Organizer to manage student debt and the MedLoans Calculator to create scenarios for loan repayment choices based on residency and post-residency/fellowship salaries. On the AAMC website, students may also learn about money management skills for their lives as a student and resident via the SALT program that includes modules on many topics including: budgeting, money management, credit, debt management, scholarships and grants, and loan repayment and forgiveness.

Students are encouraged to keep abreast of their borrowing by registering on their federal and private loan servicers’ websites and checking their credit reports on www.annualcreditreport.com.

Additionally, students are invited, via their class listservs, to lunchtime programs on various topics in financial literacy including: your feelings about money, budgeting, Doctor Mortgages, and Title IV overview.
**Other Important Information about the Medical School**

The George Washington University is an Equal Employment Opportunity/Affirmative Action (EEO/AA) employer committed to maintaining a non-discriminatory, diverse work environment. The university does not unlawfully discriminate on the basis of race, color, religion, sex, national origin, age, disability, veteran status, sexual orientation, gender identity or expression, or on any other basis prohibited by applicable law in any of its programs or activities.

Inquiries concerning this policy and federal and local laws and regulations concerning discrimination in education and employment programs and activities may be directed to the university’s Office of Equal Employment Opportunity and Affirmative Action. Inquiries may also be directed to the U.S. Department of Education Office for Civil Rights, the U.S. Equal Employment Opportunity Commission, or the applicable state or local agency (for example, the District of Columbia Office of Human Rights).

Questions regarding protections against discrimination on the basis of sex may be directed to the university’s Title IX Coordinator, the Vice Provost for Diversity and Inclusion.

Questions regarding the protections against discrimination on the basis of disability may be directed to the university’s Disability Services Coordinators. Students may contact the Associate Dean of Students, Administrative Services, and Office of the Dean of Students. Other members of the university community may contact the Executive Director of Equal Employment Opportunity and Affirmative Action.

To request disability accommodations, students should contact the Office of Disability Support Services. Other members of the university community should contact the Office of Equal Employment Opportunity and Affirmative Action.

The information on federal funded and guaranteed programs in this brochure is based on guidelines and interpretations available at the time of this printing. The regulations, and thus the guidelines described, are subject to revision by governmental action.

The George Washington University is accredited by the Middle States Commission on Higher Education, 3624 Market Street, 2nd Floor West, Philadelphia, PA 19104, tel.: 267-284-5000, to award bachelor’s, master’s, and doctoral degrees. The George Washington University School of Medicine and Health Sciences is accredited by the Liaison Committee on Medical Education, Washington, D.C., Office, 655 K St. NW, Suite 100, Washington, D.C. 20001, tel.: 202-828-0596 to award MD degrees.