GEORGE WASHINGTON MD PROGRAM &
MD/MPH & CERTIFICATE SUMMER 2018 SESSIONS

If you register for a minimum of 3 credits in summer (half-time enrollment), you are eligible to borrow a federal loan (no institutional grant or scholarship aid is available). Most of you borrowed your full Stafford loan during Fall 2017/Spring 2018; that leaves a Direct Grad PLUS* loan as your primary option.

Commercial education loans can be borrowed. However, they are based on your credit score, subject to Truth-in-Lending Act disbursement delays, and not eligible for any federal repayment programs, so they are not generally used.

The following instructions assume you are borrowing a Federal Direct Grad PLUS loan. If you still prefer a commercial loan, please contact MD Program Office of Financial Aid for application requirements.

You must be enrolled in a minimum of 3 credit hours to be eligible for a Grad PLUS Loan. If you are taking less than 3 credit hours you may apply for a private education loan through the lender of your choice.

How to Apply:
1) Complete the Addendum Form on second page of this handout.
2) If you have never borrowed a Grad PLUS for the GW SMHS MD Program, sign a Grad PLUS MPN (master promissory note) on www.studentloans.gov AND if you didn’t apply for federal loans this year at all: 3) File the FAFSA for 2017-18 as soon as possible. Our school code is E00197.
4) Once the Grad PLUS Loan is transmitted to the Department of Education for processing, a credit check will be performed to evaluate if you have any “adverse credit.”

*Grad PLUS loans disbursed on or before June 30, 2018 have an interest rate of 7% and are charged an origination fee of 4.264%. The interest rates for loans originated after June 30 are based on the 10-year Treasury Note (determined each year by the final auction prior to June 1) plus a fixed margin of 4.6%.

Cost of Attendance, Summer 2018 MD Program On Campus Washington, DC
(May 29 - August 8, 2018. 11 weeks):

<table>
<thead>
<tr>
<th>Class Hours</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$5655</td>
</tr>
<tr>
<td>($1,885/hour)</td>
<td></td>
</tr>
<tr>
<td>Local Transportation</td>
<td>330</td>
</tr>
<tr>
<td>Room/Board</td>
<td>$3823</td>
</tr>
<tr>
<td>Personal</td>
<td>$550</td>
</tr>
<tr>
<td>TOTAL COA</td>
<td>$10358</td>
</tr>
</tbody>
</table>
MD/MPH and MD/PH Certificate Programs

The dual-degree MD/MPH program can be completed in just one additional year outside of the current medical program curriculum, with the option of choosing from 11 residential MPH programs (https://publichealth.gwu.edu/programs/dual-degree-md-mph). Students are required to earn 45 credits for the MPH degree; 30 credits are taken at Milken Institute SPH, while 15 are cross-credited for MD coursework that encompasses public health topics. MPH coursework may be started during the summer following either the first or third year of the MD program. Students in the MD/MPH program will be granted a one-year leave of absence from the MD program to complete the required MPH coursework and fieldwork.

The MD/Certificate is an exciting new opportunity for students to earn a graduate certificate in public health within their four years of the MD program. To earn the 15-credit graduate certificate, students will take 10 credits at Milken Institute SPH, in addition to five credits earned through cross-credited coursework from the SMHS MD program. Certificate coursework is started during the summer following the first year of the MD program.

Cohorts beginning in summer 2018, total additional School of Public Health tuition costs:

MD/MPH Program is $43,600.
MD/Public Health Certificate Program is $12,000.

Cost of Attendance, Summer 2018 MD/MPH & Certificate Programs
On Campus Washington, DC (May 21- July 28, 2018, 10 weeks):

<table>
<thead>
<tr>
<th>Class</th>
<th>MD/MPH</th>
<th>MD/PH Certificate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hours</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Tuition ($1453.33/hour)</td>
<td>$8720</td>
<td>$7200</td>
</tr>
<tr>
<td>Local Transportation</td>
<td>$300</td>
<td>$300</td>
</tr>
<tr>
<td>Room/Board</td>
<td>$3475</td>
<td>$3475</td>
</tr>
<tr>
<td>Personal</td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td>TOTAL COA</td>
<td>$12995</td>
<td>$11475</td>
</tr>
</tbody>
</table>
The George Washington University MD Program Office of Financial Aid, 2300 I St. NW, Washington, DC 20037
Phone 202.994.2960 Fax 202.994.9488 medfinan@gwu.edu https://smhs.gwu.edu/fin-aid/

GEORGE WASHINGTON SMHS MD PROGRAM
Office of Financial Aid

SUMMER 2018 ADDENDUM
TURN IN THIS FORM by July 3, 2018

1. Name: ____________________________________________  2. GWID #: __________________________

3. Summer phone and email: ____________________________

4. I expect to receive an MD degree, or MD/MPH degrees in (check one): ___May, ___June, ___Jan. (year) ________________________________

5. During Fall-Spring 2017-18, I was a (check one):
   __1st year Medical student
   __2nd year Medical student
   __3rd year Medical student
   __4th year Medical student

6. During Fall-Spring 2018-19, I will be a (check one):
   __1st year Medical student
   __2nd year Medical student
   __3rd year Medical student
   __4th year Medical student

7. During the Summer of 2018, I will be attending the following George Washington Medical sessions (FILL IN NUMBER OF HOURS) to indicate attendance. I will notify GW Medical Financial Aid if I make a change to my enrollment credits:

   ____ hrs  Washington, DC on campus classes

   ____ hrs  MD/MPH Classes

   ____ hrs  Away Rotation  Start Date: ______ End Date: ______

   Placement location: ________________________________

OR Another School’s Program: Name of Program ________________________ Registered for _____ credit hours
   Dates from _______________ to _______________ Fax Number of School’s Office of Financial Aid ________________
   ○ I have attached my Dean’s permission form  ○ I understand this requires a consortium agreement with the Host School.

8. _________TOTAL number of hours for ALL summer sessions (You must take at least 3 credits for a Federal loan. You are expected to complete this number of hours; otherwise, your loan may be canceled, or billed back to you and returned to the servicer.)

9. I have elected to borrow a (check one):  ____FEDERAL STAFFORD LOAN (I have remaining Eligibility)  ____FEDERAL GRADUATE PLUS LOAN
   ____COMMERCIAL LOAN
   Commercial Lender Name: ________________________ please consult one of the Office of Financial Aid staff for further instructions on applying for a commercial loan.

10. (Circle) Stafford/Grad PLUS Loan/Commercial Loan amount I am requesting the FA Office originate: $ ______________________

11. For Graduate PLUS Borrowers: Initial below to indicate that you understand that, as it is possible you may not have access to your loan until the end of the program, you know you need some other source of funds available to pay for living expenses and airfare (e.g., a loan from a relative/friend, a credit card, or a savings account). Grad PLUS loans are credit-based. Your credit will be checked by the Dept. of Ed., resulting in a hard hit to your credit report. Credit decisions are valid for 180 days.

   Initials: __________   Date: ________________

12. For All Borrowers: Initial below to indicate that you understand that your educational loan will be applied to your GW student account. It is your responsibility to ensure that your GWeb student account be set up for an electronic refund to your valid bank account.

   Initials: ________________

13. In addition to the loan here requested, I expect to have the following funds to help pay for my summer sessions (FILL IN WITH ZERO IF ZERO IS THE CORRECT ANSWER, and if an answer is more than zero, describe the resource): $ __________ (some type of non-George Washington Medical scholarship or grant.)

14. Your signature indicates your understanding of the eligibility requirements for applying for and receiving financial aid during the summer. It also indicates that you have personally spoken with a representative from the MD Program Office of Financial Aid and asked all questions you had about summer financial aid procedures and eligibility, and understand the answers, especially about possible loan disbursement delays and denials.

   Signature __________________________________________________________________________ Date __________________________________________________________________________