

GEORGE WASHINGTON MD PROGRAM & MD/MPH & CERTIFICATE SUMMER 2019 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 Federal Unsubsidized loan during Fall 2018/Spring 2019; 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 2018-2019 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, 2019 have an interest rate of 7.6% and are charged an origination fee of 4.248%. 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 2019 MD Program Remediation On Campus Washington, DC (June 3-June 30, 2019):

| | |
|----------------------------------|---------------|
| Class Credit Hours | 3 |
| Tuition Charges | \$1940 |
| Student Assoc. Fee | 9 |
| Living Expenses (4 weeks) | |
| Local Transportation | \$120 |
| Room/Board | \$1690 |
| Personal | \$200 |
| Total Living Expenses | \$2010 |
| TOTAL COA | \$3959 |

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 2019, total additional School of Public Health tuition costs:

MD/MPH Program is \$44900.

MD/Public Health Certificate Program is \$12,360.

Cost of Attendance, Summer 2019 MD/MPH & Certificate Programs On Campus Washington, DC (May 20- July 27, 2019, 10 weeks):

| MD/MPH | | | |
|-----------------------------|----------------|----------------|----------------|
| Class Hours | 12 | 11 | 7 |
| Tuition (\$1496.67/hour) | \$17960 | \$16464 | \$10477 |
| Student Assoc. Fee | \$36 | \$33 | \$21 |
| Local Transportation | \$300 | \$300 | \$300 |
| Room/Board | \$4225 | \$4225 | \$4225 |
| Personal | \$500 | \$500 | \$500 |
| Total Living Exp. | \$5025 | \$5025 | \$5025 |
| TOTAL COA | \$23021 | \$21522 | \$15523 |

SUMMER 2019 ADDENDUM
TURN IN THIS FORM by June 20, 2019

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 2018-2019, 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 2019-20, I will be a (check one):

- 1st year Medical student 5th year MD/MPH student
- 2nd year Medical student
- 3rd year Medical student
- 4th year Medical student

7. During the Summer of 2019, 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 **MD/PH Certificate Classes**

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 UNSUBSIDIZED 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) **Unsubsidized/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 _____