

## GEORGE WASHINGTON MD PROGRAM & MD/MPH & CERTIFICATE SUMMER 2024 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 2023/Spring 2024; that leaves a Direct Grad PLUS\* loan as your primary option.

Private education loans can be borrowed. However, they are based on your credit score, may require a co-signer, are subject to Truth-in-Lending Act disbursement delays, and are not eligible for any federal repayment programs, so they are not generally used. Please note that institutional loans, such as the Medical School Consolidated Loan, are private loans provided by GWU and serviced through heartlandecsi.net.

The following instructions assume you are borrowing a Federal Direct Grad PLUS loan. If you still prefer a Private 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 [StudentAid.gov](https://studentaid.gov) AND If you didn't apply for federal loans this year at all:
- 3) File the [FAFSA](https://fafsa.gov) for 2023-2024 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, 2024 have an interest rate of 8.05% and are charged an origination fee of 4.228%. 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 (COA), Summer 2024 MD Program Remediation on Campus Washington, DC (May 20-August 4, 2024 adjust per weeks of study):

|                                       |
|---------------------------------------|
| <b>Class Credit Hours 3</b>           |
| <b>\$2206 per 1 credit hour</b>       |
| Fees \$9                              |
| Total Tuition and Fees \$6627 (@3 cr) |
| Room/utilities/food \$2650            |
| Personal \$300                        |
| Transportation \$100                  |
| Total Living Expenses \$3050          |
| <b>TOTAL COA \$9677</b>               |

## 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>) and a joint online program. 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 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.

**FOR M3 and M4 MD/SPH Borrowers: Any student who has already been enrolled for 10 or more months during the 2023-2024 Academic Year is not eligible to receive federal loans to finance the summer session only. You will be eligible for federal loans for the fall and spring semesters. You are eligible to obtain a private loan such as a [Medical School Consolidated Loan through GW University](#).**

**Beginning in summer 2024, School of Public Health tuition costs:**

MD/MPH Program is \$1700/ credit hour.

MD/Public Health Certificate Program is \$1,360/ credit hour.

### Cost of Attendance (COA), Summer 2024 MD/MPH & Certificate Programs On Campus Washington, DC July 1-September 15, 2024, 11 weeks

| Summer Expenses 2024              | 6 credit hours | 8 credit hours | 10 credit hours | 12 credit hours |
|-----------------------------------|----------------|----------------|-----------------|-----------------|
| Tuition @ \$1700/credit           | \$10,200       | \$13,600       | \$17,000        | \$20,400        |
| Fees @ \$3/credit                 | \$18.00        | \$24.00        | \$30.00         | \$36.00         |
| Books                             | \$900          | \$900          | \$900           | \$900           |
| Total Cost Tuition, Fees & Books  | \$11,118       | \$14,524       | \$17,930        | \$21,336        |
| Rent/Utilities/Food@ \$2650/month | \$7,288        | \$7,288        | \$7,288         | \$7,288         |
| Personal Expenses @ \$300/month   | \$825          | \$825          | \$825           | \$825           |
| Transportation @ \$100/month      | \$250          | \$250          | \$250           | \$250           |
| Total Cost of Living for 11 weeks | \$8363         | \$8,363        | \$8,363         | \$8,363         |
| Total Cost of Attendance          | \$19,481       | \$22,887       | \$26,293        | \$29,699        |

| MD/PH Certificate                 | 6 Credit Hours |
|-----------------------------------|----------------|
| Tuition @ \$1360/credit           | \$8,160        |
| Student Assoc. Fee                | \$18           |
| Tuition and Fees                  | \$8178         |
| Books                             | \$900          |
| Rent/Utilities/Food@ \$2650/mo    | \$7,288        |
| Personal Expenses @ \$300/mo      | \$825          |
| Transportation @ \$100/mo         | \$250          |
| Total Cost of Living for 11 weeks | \$8363         |
| TOTAL Cost of Attendance          | \$16,541       |

**SUMMER 2024 ADDENDUM**

**MS1 REMEDIATION STUDENTS SUBMIT THIS FORM BY JUNE 9, 2024**  
**MD/MPH OR PH CERT and MD/CR CERT STUDENTS SUBMIT THIS FORM BY JULY 30, 2024**

1. Name: \_\_\_\_\_

2. GWID #: \_\_\_\_\_

3. Summer phone and email: \_\_\_\_\_

4. I expect to receive an MD degree, or MD/MPH degrees in May, (year) \_\_\_\_.

5. During Fall-Spring 2023-2024, I was a (check one):

- 1st year Medical student
- 2nd year Medical student
- 3rd year Medical student
- 4<sup>th</sup> year Medical student

6. During Fall-Spring 2024-2025, I will be a (check one):

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

7. During the Summer of 2024, I will be attending the following George Washington Medical sessions (**FILL IN NUMBER OF HOURS and WEEKS**) to indicate attendance. *I will notify GW Medical Financial Aid if I make a change to my enrollment:*

\_\_\_\_ hrs     \_\_\_\_ Weeks MD Remediation Washington, DC (in person or virtual)

\_\_\_\_ hrs     \_\_\_\_ Weeks MD/MPH Classes (in person or virtual)     \_\_\_\_ hrs     \_\_\_\_ Weeks MD/PH Certificate Classes (in person or virtual)

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. FOR M3 and M4 MD/SPH Borrowers: Any student who has already been enrolled for 10 or more months during the 2023-2024 Academic Year is not eligible to receive federal loans to finance the summer session only. You will be eligible for federal loans for the fall and spring semesters. You are eligible to obtain a private loan such as a Medical School Consolidated Loan through GW University. PLEASE INITIAL THAT YOU UNDERSTAND THIS STATEMENT IF YOU ARE PURSUING A MD/PH DEGREE OR CERTIFICATE**  
\_\_\_\_\_ (INITIALS)

10. I have elected to borrow a (check one):

- FEDERAL UNSUBSIDIZED LOAN (*I have remaining Eligibility and I am a rising second year student- Remediation and MD/CR*)
- FEDERAL GRADUATE PLUS LOAN (*I have remaining Eligibility and I am a rising second year student-Remediation and MD/CR*)
- MEDICAL SCHOOL CONSOLIDATED LOAN (MD/MPH ONLY)**
- COMMERCIAL LOAN

**Commercial Lender Name:** \_\_\_\_\_ *please consult one of the Office of Financial Aid staff for further instructions on applying for a commercial loan.*

11. I am requesting the FA Office originate this amount of loan funds for each fund:

- \$ \_\_\_\_\_ FEDERAL UNSUBSIDIZED LOAN (*I have remaining Eligibility*)
- \$ \_\_\_\_\_ FEDERAL GRADUATE PLUS LOAN
- \$ \_\_\_\_\_ MEDICAL SCHOOL CONSOLIDATED LOAN (MD/MPH AND PH CERTIFICATE STUDENTS ONLY)
- \$ \_\_\_\_\_ COMMERCIAL LOAN

**12. 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: \_\_\_\_\_

**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):**

\$\_\_\_\_\_ Name of scholarship or grant awarded for the summer session\_\_\_\_\_.

**13. 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 and that you review your e-Bill every month.

Initials:\_\_\_\_\_

**15.** 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 \_\_\_\_\_

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