



BROWN
Alpert Medical School

FINANCIAL AID GUIDE

2011-2012

Brown University
Warren Alpert Medical School

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Financial Aid Information Guide, 2011-2012
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Campus Location: Arnold Laboratory Building
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Financial Aid Office, Room 221

Office Hours: January 1, 2011 to May 27, 2011: 8:30 a.m. to 5:00 p.m.
May 31, 2011 to August 12, 2011: 8:00 a.m. to 4:00 p.m.
August 15, 2011 to December 31, 2011: 8:30 a.m. to 5:00 p.m.

Financial Aid Policies

General Policy Statement

While the primary responsibility for paying for one's medical education must rest with each student and his or her family, Alpert Medical School makes every effort to assist students with documented financial need. When the amount that a student and his or her family can contribute is not sufficient to meet all of the costs of attending medical school, financial aid is available from several sources. Actual awards depend on federal funding levels as well as on institutional resources, as determined annually in the medical budget approved by the University Corporation. Although graduate and professional school students are considered independent for most types of federal aid, the medical school does not recognize the status of the independent student in the awarding of institutional funds, regardless of the student's age, marital status, or number of years which he or she has been self-supporting. This policy ensures that institutional funds are allocated to students who have demonstrated limited family resources.

The basis for awards is financial need; academic performance and class rank, however measured, are not factors in the amount or type of financial aid, provided that the student meets the academic requirements for continuation in the medical school. Exceptions to this policy are certain scholarships or prizes based on academic excellence by the expressed intent of the donor, and clinical year scholarships for MD/PhD students. In accordance with federal laws and applicable regulations, Brown University does not discriminate on the basis of sex, race, religion, age, handicap, status as a veteran, sexual orientation, or national or ethnic origin in the awarding of financial assistance.

Eligibility for Financial Aid

To be eligible for financial aid in the medical school, a student must be enrolled at least half-time in a degree-granting program and must be making satisfactory progress toward a degree, as defined in the *Student Affairs Policies Handbook* (Section V, Policies and Protocols on Academic Standing and Promotion). The *Handbook* is available in PDF format at <http://med.brown.edu/students/handbook/Section5.pdf>.

Transfer students and students who have been formally authorized to devote more than four years to complete the MD degree are eligible for financial aid under the same conditions as other medical students; however there is **a limit of ten semesters for which a student can receive scholarship assistance**. In addition, students who establish fellow-status with the medical school are not eligible for financial aid during the fellow-ship period. Institutional financial aid generally is not available for expenses related to enrollment in courses taken by away clerkships, even though transfer of academic credit may be authorized.

Determining Financial Need

Financial need is defined as the difference between the annual cost of attendance and the financial resources expected to be available from the student (and spouse, if applicable) and his or her family to meet those expenses. A family's ability to contribute to a student's education is determined by a federally-approved needs analysis system called Federal Methodology. The purpose of this system is to assess family resources using a nationally uniform formula. The analysis takes into account family income, assets, number of dependents, number of family members in college, and other relevant information.

Alpert Medical School uses the FAFSA (Free Application for Federal Student Aid) to apply Federal Methodology in assessing family resources. In addition, the medical school utilizes the Need Access Form to determine eligibility for institutional funding. The analyzed FAFSA and Need Access forms are then reviewed along with supporting documents before determining financial need.

Students are expected to contribute from their own assets and income toward their medical education. In addition, first and second year students are expected to contribute summer earnings. Students entering the third and fourth years are not expected to contribute from summer earnings since they will be full-time students year-round.

Assessing Parental Resources

Graduate and professional school students may wish to declare independence from their parents. Some have been self-supporting for years. While the medical school is sensitive to the desire of these students to become independent of their families, it is not in a position to transfer financial dependence from one's parents to Brown. Therefore, **parental information is required for all students applying for institutional funding (i.e. Alpert Medical school loans and scholarships) as well as many types of federal funding, regardless of the student's age, marital status, or number of years which he/she has been self-supporting.**

Parental information may be waived in exceptional circumstances. Students who have unusual family circumstances are advised to discuss their situation with the director or financial aid counselor. Students are also encouraged to describe their circumstances in the open-ended sections of the Need Access Form.

Assessing Student (and Spouse) Resources

Students are expected to pay for a portion of their educational expenses. That contribution depends on several factors which are described below:

Base Year vs. Academic Year Income: In determining student and spouse contributions, the Federal Methodology uses base year data or income data for the calendar year prior to the academic year for which financial aid is sought. For example, income earned in 2010 is considered base year data for the 2011-2012 aid year. The analysis assumes a continuation of that income in the following calendar year. In many cases, that assumption will be wrong. First and second year students should take special care to report large decreases in income from year 2010 to 2011.

Assessing Student (and Spouse) Resources *(continued)*

If your income in 2011 will be substantially different from your 2010 income, please explain this change by completing the *Special Circumstances Form*, available on our website. The form prompts you to include pertinent information that will help our office to better assess how changes have affected your family's ability to assist with your educational expenses. You will also be prompted to provide the appropriate documentation needed as well. Please submit this form along with your aid application.

Summer Earnings Expectation: First and second year students generally are expected to contribute \$1,650 from summer earnings toward their educational expenses. The summer earnings contribution is not waived for students who elect to take courses that are not required for admission to the medical school. Since third and fourth year students are enrolled year round, a summer earnings contribution is not expected.

Spouse's Income: If the student's spouse is a U.S. citizen or holds a permanent resident visa, and is not a full-time student or caring for pre-school age children, he or she is expected to work outside the home to help cover other household expenses not covered within the standard student budget.

Student's (and Spouse's) Assets: A contribution is expected from assets which the student and/or spouse own including, but not limited to, savings, certain types of property, and investments. Please be aware that federal regulations require assets which are held in the student's social security number or his/her spouse's social security number to be considered a resource for the student's education.

How Student Budgets are Determined

The cost of attendance is calculated based on a combination of survey feedback from enrolled students regarding their living expenses, market analysis of the cost of living in the Providence area, and University charges approved by the Brown Corporation. Student budgets reflect costs only for periods of enrollment and include tuition, fees, health insurance, books and required supplies, licensing exam fees, transportation expenses, and reasonable personal and living expenses.

Living expenses may vary depending on whether the student is living in an apartment or at home with his or her parents. Federal regulations do not permit student budgets to include expenses related to residency interviews, the cost of purchasing an automobile or consumer debt. Standard budgets for the current year are listed in Appendix A. Budgets are finalized in March and typically increase by 4-5% each year. Actual budget figures for the current year will be posted on our website in April.

An allowance for travel home will be included in your budget for two round trip tickets home each year. The allowance varies depending upon destination and is determined by the state in which the student's parent(s) resides for institutional aid applicants.

Adjustments to Student Budgets

Adjustments may be made to student budgets for the expenses listed below. Except for travel home, students must provide appropriate documentation (e.g. cancelled checks, airline tickets) for budget increases. Students should complete the *Special Circumstances Form*, available on our website, when submitting additional expenditures. The form provides guidance about acceptable documentation. Generally, budget adjustments are covered with the Federal Unsubsidized Stafford Loan or with the Federal Graduate PLUS Loan.

- Medical expenses: adjustments may be made for *unreimbursed* medical and dental expenses that are not covered by an insurance plan. Your cost of attendance cannot be increased beyond \$5,000 to assist with medical expenses and they must be emergent services needed. The cost of attendance cannot be increased to cover expenses for elective surgery, but only urgently needed services necessary to continue medical studies as deemed by the Office of Student Affairs.
- Educational debt repayment: adjustments are made if repayment of principal and/or interest is *required* during medical school.
- Life insurance premiums: are considered for students with dependents.
- Childcare: these expenses are considered for single parents or when a spouse is working outside the home or attending college or graduate school on at least a half-time basis.
- Away Electives: students may request increases in their budgets to cover transportation to electives out of state as well as other reasonable expenses which would not have been incurred if they were in the Providence area and are not already covered in the standard cost of attendance
- Unusual transportation expenses associated with clerkship rotations: students experiencing unusually high expenses for travel to clerkships outside of the Providence area may request a budget increase.

Financial Aid Packages for Students Receiving Institutional Funding

Once financial need has been determined, the Office of Financial Aid constructs a “package” or combination of financial aid resources to meet need. The sources of aid are based upon program eligibility criteria, availability of funds and the level of financial need. Awards may consist of scholarship funds, subsidized or unsubsidized loans.

The financial need of students who qualify for institutional funding is covered first with a fixed amount in institutional and federal loans, which is called the base loan component. The amount and composition of the base loan is determined annually based upon anticipated institutional resources and the projected aggregate need of financial aid applicants. The first portion of the base loan is the Federal Subsidized Stafford Loan of \$8,500. This loan has a fixed interest rate of 6.8% and the federal government pays the interest while the student is in school, so interest is not accruing during this period. The second component is the Federal Unsubsidized Stafford Loan, which also has a fixed interest rate of 6.8%. Interest begins to accrue on *this* loan from the date that the funds are disbursed to the student’s school account. The amount packaged in the Federal Unsubsidized Stafford Loan varies by class year.

The remaining portions of the base loan are met in one or more of the seven Alpert Medical School loan programs. The interest rates for these loans range from 5% to 9%. These loans are interest-free during the in-school period, as long as the student is enrolled on at least a half-time

Financial Aid Packages for Students Receiving Institutional Funding (continued)

basis. They also offer the benefit of an automatic residency deferment for up to three years. The amount packaged in Alpert Medical School loans also varies by class year and need.

Remaining need after the base loan is met with Alpert Medical School scholarship. Students may receive up to ten semesters of AMS scholarship funding while in medical school. This is an important factor that students should consider who wish to pursue other interests and might attend AMS for only a portion of the academic year. While the OFA will pro-rate the base-loan amount which will often allow for a portion of scholarship funding to be retained, this pro-rated amount will count toward the ten semesters of scholarship eligibility to which students are restricted.

Alpert Medical School relies on the generosity of individual and foundation donors to provide scholarship assistance. As a way of saying thank you, we are committed to providing these donors with annual reports specific to their individual funds. The report includes a narrative about who receives each scholarship. The substance of these narratives is always best when it comes from the students, so for this reason, students receiving AMS scholarship funding are asked to complete a biographical report each year in the fall. Second semester scholarship funding is held and will not be disbursed until this document is completed.

Financial Aid Packages for Students Receiving External Funding

Students who do not qualify for institutional funding may borrow from several loan programs. The most common programs are the Federal Stafford Loans, and, if necessary, alternative loans such as the Federal Graduate PLUS Loan. Together, these loans provide sufficient funds to cover the full cost of attendance each year. Students who prefer to borrow from other alternative loan programs should be aware that creditworthiness is a factor in determining eligibility for these loans.

With the exception of the Federal Unsubsidized Stafford Loan and the Federal Graduate PLUS Loan, most other alternative loans are potentially expensive options in terms of processing fees, interest charges which accrue from date of issuance, fluctuating interest rates, and frequency of interest capitalization. Although under certain conditions interest on student loans is now deductible, some families nonetheless find that borrowing a home equity loan (for which interest is fully tax deductible) is a better financing strategy. Applicants are encouraged to explore this and other financing options with their families and the financial aid staff before borrowing unsubsidized alternative student loans.

Financial Aid for MD/PhD Students

During Years I and II of the MD program, MD/PhD students are eligible for financial aid on the same terms as other medical students. While enrolled in the PhD program, students receive fellowship or assistantship support including full tuition and fees and a stipend for twelve months per year for up to five years.

MD/PhD students who complete all experimental work needed for the thesis prior to re-entry into the third year of the Medical School receive a full tuition scholarship in the third year, and students who successfully defend their thesis prior to entry into the fourth year receive a full tuition scholarship for the final year of medical school. Note that the tuition scholarship covers

Financial Aid for MD/PhD Students (continued)

only the cost of tuition and not other school-charged fees, such as the health service fee and health insurance.

Financial Aid for International Students

Students who are neither U.S. citizens nor permanent U.S. residents are considered for institutional funding when available, which typically includes a combination of institutional loans and scholarships. Availability of need-based institutional aid is determined at the point of admission to AMS. International students who are enrolled in the Program in Liberal Medical Education (PLME) should be aware that if they are admitted to the College without financial aid, they generally will not be eligible for aid during the medical school years outside of exceptional circumstances. Please refer to *Application Instructions and Requirements*, page 9, for information regarding application procedures for international students.

Aid Policies on Fellow Status and Leaves of Absence

Students are not funded with either institutional or federal aid during periods of fellow status or leaves of absence. Students are required to complete a status request form with the Student Affairs Office to request this enrollment change and once approved, the Office of Financial Aid is notified. If the status is approved for an entire aid year, the student need not apply for aid for that year. If, however the status change occurs while the academic year is in progress, the student's cost of attendance, expected family contributions and aid package will be pro-rated to reflect the student's tuition charges for the academic year. Students will be required to report periodically, at least quarterly, on their fellow-status activities to the Student Affairs Office.

Brown funding is not offered for courses that are repeated. If a student is required to repeat a course due to failure, incomplete work, etc., the student will receive federal aid only to assist in funding the repeated course.

Students pursuing a graduate degree at another institution during a leave of absence or while on fellow-status will be required to provide a Financial Aid Transcript (FAT) form, available from the OFA website, prior to their return to medical school. This document must be completed by the aid administrator at the school you are attending and the aid administrator must return the document back to the OFA. This is especially important for students who have borrowed federal loan funding while doing graduate work and returning mid-year to medical studies. Often, the OFA is unable to verify loan borrowing activity in the NSLDS system in order to make an advised award package for the student's return. AMS must have received the Financial Aid Transcript before an aid package can be developed upon the student's return to medical studies.

Prior to leaving AMS, students should meet with either the OFA counselor or director to discuss the impact of borrowing at both institutions during one single academic year. Students should make careful decisions about borrowing since there are annual maximums that students can borrow in the federal Stafford loan programs. You will not be allowed to borrow the maximum federal loan amounts at both institutions, but the federal government will hold you to yearly maximums, even when attending two institutions in one academic year. Keep in mind the federal government uses an academic year that runs from July 1 through June 30.

Aid Policies on Fellow Status and Leaves of Absence *(continued)*

When students attend AMS for only a part of the academic year, say for example for only one quarter, it is important to note that while the OFA will pro-rate the base-loan amount which will often allow for a portion of scholarship funding to be retained, this pro-rated amount will count toward the ten semesters of scholarship eligibility to which students are restricted.

Outside Awards

Students are strongly encouraged to seek scholarships and loans from private sources, including county medical societies, foundations, unions, fraternal or professional organizations. Please refer to the financial aid website (<http://med.brown.edu/financialaid/>) for a list of private scholarships that AMS students can research and apply for. The OFA will attempt to assist students in their search by helping to match them with eligible scholarship opportunities for which they might be eligible. The *External Scholarship Matching Sheet* is posted on our private scholarship page as a tool that students can use to initiate private scholarship matching with our office. Please visit our website for additional information.

Recipients of private loans and/or scholarships are obligated to provide the Office of Financial Aid with written confirmation of the annual award from the outside agency. Outside awards first reduce the student’s higher cost loans (e.g., Federal Graduate PLUS or Federal Unsubsidized Stafford loans). Awards that exceed the amount borrowed through these loans then reduce the Federal Subsidized Stafford Loan, and then the Alpert Medical School loans and scholarship.

Withdrawals and the Return of Title IV Funds

Students must notify the Office of Student Affairs in writing or in person to formally withdraw from the medical school. If the student received financial aid in the form of federal loans, such as the Federal Stafford or Perkins Loans, then the student must also notify the Alpert Medical School Financial Aid Office as well. The student may be required to complete an exit interview program and satisfy other requirements as a borrower of federal loans.

When a medical student withdraws from the Warren Alpert Medical School, the Office of Student Affairs must determine the date of withdrawal, based on the date of the student’s last day of attendance. The Office of Student Affairs will work with the University Offices of the Registrar and Bursar to adjust tuition and other charges following the institutional withdrawal policy for the medical school. The policy varies for students in their first or second years and those in their third and fourth years as follows:

Years 1 and 2:

1. A student who leaves the medical school prior to the beginning of the semester shall not be charged tuition for the semester.
2. A student who leaves the medical school during either Semester I or II shall be eligible for a refund of the normal charge for that semester (50% of the annual charge for the medical school) during the first five weeks only as follows:

First two weeks80% refund
Third week60% refund
Fourth week40% refund
Fifth week20% refund

Withdrawals and the Return of Title IV Funds *(continued)*

Years 3 and 4:

1. The academic program for the third and fourth year of the medical school is divided into four clerkship periods of approximately thirteen weeks each.
2. A student who leaves the medical school during or at the end of the first clerkship period shall be refunded 75% of the total annual charge.
3. A student who leaves the medical school during or at the end of the second clerkship shall be refunded 50% of the total annual charge.
4. A student who leaves the medical school during or at the end of the third clerkship shall be refunded 25% of the annual charge.
5. No refund shall be made to a student who leaves the medical school during or at the end of the fourth clerkship period.

Students who receive federal (Title IV) loan funding, such as the Stafford or Perkins loans, will be subject to the Title IV Refund Policy which does not necessarily follow the University's tuition refund policy. Instead, the medical school must determine the earned and unearned portions of the eligible Title IV aid as of the date the student ceased attendance based on the amount of time the student spent in attendance.

The calculation of Title IV funds earned by the student has no relationship to the student's incurred institutional charges.

Up **through the 60% point** in each semester, a pro-rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. **After the 60% point** in the semester, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. For a student who withdraws after the 60% point-in-time, there are no unearned funds.

Appeal of Financial Aid Decisions

A medical student who feels that his/her application for financial aid has not been given full consideration should first discuss the matter with the director of financial aid. If, after discussing the matter with the financial aid staff, the student does not feel the award is appropriate under the University guidelines, he/she may appeal to the associate dean for medical education that has been designated by the dean of medicine and biological sciences for supervision of the Office of Financial Aid. All matters pertaining to financial aid are confidential, and all decisions made by the associate dean for medical education are final.

Creditworthiness

Lenders use creditworthiness to determine eligibility for certain loans, including privately-insured loans. Applicants with poor credit ratings must rectify their credit status before they apply for these loans. The medical school is not responsible for funding students who are denied access to loans because of a negative credit status. Financial aid applicants are encouraged to contact the three major credit bureaus listed below to request copies of their credit reports. Consumers can order a free credit report annually from each of the credit bureaus that are listed below. In addition, copies of all three credit reports may be obtained through either www.myfico.com or <http://www.AnnualCreditReport.com>. Please note however that they may charge a fee for this combined reporting service.

- Experian (tel. 888-397-3742, website: <http://experian.com>)
- Equifax Credit Information Services (tel. 800-997-2493, website: <http://equifax.com>)
- Trans Union Corporation (tel. 800-888-4213, website: <http://www.tuc.com>)

Application Instructions and Requirements

Students who wish to be considered for financial aid must reapply for financial assistance each year. First-year applicants who complete their aid applications by the deadline date of April 1 will receive their award notifications by the last week in April, prior to the Second-Look event. All other students whose applications are complete on April 1 will receive award notifications at least by May 1. Applicants who do not meet the deadline will be notified shortly after their applications become complete. Late filing may jeopardize your receipt of institutional funding, including scholarship funds.

The following chart lists the required financial aid documents and the dates by which they must be received by our office in order for your application to be considered on time. Please refer to more detailed notes on the following pages for additional guidance regarding the specific documents needed for *institutional* and *external* aid applicants described below.

Required Forms:	Mail/Submit by:	Received in the OFA* by:
FAFSA	March 15, 2011	April 1, 2011
Need Access Form	March 15, 2011	April 1, 2011
International Aid Application (only for <i>continuing</i> international aid applicants)	March 15, 2011	April 1, 2011
Alpert Medical School Financial Aid Application	March 15, 2011	April 1, 2011
Copy of Student and Parent Federal Tax Returns, 2010	March 15, 2011	April 1, 2011
Copy of Student and Parent W-2 forms, 2010	March 15, 2011	April 1, 2011
Non-Tax Filer Form for Parents/ Non-Tax Filer Form for Student	March 15, 2011	April 1, 2011

*Office of Financial Aid

Application Instructions for Institutional Aid Applicants

To be considered for AMS scholarship and AMS loan funding, students must complete the Need Access Form, including parental income and asset information as well as the Free Application for Federal Student Aid. In addition, we ask students to complete the Alpert Medical School Financial Aid Application and provide a copy of their 2010 tax return. If the student is not required to file a 2010 tax return, they should complete the appropriate non-tax filing information on the Alpert Medical School Financial Aid Application. We ask that the students' parents submit their 2010 tax returns as well. If parents will not file a 2010 tax return, the parent should complete the Non-Tax Filer Form for Parents.

Note that *continuing* international students should complete the International Student Financial Aid Application (*available on the OFA website*), the Alpert Medical School Financial Aid Application and provide 2010 tax returns as well for both the student and parent, if applicable. If tax returns are not filed, then the appropriate non-tax filer form should be completed. If parents submit a tax document other than a U.S. or Puerto Rican tax return, please also provide a certified translation of the tax document.

Application Instructions for External Aid Applicants

Students who are applying for only federal loan funding, need to complete the Free Application for Federal Student Aid (FAFSA), but need only submit the student information. If married, students must also include spouse's income and asset information as well. In addition to the FAFSA, students must provide a copy of the 2010 tax return, if filed. If the student is not required to file a 2010 tax return, they should complete the Non-Tax Filer Form for students.

Please read the following helpful guidance on completing specific required documents, such as the FAFSA and/or Need Access Form.

Notes on Completing the Free Application for Federal Student Aid (FAFSA)

Financial aid applicants who wish to be considered for federal student aid (e.g., Federal Stafford loans) must complete the Free Application for Federal Student Aid (FAFSA) for the 2011-12 year at <http://www.fafsa.ed.gov>. Be sure to indicate Alpert Medical School's federal school code (E00059) when asked about the schools that should receive a copy. Please complete and transmit your FAFSA by March 15, 2011.

In order to complete the FAFSA electronically, you will need a PIN (personal identification number). If you do not have a PIN or do not remember it, go to www.pin.ed.gov to request it. If you provide your email address, you will receive your PIN within 3-4 days. It also will be mailed to you within 7-10 days. Your PIN enables you to make corrections to your FAFSA. It also provides access to your personal financial records (including your federal loan borrowing history), so please keep it in a secure location.

Please note that if you completed the FAFSA for another institution or attended Brown University as an undergraduate during the 2010-2011 year, your renewal FAFSA will automatically list that institution's federal school code in Section 5. Please change the code to E00059. Without that change, your analyzed FAFSA will not be transmitted to our office.

Note regarding parent information: If you would like to be considered for financial aid programs authorized under Title VII of the Public Health Service Act, please provide parental information on the FAFSA. (If your parents are divorced, information from one parent should be provided on the FAFSA. Information from the other parent may be requested separately by the medical school.) Title VII programs include: the Primary Care Loan (PCL) Program; the Scholarships for Disadvantaged Student (SDS) Program; and the Loans for Disadvantaged Students (LDS) Program are offered to students who demonstrate the highest need. If you do *not* want to be considered for Title VII aid, parental information is not needed on the FAFSA.

Notes on Completing the Need Access Form

If you are applying for institutional funding (i.e., Alpert Medical School loans and scholarships), you, your spouse (if applicable) and your parents must complete this form. Parents who are divorced must each provide information requested on the Need Access application.

The Need Access Application is available to complete electronically from the Access Group's website: (www.needaccess.org). There is a fee of \$28 for first-time applicants to submit the application and \$15 for returning applicants. Please refer to the *Student Guide and Application Instructions, 2011-2012* booklet posted on our website, provided by the Access Group, to assist step by step in completing the Need Access Form.

The Need Access Application website lists application choices by academic year. Be sure to fill out the Need Access Application for the 2011-2012 year. If you filed a Need Access report last year with Alpert Medical School, the website allows you to recall last year's information in order to assist you in completing a renewal application for the current year. Your completed application must be electronically submitted to the Access Group processing center by March 15, 2011.

Notes on Required Tax Returns

Signed copies of federal income tax returns for the 2010 year, **including the W-2 Form(s) and all schedules and attachments**, are required from you, your spouse and, if you are applying for institutional funding, your parents. **Taxpayer signature(s) must appear on the photocopies.**

Notes on the Non-Tax Filer Forms for Parents and for Students

If your parents are not required to file a 2010 federal income tax form, please ask them to complete the *Non-Tax Filer Form for Parents* available on the OFA website. Students who are not required to file a 2010 tax return **and** who apply for external aid (federal loans) only should complete the *Non-Tax Filer Form for Students*, available on our website.

Notes on the Alien Registration Card

If you are not a U.S. citizen but you have a permanent resident status with the Immigration and Naturalization Service, please provide a copy of both sides of your current alien registration card (either the I-151 "green card" or the I-551 card). Federal and institutional funds cannot be disbursed until this card has been received.

Federal Scholarship Programs

Funded by the Department of Health and Human Services, the **Scholarships for Disadvantaged Students (SDS) Program** provides awards to students who come from an environment that inhibits individuals from obtaining the knowledge, skills and abilities required to enroll in and graduate from a medical school; the SDS Program also considers students who come from a family with an annual income below a level based on low-income thresholds, according to family size, published annually by the U.S. Bureau of the Census. There is no separate application for this scholarship; students who apply for institutional funding are automatically considered for it, but must include parent income and asset data on the FAFSA and the Need Access Form.

The **National Health Service Corps (NHSC) Scholarship Program**, funded by the Department of Health and Human Services, covers tuition and fees, and provides a monthly stipend and an annual allowance for other reasonable expenses in exchange for service in a federally-designated physician shortage area of the United States, usually rural. Recipients incur one year of service for each year of full or partial funding, with a two-year minimum. Prior NHSC scholarship recipients are given priority consideration. In addition, priority for selection is given to applicants who are committed to primary care specialties such as family practice, general internal medicine, pediatrics and obstetrics-gynecology.

The application deadline is generally June 1 every year. Applications are only available online. The Office of Financial Aid maintains a list of current and former NHSC recipients who would be happy to share their experiences in the program. Additional information regarding the NHSC Scholarship Program may be obtained by calling or writing to:

NHSC Scholarship Program
12530 Park Lawn Drive, Suite 350
Rockville, MD 20852
(800) 221-9393

www.nhsc.bhpr.hrsa.gov

The **Indian Health Service (IHS) Program** offers scholarships similar to the NHSC Program. IHS scholarships include tuition, supplies, a book allowance, and a monthly stipend. Applicants must be US citizens who are federally recognized American Indians or Alaskan Natives. The application deadline is generally late March every year. Students interested in obtaining more information may call or write to:

IHS Scholarship Program
The Reyes Building
801 Thompson Avenue, Suite 400
Rockville, MD 20852
Tel. (301) 443-6197 Fax (301) 443-6048

www.ihs.gov

The **Armed Forces Health Professions Scholarship Program (HPSP)** offers scholarships through the U.S. Army, Navy and Air Force. These one-, two-, three- and four-year scholarships cover all direct educational costs (i.e., tuition, fees, books, health insurance) and provide a monthly stipend. In return, there is a service commitment of one year of active duty service for each year of participation in the program, with a minimum commitment of three years.

During the in-school period, HPSP recipients are commissioned as reserve officers and must maintain satisfactory academic standing. While there is no obligation to participate in reserve activities during this time, recipients are required to attend a 45-day Active Duty Training (ADT) each year designed for medical students at military hospitals and medical centers. During the 45-day tour, students are paid as commissioned officers.

HPSP participants are required to apply for the military's First Year Graduate Medical Education Programs (FYGME-internship) and, if selected, must participate. Students not selected may have the option of completing one year or the entire residency in a civilian program. Occasionally, waivers are granted to allow students to complete the entire residency in a civilian program.

For more information regarding the HPSP, contact the following recruiters:

U.S. Air Force	U.S. Army	U.S. Navy
Steven B. Woods	Mycele McConnehey	Erik Rosum
Officer Accessions Recruiter	U.S. Army Health Care Recruiter	Medical Officer Recruiter
50 Burlington Mall Rd. Burlington, MA 01803	2374 Post Rd., Suite 200 Warwick, RI 02886	495 Summer St., Suite 315 Boston, MA 02210
(781) 270-4134	(877) 834-4516 <i>toll free</i>	(617) 753-4349
FAX: (781) 221-3568	FAX: (401) 738-2146	FAX: (617) 753-3369
steven.woods@randolph.af.mil	mycele.mcconnehey@usarec.army.mil	eric.rosun@navy.mil

Loan Repayment Programs

In 1988, the **National Health Service Corps (NHSC)** began offering a loan repayment program in which physicians and other health professionals serve in federally-designated shortage areas of the U.S. Up to \$170,000 is available in loan repayment for qualifying clinicians choosing a five year commitment to the NHSC. Full loan repayment is possible with a six year commitment. Shorter two year service awards for \$60,000 are also available. More than 80% of NHSC clinicians continue to work in underserved communities beyond their initial commitment, and 70% are still on the job five years later.

The payments are sent to the student's lender(s) according to a payment schedule that the participant determines (e.g., quarterly, annually, and biannually). Unlike the NHSC scholarship program, the loan repayment option allows students the benefit of making a service commitment much later in their training when their personal and professional goals are better defined.

The NHSC Loan Repayment Program is looking for physicians who have completed their residency training in the following areas: Family Medicine; General Pediatrics; General Internal Medicine; or Obstetrics/Gynecology. The listing of service sites is updated annually. Both rural and urban sites are included. Recipients apply to one of ten regional areas in the U.S. in which they wish to work and for which they are licensed.

More information regarding this program may be obtained by calling or writing to the Loan Repayment Program at:

National Health Service Corps
Loan Repayment Program
(800)-221-9393
<http://www.nhsc.hrsa.gov/loanrepayment/>

Indian Health Service Loan Repayment Program

The Indian Health Service (IHS) Loan Repayment Program (LRP) offers health care professionals the opportunity to lighten qualified student loan debts and help IHS meet the staffing needs of Indian health programs. It is open to health professionals who will commit to working in health facilities serving American Indians and Alaska Natives for a minimum two-year service obligation.

Opportunities are based on staffing needs and availability of funds. IHS has created a ranking system to distribute LRP awards with the utmost fairness. The goal of the program is to fill staff vacancies in Indian health programs, so the ranking system gives highest consideration to program staffing needs and shortages in specific health profession disciplines. Once the need is assessed, each site is ranked according to the need.

As part of the LRP, loan repayments are made to recipients in addition to the salary they receive for their employment. Letters of acceptance are sent on the last day of each month. If you are already employed by IHS or another Indian health program, LRP payments will begin within 120 days from the date the Secretary's delegate signs the contract. For new LRP recipients who are not currently serving at an Indian health system facility, your payments begin 120 days from your entry-on-duty date or the start of your LRP contract date, whichever is later.

The initial two-year commitment for a current Indian health system employee begins on the date the contract is signed. For example, even though an Indian health system employee has been employed for 18 months, his LRP contract date **will not be retroactive** to that employee's initial entry-on-duty date. The initial two-year commitment begins on the date the Secretary's delegate signs the contract.

Indian Health Service (IHS) Loan Repayment Program (LRP)
 Phone: (301) 443-3396 Fax: (301) 443-4815
<http://www.loanrepayment.ihs.gov/>

The National Institutes of Health (NIH) offer several loan repayment programs, which repay up to \$35,000 yearly for qualified student educational loan debt in exchange for a two-year commitment in clinical research work. Individuals who wish to apply to these programs must provide assurance to the NIH that they will be provided with research support for two years from an Institute, Center, or Division (ICD) Personnel Department at the NIH. Individuals may apply for either an intramural (based at the NIH, Bethesda, MD) or an extramural program (clinical research in a nonprofit or government laboratory in the U.S.) A more detailed description of this program is available in the Office of Financial Aid, or you may write to or call the following address for more information:

The NIH Loan Repayment Programs
 National Institutes of Health
 (866) 849-4047
<http://www.lrp.nih.gov/>

The Health Professionals Loan Repayment Program (HPLRP)

If you are a health professional and have student loans to repay, you may be eligible to have your loans paid for by the military under the Health Professionals Loan Repayment Program (HPLRP). The amount of repayment of a loan is determined by your length of service after the date on which the loan was made. The military will repay a maximum of \$40,000 per year, and a lifetime maximum of \$120,000, for the HPLRP. Please refer to the following contact information with inquiries:

<u>U.S. Air Force</u>	<u>U.S. Army</u>	<u>U.S. Navy</u>
Steven B. Woods	Mycele McConnehey	Erik Rosum
Officer Accessions Recruiter	U.S. Army Health Care Recruiter	Medical Officer Recruiter
50 Burlington Mall Rd. Burlington, MA 01803	2374 Post Rd., Suite 200 Warwick, RI 02886	495 Summer St., Suite 315 Boston, MA 02210
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