Gateways to Medicine, Health Care, and Research
FINANCIAL AID INFORMATION FOR GATEWAY APPLICANTS, 2018-2019

Master of Science in Medical Sciences (ScM) program

Key Recommendations
♦ Candidly discuss finances now with your family. Do not wait until you are accepted to consider your options.
♦ Be open-minded, persistent and thorough in educating yourself about loan programs and loan repayment options.
♦ Understand your tolerance level for debt and balance the weight of your educational debt with realistic estimates of your future career endeavors.
♦ Research and apply for private scholarships and loans now, before you start the program.
♦ Obtain a copy of your credit report. Go to https://www.annualcreditreport.com to request a free copy annually.
♦ Stay current with all credit card payments and pay off credit card debt before starting the program. Your creditworthiness is a factor in determining your eligibility for private student loans.

Funding Available for the Master's Program - Federal
♦ Federal unsubsidized Direct student loans up to $20,500 per academic year; $138,500 lifetime limit
♦ Federal Graduate PLUS Student loans up to the cost of attendance, no lifetime aggregate limit
♦ Loans from private sources through FASTCHOICE; https://choice.fastproducts.org/FastChoice/home/340102

Financial Aid Application Procedures and Timetable for 2018-2019
While there is no true deadline to applying for federal funding, we suggest you follow this timeline to have funding in place for billing and your own living expenses:
♦ May 1: submit the FAFSA (E00059) for federal loan processing by June 1
♦ June 1: deadline for all material to be received by the AMS Office of Financial Aid
♦ July 1: accept offered federal and private loans prior to beginning of academic year

Useful Web Sites/Directories
♦ https://www.brown.edu/academics/medical/education/other-programs/gateways/master-science-medical-sciences
♦ https://www.aamc.org/services/first/
♦ www.finaid.org/calculators/ and http://www.fastweb.com (budgeting and loan repayment calculators)
♦ http://studentaid.ed.gov/ (Dept. of Education Federal Student Aid website)
♦ http://www.myfico.com/ (Get credit scores from all 3 credit bureaus)
♦ SPIN funding opportunities: Log in from the Library Page or at InfoEd.brown.edu using your Brown credentials, then at InfoEd Home Page, Click SPIN and enter a funding search such as specialty of interest, UG concentration.