March 2008

Dear Medical Student:

The Office of Student Financial Assistance at Marshall University serves all undergraduate, graduate, and professional students. Our entire staff can assist you with your general concerns, but Mrs. Nadine Hamrick, Associate Director and Jean Ann Bevans, Interim Associate Director will be your primary contact for questions and processing of your application for Financial Assistance. Our office is located on the Main Campus in Room 116 Old Main.

Please review the enclosed information carefully. If you should have any questions regarding financial aid you may call toll free 1-800-438-5390 or 304-696-2277. You also may wish to visit our web site at http://www.marshall.edu/sfa/ .

Sincerely,

Office of Student
Financial Assistance

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Introduction

The following information is provided to assist you in your financial planning for the upcoming academic year. Several of the programs are awarded by sources other than Marshall University. You may pursue these resources as you desire; however, you must report the receipt of any such outside support to the Office of Student Financial Assistance immediately to avoid jeopardizing your eligibility for additional support.

The financial need of students seeking aid through the University will be defined in connection with only those educational expenses related to the student during his or her period of enrollment. Federal regulations define "financial need" as the budget (cost of attendance) minus family contribution minus any other financial assistance received or anticipated. See the example below:

Budget (Institutionally Determined)	$30,666
Family Contribution (From FAFSA)	-2,000
Financial Need	$28,666

In the above example, the $28,666 figure would be the student's eligibility for need-based assistance. However, students whose resources do not support minimum standard of living assumed available for all students may have their student expense budget increased to accommodate this minimum. Students do have the right to appeal their established budget by completing the budget appeals form and submitting it to the Office of Student Financial Assistance. Typically, the needs of a student's dependents (spouse and/or children) will be addressed in the assessment of the students' and family's economic condition. This may create concerns for students with dependents and no means of personal support. The situation will need to be resolved with resources other than student financial assistance programs.

Marshall University expects you to pursue a Federal Direct Student Loan (FDSL) as the first resource for meeting your needs since most of the resources available to our medical students are loans. The FDSL program is need-based and requires the submission of a Free Application for Federal Student Aid (FAFSA).

FAFSA's are randomly selected for verification. If your form is selected, you will receive a request for additional information from the Office of Student Financial Assistance. Please note that processing of your application for financial assistance cannot continue until we receive the required documents. Do not delay in providing this information if requested by this office.

2008–2009 Financial Aid Calendar

January 2008	• The Free Application for Federal Student Aid (FAFSA) Form should be available for completion. Applications may also be submitted online at www.fafsa.ed.gov/ . • A Renewal FAFSA Application should be completed for those who received assistance during the immediate 0708 academic year. **Our school code is 003815.** • Parental Information is not required on your form.
March 2008	• Respond to questions and concerns for aid.
April 2008	• Review of applications for additional document requirements. • Student loan exit interviews for fourth year students. Typically, appointments are scheduled during the last week of April.
May 2008	• Federal Direct Student Loans, Unsubsidized Direct Loans and GRAD PLUS Program will be offered through the award notification process. • Separate loan applications are not necessary with the exception of the GRAD PLUS Loan Program and other private loans. If you plan to use one of these programs, submit it at this time.
June 2008	• Institutionally controlled aid will be awarded to applicants who have a completed financial aid file.
July 2008	• Disbursement of assistance for third and fourth year medical students. Aid that exceeds tuition and fees will be electronically deposited into the student's checking account (if this option is chosen) or checks will be mailed to permanent or other designated address. • Revision of Financial Aid packages. • Entrance interviews and Promissory Notes are required for first-time borrowers.
August 2008	• Disbursement of fall assistance for first and second year students. • Financial aid that exceeds tuition and fees will be electronically be transmitted to Higher One and will require the student making a choice as to the method of transferring funds.
November 2008	• Unexpected needs for second semester should be resolved
December 2008	• For fourth year students, electronic deposit of funds exceeding tuition and fees will be sent to Higher One and disbursed by the method formerly chosen when setting up Higher One.
January 2009	• Disbursement of spring assistance for first, second, and third year students. Electronic deposit of funds based on option chosen with Higher One. • Begin application process for 2010-2011.

Financial Aid Resource Chart

Loan Program	Interest	Grace	Residency	Maximum	FAFSA	Application	Comments
Charlie Lewis Loan	9%+	60 Days	4 Years	$1,500	Yes	Yes	WV Resident. Cancellation of one year's interest for each year of service in WV.
WV Medical Student Loan	Interest Rate Of Direct Loans 6.8%	12 Months	Up to 5 Years	$10,000	Yes	Yes	Cancellation of up to $10,000 per year plus interest for each year of service in approved WV under-served areas or approved medical specialties.
Perkins Loan	5%	9 Months	None	$8,000	Yes		Reserved for third and fourth year students due to limited funding.
Primary Care Loan	5%	12 Months	4 Years	Funding Level will determine maximum.	Yes*		See information booklet regarding commitment to Primary Health Care. Verification is required.
Federal Direct Subsidized Loan	6.8%	6 Months	Economic Hardship Deferment & Forbearance	$8,500	Yes		Access provided through MU with the lender being the Federal Government.
Federal Direct Unsubsidized Loan	6.8%+	6 Months	Economic Hardship Deferment or Forbearance	($38,667 12 month) ($34,222 10 months)	Yes		Access provided through MU with the lender being the Federal Government.

KEY: * Parental information must be provided on FAFSA
+ Interest begins to accrue immediately

2008-2009 Checklist for Financial Aid Applicants

_____ 1. Complete a Free Application for Federal Student Aid Form (FAFSA) online at www.fafsa.ed.gov/ .

A. Should there be any major change in income or circumstances between 2007 and 2008, please advise the appropriate aid office representative and file an estimated year income form (enclosed in this booklet).

____ 2. Respond to any additional requests for information received from the University.

____ 3. Complete separate loan applications for institutionally controlled loans (West Virginia Medical Student Loan Program and the Charlie Lewis Loan Program) which are enclosed in this booklet.

____ 4. Advise the Office of Student Financial Assistance if there are any unusual circumstances which may have an affect on meeting your educational expenses.

____ 5. Upon receipt of your Higher One ID Card (received after having your picture taken through the ID Office) you must activate this card and also choose an option for your financial aid disbursement. There are three options:

A – Allow a Higher One Account to which your refunds would be sent and this essentially would become the same as a bank account with your ID card becoming a debit card.

B – Request Higher One to refund your funds by a paper check.

C - Request that your refund be electronically deposited into your current checking account. This will require a separate form being completed and forwarded to Higher One with your routing numbers, etc. (Recommended for Medical Students)

Important Reminders

If you plan to borrow from any of the loan programs described in this booklet you should consider the following suggestions:

- Resolve any credit problems as soon as possible. Many private loan determinations are based on your credit worthiness. Therefore, we would suggest that you obtain a copy of your credit report and ascertain any problems so that they may be resolved prior to enrollment.

- Exhaust any other available means of financial aid before initiating any debt.

- Borrow only what is absolutely necessary. Prepare a budget including living expenses, insurance and transportation costs as compared to the sources of income that will be available to you. This will give you information to be used in determining how much you need to borrow.

- First, second and fourth year students are on a 10 month financial aid budget, while third year students are on a 12-month budget. This means financial aid living expenses are figured based on the number of months in school, leaving two months between first and second year to be your responsibility.

- Keep track of the total amount of your debt.

- Take into consideration your anticipated earnings.

- Read carefully the rights and responsibilities noted in your promissory notes.

- If possible, pay interest on those programs where interest is accruing. This will minimize the impact of compounding interest over the years during which you are in school, deferment, and grace periods.

- Plan how you will handle your educational indebtedness when considering additional financial liabilities such as home or other personal needs.

Federal & Institutional Loan Programs

All applicants are required to complete and submit a Free Application for Federal Student Aid (FAFSA) for analysis.

Federal Direct Subsidized and Unsubsidized Student Loan (FDSL)

- Demonstrated financial need is required for the Federal Direct Subsidized Loan.
- For professional students, the annual loan maximum is $8,500 for the subsidized loan. The unsubsidized annual limit is $38,667 for a 12-month period and for a 10-month period the amount is $34,222. The aggregate loan limit is $224,000 including loans received as an undergraduate.
- An origination fee of up to 3% (currently .5%) will be deducted at the time of disbursement.
- Interest begins to accrue immediately on the unsubsidized loan but is deferrable during school.
- Repayment begins six months after graduation and periods of deferment with three payment options – 10 year, 15 year or 25 years.
- An Economic Hardship Deferment may be available for up to three years, if student qualifies.
- Following periods of deferment, forbearance will be granted upon request through the end of your residency. During periods of forbearance interest will accrue on your total loan balance.
- Interest rate for loans being disbursed after July 1 is 6.8%.
- An entrance interview is required for all first-time borrowers.
- A Direct Loan Master Promissory Note is required for all first time Direct Loan borrowers.

Federal Direct GRAD PLUS Loan

- Federal Loan based on credit worthiness with an interest rate of 7.9% which will begin to Accrue upon disbursement.
- An origination fee of 2.5% is deducted at the time of disbursement.
- Interest begins to accrue immediately but payment is deferrable during school.
- Repayment begins within 60 days of graduation however, deferment and forbearance options exit.

- A separate application is required which may be printed from out website.

- A Promissory Note is required for first time borrowers of this loan.

Primary Care Loan

- The borrower must demonstrate exceptional financial need. Submission of **parental information is necessary** regardless of the student's dependency status.

- Interest rate is 5%.

- **Annual maximum:** $2,500 plus the cost of tuition.

- Repayment as noted in the promissory note.

- Students will receive consideration for Primary Care funds only after having secured a Federal Direct Student Loan for the annual maximum allowable.

- **New borrowers must agree to the following:**
  A. To enter and complete a residency training program in primary health care no later than four years after the date on which the student graduates from the School of Medicine;

  B. To practice primary health care through the date when the loan is repaid in full.

- The Department defines a "primary health care residency training program" as the following: a residency program in family practice, general internal medicine, general pediatrics or preventive medicine approved by the Accreditation Council for Graduate Medical Education (ACGME).

For further information contact the Office of Student Financial Assistance.

Federal Perkins Student Loans (FPRKL)

- Demonstrated financial need is required.
- Normally, student will not receive Perkins Student Loans unless they have secured a Federal Direct Student Loan for the annual maximum allowable.
- Interest rate is 5%.
- Annual maximum is $8,000.
- Total loan allowable as an undergraduate, graduate or professional student is $60,000.
- Repayment begins nine months after graduation. The minimum payment is $50.00 monthly, with ten years to repay.
- If a borrower is granted an Economic Hardship Deferment on a Federal Direct Student Loan, with proper documentation the deferment may also be applied to the Perkins Student Loan.
- Perkins Loans may be consolidated with other federal loans.

Medical Student Loan Program

The West Virginia Higher Education Policy Commission is directed by the West Virginia Code to administer a Medical Student Loan Program. Information pertaining to this program is contained in the Program Description/Application enclosed in this booklet. This program has cancellation provisions for practicing in West Virginia in a shortage area or a shortage specialty. Also, interest does not accrue during medical education or during residency.

Charlie Lewis West Virginia State Medical Association Loan Fund

This fund was established in 1985 to provide low cost loans to medical school students. Three loans of $1,500 will be awarded annually. For additional information, please refer to the Program Description/Application enclosed in this book.

Private Student Loan Programs

Alternative Loan Program (ALP)
This loan is one offered through the MEDLOANS, MEDCAP and ACCESS Programs.

- The interest rate is based upon the Treasury Bill and could change quarterly with a minimum of 6% and maximum of 18%. Interest begins to accrue immediately.
- The interim period begins nine months following graduation, with a maximum of 36 months prior to beginning actual repayment.
- Students may borrow up to their cost of education minus other aid.

Applications may be obtained from the Office of Student Financial Assistance or by contacting the following for application information.

MEDLOANS	1-800-858-5050
MEDCAP	1-800-333-3110
ACCESS	1-800-282-1550

American Medical Women's Association Loan Program
Limited loans are available to women enrolled in the second, third and fourth year classes of an accredited medical college. For application information contact:

American Medical Women's Association, Inc.
456 Grand Street
New York, NY 10012

United Methodist Loan Program
Members of the United Methodist Church may apply for loans up to $1,000. For application information contact:

United Methodist Loan Program
Office of Loans and Scholarships
Board of Higher Education and Ministry
P.O. Box 871
Nashville, TN 37302

Holbrook - Erwin Medical Student Loan Program

Students who would provide "house call" service to residents of the Ashland, Kentucky, area upon completion of medical school are eligible to apply. Interested students may contact:

Michael Hobbs, Trust Officer
Bank of Ashland
P.O. Box 1730
Ashland, KY 41105-1730

TERI Supplemental Loan Program

Independent loan program which is not based on financial need; therefore, it may replace the expected family contribution.

- Based on borrower's credit worthiness.
- Variable interest rate.
- Interest payments are required in school with payment of interest and principal beginning 45 days following graduation.
- A student has 15 years to repay.
- A 4% guarantee fee is deducted from the loan disbursement.

District of Columbia Concern Loan Program

A loan program designated for District of Columbia residents program. Applications are available in the Office of Student Financial Assistance.

Loans for Seniors

AMSA - Senior Medical Student Personal Loan Program

The American Medical Association will loan a senior medical student $5,000, $6,500 or $8,000 to help its members during the transition to residency programs. For application information, contact the address below:

AMSA Membership Services
1910 Association Drive
Reston, VA 22091
(703) 620-6600

APAA - NARI Loan Program

This loan program is sponsored by the American Professional Association with the National Association of Residents and Interns. Loans are available to senior medical students, residents, interns, and physicians entering or established in practice.

Senior medical students may borrow:	$5,000
Matched student may borrow:	$10,000
Residents:	$10,000 - $25,000
Practicing Physicians:	$35,000 - $60,000

- Interest rates: Prime plus 4.5% - 5.5% depending on the amount borrowed.
- Applications are available in the Office of Student Financial Assistance.
- Students may call 1-800-221-2168 for additional information.

APEX Loans for Senior Medical Students

The Associates Professional/Executive Financial Services will loan up to $10,000 to a senior once he or she has matched. Application information is available in the Office of Student Financial Assistance.

MEDEX Loan Program

This program is to provide loan funds to help cover the costs associated with traveling to residency interviews and assists graduates with the expenses in relocating to the area in which they will undergo residency training. Basically, it covers those costs which cannot be recognized with federal financial aid sources.

Students may borrow a maximum of $12,000 for Residency Interviews and Residency Relocation expenses. Students may apply for both on a single application with disbursement for interviews being made between September 1 and January 30 for residency relocation between April 1 and July 1.

- Origination Fee 1.5%.
- Interest: 91-day Treasury Bill average plus 1.0%
- Interest capitalization once immediately before repayment.
- Insurance Premium 8%.

Application may be made online at http://www.aamc.org/programs/medloans/students/loans/start.htm
If you have any questions, call MEDLOANS 1-800-858-5050.

MEDCAP-XTRA Loan

Students may borrow $10,000. Interest is 91-day Treasury Bill +2.5% until graduation and +2.85% after graduation. Interest is capitalized once at graduation and then annually. However, you must have a borrowing relationship with MEDCAP before you may access this program. An application may be obtained from the Office of Student Financial Assistance. If you have any questions, call MEDCAP at 1-800-333-3110. You may also go to their website:

http://wellsfaro.com/student/loans/graduate/medxtra_intern.jhtml

ACCESS REL Loan

Students may borrow $13,000. Interest is 91-day Treasury Bill +2.5% until graduation and +2.85% after graduation. Interest is capitalized once at graduation and then annually. However, you must have a borrowing relationship with ACCESS before you may utilize this program. An application may be obtained from the Office of Student Financial Assistance. If you have any questions, call ACCESS at 1-800-282-1550.

Grad Achiever Travel & Residency Loan

Maximum of $13,000 – You may obtain an application by accessing their URL: http://www.accessgrouop.org/students/medresources.html

Ridings Resource Group, Inc.

This group provides funding for interns, residents, for start up as well as established physicians. No collateral is required and loans range from $5,000 - $60,000 on signature alone. The borrower has up to 6 years to repay. For applications & information contact:

Ridings Resource Group, Ltd.
Suite 51 - 621 Park City Center
Lancaster, PA 17601
1-800-331-4952

U.S. Medical Student Advisory Association Loan Program (Credit Reserve)

Loans of $5,000 $6,000 or $8,000 are available to all students. Matched seniors may borrow up to $15,000. A line of credit may also be offered. For more information call 800-223-7076.

USPFG

United States Professional Financial Group provides a loan program for senior medical students with no security required.

- Interest rate: Simple, fixed at 15.95% charged on principal balance.
- You may select two years of deferred principal with six years of repayment or three years of deferred principal with six years of repayment.

Applications may be requested from the Office of Student Financial Assistance or call 1-800-333-9183.

GIFT AID (All Students)

AMA-ERF Jerry L. Petis Memorial Scholarship
This American Medical Association and Research Foundation awards a grant of $2,500 to a junior or senior medical student with demonstrated interest in the communication of science. The recipient is nominated by the Dean of the School of Medicine by February 1.

Educational Seed for Physicians, Inc. (ESP)
This scholarship/loan program amounts to $4,500 per year during medical school and is awarded on the basis of financial need and the individual's commitment to Family Practice for a two (2) year period in West Virginia following post-graduate training status. Obligation to repay canceled through five years of service in Family Practice in West Virginia. Application and information are available in the Office of Admissions, Cynthia Warren, Director of Admissions. Deadline: March 20, 2008.

Greater Kanawha Valley Foundation
Westmoreland Coal Company Medical Scholarships
West Virginia residents (preference to Boone county residents) may apply for this scholarship which amounts to tuition, fees and expenses to the extent of funds available. Recipients must commit to practice in Boone County, WV for a period equal to one-half of the time during which the scholarship is received. Applications are available in the Office of Student Financial Assistance. Additional information and applications are available from:

The Greater Kanawha Valley Foundation
P.O. Box 3041
Charleston, WV 25331
(304) 346-3620

Herschel Price Foundation
Contact by writing Herschel C. Price Educational Foundation, P. O. Box 412, Huntington, WV 25708-0412 - Jonna Hughes, Administrator and requesting an application. Following application and interview awards are made to students with financial need.

Japanese Medical Society Scholarship
This society offers scholarships ranging from $1,500 to $2,500 to medical students of Japanese decent. Applications are available in Office of Student Financial Assistance. The deadline for application is March 1, 2008.

For additional information contact: Scholarship Committee Chairman
17 East 89th Street
New York, NY 10128

Madison County Medical Society Scholarship

The society offers scholarship assistance to second, third, and fourth year medical students of Madison County, Alabama. Deadline July 1, 2008.

For application information contact: Madison County Medical Society
220 Rhett Avenue Suite B
Huntsville, AL 35801

National Medical Fellowship, Inc. (for minority students)

National Medical Fellowship (NMF) is the only nationwide private organization providing financial assistance to minority students attending medical school.

For application information contact: National Medical Fellowship, Inc.
5 Hanover Square – 15th Floor
New York, NY 10004

or at www.nmfonline.org

Public Health Trust (The Attorney General of West Virginia)

The Charleston National Bank of West Virginia serves as the trustee. The purpose of the trust is granting assistance to students who are willing to practice their health-related professions within West Virginia. A student must file an application and a Free Application for Federal Student Aid (FAFSA) by May 1 to ensure full consideration. Awards are based on merit, academic achievement, and financial need. Awards typically total $500 to $1,000 per year and may be continued in subsequent years based on reapplication and academic progress.

For application information contact: Attorney General of West Virginia
West Virginia Public Health Trust
Darrell McGraw, Attorney General
State Capitol Building E-26
Charleston, WV 25305
(304) 558-2021

Roxanna Booth Scholarship

These scholarships are made possible through the First Presbyterian Church of Kenova. Scholarships are made to students who live in Wayne County, WV and graduated from a Wayne County High School. Contact Information: Roxanna Booth Scholarship, Barbara McVay, Director, First Presbyterian Church of Kenova, 1116 Chestnut Street, Kenova, WV 25530 or Church Phone – 304-453-1681.

Thomas Brown McClelland Trust Scholarship

Currently, the Rotary Club of Miami is administering the Thomas Brown McClelland Trust. This trust will provide financial aid to medical students who are permanent residents of Dade County, Florida. The application deadline is February 1. For information go to the following web site: www.miamirotary.org

Institutionally Awarded Scholarships

Marshall University Graduate Tuition Waiver Program

A limited number of tuition waivers are available each semester to West Virginia residents. Generally, financial need is an award criteria as well as special circumstances. All West Virginia residents with a need analysis record (FAFSA) are considered. An application is not required.

Marshall University School of Medicine Scholarship/Loan Program

Applicants must be third or fourth year students in good standing. The program is designed to encourage School of Medicine graduates to choose residency programs affiliated with Joan C. Edwards School of Medicine. For further information and application contact:

The Medical School Associate Dean for Academic and Student Affairs

MUSOM Scholarships

The following scholarships are awarded by the School of Medicine Scholarship Committee. No application is necessary.

Robert C. Bailey Memorial Scholarship
David A. Brosius Memorial Scholarship
Ruth E. Butler Scholarship
Harry & Elise Carnahan Endowed Scholarship
Norval Carter Memorial Scholarship
C. Stafford Clay Scholarship
Daniel & Teresa Cowell Memorial Scholarship
Darby Family Scholarship
DOCS' Scholarship Program
Bernice Dorsey & Lyell Douthat Endowed Scholarship
Walter E. Duling Scholarship
James F. & Joan Edwards Scholarship
Betty Esposito Scholarship
Milton J. & Betty Ferguson Memorial Endowed Scholarship
Dr. Henry Hatfield Scholarship
Dr. F. J. and Marie Hoitash Scholarship
Dr. Winfield C. John Memorial Scholarship
Dr. Carl Kappes Memorial Scholarship
Dr. M. Idees & Ghazala Q. Khokar Scholarship
Ernest Leaberry Memorial Scholarship
Margaret R. & L. Lewis Scholarship
Dr. Frederick Lotspeich Scholarship
Sylvia & Milton Marshall Memorial Scholarship
Mary Burris McCollister Scholarship
C.H. Jackie & Mary Sinclair McKown Memorial
Mufson Family Award
MU School of Medicine Alumni Scholarship
MU School of Medicine Faculty Scholarship
MU School of Medicine Memorial Scholarship
Bertha M. Lake Polan Scholarship
Phillipine Medical Assciation of WV Scholarship
Prichard Medical School Endowed Scholarship
Ethel Ramsey Scholarship
Charles O. Reynolds Medical Scholarship
Herschel Howard Sargent Memorial Scholarship
Alma Stollings Memorial Scholarship
Carl Hensley & Robert Walton Thomas Scholarship
Dr. Gary Tolley Memorial Scholarship
Touma Family Scholarship
Gregory D. VanMeter Memorial Scholarship
R.J. Wilkinson Scholarship

Service Scholarships

Armed Forces Health Professions Scholarship

This scholarship program provides full tuition, books, instruments and approximately $1020 per month for ten and one-half months. In return, the student agrees to serve one year of service for each year of support (a minimum of three years of service). The student is required to spend forty-five days per year on active duty. This active duty assignment does not prevent a student from going to dental school when required in the summer. Information and further details may be obtained by calling the following numbers to find the closest contact.

Air Force
1-800-543-3490 or 1-304-522-7573

Army
1-314-739-5701 or 1-304-529-4111

Navy
1-314-331-4337 or 1-304-523-2105

Financial Assistance Program (FAP)

This program has been implemented by the Department of Defense to assist students in residency and fellowship programs in specialties determined to be of critical need to the armed forces (the Army, Navy and Air Force). The Department of Defense identifies the specialties as primarily the ones termed *wartime critical specialties*. These include the surgical specialties and anesthesiology or those projected to be staffed at or below 90 percent of the authorized level.

The FAP Program provides the following:

- A commission in the Medical Corps of the specific service in inactive status;
- An annual grant while in residency or fellowship, currently set at an amount of $19,874;
- Monthly stipend while in residency or fellowship currently set at $932. This is in addition to the annual grant;
- Payment of educational expenses;

- All aforementioned is in addition to any stipend or allowances provided by the civilian training institution;
- An active duty appointment in the Medical Corps of the specific service upon completion of residency or fellowship.

Participation in the FAP Program of the Navy requires of the individual:

- Active duty obligation of two years for the first year of participation as a resident or fellow plus one-half year for each additional half-year of participation or portion thereof.
- A total Reserve commission obligation of eight years after completion of residency or fellowship. A portion of that may be served in inactive status.
- The active duty obligation is additive to any other unfulfilled active duty obligation such as the Health Professions Scholarship or Naval ROTC.

For more information contact:

Robert L. Summit, M.D.
Provost, University of Tennessee Memphis
Dean, College of Medicine
62 S. Dunlap
Memphis, TN 38163

National Health Service Corps Scholarship Program

These scholarships are limited and may vary in value. Students may receive a maximum award which could include a stipend of approximately $1,086 monthly along with the annual payment of tuition and fees, books and other educational expenses. Scholarship recipients agree to serve one year in the U.S. Public Health Service Corps in return for each year of the award. The minimum service obligation is two years. The service obligation is currently fulfilled by scholarship recipients as salaried PHS Commissioned Officers in these Federal directed patient-care components of the Public Health Service: (1) The Indian Health Service, (2) The Bureau of Medical Services hospitals and clinics and the health care facilities of the Bureau of Prisons and U.S. Coast Guard and (3) the National Health Service Corps (NHSC). Participants employed by the NHSC may serve in non-commissioned Federal Civil Service status at comparable rates of pay. Placement of scholarship recipients will be at critical health manpower shortage sites unfilled by regular PHS recruitment efforts. (West Virginia has a number of such shortage areas.) While component and location preferences are solicited at the time of employment for obligated service, nationwide PHS staffing needs preclude any pre-employment site commitments of scholarship recipients.

Deadline for receipt of application – March 28th of the current year.

Contact the following for application information:

National Health Service Corps Scholarship Program
Rm 7-22 Parklawn Building
5600 Fishers Lane
Rockville, MD 20857
(800) 638-0824

National Health Service Corps SEARCH Program – West Virginia

SEARCH – Student Resident Experiences and Rotations in Community Health

The NHSC SEARCH Program for West Virginia provides stipends for health professions students and residents to train in under-served areas. The program is funded by the bureau of Primary Care and administered jointly by the West Virginia University of Office of Rural Health and the West Virginia Bureau for Public Health.

Federal Requirements for Applicants:
Students/Residents must be enrolled in one of the following programs: medicine, dentistry, dental hygiene, nurse practitioner, nurse-midwifery, graduate social work, physician assistant, or graduate clinical psychology and have completed a minimum of one year of their professional education. These students/residents must be interested in pursuing primary care in family or general medicine, psychology, social work, dentistry, dental hygiene, obstetrics and gynecology, internal medicine, or pediatrics.

Program Requirements:
In addition to primary care clinical work, students/residents are required to participate in weekly interdisciplinary seminars held within the consortium. Travel may be required. Students/Residents are also required to participate in community projects, approved by the preceptor, site coordinator, campus faculty, and SEARCH advisory panel.

Stipend Awards:
Stipends are $75 for each day of practice in a rural community, for a minimum of 20 working days and a maximum of 100 working days per grant year.

Criteria:
The NHSC SEARCH Program of West Virginia does not discriminate based on race, sex, religion, or creed. Stipends are awarded to students/residents regardless of their university affiliation who are pursing careers in primary care as a doctor, nurse practitioner, nurse midwife, physician assistant, dentist, dental hygienist, social worker, or clinical psychologist. Dental students must have completed two years of their professional training. All applicants must be considered full time and in good standing with their respective programs.

The application process begins with the West Virginia Rural Health Education Partnerships (WVRHEP) consortium site's recommendation of an applicant. Student/Residents apply directly to the site coordinator in charge of the WVRHEP site of interest. A statewide advisory panel, consisting of representatives from communities and educational institutions across the state, meets quarterly to make final decisions on SEARCH Program awards.

All students/residents must have completed one year of their professional training. Preference is given to applicants demonstrating one or more of the following attributes:

1) Presently a NHSC scholarship recipient.
2) Has strong ties to a rural area (preferably in West Virginia) as evidenced by number of years in residency, presence of family ties in a rural locale, and/or history of work or

community service within a rural locale.
3) Has demonstrated an interest in rural health, and/or
4) Has arranged a rural rotation at a WVRHEP site beyond the minimum of the 20 days required.

Application Deadlines:
Application deadlines are September 1, December 1, March 1, and June 1. Applications must be received by the WVRHEP site coordinator at the site of interest two weeks before the deadline date.

Applications are located on the internet:

http://www.wvrhep.org/searchstudentapp.doc

http://www.wvrhep.org/searchcommapp.doc

For more information contact: Ms. Jacki Masi-Razmus
WVU Office of Rural Health
304-293-1783

Other Scholarships

Baltimore City Medical Scholarship
Scholarships are available to residents of Baltimore, Maryland, who are full-time medical students. Applications are available in the Office of Student Financial Assistance. *Deadline is May 1.*

For further information contact: Baltimore City Medical Society Foundation
1211 Cathedral Street
Baltimore, MD 21201

Monmouth County, New Jersey Scholarship
Scholarships are available to graduates of Monmouth County, New Jersey High School. Deadline for application is March 15.

For application information contact: Frank & Louise Groff Foundation
15 Floyd Wycoff Road
Morganville, NJ 07751

International Order of The Kings Daughters & Sons Health Career Scholarships

Currently, awards are $1,000. The award is free of obligation on the part of the student, except to serve with dedication. Application and further inquiries should be accompanied by a stamped, self-addressed business-size envelope and sent to:

Director
Health Careers Scholarship Department
P. O. Box 1040
Chautauqua, NY 14722-1040

http://www.iokds.org/scholarship.html

Norman W. Smith Scholarship Loan Trust

The student must be attending an accredited medical school and be a resident of Berkeley County, WV. Funds are loaned (usually $7,000 annually) with no interest charged until one year after graduation or termination of studies. The interest rate is equivalent to the rate charged on government student loans.

If a graduate is employed for two years in the field of religion or by a government or government-related body in the practice of medicine, the loan may be converted to a grant.

For further information and application procedures, please contact:

People National Bank
Peter G. Dufourny, Trust Department
100 S. Queen Street
Martinsburg, WV 25401

Windham County Medical Association Scholarship

The Windham County Medical Association offers scholarships to medical students residing in Windham County, Connecticut. Deadline: April 15

Contact the following for further information:

Windham County Medical Association
P.O. Box 30
Bloomfield, CT 02006-0030

Joan C. Edwards School of Medicine
Base Budgets for 2008-2009

Resident		Non-Resident
	MSI -- 10 Months 8/11/08 to 6/12/08	
$16,738	Tuition and Fees	$42,328
1,200	Books and Supplies	1,200
13,800	Living Expenses	13,800
164	Average Loan Fees	164
$31,902	**TOTAL**	**$57,492**
	MSII -- 10 Months 8/11/08 to 6/20/09	
Resident		**Non-Resident**
$16,738	Tuition and Fees	$42,328
1,200	Books and Supplies	1,200
13,800	Living Expenses	13,800
810	USMLE	810
164	Average Loan Fees	164
$32,712	**TOTAL**	**$58,302**
	MSIII -- 12 Months 7/07/08 to 6/26/09	
Resident		**Non-Resident**
$16,738	Tuition and Fees	$42,328
1,500	Books and Supplies	1,500
16,560	Living Expenses	16,560
1,835	USMLE	1,835
1,000	Rural Clinical Expenses	1,000
164	Average Loan Fees	164
$37,797	**TOTAL**	**$63,387**
	MSIV -- 10 Months 7/07/08 to 5/08/09	
Resident		**Non-Resident**
$16,738	Tuition and Fees	$42,328
1,200	Books and Supplies	1,850
13,800	Living Expense	13,800
1,000	Rural Clinical Expenses	1,000
1,000	USMLE-CSE	1,000
164	Average Loan Fees	164
$33,902	**TOTAL**	**$59,492**

Books and Supplies: MSI = Books, Supplies and Instruments
MSII =Books, Supplies and National Board Exam Part I
MSIII = Books and Supplies
MSIV = Includes National Board Exam Part II

Joan C. Edwards School of Medicine
2008-2009 Budget Breakdown

TUITION & FEES: Resident = $16,738
Non-Resident = $42,328

1st Year Books & Supplies = $1,200

2nd Year Books & Supplies = $1,200
USMLE Registration = $ 480
USMLE Q Bank-Step 1 = $ 330

3rd Year Books & Supplies = $1,500
USMLE Registration-Step 2 CK = $ 480
USMLE Registration-Step 2 CS = $1,025
USMLE Q Bank-Step 2 = $ 330
Rural Clinical Experience = $1,000

4th Year Books & Supplies = $1,200
USMLE-Travel for CS Exam = $1,000

1st year includes books, supplies and instruments

- Students may request funds to cover the cost of a computer by sending a request with documentation of purchase or estimate to the Financial Aid Office.
- Students may request funding to cover health insurance required by MUJCESOM by sending email to FAO.

2nd year includes books, supplies and National Board Exam I.

- STEP 1 USMLE Costs as noted above.

3rd year includes books and supplies includes - $500 PDA.

- STEP 2 USMLE Costs as noted above for CK & CS and Q Bank.
- Students participating in the Partners in Prevention Program may have their budgets increased by $350 with documentation.
- Rural Clinical Experience ($1000 added as budget item for travel, etc).

4th year includes National Board Exam II

- A maximum of $2,000 for electives and rotation expenses per estimate may be added with request from student listing dates and anticipated expenditures. Any amount exceeding $2,000 must be approved by the School of Medicine.

Separate Budget Items:

- All students are required to participate in Rural Clinical Experience. ($1000 added as budget item).
- Added $1,000 for Clinical Skills Exam Application as separate budget item.

4th Year includes National Board Exam II.

- A maximum of $2,000 for electives and rotation expenses per estimate may be added with request from student listing dates and anticipated expenditures. Any amount exceeding $2,000 must be approved by the School of Medicine.

Separate Budget Items:

- Rural Clinical Experience ($1,000 added as separate budget item-MRCL)
- Added $1,000 for Clinical Skills Exam recognizing expense related to taking exam as separate budget item (CSE)

Off-Campus Not-Shared Budget:

Housing & Utilities	$ 650	
Food	275	
Transportation	140	
(May be adjusted as students travel to the VA as well as other hospitals in the area)		
Medical/Insurance	108	
Clothing/Personal	88	
Other Consumption/Recreation/Miscellaneous	119	(Includes $20 Internet Access)
	$1,380	

$1,380 x 12 months = $16,560
$1,3800 x 10 months = $13,800

Living with Parent - No Dependents

	12 Months	10 Months
Maintenance at Home	$2,502	$2,085
Transportation	$1,750	$1,458
Miscellaneous & Insurance	$1,860	$1,550

For students with dependents other than a spouse whose available income is negative, the budget may be increased by the amount of the negative available income.

For married students with spouse in college at least half-time and receiving financial aid, living expenses will be divided in half for months both enrolled in college and any months exceeding the time both are in college will be added to the medical student's cost in its entirety.

- 9-month living expenses (medical rate) divided by 2 with ½ appearing on each student's budget. The remaining 3 month total would be added to the medical student's budget for a 12 month student, however, only 1 additional month for a 10 month student.

Child Care expenses can be added upon receipt of documentation.

Budget Adjustments/Contribution Adjustments

Adjustments are allowed by the Office of Student Financial Assistance on a student by student basis. Listed below are some of the items which have been adjusted based on individual situations. Adjustments are made to increase a student's eligibility for assistance and to recognize a student's current situation. Please understand that any adjustment made to your family contribution and/or budget must be documented for review by auditors. Also, it must be an item that we can consider "customary and reasonable" in nature and related to your educational experience at the Joan C. Edwards School of Medicine.

Appeal of Estimated Budget

Complete a budget appeals form and submit it to the Office of Student Financial Assistance for consideration. Attach the appropriate rent receipt copies and copies of monthly bills.

What can be added to the budget?

Computer Expense – During your first year a computer may be purchased and with this documentation it can be allowed in your budget for reimbursement. Provide documentation to the Financial Aid Office.

Living Expenses – Allowable expenses that exceed established base budget items.

Child Care Expenses - Only child care expenses incurred during your period of enrollment will be allowed. Submit documentation with a request for budget adjustment to the Office of Student Financial Assistance.

Medical Expenses - Medical expenses incurred during the academic year not covered by insurance *could* result in an adjustment.

Two Household Expense - Allowances are made for two household situations. Contact the Office of Financial Assistance for further information.

Health Insurance – May be added to your budget.

Auto Insurance and Repair – Access to an automobile is considered a requirement for medical students to meet the demands of community-based education in the curriculum. You cannot, however, request additional aid to purchase a car and financial aid cannot be budgeted for car payments or for auto rental/leasing.

What is NOT part of the budget?

Consumer debt, including student loans, personal loans, and automobile payments. Do your best to eliminate debt before beginning your studies.

Residency Interviews – The Department of Education considers the expense of residency interviews to be a career cost not an educational cost. However, there are alternative loans to cover these expenses.

Contribution Adjustments (Appeal Form on Page 28.)

Base Year vs. Estimated Year Income - The FAFSA requests income regarding the base year (2007) and you may have experienced a decrease between the base year and estimated year (2008). Complete an estimated year income form and submit it to the Office of Student Financial Assistance.

Should you have questions regarding any of the above or other circumstances that you may experience, do not hesitate to contact the Office of Student Financial Assistance for guidance.

Disbursement of Financial Aid Funds

Currently, any institutionally awarded financial aid or scholarships received from outside sources will be credited to your student account following registration for classes. It will be reflected on your bill to reduce the amount due.

Actual disbursement to your student account cannot happen any earlier than ten days prior to the first day of classes pending your completion of promissory notes, entrance interviews, and endorsement procedures. The date established for disbursement will not be consistent across the four class levels as each class has its own start date for the fall term and spring term. You will receive a schedule of disbursement dates prior to registration and it may found on our website.

All aid exceeding tuition and fees will be deposited through Higher One per your instructions upon activating your Marshall University ID card. Please note there are three options – 1 – Request a Higher One Account, thus your funds will be deposited and you may use your ID as a debit card; 2 – Complete an authorization form to have your funds direct deposited to your checking account; 3 – Request that the funds be sent from Higher One in a check to your local address.

2008-2009 Medical School Income Adjustment Form

_____
Student's Name (Please print)Social Security Number and MU ID Number

If your family's 2007 income has been reduced, you should complete this form for further consideration of your financial aid application and return it to Marshall University Office of Student Financial Assistance,116 Old Main, Huntington, WV 25755. If you have questions please contact the Office of Student Financial Assistance toll-free at (800) 438-5390 or (304) 696-3162.

Please review the section below and indicate how the explanation(s) applies to the reason(s) of your family's income reduction. **You must complete the 2008 estimated income located on the back of this page.**

(___) Student was employed full-time in 2007 (at least 35 hours/week for 30 weeks) and is no longer employed full-time. **Please indicate number of weeks employed in 2008_____ and number of hours/week**: _____.

(___) Spouse whose 2007 income from work was reported on the financial aid application has been unemployed at least 10 weeks during 2008. **Please indicate number of weeks unemployed: _____.**

(___) Disability of student/spouse earning income in 2007 and has been unable to pursue normal income-producing activities for at least 10 weeks during 2008. **Please explain type of disability in comment section below.**

(___) Student or spouse who received nontaxable income (used in the calculation of student's expected family contribution) in 2007 had a complete loss of benefits for at least 10 weeks in 2008. **Please indicate type of nontaxable benefits lost and number of weeks these benefits have not been received in 2008 in comment section below.**

(___) Student has become separated or divorced after submitting his or her application. **Please state date of separation/divorce and address of both you and your separated/divorced spouse in comment section below**.

(___) Death of spouse after student submitted his or her application. **Please indicate date of spouse's death _____.**

(___) Paid out 2007 medical/dental expenses (including insurance premiums but excluding amounts covered by insurance or outstanding amounts). **Totaled paid receipts or a Schedule A Federal 1040 Tax Form MUST be attached. Your request will not be processed if amount reported is not documented with receipts or if it is less than 11 percent of the total 2007 income. NOTE:** If indicating this reason **only**, you are not required to complete the estimated year information.

(___) Paid out elementary, junior high and high school tuition paid in 2007 (excluding scholarship and/or preschool and college tuition). **Your tuition request will not be processed unless you provide a letter from the school for the year 2007-2008 or if it is less than five percent of the total 2007 income.**

(___) Other: **(Please explain below, or attach signed explanation.)**

COMMENTS: Please attach an explanation detailing all reasons for the reduction of your family's 2008 income. Additionally, you must complete the entire form on the back of this sheet.

_____
_____

Complete both of the sections (Gross Taxed and Untaxed Income) below with income (prior to exemptions or deductions) your family expects to receive from January 1, 2008 until December 31, 2008. IF NONE, ENTER ZEROS.

TOTAL 2009 GROSS TAXED INCOME	**Student's Income**	**Spouse's Income**
1. Wages, Salaries, Tips	$_____	$_____
2. Severance Pay	$_____	$_____
3. Pensions and annuities	$_____	$_____
4. Interest and dividend income	$_____	$_____
5. Business or farm income	$_____	$_____
6. Capital Gains	$_____	$_____
7. Income received from renting after expenses paid for mortgage interest, taxes and insurance	$_____	$_____
8. Alimony which will be received	$_____	$_____
9. Unemployment Compensation (State and/or SUB)	$_____	$_____
10. Any other taxed income	$_____	$_____
Total 2009 Gross Taxed Income	**$**_____	**$**_____

TOTAL 2009 UNTAXED INCOME		
1. Payments to tax-deferred pension and savings plans (Paid directly or withheld from earnings). Include untaxed portion of 401(K) and 403(B) plans	$_____	$_____
2. Social Security benefits (SSI or disability) received by student, children or spouse, if married.	$_____	$_____
3. Retirement or disability benefits	$_____	$_____
4. Workers' Compensation	$_____	$_____
5. Welfare benefits include AFDC or ADC	$_____	$_____
(Excluding food stamps)	$_____	$_____
6. Untaxed portion of pensions	$_____	$_____
7. Living and housing allowances (excluding rent subsidies for low income housing) for clergy, military and others (including cash payments or cash value of benefits)	$_____	$_____
8. Child support or maintenance payments which will be received for ALL children.	$_____	$_____
9. Cash support or money paid on student's behalf	$_____	$_____
10. Veterans benefits except student's educational benefits	$_____	$_____
11. Railroad Retirement benefits	$_____	$_____
12. Any other untaxed income and benefits such as Black Lung Benefits, Refugee Assistance, etc.	$_____	$_____
Total 2009 Untaxed Income	**$**_____	**$**_____

THE PENALTY FOR SUBMISSION OF FRAUDULENT INFORMATION ON THIS FORM MAY BE REPAYMENT OF TRIPLE ANY AMOUNT OF MONEY RECEIVED PLUS A FINE AND/OR IMPRISONMENT.

_____ _____

Signature of Student Date Signature of Spouse (if married) Date

Email Address_____ Telephone Number_____

Medical Student Budget Appeal Form

_____ _____ _____
Last Name **First Name** **MU ID Number**

_____
Social Security Number

I am a 1st ___ 2nd___ or 4th ___Year Medical Student (10 months)
I am a 3rd ___ Year Medical Student (12 months)
Do you share an apartment with anyone other than a spouse? Yes___ No___
Will your spouse be an at least half-time student? Yes__ No___

Budget Adjustment Form for Medical Students			
	$ Monthly	**$ Total**	**FAO Use Only**
Rent/House Payment	$_____	$_____	$_____
Electric	$_____	$_____	$_____
Gas	$_____	$_____	$_____
Telephone	$_____	$_____	$_____
Water	$_____	$_____	$_____
Other Utility:_____	$_____	$_____	$_____
Other Utility:_____	$_____	$_____	$_____
Insurance/Health & Car	$_____	$_____	$_____
Food	$_____	$_____	$_____
Transportation	$_____	$_____	$_____
Child care costs (Provide name and age of children in comment section on the back of this form.)	$_____	$_____	$_____
Other:_____	$_____	$_____	$_____
Other:_____	$_____	$_____	$_____
Other:_____	$_____	$_____	$_____
Other:_____	$_____	$_____	$_____
Other:_____	$_____	$_____	$_____
TOTAL:	$_____	$_____	$_____

FAO USE ONLY
$_____Total for ____ months - $_____ standard budget amount for same months = $ _____ monthly increase x ___ = $_____
$_____ One-time allowable expense for: **TOTAL INCREASE = $_____**

COMMENT SECTION: You **MUST** provide a detailed explanation below as to why you are requesting a budget adjustment. Attach additional sheets if necessary.

_____

_____

_____

_____

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_____

_____

_____

_____

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_____

_____

_____

_____

_____

_____

I certify that the above is true to the best of my knowledge. If it is found to be otherwise, I understand that this may represent a punishable act of fraud against the United States Government and/or that I may forfeit all additional eligibility for assistance.

_____ _____

Signature **Date**

_____ _____

E-mail Address **Telephone Number**

Charlie Lewis West Virginia State Medical Association Loan Program Description/Application

Eligibility:
This program is provided to the needy and deserving medical students who are enrolled on a full-time basis in either the Joan C. Edwards School of Medicine or the West Virginia University School of Medicine. Applicants must be U.S. citizens and residents of West Virginia who have an interest in remaining in the state following graduation. The loan fund is made possible by voluntary contributions from practicing physicians who are members of the West Virginia State Medical Association. This program is sponsored by the West Virginia State Medical Association. It is named after Charlie Lewis, former Executive Director of the State Medical Association.

Selection:
Recipients will be selected by the respective schools on the basis of the above criteria. Financial need will be a major consideration along with academic criteria.

Application:
Annual application will be required. However, awards may be renewed providing funds are available and the recipient continues to demonstrate eligibility. Eligibility is determined by the school's Charlie Lewis Loan Application, needs test and institutional application. The deadline is noted on the application.

Interest:
The interest rate shall be established at nine percent (9%) and shall accrue from the date of the loan. Interest need not be paid during the in-school period, periods of graduate medical education or for 60 days following graduate medical education.

Interest Cancellation:
A unique feature of this program allows for cancellation of interest for in-state practice. One year of interest will be cancelled for each year of practice in West Virginia following completion of post-graduate training.

Repayment:
Principle repayment will begin 60 days following the completion of graduate medical education or withdrawal from medical school. Interest will be added if a practice site is chosen outside of West Virginia. All principal and interest must be repaid in annual increments equal to the total years of medical school and post-graduate training. Cancellation of principal amounts is not provided for in this program.

Promissory Note:
Loan recipients must sign a promissory note and have a co-signer who is not a spouse, faculty member or a student. Typically, a parent is an appropriate co-signer.

Exit Interview: An exit interview will be required of each loan recipient at the time of graduation from the institution. At that time, interest cancellation forms will be provided to student borrowers along with a repayment schedule and other appropriate forms.

Disbursement:
Loan funds in this program will be disbursed by the respective school. Typically, funds will be disbursed twice during the year, one-half at the beginning of each semester.

_____
Name Social Security Number & MU ID Number

Classification: MSI ____ MSII____ MSIII_____ MSIV_____

_____
Street Address Apt. #

_____
City State Zip Telephone Number

_____
Email Address

My signature below is certification that I have read, understand and agree to the aforementioned provisions of the loan program and I plan to remain in West Virginia following the completion of my medical education.

_____ _____
Signature Date

Medical Student Loan Program Application

Eligibility:
Applicants must be enrolled or accepted for enrollment in an approved state medical school in a program leading to a M.D. or D.O. degree providing that individual has not yet received one of these degrees and be a West Virginia resident. Further, the applicant must have demonstrated financial need based on a recognized needs test application; be in good academic standing and making satisfactory progress according to institutional policy; and not be in default on any previous student loans.

Selection:
Initial awarding is limited to students who have previously borrowed under this program (also called Board of Regents Medical Student Loan). After these awards are made, any remaining funding becomes available for loans under the WV Health Education Student Loan Program (see additional information in this booklet). If funding is available after the awards of prior year borrowers, additional Medical Student Loans will be made using the following prioritization for selection.

In every situation priority will be given to students who have a true commitment to practicing rural health care in rural West Virginia.

Application:
Annual application will be required. The commitment for the program is for one year. However, awards may be renewed providing funds are available and the recipient continues to demonstrate eligibility. The school's program application and needs test will be used. The deadline is noted on the application.

Loan Amounts:
The maximum amount of the loan shall be restricted during the first several years of the program to assure satisfaction of its purposes. The amount of individual loan per year shall from $5,000 to $10,000 depending upon funding.

Interest:
Interest begins on this note after graduation or immediately following authorized periods of deferment and will be calculated at the prevailing Stafford Loan interest rate.

Master Promissory Note:
The master promissory note shall be an open ended note. All loan disbursements at the same interest rate shall be recorded on this note. A new promissory note shall be used as needed for changes in the interest rate, payment date or other changes necessary to comply with regulation or the applicable law.

Loan Cancellation:
Cancellation of outstanding principal and interest shall be granted for performance of full-time service as an M.D. or O.D. in West Virginia in areas approved as designated medical specialties in which there is a shortage of physicians. Cancellation shall be equal to but not exceed $10,000 of principal plus accumulated interest for each approval period of twelve (12) consecutive months of full-time practice.

Repayment:
Repayment begins one (1) year after the completion of education, approved training or required military service and can take up to ten (10) years providing the minimum $50.00 per month payments is maintained. Should the borrower discontinue the full-time study of medicine, loans made from this fund and accrued interest is due and payable beginning sixty (60) days from the date of last enrollment.

Exit Interview:
An exit interview shall be required by the school at the time the borrower graduates or otherwise terminates enrollment. At that time, the borrower's rights and responsibilities under the loan program will be discussed. It is the responsibility of the borrower to keep the Student Loan Officer of the lending institution aware of a current address record while the loan is active.

Disbursement :
Loan funds in this program will be disbursed by the respective school. Typically, funds will be disbursed in two (2) installments, one-half of the annual loan at the beginning of each semester.

_____
Name Social Security Number & MU ID Number

Classification: MSI_____ MSII_____ MSIII_____ MSIV_____

_____
Street Address Apt. #

_____
City State Zip Telephone Number

_____
Email Address

My signature below is certification that I have read, understand and agree to the aforementioned provisions of the loan program and I plan to remain in West Virginia following the completion of my medical education in anticipation of meeting one of the approved cancellation alternatives.

_____ _____
Signature Date

Health Sciences Scholarship Program

This program, authorized by the West Virginia Legislature in 1995, provides a scholarship incentive for students to complete their training in primary care and practice in underserved rural areas of the state. The program is funded by state appropriation.

Eligibility:

- Fourth-year medical students at West Virginia schools of allopathic or osteopathic medicine who are entering primary care internship or residency programs in West Virginia; and

- Students who are in the final year of a primary care educational program in West Virginia for nurse practitioners, physician assistants or nurse mid-wives.

Although in-state residency is not a requirement, awarding preference will be given to West Virginia residents.

Selection Criteria:
Applicants must demonstrate an interest in and commitment to primary care in West Virginia. Other selection factors include: background or family ties in rural West Virginia; work or living experience in a rural area; and experiences as a health professional or health professions student in rural West Virginia.

Benefits:
Scholarship awards of $10,000 are made by the Vice-Chancellor for Health Sciences of the University System of West Virginia, based on recommendations of an advisory panel.

Obligation:
The student must sign a contract to practice in an underserved area of the state (Health Professional Shortage Area or other area designed as under-served by the West Virginia Bureau for Public Health) for a minimum of two years upon completion of training. The penalty for not fulfilling the service obligation is repayment of the scholarship with interest.

For more information contact: Alicia Tyler
University System of West Virginia
1018 Kanawha Blvd., East, Suite 1100
Charleston, WV 25301-2827
Phone: (304) 558-0530
Fax: (304) 558-0532

National Health Service Corps

Department of Health & Human Services
U.S. Public Health Services
Health Resources & Services Administration
Bureau of Primary Health Care

State Loan Repayment Program

The National Health Service Corps is a program of the Federal Health Resources and Services Administration's Bureau of Primary Health Care which is the focal point for providing primary health care to underserved and vulnerable populations. The NHSC assists in the development, recruitment and retention of community responsive, culturally competent primary care clinicians dedicated to practicing in health professional shortage areas.

What is the National Health Service Corps State Loan Repayment Program?
The National Health Service Corps (NHSC) State Loan Repayment Program (SLRP) is a part of the overall strategy of the NHSC to improve access to primary and preventive health services for underserved communities and populations.

How does it work?
The NHSC provides funds directly to states for the operation of loan Repayment Programs. The Federal Government and States provide a dollar for dollar match to assist in the repayment of qualifying educational loans for eligible participants.

Who is Eligible?

- Primary Care Physicians
- Nurse practitioners
- Certified Nurse-Midwives
- Physician Assistants
- Dentists

Eligibility Requirements:
Health professionals participating in this program must: (1) be U.S. citizen with a valid, unrestricted State license and/or certificate to practice; (2) have no other underserved obligations for service; (3) must serve full-time (40 hours/week) in the clinical practice of their profession; and (4) be free of judgments arising from Federal debt.

How Do I Learn More About This Program?
Please write or call State on the next page.

Contacts for State Loan Repayment Program

Arizona Ms. Belinda Ehlert, Program Manager Office of Primary Care Resources Arizona Department of Health Services Phoenix, Arizona 85007 (602) 542-2954 FAX: (602) 542-2011	**Louisiana** Ms. Paula Kramer DHH/Bureau of Health Resources Mgt. P.O. Box 1349 Baton Rouge, Louisiana 70821-1349 (504) 342-4702 FAX: (504) 342-5839
California Ms. Delia R. Santiago Office of Statewide Health Planning & Dev. 1600 9th Street, Room 440 Sacramento, California 95814 (916) 654-1833 FAX: (916) 654-3138	**Maine** Ms. Sophie Glidden, Project Director Primary Care Department of Human Services 35 Anthony Ave. State House Station #11 Augusta, Maine 04333-0011 (207) 624-5424 FAX: (207) 624-5431
Colorado Mr. Tom Kautzky University of Colorado Health Science Center Campus Box A096, 4200 East 9th Ave. Denver, Colorado 80262 (303) 270-5885 FAX: (303) 270-5886	**Maryland** Ms. Antoinette W. Coward, M.S., C.H.E.S. Maryland Department of Health & Mental Hygiene 201 West Preston Street, Room 429 Baltimore, Maryland 21201 (410) 767-5602 FAX: (410) 333-7501
Connecticut Ms. Elizabeth Hicken Connecticut Department of Public Health 410 Capitol Avenue Hartford, Connecticut 06106 (860) 509-8051 FAX: (860) 509-7717	**Massachusetts** Ms. Rachel Gunther Department of Public Health 250 Washington Street, 5th Floor Boston, Massachusetts 02108 (617) 624-6066 FAX: (617) 624-6062
Florida Ms. Lisa Howe Department of Health & Rehabilitative Services 1317 Winewood Boulevard Tallahassee, Florida 32399-0700 (904) 487-2044 FAX: (904) 922-6296	**Michigan** Mr. Steven Creamer, M.A. Michigan Department of Community Health Managed Care Quality & Assessment Division 3423 North Martin Luther King Jr., Blvd. Lansing, Michigan 48909 (517) 335-8553 FAX: (517) 335-9239
Georgia Mr. Joe B. Lawley, Executive Director State Medical Education Board 270 Washington Street, S.W., 7th Floor Atlanta, Georgia 30334 (404) 656-2226 FAX: (404) 651-5788	**Minnesota** Ms. Debra Jahnke Office of Rural Health & Primary Care Minnesota Department of Health P.O. Box 64975 St. Paul, Minnesota 55164 (614) 282-6334 FAX: (612) 297-5808
Illinois Ms. Mary Catherine Ring, Chief Center for Rural Health Illinois Department of Health 535 W. Jefferson Street, 3rd Floor Springfield, Illinois 62761 (217) 782-1624 FAX: (217) 782-2547	**Missouri** Mr. Harold Kirbey Missouri Department of Health Health Systems Research & Development P.O. Box 570 Jefferson City, Missouri 65102 (800) 891-7415 FAX: (573) 526-4102
Iowa Mr. Carl Culczyk, Program Manager Iowa Department of Public Health Bureau of Community Health Department Lucas State Office Building, 3rd Floor 321 East 12th Street Des Moines, Iowa 50319-0075 (515) 281-7224 FAX: (304) 281-4958	**Nevada** Ms. Teryl Trowbridge The University of Nevada, Reno Office of Rural Health Savitt Medical, #201 Mailstop (150) Reno, Nevada 89557-0046 (702) 784-4841 FAX: (702) 784-4522

New Hampshire Ms. Sadhana Hall, Rural Health & Primary Care Community Health Institute 95 North State Street Concord, New Hampshire 03301 (603) 271-4638 FAX: (603) 271-1517	**Texas** Ms. Cynthia Valenzuela-Hegemeir Division of Student Services, TX Higher Education P.O. Box 12788 Austin, Texas 78711 (512) 427-6367 FAX: (512) 427-6570
New Jersey Ms. Sharon W. Bryant, Administrator Primary Care Physician & Dentist Loan 65 Bergen Street Martland Building, Room 1441 Martland, NJ 07107-3001 (973) 972-4605 FAX: (973) 982-5320	**Utah** Ms. Sandra Assassnik, Assistant Director Utah Department of Health Box 142005 Salt Lake City, Utah 84114-2005 (801) 538-6218 FAX: (801) 538-6387
New Mexico Mr. Kenn Williams, Program Officer NM Commission on Higher Education Financial Aid and Student Services P.O. Box 15910 Santa Fe, New Mexico 87502-5910 (505) 827-7383 FAX: (505) 827-2392	**Vermont** Ms. Ellen Thompson P.O. Box 70, 108 Cherry Street Burlington, Vermont 05402 (804) 863-7606 FAX: (804) 371-0116
New York Mr. Steve Swanson Director of Scholarship & Loan Repayment New York State Department of Health Corning Tower Room 1084 Empire State Plaza Albany, New York 12237 (800) 858-8757 FAX: (518) 474-0572	**Virginia** Ms. Bernadette Donato Nettemeyer Center for Primary Care Resource Development 1500 East Main Street Suite 227 Richmond, Virginia 23219 (804) 786-4891 FAX: (804) 371-0116
North Carolina Mr. Tom Tucker North Carolina Office of Rural Health & Resources 311 Ashe Avenue Raleigh, North Carolina 27606 (919) 733-2040 FAX: (919) 733-8300	**Washington** Ms. Kathy McVay, Program Administrator Washington State Higher Education 917 Lakeridge Way P.O. Box 43430 Olympia, Washington 98504-3430 (360) 753-7844 FAX: (360) 753-7808
Pennsylvania Ms. Leslie Best, Director Division of Professions Development Pennsylvania Department of Health P.O. Box 90 Harrisburg, Pennsylvania 17108 (717) 772-5298 FAX: (717) 783-3794	**West Virginia** Ms. Melissa Wheeler, Program Coordinator Division of Recruitment 350 Capitol Street, Room 515 Charleston, West Virginia 25301-3716 (304) 558-4383 FAX: (304) 558-1437 Toll Free: (888) 442-3456
Rhode Island Ms. Dolores Diorio Rhode Island Department of Health 3 Capitol Hill Providence, Rhode Island 02908 (401) 222-1171 FAX: (401) 861-5751	

West Virginia State Loan Repayment Program

This program offers repayment of educational loans to primary care physicians and other primary care practitioners, in return for an obligation to practice in a rural underserved area of West Virginia. The site must be public or nonprofit and located in HPSA. The program is funded by a federal grant (50%) and state (50%) appropriation.

ELIGIBILITY: Primary care physicians in general family practice, general pediatrics, obstetrics/gynecology, general internal medicine, general psychiatry; and nurse practitioners, physician assistants, and certified nurse-midwives.

Applicants must be a U.S. Citizen with a valid, unrestricted West Virginia license and/or certificate, and must have satisfied any other state or federal service obligation prior to beginning the loan repayment service obligation.

Benefits: $40,000 for a two-year commitment. Contracts may be extended for two additional years at a rate of $25,000 per year.

Loan repayment will pay for qualified government and commercial educational loans for medical or other health professions education and reasonable living expenses. Loan repayments are considered taxable income.

Awards are made by the Bureau for Public Health, based on a ranking of community need and availability of health professionals.

Obligation: Recipients of loan repayment must sign a contract to practice full time for a minimum of two years at an approved site in a HPSA. Penalties apply for breach of contract.

For more information, contact:
Melissa Wheeler, Program Coordinator
Division of Recruitment
350 Capitol Street, Room 515
Charleston, WV 25301-3716
304-558-4383; (Toll Free 1-888-442-3456; (FAX) 304-558-1437
Email: melissawheeler@wvdhhr.org

Glossary

Academic Year: A period of time when a full-time student is expected to complete the equivalent of at least two semesters, two trimesters or three quarters at a school using credit hours; or at least 900 hours of training in a program at a school using clock hours; or eighteen months for a correspondence program.

Accrued Interest: Interest that accumulates after a loan is disbursed and is paid by either the U.S. Department of Education or the borrower, depending on the loan program and status.

Aggregate Limits: The total amount of money a person may borrow through the student loan program.

Anticipated Graduation Date: The date indicated by the school, at the time it certifies the student loan application, as the date the student will graduate or obtain the degree enrolled. The graduation date reported by the school must reflect the length of time necessary for the student to complete the degree or course of study, based on the number of credits or clock hours in the program and the student's actual or expected enrollment status.

Budget: The estimated cost of attendance for an institution; usually includes tuition, fees, books, supplies, room, board, personal expenses and transportation. Other expenses may be included. (See Cost of Attendance).

Campus-Based Programs: The term commonly applied to those federal student aid programs administered by institutions of post-secondary education; includes: Federal Perkins Loan (formerly National Direct Student Loan - NDSL), Federal Supplemental Educational Opportunity Grant (SEOG) and Federal Work-Study (CW-S). Federal SEOG is for undergraduate students only.

Capitalization: Adding accrued interest to the loan's principal balance.

Consolidation Loan: Under a separate agreement, the lender may consolidate certain loans for a borrower with an indebtedness of at least $5,000 who is either in repayment or grace period status, is not delinquent by more than 90 days, and does not have another consolidation loan pending. Loans which can be consolidated are Perkins, Stafford, Supplemental Loans, Health Professions and Nursing Loans and Direct Loans.

Cost of Attendance: Generally, this includes the tuition and fees normally with the institution's estimate of the following costs: room and board, transportation and commuting, books, supplies, miscellaneous and personal expenses. In addition, dependent care and/or costs related to a disability may be included when appropriate. This is also referred to as "cost of education" or a student's "budget".

Deferment: A period of time during which the borrower's principal repayment obligation is postponed for authorized reasons. Borrowers who originally have their interest paid by the U.S. Department of Education while in school continue to qualify for these interest benefits during authorized deferment periods. Unsubsidized Loans and Graduate PLUS, and consolidation loans and refinanced borrowers are eligible for a deferment of principal payments under some conditions but interest continues to accrue during deferment and must be paid or capitalized in accordance with the borrower's promissory note.

Dependent: A student who is under 24 years of age by December 31 of the award.

Disbursement: The process by which financial aid funds are made available to students for use in meeting educational related expenses. The institution disburses Pell Grant, Perkins Loan, Direct Student Loans, ICL, College Work-Study, and SEOG funds.

Documentation: Written statements explaining the logic and or the steps followed which resulted in a specific action taken, given the particular set of circumstances. Documentation is a process whereby the financial aid administrator cites in written form the special circumstances which require unusual treatment in financial aid determination. Also, it is the process or instrument whereby an applicant verifies information given on the aid application.

Drop Out: To leave an institution without completing the official process of notifying the institution of the student's intention to cease attendance; unofficial withdrawal. The term "drop" also may refer to action the institution takes against a student; the refund regulations use the term "expelled." "Drop" also is applied to the process of discontinuing a class. However, the terms as applied to refund and repayment issues only refers to the complete cessation of attendance in all classes at the institution. The regulations governing refunds and repayments only apply when the student has completely withdrawn from school.

Expected Family Contribution (EFC): The amount a student and his/her spouse and/or family are expected to pay toward his/her cost of attendance.

Financial Aid Package: A financial aid award to a student is comprised of a combination of forms of financial aid (loans, grants and/or scholarships, employment).

Financial Need: The difference between the institutions's cost of attendance for a student and the family's ability to pay (expected family contribution).

Forbearance: Temporary postponement or modification of payments by the lender to prevent default. The interest accrued during the forbearance period is either paid by the borrower or capitalized to the principal loan amount.

Grace Period: The period of time that begins when a loan recipient ceases to be at least half-time and ends when the repayment period starts. Loan principal does not need to be paid and interest does not accrue during this period.

Graduate or Professional Student: A student enrolled in an academic program of study above the baccalaureate level at an institution of higher education.

Independent Student: A student who is 24 years of age or older by December 31 of

the award year. However, in certain cases, the school may consider students under the age of 24 to be independent if they meet one of the following criteria:

- an orphan or ward of the court;
- a veteran of the U.S. Armed Forces;
- a graduate or professional student;
- a married individual who declares she or he will not be claimed as a dependent for income tax purposes by his or her parents or guardian for the first calendar year of the award year;
- an individual with legal dependents other than a spouse; or
- an independent individual by reason of other unusual circumstance, which must be fully documented by the financial aid administrator.

Interest Benefits: The interest payment made by the U.S. Department of Education to the lender on behalf of an eligible Direct Loan borrower during in-school, grace, deferment, and post-deferment grace periods.

Need-Based: Financial aid which is awarded to a student based solely on the financial condition of the student's family. Need is normally demonstrated by the student through filing a need analysis form.

Origination Fee: A fee charged to the loan borrower by the lender and deducted from the loan amount and paid to the U.S. Department of Education.

Remaining Need: The estimated cost of attendance minus estimated financial aid minus expected family contribution equals remaining need.

Satisfactory Academic Progress: The progress required of a financial aid recipient in acceptable studies or other activities to fulfill a specified educational objective.

Student Financial Aid: Funds awarded to a student to help meet post-secondary educational expenses. These funds are generally awarded on the basis of financial need and include scholarship, grant, loan, and employment.

Title IV Programs: Those federal student aid programs authorized under Title IV of the Higher Education Act of 1965. Programs include Federal Pell, Direct Student Loan, campus-based programs, as well as others.

Unmet Need: The difference between a specific student's total available resources and the total cost for the student's attendance at a specific institution.

Verification: The process that a school must use under U.S. Department of Education regulations to document the accuracy of information reported by selected students on their financial aid applications.

Notes: