FINANCIAL AID HANDBOOK

Processes & Resources for Financing Your Education

Rowan University Stratford Campus
Office of Student Financial Aid
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Introduction

The goal of the Financial Aid Office is to provide students with sufficient resources to meet their financial educational needs. Every year, the U.S. Department of Education, the State of New Jersey and various other agencies allocate funds to the University. The amount awarded to each student will vary based on financial need, program regulations and request.

Office Staff and Location

The Stratford Campus Financial Aid Office is one of multiple service sites established to support Rowan University students. Students attending the School of Osteopathic Medicine and the Graduate School of Biomedical Sciences are supported by the Stratford Campus Financial Aid Office.

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Disclaimer

The Rowan University School of Osteopathic Medicine's Financial Aid Office reserves the right to make revisions to this handbook at any time. While every attempt has been made to be accurate, we are not responsible for errors due to changes in federal, state, or institutional policies. Neither the author nor the University shall be held responsible for errors or omissions in information herein, nor liable for any special, consequential, or exemplary damages resulting, in whole or in part, from any viewer(s)’ use of or reliance upon, this material.

Mission Statement of the Stratford Campus Financial Aid Office

- Providing students with sufficient resources to satisfy their financial need, in conjunction with legislative and regulatory requirements.
- Providing the best funding sources while utilizing the most advanced technology.
- Educating its students so they have tools to conduct financial matters.
- Providing service that is professional, efficient and courteous.

NJ Student Loan Code of Conduct for Institutes of Higher Education

This University has always conformed to the highest standards in awarding financial aid and student loans. In order to avoid some of the misconduct that has affected some financial aid officers at other institutions, this office has established internal controls that are consistent with protecting the integrity of our financial aid process. Consistent with the actions of Attorneys General of other states, the Office of the Attorney General of the State of New Jersey has revised the New Jersey Student Loan Code of Conduct (“Code of Conduct”) for Institutions of Higher Education to provide even more protections as follows:

1. 1 Prohibition Against Certain Remuneration to the College
   1. 1.1 The College shall not solicit, accept, or agree to accept anything of value from any Lending Institution in exchange for any advantage or consideration provided to the Lending Institution related to its Student Loan activity. This prohibition shall include, but not be limited to:
      1. 1.1.1 Any Revenue Sharing agreements;
      2. 1.1.2 The College’s receipt from any Lending Institution of any computer hardware for which the College pays below market prices; and
      3. 1.1.3 Printing costs or services.
   2. 1.2 The prohibition of Section 1.1 shall not be constructed to prohibit the College from soliciting, accepting or agreeing to accept favorable terms or conditions of a Student Loan inuring directly to Borrowers.
   3. 1.3 The College shall not solicit, accept, or agree to accept from any Lending Institution any computer software for the electronic management of Student Loan disbursements unless such software can manage Student Loan disbursements from all Lending Institutions.
   4. 1.4 Notwithstanding anything else in this Code of Conduct, the College may accept assistance as contemplated in 34 CFR 682.200(b)(definition of Lender)(5)(i).

2. 2 Prohibition Against Remuneration to College Employees
1. 2.1 The College shall require and ensure that no officer, trustee, director, employee, or agent of the College accepts anything more than nominal value on his or her own behalf or on behalf of another during any 12 month period from, or on behalf of, a Lending Institution.

2. 2.2 The prohibition of 2.1 shall include, but not be limited to, a ban on any payment or reimbursement by Lending Institutions to any College employee for lodging, meals, or travel to conferences or training seminars.

3. 2.3 The prohibition of Section 2.1 shall not be constructed to prohibit any officer, trustee, director, employee, or agent of the College from conducting non-Student Loan business with any Lending Institution.

3. Limitations on College Employees Participating on Lender Advisory Boards

1. 3.1 The College shall prohibit any officer, trustee, director, employee, or agent of the College from receiving any remuneration for serving as a member or participant of an advisory board of a Lending Institution, or receiving any reimbursement of expenses for so serving provided, however, that participation on advisory boards that are unrelated in any way to Student Loans shall not be prohibited.

2. 3.2 The prohibition of Section 3.1 shall not prohibit any officer, trustee, director, employee, or agent of the College, who is uninvolved in the affairs of the College’s financial aid office, from serving on a Board of Directors of a publically traded or privately held company.

4. Preferred Lender Lists

1. 4.1 The College shall not provide or otherwise disseminate or make available a Preferred Lender List that:
   1. 4.1.1 is used to deny or otherwise impede a Borrower’s choice of lender; or
   2. 4.1.2 contains fewer than three unaffiliated Lending Intuitions.

2. 4.2 Every brochure, web page or other document that sets forth a Preferred Lender List must disclose in plain language the process by which the College selected lenders for the list, including but not limited to the criteria used in compiling the list and the relative importance of those criteria.

3. 4.3 Every brochure, web page or other document that sets forth a Preferred Lender List or identifies any lender as being on said Preferred Lender List shall state in the same font and same manner as the predominant text on the document that a Borrower has the right and ability to select the Lending Institution of his or her choice, is not required to use any of the lenders on the Preferred Lender List, and will suffer no penalty or unnecessary delay by the College for choosing a lender that is not on the Preferred Lender List.

4. 4.4 The College’s decision to include a Lending Institution on any Preferred Lender List shall be determined solely by consideration of the best interests of Borrowers who may use the Preferred Lender List, without regard to the pecuniary interests of the College.

5. 4.5 The composition of any Preferred Lender List shall be reviewed and updated at least once a year by the College.

6. 4.6 No Lending Institution shall be placed on any Preferred Lender List unless the Lending Institution provides assurance to the College and to Borrowers that advertised benefits upon repayment will continue to inure to the benefit of Borrowers regardless of whether the lending institution’s Student Loans are sold.

7. 4.7 No Lending Institution that, to the College’s knowledge after reasonable inquiry, has an agreement to sell its Student Loans to another unaffiliated Lending Institution shall be included on any Preferred Lender List unless such agreement is disclosed therein in the same font and same manner as the predominant text on the document in which the Preferred Lender List appears.
5. Prohibition of Lending Institution’s Staffing of College Financial Aid Offices
   1. The College shall prohibit and shall ensure that no employee or other agent of a
      Lending Institution is ever identified to students of the College or their parents as an
      employee or agent of the College.
   2. The College shall prohibit and ensure that no employee, representative, or agent of
      a Lending Institution provides staffing services to the College’s financial aid office.
      1. The prohibition of Section 5.2 shall not be construed to prohibit any
         Lender from providing “entrance” and “exit” interviews allowed by 34 CFR
         682.200(b) (Definition of Lender)(5)(i), provided, however, that the College shall
         ensure that any such employee, representative, or agent of a Lending Institution
         conducting such interview identifies himself or herself as a representative of the
         Lending Institution and does not promote the Lending Institution’s products
         during such interview.

6. Electronic Loan Documents
   1. The College shall not direct in any manner potential Borrowers to electronic loan
      applications, electronic master promissory notes or other loan agreements that do not
      provide a reasonable and convenient alternative for the Borrower to complete such a
      document with any federally approved Lending Institution offering the relevant loan in
      this State.

7. School as Lender
   1. If the College participates in the “school as lender” program under 20 U.S.C.
      1085(d)(1)(E), the College may not treat School as Lender loans any differently than if
      the loans originated directly from another lender; all sections of this Code apply equally
      to such School as Lender loans as if the loans were provided by another lender.

8. Prohibition Against “Opportunity Loans”
   1. The College shall not arrange with a Lending Institution to provide any Opportunity
      Loans to Borrowers. Nothing in the Agreement, however, shall be construed to prevent
      the College from offering or arranging loans to international students, at fair market
      rates, when those students would be otherwise unable to secure a domestic loan.

9. Definitions
   1. “Borrower” means a student attending a College in New Jersey, or a parent or
      guardian of the student, who obtains a Student Loan from a Lending Institution to pay
      for or finance higher education expenses.
   2. “College” means a public or private institution of collegiate grade in New Jersey
      licensed by the Commission on Higher Education or otherwise authorized to grant
      academic degrees under N.J.S.A. 18A:68-6 and accredited by the Middle States
      Association of Colleges and Schools or a post-secondary vocational institution or
      vocational school in New Jersey which is licensed or approved by the appropriate
      agency or department and accredited or pre-accredited by a nationally recognized
      accrediting association.
   3. “Lending Institution” means any entity that directly or through an affiliate engages
      in the business of making or securitizing Student Loans, or any entity or association of
      entities that guarantees Student Loans.
   4. “Opportunity Loans” means Student Loans that a Lending Institution agrees to make
      up to a specified aggregate amount to students with poor or no credit history, who the
      Lending Institution claims would otherwise not be eligible for the lender’s alternative
      loan program, which are made in exchange for certain minimum loan volume or other
      benefit that a College agrees to provide to the Lending Institution.
5. 9.5 “Preferred Lender List” means a list of recommended or suggested Lending Institutions that a College makes available for use, in print or in any other medium or form, by Borrowers, prospective Borrowers, or others.

6. 9.6 “Revenue Sharing” means any arrangement in which a Lending Institution pays a College or an affiliated entity or organization of a College a percentage of the principle of each loan directed towards the Colleges from a Borrower at the College or any form of commission related to the loan.

7. 9.7 “Student Loan” means any loan that is made, insured, or guaranteed under “Part B of Title IV of the federal “Higher Education Act of 1965” or any private loan issued by a Lending Institution or any loan issued pursuant to a New Jersey statutorily established loan program for the purposes of paying for or financing higher education expenses but not including credit cards or home equity loans.
What is Financial Aid?

Financial Aid typically consists of three sources: loans, scholarships and/or grants and Federal Work Study. At Rowan, these basic types of financial aid are funded through a variety of sources: the Federal Government, the State of New Jersey, Rowan University and/or other external agencies, organizations and donors.

Also available are a variety of service commitment programs through the various branches of our armed forces and National Guard Programs. Information is provided within the Private Scholarships and Grants data base list.

Determining Financial Need

With the exception of the Federal Direct Unsubsidized Loan and the Federal Grad PLUS loan, federal financial aid is awarded on the basis of financial need. When the student’s Free Application for Federal Student Aid (FAFSA) is processed, a formula is applied to the information that was provided to calculate the Expected Family Contribution (EFC). The formula is established by law and is used to measure the student’s financial strength based on income and assets.

The student’s Federal EFC is used in the following equation to determine the student’s financial need:

\[
\text{Cost of Attendance} - \text{Expected Family Contribution (EFC)} = \text{Financial Need}
\]

Graduate and Professional students are considered “independent” for the purposes of determining need.

Federal need based awards are typically awarded to students who have the lowest EFC and therefore the highest financial need. Many need based federal /state resources are limited and awards are made to those students who satisfy all of their financial aid requirements on a first come, first serve basis.

Cost of Attendance

A student’s cost of attendance, or financial aid budget, is the sum of the following direct and indirect costs:

- Tuition
- Required fees, books and supplies
- Required health insurance
- Required National Exams
- Room/Board
- Transportation Costs as defined by regulation
- Miscellaneous Personal Expenses
- Residency interview Expenses

The FAO compiles information from its student cost of attendance surveys along with information from the Bureau of Labor Statistics Consumer Expenditure Survey (CES) to determine the amount of increase/decrease, if any, to the each program’s cost of attendance.

Residency Interview Expenses – Upon surveying each graduating class and the costs spent on residency applications, a base line amount of $3,500.00 was added into the fourth year Cost of Attendance.
The Application Process

Candidates who accept an offer of admission are sent information on how to apply for financial aid. It is important to maintain a current mailing address with the Offices of Admission.

Continuing students should complete their application for financial aid prior to the May 1 priority date. Application packets can be found online by visiting our Homepage at www.rowan.edu/som/financialaid/Select Application Process.

Free Application for Federal Student Aid (FAFSA)

To apply for financial assistance each academic year, students must first complete the Free Application for Federal Student Aid (FAFSA). This online application is the backbone of the financial aid process and is required in order for a student to be awarded financial aid at Rowan University. Rowan University’s FAFSA CODE is 002609. The online FAFSA application can be accessed at www.fafsa.gov. The application becomes available October 1st prior to the anticipated start date. The FAFSA is not a loan application.

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<th>FAFSA Open Date</th>
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<td>18-19 AY</td>
<td>October 1st 2017</td>
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<td>19-20 AY</td>
<td>October 1st 2018</td>
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<tr>
<td>20-21 AY</td>
<td>October 1st 2019</td>
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INSTITUTIONAL STUDENT INFORMATION RECORD (ISIR)

ISIRs contain processed information reported on the Free Application for Federal Student Aid (FAFSA) as well as key processing results. National Student Loan Data System (NSLDS) federal financial aid history is included in the analysis. ISIR’s are sent electronically to schools by the Central Processing System (CPS) as a result of completing the FAFSA. Rowan University typically begins uploading the upcoming academic year ISIRS in early spring.

FINANCIAL AID CHECKLIST

Students will find their “Financial Aid Checklist” within the Rowan Universities Self Service Portal. Students must use the Financial Aid Checklist to review outstanding application requirements, financial aid awards, and to view their estimated cost of attendance. The check list becomes available upon the Universities receipt of the ISIR.

Please keep in mind that not all checklist items may be immediately posted and new requirements may appear at a later time and date. It is beneficial to review the checklist several times during the financial aid application process. The FAFSA is the core document that populates the Financial Aid
“Checklist”. It will display as IRSIR = C...There is no “checklist” until the FAFSA’s ISIR has been received.

REQUIRED FINANCIAL AID DOCUMENTS

- Official FAFSA for the appropriate academic year
- Stratford Campus Internal Financial Aid Application https://asaweb.rowan.edu/faid/faidscript.cgi
- Supplemental Financial Aid Forms ...If Requested

Award Packaging and Notification

INCOMING STUDENTS

Upon receipt of an official FAFSA an award package will be prepared and mailed using the address provided on your admissions application. The initial award packages will include the Federal Direct Unsubsidized Loan. Award packages are adjusted throughout the academic year to reflect updates to loans, scholarships, grants and/or federal work study awarded. Award packaging typically begins in March. Funds are not disbursed until all required documents have been received and processed and the disbursement date has arrived.

Incoming students are provided their university ID number and access to the Self Service Portal in early spring.

CONTINUING SOM STUDENTS

Upon receipt of an official FAFSA an award package is prepared. This typically begins in March. Students are notified via their rowan email, to log into the Rowan Self Service Portal at www.rowan.edu/selfservice. Once logged in, continue to Financial Aid. Be sure to request data for the appropriate academic year.

CONTINUING GSBS STUDENTS

Upon receipt of an official FAFSA and completion of GSBS registration, an award package is prepared. This typically begins in July. Students are notified via their rowan email, to log into the Rowan Self Service Portal at www.rowan.edu/selfservice. Once logged in, continue to Financial Aid. Be sure to request data for the appropriate academic year.

APPLICATION TIME LINE

Use the dates below as a general timeline for completing financial aid requirements. The dates are subject to change from year-to-year.

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<td>o We recommend completing the FAFSA between January 1\textsuperscript{st} and March 1\textsuperscript{st}, prior to your anticipated enrollment, to complete the FAFSA, go to <a href="http://www.fafsa.gov">www.fafsa.gov</a>.</td>
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On or about MARCH 1
Complete the FAFSA. Rowan University’s school code is **002609**. All Rowan University students use this code.

Our office strongly encourages students to use the IRS Data Retrieval Tool (DRT) on the FAFSA to import student and if applicable parental tax information. This tool will minimize documents our office might request.

### On or about APRIL 15

- The Financial Aid Checklist, located within the **Self Service Portal** will display student financial aid award summaries, if packaged, which will list your available federal direct unsubsidized loan. The financial aid office will continue to adjust award packages to include other eligible programs which may include: Federal Work Study and EOF grants. Students must review the awards and make any applicable adjustments.

- Institutional Scholarships and scholarships awarded through the Admissions process are awarded throughout the academic year. Financial aid award packages are adjusted to maintain Cost of Attendance (COA) compliance.

### Federal Verification Policy

The Financial Aid Office verifies all files that are selected for verification by the Central Processing System (CPS). A financial aid counselor may also select additional applications for verification when there is discrepant information in the application or missing information on the FAFSA.

Financial aid applications are not processed further until such time that all required documents are received.

### Overpayment of Federal Funds

The institution has safeguards in place to prevent payment prior to the completion of verification. However, if overpayment should occur, funds are returned according to Title IV regulations. For example, if overpayment is a result of student ineligibility for a program, updated default status, or an updated aggregate loan limit, the funds received will be returned for which the student is no longer eligible.

### Satisfactory Academic Progress (SAP)

The United States Department of Education requires every postsecondary institution receiving Title IV federal funds to have an academic progress policy that is used to determine eligibility for and continued receipt of federal funds. Although this policy must apply to all students whether or not they are receiving financial aid, the receipt of financial aid is a privilege that creates both rights and obligations for the student. The **Satisfactory Academic Progress (SAP)** policy has three components:

1. The student must maintain a certain grade point average or a comparative qualitative measurement against a norm.
2. The student must complete a certain percentage of all coursework attempted.
3. The student has a maximum timeframe to complete the program.
Title IV federal funds affected by this policy include the Federal Direct Stafford Loan, Federal Direct GradPLUS Loan, and Federal Work Study program. Although not required by the federal government, all New Jersey and institutional funds are also governed by the SAP policy.

For additional information on the School of Osteopathic Medicine Satisfactory Academic Progress Policy, please see Standards of Academic Progress for Title IV and NJ Financial Aid Program Eligibility at: www.rowan.edu/som/education/undergraduate_medical/documents/StudentHandbook.pdf

**Living Expense Refund Policy**

When the disbursement of student financial aid awards is posted to an individuals’ account, outstanding University balances are satisfied first. Should a credit balance be created a refund will be prepared by the Bursars Office for the student.

**Budget Increase Requests**

In certain circumstances, a student might incur a reoccurring or one-time expense that is educationally related and that is not included in the student’s standard cost of attendance. As a result, the student can appeal by writing a letter to request that this expense be included in their cost of attendance. This allows the student to obtain additional financial assistance (usually additional loan funding) to help pay the expense. Documentation of the expense is required for each appeal.

When considering these appeals, the financial aid office uses a very high standard of Professional Judgement to determine if the expense is reasonable, and whether or not the expense was directly related to helping the student obtain their educational degree while maintaining compliance with federal and state guidelines. Budget increases apply to periods of enrollment only.

**Tuition and Billing**

The Bursars Office is your contact for student related financial transactions within Rowan University. The University provides a 24/7 Online Student Account Suite providing information on Account Balances, E-Billing, Payment Plan Management and Refunds. Online access can be located at: https://payment.rowan.edu/C20177_tsa/web/login.jsp

The Stratford Campus provides a satellite Cashiers Office to assist its students. The office is located within the University Education Center (UEC) in Suite 1085.

**Disbursement of Financial Aid**

The disbursement of financial aid is associated with the students’ academic calendar. The School of Osteopathic Medicine and the Graduate School of Biomedical Sciences are term based. This means there are two scheduled disbursements within the academic year, fall term and spring term.

**Tuition Refund Policy**

Please refer to your schools Student Handbook under “Policy on Tuition and Fees“ for further information...

School of Osteopathic Medicine’s Education Handbook
Return of Title IV Funds

The Financial Aid Office is responsible for recalculating financial aid eligibility for students who discontinue enrollment during the term. Upon notification from the Registrar that a student has withdrawn from or dropped all classes, was dismissed, or is approved for a leave of absence, the Financial Aid Office is required to calculate the percentage of the term completed if the student received financial aid. This recalculation may result in a balance due to the University.

Delinquency and Default

Individuals seeking financial aid must not be in a delinquency or default status on prior educational loans when applying for financial aid. Repayment should be given top priority when planning your post education finances.

Any student delinquent or in default on any prior education loan may not receive financial aid at Rowan University until the default status has been rectified. The Financial Aid Office will be able to counsel you in the resolution of such problems.

Borrowers are encouraged to monitor their Department of Education Federal Loans through the National Student Loan Data System (NSLDS) at


The NSLDS Student Access Web Site lets student borrowers track and manage their federal student loans and grants online. The site provides disbursement amounts, outstanding balances, and status per federal fund type.

Resources for Financing Your Education

Department of Education – Loan Programs

Federal Direct Unsubsidized Loan

The annual amount awarded varies by a student’s program and year. The aggregate lifetime borrowing limit varies by program. There is no credit check required for applying for this loan.

The interest rate is calculated using a base 10 -year Treasury Note Index of 1.81% plus an add-on amount of 3.06%. The loan’s interest rate structure is known as “variable-fixed,” meaning students would receive a new rate with each new loan, but that rate would be fixed for the life of the loan. The interest rate caps at 9.5%.

Please note that interest accrues while the student is enrolled in school and during other periods of nonpayment. The student may choose to make interest payments or allow interest to accrue while attending school. Also, interest is capitalized upon repayment meaning that the interest accrued is added to the principal amount of the loan. An origination fee is currently assessed at 1.066 %
In addition to completing other financial aid requirements, students must also complete the Direct Loan Entrance Counseling and a Stafford loan Master Promissory Note on [www.studentloans.gov](http://www.studentloans.gov).


**Federal Direct Graduate PLUS Loan**

The annual amount awarded can be up to a student’s Cost of Attendance minus other financial aid (loans, scholarships, and federal work study) awarded. The Graduate PLUS loan has no annual or aggregate lifetime borrowing limit. A credit check is required during the application process of this loan on [www.studentloans.gov](http://www.studentloans.gov). If the borrower does not pass the initial credit check, they can appeal the decision or use a credit worthy cosigner.

The interest rate is calculated using a base 10-year Treasury Note Index of 1.81% plus an add-on amount of 4.60%. The loan’s interest rate structure is known as “variable-fixed,” meaning students would receive a new rate with each new loan, but that rate would be fixed for the life of the loan. The interest rate caps at 10.50%.

Please note that interest accrues while the student is enrolled in school and during other periods of nonpayment. The student may pay interest or allow it to accrue while attending school. Please note that interest is capitalized upon repayment meaning that the interest accrued is added to the principal amount of the loan. An origination fee is currently assessed at 4.264%

In addition to completing their financial aid requirements, students must also complete the Direct Loan Entrance Counseling and a Direct Graduate PLUS loan Master Promissory Note on [www.studentloans.gov](http://www.studentloans.gov).

**Alternative/Private Loans**

Rowan University does not maintain a preferred lender list for private alternative education loans, nor are we able to recommend specific lenders.

In general, our students seek additional funding support through the Grad PLUS program. In some instances however, Alternative/Private loans are selected. The following are the top three alternative/private loans typically selected by our students in recent years.

The Financial Aid Office will process private loans through any lender selected by a student, even if not listed here. Students have the right and are welcome to borrow with any private lender of their choosing and are encouraged to perform their own due diligence in seeking a private loan lender. In addition to these programs, we suggest that you research federal credit unions (if you are a member) as many offer educational alternative loans products.
Sallie Mae Medical School Loan

[Image of Sallie Mae Medical School Loan]

Designed for your medical school needs

https://www.salliemae.com/student-loans/graduate-student-loans/medical-school-loan/

Discover Health Professions Loans

[Image of Discover Health Professions Loans]

Cover up to 100% of your school-certified medical school costs with no required fees on student loans.

https://www.discover.com/student-loans/health-professions.html
NJ Class Loan

The State of New Jersey provides a state educational loan. For further information go to http://www.hesaa.org/Pages/NJCLASSHome.aspx

_Students must inform the Financial Aid Office in writing regarding the application of these loans, as there is a certification process associated with the approval and disbursement of funds._

Health Resources and Services Administration (HRSA) Loans

Loans for Disadvantaged Students (LDS)

The LDS is sponsored by the U.S. Department of Health and Human Services (HHS) and is administered by the Financial Aid Office. This loan is available to Osteopathic Medical students who demonstrate exceptional financial need in that the income of the student and parent(s) is less than or equal to 200% of the HHS Poverty Guideline. _Parental information is required on the FAFSA._

The amounts awarded to students will vary by funding available. This loan has a fixed interest rate set at 5% by the federal government and interest does not accrue while the student is enrolled in school and during other periods of deferment.

Additional eligibility details can be viewed on the HRSA website at: https://bhw.hrsa.gov/loanscholarships/schoolbasedloans

Primary Care Loan (PCL)

The PCL is sponsored by the HHS and is awarded through the Financial Aid Office, with the assistance of the Associate Dean of Student Affairs. The PCL is awarded to 3rd or 4th year students.

The amount of PCL awarded is based on the number of eligible students and the allocation received by the school. The PCL is a need-based loan.

The PCL has a low fixed interest rate of 5.0% determined by the federal government. Interest does not accrue while student is enrolled in school and during other periods of deferment. There is no credit check required for applying for this loan. _Parental information is not required on the FAFSA._

Additional eligibility details can be viewed on the HRSA website at: http://www.hrsa.gov/loanscholarships/loans/primarycare.html
Federal Work Study (FWS)

Federal Work-Study is a need-based program designed to create part-time employment opportunities for eligible students.

Work-Study funding is awarded as part of a student's Financial Aid package. Students search and apply for work-study positions and if hired, earn up to the amount offered for the year through bi-weekly paychecks based on the hours they work.

Information for Work-Study Students

- Federal Work-Study funds are awarded based upon a student indicating interest in the program on the FAFSA and Financial Aid Internal Application.
- Work-Study funding is only available to Stratford Campus students who complete a financial aid file.
- Work-study funding can only be earned during the fiscal year (July 1st - June 30th).
- Being awarded work-study funding does not guarantee students will be hired for employment. Students are responsible for searching for, applying and being hired in available positions.
- If a student has been selected for federal verification, the process must be completed before a student can begin employment.
  - Students cannot work more than 20 hours per week during the school year, and 32 hours during breaks (including summer).
  - Students cannot earn more in a fiscal year than the total amount awarded to them in their financial aid package.
  - Students cannot work in more than one work-study position at one time.

Applying for a Work-Study Position

The first step to applying for a work-study job is to contact the Federal Work-Study Coordinator in the Stratford Campus Financial Aid Office to request the list of available positions. When you find a position for which you are eligible to apply, contact the individual listed in the posting to set-up an interview.

Work-Study supervisors will make final determinations regarding the hiring of students. If you are offered a position, you will need to do the following:

- If you have not previously worked at Rowan University you must complete the New Hire Paperwork and bring it, along with proper identification, to the Stratford Campus Human Resources Department, located in UEC 1126.
- Follow the procedure of the department where you are working to submit your hours for receipt of a paycheck.
- Monitor your work hours to ensure you do not exceed your work-study award.

State of New Jersey
**EOF Grants**

The New Jersey Educational Opportunity Fund (EOF) provides financial assistance and support for a small graduate program. The objective of the graduate EOF program is to increase participation in graduate and professional study of New Jersey residents from backgrounds of historical poverty. Graduate grants range from $200 annually to $4,400 annually depending on the type of institution and financial need. These grants are renewable based upon continued eligibility.

**NJ National Guard Scholarship Data Base**

*Summary:* Scholarship data base for Veterans, Military Personnel and their family


**NJ National Guard**

*Summary:* Go to college full-time and serve your state and nation part-time. New Jersey state law mandates that every member of the New Jersey Army National Guard is authorized to attend any New Jersey public college or university tuition free for undergraduate and graduate studies
Rowan University SOM Foundation Scholarships & Grants

The SOM Scholarship Committee administers awards that are based on academic excellence or other criteria specified by the donor. Students who meet the requirements are reviewed by the committee. In most cases no additional application is required. If additional information is required, the student will be emailed the appropriate supplemental application by the Financial Aid Office. The following list is an acknowledgement of some of the scholarships currently available to our students through the generosity of our donors.

A T & T Scholarship

Alumni Association Book Award

Area VII Annual Scholarship

Campbell Medical Student Scholarship

Carmine & Giuseppina Caruso Scholarship

Chopra Family Annual Scholarship

Carol Lynn Kirschbaum, D.O. Memorial Scholarship

Clinical Leadership & Public Health Scholarship

Dr. & Mrs. Jerome B. Cohen Memorial Osteopathic Scholarship

Drs. Perrino & Tsompanidis DO ’94 Annual Scholarship

Edward J. Ill Excellence in Medicine Award

Michael S. Katz Scholarship

Estate of Edith Richards Scholarship

Eva Leventhal Scholarship Trust

Francis X. Keeley, M.D. Scholarship

George F. Smith Scholarship
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<th>Scholarship Name</th>
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<tr>
<td>Ginamarie Foglia, D.O. M.P.H Scholarship</td>
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<td>Howard M. Levine, D.O. FACOFP Scholarship</td>
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<td>J. T. Tai Foundation</td>
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<td>James Fox Scholarship</td>
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<td>Janis &amp; Gary Grover Scholarship in Honor of Russel &amp; Corrine Hertz</td>
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<td>June Hampson &amp; Bhaskar Sengupta Scholarship</td>
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<td>Khelil Family Scholarship</td>
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<td>Make a Difference Scholarship</td>
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<td>Mantell Family Scholarship</td>
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<td>Monka Holocaust Memorial Endowed Scholarship</td>
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<td>Monka Family Annual Scholarship</td>
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<td>Nahum Family Scholarship</td>
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<td>NJAOPS Auxiliary Scholarship</td>
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<td>Paul A. Van Houten, D.O. Memorial Scholarship</td>
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<td>Pay It Forward Scholarship</td>
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<td>Risq G. Haddad Scholarship</td>
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<td>Robert L. Thompson, Ed.D. Scholarship</td>
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<td>Ronald Goldberg, D.O. Memorial Scholarship</td>
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<td>Semerjian Scholarship</td>
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Private Scholarships and Grants

The following scholarship data base has been developed to assist students in pursuing external scholarships and grants. Many of these scholarships have been vetted.

Be sure to research external programs while being careful of the personal information being requested.

There are also numerous external scholarship resources available through many organizations, non-profit entities, and state offices. We try to list as many relevant resources as possible in this handbook, but feel free to conduct your own research online.
Abbott & Fenner Scholarship Programs
• Summary: Abbott & Fenner are committed to helping those who have the desire and ambition to succeed. The winner(s) of this annual scholarship will receive their award within 2 weeks of the listed deadline. All applicants should include their full name and mailing address with their submissions.
• Inquire: www.abbottandfenner.com/scholarships.htm

American Association of Colleges of Osteopathic Medicine (AACOM)
• Summary: Each year AACOM awards a financial scholarship to at least two osteopathic medical students, of which at least one is a newly accepted student and one a continuing student. This scholarship is named after former AACOM Executive Director Sherry Arnstein.
• Inquire: www.aacom.org/become-a-doctor/financial-aid/arnstein

American Association of University Women
• A variety of Fellowships and Grants
• Inquire: www.aauw.org/what-we-do/educational-funding-and-awards/

American Indian Graduate Center
• Eligibility: member of a federally recognized American Indian tribe or Alaska Native group, pursuing a graduate or professional degree, displaying financial need
• Deadline: June
• Inquire: https://www.aigcs.org/aigc-scholarship-fellowship-opportunities/

American Medical Association Foundation Physicians of Tomorrow Scholarship
• Eligibility: rising 4th year student
• Deadline: February
• Inquire: https://www.ama-assn.org/content/apply-medical-school-scholarships

American Medical Women's Association
• Summary: data base of scholarships available to student members of the AMWA
• Inquire: www.amwa-doc.org/students/awards

American Osteopathic Foundation
• Summary: The AOF offers a variety of scholarships to students & members of the osteopathic profession
• Deadline: varies
• Inquire: https://aof.org/grants-awards

Armenian Professional Society Graduate Scholarship
• Eligibility: of Armenian descent, residents of California
• Deadline: Applications are accepted July, August and September
• Available: May
• Deadline: July
• Inquire: www.apsla.org

Arthur & Doreen Parrett Scholarship
• Submission: application
• Eligibility: medical student from state of Washington
• Deadline: July
• Inquire: Arthur and Doreen Parrett Scholarship Trust Fund, c/o U.S. Bank - Trust Dept., 1420 5th Avenue, Suite 2100, Seattle, WA 98101
• Inquire: https://bigfuture.collegeboard.org/scholarships/arthurand-doreen-parrett-scholarship

Association of American Indian Affairs
• Submission: application
• Eligibility: See scholarship website
• Inquire: https://www.indian-affairs.org/scholarships.html

**Association of Indian Physicians of Northern Ohio Scholarship**
• Submission: transcripts, 2 letters of recommendations, essay
• Eligibility: 3rd or 4th year medical student of Indian origin demonstrating academic excellence and a willingness to travel to India
• Deadline: September
• Inquire: www.aipno.org/medical-yatra/medical-yatra-2014/

**Atlantic County Medical Society**
• P.O. Box 581
  Somers Point, NJ 08244
  www.acms-cmcmcs.org/ACScholarship.aspx

**Baltimore City Medical Society Foundation**
• Eligibility: permanent resident of Baltimore City, financial need, academic achievement
• Deadline: June
• Inquire: www.bcmsdocs.org

**Betty Ford Center Summer Institute for Medical Students**
• Submission: application, curriculum vitae, two letters of recommendation, essay
• Value: tuition, travel, materials, lodging and meals at summer institute in Rancho Mirage, California
• Deadline: March
• Inquire: www.bettyfordinstitute.org/education/summer-institute-for-medical-students.php

**The Bill Raskob Foundation**
• Summary: Comprehensive data base of scholarships
• Inquire: www.billraskob.org/scholarships-loans.htm

**Blancheola Bontrager Medical Scholarship**
• Submission: three character references
• Eligibility: medical student with residency of Wayne or Holmes Counties, OH, with need
• Deadline: May
• Inquire: Wayne County National Bank, ATTN: Trust Department, PO Box 757, Wooster, OH 44691

**Catching the Dream – formerly: Native American Scholarship Fund**
• Submission: application, personal essay, 3 letters of recommendation, financial need letter, parent & student's 1040 tax returns, certificate of Indian blood, transcripts, test scores
• Eligibility: American Indian who has applied to other sources of aid
• Deadline: check website
• Inquire: www.catchingthedream.org
  NASF, 8200 Mountain Rd, NE, Suite 203, Albuquerque, NM 87110

**Charles River District Medical Society Scholarship**
• Submission: application, C.V., personal goal statement, financial aid service form, letter from financial aid counselor, statement of good standing
• Eligibility: 1st-3rd year medical student with legal residency in Needham, Newton, Waltham, Wellesley, or Weston, MA
• Deadline: April
• Inquire: Charles River District Medical Society, NE Regional Office, 860 Winter Street, Waltham, MA 02451-1411
Chesapeake Medical Society Hubert W. Kuehn Scholarship
• Submission: application
• Eligibility: Students from Chesapeake, VA enrolled in medical school
• Deadline: March
• Inquire: Ms. Leslie Phelps, at 757 312 6192 or email leslie.phelps@chesapeakeRegional.com

Chinese American Medical (CAM) Society Scholarship
• Submission: Application, letter of good standing, two letters of recommendation, personal
• Deadline: March
• Inquire: www.chineseamericanmedicalsociety.cloverpad.org

Chinese American Physicians Society Scholarship
• Submission: application, essay, community service record
• Eligibility: any medical student with financial need
• Scholarship Information Available in December
• Inquire: www.caps-ca.org/scholarship.html

Community Foundation of Greater Lorain County
• Submission: Application
• Eligibility: Enrolled in medical school, from Lorain County
• Deadline: March
• Inquire: www.peoplewhocare.org

Community Foundation of Greater Lorain County Dr. A. L. Berman & Family Medical Scholarship
• Submission: application, undergraduate & medical school transcripts, FAFSA, list of extracurricular activities, personal statement, tax returns, letters of recommendation
• Eligibility: medical student, Lorain County, OH resident
• Deadline: March
• Inquire: www.peoplewhocare.org

Community Foundation of Greater Lorain County Dr. Roy Hayes Scholarship
• Submission: application, undergraduate & medical school transcripts, FAFSA, list of extracurricular activities, personal statement, letters of recommendation
• Eligibility: medical student, Lorain County, OH resident, demonstrates financial need
• Deadline: March
• Inquire: www.peoplewhocare.org

Community Foundation of Greater Lorain County Gabriel A. Sabga, MD, Medical Scholarship
• Submission: application, undergraduate & medical school transcripts, FAFSA, list of extracurricular activities, personal statement, tax returns, letters of recommendation
• Eligibility: medical student, Lorain County, OH resident
• Deadline: March
• Inquire: www.peoplewhocare.org

Community Foundation of Greater Lorain County Mary J. and Paul J. Kopsch Scholarship
• Submission: application, undergraduate & medical school transcripts, FAFSA, list of extracurricular activities, personal statement, letters of recommendation
• Eligibility: medical student, Lorain County, OH resident, demonstrates financial need
• Deadline: March
• Inquire: www.peoplewhocare.org

Community Foundation for Muskegon County Scholarship
• Eligibility: Muskegon County, MI resident
• Deadline: March
• Inquire: www.cffmc.org
Delaware Scholarships
• Summary: PNC Bank, N.A., as trustee, administers several scholarship funds. Each scholarship fund has its own eligibility and award requirements that must be fulfilled by the applicant.
• Deadline: Information regarding these programs becomes available in February through Scholarship America
• Inquire: www.foundationpamedsoc.org/SFS/Scholarships.aspx

Frank and Louise Groff Foundation
• Eligibility: Incoming students who graduated from a Monmouth County NJ High School, financial need and is achieving academically
• Inquire: www.groff-foundation.org

Foundation of the Pennsylvania Medical Society
• Summary: A comprehensive list of Penna Medical Society scholarship opportunities for Pennsylvania residents
• Inquire: www.foundationpamedsoc.org/SFS/Scholarships.aspx

Gates Millennium Scholars Program
• Eligibility: African-Americans, American Indians/Alaska Natives, Asian Pacific Americans, and Hispanic Americans
• Inquire: www.gmsp.org

Grace Edwards Scholarship
• Submission: application
• Eligibility: legal resident of Boston, MA, demonstrate need, academic excellence, under the age of 25
• Deadline: March
• Inquire: www.edwardsfund.org

Grupe Scholarship- William F. Grupe Foundation, Inc.
• US Citizen residing in Bergen, Essex or Hudson counties in NJ
• P.O. Box 775
  Livingston, NJ 07039
  973-428-1190
• www.scholarships4school.com/scholarships/william-f-grupe-scholarship.html?no_redirect=true

Hampton Roads Community Foundation Scholarships
• Submission: application
• Eligibility: Long-time Virginia residents attending medical school showing financial need
• Deadline: February
• Inquire: www.hamptonroadscf.org/scholarships/

Hellenic Communication Service, L.L.C............Scholarship Index
• Inquire: www.helleniccomserve.com/scholarships.html

Hellenic University Club of Philadelphia
• Eligibility: student of Greek descent
• Deadline: April
• Inquire: www.hucphila.org

Hellenic Medical Society of Philadelphia
• Submission: application data base
• Eligibility: medical student of Hellenic heritage, demonstrate financial need, demonstrate academic achievement
• Inquire: www.hmsphl.com/committees/scholarship/scholarship-application-and-criteria/
Hispanic Scholarship Fund
- Submission: application, personal statement, letter of recommendation, transcript, financial aid report, financial aid award letter
- Eligibility: student of Hispanic background with a GPA of 3.0 or better
- Deadline: October
- Inquire: www.hsf.net

Howard Lapsley Memorial Scholarship Fund for Medical Education (New Jersey)
- Scholarship funds are awarded towards tuition and in some cases towards room and board, travel, meals, books and supplies.
- Candidates must have attended or been eligible to attend NJ public schools in Union, Somerset or Middlesex counties.
- Recipients may reapply for each year of medical school.
- Inquire: jfkmc.org/pdf/LapsleyScholarship_Brochure.pdf

International Order of the King's Daughters and Sons' Scholarship
- Submission: application, photo, 2 letters of recommendation, transcript, personal statement
- Eligibility: medical student who has completed their 1st year
- Deadline: April
- Inquire: www.iokds.org/scholarship.html

Japanese American Citizens League Scholarship
- Submission: application
- Eligibility: JACL member *you do not have to be Japanese for membership
- Deadline: April
- Inquire: https://jacl.org/jacl-national-scholarship-program

Japanese Medical Society of America
- Submission: application, essay, letter of recommendation, transcript, photo,
- Eligibility: medical student of Japanese descent demonstrating academic excellence
- Inquire: www.jmsa.org

Jewish Federation of Greater Philadelphia: Albert Strickler Memorial Fund
- Submission: application and FAFSA results
- Eligibility: medical student of Jewish faith demonstrating financial need
- Deadline: May
- Inquire: www.jewishphilly.org/page.aspx?id=124638

Jewish Federation of Greater Philadelphia: Ida Foreman Fleisher Fund
- Submission: application, FAFSA, letter of reference
- Eligibility: female graduate student preferably of Jewish faith from the greater Philadelphia area including New Jersey and Delaware
- Deadline: June
- Inquire: www.jewishphilly.org/page.aspx?id=124638

Josiah Macy Jr. Foundation Scholarship
- The Josiah Macy Jr. Foundation Scholarship is awarded to four 2nd and 3rd year underrepresented minority students with financial need as recognition of their academic achievement and potential.
- General Eligibility: US citizen, attends an accredited medical school is an underrepresented minority student, has demonstrated leadership ability and is committed to serving in medically under-served communities
- Inquire: www.nmfonline.org/about-our-scholarships-and-awards/general-scholarships-awards/
Kenneth and Bessie Ladeau Trust Fund
- Submission: application
- Eligibility: medical student who has completed their 1st year, preference to residents of Vermont or New Hampshire
- Deadline: March
- Inquire: Raymond Massueo, Esq, Trustee; Kenneth & Bessie Ladeau Trust; 90 Westminster Street
  Bellows Falls, VT 05101

Korean American Medical Association Scholarship
- Submission: application
- Eligibility: 1st-3rd year medical student in good academic standing at a US or Korean medical school who is a member of KAMSA *you do not have to be Korean for membership
- Value: $1000
- Deadline: January
- Inquire: www.kamaus.org/info/index.php/medical-students

Kosciuszko Foundation Scholarships
- Submission: $35 fee, application, statement of purpose, official transcripts, 2 letters of reference, letter of acceptance into graduate school proof of polish ancestry, passport-size photo
- Eligibility: Polish-American graduate students of good academic standing
- Deadline: January
- Inquire: www.thekf.org/scholarships/tuition/ts/

La Unidad Latina Foundation
- Eligibility: Individuals of Hispanic descent. Must have completed at least one semester of a program, demonstrate academic excellence and financial need
- Inquire: www.lulfoundation.org

Lakewood Medical Center Foundation
- Submission: application
- Eligibility: medical student with permanent California address in Lakewood, Bellflower, Paramount, Downey, Compton, Signal Hill, Artesia, Cerritos, Hawaiian Garden, Norwalk or Long Beach; completed first year of medical school
- Deadline: February
- Inquire: Lakewood Medical Center Foundation, P.O. Box 6070, Lakewood, CA 90712

Latino Medical Student Association Scholarship
- Submission: application, personal statement, medical school transcripts, a copy of Student Aid Report
- Eligibility: member of LMSA attending medical school or expresses an interest in the health care of Latino or underserved communities
- Deadline: January
- Inquire: www.lmsa.net/southeast/scholarship/

Lesbian, Gay, Bisexual, Transgender Walter J. Lear Award
- Submission: 250 word abstract to be presented at the LGBT Caucus
- Eligibility: Enrolled in health professions program, be an "out" member of the LGBT community
- Value: various and 1-year LGBT Caucus membership free
- Deadline: February
- Inquire: www.aphalgbt.org
Lincoln-Lane Foundation Scholarship
• Submission: application, 2 letters of recommendation, recent photograph, personal statement, copy of your SAR report and parents 1040, official transcript and SAT/ACT scores
• Eligibility: Tidewater residents displaying financial need
• Application requests are accepted September 1 – October 15
• Inquire: www.lincolnlanefoundation.org

Margaret Yardley Fellowship
• Application submission, a fellowship grant for deserving women who are NJ resident pursing post-graduate advanced studies. Grant is applied solely to tuition expenses.
• Inquire: www.njsfwc.org

Marion County Foundation’s Marion Academy of Medicine Scholarship
• Submission: application, a copy of Student Aid Report, MCAT Scores, letter of recommendation from teacher and from a non-family
• Eligibility: A high school graduate of Marion County
• Inquire: www.marioncommunityfoundation.org

Middlesex County Medical Society Foundation Scholarship
• Summary: Application submission. Applicants must have resided in Middlesex County NJ and are studying medicine or nursing. Scholarships are based upon need
• Inquire: mcmsf1964@gmail.com
• www.mcmsfoundation.shutterfly.com

Monumental City Medical Society
• Submission: application, transcripts of undergraduate and medical schools, letter from financial aid plus additional submission documents
• Eligibility: 2nd, 3rd, or 4th year medical student of African descent, from Baltimore area who is a member of SNMA
• Deadline: May
• Inquire: www.mcms.org

Mount Vernon/Knox County Community Trust
• Submission: application
• Eligibility: medical student from Knox County, OH of good academic standing
• Deadline: April
• Inquire: mvkcfoundation.org/community-foundation-scholarship-funds/

National Federation of the Blind
• Submission: application
• Eligibility: must be legally blind, show academic excellence, be involved in community service and demonstrate financial need.
• Deadline: March
• Inquire: www.nfb.org

National Hispanic Health Professional Scholarship
• Eligibility: Enrolled full time seeking a professional degree in medicine. Applicants need not be Hispanic: an affinity for the health of Hispanic community.
• Inquire: www.nhmafoundation.org

National Italian American Foundation Scholarship
• Submission: $15 fee, medical school acceptance letter, photograph, transcript, financial need
• Eligibility: Student or parent of student must be a member of NIAF with a GPA of 3.5 or better
• Deadline: March
• Inquire: www.niaf.org/scholarships/

National Medical Fellowship Need-Based Scholarship
• Submission: letter of nomination from Dean, academic transcript, C.V.
• Eligibility: African American, Native American, Mexican American or Mainland Puerto Rican, U.S. citizen, medical student
• Value: various
• Inquire: www.nmfonline.org

National Society Daughters of American Revolution Alice W. Rooke Scholarship
• Submission: application, letter of sponsorship
• Eligibility: medical student, US citizen, academic excellence
• Deadline: February
• Inquire: www.dar.org/national-society/faq/scholarships

National Society Daughters of American Revolution Irene & Daisy MacGregor Memorial Scholarship
• Submission: application, letter of sponsorship
• Eligibility: medical student, US citizen, academic excellence
• Deadline: February
• Inquire: www.dar.org/national-society/faq/scholarships

National Society Daughters of American Revolution Dr. Francis Anthony Beneveti Medical Scholarship
• Submission: application, letter of sponsorship
• Eligibility: medical student, US citizen, academic excellence
• Deadline: February
• Inquire: www.dar.org/national-society/faq/scholarships

New Jersey Osteopathic Foundation
• Submission: Application
• Eligibility: Incoming first year Osteopathic Students presenting strong academic achievements, financial need, osteopathic motivation and a professional promise.
• Deadline: April
• Inquire: www.njosteo.com

Pennsylvania Osteopathic Medical Association Education Foundation
• Summary: Listing of available scholarships for Pennsylvania residents enrolled in schools of Osteopathic Medicine
• Inquire: www.poma.org

Pisacano Scholars Leadership Program
• Submission: application, letter of recommendation, statement from Dean, Recommendation from family practitioner, undergraduate & medical school transcripts, MCAT & USMLE scores
• Eligibility: 4th year medical students, commitment to family practice
• Deadline: March
• Inquire: www.fpleaders.org

Point Foundation LGBT Scholarship
• Submission: Online Application
Eligibility: Academic Excellence, leadership skills, LGBTQ community involvement, financial need.
Deadline: varies
Inquire: www.pointfoundation.org

Polish University Club Scholarship of New Jersey
Eligibility: NJ resident of Polish descent. Good character and high scholastic ability
Inquire: www.pucnj.ore

Ruth G. White Scholarship
Submission: application
Eligibility: female residents of California showing academic excellence, financial need, having completed her first year of medical school.
Deadline: February
Inquire: www.peocalifornia.org

Seneca Nations Educational Foundation
Submission: application,
Eligibility: Enrolled member of the Seneca Nations,
Deadline: varies
Inquire: www.sni.org

Seth R. and Corrine H. Brooks Award
Submission: application
Eligibility: be a son or daughter of Beta Theta Pi alumnus
Deadline: April
Inquire: www.betathetapi.org

Sierra Sacramento Valley Medical Society William Dochterman Scholarship
Submission: application, high school and college transcripts, and 3 letters of reference
Eligibility: graduate of a Sacramento, Yolo or El Dorado county high school, be enrolled full time in a medical school, demonstrate financial need and academic excellence
Deadline: July
Inquire: www.ssvms.org/Programs/MedicalStudentScholarshipFund.aspx

Student Osteopathic Medical Association (SOMA)
Eligibility: Scholarships available to SOMA members
Deadline: Dates vary
Inquire: www.somafoundation.org

Sons of Italy National Leadership Grant
Submission: application, undergraduate and graduate transcripts, standardized test scores from the last 5 years, current resume, essay, $30 processing fee, letters of recommendation
Eligibility: student of Italian descent
Deadline: February
Inquire: www.osia.org/students/scholarships.php

TextbookX.com Scholarship
Eligibility: undergraduate or graduate student, legal resident of U.S. or international student
with valid visa
• Deadline: December
• Inquire: www.textbookx.com/scholarship

Ty Cobb Scholarship
• Submission: application, college transcripts, letter of recommendation, tax return, and a completed FAFSA
• Eligibility: residents of Georgia demonstrating financial need and in good academic standing
• Deadline: June
• Inquire: www.tycobbfoundation.com

Tylenol Scholarship
• Submission: application, essay, college transcript
• Eligibility: undergraduate or graduate student pursuing health-related field
• Deadline: April
• Inquire: www.tylenol.com/news/scholarship

UPMC Horizon Health Professions Scholarship Program
• Submission: application, copy of acceptance letter, verification of financial need, 4 letters of recommendation
• Eligibility: Bedford County resident displaying financial need and maintaining a 3.0 GPA or better
• Inquire: www.upmc.com/locations/hospitals/bedford/services/outreach/Pages/scholarship.aspx

Vietnamese Medical Association Travel Scholarship
• Submission: application, essay, proposed budget, and
• Eligibility: medical student of Vietnamese descent
• Deadline: March
• Inquire: www.vamausa.org

Waterbury Medical Association: Wellsford and Mildred Clark Medical Memorial Scholarship
• Submission: Application, letters of recommendation, medical school transcripts, statement of financial need, written statement of career goals.
• Eligibility: 3rd year medical students who are residents of Connecticut for five year expressing financial need and academic excellence, extracurricular interests and community service.
• Deadline: April
• Inquire: www.waterburymedicalassociation.org/Scholarship.html

William Goldman Foundation Scholarship
• Summary: The William Goldman Foundation provides scholarships for graduate and/or medical students. Candidates must place in the top quarter of their class, or in the case of first year students, in the top quarter of their undergraduate school class, demonstrate great financial need and be a resident of the metropolitan Philadelphia area.
• Inquiry: The William Goldman Foundation Scholarship Committee
  42 South 15th Street, Suite 1116
  Philadelphia, PA 19102
  215-568-0411
Federal Scholarship Programs

Air Force Health Professions Scholarship Program
- **Summary:** Multiple scholarship opportunities
- **Inquire:** www.airforce.com/careers/specialty-careers/healthcare/careers/doctor

Army Health Professions Scholarship Program
- **Summary:** The F. Edward Hébert Armed Forces Health Professions Scholarship Program.
- **Eligibility:** U.S. citizenship, with a baccalaureate degree from an accredited school, acceptance or enrolled in an accredited graduate/professional school program, full time status, and must qualify as a commissioned officer
- **Value:** Full tuition, required fees and monthly stipend
- **Inquire:** www.goarmy.com/amedd/education/hpsp.html

Bureau of Indian Affairs Higher Education Program
*Bureau of Higher Education Staff*
*Central Office*
*Bureau of Higher Education Program*
*P.O. Box 1788*
*Albuquerque, NM 87103*
- **Inquire:** www.bie/edu/ParentsStudents/Grants/

Indian Health Service Health Professions Program
- **Eligibility:** a medical student American Indian or Alaska Native descent
- **Value:** tuition and stipend
- **Deadline:**
- **Inquire:** www.ihs.gov/scholarship/index.cfm

Indian Health Employees Scholarship Fund, Inc.
*Indian Health Employees Scholarship Fund, Inc.*
*115 Fourth Avenue, S.E. Federal Building, Room 215*
*Aberdeen, SD 57401*
- **Inquire:** www.scholarships4school.com/scholarships/indian-health-employee-scholarship-health-professions-scholarship.html

National Health Service Corps
- **Summary:** Students pursuing primary health care professions in eligible disciplines in return for a commitment to provide health care to communities in need upon graduation and training.
- **Value:** Full tuition, required fees and monthly stipend
- **Inquire:** www.nhsc.hrsa.gov/scholarships/overview/

Navy Health Professions Scholarship Program (HPSP)
- **Summary:** Scholarship opportunity for full time health profession students
- **Value:** Full tuition, required fees and monthly stipend
- **Inquire:** www.navy.com/careers/healthcare/medicine.html#ft-specialties-subspecialties
State of New Jersey Programs

NJ National Guard
• Summary: Scholarship data base for Veterans, Military Personnel and their family
• Inquire: www.njarmyguard.com/eso-scholarships/

NJ National Guard
• Summary: Go to college full-time and serve your state and nation part-time.
  New Jersey state law mandates that every member of the New Jersey Army National Guard is
  authorized to attend any New Jersey public college or university tuition free for undergraduate and
  graduate studies
• Inquire: www.njarmyguard.com/tuition/

Loan Repayment/Redemption Programs

Primary Care Practitioner Loan Redemption Program of NJ
• Summary: The Primary Care Program of NJ is a State loan redemption program aimed at recruiting and retaining
  primary care providers to work in underserved areas within New Jersey. The following are eligible primary care
  disciplines: Family Medicine/Practice, Internal Medicine, Pediatrics and Obstetrics/Gynecology
• Inquire: rbhs.rutgers.edu/lrpweb/

American Association of Medical Colleges
• Summary: A comprehensive data base of Loan Repayment/Redemption Programs within the US
  • Inquire: https://services.aamc.org/fed_loan_pub/index.cfm?fuseaction=public.welcome

Air Force Financial Assistance Program
• Summary: The Air Force Financial Assistance program (FAP) helps supplement residency pay by providing a grant
  for each year of participation in the program. A stipend is provided to help cover living expenses up to 11 ½
  months a year.
• Qualifiers: U.S. citizenship, currently enrolled in a U.S. residency in a specialty the Air Force needs, meet physical
  standards, be of good moral character
• Inquire: www.airforce.com/healthcare

Fraternal Organizations
Organizations such as Rotary, Lions, Kiwanis, etc. in your local area may offer loans and/or
scholarships. For more information contact the local officers of the organization.

Labor Unions
Students whose parents are members of unions should investigate the possibility of obtaining
financial assistance through scholarship and loan programs offered through a local or regional
union program. For more information contact the local union officers.
Employers

If applicable, students should investigate the possibility of obtaining financial assistance through their employer. Students whose parents or spouse are employed should also consult with these employers as well. For more information contact the human resource office of the employer.

Of note, external loans are not eligible for federal loan consolidation.

Veterans Administration

Students who are veterans may be entitled to educational benefits. Anyone who entered the service prior to January 1, 1977 may exercise the educational benefits; however, these benefits cannot be exercised after December 31, 1989. Anyone who entered the service after January 1, 1977 and contributed to the Education Fund is eligible for the same benefits. Children (under the age of 26) of veterans who died while serving in the military may also qualify for benefits.

www.gibill.va.gov

International Student Funding

There are a small number of private funding sources available to international students. These sources may require certification. The Office of Student Financial Aid is available to assist with possible funding sources along with loan certification. International students do not need to complete a financial aid application.

Residency and Relocation (R&R) Loan Programs

Residency & Relocation (R&R) loans are private loans that help medical students with the expenses associated with residency relocation costs. R&R loans are offered by numerous private banking organizations. Some of the major lenders of these loans include Sallie Mae, Discover, Wells Fargo, and PNC (at print time). The Financial Aid Office is not involved with these loans. Please compare lenders carefully and research each loan's terms and conditions as they typically have significant variable interest rates and repayment schedules.

Financial Literacy and Counseling Services

Professional staff members on the Stratford Campus are highly trained to assist graduate and professional students who incur educational debt. We offer a variety of support options such as: Financial Counseling, Financial Literacy Workshops and Debt Management online informational our students.

AACOM Council of Financial Aid Administrators Debt Management Modules

http://www.aacom.org/ome/councils/aacom-councils/csfaa
Professional Organizations

The professional staff members of the Office of Student Financial Aid are active members in the National Association of Student Financial Aid Administrators (NASFAA), The New Jersey Association of Student Financial Aid Administrators (NJASFAA), American Association of Colleges of Osteopathic Medicine (AACOM) and the Council of Student Financial Aid Administrators of AACOM. These organizations offer professional development and training programs that supports current trends and regulations within the profession.

The information presented in this handbook including the email addresses are up to date as of the publication date. Policies and procedures noted with this document can be changed/edited at any time to maintain compliance to University, State and Federal guidelines.

July 1, 2018