

# *University of Minnesota Medical School – Twin Cities*

## *2018-19 Financial Aid Application Instructions*

For 2018-19 financial aid funding, you will need to apply on the web at [www.fafsa.gov](http://www.fafsa.gov). If you need a paper-copy 2018-19 FAFSA ON THE WEB WORKSHEET, you can download this worksheet in PDF format from the FAFSA website. *PLEASE* follow these (contained herein) instructions in completing the FAFSA.

### **Keep these instructions.**

You are responsible for knowing the information detailed on these pages and may find you will need to refer to them throughout the financial aid application process.

### **File tax returns before applying.**

Your 2016 federal income tax return(s) must be filed before you complete the 2018-19 federal aid application.

**Keep copies** in case you are required to participate in the Quality Assurance Program described in the "Timetable" section on page 6.

### **College Work-Study applications:**

Separate applications for work-study are necessary for Fall/Spring (on one form) and for Summer (on another).

For both Summer 2018 and Fall/Spring 2018-19 applications, the deadline is **March 1, 2018**. Application forms are available on the Medical School Financial Aid website ([www.med.umn.edu/md-students/financial-aid/types-aid/work-related-opportunities/](http://www.med.umn.edu/md-students/financial-aid/types-aid/work-related-opportunities/)). See page 4 for complete information.

### **Call or stop in anytime you need assistance.**

We are committed to providing clear, accurate, and up-to-date information that will allow you to get the financial aid you are eligible to receive. The information in this document was accurate at the time of editing. If you need an explanation, information, or clarification, please call us (612-625-4998) or any one of the sources listed in the financial aid Directory on page 8.

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**USE SCHOOL CODE 003969 ON YOUR FAFSA.**

# OVERVIEW

## Apply Early

You may apply for financial aid before you are admitted to the University of Minnesota Medical School by submitting a completed *Free Application for Federal Student Aid (FAFSA)* online to the federal Central Processor at any time beginning October 1, 2017 and ending May 1, 2019 for the terms you plan to attend between August 2018 and August 2019. You will be informed if any funding programs require you to complete a separate application in addition to the FAFSA. You are encouraged to submit your FAFSA online before **March 1, 2018**. **Many institutional funds are distributed on a first-come, first-served basis, so early and on-time applicants are considered first for the available funds. However, for new matriculants accepted to the Medical School after March 1, 2018 this deadline is waived.**

You must be admitted to the Medical School and be enrolled at least half-time to be eligible for most aid programs.

## In addition to the enrollment requirements, you must:

- be a U.S. citizen or eligible non-citizen;
- be in good academic standing in the Medical School, not exceed the maximum time frame to graduate, and make Satisfactory Academic Progress as defined on the Financial Aid website ([www.med.umn.edu/md-students/financial-aid/how-aid-works/satisfactory-academic-progress/](http://www.med.umn.edu/md-students/financial-aid/how-aid-works/satisfactory-academic-progress/));
- be registered for the required number of credits and meet all criteria for each aid program from which you accept aid;
- comply with the Quality Assurance Program or University Verification if requested (see page 6 for descriptions);
- not be indebted to any institution for repayment of any federal grant or be in default on any Title IV loan (e.g., Ford Federal Direct Student Loan);
- comply with Selective Service registration requirements (If you are a male student at least 18 years old born after December 31, 1959, you must have Selective Service registration.)

## Application checklist

### 1. Complete the Free Application for Federal Student Aid.

The most important document in the application process is the *2018-19 Free Application for Federal Student Aid (FAFSA)*. Carefully read the instructions and complete all sections. Be sure to fill in "University of MN-Twin Cities" in Step Six on the line that asks for "Name of College" and code **003969** under "Federal School Code." By completing the entire FAFSA, you are automatically considered for a Federal Direct Loan and any campus-based aid programs. The Medical School Financial Aid Office considers loan and scholarship eligibility in the order most favorable to you.

Medical students have independent status for FAFSA purposes; however, **parental information** must be provided on the FAFSA if you wish to be considered for any need-based institutional scholarships. Also, if you are a continuing student, **parental information** must be provided if you wish to be considered for a Primary Care Loan (PCL). Due to its strict residency/practice commitments, however, 1<sup>st</sup>- and 2<sup>nd</sup>-year medical students will NOT be considered for this loan. If you include parental information on the FAFSA, please make certain that every item in the parental section is complete and that **parental signatures** are provided! (Please note: When completing the parental section of the FAFSA, *always* include yourself in the household size and number in college, even if you do not live with and are not supported by your parents!)

### 2. Make and keep copies of your online application for your reference.

### 3. Report address change.

Keep One Stop Student Services (see Directory) informed of changes in your Current Mailing Address. All University correspondence is mailed through the United States Postal Service to the Current Mailing Address you have on file at [www.myu.umn.edu](http://www.myu.umn.edu) using the My Info tab.

## AID ELIGIBILITY

The amount of financial aid you are eligible to receive to attend the University of Minnesota Medical School-Twin Cities will be based on (1) your **financial need** as calculated by the Central Processor; (2) your **enrollment** status; (3) the **amount of aid available**; and (4) **distribution formulas** implemented by our office according to University, state, and federal guidelines. Your initial award will be based on full-time enrollment, but it may be adjusted later according to the **actual number of credits** for which you are registered.

You are first considered for need-based institutional and federal funds, then non-need-based funds to fully award you to the cost of attendance. If, due to aggregate limits you may have reached, you require non-need-based alternative funding, we will notify you of this, and you may apply for programs that do not require financial need. Read the descriptions here and refer to the *Summary of Medical Student Loan Programs* on the Medical School Financial Aid website ([www.med.umn.edu/md-students/financial-aid/types-aid/loans/](http://www.med.umn.edu/md-students/financial-aid/types-aid/loans/)) for general information on all the programs.

Your financial aid application is evaluated according to specific requirements of programs in these major types of financial aid—grants, scholarships, employment, and loans—funded by the University, federal and state governments, civic organizations, businesses, foundations, and private donors.

### Academic progress

Be aware that as a recipient of financial aid from any of these programs you must make Satisfactory Academic Progress as measured by scholastic standards set by the Committee on Student Scholastic Standing - COSSS (see the Financial Aid website at [www.med.umn.edu/md-students/financial-aid/how-aid-works/satisfactory-academic-progress/](http://www.med.umn.edu/md-students/financial-aid/how-aid-works/satisfactory-academic-progress/)). When you fail to meet the standards, you become ineligible for all institutional, federal, and state financial aid.

### Financial need

Financial aid is intended to supplement, not replace, financial support from you and your family. Your financial need is the difference between our estimate of what attending the Medical School costs and the amount the federal and state governments expect you and your family to contribute to those costs.

Your family contribution is based on income and other data you report on the FAFSA. For example, your earnings through employment will be a factor in determining your financial need.

Your earnings from employment in the federal and/or state-supported College Work-Study (CWS) program are not counted as income toward your next year's financial aid application, but must be included in year-end income tax filing. All other non-CWS employment earnings are considered as income, are not limited, and may count toward the amount you are expected to contribute to your college costs.

### Educational and living expenses

Both educational and living expenses are considered in estimating the cost of attending the Medical School. Educational expenses include tuition, fees, books & supplies, and insurance. Living expenses include room, board, transportation, and miscellaneous personal expenses, such as recreation, clothing, and laundry.

Year	In-state Cost of Attendance (COA) for 2017-18	Educational Expenses (tuition, estimated fees, disability insurance, books & supplies)	Living Expenses
1	\$64,204	\$41,760	\$22,444
2	\$68,646	\$41,576	\$27,070
3	\$68,878	\$41,208	\$27,670
4	\$46,228	\$27,832	\$18,396

Note: Years 1-3 are three semesters in length (fall, spring, summer). Year 4 is fall and spring semesters only.

These figures are subject to change depending on the student's year in school and actual fee rates in 2018-19. The cost of degree is 11 semesters of tuition (5 semesters of Scientific Foundations and 6 semesters of clinical rotations). Year One guaranteed tuition rates will be available in June 2018.

Adjustments to your budget may be considered for expenses such as medical expenses, child care, computer purchase, some transportation costs, or disability-related costs. Federal financial aid resources are intended to cover the costs of an individual student's educational expenses only and should not be depended upon to support a household. You are encouraged to meet with a counselor to discuss a possible budget adjustment. Documentation is required.

## TYPES OF AID

### Scholarships

Scholarships supplement other financial aid and are limited in number. The Medical School Financial Aid Office will consider you for University need-based scholarships if you have submitted the *Medical Student Scholarship Application* form (available on the Medical School Financial Aid website at [www.med.umn.edu/md-students/financial-aid/apply-financial-aid/](http://www.med.umn.edu/md-students/financial-aid/apply-financial-aid/)) by the due date, March 1, 2018. **If you are admitted after the due date, the deadline is waived and you should apply as soon as possible.**

#### University scholarships

These scholarships are supported by foundations, alumni, corporations, and private organizations or individuals. Awards are usually determined by the Medical School Scholarship and Awards Committee in consultation with the Medical School Financial Aid Office. Most scholarships are need-based and include specific eligibility criteria such as academic accomplishments, career aspirations, or demonstrated leadership qualities.

#### Outside scholarships

Donors from civic groups, churches, and businesses offer many scholarships to students. Listings are available in the reference sections of campus libraries. The Medical School Financial Aid Office also has listings of possible resources for medical students at [www.med.umn.edu/md-students/financial-aid/resources-managing-debt/financial-aid-resources](http://www.med.umn.edu/md-students/financial-aid/resources-managing-debt/financial-aid-resources), or try [www.fastweb.com](http://www.fastweb.com).

### Employment

There are numerous student employment opportunities on the University of Minnesota-Twin Cities campus. The program used most often by medical students is the Graduate Assistant program, administered through the Graduate Assistant Office (see Directory on page 8).

Through this program, if an in-state medical student works approximately 195 hours per semester (10 hours/week) as a graduate research or teaching assistant, s/he is eligible for a tuition benefit. If a non-resident medical student works the same number of hours as a graduate research or teaching assistant, his/her tuition will be reduced to the in-state rate plus a tuition benefit.

**Graduate Assistantships and College Work-Study (CWS) are separate programs; however, CWS funds can partially fund Grad Assistant positions.** You may apply for CWS by filling out a CWS application between December 1, 2017 and March 1, 2018. Application forms are available on the Medical School Financial Aid website ([www.med.umn.edu/md-students/financial-aid/types-aid/work-related-opportunities/](http://www.med.umn.edu/md-students/financial-aid/types-aid/work-related-opportunities/)). However, funds are limited. You should not be discouraged if you do not receive CWS; you may still work as a Graduate Assistant even if you do not have CWS. Contact the Graduate Assistant Office for further information about Graduate Assistantships ([www.humanresources.umn.edu/find-job/graduate-assistant-jobs/](http://www.humanresources.umn.edu/find-job/graduate-assistant-jobs/)).

## Loans

### Federal Direct Unsubsidized Loan

Medical students may receive loan offers up to \$40,500/9 months in unsubsidized funding. The lifetime borrowing limit is \$224,000 (for unsubsidized and subsidized loans combined). For a complete description, please refer to the *Summary of Medical Student Loan Programs* (available on the Medical School Financial Aid website at [www.med.umn.edu/md-students/financial-aid/types-aid/loans/](http://www.med.umn.edu/md-students/financial-aid/types-aid/loans/)).

### Federal Direct Graduate PLUS Loan

This loan is an unsubsidized loan available for medical students who are not fully funded to cost of attendance. For a complete description, please refer to the *Summary of Medical Student Loan Programs* (available on the Medical School Financial Aid website at [www.med.umn.edu/md-students/financial-aid/types-aid/loans/](http://www.med.umn.edu/md-students/financial-aid/types-aid/loans/)).

### University Trust Fund Loan (UTFL)

Full-time students are awarded funds from foundations, alumni, and private individuals with an annual limit of \$6,000 and a cumulative maximum of \$14,000. The interest rate varies. Principal repayment begins 9 months after graduation or withdrawal. For most UTFLs, loan deferment during residency training is available for up to 3 years with documentation and a deferment request.

### Federal Primary Care Loan (PCL)

In order to be considered for this loan, you must be enrolled full-time, be either a 3<sup>rd</sup>- or 4<sup>th</sup>-year medical student, and you **must supply parent information and signature(s)** on the FAFSA. You must agree to complete a primary health care residency program (Family Medicine, Internal Medicine, Pediatrics, Combined Medicine/Pediatrics, Preventive Medicine, or General Practice) within 4 years of graduation, and you must practice primary care through the date that the loan is paid in full. Twelve-month award maximums are up to cost of attendance. Assuming the terms of the agreement to practice primary care are met, a 5% interest rate begins to accrue when repayment begins 12 months after withdrawal or graduation or when residency is completed. 1<sup>st</sup>- and 2<sup>nd</sup>-year medical students will NOT be considered for this loan.

## TIMETABLE

### After you submit your FAFSA ---

The Central Processor takes the income and asset information you have reported and uses the federal needs analysis formula to determine the Expected Family Contribution (EFC).

### Student Aid Report (SAR)

About 1-2 weeks after you submit your FAFSA, the Central Processor will send and/or email you a Student Aid Report (SAR). Review it and confirm that the information on your FAFSA was accurate on the date the application was originally submitted. If you discover incomplete or inaccurate information, make corrections on the web at [www.fafsa.gov](http://www.fafsa.gov). (Do not submit a new application.)

If everything is correct, and if in the “Releases” section the college name appears as “University of MN-Twin Cities,” keep the form for your records. **Do not send your SAR to our office;** we receive the same information electronically. **You do not need to complete the verification forms or send in copies of your tax forms if these requests accompany your SAR. You will be notified by U of MN One Stop Student Services if you are selected for the University Verification.**

### University of Minnesota Medical School-Twin Cities receives your application data.

The Central Processor sends the needs analysis results to the Medical School Financial Aid Office where the information is reviewed for accuracy and completeness. You may be asked to provide additional information to complete your financial aid application file.

### Financial Aid Award Notice (FAAN)

When your file is complete, you are notified (in early July) at your University-assigned email address that your Financial Aid Award Notice (FAAN) listing your aid awards is ready. You may qualify to receive more than one

type of aid, so your financial aid package may be a combination of aid funds: grant, scholarship, College Work-Study, and loan. Your award(s) will be divided among the terms you plan to attend—fall, spring, and summer—to assist you in your financial planning.

Review your financial situation to determine if you should accept reduced amounts of the loan offers. You may meet with a Medical School Financial Aid Office counselor to discuss your eligibility for any additional loans.

**Accept all or part of your aid offer.**

Respond to your FAAN online via the MyU portal (follow the online instructions) where your aid acceptance is recorded and financial aid disbursements scheduled.

**Complete and return your promissory notes.**

For each loan you accept, an electronic promissory note is required. You will be notified by email regarding these requirements. Complete them online as directed. Also, complete any relevant online entrance counseling required of you.

**Aid is disbursed to your University Student Financials account.**

For billing and payment of tuition & fees, a University student account is automatically set up for each student. Most financial aid funds will be electronically transferred to your University student account for payment of tuition & fees. Credit balances, if any, will be directly deposited into your bank's checking or savings account for books and living expenses. Make sure your bank account information is always current and accurate by checking the Direct Deposit link in the My Finances tab at [www.myu.umn.edu](http://www.myu.umn.edu). If you fail to set up Direct Deposit prior to disbursement of your financial aid, your credit balance refund for living expenses could be significantly delayed.

**Throughout the process ---**

**Respond immediately** to any correspondence from the University of Minnesota. Your aid may be placed on hold or withdrawn if any of the additional information requested from you is not provided promptly.

**Report in writing** any financial aid you receive that is not awarded through our office, including departmental and outside agency fellowships or scholarships. Please include your University-assigned 7-digit Student I.D. number or the last 4 digits of your Social Security number (if you don't yet have a University of Minnesota I.D. number) on any correspondence. If an outside award puts you in "overfunded" status, your other financial aid offers may be reduced, or you may be billed for amounts already received.

**Quality Assurance Program / University Verification**

Applications are selected at random for review as part of the federal **Quality Assurance Program/University Verification**. This project is conducted in cooperation with the U.S. Department of Education to assure that the delivery of student aid funds is conducted accurately, expediently, and with integrity. If your application is chosen, you will be asked to provide additional documentation, such as a copy of your tax returns, as part of a review by our office. Your 2016 tax returns will be examined to verify the accuracy of your FAFSA financial data. We will withhold all aid until all requested documentation is submitted. If necessary, you may be required to submit corrections to the appropriate agency and have your aid adjusted.

**Financial aid counseling**

Consult a Medical School Financial Aid Office counselor if your family's financial situation changes after you apply for aid. A family death, marital separation, divorce, unemployment, or loss of non-taxable income benefits are all circumstances that can significantly affect your financial aid eligibility. A counselor can help you determine if new circumstances warrant adjustments to your original financial aid application.

**Your rights as a financial aid recipient are to:**

- accept, reject, or seek adjustment to your financial aid award without prejudice.
- know how much aid you will receive per semester and when it will be distributed.
- know the terms of any employment program award you are offered.
- know the interest rate, amount, and repayment starting date for any loans offered to you.
- meet with a counselor and review your financial aid record.

- request a counselor to review any decision you feel warrants consideration due to an emergency or circumstance beyond your control.
- receive answers to any questions you have about financial aid.

**Your responsibilities as a financial aid recipient are to:**

- apply annually, for each academic year you wish to receive financial aid, following the procedures and deadlines listed in the application and notification material.
- provide complete and accurate information.
- use your University-assigned email address when communicating with the Medical School Financial Aid Office via email regarding your student financial aid business.
- notify (1) the Medical School Financial Aid Office of changes in your enrollment status, financial status, scholarship awards, or Graduate Assistantship appointment; and (2) the Office of the Registrar/One Stop if your name changes.
- Update your **Current Mailing Address** at [www.myu.umn.edu](http://www.myu.umn.edu) under the My Info tab whenever a change in your address occurs.
- notify the Medical School Financial Aid Office if you are the recipient of any non-University of Minnesota educational loans and/or any non-University of Minnesota scholarship funding.
- report to your University employer and the Medical School Financial Aid Office if you cancel from classes or terminate your studies.
- attend an entrance interview.
- attend an exit interview and repay all loans according to the terms of your truth-in-lending and promissory note forms.
- refrain from disorderly conduct as defined in the Student Conduct Code.
- maintain Satisfactory Academic Progress toward your Medical School degree.
- read all information published by the Medical School Financial Aid Office.

# DIRECTORY

## Campus

Credit Bal. Refunds, Billing, and Student Accounts/One Stop .....	333 Bruininks Hall, 222 Pleasant St SE, Minneapolis MN 55455 .....	(612) 624-1111
Deferment Certifications and Office of the Registrar .....	200 Fraser Hall, 106 Pleasant St SE, Minneapolis MN 55455.....	(612) 624-1111
Graduate Assistant Office .....	545 West Bank Office Bldg., 1300 South 2 <sup>nd</sup> St, Minneapolis MN 55454..	(612) 624-7070
Medical School Admissions.....	B639 Mayo Building, 420 Delaware St SE, Minneapolis MN 55455..... <a href="http://www.med.umn.edu/admissions/">www.med.umn.edu/admissions/</a>	(612) 625-7977
Medical School Student Affairs .....	B614 Mayo Building, 420 Delaware St SE, Minneapolis MN 55455 .....	(612) 624-8601
Residency Classification Office .....	240 Williamson Hall, 231 Pillsbury Dr SE, Minneapolis MN 55455.....	(612) 625-6330
Student Employment Center .....	545 West Bank Office Bldg., 1300 South 2 <sup>nd</sup> St, Minneapolis MN 55454..	(612) 626-8608
Student Account Assistance Office .....	211 Bruininks Hall, 222 Pleasant St SE, Minneapolis MN 55455 .....	(612) 625-8007
Student Internet Account Initiation .....	<a href="http://www.umn.edu/initiate/">www.umn.edu/initiate/</a>	
One Stop Student Services .....	<a href="http://www.onestop.umn.edu">www.onestop.umn.edu</a> or	(612) 624-1111

### Financial Aid Counseling Services

The Medical School Financial Aid Office staff is available to provide application information, materials, debt management counseling, and other assistance. We are available from 8:00 a.m. until 4:30 p.m., Monday–Friday on a walk-in or appointment basis. Our office is located in B606 Mayo Building. Our mailing address is Mayo Mail Code #293, 420 Delaware St. SE, Minneapolis, MN 55455. We look forward to working with you in the upcoming year.

Office	(612) 625-4998	msfao@umn.edu
Kristin Basballe	(612) 624-7675	parrx008@umn.edu
Sheryl Houston	(612) 624-0692	s-nash@umn.edu
Valerie Bauer	(612) 625-4998	bauer006@umn.edu

## Off-campus

Central Processor, Federal Student Aid Programs (FAFSA status, duplicate SAR) .....		(319) 337-5665
FAFSA on the Web .....	<a href="http://www.fafsa.gov">www.fafsa.gov</a> .....	(800) 433-3243
A national scholarship search .....	<a href="http://www.fastweb.com">www.fastweb.com</a>	
FIRST for Medical Education .....	<a href="http://www.aamc.org/services/first/">www.aamc.org/services/first/</a>	
Find your Direct Loan servicer .....	<a href="https://studentaid.ed.gov/sa/repay-loans/understand/servicers/">https://studentaid.ed.gov/sa/repay-loans/understand/servicers/</a>	

### Equal Opportunity Statement

The University of Minnesota shall provide equal access to and opportunity in its programs, facilities, and employment without regard to race, color, creed, religion, national origin, gender, age, marital status, disability, public assistance status, veteran status, sexual orientation, gender identity, or gender expression.

# FAFSA Frequently Asked Questions

## *I didn't get a renewal application. Can you send me another one?*

Renewal applications are not sent to students. You will receive a FAFSA renewal email reminder from the Central Processor. You must have/use your self-created Federal Student Aid ID (FSA ID) to login and electronically “sign” your FAFSA. There is a link to create an FSA ID on the FAFSA website at [www.fafsa.gov](http://www.fafsa.gov).

## *I did not (or my parents did not) file tax returns for 2016 yet due to an IRS extension—how do I complete my application before March 1\*?*

It is possible to complete the FAFSA with estimated tax information; however, it will cause delays in your application process because you will have to submit actual figures later. It is better to wait until you have actual tax information, even if this means you miss the priority deadline. If you are using estimated tax information, please call our office at (612) 625-4998 to discuss this scenario.

## *Do I need to fill out parent information?*

Parental information must be provided on the FAFSA if you wish to be considered for any need-based institutional scholarships.

Parental information also must be provided if you are committed to a primary care specialty and you want to be considered for the Federal Primary Care Loan (PCL). This is a Title VII program that requires parent information and signature regardless of your age, dependency, or marital status. First- and second-year medical students, however, will NOT be considered for PCL.

## *I checked “Yes” for work-study (Step One, Question 31)—does this mean I will get work-study?*

No matter what you check for student employment on the FAFSA, you must complete a separate College Work-Study application form. This application deadline is March 1, 2018. Application forms are available at [www.med.umn.edu/md-students/financial-aid/types-aid/work-related-opportunities/](http://www.med.umn.edu/md-students/financial-aid/types-aid/work-related-opportunities/). Work-study is awarded on the basis of need and funds are limited.

## *I'm engaged, partnered, (or separated)—how do I answer “Are you married?” (Step Three, Question 47)*

Answer “Yes” if you are legally married on the day you complete the FAFSA. Do not make projections.

## *What should I put for grade level? (Step One, Question 29)*

Enter 6 for 1<sup>st</sup> year graduate/professional if you will be a first-year medical student in 2018-19. Enter 7 for continuing graduate/professional or beyond if you will have finished your first year of medical school by September 2018.

## *Do I need to complete a scholarship application to be considered for any scholarships offered through the Medical School (UMF, Medical School, Financial Aid Office) for University of Minnesota Medical School-Twin Cities students?*

Yes. The online Medical Student Scholarship Application **MUST** be completed in order to be considered for any need-based scholarships offered through the Medical School.

**PRIORITY DEADLINE FOR MEDICAL STUDENT SCHOLARSHIP  
APPLICATION: MARCH 1, 2018**

**\*PRIORITY DEADLINE FOR FAFSA: MARCH 1, 2018**

**The deadlines are waived for new matriculants accepted after March 1, 2018.**