



Federal Assistance for MS4

- Your current Financial aid (FA) budget for MS3 includes USMLE Step 2 expenses. Current budgets are available at <http://musom.marshall.edu/students/osfa/>
- Upcoming year MS4 FA budget is less than MS3 since it is a 10 month budget (MS3 is a 12 month budget). However, there will be \$1000 in the MS4 budget for Step 2 travel plus \$100 for your residency application.
- Expect additional expenses for residency interviews; transportation, lodging, and meals. Unfortunately, there is no funding available for interview expenses within FA budget.
- Residency & relocation loans (private loans) are available based on credit worthiness. A listing of private lenders are available at <http://www.finaid.org/loans/privatestudentloans.phtml>.
- Check out <http://www.smartmedtravel.com/> for help in estimating interview expenses.



MS4 Clinical Travel Expenses

- \$2,000 included in FA budget for rotation expenses.
- Before seeking additional funds for away rotations via the budget appeal, you must provide receipts exceeding \$2,000.
- Any expenses exceeding your FA budget must be documented by receipts and occur within the enrollment period before added to your budget.



MS4 Senior Loan Exit Interview

- It is required by US Dept of Education and WV Higher Education Policy Commission that all student loan borrowers participate in a Senior Loan Exit Interview.
- Personal loan information and notification of interview options will be mailed to students early February 2013. Options include group session, online exit or personal counseling.
- Current student loan information can be found at <http://www.studentloans.gov> .
- For information regarding repayment options visit www.aamc.org/first .

Other FA Reminders

- 2012-13 FAFSA is now available. Please submit by April 1, 2012. Award notifications are expected early April 2012.
- Beginning July 1, 2012, the Federal Direct subsidized loan program will not be available for medical students. The amount will be available in the Direct unsubsidized program.
- (WV) Health Sciences Scholarship Program deadline is October 15, 2012. Applications will be available at www.cfww.com under Financial Aid Planning>Find Scholarships.
- For more information on state repayment/service programs check out:
http://musom.marshall.edu/students/rural/WV_Financial_Incentive_Programs.pdf