



# FINANCIAL AID PLANNING GUIDE

Students accepted for admission to American University of the Caribbean School of Medicine (AUC) and those who are in attendance and maintaining standards of satisfactory academic progress may apply for student loans to meet direct and indirect education expenses. Students must be U.S. citizens, U.S. permanent residents, or other eligible noncitizens to be eligible for loans through the Federal Direct Loan Program and most private loan programs described in this publication.

Additionally, a student must not be in default on prior federal student loans or have outstanding overpayments for prior loans/grants at any institution. Each continuing student must also comply with the institutional Satisfactory Academic Progress Policy (SAP) as published in the [AUC Student Handbook](#). The maximum loan amount for which a student is eligible may not exceed the cost of attendance for the academic period in which the student is enrolled. First-year estimates for cost of attendance are included in this publication and may be adjusted by the university each semester or calendar year.

Students accepted to the Medical Education Readiness Program (MERP) are not eligible for federal student loans; however, they may be eligible for private loan programs at the lenders' discretion. Students must be creditworthy or have a creditworthy co-signer who meets lender requirements.

**Canadian citizens** may be eligible for loans through the Canadian government and/or private loan programs. For more information, please refer to the Canadian Financial Planning Guide, which is available online at [www.aucmed.edu/media/5506/auc-canadian-financial-planning-guide.pdf](http://www.aucmed.edu/media/5506/auc-canadian-financial-planning-guide.pdf).

## FINANCIAL AID APPLICATION PROCESS

### STEP ONE

An applicant to AUC should not wait until acceptance before completing the appropriate documents. Students (U.S. citizens/U.S. permanent residents/other eligible noncitizens only) in need of financial assistance to help with tuition, fees, and other related costs are advised to submit the Free Application for Federal Student Aid® (FAFSA®). The FAFSA® can be completed online at [studentaid.gov](http://studentaid.gov).

Graduate and professional-level students are considered independent for federal student aid purposes; therefore, they do not need to provide data or signatures for their parents.

Students applying for admission to the summer term are advised to complete the current year's FAFSA® as well as the next year's FAFSA® online at [studentaid.gov/h/apply-for-aid/fafsa](http://studentaid.gov/h/apply-for-aid/fafsa). Students applying for admission to the fall and/or spring terms should complete the FAFSA® for the year in which they are applying.

### FAFSA® SCHOOL CODE

Code for American University of the Caribbean School of Medicine is: [G22444](#)

Students who do not complete the process before tuition and fees are due (usually 30 days in advance of the start of a semester) should be prepared to make a payment from personal resources until loans are approved and credited to the student's account.

### STEP TWO

Typically, federal financial aid recipients are eligible for a maximum of \$10,250 in Federal Direct Unsubsidized Loans per semester. In addition, most students will apply for the Federal Direct Graduate PLUS Loan to cover the remaining tuition costs, as well as living expenses and other indirect cost-of-attendance expenses for the semester. The Graduate PLUS loan approval is based on your credit history; therefore, it is EXTREMELY important to review your credit history. You can request a free credit report at [annualcreditreport.com](http://annualcreditreport.com). You may also request a preapproval for your Federal Direct Graduate PLUS loan at [studentaid.gov](http://studentaid.gov), keeping in mind that your PLUS credit check is only valid for 180 days. You may also request a preapproval for your Graduate PLUS Loan at [studentaid.gov](http://studentaid.gov). Students may find that they are not creditworthy on their own and must obtain an endorser (co-signer) or need time to resolve credit issues that affect their creditworthiness. This process can take several months to address. Students who start early will have a better chance of receiving their loans on time.

## ADDITIONAL INFORMATION REQUESTS

Once your FAFSA® has been processed, you may be asked to submit additional information to the Office of Student Finance. If you need to provide additional documentation, you will receive a “Missing Item” email from the Office of Student Finance indicating which documents are needed for financial aid eligibility determinations. If a student’s financial aid file remains incomplete, the student will be responsible for payment of tuition and fees to the university from personal resources.

After completing your FAFSA®, you will receive a Student Aid Report (SAR) that may contain comment codes that require further action. A comment code could indicate several things. Some common issues that would need to be resolved may include a mismatch of your name, Social Security number and/or date of birth, your citizenship status, or your eligibility for Title IV due to a prior defaulted student loan. In these cases, AUC’s Office of Student Finance will request the appropriate documentation from you—for example, a default clearance letter from the student’s loan servicer.

## AWARD NOTICES

Financial aid eligibility can only be determined after all appropriate forms are reviewed and your file is considered “complete.” If the FAFSA® has been submitted and all requested documents (if any) are received, eligibility is determined and an award notification is emailed to the student. The award notification provides instructions for accessing AUC’s online portal to view and accept your awards, as well as information, statements, and disclosures for continued eligibility.

Students will receive a revised award notification if a student’s loan eligibility changes based on receipt of scholarship awards, change in FAFSA® information, etc.

## LOAN ACCEPTANCE PROCESS

If you wish to accept the Federal Direct Unsubsidized Loan for AUC you must complete the following:

- Entrance counseling at [studentaid.gov/entrance-counseling](http://studentaid.gov/entrance-counseling).
- Federal Direct Unsubsidized Master Promissory Note (MPN) with the U.S. Department of Education at [studentaid.gov/mpn](http://studentaid.gov/mpn).

If you wish to accept the Federal Direct Graduate PLUS Loan, you must complete the following:

- A Federal Direct Graduate PLUS Loan Master Promissory Note (MPN) with the U.S. Department of Education at [studentaid.gov/mpn](http://studentaid.gov/mpn).
- Title IV Authorization to authorize retention of financial aid funds to pay for either tuition only or tuition and all institutional fees.

## COST OF ATTENDANCE

Sample costs of attendance for two semesters are listed below. Costs are estimated and are subject to change.

For additional information on AUC cost of attendance, please visit: [aucmed.edu/media/12766/cost-of-attendance](http://aucmed.edu/media/12766/cost-of-attendance)

Please note that consumer or other personal debt (credit cards, legal fees, etc.) cannot be included in the cost of attendance for financial aid purposes.

Consumer information and total program costs can be retrieved at [aucmed.edu/student-consumer-information](http://aucmed.edu/student-consumer-information).

SAMPLE COST OF ATTENDANCE FOR 2 ON-CAMPUS SEMESTERS	
Tuition & Fees	\$54,182
Food & Housing	\$15,214
Books, Course Materials, Supplies, & Equipment	\$1,036
Loan Fees	\$6,078
Personal Expenses	\$4,292
Transportation	\$2,596
Health Insurance	\$718
<b>Total</b>	<b>\$84,116</b>
<b>Federal Direct Unsubsidized Loan</b>	<b>\$20,500</b>
<b>Federal Direct Graduate PLUS Loan</b>	<b>\$62,898</b>
<i>The estimated cost of attendance is subject to change.</i>	

Thus, if the student meets the eligibility requirements and is approved for the Graduate PLUS Loan, the student would be eligible for the annual maximum Federal Direct Unsubsidized Loan of \$20,500 and a Federal Direct Grad PLUS Loan of \$62,898 for a maximum total of \$84,116. The Department of Education charges loan fees on the Federal Direct Unsubsidized Loan and the Federal Direct Graduate PLUS Loan.

For information on current loan fees for Direct Loans, please visit [studentaid.gov/understand-aid/types/loans/interest-rates](http://studentaid.gov/understand-aid/types/loans/interest-rates).

## BORROW WISELY!

Borrowing funds to pay for your education costs is a tremendous obligation, and the loans must be repaid.

If you default, you risk negatively affecting your credit, which will burden you for many years. Thus, even though you may be eligible for a larger amount, we urge you to borrow only what you need in order to cover your education expenses. Credit cards or other debt (including prior student loans) cannot be included as educational expenses.

## LOAN SOURCES

The Federal Direct Loan Program offers the following types of graduate and professional level loans to eligible students who are U.S. citizens, U.S. permanent residents, and other eligible noncitizens: the Federal Direct Unsubsidized Loan and the Federal Direct Graduate PLUS Loan.

**Federal Direct Unsubsidized Loan**—This is a non-need-based federal loan of up to \$20,500 per academic year (two semesters). Interest begins to accrue from the time the loan is first disbursed until it is paid in full. The interest is capitalized, meaning that you pay interest on any interest that has already accrued. The borrower is responsible for the interest that accrues during all periods. One way to minimize the interest accrued is to contact your loan servicer and arrange to pay the interest as it accumulates. If the borrower chooses not to pay the interest while in school, the interest will be capitalized, which means that the accrued interest is added to the outstanding principal balance at repayment. Deferring interest payments while in school adds to the overall repayment cost of the loan.

Because AUC is an international medical school, our students are not eligible for the additional \$20,500 unsubsidized portion of the Federal Direct Loan. The combined aggregate borrowing limit of \$138,500 for subsidized and unsubsidized loans includes any prior outstanding undergraduate/graduate Federal Direct Subsidized and/or Unsubsidized loans.

**Federal Direct Graduate PLUS Loan**—This is a non-need-based federal loan that covers up to the cost of attendance, less other financial aid awarded. The Graduate PLUS Loan credit decision is based on your credit history. You can obtain a free copy of your credit report at [annualcreditreport.com](http://annualcreditreport.com).

This report will advise you if there is adverse credit in your name, such as a payment over 90 days late, an account in collections, etc. You will want to contact these creditors and obtain a letter from them on their letterhead that states the account is in good standing in order to appeal a credit denial for the PLUS Loan. If your credit cannot be repaired, you may need to add an endorser (cosigner) in order to be considered for the PLUS Loan. Your endorser will need to log on to [studentaid.gov](http://studentaid.gov) with their own Federal Student Aid (FSA) ID to complete an endorser addendum. If they do not have an FSA ID, they can obtain one at [studentaid.gov/fsa-id/create-account/account-info](http://studentaid.gov/fsa-id/create-account/account-info).

To appeal a credit decision, go to [studentaid.gov/appeal-credit/demo](http://studentaid.gov/appeal-credit/demo). The repayment period on Federal Graduate PLUS Loans begins 60 days after the loan is fully disbursed.

The standard, 10-year repayment period for Federal Direct Unsubsidized Loans begins six months after the student graduates or drops below half-time enrollment. There may be alternative repayment options available based on eligibility as determined by the Department of Education. You can view and compare repayment plan options at [studentaid.gov](http://studentaid.gov).

The interest rate on loans is established by the federal government each year on July 1. For information on current loan fees and interest rates for Federal Direct Loans, please visit [studentaid.gov/understand-aid/types/loans/interest-rates](http://studentaid.gov/understand-aid/types/loans/interest-rates).

## PRIVATE LOAN PROGRAMS

AUC does not make any recommendations regarding lender selection and students can choose their own loan lender. Students are encouraged to review each lender's terms and conditions before selecting one. Please keep in mind that lender terms and eligibility criteria can sometimes change.

If you have any credit issues, you may need to obtain a co-borrower. A co-borrower also assumes responsibility for the loan to make sure the loan is repaid as agreed. The loan will appear on the co-borrower's credit report. In the event that your payments are late or remain unpaid, this will also appear on your co-borrower's credit history.

Please be sure to check your credit history now so that you have time to resolve any outstanding credit problems. You can obtain a free copy of your credit report at [annualcreditreport.com](http://annualcreditreport.com). You will most likely need additional credit-based loans for future education costs.

## RESIDENCY & RELOCATION LOAN PROGRAMS

Residency and relocation loans are available for students in their second through final years of study. Certain student loan lenders offer residency and relocation loans to help students pay for exam review classes, internship/residency interviewing, and residency relocation expenses. This loan is credit-based. Students must be enrolled and need funds to cover the cost of an exam review class, internship/residency interviewing and/or relocation expenses. Documentation of the specific needs may be required when applying for the loan. Funds are sent directly to the student.

## STUDENT LOAN DISBURSEMENTS

Billing and student loan disbursements are handled by the Office of Student Finance. Disbursements of loan funds are made in two installments for an academic year—once per semester. If any tuition and fees are outstanding, funds are first credited to student accounts to cover costs. Following this, any remaining credit balance is sent to the student by the Office of Student Finance up to 10 days after the receipt of the disbursement, provided the student has **confirmed enrollment on campus and is making satisfactory academic progress (SAP)**. For those who apply on time, disbursements can arrive at the university up to 10 days in advance of the start of a semester. The Office of Student Finance is responsible for confirming eligibility of the student prior to the release of any funds.

In order for funds to be released, continuing students must be registered, be making satisfactory academic progress, and have satisfied all other requirements as outlined in the Student Handbook. Funds will be distributed to students who have confirmed their attendance on the campus during the first week of classes. **Funds will be returned to the lender for students who have not confirmed their attendance on the campus and/or have failed to satisfy all other university requirements. Loans are not available during periods in which students are not enrolled or rotating.**

## CANCELLATION AND RETURN OF LOAN PROCEEDS

You have the right to reduce/cancel a Federal Direct Unsubsidized Loan or a Federal Direct Graduate PLUS Loan before or after it has been disbursed to the university by the Department of Education.

Before your loan is disbursed, you may cancel all or part of it at any time by notifying the Office of Student Finance in writing. After your loan has disbursed, there are two ways to cancel all or part of it:

- **Within 14 days after the date you are notified of the disbursement:** A written request must be sent to the Office of Student Finance stating that you want to cancel all or part of the disbursement that was credited to your account. The university will return the canceled loan amount to the Department of Education. You do not have to pay interest or the loan fee on the part of your loan that you request to be canceled within this time frame.

- **Within 120 days of the date the university receives the disbursement:** A written request must be sent to the Office of Student Finance stating that you want to cancel all or part of the disbursement that was credited to your account, and a payment must be made to the university for the amount you request to be returned to the Department of Education. You do not have to pay interest or the loan fee on the part of your loan that you return.

## LOAN MANAGEMENT

Students who have outstanding education loans from prior institutions should request an enrollment verification letter from the Office of the Registrar that is customized to reflect the dates of enrollment and enrollment status. This letter may be sent to student loan lenders, insurance companies, or other agencies that require proof of enrollment. It may also be used to request “in-school” deferment from the guarantee agency or servicer of their prior loans.

## FUND AVAILABILITY

If all requirements are satisfied, financial aid proceeds will be delivered to students upon completion of the confirmation process. Normally, a credit balance for living expenses is available to students during the first week of the semester if adequate loans are borrowed to cover living expenses.

Students should be prepared to cover at least one month’s living expenses at the beginning of the semester if they have filed late or have experienced difficulties with loan approval.

## CONTINUING STUDENTS

Continuing students must reapply for financial aid each award year by filing the FAFSA®. We recommend that you complete the upcoming year’s application by March 15 to ensure the timely processing of financial aid awards. Continuing students must continue to satisfy all university requirements and standards—including, but not limited to admission, satisfactory academic progress (SAP), and registration—to remain eligible for federal student financial aid.

## SATISFACTORY ACADEMIC PROGRESS

See the AUC Student Handbook for detailed information on the satisfactory academic progress (SAP) policy and the financial aid implications for students who do not meet academic standards, such as receiving probationary status or facing dismissal.

## LEAVES OF ABSENCE AND CHANGES IN ENROLLMENT STATUS

It is the student's responsibility to notify the Office of the Registrar and the Office of Student Finance regarding a change of name or address, enrollment plans, USMLE® scores, leaves of absence, and/or withdrawal. If a student takes a leave of absence or withdraws, they must complete loan exit counseling online at [studentaid.gov](http://studentaid.gov) and notify the lender of their status.

A student "on leave" for any reason will be reported to the lenders by the Office of the Registrar. Students on leave must also complete exit counseling. Upon return, the student will be classified as "in school." Any extended time away from school may affect the student's repayment period. If a student is out of school for more than six months at one time, they have exceeded the student loan grace period for the Federal Direct Subsidized and Unsubsidized Loans, and will be placed in "repayment" status by the lender.

For Federal Direct Subsidized and Unsubsidized Loans, student loan repayment begins six months after the student graduates or drops below half-time enrollment status. In some instances, students may continue to defer student loans during residency programs. Once the six-month grace period is exhausted, another grace period will not be granted for those loans.

Students officially withdrawing from enrollment with the university or taking an official leave for the remainder of the semester will be credited for tuition and most refundable fees in accordance with the schedule as outlined in the [AUC Student Handbook](#). AUC will calculate the amount of Title IV aid that a student has earned based on a payment period and a specific formula defined by the Department of Education. The student will be obligated for any tuition, fees, books, course materials, supplies, and equipment not covered by federal student aid.

If the student returns after six months, they will be categorized as "in school." This is not an automatic process. The student should request an enrollment verification letter from the Office of the Registrar that is customized to reflect the dates of enrollment and enrollment status. This letter may be sent to student loan lenders/loan servicers to request "in-school" deferment from the guarantee agency or servicer of their prior loans. Students who enter repayment status because they have not resumed study within the six-month period should consult with the lender/servicer of their loans to complete the appropriate forms for forbearance or deferment, if necessary and appropriate.

If you submit an appeal to the Academic Review Committee, it does not automatically constitute continued financial aid eligibility. Please contact the university director of student finance for further guidance.

## DISABLED STUDENT SERVICES

AUC is committed to working with students with disabilities. It is critical that the student apply with the assistant dean for student affairs on the island prior to or within the first two weeks of the semester so that all parties have time to consider a request for an accommodation, review the supporting data, and make a decision well before the first examination period. For services and information for disabled students, please contact the Office of Student Disability Services at [aucosds@adtalem.com](mailto:aucosds@adtalem.com).

## INSTRUCTIONAL FACILITIES AND CLINICAL SITES

Information regarding our instructional facilities and clinical sites is available at [aucmed.edu](http://aucmed.edu) and in the [AUC Student Handbook](#).

## COURSE WITHDRAWAL PROCEDURES

AUC students must follow several steps in order to complete the withdrawal process. Withdrawal policies and procedures can be found in the [AUC Student Handbook](#), and on the website at [aucmed.edu](http://aucmed.edu), or by contacting the Office of the Registrar at [registrar@aucmed.edu](mailto:registrar@aucmed.edu).

## COST OF ATTENDANCE

Cost of attendance includes direct costs, such as institutional tuition and fees, as well as indirect costs, such as personal expenses that are related to academics. These costs include, but are not limited to, tuition, fees, health insurance, books, course materials, supplies and equipment, loan fees, personal expenses, food and housing, and transportation.

Personal expenses, transportation, and off-campus food and housing are based on the average cost of living on the island or average national cost.

Students who have been awarded financial aid can request a breakdown of their specific cost of attendance by contacting the Office of Student Finance at [finaid@aucmed.edu](mailto:finaid@aucmed.edu).

Estimated costs for tuition and fees, food and housing, books, course materials, supplies and equipment, transportation, and personal/miscellaneous expenses can be found at [aucmed.edu/media/12766/cost-of-attendance](http://aucmed.edu/media/12766/cost-of-attendance).

## FAMILY EDUCATION RIGHTS AND PRIVACY ACT (FERPA)

FERPA protects the privacy of student education records, establishes the right of a student to inspect and review their education records, and gives students some control over the disclosure of information from their records. “*Annual Notification of Student Rights Under FERPA*” is published in the AUC [AUC Student Handbook](#) and on the website at [aucmed.edu/about/ferpa.html](http://aucmed.edu/about/ferpa.html).

## CAMPUS SAFETY AND SECURITY

To review safety practices and procedures and crime statistics for AUC, please visit the Student Consumer Information page at [aucmed.edu/student-consumer-information](http://aucmed.edu/student-consumer-information).

## COMPLETION/GRADUATION RATES FOR STUDENTS

To obtain information regarding completion/graduation rates for all students, please contact the Office of the Registrar at [registrar@aucmed.edu](mailto:registrar@aucmed.edu) or visit the website at [aucmed.edu/student-consumer-information](http://aucmed.edu/student-consumer-information).

## REFUND POLICY

Students who make schedule adjustments resulting in a reduction of credit hours or who withdraw from the university may be eligible to receive a refund of tuition and fees. To obtain detailed information regarding the refund policy at AUC, please visit the website at [aucmed.edu](http://aucmed.edu), consult the [AUC Student Handbook](#), or contact the Office of Student Accounts at [accounts@aucmed.edu](mailto:accounts@aucmed.edu).

## ACCREDITATION INFORMATION

AUC is accredited by the Accreditation Commission on Colleges of Medicine (ACCM, [accredmed.org](http://accredmed.org)), which is the accreditor used by the country of Sint Maarten. The United States Department of Education, through the National Committee on Foreign Medical Education and Accreditation (NCFMEA), has determined the ACCM’s accreditation standards to be comparable to those set by the Liaison Committee on Medical Education (LCME). The LCME is appointed by the U.S. Department of Education to accredit medical education programs in the United States. AUC students are eligible to sit for the USMLE®, obtain U.S. federal financial aid, and if qualified, become active members of the American Medical Student Association (AMSA). Upon graduation, students are eligible to obtain residency and apply for state licensure to practice as a physician in all 50 U.S. states.

## STUDENT HANDBOOK

The AUC Student Handbook informs students about many services and programs that are available, as well as the policies and procedures of the university. It can be accessed at [aucmed.edu/media/8561/auc-studenthandbook-pdf](http://aucmed.edu/media/8561/auc-studenthandbook-pdf).

## ACADEMIC PROGRAMS

Information regarding programs of study and course descriptions can be obtained on the website at [aucmed.edu/academics.aspx](http://aucmed.edu/academics.aspx) or by contacting the Admissions Office at 866-372-2282 or by email at [admissions@aucmed.edu](mailto:admissions@aucmed.edu).

## CONTACT FOR GENERAL INSTITUTIONAL ISSUES

To obtain information regarding general institutional issues, contact the school administrator at 866-372-2282.

## NOTICE OF AMOUNTS AND TYPES OF TITLE IV AID

Schools are required to notify students about the amount of Title IV aid they will receive from each program before any aid is disbursed. The Office of Student Finance provides information regarding the Federal Direct Loans/private student aid, the disbursement method, the schedule, and an itemization of unsubsidized loans separately through the award letter document. This document is provided to students once the financial aid package has been completed. It is emailed to the email address on record. For new students, it is also mailed to the student’s primary address listed in our system. The types of aid available are listed earlier in this document.

## NOTICE OF RIGHT TO CANCEL/DECLINE A LOAN

AUC is required to notify students of their right to cancel all or a portion of an education loan disbursement and have the funds returned to the U.S. Department of Education. Students are notified of their right to cancel/decline their loans through the award letter notifications and loan disbursement notifications. In addition, this information is included on the promissory note for each disbursement.



## TOTAL WITHDRAWAL FROM CLASSES/RETURN OF FEDERAL STUDENT AID

Students who withdraw from all classes or receive all F grades in any semester may be required to return federal funds for that semester, in accordance with the guidelines for the Federal Direct Loan Program. In instances where students have not maintained satisfactory academic progress (SAP), financial aid eligibility is affected. For students who have not received financial aid before starting withdrawal procedures, they will be advised in writing of their post-withdrawal eligibility within 30 days of the start of the withdrawal process. Please refer to the SAP policy in the [AUC Student Handbook](#). For more information regarding the Title IV returns process, please contact the Office of Student Finance at 732-509-9027 or [accounts@aucmed.edu](mailto:accounts@aucmed.edu).

## TERMS OF STUDENT LOANS, INCLUDING REPAYMENT AND SAMPLE REPAYMENT SCHEDULE

To obtain loan repayment information such as repayment options, repayment schedules, and other information visit the Department of Education's Federal Student Aid website at [studentaid.gov](http://studentaid.gov).

You will be required to review this information during the required Entrance Counseling session. Should you have additional questions, you may contact the Office of Student Finance at 732-509-9027 at [finaid@aucmed.edu](mailto:finaid@aucmed.edu).

## HOW THE SCHOOL DISTRIBUTES AID AMONG STUDENTS

AUC students who are U.S. citizens, U.S. permanent residents, or other eligible noncitizens may be eligible for loans through the U.S. Department of Education William D. Ford Federal Direct Loan Program. Students are awarded the Federal Direct Unsubsidized Loan and then the Federal Direct Graduate PLUS Loan. Students must meet eligibility requirements for all loans.

## TERMS/CONDITIONS OF DEFERMENT AND CONSOLIDATION OF A FEDERAL DIRECT LOAN

Students who are enrolled at AUC in the MD program are eligible for deferment of their federal student loans. AUC reports enrollment information every 30 days via the National Student Loan Clearinghouse. If you need to obtain a deferment sooner than this, you can request an enrollment verification letter from the Office of the Registrar and fax/mail to your student loan lender.

To obtain information regarding loan deferment of a Direct Federal Loan, students must contact the US Department of Education at [studentaid.gov/manage-loans/lower-payments/get-temporary-relief/deferment](http://studentaid.gov/manage-loans/lower-payments/get-temporary-relief/deferment).

Deferral of private loans is subject to lenders discretion. Please contact your lender for details.

## IMPORTANT DATES

### FAFSA DEADLINE

All students should complete the FAFSA® as soon as possible. Students who do not complete their FAFSA® in advance of returning to school will experience late disbursement of financial aid. Students filing the FAFSA® by March 15 will be processed first. All other applications will be processed on a rolling basis. All FAFSA® forms for the award year must be submitted by June 30. FAFSA® forms cannot be accepted by the U.S. Department of Education after this date. Students applying for admission to the summer semester and who are interested in federal financial aid are advised to complete both the current year and next year's FAFSA®. Students applying for admission to the fall or spring terms and who are interested in federal financial aid are advised to complete the current year's FAFSA®.

### MEDICAL SCIENCE STUDENTS

Fall term — By June 15, but no later than November 15

Spring term — By October 15, but no later than March 15

Summer term — By February 15, but no later than June 30

### CLINICAL SCIENCE STUDENTS

Fall term — By April 1, but no later than September 30

Spring term — By July 1, but no later than January 31

Summer term — By November 1, but no later than May 31

### MISSING DOCUMENTS DEADLINE

After students file the FAFSA®, they will be notified if any documents are missing via email. You may be asked to send proof of citizenship, master promissory notes (MPN), etc.

### MEDICAL SCIENCE STUDENTS

Fall term — Students' deadline to send missing items is December 1.

Spring term — Students' deadline to send missing items is April 1.

Summer term — Students' deadline to send missing items is August.

### CLINICAL SCIENCE STUDENTS

Fall term — Students' deadline to send missing items is October 15.

Spring term — Students' deadline to send missing items is February 15.

Summer term — Students' deadline to send missing items is June 1.

## RESOURCES

### **Federal Student Aid Information Center**

1-800-433-3243

[studentaid.gov](https://studentaid.gov)

### **Free Application for Federal Student Aid (FAFSA)**

[studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa)

### **Apply for a Federal Student Aid ID**

[studentaid.gov/fsa-id/create-account/account-info](https://studentaid.gov/fsa-id/create-account/account-info)

### **Federal Loan Summary Information**

[studentaid.gov](https://studentaid.gov)

### **Loan Entrance Counseling**

[studentaid.gov/entrance-counseling](https://studentaid.gov/entrance-counseling)

### **Loan Exit Counseling**

[studentaid.gov/exit-counseling](https://studentaid.gov/exit-counseling)

### **Master Promissory Notes (MPNs)**

[studentaid.gov/mpn](https://studentaid.gov/mpn)

### **FSA Ombudsman Group**

Phone: 1-800-433-3243

Fax: 606-396-4821

[studentaid.gov/feedback-ombudsman/disputes/prepare](https://studentaid.gov/feedback-ombudsman/disputes/prepare)

Mail: FSA Ombudsman Group

P.O. Box 1854

Monticello, KY 42633

## QUESTIONS?

### **Office of Student Finance**

Phone: 732-509-9027

Fax: 732-509-4852

Email: [finaid@aucmed.edu](mailto:finaid@aucmed.edu) or [accounts@aucmed.edu](mailto:accounts@aucmed.edu)