Financial Planning ✔ List

What to Do BEFORE and DURING Medical School

Become Informed and Involved

☐ Learn about financial aid by going to http://www.hawaii.edu/fas/
☐ Apply for financial aid early! The FAFSA becomes available on October 1st at www.fafsa.gov. You are encouraged to apply before February 1st which is our priority deadline, regardless of a confirmed acceptance from the medical school or your decision to attend medical school.
☐ Log into the National Student Loan Data System (NSLDS) at www.nslds.ed.gov review your undergraduate and/or graduate loans.
☐ Reduce or eliminate existing consumer debts, such as credit cards or car loans.
☐ Research your credit history and resolve any discrepancies. (www.annualcreditreport.com)

Determine the Cost of Your Medical Education

☐ Review the medical school’s cost of attendance. This represents the total expenses that a student can expect to incur during the academic year as well as the maximum amount of financial assistance that you may receive for that respective year.
☐ Compare the cost of attendance with your contribution and the combination of loans & grants available to medical students.
☐ Learn about the average loan indebtedness of graduating medical students.
☐ Create a four year budget/spending plan based on your cost of attendance. This will help to minimize your educational expenses and loan debt. Find budget worksheets at the AAMC website (www.aamc.org).

Begin Exploring Sources of Financial Aid

☐ UHM Financial Aid website: www.hawaii.edu/fas
☐ Check with community organizations, charities, other non-profit organizations, professional and trade associations.
☐ Consider other scholarship programs such as: the Armed Services (Health Profession Scholarship Program), National Health Services Corps, U.S. Public Service Commission Corp.
☐ UH Manoa & JABSOM Scholarships: www.star.hawaii.edu

General Financial Aid Information & Assistance

☐ Questions & Assistance: contact Helen Longao, Scholarship Director & Financial Aid Counselor at (808) 692-1002 or email medfas@hawaii.edu