

What Do You Know About Federal Student Aid?

- 1) The federal government provides roughly _____ annually in financial aid programs for higher education.
 - a. \$900,000,000
 - b. \$9,000,000,000
 - c. \$90,000,000,000

- 2) The “foundation” of federal financial aid programs is the _____ Grant.
 - a. Byrd
 - b. Pell
 - c. Kennedy

- 3) EFC stands for _____.
 - a. expected family contribution
 - b. estimated family compliance
 - c. exceptional family cooperation

- 4) Campus-based aid includes these three programs.
 - a. Perkins Loans, NCLB, FFEL loans
 - b. Federal Work-Study, state work study, direct loans
 - c. Federal Work-Study, Perkins Loans, SEOG

- 5) The parents of an undergraduate student may borrow a:
 - a. Stafford Loan.
 - b. PLUS Loan.
 - c. Perkins Loan.

- 6) Federal student aid may be used to pay for these college living expenses.
 - a. Apartment rent, utilities, car purchase
 - b. Food, new stereo, transportation
 - c. Apartment rent, food, transportation

- 7) A student must be enrolled _____ to receive a Stafford Loan.
 - a. at least half-time
 - b. on a full-time basis
 - c. in at least one non-credit course

- 8) Who has the power of “professional judgment?”
 - a. The Secretary of Education
 - b. A financial aid officer
 - c. A college president

- 9) No student may receive more financial aid than _____.
- the total cost of tuition
 - the total cost of tuition and fees
 - the total cost of education
- 10) You may attend _____ to be eligible for federal financial aid.
- a vocational or career school
 - a community college
 - a four-year college
 - a graduate school
 - all of the above

What Do You Know About Federal Student Aid?

Answers

- 1) The federal government provides roughly _____ annually in financial aid programs for higher education.

The correct answer is c, \$90,000,000,000.

- 2) The “foundation” of federal financial aid programs is the _____ Grant.

The correct answer is b, Pell.

- 3) EFC stands for _____.

The correct answer is a, expected family contribution.

- 4) Campus-based aid includes these three programs.

The correct answer is c, federal work-study, Perkins Loans, SEOG.

- 5) The parents of an undergraduate student may borrow a:

The correct answer is b, PLUS Loan.

- 6) Federal student aid may be used to pay for these college living expenses.

The correct answer is c, apartment rent, food, transportation.

- 7) A student must usually be enrolled _____ to receive a Stafford Loan.

The correct answer is a, at least half-time.

- 8) Who has the power of “professional judgment?”

The correct answer is b, a financial aid officer.

- 9) No student may receive more financial aid than _____.

The correct answer is c, the total cost of education.

- 10) You may attend _____ to be eligible for federal financial aid.

The correct answer is e, all of the above.

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Federal Student Aid Program Summary

The following chart details the main federal student aid programs administered by the U.S. Department of Education. Eligibility criteria listed are program-specific and in addition to Title IV general student eligibility criteria. Not all schools participate in all of the programs listed.

Program	Description	Application	Annual/Aggregate Amounts	Program-Specific Eligibility	Repayment Required
Federal Pell Grant	Need-based grants based on highest financial need as expressed by lowest EFCs (portable)	FAFSA required annually	<ul style="list-style-type: none"> • Annual minimum and maximum vary, as set by Congress • \$555 minimum for 2011–12 • \$5,550 maximum for 2011–12 • Limited to a maximum of 9 Scheduled Awards or its equivalent (e.g., 18 full-time semesters) 	<ul style="list-style-type: none"> • Undergraduate students without first baccalaureate or professional degree • Certain students enrolled in a post-baccalaureate teacher certification program • Students who qualify for a Pell Grant receive a zero EFC for Federal Pell Grant and for packaging of all other Title IV aid if their parent or guardian died as a result of military service in Iraq or Afghanistan after September 11, 2001, and if the student was less than 24 years old or enrolled in college when the parent or guardian died • Students with intellectual disabilities enrolled in comprehensive postsecondary transition programs • Incarcerated students in federal or state penal institutions are ineligible • Individuals subject to involuntary civil confinement or civil commitment after completion of period of incarceration for forcible or nonforcible sexual crime are ineligible 	No

Program	Description	Application	Annual/Aggregate Amounts	Program-Specific Eligibility	Repayment Required
Iraq and Afghanistan Service Grant (IASG)	Non-need-based grant program	FAFSA required annually	<ul style="list-style-type: none"> • Same amount as maximum Federal Pell Grant applicable to award year • Payments adjusted like Federal Pell Grants for less-than-full-time enrollment • May not exceed student's cost of attendance (COA) • Not considered estimated financial assistance (EFA) 	<ul style="list-style-type: none"> • At time of parent or guardian's death, student must be less than 24 years of age, or, if 24 years of age or older, enrolled at an institution of higher education • Student must not be Federal Pell Grant eligible 	No
Teacher Education Assistance for College and Higher Education (TEACH) Grant	Non-need-based grant program Portable depending on institutional participation	FAFSA required annually	<ul style="list-style-type: none"> • \$4,000 annual maximum • \$16,000 undergraduate aggregate limit (includes postbaccalaureate) • \$8,000 graduate aggregate limit 	<ul style="list-style-type: none"> • Maintain 3.25 GPA on a 4.0 scale, or have scored above 75th percentile on single battery of nationally-normed undergraduate, postbaccalaureate, or graduate admissions test • GPA/score requirements do not apply to: <ul style="list-style-type: none"> ➢ Current teachers working on graduate degrees or retirees from other occupations with expertise in high-need fields working on graduate degrees ➢ Current or retired teachers completing a high-quality alternate route teacher certification program • Agree to teach full time in a high-need field for at least 4 years within 8 years of graduation at a school serving a high percentage of low-income students (Title I schools) 	Repayment required if student does not fulfill teaching requirement; grant funds become a Direct Unsubsidized Loan

Program	Description	Application	Annual/Aggregate Amounts	Program-Specific Eligibility	Repayment Required
Federal Supplemental Educational Opportunity Grant (FSEOG)	Need-based campus-based grant program Funds awarded by institution	FAFSA required annually	<ul style="list-style-type: none"> • \$100 annual minimum (may be prorated for less than full-year enrollment) • \$4,000 annual maximum (students on approved study abroad programs may receive up to \$4,400) • No aggregate limit 	<ul style="list-style-type: none"> • Undergraduate students without baccalaureate or professional degree • Students with intellectual disabilities enrolled in comprehensive postsecondary transition programs • Priority given to Federal Pell Grant recipients with “exceptional financial need” (defined by law as lowest EFCs) 	No
Federal Work-Study (FWS)	Need-based campus-based employment program Funds awarded by institution	FAFSA required annually	<ul style="list-style-type: none"> • No minimum or maximum • Award amount is dictated by school policy 	<ul style="list-style-type: none"> • Undergraduate and graduate students • Students with intellectual disabilities enrolled in comprehensive postsecondary transition programs • Students enrolled at least half time in coursework required by a state for teacher certification 	No
Federal Perkins Loan	Need-based campus-based loan program Funds awarded by institution 5% interest	FAFSA required annually Master Promissory Note (MPN)	<ul style="list-style-type: none"> • \$5,500/year undergraduates • \$8,000/year graduate students • \$11,000 aggregate limit for students who have not yet completed 2 years of undergraduate program • \$27,500 undergraduate aggregate limit • \$60,000 combined undergraduate and graduate aggregate limit • Study Abroad: Annual and aggregate limits may be increased by up to 20% 	<ul style="list-style-type: none"> • Undergraduate and graduate students • First priority given to students with exceptional need (defined by school) • Must first have determination of eligibility/ineligibility for Federal Pell Grant • Students enrolled at least half time in coursework required by a state for teacher certification 	Yes, begins 9 months after cessation of at least half-time enrollment Deferment and cancellation provisions available

Program	Description	Application	Annual/Aggregate Amounts	Program-Specific Eligibility	Repayment Required
Federal Direct Student Loan (Direct Loan)—Subsidized and Unsubsidized Direct Loans	Originated by school with funds from federal government Need-based subsidized loan, supplemented by non-need-based unsubsidized loan up to combined limit 3.4% fixed interest rate for undergraduate, subsidized loans first disbursed on or after July 1, 2011, and prior to July 1, 2012; 6.8% fixed interest rate for graduate subsidized loans and all unsubsidized loans 1% origination fee	FAFSA required annually; MPN obtained from school	Annual Loan Limits <ul style="list-style-type: none"> • \$3,500 1st-year undergraduates • \$4,500 2nd-year undergraduates • \$5,500 each remaining undergraduate year • Undergraduate annual limits prorated for programs and remaining periods of enrollment less than an academic year • \$2,625 for preparatory coursework necessary to enroll in undergraduate program • \$5,500 for preparatory coursework necessary to enroll in graduate or professional degree program if already have baccalaureate • \$5,500/year for teacher certification if already have baccalaureate • \$8,500/year for graduate and professional students Actual amount of subsidized loan cannot exceed COA – EFC – other aid Actual amount of unsubsidized loan cannot exceed COA – other aid Aggregate Loan Limits <ul style="list-style-type: none"> • \$23,000 undergraduate aggregate subsidized limit • \$65,500 combined undergraduate and graduate aggregate subsidized limit 	<ul style="list-style-type: none"> • Undergraduate and graduate students enrolled at least half time • Must first have determination of eligibility/ineligibility for Federal Pell Grant (undergraduates) • Must determine eligibility for subsidized loan before determining eligibility for unsubsidized loan • Interest subsidy during at least half-time enrollment, grace period, and deferment periods based on need • Unsubsidized funds may be used to replace EFC • Under certain conditions to students enrolled in: <ul style="list-style-type: none"> ➢ Coursework required by a state for teacher certification ➢ Preparatory coursework (Direct Loan eligibility limited to one 12-month period) 	Yes, begins 6 months after cessation of at least half-time enrollment Deferment possible Interest accrues on unsubsidized loan from date of disbursement

Program	Description	Application	Annual/Aggregate Amounts	Program-Specific Eligibility	Repayment Required
Direct Loan— Additional Unsubsidized Direct Loan	Non-need-based loan Limits are in addition to the “base” limits for the subsidized and unsubsidized loans described above Actual amount of loan cannot exceed COA – other aid including loans received under base limit 6.8 % fixed interest rate 1% origination fee	FAFSA required annually MPN obtained from school	Annual Loan Limits <i>Dependent undergraduates whose parents can borrow a PLUS:</i> <ul style="list-style-type: none"> • \$2,000/year • Undergraduate annual limits prorated for programs or remaining periods of enrollment less than an academic year <i>Dependent students whose parents cannot borrow a PLUS:</i> <ul style="list-style-type: none"> • \$6,000/year 1st and 2nd undergraduate year • \$7,000 each remaining undergraduate year • Undergraduate annual limits prorated for programs or remaining periods of enrollment less than an academic year • \$7,000/year for teacher certification • \$6,000 for preparatory coursework necessary to enroll in undergraduate program • \$7,000 for preparatory coursework necessary to enroll in graduate or professional degree program if already have baccalaureate <i>Independent students:</i> <ul style="list-style-type: none"> • \$6,000/year 1st and 2nd undergraduate year • \$7,000 each remaining undergraduate year • Undergraduate annual limits prorated for programs or remaining periods of enrollment less than an academic year 	<ul style="list-style-type: none"> • Undergraduate and graduate students enrolled at least half time • Must have determination of eligibility/ineligibility for Federal Pell Grant (undergraduate) • Must determine eligibility for subsidized loan before determining eligibility for additional unsubsidized loan • May be used to replace EFC • Under certain conditions to students enrolled in: <ul style="list-style-type: none"> ➢ Coursework required by a state for teacher certification programs ➢ Preparatory coursework (Direct Loan eligibility limited to one 12-month period) 	Yes, same as subsidized and unsubsidized Direct Loan

Program	Description	Application	Annual/Aggregate Amounts	Program-Specific Eligibility	Repayment Required
Direct Loan— Additional Unsubsidized Direct Loan (continued)			<p><i>Independent students (continued):</i></p> <ul style="list-style-type: none"> • \$12,000/year graduate or professional students¹ • \$7,000/year for teacher certification • \$6,000 for preparatory coursework necessary to enroll in undergraduate program • \$7,000 for preparatory coursework necessary to enroll in graduate or professional degree program if already have baccalaureate <p>Aggregate Loan Limits</p> <p><i>Dependent undergraduates whose parents can borrow PLUS: \$31,000 minus outstanding subsidized amounts</i></p> <p><i>Dependent undergraduates whose parents cannot borrow PLUS and independent undergraduates: \$57,500 minus outstanding subsidized amounts</i></p> <p><i>Graduate and professional students: \$138,500 minus outstanding subsidized amounts¹</i></p>		

¹Students in certain health professions programs have higher loan limits

Program	Description	Application	Annual/Aggregate Amounts	Program-Specific Eligibility	Repayment Required
Direct PLUS	Originated by school with funds from federal government 7.9% fixed interest rate Carries a 4% origination fee	FAFSA required annually PLUS MPN obtained from school	No annual or aggregate limits, except parent or graduate/ professional student may not borrow more than difference between COA and EFA student is expected to receive	<ul style="list-style-type: none"> • Graduate/professional students enrolled at least half time • Natural and adoptive parents (and stepparents if included on FAFSA) of eligible dependent undergraduates enrolled at least half time • No adverse credit history • Parent borrower must: <ul style="list-style-type: none"> ➢ Not be in default on a federal loan or owe a repayment on federal student aid ➢ Be a U.S. citizen or eligible noncitizen • May be used to replace EFC • Under certain conditions for enrollment in preparatory coursework or coursework required by a state for teacher certification 	Yes, begins 60 days after fully disbursed Deferment possible

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Other Student Assistance Programs

Corporation for National and Community Service

- The National and Community Service Trust Act of 1993 established the Corporation for National and Community Service (CNCS), which is the parent organization for two national AmeriCorps programs:
 - National Civilian Community Corps (NCCC); and
 - Volunteers in Service to America (VISTA).
- Each state has a commission for national service to recruit participants and organize programs of service to communities.
- Education awards may be used to pay for past, present, or future educational costs, including partial repayment of federal student loans.
- NCCC awards vary based on 10 months of full-time or part-time service.
- VISTA educational awards are based on full-time service.
- Additional information is available on the AmeriCorps website at <http://www.americorps.gov/>.

U.S. Department of Veterans Affairs

- **Chapter 30 Montgomery G.I. Bill Active Duty** benefits are for active duty service members to be used while on active duty or redeemed after separation from service.
- **Chapter 31 Vocational Rehabilitation and Employment (VR & E) Program** provides services and financial assistance for individuals with disabilities. Services include vocational guidance and counseling, job placement and follow-up, and job training skills.
- **Chapter 32 Veterans Educational Assistance Program (VEAP)** benefits are for certain veterans who elected to make contributions from their military pay to participate in this educational benefit program.
- **Chapter 33 Post-9/11 GI Bill** provides basic benefits to cover tuition and fees, living expenses, books, and, under certain conditions, other educational services such as tutoring. The tuition and fees component generally covers in-state charges at any public institution. The tuition and fees benefit for attendance at private nonprofit or for-profit institutions is capped to reflect average costs at public institutions. If certain conditions are met, service members may transfer their benefits to a spouse or child.
- **Chapter 33 Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program)** is a provision of the Post-9/11 Veterans Educational Assistance Act of 2008. This program allows institutions of higher learning in the U.S. to voluntarily enter into an agreement with the Department of Veterans Affairs (VA) to fund tuition expenses that exceed the amount of the basic benefit. The institution

can contribute up to 50% of those expenses and VA will match the same amount as the institution.

- **Chapter 35 Survivors' and Dependents' Education Assistance Program (DEA)** benefits are for the spouse or children of a:
 - Veteran who is permanently and totally disabled as the result of a service-related injury;
 - Deceased veteran who had a total and permanent disability from a service-related injury;
 - Service member who is missing in action or is captured in the line of duty and currently is being held by a hostile force;
 - Service member who currently is forcibly detained or interned in the line of duty by a foreign government or power; and
 - Service member who is hospitalized or receiving outpatient care for a VA-determined service-connected permanent and total disability and who is likely to be discharged for that disability.

- **Chapter 1606 Montgomery G.I. Bill Selected Reserve** benefits are available to Selected Reservists for qualifying periods of participation in Selected Reserve.

- **Chapter 1607 Reserve Educational Assistance Program (or REAP)** benefits are available to members of the U.S. Armed Forces Reserve components called or ordered to active duty in response to a war or national emergency, as declared by the President and supported by federal funds on or after September 11, 2001. National Guard members are eligible if called or ordered to active duty in response to a national emergency declared by the President or Secretary of Defense and supported by federal funds.

- **VA Work-Study Program** employment is available to students receiving VA educational benefits, attending school at least three-quarter time, and working in:
 - A school's VA office;
 - A VA Regional Office or medical facility; or
 - An approved state employment office.

- **Tutorial Assistance Program** is for students receiving VA education assistance for at least half-time enrollment and needing tutorial assistance.

- **Additional Information** may be obtained from the VA:
 - Regional Processing Office (as appropriate); or
 - Website at www.gibill.va.gov/.

Reserve Officer Training Corps

- Reserve Officer Training Corps (ROTC) benefits are postsecondary education funding in exchange for a commitment of military service at the conclusion of the recipient's education.
- Scholarship and/or stipend-only (nonscholarship) awards are made for in-school ROTC participation.
- ROTC benefits are offered by the U.S. Army, Air Force, Navy, and Marines.
- Additional information is available on the U.S. Department of Defense ROTC website at <http://www.todaysmilitary.com/before-serving-in-the-military/rotc-programs>.

U.S. Department of the Interior – Bureau of Indian Affairs

- Awards are for members of, or persons who are at least one-quarter Indian blood descendent of, an American Indian tribe, or Alaska Natives who:
 - Are seeking an undergraduate or a graduate degree; and
 - Have demonstrated financial need.
- Coordination with campus-based aid is required (see Section 673.6 of the campus-based programs general provisions regulations).
- Additional information available on the Bureau of Indian Education (BIE) website at <http://www.bie.edu/Resources/HigherEd/index.htm>.

Vocational Rehabilitation Services

- Vocational rehabilitation provides services and financial assistance for individuals with disabilities.
- Services and financial assistance are administered by state agencies and vary by state.
- Services include vocational guidance and counseling, medical services and appliances, job placement and follow-up, and job training skills.
- Awards include funding to cover tuition, fees, books, supplies, room, board, and transportation costs.

Nonfederal State Aid

- States establish their own eligibility requirements for their grant, loan, and/or work-study programs.
- States may choose to restrict aid to in-state residents and/or to attendance at schools within the state.
- Many states use the FAFSA; others use their own applications.
- All states impose their own application deadlines.

Student Assistance Programs for the Health Professions

Additional information regarding the following financial assistance programs offered by the Department of Health and Human Services (HHS) Bureau of Health Professions may be found on the Internet at <http://bhpr.hrsa.gov/dsa>.

Nursing Student Loan (NSL) Program

Student Eligibility

To be NSL-eligible, a student must:

- Be enrolled or accepted for enrollment at least half time in a nursing program leading to a diploma, associate degree, baccalaureate degree, or graduate degree;
- Be a U.S. citizen or national, or lawful permanent resident of the U.S., Puerto Rico, Northern Mariana Islands, U.S. Virgin Islands, Guam, American Samoa, Federated States of Micronesia, Marshall Islands, or Republic of Palau;
- Be in good academic standing and capable of maintaining good academic standing, as defined by school; and
- Demonstrate financial need.

Annual and Aggregate Loan Limits

- The annual loan limits are:
 - \$3,300 per year until the final 2 years of the student's program; and
 - \$5,200 per year in the final 2 years of the program.
- The aggregate loan limit is \$17,000.

Interest rate

- 5%

Repayment

- Repayment begins 9 months after ceasing at least half-time enrollment.
- The repayment period is limited to a 10-year maximum.
- Under certain conditions, repayment may be deferred and interest does not accrue during deferment periods.

Health Professions Student Loan (HPSL) Program

Student Eligibility

To be HPSL-eligible, a student must:

- Be enrolled full time in a program leading to one of the following degrees:
 - Doctor of allopathic medicine (only if HPSL borrower prior to 7/1/93),
 - Doctor of osteopathic medicine (only if borrowed under HPSL prior to 7/1/93),
 - Doctor of dentistry,
 - Doctor of podiatric medicine,
 - Doctor of optometry,

- Doctor of veterinary medicine, or
- Bachelor or doctor of science in pharmacy;
- Be a U.S. citizen or national, or lawful permanent resident of the U.S., Puerto Rico, Northern Mariana Islands, U.S. Virgin Islands, Guam, American Samoa, Federated States of Micronesia, Marshall Islands, or Republic of Palau;
- Demonstrate financial need (for which parental data must be provided);
- Be in, and capable of maintaining, good academic standing (as defined by the school); and
- Be registered with Selective Service, if required.

Annual Loan Maximum

- The annual loan amount may not exceed the student's cost of attendance.
- There is no aggregate loan limit.

Interest rate

- 5%

Repayment

- A 1-year grace period is given after full-time enrollment ceases.
- The repayment period ranges from 10 to 25 years depending on the total borrowed.
- Under certain conditions, repayment may be deferred and interest does not accrue during deferment periods.

Primary Care Loan (PCL) Program

Student Eligibility

To be PCL-eligible, a student must:

- Be enrolled full time in a program leading to degree in:
 - Allopathic medicine, or
 - Osteopathic medicine;
- Be a U.S. citizen or national, or lawful permanent resident of the U.S., Puerto Rico, Northern Mariana Islands, U.S. Virgin Islands, Guam, American Samoa, Federated States of Micronesia, Marshall Islands, or Republic of Palau;
- Demonstrate financial need (for which parental data must be provided);
- Not be in default on a federal loan or owe a refund on a federal grant;
- Be in good academic standing and capable of maintaining good academic standing (as defined by school);
- Be registered with Selective Service, if required; and
- Agree to:
 - Enter and complete an approved residency training in primary health care within 4 years of graduation, and
 - For loans made prior to 3/23/10, work in a primary health care practice until the loan is fully repaid, and

- For loans made on or after 3/23/10, complete a residency program in an acceptable field within 4 years of graduation, and practice primary care for either 10 years (including the years spent in residency training) or through the date on which the loan is repaid in full, whichever occurs first.

Annual Loan Maximum

- Annual loan amounts may not exceed the student's COA except for third- and fourth-year students.
- There is no aggregate loan limit.

Interest rate

- 5%

Repayment

- A 1-year grace period is given after full-time enrollment ceases.
- The repayment period ranges from 10 to 25 years depending on the total borrowed.
- Under certain conditions, repayment may be deferred and interest does not accrue during deferment periods.

Scholarships for Disadvantaged Students (SDS)

Student Eligibility

To be SDS-eligible, a student must:

- Be enrolled full time in a program leading to at least one of the following:
 - Doctor of allopathic medicine,
 - Doctor of osteopathic medicine,
 - Doctor of dentistry,
 - Doctor of veterinary medicine,
 - Doctor of optometry,
 - Doctor of podiatric medicine,
 - Doctor of chiropractic medicine,
 - Baccalaureate or graduate degree in pharmacy,
 - Graduate degree in public health,
 - Baccalaureate or graduate degree in allied health (i.e., dental hygiene, medical laboratory technology, radiologic technology, speech pathology, audiology, and registered dietitians),
 - Graduate degree in occupational or physical therapy,
 - Graduate degree in behavioral and mental health practice (clinical psychology, clinical social work, professional counseling, and marriage and family therapy),
 - Training of physician assistants, or
 - Diploma, associate degree, baccalaureate degree, or graduate degree in nursing;

- Be a U.S. citizen or national, or lawful permanent resident of the U.S., Commonwealth of Puerto Rico, Northern Mariana Islands, U.S. Virgin Islands, Guam, American Samoa, Federated States of Micronesia, Marshall Islands, or Republic of Palau;
- Demonstrate financial need (for which parental data must be provided);
- Be from a disadvantaged background (as defined by HHS); and
- Be someone for whom the COA would constitute severe hardship.

Awards

- Awards may not exceed tuition, other educational costs, and reasonable living expenses.
- Schools make awards in order of greatest financial need, giving preference to students who have participated in the Health Careers Opportunity Program or Nursing Workforce Diversity Program.

Loans for Disadvantaged Students (LDS)

Student Eligibility

To be LDS-eligible, a student must:

- Be enrolled full time in a program leading to one of the following degrees:
 - Doctor of allopathic medicine,
 - Doctor of osteopathic medicine,
 - Doctor of dentistry,
 - Bachelor of science or doctor in pharmacy,
 - Doctor of podiatric medicine,
 - Doctor of optometry, or
 - Doctor of veterinary medicine;
- Be a U.S. citizen or national, or lawful permanent resident of the U.S., Commonwealth of Puerto Rico, Northern Mariana Islands, U.S. Virgin Islands, Guam, American Samoa, Federated States of Micronesia, Marshall Islands, or Republic of Palau;
- Demonstrate financial need (for which parental data must be provided);
- Be registered with Selective Service, if required;
- Be from a disadvantaged background (as defined by HHS); and
- Be someone for whom the COA would constitute severe hardship.

Awards

- Awards cannot exceed educational costs.

Interest rate

- 5%

Repayment

- A 1-year grace period is given after full-time enrollment ceases.
- The repayment period ranges from 10 to 25 years depending on the total borrowed.
- Under certain conditions, repayment may be deferred and interest does not accrue during deferment periods.

National Health Service Corps (NHSC) Scholarships

Student Eligibility

To be NHSC-eligible, a student must:

- Be enrolled full time in one of the following schools or programs:
 - Allopathic or osteopathic medical school,
 - Family nurse practitioner program,
 - Nurse-midwifery program,
 - Certificate, associate, and baccalaureate or master's physician assistant program, or
 - Dentistry program as a third- or fourth-year student;
- Complete a service commitment in a federally-designated health professional shortage area (as designated by HHS);
- For medical school enrollment, complete a residency program in family medicine, general pediatrics, general internal medicine, psychiatry, or obstetrics and gynecology;
- For dental school enrollment, complete a residency program in general practice or pediatric dentistry; and
- Be a U.S. citizen.

Award Amount

- Payments are made for tuition, fees, books, supplies, equipment, and monthly stipends.