Becoming Informed and Involved

☐ Learn about financial aid at JABSOM by visiting the Office of Student Affairs website at https://osa.jabsom.hawaii.edu/financial-info/financial-aid/

☐ Apply for financial aid! The FAFSA becomes available on October 1st at fafsa.gov and students are encouraged to apply before our priority deadline of February 1st. Regardless of a confirmed acceptance from the medical school or your decision to attend medical school, you are encouraged to apply. This is so you will have financial aid readily available to you should you decide to attend.

☐ Know what you owe. Log into https://studentaid.gov and review your undergraduate and/or graduate loans.

☐ Obtain an In-School Deferment Request Form from your loan servicer to defer(postpone) payments of your prior student loans while in Medical School.

☐ Track your expenses prior to starting medical school and create a personal budget. This helps you to know where you are spending your money and the budget is your tool to put your money where it truly matters.

☐ Reduce or eliminate existing consumer debts, such as credit cards or car loans to help free up your financial resources and maintain a good credit score.

Determine the Cost of Your Medical Education

☐ Review the cost of attendance (also known as your “student budget”) of the medical school. This represents the total expenses that a student MAY incur during the academic year. It is also the maximum amount of financial assistance that the student can receive for that respective year.

☐ Review your personal finances to determine what you are able to contribute toward your educational expenses. This will help to determine how much financial aid you will need, including any loans you may have to borrow for the academic year.

☐ Plan for any upfront medical school expenses that need to be paid prior to matriculation such as tuition deposits, malpractice and disability insurance, diagnostic equipment, etc.

☐ Create a four-year budget/spending plan based on your cost of attendance. This will help you to minimize your educational expenses and loan debt.

☐ Find budget worksheets at the AAMC website (www.aamc.org/FIRST).

Explore Various Sources of Financial Assistance
☐ Visit the UH Manoa Financial Aid website for additional information and their list of scholarship opportunities at www.hawaii.edu/fas and visit the Financial Info on the OSA website as well.

☐ Check with community organizations, churches, charities, other non-profit organizations, professional and trade associations or unions for scholarship opportunities.

☐ Consider service commitment scholarship programs such as: The Armed Services’ Health Professions Scholarship Program, the National Health Services Corp and the Native Hawaiian Health Scholarship Program. All provide full tuition payments and monthly stipend while in medical school in exchange for the student’s commitment to serve as repayment. Find the links to these various scholarship opportunities at the OSA website (https://osa.jabsom.hawaii.edu/financial-info/scholarships/scholarship-opportunities/)

Financial Aid Information & Assistance

- JABSOM Financial Aid & Scholarship Info: https://osa.jabsom.hawaii.edu/financial-info
- Federal Student Aid website: https://studentaid.gov/
- Questions & Assistance: contact Helen Helmlinger, Scholarship Director & Financial Aid Counselor at (808) 692-1002 or by email to medfas@hawaii.edu