

GET READY....SET....GO!
YOU NOW HAVE THE GREEN LIGHT
TO
APPLY FOR FINANCIAL AID
FOR 2012-2013

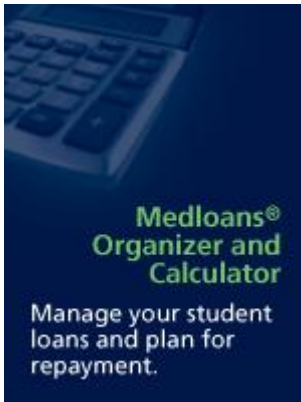
The 12-13 FAFSA and Need Access applications are now available for you to apply.

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2012-2013 APPLICATION REMINDERS:

- Review the [Financial Aid Website](#) for the [2012-2013 Application Instructions](#)
- Submit the 2012-2013 [Free Application for Federal Student Aid](#) (FAFSA)
- Submit the 2012-2013 [Need Access Application](#) (if applying for scholarship)
- Submit the [JHU Institutional Application](#)
- The priority deadline to submit applications is March 15th
- Apply Early to receive your maximum scholarship eligibility as funds are limited
- For Maryland State scholarship consideration, Maryland residents must submit the FAFSA by March 1st
- Prepare 2011 parental tax returns (Required for scholarship consideration)
- Estimated taxes are acceptable until the actual returns are filed
- Remember your FAFSA PIN to submit the 2012-2013 FAFSA Application



MED LOANS ORGANIZER & CALCULATOR...

Have you used the AAMC [Medloans® Organizer and Calculator \(MLOC\)](#) ? If so, we would like to hear from you. E-mail the financial aid office at finaid@jhmi.edu and let us know your thoughts about using the organizer.

If you still have not used the organizer and calculator, we urge you take advantage of the opportunity to organize all of your loans in one website, which will calculate repayment terms, interest and estimate monthly payments upon graduation.

The Medloans Organizer and Calculator can be used in conjunction with the NSLDS website, www.nsls.ed.gov to view all the loans borrowed. This is a useful tool that will benefit you in the long run.

Don't be caught behind the eight ball because you avoided the reality of what you have borrowed. Use this tool to your advantage.



“Thank you” to the students who participated in the Financial Means survey.

Your fellow classmates who participated in the Financial Means literacy pilot were sent a survey and given the opportunity to win one of three \$50 gift cards;

You can change your future. Knowledge is power, and this is your opportunity to gain the knowledge to help you understand and manage your loans. You still have time to participate in the Financial Means pilot program. It only takes about 3 – 10 minutes to complete the modules. Don't be an “Avoider.”

Login to the “Financial Means” portal today at <http://www.financialmeans.com/> and learn about money management strategies that will help you make informed financial decisions.



Develop and Implement a Savings Plan - A Live, Interactive How To for Medical School Students

Given your current budget (or possible lack thereof) and your financial goals, this live, interactive webinar will show you how to develop and implement a Savings Plan as a medical school student and beyond. Yes - you can actually start saving as a medical school student. Learn how to set your goals and develop a savings plan to reach them.

- Want to be in the position to buy a car upon graduation?
- Thinking about getting married?

The key is to plan your savings and then save your plan.

We include topics covering Emergency Savings, Short-term Savings and Long-term Savings.

Following the Webinar, share your savings plan with a Financial Coach and/or your Financial Aid advisor to get personalized feedback.

Upcoming Webinars

Mon, Jan 23, 2012 4:00 PM - 5:00 PM EST

Wed, Feb 15, 2012 12:15PM - 1:15 PM EST

Tues, Mar 20, 2012 5:00PM – 6:00 PM EST

To Register: Login to Financial Means

<http://www.financialmeans.com/group/johns-hopkins/learning#>

Once registered you will receive an email confirming your registration with information you need to join the Webinar.

System Requirements

PC-based attendees

Required: Windows® 7, Vista, XP or 2003 Server

Macintosh®-based attendees

Required: Mac OS® X 10.5 or newer





HOME BUYING WORKSHOPS

Since 1993, the trusted name in Physician Financing

PhysicianLoans



Are you considering whether or not to rent or buy?

Physician Loans has been providing in person workshops at Hopkins to 4th year medical students for the past two years.

They are now offering online webinars that you may view on a day and time most convenient for you.

Webinar Registration

Register for a session now by clicking a date below:

[Fri, Jan 27, 2012 12:00 PM - 1:00 PM EST](#)

[Tue, Jan 31, 2012 7:00 PM - 8:00 PM EST](#)

2012 Doctor Home Financing Workshop

This workshop is the Webinar version of the highly popular workshop offered at medical schools across the country.

Topics covered include: How to get a special loan for doctors, the home financing/buying timeline, determining how much you qualify for, costly pitfalls to avoid and more.

You will be able to ask questions and have them answered by an expert during this live webinar.

DISCLAIMER:

The session is intended for educational purposes only. It is not a sales presentation. Your school, hospital and personnel do not receive any compensation of any kind from PhysicianLoans and they do not endorse PhysicianLoans.



FEDERAL UPDATE...Updates to new Special Federal Direct Consolidation Loan

The U.S. Department of Education (the Department) will offer Special Direct Consolidation Loans to eligible borrowers, beginning in January 2012. This is a short-term consolidation opportunity, ending June 30, 2012.

Special Direct Consolidation Loans are intended to help borrowers manage their debt by ensuring all of their federal loans are serviced by the same entity, resulting in one bill and one payment (borrowers repay loans to a loan servicer). Borrowers will also receive an interest rate reduction on Special Direct Consolidation Loans as a repayment incentive.

The information below describes the eligibility requirements and benefits of taking out a Special Direct Consolidation Loan.

Who is eligible for a Special Direct Consolidation Loan?

You must have at least one loan owned by the Department of Education and at least one commercially-held FFEL loan to qualify for a Special Direct Consolidation Loan.

How will I know if I am eligible for a Special Direct Consolidation Loan?

A Department of Education servicer will notify you if you meet the eligibility criteria for a Special Direct Consolidation Loan. When you are notified of your eligibility, you will also receive information on how to apply for a Special Direct Consolidation Loan. Notifications will begin January 17, 2012.

What are the benefits of Special Direct Consolidation Loans?

- **Interest rate reduction:** If you consolidate into a Special Direct Consolidation Loan, you will receive a 0.25% interest rate reduction from the current interest rate on your commercially-held FFEL loan(s) as of the date of consolidation. The interest rate will be fixed for the life of the loan and cannot exceed 8.25%.
- **Repayment term will not be changed:** The repayment term on your Special Direct Consolidation Loan (the length of time you have to repay the loan) will remain the same as your current repayment terms and will not be reset. As a result, you will pay less interest over the life of the loan than you would with a traditional Direct Consolidation Loan.

- **Eligibility for loan forgiveness under the Public Service Loan Forgiveness (PSLF) Program:** By consolidating your commercially-held FFEL loans into a Special Direct Consolidation Loan, those loans become Direct Loans, and as result, are eligible for the PSLF Program if you meet the additional program requirements. Under this program, you may qualify for forgiveness of the remaining balance due on your eligible Direct Loans after you have made 120 payments on those loans under certain repayment plans while employed full time by certain public service employers.

What action should I take to initiate a Special Direct Consolidation Loan?

You do not need to take any action until you are contacted by a Department of Education servicer. If you're interested in taking out a Special Consolidation Loan, **it is critical that you do not start the traditional Direct Consolidation Loan process. If you consolidate your loans into a traditional Direct Consolidation Loan before Special Consolidation Loans are available, you will not be eligible for a Special Direct Consolidation Loan.**

Who will contact me if I am eligible for a Special Direct Consolidation Loan?

You will be contacted by one of the Department of Education's servicers if you are eligible for this special consolidation opportunity. The Department of Education servicers for this special initiative are FedLoan Servicing (PHEAA), Great Lakes Educational Loan Services, Inc., Nelnet, and Sallie Mae.

SCHOLARSHIP & RESEARCH OPPORTUNITIES

The Jewish Federation of Metropolitan Chicago Academic Scholarship Program

About the Jewish Federation of Metropolitan Chicago:

Educational scholarship funds from the Federation are available for college and graduate students. Approximately \$500,000 is available for Jewish students identifies as having promise for significant contributions in their chosen careers and are in need of financial assistance for full-time academic programs primarily in the helping professions.

Eligibility:

Candidates must:

- Have graduate level enrollment in a “helping profession” program, such as medicine, human services, the rabbinate, or Jewish communal service
- Have legal domicile in the greater Chicago metropolitan area, or in some cases, Cook County or Northwest Indiana. Citizenship is not a prerequisite.

Deadline: February 15, 2012

Website: www.jvsscholarship.org

Pisacano Scholars Leadership Program

About the Pisacano Scholars Foundation:

The Pisacano Leadership Foundation (PLF) seeks to advance family medicine by providing well-educated, community-minded leaders in primary care. The Pisacano Leadership program is designed to provide educational programs, leadership training and funding to reimburse a portion of medical-school-related debt. Scholarships will be awarded to outstanding medical students for a four-year period

Eligibility:

Candidates must:

- Have made a commitment to the field of family medicine; and
- Entering their fourth year of medical school in the Fall of 2012.

Deadline: March 1, 2012

Website: www.pisacano.org

Ruth G. White P.E.O. Scholarship Fund

About the Ruth G. White P.E.O. Scholarship Fund:

The Ruth G. White Scholarship Fund was established in the memory of Ruth Garten White, MD., past president of California State Chapter of the P.E.O. Sisterhood. Dr. White served on the executive board of International Chapter until ill health forced her resignation. After her death in 1957, a trust was set up as a living memorial to her service and devotion to P.E.O. and to promote educational opportunities for women.

Eligibility:

Candidates must:

- Be a female California resident;
- Must have financial need;
- Must be working toward a degree medicine and have completed her first year of graduate study.

Deadline: February 1, 2012

Website: www.peocalifornia.org

Thomas Brown McClelland Medical School Scholarship

About the Thomas Brown McClelland Medical School Scholarship:

Once again the Rotary Club of Miami, through the generosity of our late club member Thomas Brown McClelland, will be offering scholarship assistance for qualified students who are already in, or are about to start, medical school for the next school year.

Eligibility:

Eligible candidates must:

- Be graduates of a Miami-Dade County Public or Private High School
- Be available to interview in person in Miami at a date schedules by the Scholarship Committee.

Deadline: January 28, 2012

Website: www.miamirotary.org . Click on the Thomas Brown McClelland Scholarship tab for a cover letter and application.

The Point Foundation

About the Point Foundation Scholarship:

The Point Foundation is the nation's largest scholarship granting organization for lesbian, gay, bisexual and transgender (LGBT) students or merit. Individuals enrolled in either an undergraduate or graduate program, beginning or continuing in the Fall of 2012, are eligible to apply.

Eligibility:

Applicants should visit Point's website to review current Point Scholars' biographies and assess the type of scholars that are generally selected. Applicants do not need straight A's to apply, yet Point is looking for individuals who have proven leadership skills, excellent scholastic achievements, and want to make a difference in the world. All applicants are evaluated on the totality of their situation including academic accomplishments, financial, leadership within extra-curricular and career-related activities, personal circumstances and goals for the future.

Deadline: February 10, 2012

Website: www.pointfoundation.org

Howard G. Lapsley Memorial Scholarship Fund

About the Howard Lapsley Memorial Scholarship:

Scholarships are awarded yearly by the Muhlenberg Regional Medical Center Board of Directors to provide annual financial aid to one or more needy candidates matriculating in a program for a career degree in the study of medicine, osteopathy or dentistry.

Eligibility:

The goal of the fund is to assist eligible candidates with financial requirements for the study of medicine, osteopathy, or dentistry.

Eligible candidates must:

- a. Have been raised (attended or eligible to attend elementary or secondary school) in the following communities in New Jersey: Union County, Somerset County, Middlesex County.
- b. Be eligible for degrees in medicine from an accredited school.
- c. Demonstrate financial need, as determined by the Board of Directors
- d. Provide a Graduate Professional School Financial Aid Service (GPFAS) financial statement.
- e. Attend a personal interview with the Board at Muhlenberg if required.
- f. Complete and return the application and financial statement forms between January 15 and May 1 of the year in which they wish to be considered for scholarship assistance.

Deadline: May 1, 2012

Website: www.jfkmc.org/pdf/lapsleyscholarship_brochure.pdf

National Health Service Corps- Loan Repayment Program

About the National Health Service Corps- Loan Repayment Program:

The purpose of the National Health Service Corps (NHSC) Loan Repayment Program (LRP) is to recruit and retain medical, nursing, dental and behavioral/mental health clinicians in eligible communities of need designated as health professional shortage areas.

Eligibility:

To be eligible for loan repayment, all applicants must:

- a. Be a U.S. citizen
- b. Licensed to practice in the state in which you will serve as a Corps member.
- c. Unpaid government or commercial loans for school tuition, reasonable educational expenses and reasonable living expenses, segregated from all other debts.
- d. Currently work in or are applying to work in a facility that is:
 - a. An NHSC-approved facility, or
 - b. Located in a Health Professional Shortage Area and applying to become an NHSC-approved site
- e. Submit a complete application that is received on or before May 26, 2011.

Deadline: May 26, 2012

For More Information:

Website: <http://nhsc.hrsa.gov/loanrepayment/applicationprocess/index.html>

For questions, please call 1-800-221-9393 or e-mail CallCenter@hrsa.gov

Frequently Asked Questions are available online at <http://answers.hrsa.gov>

American Society of Hematology Minority Medical Student Award Program

About Minority Medical Student Award Program (MMSAP):

The MMSAP provides funding to medical students to engage them in the study of hematology and to help them attain valuable knowledge in the field through the completion of a summer research experience and attendance at the ASH annual meeting. The MMSAP includes both research and mentoring components. Participants complete an eight- to twelve-week summer research project with a research mentor.

Eligibility:

- Minority Medical Student from the U.S. or Canada
 - American Indians or Alaska Natives
 - Blacks or African Americans
 - Hispanics or Latinos
 - Native Hawaiians or other Pacific Islanders
 - African Canadians
 - First Nation Peoples
- Pursuing MD or MD/PhD

Deadline: Applications must be received by **March 8, 2012**

Website: www.hematology.org/mmsap

For More Information: Elisa Miller: 202-776-0544 or awards@hematology.org

Welsford and Mildred Clark Medical Memorial Scholarship

About the Welsford and Mildred Clark Memorial Scholarship:

Established in 1988 to provide scholarships for third-year medical students entering their fourth year of medical school. Students must demonstrate financial need, academic excellence, extracurricular interests and community service. Awards will vary up to \$20,000 within the limits of the funds available.

Eligibility:

Eligible candidates must:

- Be a resident of Connecticut for five years
- Third-year medical student
- Demonstrate financial need, academic excellence, extracurricular interests and community service

Deadline: April 30, 2012

Website: www.waterburymedicalassociation.org

GE /NMF PRIMARY CARE LEADERSHIP PIPELINE PROGRAM: SUMMER 2012

About the GE Foundation and National Medical Fellowships, Inc:

The GE Foundation and National Medical Fellowships, Inc. (NMF) are pleased to announce a new Primary Care Leadership Pipeline (PCLP) Program that will provide primary healthcare professionals a valuable opportunity to examine firsthand primary health care in key areas of the US. This program enhances traditional instruction of future physicians and health professionals who will be exposed to the rewards of working in medically underserved communities. The overall mission of the PCLP is to increase capacity in primary care services across the US by growing a pipeline of healthcare professionals.

The innovative PCLP scholarship program will provide a service-learning opportunity of 200 hours (5 – 6 weeks, summer 2012) at community health centers in **Los Angeles CA, Phoenix AZ, Memphis TN, or Jackson MS**. Scholars will be actively engaged in healthcare services, leadership training, and institutional project activities relevant to both academic programs and host sites, and will participate in a network of organizations and individuals from academic institutions, NMF alumni and program advisors.

Eligibility and Selection Criteria:

Scholars must be enrolled in an accredited training program for one of these professions:

- **Medicine (2nd and 3rd year medical students)**
- **Nursing (RN/BS, Nurse Practitioner, Nurse Midwife): Phoenix AZ & Jackson MS placements only**
- **Health Sciences (Physician Assistant): Phoenix AZ & Jackson MS placements only**

Scholarships will be awarded this year to **30 medical students and 8 nursing or health sciences students** with a stipend that is expected to cover travel, living and lodging expenses.

In addition to students who can apply, nominations are also invited from academic advisors. Each completed application must be accompanied by a letter of nomination that fully explains the candidate's academic and leadership accomplishments, an official academic transcript, financial aid information, curriculum vitae and biosketch, and a personal 500-word statement in which the student discusses motivation to serve underserved communities and commitment to primary care or public health. Applicants are ranked by the Advisory Board on the basis of recommendations, personal statement, academic achievements, and leadership potential.

Applicants should specify preference as to summer placement location with a proposed project and commitment to complete program requirements between May 15 and August 30, 2012.

Apply Online! The application will be available starting January 27, 2012

Application Deadline: March 15, 2012

Website: www.nmfonline.org

Edith SeVille Coale, MD Medical Scholarships

About the Edith SeVille Coale, MD Medical Scholarships:

The Zonta Club of Washington, DC, is seeking applications for the Edith SeVille Coale, MD Medical Scholarships to be awarded by mid-year. The Zonta Club of Washington, DC, is a member club of Zonta International, a global service organization of executives and professionals working together to advance the status of women worldwide through service and advocacy.

Eligibility:

Open to female medical students who have completed their first year of medical school

Deadline: Applicants for the scholarship are required to return the application and supporting materials to their medical school financial aid office **prior to March 16, 2012**. The medical school financial aid office is responsible for sending applications to the scholarship selection committee.

For an application, please contact the financial aid office.