



**Johns Hopkins University School of Medicine**

**Non-US Residents**

**2022-2023**

## Financial Aid Award Guide

The Financial Aid Award Guide will serve as a resource for all students to help in navigating and understanding the financial aid process at the School of Medicine.

# Financial Aid Guide

## Medical Students

## Non-US Residents

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Student Financial Aid Services  
The Johns Hopkins University  
School of Medicine

Website:

<http://www.hopkinsmedicine.org/som/offices/finaid>

# Financial Aid Process

All financial assistance offered by the School of Medicine is based on financial need and availability of funds. The Office of Student Financial Aid administers federal, institutional and state funded programs. Non-US resident students are not eligible for federal or state funds. Therefore, consideration of loan and/or scholarship will be provided through institutional funding sources.

As a student at a professional school, you are considered independent and must submit financial information about yourself and your spouse. For scholarship and grant funds, you are required to submit parental information. This policy is necessary to allocate our limited resources equitably to families with different financial situations. This requirement of requesting parental information applies to all applicants, regardless of age or marital status.

## Financial Obligation

As a non-US resident, the Admissions Office has advised you of the obligation to satisfy the School of Medicine's international medical student financial requirement, which is based upon the Johns Hopkins University SOM annual medical student budget.

Students will be required to validate that they have the financial resources required to meet the annual medical student budget. *Note: Students who apply and receive an offer of financial aid assistance will only be required to provide resources to cover the difference in their budget minus the financial aid award offer.*

### **Example:**

Budget	\$86,599
Aid Offered	<u>\$47,500</u>
Balance	\$39,099 (Amount required to meet financial obligation)

To satisfy the annual financial requirement, you will need to provide a letter of guarantee signed by an authorized government authority (embassy official or other qualified individual), an irrevocable letter of credit, or cash deposited into a University account. This process will need to be repeated and completed by July 1<sup>st</sup> during each year that the student is pursuing their medical studies. Please note that the amount of the annual requirement is subject to change based upon tuition and fee increases.

## i. Memorandum of Understanding

All first time matriculating students will be required to sign a Memorandum of Understanding to ensure their understanding of the terms of the annual financial obligation. The memorandum will also outline the change in enrollment status if the obligation is not satisfied and the annual requirement for financial aid reevaluation.

## ii. Getting Started

To apply for financial aid assistance, students are required to complete the [CSS Profile](#) application to determine eligibility for both loan and scholarship funding. Information will be required of the student, custodial parent, and non-custodial parent if applicable.

***SCHOLARSHIP GUARANTEE: Students will be required to complete the CSS Profile application only once. Any scholarship awarded will be guaranteed for four years of academic enrollment contingent upon maintaining satisfactory academic progress.***

## iii. Notification

As part of the financial aid process, students will be connected to the online Integrated Student Information System for Students, or SIS. This system acts as a portal to “Net Partner” which will allow you to view the status of your financial aid application, view the components of your financial aid budget, and allow you to accept and/or decline your financial aid award. The student portal will also allow access to Student Billing for viewing and payment of semester charges. We are committed to the privacy of students and their personal information; therefore, we will use the following unique identification number to communicate with you:

### a. New Students:

All new students are given a temporary Student ID. The temporary Student ID is a unique eight character, alphanumeric identifier that is used to authenticate prospective students who are new to online services. To complete the authentication process, students must login to <https://sis.jhu.edu/NewUser/>. After authentication, students must login to <https://sis.jhu.edu/> to view their financial aid record. A permanent ID will be given to all matriculating students beginning in June of the entering school year.

### b. Current Students:

You can access the student portal with your JHED login ID. A JHED login (or "LID") is a unique alphanumeric identifier for your information in the JHU Enterprise Directory. All students are automatically assigned an LID upon enrollment. You can use your LID to gain remote access to a number of JHU services, such as financial aid, billing and registration. It should not be confused with any numbers on your various ID cards. Login to <https://sis.jhu.edu/> for assistance.

For more detailed information about SIS Self-Service [click here](#).

## iv. Calculation of Award

The information that you provide on your CSS Profile application determines the parental and student contributions that are used in the calculation of your financial aid award. All students are required to contribute a percentage of their personal assets and a percentage of their income to determine their contribution.

Total aid awards are based solely on “*demonstrated need*” after factoring in family income, assets, household size, siblings attending college at an undergraduate institution in the United States, and marital status.

## v. Cost of Attendance

Financial Aid cost of attendance (COA), or student budget, is comprised of what is referred to as "direct educational costs" (costs charged to all students) and "indirect costs" (projected living expenses based on the student's year in school and program).

Student budgets are reviewed each year and are subject to change. Students will receive their actual budgets when they receive their award notification, which will be available on their student self-service record.

## vi. Institutional Loan Assistance

Awarding of Johns Hopkins University institutional loan funds will be based on availability of funds each year. The School of Medicine cannot guarantee institutional funding. However, an assessment will be made each academic year to determine if funds are available to award. Students who may need loan assistance may view the 'International Loan' section of our loan website ELMSelect here: <http://www.elmselect.com/#/>

## vii. Loan Promissory Notes

If awarded Johns Hopkins University institutional loans you will be required to complete a Loan Promissory Note, which outlines the requirements for accepting and repayment of the loan. A separate promissory note is required for each loan received.

**Note:** *There is a three business day waiting period after the completion of the promissory note before loan funds are released for disbursement.*

## **viii. Scholarships**

Scholarship awards are based on demonstrated financial “need” and the availability of allocated funds for the award year. Scholarship awards are guaranteed for four academic years of enrollment contingent upon maintaining satisfactory academic progress.

Through the commitment of Johns Hopkins Medicine International, scholarship funding is made available to help non-US resident international students with meeting some of their educational costs without the added burden of a loan.

As part of the scholarship process, students are asked to write a one-page “thank you” letter to the donor of the scholarship acknowledging their support in helping the student. Our donors would like to know about the recipient of the scholarships and the impact of such an award can make toward achieving their goals.

The financial aid office will notify students when and to whom these letters are to be submitted. For a description of the scholarship, students may select the scholarship name on the aid screen of their Student Self-Service account.

**Note:** *Scholarship funds will not be disbursed until a “thank you” letter is received.*

## **ix. Outside Awards**

All students are required to report receipt of any external scholarship or loans to be used for the current award year to the Financial Aid Office. External scholarship and external loans are awards offered to you that are not from The Johns Hopkins University and/or the School of Medicine.

## **x. LOA/ASP**

Students who make a request for a Leave of Absence or Advance Studies Program status to the Dean of Student Affairs and/or the Registrar’s Office, and have received financial aid funding, will have their award canceled or reduced as a result of the status change. As a result, the student may be required to return funds and will be billed for any amount owed. We ask that students inform the Financial Aid Office of their intentions to prevent any undue financial burden that may occur because of the change in status.

## **xi. Satisfactory Academic Progress**

As part of the financial aid process, students are required to show academic progress in their program of study. The Financial Aid Office will monitor student’s progress on a yearly basis to determine continued financial aid funding eligibility. You may view the financial aid website for complete requirements.

## **xii. Communicating with the Financial Aid Office**

Students may contact the financial aid office with questions or to request an appointment using [SEAM's online form](#).

The Financial Aid Office provides relevant information in the quarterly newsletter. The Financial Aid Newsletter is sent to all medical students via email.

Correspondence sent to incoming first year medical students will be sent to the email address supplied at the time of admission. After matriculation, only the JHMI email account will be used to communicate information.

Student financial aid inquiries are typically processed within 24-48 hours. Additional information can be found on the Financial Aid website at:  
[www.hopkinsmedicine.org/som/offices/finaid](http://www.hopkinsmedicine.org/som/offices/finaid).