

HARVARD MEDICAL SCHOOL
FINANCIAL AID OFFICE



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March 2009

Dear Student:

We in the Financial Aid Office are pleased to provide you with instructions for the 2009-10 financial aid application process. The HMS Financial Aid Application is submitted on the web, along with the Free Application for Federal Student Aid (FAFSA) and Need Access Application Form.

In an effort to reduce costs for HMS students, please note two changes to the financial aid application process for returning students in the 2009-10 academic year: (1) HMS will no longer be utilizing the College Board's Profile Application in the determination of institutional aid for returning students. Instead, all applicants for institutional aid will utilize the Access Group's Need Access Application Form. Directions for this application process are on the following page; and (2) HMS will no longer be utilizing the College Board's document collection and imaging services program (IDOC) for the collection of tax returns and accompanying documents. All tax returns and accompanying documents should be submitted directly to the HMS Financial Aid Office.

Information about the financial aid programs offered at HMS is available on-line at www.hms.harvard.edu/finaid. The Financial Aid Guidebook, available on our website in the "Publications" section, provides detailed information on all aspects of the HMS financial aid program.

This booklet contains financial aid application instructions for 2009-2010. The enclosed checklist details the items that require your prompt attention. Timely submission of all application materials is essential as financial aid decisions are based on financial need and availability of funds; late applicants could jeopardize their access to limited sources of aid. By submitting all required application materials by the May 15th deadline, you will ensure that you will receive your 2009-2010 Financial Aid Award in early July.

All of us in the Financial Aid Office are eager to help you navigate this financial aid process. Please feel free to contact us with your questions and concerns. You may reach us by telephone at (617) 432-0449 or via e-mail at financial_aid@hms.harvard.edu.

Sincerely,

Robert Coughlin
Director of Financial Aid



Harvard Medical School 2009-10 Financial Aid Application Checklist

OPTION I: *If you are applying for all available forms of financial aid (federal, institutional, and private), submit the documents indicated under Option I. Parent information IS REQUIRED of all Option I applicants.*

OPTION II: *If you are applying for assistance only from U.S. Dept. of Education programs (Federal Direct Loan Program, Federal Work-Study Program) and private loan programs, submit the documents indicated under Option II. Parent information IS NOT REQUIRED under Option II.*

Option

I	II	Document	Instructions
X	X	HMS Financial Aid Application	Complete this form on-line at the HMS Financial Aid web site: www.hms.harvard.edu/finaid . Click on 'My HMS Financial Aid' link. Please refer to the instructions on page 3 of this guide for more detailed information.
X	X	Free Application for Federal Student Aid (FAFSA) <i>US Citizens & Permanent Residents only</i>	Complete this form on-line at www.fafsa.ed.gov . Remember to choose the 2009-2010 School Year. Be sure to list "E00472" for HMS school code. [Address: Harvard Medical School, 25 Shattuck St., Boston, MA 02115]. HMS will receive your information from the FAFSA processor in approximately two weeks.
X		Need Access Application	Complete this form on-line at NeedAccess.Org . Select "Apply Now" to begin the application process. Remember to select the 2009-10 Academic Year. Select the appropriate year in school. Select <i>and add to list</i> "Harvard Medical School" in the School Selection section. HMS will receive your information from Need Access in approximately two weeks.
X		Need Access Divorced/Separated Parents' Form	If your parents are divorced or separated, the custodial parent must file the Need Access Parents' Form. Your noncustodial parent must file the Need Access Divorced/Separated Parents' Form. Instructions for completing this form will be included in the Need Access Application.
X		International Student Financial Aid Application <i>All International Applicants from nations other than Canada</i> <i>NOTE: This form is in addition to the Need Access Application</i>	Print this form out from the Forms section of our website www.hms.harvard.edu/finaid , and mail the completed form directly to the HMS Financial Aid Office.
X		Business/Farm Supplement	If student, spouse, or parents are owners or part-owners of businesses or farms, each owner must file the Business/Farm Supplement. Print this form from the Forms section of our website www.hms.harvard.edu/finaid and mail the completed form directly to the HMS Financial Aid Office.
X		<u>SIGNED</u> Copy of Parents' 2008 U.S. Income Tax Return* <i>Remember to include W-2s, 1099s and all applicable schedules</i>	Enclose all pages and schedules including W-2 forms. All returns must be signed regardless of filing method. Write the student's name at the top of each page. Both biological parents providing information on either the Need Access Parents' Form or Divorced/Separated Parents' Form must submit copies of tax returns. Mail these documents directly to the HMS Financial Aid Office.
X	X	<u>SIGNED</u> Copy of Student/Spouse 2008 U.S. Tax Return* <i>Remember to include W-2s, 1099s and all applicable schedules</i>	Enclose all pages and schedules including W-2 forms. All returns must be signed regardless of filing method. Write the student's name at the top of each page. <u>If you will be married by August 2009, you must submit your fiancé/spouse's 2008 income tax returns.</u> Mail these documents directly to the HMS Financial Aid Office.
X	X	Citizenship Documentation <i>US Permanent Residents only</i>	US Permanent residents must submit a copy of their Alien Registration Card (front and back) documenting their eligibility to receive federal financial aid.

*International students/parents who do not file a U.S. tax return must provide either a copy of the foreign tax return OR a statement from an employer or banking institution verifying the amount of income received in 2008. Please indicate corresponding U.S. currency values for foreign income.

Mailing Address: Harvard Medical School, Financial Aid Office, 25 Shattuck Street Rm. 211, Boston, MA 02115

THE ON-LINE HMS FINANCIAL AID APPLICATION

The 2009-10 HMS Financial Aid Application is available exclusively on-line. To access the application, go to the HMS Financial Aid web site (www.hms.harvard.edu/finaid) and click on the 'My HMS Financial Aid' link. Applications should be submitted no later than May 15, 2009.

Technical Requirements: PC & Internet Explorer 6.0/Mozilla Firefox 2.0.0.6 (or higher) is REQUIRED to complete the online HMS Financial Aid Application. MAC computers and other browsers like Safari ARE NOT SUPPORTED.

Application Worksheet

This application is provided as an aid to applicants in preparation for completing the On-Line HMS Financial Aid Application. The questions listed below are identical to those asked on our application, though the on-line layout will be slightly different. *Please note that this worksheet cannot be used as an official application form; you must complete the on-line application in order to be considered for financial aid at Harvard Medical School.*

1. Student Information
 - A. Mailing Address & Phone Number
 - B. Are you married or planning to become married by August 2009 Yes No
2. Student's Outside Resources
 - A. List ALL sources of outside funding you anticipate receiving for 2009-10, such as
 - Outside Scholarships
 - MIT Research or Teaching Assistantships (HST students only)
 - Gifts/loans from parents or relatives
 - Military Scholarships
 - National Health Service Scholarship
3. Student's Academic Program
 - A. Date you entered HMS (mm/yy)
 - B. Expected graduation date (mm/yy)
 - C. Fifth-year students: Have you been charged eight semesters of HMS tuition prior to 2009-10? Yes No
 - D. Do you plan to practice in primary care? Yes No
 - E. If you are in a combined degree program, please specify which one
4. Financial Aid Programs
 - A. What type of Financial Aid Application will you file? Please check one
 - Option 1 – All forms of aid (*parent information required*)
 - Option 2 – Federal and Private Loans and Employment Programs only (*no parent information required*)
5. Financial Aid for Disadvantaged Students
 - A. Do you wish to be considered for federal financial aid programs for disadvantaged students? Yes No
(*Candidates should be of exceptional financial need and/or come from a background considered to be socially, academically, or financially disadvantaged*)
If yes, please indicate in Step 7 below (Additional Comments) why you feel you qualify for these programs
6. List all educational loans borrowed prior to entering HMS
(*For a complete list of all Federal educational loans please visit: www.nslds.ed.gov*)
 - A. Student's total pre-HMS Federal Perkins Loans
 - B. Student's total pre-HMS Federal Stafford/Ford Loans
 - C. Student's total pre-HMS Institutional/Private/Other Loans
 - D. Parent's total educational Federal PLUS loans
 - E. Parent's total educational Institutional/Private/Other Loans
7. Additional comments: Please provide additional information that you would like the Financial Aid Committee to consider in evaluating your financial need.

Harvard Medical School 2009-2010 Student Cost of Attendance Budgets

EXPENSES	Class of '13 10 1/2 Months (Aug-June)	Class of '12 10 1/2 Months (Aug-June)	Class of '11 12 Months (July -June)	Class of '10 11 Months (July-May)	5 Yr. M.D. Class of Various 11 Months (July-May)
TUITION	42,500	42,500	42,500	42,500	2,450
MATRICULATION FEE	35				
UNIV HEALTH SERVICE FEE	1,126	1,126	1,126	1,126	1,126
BC/BS INSURANCE FEE	1,714	1,714	1,714	1,714	1,714
DISABILITY INS. FEE	63	63	63	63	63
ED MATERIALS FEE	395	395			
BOOKS & SUPPLIES	**2,749	**1,789	1,134	1,134	1,134
LIVING EXPENSES***	***17,890	***20,590	***23,140	***21,890	**21,890
Suggesting Breakdown: Housing	7,880	10,230	11,160	10,230	10,230
Food	4,840	4,840	5,280	4,840	4,840
Misc. Expenses (clothing, recreation, laundry, utilities, other)	3,960	3,960	4,320	3,960	3,960
Local & Clinical Transportation	780	930	1,750	1,600	1,600
Long Distance Travel	630	630	630	1,260	1,260
LOAN FEES	128	128	128	128	128
NATIONAL BOARD FEE		495	1,055	495	495
TOTALS	**66,600	**68,800	70,860	69,050	29,000

**New Pathway students purchase their black bag and diagnostic equipment during their first year; HST students purchase equipment during their second year, therefore, the first year budget for HST students will be \$750 less than the figure listed above, and the second year budget will be \$750 more.

***A suggested breakdown of various living expenses is indicated. This itemization is only a guideline, and students should plan a budget and economize to ensure that their actual expenses do not exceed the total allowable living expense budget.

The housing allowance for first year students (Class of '13) is based on the average cost of a Vanderbilt Hall residence contract. Students with spouses, partners, or dependents may request an off-campus housing allowance from the HMS Financial Aid Office. For returning students the housing allowance assumes that students are sharing rental units in the community.

Step2b Clinical Exam fee is included in the third year student budget. The travel expenses associated with the exam are included in the fourth year budget.

OPTION: The federal government will now permit students to borrow an unsubsidized Stafford loan to purchase a computer, printer & software for school. Students interested in this option should speak with a financial aid staff member prior to the purchase. Students are limited to one such purchase during their tenure at HMS. The one-time purchase maximum is \$2,500.