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Quick Answers to Common Questions About Getting Into Medical School

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FIRST

Financial Information, Resources, Services, and Tools

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This e-book is brought to you by the staff of the Aspiring Docs and FIRST programs of the Association of American Medical Colleges (AAMC).

Aspiring Docs gives you resources to help you figure out the basics, including how to shadow a doctor, apply to medical school, make the most of your gap year, and more.

FIRST (Financial Information, Resources, Services, and Tools) helps you navigate the complex issues of financial aid, student debt, and money management.

The Association of American Medical Colleges (AAMC), administrator of the MCAT® exam and AMCAS®, provides information and services to guide you on your medical career path. From medical school preparation to financing your education, finding training opportunities to choosing a specialty, AAMC is here to help you navigate your medical career.

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CHAPTER 1: The Basics

How Do I Decide if Medicine is Right for Me?

How Do I Partner with My Advisor?

How Do I Make the Most of my Gap Year?

How Do I Decide if a Career in Medicine is Right for Me?

Should I become a doctor?

Think about what kind of future appeals to you. Do you like challenges? Are you interested in science and how the body works? Do you care deeply about other people, their problems, and their pain? Are you a good listener? Do you enjoy learning? Are you intrigued by the ways medicine can be used to improve life?

If you answered "Yes" to most of these questions, chances are you have the right personality for a medical career.

What is a doctor's job like?

Physicians diagnose and care for people of all ages who are ill or have been injured. They take medical histories, perform physical examinations, conduct diagnostic tests, recommend and provide treatment, and advise patients on their overall health and well-being.

While there are several different types of physicians, they can usually be divided into three broad categories:

- Primary care physicians are the doctors patients usually visit most frequently. They treat a wide range of illnesses and regularly provide preventive care, and they also enjoy long-term relationships with their patients. Pediatricians, family practitioners and general internists are primary care physicians.
- Surgeons perform operations to treat diseases and repair injuries.
- Specialists have expertise related to specific diseases, age groups, and bodily organs. Cardiologists, psychiatrists, geriatricians and ophthalmologists are examples of specialists. The [AAMC's Careers in Medicine web site](#) contains information and links about various specialties in medicine.

FOR MORE INFORMATION PLEASE VISIT:

Careers in Medicine Specialty Information:

<https://www.aamc.org/students/medstudents/cim/specialties/>

Physician Compensation: <https://www.aamc.org/download/48732/data/compensation.pdf>

How much education does it take to become a doctor?

Becoming a doctor requires a serious educational commitment. It typically takes from 11 to 16 years to complete your education, including four years of college (undergraduate school), four years of medical school and anywhere from three to eight years of training in a specific specialty area (residency training), depending on which specialty you choose to pursue. In order to maintain a medical license, doctors are also required to continue taking courses and learning about advancements in their field throughout their career.

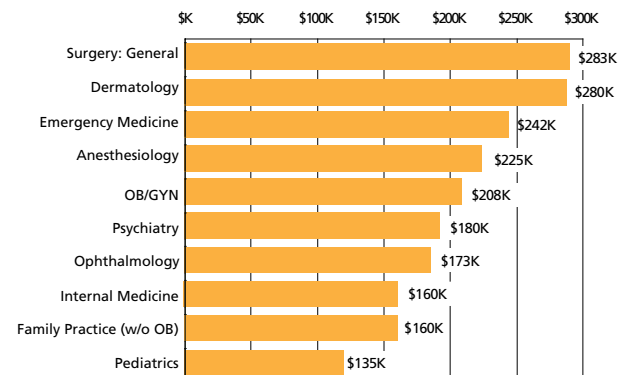
How much do doctors make? What is their schedule like?

Salaries vary depending on where physicians live and the type of medical specialty they practice. This graph will give you an idea of median starting salaries by specialty.

While salaries for physicians are among the highest for all occupations, the work hours can be long and unpredictable. Many doctors work more than 60 hours a week. They may also have to respond to emergencies and be on call for their patients. Work hours vary depending on the type, size and location of practice.

SAMPLE SPECIALTIES AND SALARIES:

Median Starting Salary: First Year Post Residency or Fellowship Compensation



Source: MGMA Physician Compensation and Production Survey: 2011. Report based on 2010 Data.

How Do I Partner with My Advisor?

How do I find an advisor?

Carol Baffi-Dugan, Director for Health Professions Advising at Tufts University and Director of Communications for the NAAHP, suggests finding out who the premed or health professions advisor is at your school. S/he may be in the Academic Dean's office, a science professor, or a counselor in the Career Services office. Some colleges have a separate pre-professional advising office that includes advising services for premed students, those interested in other health careers, and perhaps even pre-law students. Most premed advisors also maintain websites that can help you contact them or the advising office, so search your school's website. Even if there is no specifically designated premed advisor, try to meet with someone in one of the departments mentioned above. If no one at your school is available to help, visit the National Association of Advisors to the Health Professions ([NAAHP](http://www.naahp.org)) website and click on Advisor Resources, then, Find An Advisor.

When should I contact an advisor?

Contact your premed advisor as soon as you think you're interested in a medical career. There's a lot of planning and preparing that has to be done before you'll be ready to apply to medical school, so the earlier, the better. See if you can make an individual appointment with your advisor, go to drop-in hours, or attend a workshop. Be sure to register to receive any emailed updates, or newsletters. Also check to see if there's a Facebook page or Twitter feed you can follow.

What can they help with?

Your advisor can help you learn about the medical profession and help you ask the right questions to decide if it's the right career for you. Then, you can work together to develop a plan to get to you where you want to go.

FOR MORE INFORMATION PLEASE VISIT:

NAAHP: www.naahp.org

Medical School Directory:

<https://services.aamc.org/30/msar/home>

MSAR Online: www.aamc.org/msar

What questions should I be asking?

Ask your advisor which courses are required for medical school and how to best sequence them at your school. You can ask about ways to gain health-related experiences, internships and lab experiences. You can learn about the MCAT, discuss when you're best prepared to take the exam, and learn if the school offers any prep courses. It's also a good idea to ask detailed questions about the timeline for applying to medical school.

What is my responsibility?

You should actively seek out your advisor and follow up on the advice and suggestions s/he gives you. While your advisor may be very supportive of your goals, s/he will also challenge you to do your best work and objectively evaluate your objectives. Your advisor cannot earn the good grades and participate in the health-related experiences you'll need to be a competitive applicant. That is up to you.

What if I've been out of school for many years?

There is no age limitation on applicants or when it comes to who will make a good doctor. Many individuals decide later that this is the path they want to pursue. Others were not as successful as they wanted to be in their early experience, but with renewed motivation and effort can become competitive applicants. Premed advisors know all this and work with students of all ages as they prepare for medical school. You should go back to your home institution (alma mater) to find out what services they offer alumni. Many premed advisors will work with their alums in planning for and applying to medical careers.

What if I am in high school and I'm looking at BS/MD programs? Is there still a pre-health advisor that I can work with?

If you are in high school and are considering BS/MD programs your best resources are the premed advisors at those programs. Typically the admissions offices at those colleges and universities provide information on the structure of the programs, the support services, and the policies and procedures. Check out the AAMC's [Medical School Directory](#) for basic information, including website and contact information for numerous combined Baccalaureate/MD programs. More detailed information about these programs and medical schools can be found in the [MSAR Online](#).

How Do I Make the Most of my Gap Year?

A “gap year” is the period of time between the end of your undergraduate education and the start of medical school. In fact, a gap year might be a year or more depending on each person’s particular circumstances. Frequently, the reasons for a gap year center on an applicant’s need for more time to participate in medically-related volunteer and lab experiences, strengthen GPA or MCAT scores, pay down debt, work on becoming a stronger candidate, or simply need a break. Some applicants must take a gap year if they are not accepted into medical school.

What should I focus on accomplishing during my gap year?

A gap year is a good time to get your academic and financial house in order. But don’t make the mistake of trying to “pad” your application. Admissions committees are easily able to spot this and it could end up hurting, rather than helping you.

- **Strengthen your GPA by taking extra and/or high-level coursework.** Academically, this time can be extremely beneficial whether you already have a strong GPA or not. There may be a course you didn’t have time to take that will prove your ability to master upper-level science coursework.
- **Study for the MCAT Exam.** Without a full course load competing for your time (depending upon your work schedule of course), you’ll have more time to devote to MCAT preparation. Be sure to check out the [MCAT resources](#) on the AAMC’s Web site.
- **Pay down your existing debt as much as possible.** Even if you’re fortunate enough not to have any undergraduate debt, start saving money so that you’ll have a cushion when you begin medical school. If you’re able to take out fewer loans, you’ll not only have less to repay, but you’ll help reduce the additional stress associated with worrying about repaying your educational debt.
- **Take time for reflection and rejuvenation.** This time can be extremely beneficial for mental recovery or personal reflection. The road to medical school can be rigorous and demanding; you may want to use this time to work on a personal project, travel, rest, and get ready for the road ahead.

What kinds of experiences during a gap year will help me become a better physician?

Look for experiences that will help you improve your areas of weakness. Speak to the pre-health advisor at your school, or an admissions dean or director at a medical school to help identify areas that you need to expand or strengthen.

- **Volunteer in a medically-related field.** Meaningful and sustained experiences working with patients or in a medically-related environment is not only beneficial in helping you to solidify your choice to pursue medicine, it also makes you a stronger and more knowledgeable candidate. These experiences will also help you during the interview stage.
- **Shadow physicians.** Shadowing or following a physician can provide you with patient experience and a realistic view of what various specialties and working environments are really like. It can sometimes be difficult to arrange a shadowing experience if you don’t have a personal relationship with a physician. For tips on how to get this type of experience, read the [“How Do I...Shadow a Doctor?”](#) fact sheet.
- **Participate in a scholarly activity.** Real and meaningful experience in a lab or research facility provides for more in-depth knowledge about medicine, and helps you to have a better understanding of the different research processes. Whether you’re conducting your own research or assisting on a project, this sustained scholarly activity is very attractive to medical schools. For tips on how to get this type of experience, read the [“How Do I...Get Lab Experience?”](#) fact sheet.
- **Keep track of coursework requirements.** Be sure to check the premedical coursework requirements for each school that you may be interested in applying to. It’s possible that some medical schools may make changes to their requirements during this interim period, requiring you to complete additional coursework. Review the school’s Web site, or keep track with [MSAR Online](#).

How Do I Make the Most of my Gap Year? continued

How should I discuss my gap year during interviews?

It's not uncommon to see many applicants with a gap year between graduating college and applying to medical school. When speaking about this period of time during an interview, avoid phrases like "time off" or "glide." Talk about how you used this opportunity to strengthen your knowledge and improve the skills that will make you a better physician. Be honest; share what you've learned, or how you've grown. Medical school admission deans are looking for a candidate who has demonstrated that they are trying to better themselves as a person and physician, not just trying to make themselves look good to get into medical school.

What do I do with my loans during my gap year?

During a gap year you will need to make decisions about how to manage your student loans. First, get organized. Compile the contact information for each of your loan servicers. This information can be found in your federal student loans account information from [NSLDS](#).

When you finish your undergraduate program, your federal student loans will enter into a grace period (typically 6-9 months long). During this time no payments are required. But after the period ends during a gap year, you will either want to continue postponing payments or select a repayment plan. You can speak to the servicer(s) of the loans about these options.

If you choose to postpone payments, you will have to obtain a deferment or a forbearance status on the loans. A deferment is preferential because no payments are required and the subsidized debt will not accrue interest. But the strict eligibility requirements make them hard to get. Alternatively, a forbearance is granted by the servicer and is up to their discretion. Reach out to each servicer to discuss your options – seeking first deferment, then forbearance.

If you're not postponing payments, you'll need to select a repayment plan. There are numerous options, so work with your servicer to determine which one is best for your situation. Selecting a repayment plan is something that must be communicated to each servicer individually. Just keep in mind, the options discussed above are specifically for federal student loans, and may not be available for private loans. Check with the private loan lenders to find out if grace, deferment, forbearance or other repayment options are available.

During your gap year, be sure to be proactive and stay in touch with all of your servicers. Federal loans will automatically go into deferment while enrolled in medical school, but remember to contact the private loan lenders to determine the options on these loans while you are a medical student.

MORE INFORMATION

MCAT resources:

www.aamc.org/students/applying/mcat/

MSAR Online:

www.aamc.org/msar

How do I... Shadow a Doctor? fact sheet:

www.aamc.org/students/aspiring/experience/280582/shadow-doctor.html

How do I ... Get Lab Experience? fact sheet:

www.aamc.org/students/aspiring/experience/280610/lab-experience.html

Financial Aid Fact Sheets for Applicants:

www.aamc.org/services/first/first_factsheets/249340/applicantsandstudents.html

NSLDS:

www.nsls.ed.gov/



CHAPTER 2: Getting Experience

How Do I Shadow a Doctor?

How Do I Find Health-care Related Volunteer Opportunities?

How Do I Get Lab Experience?

What's It Like to Participate in Summer Medical and Dental Education Program (SMDEP)?

How Do I Shadow a Doctor?

Shadowing a doctor is a great way to find out if a career in medicine might be right for you. It'll give you a better understanding of what a doctor's typical day is like, and may give you good experience to talk about in your applications and interviews for medical school. It's also a great way to gain familiarity with the vast number of different medical and research environments, as well as specialties.

How do I find a doctor to shadow?

If you have a relationship with your own doctor, or know any doctors, start by asking them. Likely, this will be your strongest and best resource to find a shadowing opportunity. You can also ask your teachers, professors, and pre-med or academic advisors if they know any doctors that other students have shadowed in the past. If you're in college, leverage any relationships your school may have with a medical school or hospital on campus. It's also okay to contact hospitals through their volunteer office, or search online for local doctors with specialties that interest you. Call their office or email them at least a few weeks before you'd like to begin shadowing.

How should I ask them?

Express why you want to shadow this person specifically. Maybe someone recommended them or maybe they practice a specialty that interests you. Briefly tell them where you go to school, any medical or research experiences you've had, and your goals. Be courteous and professional. Many doctors welcome opportunities to talk to students, so if you get turned down, ask other doctors.

How long should I shadow?

Arrange something that fits both the doctor's schedule and your level of interest. You may only want to spend one day with them, or you may want to shadow a few hours a week for several weeks or months. If you have the time in the summer or over a break, you may want to shadow full time for an entire week. Find out what the doctor is comfortable with or what has worked well in the past.

What should I wear and what should I bring?

Dress professionally and comfortably: dress pants and a tie for men, dress pants or a dress for women, and closed-toed shoes you can walk in all day. Bring a notebook. Ask questions and take notes in between patients, not in front of them, and prepare some questions ahead of time.

Should I talk to patients?

The doctor is required to introduce you to each patient and explain that you are a pre-medical student, so expect to talk to patients. Some people may be uncomfortable having you in the room during an examination or the entire appointment, so you may be asked to step out. Other patients may ask you questions about yourself, school or your plans to become a doctor. In either case, it's important that you keep all patient information private. You may be required to sign a HIPAA compliance document stating that you will not disclose any patient information or details that could lead to patient identification.

What should I do afterwards?

Write a thank you note to give the doctor on your last day that thanks them for their time. If you think it went well, ask for a letter of recommendation right away. Don't wait until you need it because the experience may not be fresh in the doctor's mind by that time. Reflect on what you've learned from your shadowing experience and write down anything you may want to remind yourself of when you're writing your personal statements for medical school.

FOR MORE INFORMATION PLEASE VISIT:

KevinMD.com: www.kevinmd.com/blog/2010/06/tips-students-shadow-doctors.html

How Do I Find Health Care-related Volunteer Opportunities?

Volunteering in a health care-related opportunity or organization will benefit you in addition to enhancing your medical school application. It's a chance to see if you enjoy working in the health or medical field, network with like-minded peers, take on increased responsibility and leadership roles, and build your resume.

Where can I find out about opportunities?

If you are still in school, your first step should be to talk to your academic or pre-health advisor. Also, check to see if there is an office of community service or student activities on campus that maintains a Web site or database. Be sure to join premed or service clubs since they're one of the best ways to hear about volunteer openings, make friends, and find out about opportunities, conferences, resources, and research positions for premeds. You can also contact hospitals, clinics, labs, research facilities, charities, foundations, or other organizations directly as many have volunteer opportunities listed online.

What types of volunteer experiences are best?

Although you'll benefit from almost any type of volunteer experience, it's best to find a health care-related opportunity. You want to search for an opportunity that genuinely interests you so that you'll enjoy the experience, be motivated to stick with it, and learn from it. You may need to try a few different volunteer experiences until you discover one that will be a good long-term fit, but don't do something just because you think it will "look good." When you talk about your experiences during medical school interviews, it will be easier if you're passionate and invested in the health care work in which you've participated.

Is it better to have one on-going experience, or many different experiences?

It's good to have a variety of experiences, but it's also important to show you've cultivated specific interests and are able to commit to an activity over a sustained period of time. You're more likely to gain significant responsibilities or leadership roles if you volunteer with an organization regularly. This also helps you network and develop relationships with potential mentors and other people who may potentially write your letters of recommendation.

What about non-medically-related experiences?

If you're interested in something not related to medicine, don't be afraid to pursue it. Most volunteer experiences are valuable and will provide you with well-rounded experiences. Just make sure you have at least one solid health care-related experience, in addition to your non-medical volunteer work, so that your experiences speak to your commitment to medicine.

What's the best way to maximize my opportunities during an experience?

"One thing that I always tell students is to make the most of the opportunity they participate in by advocating for themselves," says Lisa Kooperman, assistant dean of studies and director of the Office for Fellowships and Pre-health Advising at Vassar College. "If they find themselves in a hospital for instance, pushing papers, I tell them to befriend a nurse, a PA, a radiologist... or other health care practitioner and ask if they can get more involved. Their motivation is likely to be met with some extra responsibilities that will get them more exposure and respect. It's important to build relationships throughout the experience as a way of learning more about the field, and it can often lead to a strong letter of recommendation."

How can I document these experiences? Should I ask for a letter post-experience?

Start maintaining a resume that documents where you volunteer, when, and who supervised you. You can also keep a journal about your experiences to reference when it comes time to write your personal statements and essays for medical school. It never hurts to ask for a letter of recommendation if you've volunteered somewhere long enough for the writer to get to know you and your goals.

RELATED FACT SHEETS:

How do I... Get Lab Experience?

www.aamc.org/students/aspiring/experience/280610/lab-experience.html

How do I... Shadow a Doctor?

www.aamc.org/students/aspiring/experience/280582/shadow-doctor.html

How do I Get Lab Experience?

Each year, the number of medical school applicants who have significant medical or lab experience grows. Many universities now require internships or a capstone course during the senior year of college. Working in a lab setting will help make you a competitive applicant and will also help you to determine if a career in medicine or medical research is right for you.

Where do I start?

If you're currently enrolled in college, first check the science department bulletin boards or web sites for opportunities to assist with current faculty research projects. Also, express your interest to your academic advisor or your or pre-health advisor.

Throughout the year, several professional organizations may host open houses or presentations on your campus. Be sure to attend and ask representatives about paid and volunteer opportunities. If you're specifically looking for a paid position, make an appointment with your school's career center. They will let you know about job openings, and they can also offer resume help and go over interview tips and techniques.

When is the best time to look for a position?

According to Rivka Glaser, PhD., Adjunct Professor of Biology at Stevenson University, if you're interested in a job for the following semester, the best time to look for positions is during the middle of the semester, or a week or two before midterms. There also tend to be a lot of research opportunities in the summer, both paid and volunteer. The career center or your pre-health advising office may have a list. Some opportunities may be external to the school; be sure to ask if a stipend is provided or if you will be responsible for any travel costs. Remember, typically there are more applicants than available spots. Get your *completed* applications in early.

What's the best way to apply?

Dr. Glaser suggests sending an email or dropping by the professor's office. Talk about the research or project you're interested in. Demonstrate your knowledge about the project, and also about any relevant techniques you learned in previous courses and labs. Even if you've never formally worked in a lab, chances are you've taken a course with a lab component. **That counts as experience.** To prepare, go back through your notes and familiarize yourself with some of the experiments you've conducted. Be able to communicate your hypothesis, techniques, and findings.

Dr. Glaser stresses that professionalism is key. If you're going to approach one of your previous instructors for a job or a recommendation, make sure you made a good impression during the class. For instance, you're not likely to get a positive recommendation if you fell asleep in class, missed several sessions or were often texting. Teachers notice. Also, watch how you address professors when emailing or speaking to them. Don't speak in the same manner and tone that you use with your friends; be more formal. Use correct spelling, grammar and punctuation in any correspondence.

How should I prepare for an interview?

With any interview, it's important to make a good impression. Be sure to dress appropriately. Come prepared with a resume, or, if you have one, a portfolio. Often times during interviews, you'll be asked about your career goals. It's helpful to be able to speak about the steps you plan to take to meet those goals. Talk about classes you've taken, especially upper-level science courses. Speak about the skills and knowledge of techniques and equipment you've acquired through your coursework. Know what lab experiments you've done. If you've done any sort of research – even in your coursework – keep track of it. This shows you have experience. Lastly, interviewers often ask candidates if they have any questions. Dr. Glaser suggests asking what they think you'll learn and how this position might be able to improve your skill set.

What do I do after the interview?

A thank you goes a long way to making a good impression. A handwritten note or email should be sent later that day or the next day, thanking the interviewer for their time. Reiterate that you believe you are a good candidate for the position and are still very interested in the job. Again, be sure to use correct capitalization, spelling and grammar.

Lastly, it's a good idea to speak to people who have worked in the lab or participated in the program previously. You'll be able to gauge their impressions about the work, the environment and other aspects of the position from a student perspective.

This is great advice, but what if I'm not in college?

If you haven't started college or if you've already graduated, focus on networking. Don't be afraid to call people you know or a friend's parent to ask if they know of any open positions or research being done. Human resource departments at large research hospitals and universities in your area might be looking for lab technicians. Job opportunities are typically posted on the career pages of their web sites.

What's It Like to Participate in Summer Medical and Dental Education Program?

The Summer Medical and Dental Education Program (SMDEP) is a FREE (full tuition, housing, and meals), six-week summer academic enrichment program for freshman and sophomore college students interested in careers in medicine and dentistry.

What's an average day like?

Natacha: "An SMDEP day starts early with scheduled lectures (Physics, Chemistry, Anatomy lab, Microbiology, etc.) to refresh your science knowledge to prepare for the MCAT or DAT. There's a lunch break, then from noon until 5:00 p.m., you attend workshops on health care policies, cultural competency, school financial planning, or you might shadow a dentist or doctor from a nearby hospital. After 5:00 p.m., you're given free time to explore the town with other students."

Nicole: "The day can be challenging, but it's also engaging and fun at the same time. While it is hard work, you're greatly increasing your knowledge and sharing the experience with others who have similar interests and goals, so it makes the work more fun."

What was the best clinical experience you had in the program?

Michael: "I shadowed an attending emergency medicine physician in a medical center where I was able to participate on a stroke and motor vehicle trauma case. I also had the ability to assist at a free community clinic staffed by medical students."

Netosha: "My most profound clinical experience took place while making rounds with an emergency physician. I saw the importance of the knowledge a physician must have to make a quick, proper diagnosis in a life threatening situation, and the responsibility they have to the well-being of each patient. This clinical experience humbled me."

Fitz: "Although I want to go to dental school, I was very intrigued with the emergency room simulation. I also enjoyed shadowing a fourth-year dental student, taking impressions, and molding teeth with wax."

For you, what was the biggest benefit of SMDEP?

Nicole: "SMDEP gave me a greater focus on my goal. Afterward, I knew exactly how and what I needed to do to attend medical school, and I am willing to work harder because I know it's possible."



Michael: "The biggest benefits of the program are networking and academic preparation. I had the ability to connect with medical students, faculty, and administrators, which opened doors to more opportunities like mentorship and research. The science coursework made my following semester much easier and helped with MCAT review."

Netosha: "The biggest benefit of SMDEP was the confidence I gained from working in a rigorous academic setting. Nothing compares to the self-efficacy the program provided."

How did this experience help you to prepare for medical school?

Natacha: "Working with cadavers in the cadaver lab for Anatomy and Physiology definitely helped me prepare for medical school. I had never been near a cadaver, and attending lab weekly helped to prepare me for the exposure I'll have in medical school."

Michael: "The science coursework at SMDEP made classes at my home university much easier and gave me a leg-up on MCAT review. Through networking, I secured a mentor that allowed me to participate on a research project with the medical school after the program. I also made very good friends with whom I stay in contact regularly."

Erick: "I believe it has helped me through giving me inspiration. The focus on health disparities at Case really opened my eyes to a new side of medicine. I no longer see medicine the same; I see it for the better bigger picture."

Fitz: "SMDEP definitely helped me prepare for dental school. The program put me on track to graduate from undergrad on-time and get into dental school."

What's It Like to Participate in Summer Medical and Dental Education Program? *continued*



Would you recommend SMDEP to other pre-meds?

Natacha: "I would definitely recommend SMDEP to other pre-meds. This program gives you an inside look as to what you are getting yourself into both educationally and personally."

Nicole: "YES! For six weeks I lived as if I was a medical school student. All the experiences I had combined with the friendships I established – I can't wait to go to medical school in the future."

Michael: "Yes. SMDEP is an invaluable experience for any interested pre-medical student, especially for those from underrepresented and disadvantaged backgrounds."

Christian: "Yes, and apply early to the program! That is KEY."



FOR MORE INFORMATION, INCLUDING HOW TO APPLY, VISIT WWW.SMDEP.ORG, OR EMAIL AT SMDEP@AAMC.ORG.

BIO INFORMATION

Name: Natacha Rivera
SMDEP Site: Houston 2011

Name: Nicole Fossas
SMDEP Site: Houston 2011

Name: Michael Anthony McClurkin
SMDEP Site: Yale 2011

Name: Erick Marigi
SMDEP Site: Case Western 2011

Name: Christian Tilley
SMDEP Site: Nebraska 2011

Name: Netosha Kenneson
SMDEP Site: Duke 2011

Name: Fitz J. Brooks
SMDEP Site: Louisville 2011



CHAPTER 3: MCAT Exam

How Do I Prepare for the MCAT Exam?

What's It Like to Take the MCAT Exam?

How Do I Prepare for the MCAT2015 Exam?

How Do I Prepare for the MCAT® Exam?

What is the MCAT® exam?

The MCAT exam, or Medical College Admission Test, is a standardized, multiple-choice test designed to help medical schools assess your problem solving, critical thinking, communication, writing skills, and knowledge of science concepts and principles prerequisite to the study of medicine.

The test is divided into four sections: physical sciences, biological sciences, verbal reasoning, and a writing sample.

How are scores used?

There are many factors considered in the medical school admissions process to get a holistic view of an applicant's likelihood of succeeding in medical school. MCAT scores are one of the factors considered. When admissions officers look at MCAT scores in conjunction with undergraduate GPA, rather than grades alone, they are better able to predict who will be successful in medical school. Nearly every U.S. medical school will require you to take the MCAT exam as part of the application process.

How important is the MCAT exam?

Taking the MCAT is an important step in the application process, but the exam alone does not make or break your chances of getting into medical school. Admission committees consider many other factors when you apply, such as: academic strengths, exposure to health care and medical research environments, personal experiences and interests, potential contributions to the campus and community, and personal attributes, such as maturity and drive to help others.

When should I take the MCAT exam?

Take the exam when you are prepared, practiced and ready. Plan to take the exam after you have completed the basic-level science courses the exam covers – biological sciences, physics, organic and inorganic chemistry. Read over the MCAT content outlines to be sure you covered all the topics and skills tested on the exam.

In most cases, you should take the exam in the calendar year prior to the year in which you plan to enter medical school. Typically, applicants take the MCAT exam in the spring or summer after their junior year. Spring testing gives admissions committees the most time to review an

applicant's file. However, if you plan on taking a summer course that may help you on the MCAT exam, such as a science class, it may be best to take the exam in the summer or fall.

What if I cannot afford the registration fee?

If you have concerns about the cost of the MCAT exam, you may want to consider applying for the **Fee Assistance Program (FAP)**. This program reduces the registration fee from \$240 to \$85 for potential medical school applicants who meet eligibility requirements and who would be unable to take the exam without financial assistance.

Does the AAMC have any resources or products available to help me study for the MCAT exam?

The AAMC publishes a variety of materials, including content outlines, **The Official Guide to the MCAT® Exam**, a free previously administrated practice test, and additional practice tests for purchase. Look for these resources and more on the AAMC's **MCAT home page**.

What if I don't score well?

If you aren't satisfied with your MCAT scores, your pre-health advisor can help you decide if you should retake the exam. **The Official Guide to the MCAT® Exam** also offers some data to consider when making this decision. You can take the MCAT exam up to three times per calendar year.

Is the MCAT exam changing?

Yes. The MCAT exam will be changing in 2015. It will have four sections: Biological and Biochemical Foundations of Living Systems; Chemical and Physical Foundations of Living Systems; Psychological, Social, and Biological Foundations of Behavior; and Critical Analysis and Reasoning Skills.

FOR MORE INFORMATION PLEASE VISIT:

Fee Assistance Program: www.aamc.org/fap

The Official Guide to the MCAT® Exam:
www.aamc.org/officialmcatguide

MCAT® home page: www.aamc.org/mcat

MCAT²⁰¹⁵: www.aamc.org/mcat2015

What's it Like to Take the MCAT® Exam?

What was the testing site like? How many people were in the room?

The testing site is set up in a highly regulated manner. There's a lobby with lockers and there's a room with computers. Each computer is partitioned off from the others. Although there may be up to 20 or 30 other people in the room, it's completely silent and the partitions make you feel like you're there by yourself. To get into the computer room where you will take your test, you have to sign in, have your fingerprint scanned, show your picture ID, and prove that you have nothing else on you (other than earplugs if you choose). Every time you leave the computer room, you have to sign out and scan out with your fingerprint again.

What can you have with you?

Not much! When you enter the test room, you'll have to bring your picture ID (current government-issued ID, with an expiration date, your photo, and your signature; your driver's license or passport will work). You can bring earplugs in with you too, which is a good idea even if you don't think you'll use them, just in case. Beyond that, you can't bring anything else in with you. You CANNOT bring any food or drink; that stays in your locker and you can get it out during breaks. You also CANNOT bring pencil or paper, but the test site will provide you with something to write on. At my center we were given booklets of paper and 2 pencils; if we filled up the booklet we could ask for a new one, but they would take away the used one at the same time. Some centers use laminated paper and dry erase markers instead.

You CAN bring a jacket into the test room with you, and wearing layers is a good idea! Some test sites are freezing, but I also have a friend who took her MCAT at a site where the A/C was broken...in July (and she survived and is a medical student now)! You'll feel more comfortable if you're prepared for any testing situation.

How was taking the test on a computer?

Not bad at all! When you're studying, make sure to spend some time doing at least one practice test on your computer at home to make sure that you're used to it. You'll also want to explore in advance how to use the functions on the test, such as highlighting information, crossing out answers, and marking questions. There's a tutorial at the beginning that



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goes over how to use all of those features as well. Overall, I think it's actually more comfortable taking the test on a computer than taking it as a written exam, where your hand starts to cramp up from filling in so many bubbles.

How long did it take? Did you get breaks?

All morning (or afternoon)! It's surprising how exhausting it is to be thinking so hard for so long. The test is five and a half hours long, and the breaks are important to help you refresh! You're not allowed to leave the test room while you're in the middle of any section, but in between each of the 4 sections is a 10-minute break. You have to make sure to time the break yourself (your next

section will start if you're gone for more than the allotted 10 minutes), but during that time you can leave and use the restroom and have a snack. You're not allowed to study or use your phone during that time.

Did you finish each section?

I did finish each section, but I also practiced a lot in advance by using the materials available on the AAMC website.

How long until you got your scores?

About a month. Your score will be put online when it's available, but don't start checking for it after just one week! It really does take about 4 weeks.

Do you have any advice?

Take your studying seriously, but don't overwork yourself! You'll definitely want to give yourself time to prepare, by studying the material and doing practice exams, but you can certainly still be working or in school during that time (try to pick a lighter course schedule though if you can).

FOR MORE INFORMATION PLEASE VISIT:

Fee Assistance Program: www.aamc.org/fap

The Official Guide to the MCAT® Exam:
www.aamc.org/officialmcatguide

MCAT® home page: www.aamc.org/mcat

MCAT²⁰¹⁵ : www.aamc.org/mcat2015

How Do I Prepare for the MCAT²⁰¹⁵ Exam?

What is the MCAT²⁰¹⁵ exam?

The Medical College Admissions Test® (MCAT®) is being revised to keep pace with changes in medical education. The new **MCAT²⁰¹⁵ exam** will be first administered in the spring of 2015 by computer at testing locations in the United States, Canada, and a few international sites. The MCAT²⁰¹⁵ scores will be accepted as part of the admissions process for the medical school entering class of 2016.

What does it test?

The MCAT²⁰¹⁵ exam will test your knowledge and use of concepts from the natural, social, and behavioral sciences, plus your critical analysis and reasoning skills.

The four sections of the MCAT²⁰¹⁵ exam will be:

1. Biological and Biochemical Foundations of Living Systems
2. Chemical and Physical Foundations of Biological Systems
3. Psychological, Social, and Biological Foundations of Behavior
4. Critical Analysis and Reasoning Skills

How are scores used?

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How important is the MCAT exam?

Taking the MCAT exam is an important step in the application process, but the exam alone does not make or break your chances of getting into medical school. Admissions committees consider many other factors when you apply, such as: academic strengths, exposure to health care and medical research environments, personal experiences and interests, potential contributions to the campus and community, and personal attributes, such as maturity and drive to help others.

When should I take the MCAT exam?

In most cases, you should take the exam in the calendar year prior to the year in which you plan to enter medical school. That means students applying to enter medical

school directly after undergraduate studies will take the exam during or after their junior year.

Which exam will I take?

If you want to start medical school in 2014 or 2015, you will take the current MCAT exam. If you want to start school in 2016 or 2017, you will probably take the new MCAT²⁰¹⁵ exam. Please note that medical schools will likely accept the current MCAT scores for the 2016 and 2017 admission cycle. However, please review **MSAR Online** for information about individual medical school's admission requirements.

How do I prepare?

The knowledge and skills you will be responsible for knowing on the MCAT²⁰¹⁵ exam are outlined in the *Preview Guide for the MCAT²⁰¹⁵ Exam (Second Edition)*. Since course content differs between schools, and some colleges have innovative, interdisciplinary courses, it is a good idea to compare the content of the courses you plan to take with the content lists in the *Preview Guide for the MCAT²⁰¹⁵ Exam (Second Edition)*. This guide also indicates the courses in which content is typically taught according to survey data. These courses include: introductory courses in biology, general chemistry, organic chemistry, and physics, and in first-semester biochemistry, psychology, and sociology. Pre-health advisors and other faculty at your school are also great resources for helping you plan which courses will best prepare you to do well on the exam.

Are practice materials available?

There are sample questions in the *Preview Guide for the MCAT²⁰¹⁵ Exam (Second Edition)* for each section of the exam. A practice test and *The Official Guide to the MCAT²⁰¹⁵ Exam* will be released in 2014. A second practice test will be released in 2015.

FOR MORE INFORMATION AND UPDATES, PLEASE SEE:

- **MCAT²⁰¹⁵ Exam Site:** www.aamc.org/mcat2015
- **MSAR Online:** www.aamc.org/MSAR
- **The Preview Guide for the MCAT²⁰¹⁵ Exam (Second Edition):** <https://www.aamc.org/students/download/266006/data/2015previewguide.pdf>
- **Fee Assistance Program:** www.aamc.org/fap



CHAPTER 4: Applying

How Do I Apply to Medical School?

How Do I Decide Where to Apply?

How Do I Apply to a M.D./Ph.D. Program?

How Do I Apply as an International Applicant?

How Do I Make Sure Social Media Doesn't
Hurt My Chances?

How Do I Apply to Medical School?

How do I start the application process?

To apply to most medical schools in the United States, you'll use the AAMC's centralized application service, called the **American Medical College Application Service® (AMCAS®)**. AMCAS collects, verifies, and delivers application information and MCAT scores to each school you choose. AMCAS does not make admissions decisions; each participating school is responsible for making its own individual admissions decisions. To apply to an M.D. program at a public medical school in Texas you will use the **Texas Medical & Dental Schools Application Service (TMDSAS)**.

What is a secondary application?

Schools often request additional information from applicants in the form of a supplemental, secondary application. This may include a request for letters of recommendation, an essay, and additional forms. A secondary application will likely have an associated application fee. Fees and required forms vary from school to school.

How much does it cost?

For the 2012 application cycle, the AMCAS processing fee was \$160, which includes one medical school. Additional medical schools may be added at a cost of \$34 each. AMCAS fees are subject to change.

Applicants with financial need may apply to the **Fee Assistance Program (FAP)** offered by the AAMC. FAP awardees receive a waiver for AMCAS fees (for up to 14 medical schools), reduced registration fees for the **Medical College Admission Test® (MCAT®)**, and more. Visit the FAP web site for application requirements and additional benefit information.

Will I need to interview?

Most medical schools require an interview, though the process varies by school. Interviews can take place on or off campus. They can be conducted by one admissions committee member, by multiple members of the committee, or by off-campus interviewers, such as practicing physicians. Generally, the interviewers complete evaluations that are added to the rest of your application materials. For more information on interviewing, see the **MSAR: Getting Started guidebook**.

What is the timeline for applying?

The AMCAS application typically opens during the first week of May each year for the following year's medical school class. Since AMCAS submission doesn't open until the first week of June, you'll have about a month to begin working on your application before you can submit it. You'll begin the application process in the spring in order to begin medical school in the fall of the following year. For specific application dates and deadlines, visit the **MSAR Online**, the AMCAS web site, and the web sites of your potential medical schools.

How do I choose the right medical school for me?

U.S. medical schools offer a variety of excellent educational experiences in a variety of settings. Some schools are public and some are private, and they vary in size, curriculum, and character. To find out which schools might best meet your needs and goals, begin by consulting the AAMC's **MSAR: Getting Started guidebook** or **MSAR Online**.

FOR MORE INFORMATION PLEASE VISIT:

AMCAS®: www.aamc.org/amcas

TMDSAS: www.utsystem.edu/tmdsas/

FAP: www.aamc.org/fap

MCAT: www.aamc.org/mcat

MSAR® Online & MSAR: Getting Started guidebook: www.aamc.org/msar

How Do I Decide Where to Apply?

There's an old saying, "If you've seen one medical school, you've seen one medical school." What is meant by that is that all medical schools are unique. They vary in mission, location, size, and countless other variables. Deciding which medical schools to apply to is a very personal decision based on your goals and interests, but there are resources available to help you narrow down your options.

How many schools should I apply to, and what will it cost?

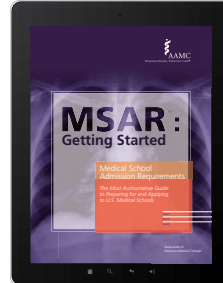
You can apply to as many or as few schools as you'd like, but over the last several years, medical school aspirants have sent applications to an average of 14 schools through the **American Medical College Application Service® (AMCAS®)**. AMCAS fees are subject to change and can be found on the AMCAS Web site. There will be additional costs associated with secondary applications and traveling to your interviews, so it's a good idea to apply only to schools you would seriously consider attending.

Are there any tools or resources to help me decide where to apply?

The **MSAR Online®** is a database-driven guide that provides a comprehensive listing of U.S. and Canadian medical schools and B.S./M.D. programs. The medical school profiles show specific admissions requirements along with all of the applicant and acceptance statistics. You can use the site to perform advanced searches, sort data, browse schools at a glance, save favorites, compare schools, save notes, and access more data and information available elsewhere. The Web site is revised completely each year through a collaboration of the AAMC and each medical school and B.S./M.D. program. New LCME-accredited medical schools are added to the MSAR Online soon after preliminary accreditation is granted. MSAR is the best source for trusted, up-to-date information.

When should I start looking into where to apply?

If you're in high school and considering a B.S./M.D. program, you typically want to do your research during your junior year. If you're in college, or post-college, you will want to start researching medical schools at least several months before you begin your AMCAS application, which opens in early May each year for entrance into medical school the following year.



If you're not ready to start looking at specific schools yet, the **MSAR®: Getting Started guidebook and eBook** might be your best first step. The guidebook contains chapters on deciding if a career in medicine is right for you, how to prepare for medical school, how to choose the right school, and an overview of what is learned in medical school. *MSAR®: Getting Started* also provides details about the MCAT® exam and the AMCAS application, how to apply, how admissions decisions are made, information about diversity in medical schools, financing, applicant and matriculant data, and more.

Who can I discuss my options with?

The most knowledgeable person you can talk to is the pre-health advisor at your school. Be sure to schedule an appointment to discuss your options as early as you can. If you do not have a pre-health advisor, talk to an academic advisor, or find an advisor through the National Association of Advisors for Health Professionals (**NAAHP Web site**).

MORE INFORMATION

MSAR Online® Preview:

<https://services.aamc.org/30/msar>

AMCAS®:

www.aamc.org/amcas

MSAR®: Getting Started Preview:

https://www.aamc.org/students/download/180052/data/guidebook_preview.pdf

MSAR® Web Site:

www.aamc.org/msar

Purchase MSAR Products:

www.aamc.org/publications

More about Advisors and the NAAHP:

<http://www.naahp.org/Default.aspx?tabid=3238>

How Do I Apply to a M.D./Ph.D. Program?

The M.D./Ph.D. dual career is busy, challenging, and rewarding, and it offers opportunities to do good for many people by advancing knowledge, developing new treatments for diseases, and pushing back the boundaries of the unknown.

How do I know if a combined program is right for me?

M.D./Ph.D. programs are specifically designed for those who want to become research physicians, also known as physician-scientists. Graduates of M.D./Ph.D. programs often go on to become faculty members at medical schools, universities, and research institutes such as the National Institutes of Health. M.D./Ph.D. candidates are being prepared for careers in which they will spend most of their time doing research in addition to caring for patients. It is critical that applicants have a passion for doing both—most M.D./Ph.D. graduates feel strongly that they would not be fulfilled by only pursuing medicine or only pursuing science.

When and where do I apply?

Nearly all M.D./Ph.D. programs participate in the application process via the American Medical College Application Service® (AMCAS®). On the AMCAS application, students designate themselves as M.D./Ph.D. applicants and complete two additional essays: one related to why they are interested in M.D./Ph.D. training, and the other highlighting their significant research experiences.

M.D./PH.D. APPLICATION TIMELINE

AMCAS application opens: May preceding the year of expected entry

Applicants interviewed: October–March

Final decisions sent to applicants: December–March

Applicants revisit program(s) to decide where to matriculate: March–April

M.D./Ph.D. programs start: June–August

What schools offer this type of program?

Nationwide, there are more than 100 M.D./Ph.D. programs affiliated with medical schools. The National Institute of General Medical Sciences (NIGMS) supported Medical Scientist Training Programs or MSTPs, currently provides training grants that partially support 40 M.D./Ph.D. programs at 45 degree-granting institutions. M.D./Ph.D. degrees, in the MSAR® Online profiles under “Combined Degrees and Special Programs.”

How long does it take?

Students enter an integrated curriculum that typically takes seven to eight years to complete. During this time they satisfy the full requirements for both the M.D. and the Ph.D. degrees.

What kind of work can I do? How much time is spent as an M.D.? As a researcher?

According to a recent study of M.D./Ph.D. programs, about 75 percent of U.S. M.D./Ph.D. graduates are in academic medicine or pharmaceutical company positions that make use of their interests in both patient care and research. M.D./Ph.D. physician-scientists are typically faculty members at academic medical centers who spend 70 percent to 80 percent of their time conducting research, though this can vary by specialty. Their research may be lab-based, translational, or clinical. The remaining time is often divided between clinical service, teaching, and administrative activities.

FOR MORE INFORMATION PLEASE VISIT:

For more information about M.D./Ph.D. programs: www.aamc.org/mdphd

For a list of M.D./Ph.D. degree programs offered in the United States and Canada: www.aamc.org/students/considering/exploring_medical/research/mdphd/applying_md-phd/61570/mdphd_programs.html

To search for M.D./Ph.D. programs in MSAR Online: www.aamc.org/msar

How Do I Apply as an International Applicant?

Do U.S. medical schools ever accept international students?

The short answer is yes, but it's not easy. Some medical schools in the United States accept and matriculate a small number of international applicants to their programs. In 2012, 77 schools indicated in the MSAR® Online that they would accept applications from international applicants. You can research an individual medical school's admissions policies on its Web site or within the "Application Deadlines and Requirements" section in MSAR Online (*subscription required*).

Is the application process different for international students?

Primary Application

Most medical schools in the United States use the American Medical School Application Service® (AMCAS®) to facilitate and streamline the application process. Although you will use AMCAS to apply, the service does not accept foreign transcripts (or translated/evaluated transcripts) and they will not be verified. Instead, when completing your application, you are welcome to add courses taken at foreign institutions, knowing that these courses won't be verified and an AMCAS G.P.A. will not be calculated. However, individual medical schools may ask you for your transcript through their secondary application.

Transcripts

International applicants who completed courses at an international school should follow the instructions provided on the AMCAS site for entering coursework and requesting transcripts. If any of the courses were taken at a foreign institution, but credit was granted through an accredited U.S. or Canadian school *and* the courses appear on that official transcript, then the corresponding U.S. or Canadian transcript would be required. AMCAS will verify and include those courses in the AMCAS G.P.A. For instance, a course may have been taken through a study-abroad program sponsored by an American school, but hosted in a foreign country.

Citizenship/Visa Status

Be sure to clearly and accurately identify your citizenship and visa (if applicable) status on your AMCAS and secondary applications.

Language Proficiency

Within the AMCAS application, you'll be able to indicate the languages you speak and your proficiency in each.

What options will I have for financial aid?

Only U.S. citizens and permanent residents are eligible for federal aid, which includes Direct Stafford, Direct PLUS, and Perkins Loans. In most cases, international students will need to secure private loans or institutional loans if offered by the medical school. In some cases, medical schools require applicants to prove they have sufficient financial resources to pay for all four years of medical school, or will require applicants to have the full amount in an escrow account.

Where can I take the MCAT® Exam?

Most medical schools in the United States require the Medical College Admission Test (MCAT®) for admission. The exam is administered several times a year in numerous U.S. locations and in some locations abroad. For a complete list of countries and specific testing locations, see the MCAT exam Web site.

Please note that the exam is always administered in English regardless of the country in which you test. The name you use to register for and take the exam must be in English, exactly as it appears on your government-issued I.D.

LINKS FOR FURTHER INFORMATION:

MSAR Online:

www.aamc.org/msar

AMCAS:

<https://www.aamc.org/amcas>

MCAT:

https://www.aamc.org/students/applying/mcat/reserving/85524/registering_outside_of_the_united_states.html

FIRST:

<https://www.aamc.org/services/first>

How Do I Make Sure Social Media Doesn't Hurt My Chances?

Before an interview, you probably spend a lot of time (and money) picking out the perfect outfit. You want to look the part—poised, confident, and professional. How people see you when you stand before them is important, but what about how people see you when you don't see them? When people search for you online, read your comments, or view your Facebook page, what are you revealing or telling them? More than you might imagine.

Do admissions committees and employers really look at applicants' pages and posts?

Some do search for applicants online. According to Scott M. Rodgers, M.D., associate dean for medical student affairs at Vanderbilt University School of Medicine, "Every student should assume that admissions committees DO look up applicants online and sometimes come across information about people that can either hurt or help a candidate." Barbara Fuller, M.P.H., director of admissions at The Warren Alpert Medical School of Brown University agrees. "Students on the admissions committee are more tech savvy and actually have been responsible for presenting information on candidates—acquired through Internet searches—that changed an acceptance to a rejection. As an applicant, you are responsible for the 'public face' that the connected world sees."

Can information about me online be considered in the admission or job application process?

Yes. Researching a candidate online is like an informal background check. It's legal, and any information found can become another factor to consider in an admissions decision. However, according to Dr. Rodgers, "An applicant should not make the assumption that everything online is necessarily bad and should be removed. For example, if a student led a major service activity at his or her university, and a story about it appeared in the online university newspaper, that is a very good thing!"

How do I find out what's out there about me?

Do Web searches of your name and see what comes up. You may be surprised or a little unnerved to see how much of your personal information is visible. In addition to your social media profiles, you may find links to news articles, phone book listings of your address, petitions you've signed electronically, and comments you've left on Web sites. You may even find people with the same or similar names. It's good to know what search results are found so that you can speak to them in an interview. If you wish to remove some

of these items, in many cases, it is possible. Although it may be tedious, you should be able to contact sites to ask them to remove items, or adjust your privacy settings so that many of the results no longer appear publically.

What are some things that might negatively influence people?

Anything that's illegal, shows poor judgment, or is controversial will hurt your image. "I have heard of students posting pictures of themselves drinking beer with friends and acting wild and crazy. This is not a good idea as it suggests to admissions committees that the student may be at risk for a substance use disorder in addition to unprofessional behavior. I have also heard of a student posting pictures of Confederate flags, calling it an example of 'Southern pride,' but this calls into question that student's sensitivity to the struggles of African-Americans in this country and causes admissions committees to question the student's judgment," reports Dr. Rodgers.

How can I protect myself without being paranoid?

Be sure to make your social networking accounts private. Make sure you are set up to approve all tags or check-ins, and delete anything you're not proud of, or that seems like it could be misconstrued. Dr. Rodgers sums it up best, "If students have any doubt about posting something on Facebook or any other social media site, then he or she should simply not do it. It is always best to err on the side of less rather than more."

What if an interviewer or school asks for my password?

You should never share your password with anyone, anytime. It is not appropriate for your supervisor or anyone to ask or require your password for a social networking site or private email account. For more information, see the Internet Bill of Rights at: <http://www.backgroundcheck.org/social-networking-bill-of-rights/>.

SOCIAL MEDIA BEST PRACTICES

- **Make all accounts private**
- **Keep pictures, statuses, and comments clean**
- **Approve tags and check-ins from friends**
- **Always sign out of a public or shared computer**
- **Never share your password**



CHAPTER 5: Paying for Med School

- How Do I Pay for Med School?
- How Do I Create a Budget?
- How Do I Build Good Credit?
- How Can I Afford Medical School?
- What is the Cost of Applying to Medical School?
- What are Financial Implications of a Post Bac program?
- What Should I Consider as a Non-Traditional Student?
- What is the Financial Aid Application Process?
- What are the benefits of Federal vs. Private Educational Loans?
- When Should I Consider a Direct Stafford Loan?
- When Should I Consider a Direct PLUS Loan?
- Unforeseen Emergencies and Financial Needs – What to do?
- What is an Award Letter?
- How Can I Make a Smooth Transition to Medical School?

How Do I Pay for Medical School?

How much does medical school cost?

In 2010–2011, annual tuition and fees at public medical schools averaged approximately \$25,000 for state residents and \$48,000 for non-residents. At private schools, tuition and fees averaged \$42,000 for residents and \$43,000 for non-resident students. These figures do not include housing or living expenses.

For more information about the cost of medical school and financing a medical education, visit the [FIRST for Medical Education](#) site or for the tuition and fees at a specific medical school, consult the [Medical School Admissions Requirements \(MSAR®\) Online](#).

How can I afford medical school?

Don't let the costs discourage you. A variety of loans, scholarships, and grants are available. Some are need-based, some are merit based and some require a service commitment.

Most medical students borrow at least a portion of the money they need to finance their education. In 2011, the median debt for graduating students was \$162,000. That's significant debt. However, a medical education is an investment that will eventually pay for itself. For example, average salary in family medicine for the same year was \$160,000.

Federal student loans include, but are not limited to, the Stafford loan, the PLUS Loan, and the Perkins loan. Non-federal alternative loan programs are also available. For more information about these loans, read the AAMC's Financial Information, Resources, Services and Tools (FIRST) program's [Financial Aid Fact Sheets](#).

Grants and scholarships are available from the federal government and from the individual medical schools. Some opportunities are specifically for individuals who plan to pursue careers in primary care or who agree to practice in under served areas for a pre-determined amount of time. Federal Service programs include the [Armed Forces Health Professions Scholarship](#) and the [National Health Service Corps](#). Scholarships for underrepresented minority students also are available through the [National Medical Fellowships](#).

How do I apply for financial aid?

Students applying for financial aid to attend medical school fill out the [Free Application for Federal Student Aid \(FAFSA\)](#) form to be considered for federal financial aid, which is the largest source of assistance.

Some medical schools will require you to complete additional forms, as well as provide documentation, such as copies of tax returns. To be considered for all available financial aid, it is essential that you complete all forms on time. Be sure to talk to the financial aid advisor at each of your potential medical schools as early as possible.

To be considered for certain sources of financial aid, your parents will need to provide their financial information even if you are financially independent of your parents. The financial aid advisors at your prospective schools can give you more information about whether your parents need to submit information and what forms to fill out.

FOR MORE INFORMATION PLEASE VISIT:

FIRST: www.aamc.org/FIRST

MSAR Online: www.aamc.org/msar

Financial Aid Fact Sheets for Applicants:
www.aamc.org/services/first/first_factsheets/

FIRST Loan Repayment/Scholarship Programs:
www.aamc.org/stloan

Armed Forces Health Professions Scholarship:
www.afit.edu/cip/hpssp.cfm

National Health Service Corps: <http://nhsc.hrsa.gov/>

National Medical Fellowships: www.nmfonline.org/

FAFSA: www.fafsa.ed.gov/

How Do I Create a Budget?

Let's face it. Money will probably be tight during medical school and residency. That's why a realistic budget—one you can stick to—will be critical to your financial well-being during the early years. Remember, if you stick to your budget and borrow less, you also will be paying less when you enter repayment.

Why should I do this—what's in it for me?

Although the word “budget” may conjure up negative associations for you, in practice, it offers many positive benefits. For example, you will find that a realistic budget will help you to:

- Maintain better control of your spending and be less likely to run into credit problems
- Make sure you cover your essential expenses before making an optional purchase
- Prepare for an unexpected expense by building an emergency fund
- Accrue less loan and credit card debt

How do I get started?

First, add up your monthly income, then write down and total all of your monthly expenses. Next, calculate the difference between your income and expenses to see if you have a surplus, are breaking even, or ending the month with a deficit.

One helpful tip is to categorize your expenses as either “fixed” (the ones that stay the same every month) or “variable” (the ones that fluctuate monthly). Examples of fixed expenses include rent, car payments, and health insurance. Examples of variable expenses include groceries, dining out, and clothing. Your variable expenses are where you may have more flexibility to adjust your budget, thereby allowing you to break even or build a surplus.

Where can I make changes that will save me money?

Everyone's preferences and situations are different, but a few possibilities are to:

- Share housing costs with a roommate
- Carpool or use public transportation
- Buy clothes at end-of-season sales
- Buy generic rather than brand names
- Buy nonperishable items in bulk
- Take advantage of coupons
- Make your coffee and food at home
- Switch from a subscription music service to a free online option
- Borrow books and movies from the library instead of buying or renting them

Is there anything else to consider?

Every medical school determines the total cost of attendance (COA) for their institution. This figure usually reflects most expenses. The COA will be very helpful in formulating a budget. Request this information from your medical school's student financial aid office if it is not included in your award letter. It is also available in the financial section of the [MSAR Online®](#) site.

MORE INFORMATION ABOUT BUDGETING:

Financial Literacy 101:

<http://aamc.financialliteracy101.org>

FIRST Financial Aid Fact Sheets:

https://www.aamc.org/services/first/first_factsheets/144348/budgeting.html

How Do I Build Good Credit?

What is a credit score and how can I find mine?

A credit score is a numerical calculation based on your credit history. Virtually all lenders look at this score to determine how responsibly you've managed your credit obligations. The best known and most commonly used credit score is a *FICO*® score, which ranges from a low of 300 to a high of 850. It is determined according to:

- **Payment history:** number of accounts paid on time, number of accounts past due (and for how long), accounts in collection, charge-offs, and bankruptcies
- **Amounts owed:** account balances in relation to the credit limit
- **Length of credit history:** longer is better
- **New credit:** number of accounts recently opened, including number of new credit inquiries
- **Types of credit used:** Not all credit is equal. Some types of credit on your report may be more favorable than others in the eyes of a lender. You'll probably be better off if you have limited and well-managed debt like student loans, a car loan, a mortgage, and one or two credit cards rather than having a bunch of credit cards and no other debt.

What are the benefits of having good credit?

Good credit is an indication that you're practicing good financial habits. The better your score, the more likely you are to get approval for loans. Beyond that, there are additional benefits you may enjoy:

- **"Cheaper" loans:** many lenders charge lower interest rates for those with higher credit scores
- **Easier to rent an apartment:** landlords perform credit checks to make a tenant selection
- **Better chance of getting a job offer:** many employers check credit ratings prior to offering candidates a job

- **Opportunity to take advantage of deals:** better rates are often offered only to those with good credit

How can I improve my score?

- Pay your credit card bills on time, every time, and try to pay your bills in full each month
- If you must keep a balance, keep a small outstanding balance in proportion to your total credit line
- Have a reasonable number of credit cards

What hurts your score?

- Missing payments or failing to pay at least the minimum amount due
- Having delinquent loans
- Maxing out your credit cards
- Not having enough credit history
- Declaring bankruptcy
- Having a large number of active credit cards

How do I check my credit report?

The Fair Credit Reporting Act requires each of the three major credit bureaus to provide you with a free copy of your credit report once a year. Go to www.annualcreditreport.com—the online source authorized by the Federal Trade Commission—to request your report. (Your credit score will not be affected.)

MORE INFORMATION ABOUT CREDIT

Financial Literacy 101:

<http://aamc.financialliteracy101.org>

FIRST Financial Aid Fact Sheets:

www.aamc.org/firstfacts

How Can I Afford Medical School?

You want to be a Doctor or Physician Scientist – That’s a good career choice, both socially and financially. You also probably know that medical school is expensive, but what you may not know is once you’re admitted to medical school there are options when it comes to financing your education. The key is to find the solution that best meets your goals.

Things to Think About

The truth of the matter is: medical school is expensive. There are many different ways you might choose to pay for your education but student loans are a reality for most students. The keys to successful repayment are careful planning and budgeting, learning how to effectively manage your debt, and educating yourself on the various repayment options available.

Have a Plan

One of your first steps on the road to creating a sound financial plan is the AAMC’s [FIRST for Medical Education](#) web site’s extensive information on the cost of applying, information about various loan types, repayment information and other related topics. But even with these resources, the process can be overwhelming. Your next step is identifying a financial aid advisor.

Get Good Advice

The importance of getting sound, accurate and timely advice cannot be overstated. Whether it’s your pre-health advisor, a current medical student or resident, or the admissions or financial aid officer where you are planning to apply, there are people who can help you navigate this often complex undertaking. Look at the financial aid office web sites at the schools you’re applying to and see what information is available. Then be certain to bring your questions about financial aid and options with you when you go to your school visits and interviews.

Learn About Repayment Options

There are many ways to fund and repay your medical school loans. As you’ll see in the box, if you’re interested in pursuing a career in primary care, you can borrow the current average amount, and under current conditions, repay your loans with the average primary care salary.

Another opportunity for repayment can be found in service repayment programs, where you can repay your loans while practicing in a medically underserved area, or through public or military service. See the AAMC’s Financial Aid Fact Sheets that explain the different repayment options www.aamc.org/first

Final Thoughts

Stay true to your passion. Explore your options. Find a good advisor/mentor.

One last thing – If you can swing it, enter medical school with little or no credit card debt and be aware of the status of your undergraduate loans. The less debt you begin school with, the less debt you’ll have at the end. Do what you can to not put application and interviewing costs (fees, travel, hotels, etc) on credit cards. Frankly, there will be no room in your medical school budget to pay off that debt. Lastly, remember the financial aid office will be essential through your years in school. They’re there to help, so make sure you get the help you need.

In 2009 debt and cost of attendance at a public medical school was:

Median Debt: \$130,000

For the same year the average starting salary for Internal Medicine first year post residency: \$170,000.

These data show that although debt and cost are high, so is the starting salary for the average primary care physician.

* Debt data is derived from AAMC surveys. Salary data from Medical Group Management Association.

What is the Cost of Applying to Medical School?

Before you're even accepted to medical school, you'll have some admissions-related costs to cover, the most significant of which involve the AMCAS® application service and the MCAT® exam.

Application Fees

Fees related to your medical school application itself are likely to comprise your largest expense. Usually, these costs will fall into the following three categories:

1. **Primary application fee.** Most medical schools use the AAMC's [American Medical College Application Service \(AMCAS\)](#) to process applications. Through this service, you are able to submit a single set of application materials and have them sent to the schools you specify. For the 2013 entering class, the fee is **\$160** for the first school and **\$34** for each additional school. (Please be aware that not all schools use AMCAS, and that you may incur a different fee in those instances.)
2. **Secondary application fee.** The majority of medical schools require a secondary application. Those fees typically range from \$25 to \$100.
3. **College service fees.** There is usually a small fee for transmittal of your transcript from your college registrar, and occasionally a fee for transmittal of letters of recommendation.

The Cost of the MCAT Exam

The registration fee for the MCAT exam is **\$270**, which covers the cost of the exam, as well as distribution of your scores. Beyond that, you will incur additional fees for late registration, changes to your registration, and testing at international test sites. Information regarding these fees is available on the [MCAT Web site](#).

For details on exam content, registration system, test-day procedures, score release process, and more, read [MCAT Essentials](#), on the MCAT Web site.

Other Expenses

In addition, keep in mind other costs associated with the application process. These include expenses related to purchase of medical school guidebooks such as *Medical School Admission Requirements (MSAR)*, travel and overnight accommodations for medical school interviews, and costs related to MCAT preparation, such as [AAMC practice tests](#), review books, and/or courses.

THE AAMC'S FEE ASSISTANCE PROGRAM

The AAMC's Fee Assistance Program, available to individuals with financial need,* assists MCAT examinees and AMCAS applicants by reducing cost. FAP recipients receive a variety of fee reductions and complimentary resources to assist them in applying to medical school.

Go to www.aamc.org/fap for current benefit information and to learn more about the program.

* FAP eligibility decisions are tied directly to the U.S. Department of Health and Human Services' poverty-level guidelines. For the 2013 calendar year, applicants whose total family income is 300 percent or less of the poverty level for their family size are eligible for fee assistance.

THE IMPORTANCE OF GOOD CREDIT

It is critical that you maintain strong credit as you begin the medical school application process. In extreme cases, a medical school may actually defer your admittance until you resolve any issues with your credit history. Read [Borrowing 101](#) and [Your Credit Score](#) for more information on the importance of good credit.

What are Financial Implications of a Post Bac program?

Many college graduates consider enrolling in or completing a Post Baccalaureate Pre-Medical Program or coursework to make them stronger, more qualified applicants. When researching these programs, make sure to consider any financial implications that may impact your present and future situation.

Why Enroll in a Post Baccalaureate Program?

There are many reasons to enroll in a Post Baccalaureate Premedical Program (often called *PostBac* program for short). Some are designed for career changers; some are geared to students who need to complete coursework in requisite undergraduate science courses; other programs focus on those applicants who would like to improve their GPA's. Another group of programs are specifically designed to assist persons from groups underrepresented in medicine or from educationally or economically disadvantaged backgrounds.



Financial Aid and the Cost of Applying

If you have been out of school for awhile, you may want to review the Financial Aid Fact Sheet library for general information regarding the cost and the process of applying to medical school. Mid-career applicants often face different challenges when applying to and attending medical school. Be sure to read the "[Medical School Costs for Non-Traditional Students](#)" Fact Sheet for additional tips and facts. If you think you'll need financial assistance to help cover the cost of courses, be sure you inquire with the financial aid offices of the PostBac programs you're

interested in specifically about whether their program is eligible for federal student loans.

Length, Degree and Linkage Agreements

Make sure to pay close attention not only to the focus of the PostBac program that will best suit your needs, but also to the length of time it will take to complete the course. While some programs may be completed in one year, others may require 18-24 months to finish. Some programs offer certificates of completion, while others are graduate-level degree-granting programs. Additionally, some programs feature linkage agreements or affiliations with medical school programs. For specific details on numerous programs, degree offered and length of time to complete, see the [AAMC's PostBac Database](#).

RESOURCES

FIRST for Medical Education is the AAMC's primary resource regarding Financial Aid. The Financial Aid Fact Sheet (FAFS) Library includes one page information sheets on a variety of financial aid topics.

The AAMC also hosts a searchable database of PostBac programs that enables you to search according to program type and other characteristics.

Questions regarding applying, qualifying, or attending postbaccalaureate programs should be addressed to the specific program in which you are interested.

What Should I Consider as a Non-Traditional Student?

Although medical school is an expensive proposition—application fees, costs related to travel and interviews, tuition, housing, and more, it is possible to finance and then repay your debt. As a nontraditional student you may have additional choices and details to consider prior to starting medical school. Several related issues are discussed below.

Metamorphosis from Employee to Student

If you've spent the last five—or more—years earning a full-time salary, even though you intellectually know that you are going to have to live on less as a medical student, it may be a bit of an adjustment. A well thought-out budget, necessary for almost anyone, becomes critical for the non-traditional student. Your two key steps:

1. **Uncover any likely deficit.** Compare your anticipated expenses applying to medical school, and then as a student, with your projected income or savings. If you're coming up short, move on to step two.
2. **Identify areas in which you can scale back.** The easiest way to accomplish this is by first categorizing your expenses as either "fixed" (those which cannot be changed) or "variable" (those over which you have control). Use the FIRST interactive [budget worksheet](#) to help you identify opportunities to cut expenses.

The Cost of the MCAT Exam

The registration fee for the MCAT exam is **\$270**, which covers the cost of the exam, as well as distribution of your scores. Beyond that, you will incur additional fees for late registration, changes to your registration, and testing at international test sites. Information regarding these fees is available on the [MCAT Web site](#).

For details on exam content, registration system, test-day procedures, score release process, and more, read [MCAT Essentials](#), on the MCAT Web site.

Transitional Costs and Considerations

As you examine the costs you may incur moving from salaried professional to medical student, consider some transitional expenses that may impact your budget:

Child care. Perhaps you have a stay-at-home spouse or partner who cares for your children. Will this person need to return to work? Child care may be an additional cost to include in your budget.

Relocation. In addition to ongoing housing costs, you may need to relocate to a new area. Expenses beyond the move

itself will probably include a deposit on a new apartment or house. If you currently rent, consider any costs related to breaking your present lease. If you own, consider the costs (and time!) of selling your property, or any negative cash flow that may result if you decide to rent out your home.

Your Spouse or Partner's New Job. If you need to relocate, your spouse or partner may not find a new job immediately. Be certain you have a cash cushion large enough to cover the interim time out of work.

Health Insurance. While there are student insurance plans for which you will be eligible (or you may be able to be added to your spouse or partner's plan), the costs of the new premiums may be more than that associated with your former employer's plan. Be sure to explore all of your options before deciding on a plan.

PROVIDING PARENTAL INFORMATION

Fair warning: When considering you for institutional grants and scholarships, most medical schools require parent information, regardless of your age and marital status.

TIPS FOR NON-TRADITIONAL STUDENTS

- **1st year Financial Aid:** Your financial aid package will be based on your income from the previous year. If you expect a significant drop in income, consult your financial aid officer (FAO) about using expected income instead.
- **Check with FAO:** Check with your financial aid office to determine what documentation you'll need, and the process for submission, which varies from school to school

INVESTIGATE FINANCIAL AID PROGRAMS

Like any other student, the major cost you'll face will be medical school itself. Make certain you're familiar with the various financial aid programs available:

Grants, Scholarships and Loan Repayment Programs

- Service-Obligation Scholarships
- Scholarships for Disadvantaged Students
- Loan Repayment/Forgiveness Programs

Loans

- Stafford Loans
- Grad PLUS Loans
- Federal Perkins Loans
- Loans for Disadvantaged students
- Primary Care Loans
- Alternative/Private Loans

What is the Financial Aid Application Process?

While the process of applying for financial aid varies by medical school, here are some universal steps to help you get started. Remember to always check with the financial aid office at your medical school for specific instructions.

Step 1: Complete the FAFSA

Completing the *Free Application for Federal Student Aid (FAFSA)* is the first step in applying for financial aid for medical school students. In January, preferably after you have filed your federal income taxes, complete the FAFSA form, filling in both the student information and parent information. Parent information is typically required by medical schools for students who wish to be considered for institutional financial aid (aid given by the medical school)—even though an applicant is considered independent for purposes of federal loans. Don't forget to list your medical school's **federal ID code** to ensure the results of your FAFSA are sent to your medical school's financial aid office.



Step 4: Receive & Reply to Your Award Letter

Once your FAFSA results are received and processed by your medical school's financial aid office, you will receive an award letter indicating the types of financial aid and amounts for which you are eligible. Follow the directions for accepting or declining the aid. If you are accepting the aid, and it includes student loans, pay particular attention to the information about when your loan funds will be available for you.

Step 2: Investigate Sources of Aid

Contact the financial aid office at your medical school to investigate available sources of institutional financial aid. Be proactive; explore additional resources for scholarships or grants. In addition to these sources are loans. The first loans to consider borrowing are federal student loans as they have the lowest interest rates, best terms and conditions, and protections not offered by private loans. The only source of federal student loans is the Department of Education's Direct Loan program. Note: Applying for a student loan requires a separate and different application from the FAFSA. Again, talk with your financial aid office if you have questions about loans.

Step 3: Apply Early

Paying attention to deadlines is crucial! Obtain, read, complete and turn in applications on time, preferably early. Occasionally unexpected situations might arise that could delay your application. If you wait until the last minute to apply you may not qualify for a financial aid offer simply because of a missed deadline.

STILL HAVE QUESTIONS?

If you are still uncertain about the **financial aid application process** or have questions related to financial aid offered at a specific medical school, contact the financial aid office at that school. The financial aid office is always a source of information for you.

REMEMBER:

- You must re-apply each year for financial aid. Check with your medical school financial aid office about required forms and deadlines.
- Maintain eligibility for your financial aid. Satisfactory Academic Progress is required to remain eligible for federal financial aid.

What are the benefits of Federal vs. Private Educational Loans?

More so than ever before, both federal and private loans are viable options for financing an education, but it is important for the funding source to be one that best complements the student's expected career path and financial goals. Medical students face a unique situation with their long enrollment periods followed by additional years of training post-graduation. For this reason, careful consideration should be given when choosing a funding source for medical school.

Research and Then Decide

Each loan type has its own advantages and disadvantages. To fully understand the value of each program, you must compare the specific features, including loan terms, interest rates, origination fees, conditions. Do your homework and equip yourself with the knowledge to make an educated decision about the loan product that is right for you.

Benefits of Federal Education Loans

- Numerous repayment plans exist, including some based on the household's income.
- Ability to change from one repayment plan to another (as the borrower's goals/situation change).
- Opportunity to obtain Public Service Loan Forgiveness (PSLF), 20-year Pay As You Earn forgiveness, or 25-year IBR forgiveness.
- Postponement of payments during residency and fellowship using grace, deferment, or forbearance are available.
- Eligible for consolidation through the Direct Consolidation Loan program.
- A student who is not in default and has not exceeded cumulative loan limits can borrow (if eligible) a Federal Perkins Loan and/or a Direct Stafford Loan, regardless of credit history. (A Direct PLUS Loan will require a credit check. If the loan is denied, an endorser with good credit may be added to the loan application to qualify).
- Availability of fixed interest rates that will not rise (or fall).

Before Borrowing a Private Student Loan, Consider The Following

- Most private loan programs offer variable interest rates, although more fixed rate options have become available recently.
- Variable rates may be low, but they can rise or fall as the rate indexes on which they are based change.
- Loan rates are based on the borrower's credit worthiness, although a co-borrower may help secure a better rate. (Co-borrower's credit needs and the length of the co-borrower's obligation should be considered carefully before committing to the loan). Interest rate indexes can be compared at www.bankrate.com.
- Repayment may or may not be required while in school, residency, or fellowship.
- Many times, repayment, deferment, forbearance, grace, and loan forgiveness options are limited, in comparison to federal loan options.
- Death and/or disability loan discharge may or may not be available.

A PRIVATE LOAN MAY MAKE SENSE IF...

- The borrower is ineligible for federal student aid.
- The rate of the private debt is lower than the federal debt, and if it is expected to remain lower for the length of repayment.
- A borrower's certainty of a significant income in the near future that will allow for an aggressive and short repayment term of a variable rate.

When Should I Consider a Direct Stafford Loan?

Direct Stafford loans are federal education loans with one of the lowest interest rates of any education loans available. For this reason, borrowers should be certain to maximize all Direct Stafford loan options before borrowing other loans.

What is a Direct Stafford Loan?

Direct Stafford Loans are federal fixed-rate (meaning the interest rate remains the same throughout the term of the loan, currently 6.8%) loans for students, who enroll at least half-time, to help pay for their education. These loans, low cost and the most common, are available from the federal government's [Direct Loan Program](#).



How Is Eligibility Determined?

In order to apply for a Direct Stafford Loan, you must first complete the [Free Application for Federal Student Aid \(FAFSA\)](#). The resulting Institutional Student Information Report (ISIR) is sent to your school and determines your need. This sets the stage for how much loan funding to borrow. Whether you apply electronically or complete a hard copy loan application, the financial aid office must certify your eligibility before the application can be processed by the lender. To certify loan eligibility, the financial aid office determines your "financial need" using your medical school's Cost of Attendance (COA). See "Determining Need" box at right.

Two Types of Direct Stafford Loans – Subsidized and Unsubsidized

While Direct Subsidized Stafford loans are awarded based on financial need, Direct *Unsubsidized* Stafford loans can be awarded to any eligible applicant, and are not based on financial need. Interest on Direct Subsidized Stafford loans is paid by the federal government while you are enrolled (at least half-time) and during periods of authorized deferment. Interest on Direct *Unsubsidized* Stafford loans accrues from the date the loan is disbursed until it is paid in full.

How Much Can I Borrow?

Students can borrow only what's needed to meet their personal budget or cost of attendance as determined

by their school's financial aid office.

The annual maximum Direct Subsidized Stafford loan amount for graduate students is \$8,500; the annual maximum*

Direct *Unsubsidized* Stafford loan amount is \$32,000. Using the example below, to meet a \$47,250 "need", a student would borrow \$8,500 through a Direct Subsidized Stafford loan and \$38,750 via a Direct *Unsubsidized* Stafford loan.

DETERMINING NEED

The formula is straight forward – "cost of attendance (COA)" minus the "expected family contribution" (from the ISIR) and minus any financial aid = need.

\$53,000	Cost of Attendance
– \$5,750	Family Contribution
\$47,250	Need

*Medical school students are permitted to borrow additional unsubsidized funds beyond the annual maximum as higher limits are available to health professions students.

Remember to contact your financial aid office: they are your first resource when you have questions about borrowing student loans, or other financial aid concerns.

When Should I Consider a Direct PLUS Loan?

Direct PLUS Loans are federally guaranteed unsubsidized loans for graduate students who have additional financial need beyond what Direct Stafford Loans cover. Borrowers are encouraged to use federal loans before turning to private loans to fund educational costs.

What is a Direct PLUS Loan?

Direct PLUS Loans are federally guaranteed unsubsidized loans for graduate and professional students. The same terms and conditions of the parent PLUS Loan apply to the Direct PLUS Loan. Graduate students may borrow up to the individual medical school's cost of attendance minus other estimated financial assistance. Like Direct Stafford Loans, these loans are relatively low cost, and are available through the federal government's Direct Loan Program.

How is Eligibility Determined?

To apply for a Direct PLUS Loan, you must first complete the [FAFSA](#) and apply for the annual maximum in Direct Stafford Loans. You must also be enrolled at least half time in a program leading to a professional or graduate degree. Whether you apply electronically or complete a hard copy loan application, the financial aid office must certify your eligibility before the application can be processed.

To determine eligibility for the Direct PLUS Loan, the financial aid will first subtract your other office estimated financial assistance (loans, grants, and other aid) from the cost of attendance set by the school. The remaining amount is what could then be covered through a Direct PLUS Loan.

Benefits of Direct PLUS Loans

Direct PLUS Loans are federally guaranteed loans, which means they share some of the same program regulatory protections as those of Direct Stafford Loans. They offer deferment and forbearance options, various repayment plans, and in the event of death or disability, the loan is forgiven.

The borrower has the option to consolidate the Direct PLUS Loan into a Direct Consolidation Loan. Consolidation can help simplify repayment by combining all federal loans into one new loan, extending the term of the loan, and possibly lowering the monthly payment amount.

Direct PLUS Loans are eligible for Public Service Loan Forgiveness (PSLF), either when consolidated or in their original format. Review the [Public Service Loan Forgiveness Fact Sheet](#) for more information.

Deferring Repayment

The Direct PLUS Loan goes into repayment after the first disbursement is made. However, an automatic in-school deferment is applied if the borrower is enrolled at least half-time. Included with the in-school deferment is a 6 month post-enrollment deferment, which can be helpful in aligning repayment dates with a borrower's Direct Stafford Loans.

DIRECT PLUS LOAN BENEFITS

- Can fill the gap between a medical school's financial aid cost of attendance and the borrower's Direct Stafford Loan eligibility
- Can be included in a Direct Consolidation Loan
- Is eligible for PSLF
- Has a fixed interest rate of 7.9%
- Offers deferment of repayment while in-school and an automatic six month post enrollment deferment after graduation

Unforeseen Emergencies and Financial Needs—What to Do?

Occasionally unforeseen emergencies happen that can affect your finances, and your eligibility for financial aid. Financial aid administrators have the authority to make adjustments to your original financial aid eligibility (determined by the FAFSA).

Initial eligibility for financial aid is determined by information you provided on the Free Application for Federal Student Aid (FAFSA). However, there can be unexpected or unusual circumstances that have a significant negative impact on your financial stability or well-being. Examples of these situations may include a spouse's loss of employment, unexpected medical expenses, or a home foreclosure, among others, and may be reasons to consider talking with a financial aid administrator about recalculating your eligibility.



Who can make a professional judgment decision?

Only your school's financial aid administrators can review your case and make a decision. Section 479A of the Higher Education Act, gives financial aid administrators the authority to make adjustments, on the basis of adequate documentation, subject to verification annually and only on a case-by-case basis. It is important for you to provide as much corroborating documentation as you can to illuminate your situation for the Financial Aid Office. For example, if you were laid off from your job, providing notification of this action from your former employer would be an important piece of documentation, in addition to your final pay stub. Please note that while you may believe that your particular situation warrants a favorable professional judgment decision and an adjustment to your eligibility, the decision of the financial aid administrator is final and, if not approved, cannot be appealed.

What is the process to request professional judgment?

The financial aid office at your school should have an established procedure in place to request a professional judgment decision. Inquire about the procedure and ask questions so that you understand what is expected regarding appropriate documentation. Talk with your financial aid office if you have questions about your particular circumstances.

What is an Award Letter?

An award letter is an official letter or notification from a school where you have been accepted outlining your financial aid package. What is a financial aid package? It is a list of the available amounts and sources of funds available to you to help meet the cost of attendance for that institution.

The Process from the Beginning

You've applied for financial aid and received your award letter, but what does it really mean? Have you been offered grants and scholarships, or will you need to borrow and pay back loans? Are the loans offered through the federal government or will they be paid back to the school? Understanding your financial aid award letter can be a little confusing, but armed with a little information, you will be better informed and know what questions to ask.

Understanding Your Award Letter

After completing the Free Application for Federal Student Aid (FAFSA), the financial aid office at the school(s) you listed on the FAFSA, will receive your Institutional Student Information Report (ISIR), which contains all your financial information that you reported on the FAFSA. From the ISIR, and perhaps a secondary institutional application, the financial aid officer (FAO) will determine your eligibility for programs from the institution, federal government, or other sources of aid and then send (or email) you an award letter.

Most schools will require that you sign the award letter to show that you are accepting the aid offer. Just because a school offers you an award, you do not have to accept all that was offered; you can accept it, decline it, or decrease the award to fit your needs.

What Should you Look for in an Award Letter?

You should look for the aid package offered and compare it to the cost of attendance and the amount you will actually need to meet your needs.

Terms to Understand

Grants and Scholarships are typically free money also known as gift aid, which does not have to be paid back but can have some terms and conditions.

Loans are funds, often referred to as self-help, that need to be repaid. There are a variety of sources from which loans can be obtained and include Federal, Institutional and Private/Alternative.

Tuition and Fees are basic costs for your educational program at a specific institution.

What Now?

Compare your award letters, from the schools you are considering. If you are receiving any other awards that are not listed on the award letter you need to inform the FAO. If the school requires additional action, be sure to follow their directions. If you have any questions do not hesitate to call the financial aid office, they are there to help. Don't feel overwhelmed, this is a lot to absorb and there are numerous resources to help you navigate your financial aid package.

RESOURCES TO HELP YOU:

- Financial Aid Toolkit
- Medloans Organizer and Calculator
- Applicant Survival Kit
- Loan Repayment/Forgiveness and Scholarship Programs
- Federal Student Aid – Glossary of Terms

How Can I Make a Smooth Transition to Medical School?

Research shows that applicants to medical school are focused on one thing—submitting applications and receiving acceptances to Medical School. If you are reading this, we hope it means you’ve been successful. The FIRST for Medical Education web site can help you make a smooth and informed transition to medical school. This is probably one of the biggest financial investments of your life. It’s crucial to use your financial aid dollars wisely and to make knowledgeable decisions about your financial future.

Starting Off on the Right Foot

One of the most important offices in your life for the next four years while you are attending medical school will be your Financial Aid Office. Financial aid often can be very complicated, even if you had student loans as an undergraduate. The sums borrowed in medical school are large—probably larger than you may have become accustomed to as an undergraduate or even as a graduate student. Don’t be intimidated. Remember to be respectful of the money you’ll be borrowing over the course of your education. You don’t have to borrow the entire amount offered in your financial aid award letter; borrow *only* what you need. There may be a sizable difference. Your Financial Aid Officer or advisor can help give you a lay of the land and point out common medical student financial (aid) pitfalls.

Learn Good Budgeting, Spending and Debt Management Habits

The FIRST program has valuable and practical tools to help with budgeting and debt management. Become familiar with the resources and tools on the FIRST web site, listen to the Podcasts and, most importantly, familiarize yourself with the Medloans® Organizer and Calculator. These tools, designed specifically for medical students, will help you stay organized and on top of your loans (www.aamc.org/first). When you’re getting ready for residency, what you entered into the Organizer will be calculated in the Medloans Calculator to help you explore repayment strategies. The repayment Calculator is the only one specifically designed for medical students and their loans. Best of all, it’s free for MD-granting medical students as well as lender neutral. You won’t have to wade through any advertisements or sales pitches.

It’s one thing to keep track of your loans, and another to figure out how to live on the proceeds. Learn how to create and stick to a budget – Get acquainted with the fact sheets on [Budgeting Skills](#) and [Budgeting Tips](#). Then, use the [interactive budget worksheet](#).

Talk to Your Advisors and Friends

You are not alone; many of your classmates are in the same situation as you. You can support each other with budgeting strategies. Use some of the guidelines listed on the [Budgeting Tips](#) fact sheet. Your advisors can be a source of helpful information as well; *talk to them!*

IF POSSIBLE, START AT ZERO:

One of the best things you can do prior to beginning medical school is to pay down any debt you have on credit cards and/or undergraduate loans. If you can pay those off completely, that’s even better. The less debt you start medical school with, the less you’ll have to repay in interest and in total when you enter residency or practice. If you can’t pay off all of your loans, it’s best to try to pay down as much as you can on any high interest loans first.



CHAPTER 6: What Med School is Like

What's It Like to Participate in the White Coat Ceremony?

What's It Like to Take Anatomy Lab?

What's It Like to See a Patient for the First Time?

What's It Like to Go to a New* Medical School?

What's It Like to Participate in a B.S./M.D. Program?

What's It Like to Be an Undergrad in a B.S./M.D. Program?

What's It Like to Do a M.D./Ph.D. Program?

What's It Like to Participate in the White Coat Ceremony?

When does the white coat ceremony take place?

The White Coat Ceremony at the University of Central Florida College of Medicine occurs on the very first day of orientation and sets the tone for the rest of our medical school experience. Our school holds the ceremony on the first day to emphasize that patient care really begins from the first day of medical school.

What was the atmosphere like? Are families invited?

The atmosphere was filled with excitement and anticipation. After spending hours in undergraduate years studying to prepare for medicine and striving to get into medical school, the day is finally upon you. The day not only marks the beginning of a medical career, but also the vow to become a lifelong learner as a physician. From that day, each patient you meet will be a new experience and teach you about healing, illness, hardship and human emotion. Families are invited to witness and share the special moment with you.



Name: Sarina Amin
Hometown: Orlando, Florida
Medical School: University of Central Florida College of Medicine
Expected Graduation Date: May 2013

What happens at the ceremony?

We have a unique White Coat Ceremony in that it serves as our first lesson in medical school. Our lesson is on the qualities of the “good doctor”. The dean of our school calls on each of us to provide one word that describes our vision of a good doctor, and all of the words are written on a chalkboard. The words that each incoming class provides are revisited throughout the four years of medical school to serve as a reminder to the students of what qualities make a good doctor. My White Coat Ceremony was particularly unique because I am in the charter class for my school and all students in my class received full scholarships covering tuition and

living expenses for all four years due to the generosity of the Orlando community. Our donors gave each of us our white coats, so it was definitely a special moment since we were meeting our donors for the first time.

What does the white coat symbolize to you?

The white coat marks the induction into the medical profession and the transition to becoming a part of the clinical team. It symbolizes the vow to provide comprehensive and compassionate patient care; the oath to define each patient as a person and not their illness; and the promise to keep the patient’s best interest at heart.

Do you have any tips or advice about the ceremony?

1. Remember that your photographs from the ceremony will be your memory of your entry to medical school, so dress appropriately! Generally, clinical attire is recommended. Wearing a suit jacket can be problematic when putting on the white coat.
2. Share the special day with your family and thank them for supporting you in your journey leading up to medical school; we often forget to thank those who supported us through the hard times.
3. Enjoy the day and take some time to reflect on your experience.



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What's It Like to Take Anatomy Lab?

When did you first begin classes in the anatomy lab? How often are you there?

Anatomy lab takes place during the first year of medical school. For me, it began early in November and continued until mid-April. Our classes are structured such that there are usually a few weeks with anatomy lab followed by a few weeks without it. When we do have lab, it's twice a week for about three to four hours, although this varies from course to course.

Give us the layout. What do you hear, see, and notice in the lab?

The first thing you notice, even before you step foot in the lab, is the smell. A lot of people expect there to be a rancid odor, but the strongest smell is actually the preservatives, which aren't so bad. If you've ever dissected a pig or cat in biology class, then you probably know the smell I'm talking about. For those who haven't, think cleaning solutions without the lemony-freshness. Each lab has about 10 tables with a cadaver in a plastic bag covered by a cloth. Between some of the tables there are computer stations for quick referencing and the sinks are located along the walls. The lab usually gets pretty noisy with people quizzing each other, bone saws buzzing, and people playing music from their iPads while dissecting.



Name: Gordon Pelegrin
Hometown: Fairfax, Virginia
Medical School:
 Georgetown University
 School of Medicine
Expected Graduation Date:
 May 2016

What kind of assignments did you get?

There is no real "homework" due; however, you are expected to have reviewed what cuts you are supposed to make to reveal significant structures ahead of time. One group member per table leads the dissection and is expected to be an expert on that lab material. During each lab there is a different leader so that all the group members have the opportunity to lead. While your group is dissecting, teachers and TAs will come around to ask you questions about the structures, such as the innervation or function. At the end of the module you are given a table quiz. You and your group members are asked to identify a specific structure and are given 30 seconds to find it.

How many people work together at each station?

There are four to five people working at each station. It's fairly rare that all five can dissect simultaneously because it would get crowded and we would block each other's light. Often, two people are dissecting while the rest are reviewing and quizzing each other. When the two people dissecting get tired, we switch places.

Do you have any advice for someone nervous about working in the lab?

Don't be afraid to make mistakes in the lab. Remember that these people generously donated their bodies in order for us to improve our knowledge of medicine. They knew medical students would be working on them, and they knew mistakes could be made. The best way to honor their memory is to learn from everything you do in lab.

What surprised you or didn't you expect?

I was surprised by how much the internal structures varied from cadaver to cadaver. My group once spent half an hour looking for a major vein before we realized it just didn't exist in our cadaver. People look as different on the inside as they do on the outside.



What's it Like to See a Patient for the First Time?

When did you first see a patient?

I saw my first patient during my first semester of medical school.

What was the hospital like?

I always felt a surge of excitement when I watched television shows like Grey's Anatomy because the hospital environment was just so fascinating. But actually being in the building, on a patient floor, in the intimate space of the patient's room... it was surreal. The experience was almost like being transported into Meredith Grey's shoes but without a script. Nurses shuffled in and out of the room. A symphony of machines whirred around me. Harsh fluorescent lighting illuminated the scene. The only difference in this episode (and all other episodes of seeing patients) was that the patient was the star, not the physician.

What were your responsibilities?

During my first patient encounter, my partner and I were responsible for obtaining a "history of present illness" (what brought the patient into the hospital) and the patient's vital signs (temperature, blood pressure, pulse, respiratory rate). Although these seemed like simple enough tasks, we discovered from our physician preceptor that there are a lot of different ways to interview patients. Furthermore, I was so nervous that I put the blood pressure cuff on backwards!

Were you nervous?

Absolutely (see the part about blood pressure above)! I distinctly remember the "thump, thump" of my heart pumping at its full capacity as we entered the patient's room. Even after we had settled down into our places (I was in a chair at the foot of the patient's bed) and started asking questions, I felt the adrenaline coursing through my vessels.

What did you learn?

The most important thing you can do as a first-year medical student seeing a patient is to listen actively. The moment you put on your white coat, all of your words and actions mean so much more to those that you

interact with, especially patients. Show that you truly care for the patient as an individual by engaging them in a conversation – not an interview. Simple gestures such as leaning in toward the patient while they are speaking and repeating what is said in your own words show that you care and can really go a long way.

What do you wish you'd known before the first experience?

It's completely normal to feel unprepared and unqualified to see your first patient – especially as a medical student. But in order to be effective physicians, we constantly need to throw ourselves into these situations to get more experience so that someday we'll walk into the patient's room, extend our hand and say, "I'm doctor _____, what brings you in today?"

BIO INFORMATION

Name: Amanda Xi

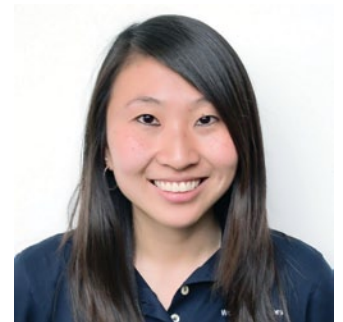
Hometown: West Bloomfield, MI

Medical School: Oakland University William Beaumont School of Medicine (Rochester, MI)

Expected Graduation Date: Summer 2015

Future Plans: I'm currently looking into a variety of specialties including anesthesia, radiology, and cancer genetics but it's too soon to tell what I'll end up pursuing!

Blog: <http://www.amandaxi.com>



What's It Like to Go to a New* Medical School?

Why did you decide to apply to your medical school?

Sara: I'm from Pennsylvania, and when The Commonwealth Medical College (TCMC) began accepting students, the hype in our state about the new school in Scranton spread quickly. I was contacted by several physicians from my hometown that encouraged me to look into TCMC and to submit my application. When I went online to check it out, I was excited by the values and goals presented in the mission statement, and I knew it was a place I wanted to apply.

Matt: I applied to Virginia Tech Carilion (VTC) for a few different reasons. The first and most important reason was for the small class sizes. I felt that the intimate learning environment would be more engaging and that students would have more access to facilities, faculty, and administration. So far, I have found this all to be true at VTC and it has made my experience here exceptional. I was also attracted to the school's focus on research throughout the four-year curriculum. Finally, I was hooked when I saw the beautiful, new purpose-built facilities and the surrounding Blue Ridge Mountains of southwest Virginia.

Did you have concerns about attending a new school?

Sara: Of course. I won't deny that I considered it a risk to go to a new school, but I knew that the LCME would not give [preliminary] accreditation to a school that wasn't ready to produce knowledgeable physicians. As I got through my interview day, it was clear that the faculty and administration were dedicated to making us successful.

Matt: While I did take into consideration the fact that VTC was a new school still seeking [full] accreditation, I had total confidence in the resolve of the two institutions, Virginia Tech and the Carilion Clinic, to see this process run smoothly to completion. It helped very much to know

* Newly accredited by The Liaison Committee on Medical Education (LCME)



Name: Sara Roper
Medical School: The Commonwealth Medical College
Expected Graduation Date: 2013



Name: Matthew T. Joy
Medical School: Virginia Tech Carilion School of Medicine
Expected Graduation Date: 2014

that Virginia Tech is a leader in science and technology education and that the Carilion Clinic is a well-established health system, which includes a teaching hospital that has been working with medical students for many years.

What do you think are the benefits? Risks?

Sara: Being enrolled at a new school has given me and my classmates the opportunity and privilege to be deeply involved in the educational curriculum and its improvement. It is a huge benefit to have the ears of the people above you, knowing that our concerns and suggestions do not go unheard as we all have our eyes set on a common goal, which is improvement of the school.

Matt: The greatest benefit, particularly as a charter class member, is the opportunity to help shape an organization and create new traditions. The biggest risk I've found is going through medical school without anyone ahead of you in your own institution to ask for advice.

How has it been dealing with the growth of the incoming classes since you were accepted?

Sara: The school has dealt with the influx of students appropriately, hiring staff where needed, and making sure the infrastructure is adequate to support the additional numbers. As an upperclassman, it's exciting to see the school change and improve with each incoming class. There is also a great opportunity to help the classes below us as they work through the same things that we struggled through.

Matt: At first it was a bit of a shock to go from having the entire campus to ourselves to sharing the school with another class. However this transition went very smoothly and I found it was actually really great to make new friends and see more people around making use of the amazing facilities. The fact that the school was designed specifically for our small class sizes meant that as we grew, students would always have plenty of space to work, relax, and play.

What's It Like to Go to a New* Medical School? continued

What do you think is the most unique thing about your school?

Sara: Our school has many curricular aspects that are unique, from our intensive problem-based learning to our third-year longitudinal integrated curriculum. What I love the most is that TCMC is truly a *community*. Our school works hard together with its community of physicians and hospitals to make a difference in our corner of the world. Being part of a new school gives students a unique chance to really start something. We have a chance to become part of a community, to make a positive impact

on that community, and be a part of making our school exceptional.

Matt: I believe that the four domains (basic science, clinical science, research, and interprofessionalism) and patient-centered learning curriculum design is what sets us apart from other schools. Students pursue each of the four domains over all four years, which means that we get exposure to research and clinical skills early and often to help prepare us for the wards. In addition, through weekly patient-centered, or case-based, learning, the curriculum emphasizes the value of critical thinking and integration of all four domains in the clinical decision making process.



The Commonwealth Medical College



Virginia Tech Carilion School of Medicine

What's it Like to Participate in a B.S./M.D. Program?

Why did you choose a B.S./M.D. program?

I became interested in being a pediatrician when I was about 8 years old. In high school, through both school subjects and clinical shadowing, my interest in medicine was fortified, and I knew that applying to medical school was in my future. I attended a high school where academic and personal balance were prized, so I knew I wanted a similarly full opportunity in college to pursue other interests before attending medical school. I learned about the Case Western Reserve University B.S./M.D. program—the Pre-Professional Scholar's Program (PPSP)—during my college interview at the university. It sounded perfect—a full four years of undergraduate studies (or a year of freedom if you finished your degree early), no required courses or major, the freedom to either take the MCAT and apply elsewhere, or forego the stress and stay at CWRU. At the same time, I saw my brother, then a senior in college, struggle through the traditional medical school admissions process. I knew right then that this program was what I wanted.

Do you interact only with B.S./M.D. students, or do you take classes with other medical students?

The university PPSP is fully integrated into both undergraduate and medical school experiences. During undergrad, the PPSP students had a common advisor who coordinated optional monthly meetings featuring various panelists including program graduates who were currently in our medical school, admission directors, and financial aid directors.



Name: Stephanie Olbrych
Medical School: Case Western Reserve University School of Medicine
Expected Graduation Date: May 2015

How is being a medical student different than the undergraduate program?

Being a medical student is a lot more difficult than I anticipated. I'd always heard getting into medical school was the hard part. Since I had a fairly pain-free admissions experience, I'm definitely biased. Still, no one ever said being here was hard, either. However, there's a comforting level of camaraderie that's present in medical school. And unlike undergrad, *everything* you learn and study is really interesting and directly applicable to your future.

In addition to having an early acceptance into medical school, what are the other perks of being in a B.S./M.D. program?

During my four years prior to medical school, the security and freedom I had in the PPSP allowed me to major in Spanish, something I was interested in and thought would serve me well in my future career. The program also gave me time to take advantage of CWRU's Integrated Graduate Studies (IGS) program where I earned my Master of Public Health, with a concentration in global health, alongside my degree in Spanish. I consider myself very fortunate that I had the opportunity to take advantage of the amazing programs at CWRU, and that I was able to tailor my education to my professional interest.

What advice do you have for others who are interested in doing a combined B.S./M.D. degree?

Fully embrace whatever degree program you're enrolled in to make the most out of your experiences.

MORE INFORMATION:

Learn more about B.S./M.D. programs in MSAR: [Getting Started](#) and see individual B.S./M.D. program profiles in the MSAR® Online:

www.aamc.org/msar

What's It Like to Be an Undergrad in a B.S./M.D. Program?

How did you find out about B.S./M.D. programs?

A couple of my cousins studied in B.S./M.D. programs, so I was aware that there were a few out there. A lot of the information for combined B.S./M.D. programs can be found online, but you have to search pretty hard to find the information you are looking for. I read college blogs and looked deeper into the programs they mentioned.

Why did you choose to do a B.S./M.D. program?

I liked knowing I had the guarantee of a medical school acceptance, especially since admissions are so competitive these days. Because I wasn't subject to the same pressures that many other pre-med students were experiencing, I was able to explore other interests—I am heavily involved in a business fraternity on campus, I'm studying for a minor in economics, and I have completed a full-immersion Spanish study-abroad program in Buenos Aires, Argentina.

What was it like to apply? How was it different from applying to regular college programs?

The applications for B.S./M.D. programs were longer than regular college applications. In addition to the application for the undergraduate program, there were forms and essays for the combined programs; these are reviewed by either a B.S./M.D. committee or by the admissions staff at the medical school itself. Nearly all B.S./M.D. programs require interviews on-site with undergraduate and medical faculty members before a final decision is made.

Are there any criteria you have to meet before you start the M.D. program?

Every program requires that students complete the generally accepted undergraduate pre-med requirements (two semesters of general chemistry, two semesters of organic chemistry, etc.). However, each program also has slightly different expectations; some require you to take the MCAT® exam and reach a certain threshold score, some give you a limited list of undergraduate majors you must choose from, while others have a volunteering requirement. It is definitely worthwhile to look into each program's requirements and policies when applying.



Name: Jayson Baman
Hometown: Norristown, Pa.
Medical School: University of Rochester/University of Rochester School of Medicine (Rochester, N.Y.)
Expected Graduation Date: 2013, undergrad; 2017, med school

Do you interact only with B.S./M.D. students, or do you take classes with other undergrads?

I am good friends with many of the students in my B.S./M.D. class, but we don't limit ourselves to our small circle by any means. All our classes are integrated with other undergraduate students.

When do you start medical school? In addition to having an early acceptance into medical school, what are the other perks of being in a B.S./M.D. program?

I will start medical school right after graduating from the undergraduate portion of the track. Some of my friends in the B.S./M.D. program, however, are planning to take a gap year or two to volunteer abroad, to pursue an M.P.H., to experience living and working in a different country, etc. Different programs offer varied levels of flexibility before starting medical school, so I would definitely advise that you look into that, if you have aspirations of pursuing other interests before starting medical school.

One of the biggest advantages of being in a B.S./M.D. program is the familiarity you develop with the medical school while still an undergraduate. Because physicians and researchers know that you are serious about medicine, you often find it easier to secure internships or shadowing positions. You can start developing a network beginning with the relationship you have with the advisors in your program.

What advice do you have for others who are interested in doing a combined B.S./M.D. degree?

Do your research early! Each program has slightly different expectations and requirements. All programs want to see that you have some sort of medically relevant experience and that you are truly passionate about medicine. Make sure that you are diligent in preparing your application and that you choose a program that is a good fit!

Be careful that you are applying to the right programs! Some schools have "early assurance" programs, where they allow exceptional students to apply to medical school during the end of their freshman or sophomore years in college. These are not the same as B.S./M.D. programs that accept you into their undergraduate and medical programs out of high school. Read the fine print and double-check to ensure you don't accidentally apply to a program you didn't intend to.

What's It Like to Do a M.D./Ph.D. Program?



Why did you decide to pursue an M.D./Ph.D. program?

My curiosity for understanding the “whys” and “hows” underlying the biomedical solutions designed to prevent and treat disease led me to explore the laboratory as an undergraduate. As I learned to ask

targeted scientific questions and design experiments to uncover answers, I became excited by experimental investigation of disease processes and the potential for discovery of therapeutic interventions. In the clinic I witnessed how physicians make an impact on individual patients’ lives, while the laboratory offers the opportunity to have large-scale impact on treating disease. I found that combining the immediate gratification of caring for patients with the potential long-term implications of conducting biomedical research satisfies my curiosity and also fulfills my strong desire to care for people.

What kinds of career options does the M.D./Ph.D. program give you?

What I find most exciting about the M.D./Ph.D. program is that it offers students the opportunity to train in two related but very different fields—science and medicine. The most common pursuit among graduates is a career in academic medicine, working at a teaching hospital often affiliated with a university and medical school. In this setting, a physician-scientist can peruse opportunities including, but not limited to, teaching, seeing patients, investigating important biomedical questions in the lab, and carrying out administrative roles (department chair, etc.). The dual degree enables a physician-scientist to move fluidly between the clinical and research realms largely found at academic teaching hospitals. However, this more traditional route is not the only option. Physician-scientists also pursue careers in the biotechnology and pharmaceutical industries, consulting, administration, advocacy, public policy, global health, education, and more.

What type of research experience did you have before entering the program?

As an undergraduate, I worked in a lab at the medical school affiliated with my undergraduate institution. The principal investigator I worked with was an M.D./Ph.D. who showed me the power of clinical insight in the pursuit of biomedical research. I spent my senior year working in the lab as I worked toward completing my thesis. After graduating, I continued my work in the lab while applying to M.D./Ph.D. programs.

What is your favorite part about being an M.D./Ph.D. student?

I love the fact that as I become trained in both medicine and science, the opportunities that present themselves become endless. The flexibility and freedom that come with expertise in multiple disciplines will enable me to shape a career that matches all of my interests. In addition, it is an absolute privilege to be surrounded each and every day by colleagues who are smart, curious, and passionate about what they do. Being a physician-scientist is not just a job, it’s work that excites and challenges me every day.

What do you wish you’d known before you started the program?

It’s very important to keep an open mind about the kind of research and labs to join for your doctoral work. Many students come in thinking that they know exactly what they want to do during their Ph.D. By casting a broad net and considering many different opportunities, students often surprise themselves by taking different research directions than they had originally planned and are happy that they did so. Take the laboratory rotation process seriously and indulge in multiple fields and laboratory types before selecting a Ph.D. advisor and lab.

What advice would you give a student considering an M.D./Ph.D. program?

M.D./Ph.D. programs are not only rigorous but also very long. It’s very important to be comfortable with the time frame required to complete the program. If the choice is made to pursue the dual-degree program, be prepared to immerse yourself and try not to feel overly rushed. Over the course of seven to nine years, you will experience many highs and lows. Remaining flexible, patient, and resilient is key to enjoying the process.

BIO INFORMATION:

Name: Catherine Spina

Hometown: Denver, Colo.

Medical School: Boston University School of Medicine

Expected Graduation Date: 2015

Future Plans: Working at an academic institution as a clinician and as the principal investigator for a lab, ensuring a strong emphasis on technology transfer.



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