

HARVARD MEDICAL SCHOOL
FINANCIAL AID OFFICE



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Dear Admitted Student:

Congratulations on your admission to Harvard Medical School! We in the Financial Aid Office are looking forward to working with you and your family as you consider your options for financing your HMS education.

The HMS Financial Aid Office uses a variety of institutional, federal, and private programs to assist students in meeting their educational costs. For many of these programs, parent information is an important component in determining student eligibility. Students who choose not to provide parent information may still be considered for a number of federal and private loan and employment programs. More information about our programs is available on-line at www.hms.harvard.edu/finaid. The Financial Aid Guidebook, available on our website, provides detailed information on all aspects of the HMS financial aid program.

This booklet contains financial aid application instructions for 2012-2013. The enclosed checklist details the items that require your prompt attention. Financial aid applications must be completed and submitted by April 13, 2012 in order to ensure that you will receive a financial aid award determination by the May 15th admissions deadline. Timely submission of all application materials is essential as financial aid decisions are based on financial need and availability of funds; late applicants could jeopardize their access to limited sources of aid.

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

Once again, congratulations on your admission. Welcome to Harvard!

Sincerely,

Robert D. Coughlin
Director of Financial Aid



Harvard Medical School 2012-13 Financial Aid Application Checklist

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

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

Option		Document	Instructions
I	II		
X	X	HMS Financial Aid Application	Complete this form on-line at the HMS Financial Aid web site: www.hms.harvard.edu/finaid . Click on 'Apply for Financial Aid' link in the Financial Aid Application section. Please refer to the instructions on page 3 of this booklet for more detailed information.
X	X	Free Application for Federal Student Aid (FAFSA) <i>US Citizens & Permanent Residents only</i>	Complete this form on-line at www.fafsa.ed.gov . Remember to choose the 2012-13 School Year. Be sure to list "E00472" for HMS school code. [Address: Harvard Univ Medical School, Boston, MA]. If prompted, please use the IRS Data Retrieval Tool. This option will streamline and expedite the processing of your financial aid. HMS will receive your information from the FAFSA processor in approximately two weeks.
X		Need Access Application	Complete this form on-line at NeedAccess.Org . Select "Complete Your Need Access Application" to begin. Select "New Users", then complete the registration process. Remember to select the 2012-13 Academic Year. When prompted, select "First Year Graduate/Professional" for Program Year. <i>Select and add to list "Harvard Medical School" in the School Selection section.</i> HMS will receive your information from Need Access in app. two weeks.
X		Need Access Non-Custodial Parents' Form	If your parents are divorced or separated, the custodial parent must file the Need Access Parents' Form. Your noncustodial parent must file the Need Access Non-Custodial Parents' Form. Instructions for completing this form will be included in the Need Access Application.
X		International Student Financial Aid Application <i>All International Applicants from nations other than Canada or US/Canadian Applicants with parents living abroad</i> <i>NOTE: This form is in addition to the Need Access Application</i>	Print this form out from the Financial Aid Forms section of our website www.hms.harvard.edu/finaid , and mail the completed form directly to the HMS Financial Aid Office.
X		Business/Farm Supplement	If student, spouse, or parents are owners or part-owners of businesses (including S Corps/Partnerships) or farms, each owner must file the Business/Farm Supplement for each business/farm owned. Print this form from the Financial Aid Forms section of our website www.hms.harvard.edu/finaid and mail the completed form directly to the HMS Financial Aid Office.
X		<u>SIGNED</u> Copy of Parents' 2011 U.S. Income Tax Return* <i>Remember to include W-2s, 1099s and all applicable schedules</i>	Enclose all pages and schedules including W-2/1099 forms. All returns must be signed regardless of filing method. Write the student's name at the top of each page. Both biological parents providing information on either the Need Access Parents' Form or Non-Custodial Parents' Form must submit copies of tax returns. Mail these documents directly to the HMS Financial Aid Office.
X	X	Citizenship Documentation <i>US Permanent Residents only</i>	US Permanent residents must submit a copy of their Alien Registration Card (front and back) documenting their eligibility to receive federal financial aid.

*International students/parents who do not file a U.S. tax return must provide either a copy of the foreign tax return OR a statement from an employer or banking institution verifying the amount of income received in 2011. Please indicate corresponding U.S. currency values for foreign income.

**Applicants planning to become married by August 2012 or are recently married yet filed their 2011 federal tax returns as Single will need to complete the Financial Resource Application available in the Financial Aid Forms section of the HMS financial aid website.

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

THE ON-LINE HMS FINANCIAL AID APPLICATION

The 2012-13 HMS Financial Aid Application will be available on-line as of March 7, 2012. To access the application, go to the HMS Financial Aid web site (www.hms.harvard.edu/finaid) and click on the 'Apply for Financial Aid' icon in the Financial Aid Application section. Applications should be submitted no later than April 13, 2012.

Technical Requirements: PC & Internet Explorer 6.0 (or later)/Mozilla Firefox 3.0 is REQUIRED to complete the online HMS Financial Aid Application. MAC computers and other browsers like Safari ARE NOT SUPPORTED.

Application Worksheet

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

1. Student Information

- A. Mailing Address & Phone Number
B. Are you married or planning to become married by August 2012 (legal or ceremonial service)?
 Yes No

Note: if you are planning to become married or are recently married yet filed your 2011 federal tax return as Single, you will need to complete the Financial Resource Application available in the Financial Aid Forms section of the HMS financial aid website.

2. Student's Outside Resources

- A. List ALL sources of outside funding you anticipate receiving for 2012-13, such as:
- Outside Scholarships
 - MIT Research or Teaching Assistantships (HST students only)
 - Gifts/loans from parents or relatives
 - Military Scholarships
 - National Health Service Scholarship

3. Student's Academic Program

- A. Date you entered/expect to enter HMS (mm/yy)
B. Expected graduation date (mm/yy)
C. Fifth-year students: Have you been charged eight semesters of HMS tuition prior to 2012-13? Yes No
D. Do you plan to practice in primary care? Yes No
E. If you are in a combined degree program, please specify which one

4. Financial Aid Program

- A. What type of Financial Aid Application will you file? Please check one
 Option 1 – All forms of aid (*parent information required*)
 Option 2 – Federal and Private Loans and Employment Programs only (*no parent information required*)

5. Financial Aid for Disadvantaged Students

- A. Do you wish to be considered for federal financial aid programs for disadvantaged students? Yes No
(Candidates should be of exceptional financial need and/or come from a background considered to be socially, academically, or financially disadvantaged)
If yes, please indicate in Step 8 below (Additional Comments) why you feel you qualify for these programs. Failure to provide an explanation may disqualify you from consideration for these funds.

6. List all educational loans borrowed prior to entering HMS

(For a complete list of all Federal educational loans please visit: www.nslds.ed.gov)

- A. Student's total pre-HMS Federal Perkins Loans
B. Student's total pre-HMS Federal Stafford/Ford Loans
C. Student's total pre-HMS Institutional/Private/Other Loans
D. Parents' total educational Federal PLUS loans
E. Parents' total educational Institutional/Private/Other Loans

7. Number of Siblings Enrolled in Postsecondary Education

- A. Verify the number of family members (yourself and your siblings) in postsecondary education at least half-time in 2012-13

8. Additional comments: Please provide additional information that you would like the Financial Aid Committee to consider in evaluating your financial need.

Harvard Medical School 2012-2013 Student Cost of Attendance Budgets

EXPENSES	Class of '16 10 1/2 Months (Aug-June)	Class of '15 10 1/2 Months (Aug-June)	Class of '14 12 Months (July -June)	Class of '13 11 Months (July-May)	5 Yr. M.D. Class of Various 11 Months (July-May)
TUITION	49,875	49,875	49,875	49,875	2,900
MATRICULATION FEE	35				
UNIV HEALTH SERVICE FEE	930	930	930	930	930
BC/BS INSURANCE FEE	2,168	2,168	2,168	2,168	2,168
DISABILITY INS. FEE	63	63	63	63	63
ED MATERIALS FEE	425	425			
BOOKS & SUPPLIES	**2,904	**1,874	1,199	1,199	1,199
LIVING EXPENSES***	***19,615	***22,515	***25,240	***23,815	***23,815
<i>Suggesting Breakdown: Housing</i>	8,470	11,220	12,240	11,220	11,220
<i>Food</i>	5,170	5,170	5,640	5,170	5,170
<i>Misc. Expenses (clothing, recreation, laundry, utilities, other)</i>	4,565	4,565	4,980	4,565	4,565
<i>Local & Clinical Transportation</i>	780	930	1,750	1,600	1,600
<i>Long Distance Travel</i>	630	630	630	1,260	1,260
LOAN FEES	85	85	85	85	85
NATIONAL BOARD FEE		535	1,140	535	535
TOTALS	**76,100	**78,470	80,700	78,670	31,695

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

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

The housing allowance for first year students (Class of '16) is based on the average cost of a Vanderbilt Hall residence contract. Students with spouses, partners, or dependents may request an off-campus housing allowance from the HMS Financial Aid Office. For returning students the housing allowance assumes that students are sharing rental units in the community.

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

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