



paying for  
health professions  
school

## Scholarships

### Health Professions Scholarship Program

*Army, Navy, Air Force*

- Pays full tuition and fees
- Pays for required books, supplies, equipment, and student health insurance
- Pays monthly stipend of approximately \$2,100
- Offers a \$20,000 sign-on bonus
- Year-for-year obligation\*

### Indian Health Service Scholarship

- Pays full tuition and fees
- Pays for required books, supplies, and equipment
- Pays monthly stipend; amount to be announced upon receipt of Scholarship Award letter
- Year-for-year obligation\*
- Must have tribal papers or acceptable documentation
- Visit [www.ihs.gov](http://www.ihs.gov)

### National Health Service Corps Scholarship

- Pays full tuition and fees
- Pays for required books, supplies, equipment, and student health insurance
- Pays monthly stipend of approximately \$1,300
- Year-for-year obligation\*
- Student must
  - Practice primary care (family medicine, general internal medicine, general pediatrics, psychiatry, or OB/GYN)
  - Serve in an underserved area of the country
- Two-year minimum
  - Visit [nhsc.hrsa.gov](http://nhsc.hrsa.gov)
  - Toll free help line 800.221.9393

\*Year-for-year obligation requires a student to serve one year for each year he or she received benefits.



## Student Loans

### Federal Direct Unsubsidized Stafford Loan

- Amount: Maximum \$44,900 for an 11-month academic year. The maximum aggregate Stafford Loans for health professions students is \$224,000.
- Interest: Interest begins accruing for the borrower when funds are made available by the school. The interest rate while in school and throughout repayment is fixed at 6.8 percent.
- Repayment: The borrower has up to 10 years to repay this loan. Borrower enters repayment following six month grace period immediately after graduation or withdrawal. Forbearance is available to qualifying borrowers during post-graduate training.
- Fees: 1.0 percent origination fee is charged on all Stafford Loans

### Federal Direct Graduate PLUS Loan

- Amount: Up to the cost of attendance minus other financial assistance
- Interest: Interest begins accruing for the borrower when the funds are made available by the school. The interest rate while in school and throughout repayment is fixed at 7.9 percent.
- Repayment: The borrower has up to 10 years to repay this loan. Forbearance is available to qualifying borrowers during post-graduate training.
- Fees: 4 percent origination fee is charged on all Direct Grad Plus Loans
- Credit: Since borrowers must be credit-worthy to qualify for the Graduate Plus Loan, we recommend you request a free copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com) (free report, but does not show credit score).

### Loans for International Students

- Private loan information is available at [www.privatestudentloans.com](http://www.privatestudentloans.com).

### Tips for Free Application for Federal Student Aid (FAFSA)

- Complete 2012 federal tax return before completing 2013-14 FAFSA.
- Ensure your name is identical on your FAFSA, driver's license, social security card, and school application (including any suffixes such as Jr., II, hyphenated names, etc.).
- FAFSA must be completed each year (available after Jan. 1) to determine eligibility for federal financial aid.
- Apply on the web at [www.fafsa.gov](http://www.fafsa.gov).
- ATSU receives information electronically if student lists school code (G02477).
- Print a copy and review for accuracy.
- Student Financial Services will send an email to your ATSU email address with instructions to view the award letter and complete the necessary applications and forms. If verification is required, Student Financial Services will request some additional information from you first.
- Accept, refuse, or modify the amounts offered, and then follow instructions on the checklist to request the loan funds.



## Contact information

Student Financial Services  
A.T. Still University of Health Sciences

Missouri campus

800 W. Jefferson St.  
Kirksville, MO 63501

866.626.2878 x2529

Arizona campus

5850 E. Still Circle  
Mesa, AZ 85206

866.626.2878 x6117

For additional information about financial assistance,  
please visit our website at

[http://www.atsu.edu/financial\\_aid/atsu-whereidoistart.htm](http://www.atsu.edu/financial_aid/atsu-whereidoistart.htm)



## Military contacts

U.S. Army Medical Recruiting Station  
[www.goarmy.com/amedd](http://www.goarmy.com/amedd)  
800.USA.ARMY

U.S. Navy Medical Officer Programs  
[www.navyhealthcare.com](http://www.navyhealthcare.com)  
800.USA.NAVY

Air Force Recruiting Service  
[www.airforce.com](http://www.airforce.com)  
800.423.USAF

For specific military liaisons contact financial aid

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