Pre-Health Dreamers (PHD) is a rapidly growing information-sharing network and community of over 150 pre-health undocumented students across the country. PHD investigates and shares information on career pathways for pre-health undocumented students as well as advocates for more progressive institutional and governmental policies for undocumented students.

As undocumented students pursuing careers in science and health ourselves, we have witnessed first-hand the dearth of resources available for undocumented students in our fields. We started PHD because we know from experience that no faculty, staff, administrators or student advisors have the information or expertise to advise us on our career paths. We want to increase awareness and support for pre-health undocumented students, and we want the ongoing support and encouragement of a community of individuals with similar aspirations and challenges.

We provide answers about graduate level education in disciplines including, but not limited to: medicine, dentistry, nursing, public health, and scientific research. We also share relevant internship and job opportunities.

We believe that motivated undocumented young people possess invaluable experience from having overcome significant obstacles and living in underserved communities. When allowed to put these experiences into practice through meaningful work, undocumented young people can help meet the rising demand for a diverse healthcare workforce. We strive to convince graduate and professional schools to adopt nondiscriminatory policies and attitudes toward students with complex immigration circumstances.

Pre-Health Dreamers is led by New, Denisse, and Angel—recent college graduates from San Francisco State University and UC Berkeley, and former E4FC New American Scholars. We are sponsored by Educators for Fair Consideration (E4FC) and receive financial support from The Leslie Family Foundation and The Werner-Kohnstamm Family Fund.

“Immigration status should not exclude anyone from pursuing their dreams of higher education, achieving their career goals, and contributing to their communities.”
About Our Guide

After conversations with many medical school officials, supportive allies, current and graduated undocumented medical students, we created this document in order to answer questions that may come up when you are considering your path into medicine and hope this can guide can answer your questions.

Q 1. Can undocumented students take the MCAT?

Yes! For those who are unfamiliar with the Medical College Admissions Test (MCAT), it is an exam that all prospective medical school applicants must take. The exam tests you on a variety of science subjects as well as verbal reasoning. For more information visit:

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

When registering for the MCAT you are eligible to be assigned a free placeholder social security number (SSN) to use for registration purposes. You can call the AAMC, who administers the MCAT (Phone: 202-828-0400), and let them know you don’t possess a SSN, and they will assign you an identification number (you don’t need to reveal your status). This assigned identification number is also used with your AMCAS application (generic application to apply to medical school) for purposes of your identification.

What information will I need to bring on test day?

When you walk into your testing site you will need to show at least one form of government-issued identification to take the exam. A foreign unexpired passport should suffice. You can also use a state-issued ID or driver’s license if you have one. To be sure you can call beforehand to make sure the identification you will be using is acceptable. It is important when you register online for the exam that you enter your name EXACTLY as it appears on the ID you will be using on test day. For example, if on your passport you have two last names listed and only use one for school documents, include both last names when you register for the MCAT. If the two don’t completely match, you may be denied entrance into the exam and will not get a refund.

Q 2. What should be my timeline for applying to medical school?

This really varies from person to person and being undocumented doesn’t significantly change how you should prepare for medical school. A good recipe for all is to give yourself plenty of time to study for the MCAT, fill out the medical school application, write a strong personal statement on top of finishing all the required prerequisite courses and taking time to build yourself professionally to become a
competitive applicant. However, we specifically advise students to submit their medical school application early in the cycle. This is because medical schools may encounter unforeseen obstacles with your application and need to contact other individuals to resolve the problem, which can take substantial time. If you submit your application late in the cycle, it may be too late for staff to take the necessary steps to ensure your application is processed and receive the maximum possible consideration. We suggest submitting your application in July and strongly caution not sacrifice the quality of your application by rushing to turn it in by this month.

In addition to this, you should be very selective of the schools you are applying to because you only want to spend your energy and money on programs that you will actually consider attending (see Question 5 below for more information).

For sample timelines you can visit:

- Timeline for Application/Admission to Medical School by AAMC:
  https://www.aamc.org/students/download/175214/data/timeline.pdf

- 2013-2014 Medical School Application Timeline by prehealthadvising.com:

- Medical School Admissions Timeline by Princeton Review:

Q3. What are medical schools’ policies on accepting undocumented students?

Some medical schools accept undocumented students and others do not. Finding out whether you qualify for admissions may be burdensome. Most of the time you will not get a simple “yes” or “no” answer. The answer you receive greatly depends on the person you ask and many medical schools do not have a “policy” as they might not have heard of undocumented students entering their medical school before. Many admissions offices are not familiar with legal policies affecting undocumented students and thus are not informed about the options available to you. If for example, you are residing in California, you may be eligible for financial aid through the California Dream Act (AB 130 & 131), which applies to both undergraduate and graduate students in public colleges. If the person you are talking with seems unfamiliar with your situation, inform them to the best of your abilities of what your status allows and doesn’t allow you to do. Here’s a link to a good resource guide for CA residents:

http://www.e4fc.org/images/E4FC_FinAidGuide.pdf

Pre-Health Dreamers is working on a document to assist you with this process as well! We’ve begun making a list of medical schools that are “undocumented student friendly.” We will be posting it in the resources tab on our webpage. Please see Question 5 for additional strategies on choosing medical schools to apply to.

Also, don’t get discouraged if an admissions officer gives you a negative response. Try contacting administrators who work in the graduate diversity department of the school or others who might be more friendly and welcoming to diverse students such as the international office.

Q 4. What are common obstacles that undocumented students face pursuing medical school?

We have outlined four main obstacles for undocumented students who wish to pursue medical school.

1. Admission & Matriculation: Medical schools may officially discriminate undocumented applicants from entering their medical programs by only allowing U.S. citizens and permanent residents
(and sometimes international students) to be eligible for admission and making no exceptions for undocumented students. However, if a medical school does allow undocumented students to be admitted to their program, there may be some difficulty “matriculating” into the school. This means that although you have received an acceptance letter from a medical school, once you decide to attend the school, you may have difficulty becoming a registered student. This dilemma has come up at institutions where the medical school is a college that is housed within a larger university and therefore must follow the rules of matriculation set by the university. Some colleges do not have an “undocumented” category as a type of status for registration, most only have U.S. citizen, permanent resident, and various type of visa holders. In some cases, students have to petition to be considered an “international student” in order to matriculate at the school. You can ask questions such as the following to schools you are interested in: “Will I have a difficult time registering at your school because of my undocumented status?” and, “Is there a category that I fall under with your registration office?”

There have been various medical schools that have expressed their support for undocumented applicants and they will consider them for admissions. For example, Loyola Stritch School of Medicine in Chicago has updated their eligibility requirements to include youth who are eligible for Deferred Action for Childhood Arrivals.

http://www.stritch.luc.edu/admission

Many other schools have verbally said that they welcome undocumented students at their school. Though all schools have not established a streamlined way for undocumented students to matriculate at their respective schools, if the school has expressed support for you, it’s a good sign that they will help you overcome obstacles that may come up when becoming a registered student.

2. **Financing Medical School**: Financing medical school is a huge obstacle regardless of your immigration status. Students graduate from medical school with large debt because of the high cost of medical school. We would like to inform you of how students traditionally finance medical school in order to better understand your obstacles as undocumented. Medical schools create financial packages for their students that consist of a combination of private scholarships, federal loans, family contributions and institutional aid. Undocumented students are not eligible for federal loans and in some schools are eligible for institutional aid in the form of private scholarships. Depending on the financial resources of the school and financial need of the student, students may receive generous private scholarships. As a rule of thumb, private schools have more financial resources to offer low-income students than do public schools. Private schools in general are also less restricted on who they can award scholarships to because they are not funded by public dollars that often times require U.S. citizens and permanent residents to be recipients. The Medical School Admissions Requirement (MSCAR) Guide has comprehensive information on medical schools such as which offer institutional aid to their students, the average debt of graduating students, and other relevant information. You can purchase a one-year online subscription, e-book or print version at:

https://www.aamc.org/students/applying/requirements/msar/

We recommend applying to private schools unless you are applying to public schools in the state in which you reside and there are in-state tuition policies for undocumented students. For more information on in-state tuition policies you can visit:

http://www.e4fc.org/images/E4FC_Fact_Sheet.pdf
http://www.nilc.org/basic-facts-instate.html
Because undocumented students do not qualify for federal aid, if a school you are interested in heavily relies on federal aid to finance the education of their students, this will be a huge obstacle. Moreover, medical schools will calculate an “estimated family contribution” and given the financial resources and income of you and your family, they will expect you to contribute or not contribute financially to your education. Though financing a medical education may seem impossible, it can be done. Please see Question 11 for how students fund medical school.

3. Residency Programs: Medical students enter residency programs after they have completed four years of medical school. Residency programs are very different than medical school programs because you are no longer considered a traditional student; you are an employee of the hospital you work in and are considered a physician in training. During this time, trainees will practice under the full supervision of a licensed physician for a duration of anywhere from 2-7 years (depending on the specialty). For example, a person who has received a medical degree and wants to become a surgeon needs additional training and will receive it through surgery residency programs. Residency programs present a great obstacle for undocumented students because they must be eligible for employment. Under the new DACA program, we anticipate that those who have received work authorization will have no problem being hired by hospitals and are able to complete residency programs.

4. Becoming a licensed physician: In order to become a licensed physician, you must pass several licensing exams during medical school (Step 1 and Step 2 of the US Medical Licensing Examination) and a final exam during your residency training (Step 3). Undocumented students in medical school have not expressed having trouble taking these exams, however we recommend that you contact your state licensing board in order to verify if you will be eligible for a license after completing Step 3. We have received positive comments from the Medical Board of California, the CA physician licensing entity, that physicians are eligible for licensing as long as they have completed the required training, have work authorization and a SSN. This means that you must have received Deferred Action for Childhood Arrivals (DACA) in order to become a licensed physician.

Q 5. As an undocumented applicant, how should I select which schools to apply to?

There are various ways undocumented students can be selective of the schools they apply to. Aside from the traditional factors applicants look at (class statistics, course selection, class size, ranking etc.) there are several factors undocumented students can additionally take into consideration.

Public v. Private: As discussed above, private schools in general have less restriction on where they can allocate funds because they do not have to adhere to strict guidelines set by state and federal funding. Private schools in general offer more funding to their low-income medical students. In fact, we recommend only applying to private schools unless they are public schools in a state where you have established residence and there are policies in your state that allow for in-state or reduced tuition for undocumented students.

International pool: It is useful to look for schools that accept international students because international students face some of the same barriers that undocumented students face. International students cannot receive state or federal financial aid just as undocumented students (with the exception of some states). Also, many international students do not possess a SSN for purposes of background checks and other uses and being international restricts their funding options for scholarships and grants. Given these similarities, many students will make a list of schools that accept international students and apply to those schools hoping they will overcome these barriers as well. A
medical school’s international office might be useful place to visit and inquire as to how international students finance medical school. Also, you can find on the individual school’s website and in the MSAR more information about each school’s policy on admitting international students and how, in general, students finance medical school.

However, we recommend expanding your options and also apply to schools that do not accept international students. This is because there may be fewer obstacles associated with admitting undocumented students than international students. Medical schools have many strict regulations to comply with when admitting and matriculating international students. For example, schools must have an international student office to support students, comply with legal regulations on international student visas, verify foreign diplomas and transcripts, and run background checks on international students. Though a school may not have the resources to support the admission of international students they may be able to admit undocumented students.

Friendly and welcoming school/staff: Many of you have already experienced this at the undergraduate level, but how friendly and welcoming staff are to you makes a big difference! Feeling supported by the school is crucial for undocumented students because you know that you have a team on your side no matter what obstacles come up. Some ways that schools can express their support to you is listening to you with an open mind, offer to help you find resources (help you brainstorm on how to finance the school, look for scholarship options), be your advocate when communicating with other departments such as the registrar office and financial aid office, willing to learn about issues relevant to you as an undocumented applicant, and genuinely seem caring and interested in you. You will have a sense of security during your years as a medical student knowing that you have staff on campus that support you.

Diversity of student the student body: Adapting to a new school in a new environment can be very challenging especially as an undocumented student. Feeling that your classmates support you is also crucial to staying mentally healthy when you’re taking a rigorous and challenging coursework in school. If you are at a school with a small proportion of students with your similar socioeconomic status, national origin, cultural practices and background you may feel out of place and alone. Many students of color choose schools that wish to increase diversity in their student population. However, this doesn’t mean that you should only apply to schools that fit your profile, it means that you have to think about which school environment will be a good fit for you. There are places on campus that you can find that make you feel comfortable and welcomed such as a multicultural center, campus groups, athletic groups, religious and graduate student groups.

State’s Political Stance on Undocumented Immigrants: This refers to the current mood, opinions, and political climate around immigration and undocumented individuals in the state. If you are looking into medical schools outside of your state, it is important to get an overall sense of each state’s political climate. Here are some questions to investigate: What are state policies in support of or against undocumented immigrants? Can individuals obtain a license? Are there in-state tuition policies for youth? Have there been incidents of racial profiling and other anti-immigrant actions covered in the local media? Do police officials collaborate with immigration under the secure communities program? For more information on secure communities please visit (from the National Immigration Forum):


It is important to gather this information because you will be residing in this state for the duration of medical school and you want to feel safe doing
activities such as driving, socializing with friends, and travelling in and out of the state without feeling targeted. Also, it is important to think about family and friends who do not have legal status and if they will feel safe visiting you.

Undocumented medical students have expressed taking into consideration a combination of the factors mentioned above with a strong emphasis on the international pool. Your individual situation will determine which factors mentioned above will weigh more heavily. However, we emphasize that everyone only apply to schools that they will seriously consider attending. Unfortunately undocumented students do not have the luxury of applying to a wealth of schools due to financial constraints.

Q 6. Should I talk about or reveal my undocumented status in my application?

We do not advise anyone to lie on his or her application. You can omit information on your personal statement and application but that said we actually encourage you to be honest about yourself, your immigrant story, and your experiences. But if you’re not used to revealing your experiences as undocumented it can be frightening to openly express your feelings on paper. It can be a very tough decision to make. Now first, let’s dive into some pros and cons of revealing your status on your personal statement.

Pros

(+) If being undocumented has played a significant role in your desire to pursue medicine, then it can be advantageous to discuss relevant experiences in your personal statement. In doing so, you will be able to fully explain what experiences have shaped you and allowed for personal growth and the experiences that have made you prepared for and devoted to pursuing a career in medicine. Having persevered and overcome significant life obstacles and be in the position to apply to medical school as an undocumented student, you are a strong candidate for medical school, and are prepared to overcome the challenges that come during a medical training, but by omitting important information your essay will not completely reflect who you are as a person. When choosing which experiences to talk about, make sure to choose those that are relevant to your interest in medicine and have made a significant impact on you. Please do not feel that you have to share your entire life story.

Here are some points that you can talk about in your statement.

Being undocumented has:

- Made you a well-rounded student
- Made you culturally competent and sensitive to serve diverse populations
- Helped you stay focused, motivated, and passionate about medicine
- Will allow you to contribute significantly to the diversity of a medical school, and
- Taught you how to persevere in difficult situations.

(+) By being open and honest in your personal statement, you can then freely talk about those experiences during interviews. If you’ve practiced talking about those experiences on paper, then talking about them in person might not be so difficult. Also, whether or not you bring the topic up yourself, someone might ask you unexpected questions such as “How do you intend to finance medical school as an undocumented student?” and “Will your status present obstacles for you to complete your medical degree?”

If your interviewer doesn’t know that you are undocumented, this issue may not come up such as during “closed interviews” when the interviewer has not read your application prior to your interview. If these questions take you off-guard and you have not practiced an appropriate response beforehand, then this could throw you off during the rest of the
interview. Come prepared to answer questions related to your status even if you haven’t revealed it within your personal statement.

(+): Revealing your status will also greatly increase visibility of undocumented students interested in the medical field. Many medical schools have never been approached by undocumented students and thus do not have a lot of resources to offer you and they feel no urgency to get informed about the issues and policies that affect you. Educating faculty and staff about the issue can be burdensome on top of all of the work that applying to medical school requires. However, by talking about your status, and the policies and issues that are relevant to you either in your personal statement or when you are outreaching to medical schools, you will be paving the path for future students. The labor for each student will decrease over time and it will be because of your leadership, your resiliency and determination. Medical schools will feel an impetus to develop friendly admission policies, recruit undocumented applicants, get informed about policies and issues that directly impact you, and look for opportunities to help you succeed in your medical career.

Cons

(−): There is a possibility that you may be discriminated against by revealing your status if it is done in a way that presents more questions than answers for the reader on the Admissions Committees. Often times, these administrators will tend to think ahead and think cautiously about the implications that an individual’s undocumented status produces. In our experiences, schools raised concerns about whether or not completing clinical rotations, residency training, and if obtaining a physician’s license is possible.

(−): Talking about a sensitive topic is emotionally, mentally, and spiritually taxing. Sharing your experiences as undocumented and especially from times when you feel vulnerable can be very difficult to do. We recommend you take the time to make sure you have the resources and support to help you through the process.

An idea for those who are concerned about revealing their status is to reveal hardships related to your status, such as not qualifying for financial aid in college and not having access to health insurance, but not explicitly stating that you underwent these challenges because of your status. After being admitted to a program, you might then feel more comfortable explicitly revealing your status to your medical school since you have already been accepted.

How about revealing your status on other parts of the application?

We will discuss further below how we advise applicants to fill out the AMCAS application, but for now, we have one rule about filling out your application – **do not** lie about your immigration status. This means do not check that you are a permanent resident or U.S. citizen or are a visa holder unless you actually are one of these. Lying can also have many unforeseen consequences. For example, if you are admitted to a program and you lied about your immigration status, your acceptance may be revoked when the medical school finds out that you were not truthful in your application. Also, if you lie that you are an international student, the school will ask for verification of your student visa and other immigration documents. If you are indeed classified as an international student, this can put you at a great disadvantage because often times, there are limits to how many international students a school can admit and thus you will be competing for a limited amount of spaces.

Also, often times schools require for international students to demonstrate their financial resources to afford medical school because of the limited amount of funds available to international students. Lastly, if somehow you are able to evade the question in the application, and get accepted to a school without revealing your status, the topic will arise one way or
another such as if the school asks you to fill out a FAFSA application, ask for your SSN when matriculating, or ask for evidence of your status for other purposes.

Based on our experiences talking with undocumented medical students, they have all explicitly informed the school of their status.

Q.7. Does my DACA status change my ability to pursue medical school?

With the recent Deferred Action for Childhood Arrivals (DACA) program, certain eligible individuals can now apply for work authorization (which will come in the form of an employment authorization card), that can then be used to request a Social Security Number. DACA recipients are also protected from being placed into deportation proceedings. For more information please visit:

http://www.dhs.gov/deferred-action-childhood-arrivals

http://www.e4fc.org/dacafaqs.html

With these two items, undocumented DACA approved medical students are eligible to apply to residency programs and become licensed physicians. Moreover, DACA approved students can feel safe from deportation while completing their medical education and beyond. However, DACA status will not significantly affect your financial aid eligibility, nor will it address all the concerns that medical schools may have expressed. It is only a short-term measure, and a broad, inclusive immigration reform is needed.

Q 8. How do I fill out the AMCAS application?

The AAMC provides useful tips on filling out your medical school application, but here we would like to elaborate on inquiries that specifically relate to your status. Here is a link to the 2014 AMCAS instruction manual:


In the AMCAS application, there is only one question that directly asks about your status. In Section 3, you are asked about your Biographic Information. If you wish not talk about your status in other places in your application, you are only required to be forthcoming about your status with the Citizenship subheading under Biographic Information in your application.

1) Directions (from AMCAS instruction manual) for filling out Section 3, Biographic Information, Citizenship

Click No for citizen of the United States. If you have any type of visa or Permanent Resident status, then you are not a U.S. citizen. If you are currently applying for U.S. citizenship, but it has not yet been granted, you are not considered a U.S. citizen.

Select your country of citizenship and the type of visa you currently hold from the designated drop-down lists. If you do not currently hold a visa or have Permanent Resident status, select “None” from the drop-down list. If your visa type does not appear in the Visa Type drop-down list, select "Other" from the list and enter a visa description in the space provided.

If your application for Deferred Action for Childhood Arrivals (DACA) was approved by the U.S. Government and you wish to include this information in your AMCAS application, you may select “Other” from the list and enter comments in the space provided. You can write something such as “Deferred Action for Childhood Arrivals Recipient.”

If your DACA application is still in process or you are eligible but have not yet applied, we still advise...
you to select “Other” and comment about your immigration status but stay brief. We recommend writing something such as “Deferred Action Applicant,” or “Deferred Action Eligible.”

We advise you to keep your answers short and concise and not divulge unnecessary detail such as stating that you came to the U.S. unlawfully, have overstayed a tourist visa, etc. because it can potentially bring unnecessary attention to your immigration status and take away from the importance of the rest of your application.

Do not select Permanent Resident unless you currently possess a valid Alien Registration Receipt Card (Green Card). If you are currently applying for an Alien Registration Receipt Card, but it has not yet been granted, do not select Permanent Resident.

Please note that Citizenship status cannot be changed after submitting your application.

If you select “International” as a visa type, you will most likely distinguish yourself as an international applicant. We believe that by doing so you will run the risk of providing difficult barriers in admission. In general, U.S. medical schools sparingly offer admissions to international applicants because they are held to a different standard as a result of additional hoops they have to jump through with obtaining the appropriate visa and/or providing sufficient proof of income. Schools often require that admitted students show that they have significant financial resources to finance medical school before they can matriculate. International students are only eligible to receive funding through a few sources such as private loans and merit-based scholarships. Lastly, as mentioned previously, medical schools can revoke their acceptance if they find out you were not truthful about your immigration status on your application.

After the Citizenship subheading, you will be asked to fill information about your legal residence. This question simply seeks to obtain information about the state in which you have established residence for purposes of determining tuition costs and possibly if you are eligible for state-based scholarships or other financial aid as well as to gather general demographic information about applicants. Enter the state you reside in and type United States for Country. This question does not relate to your immigration status.

Note: You may only declare one state of legal residence in the AMCAS application even if you qualify for residency in more than one state (from AMCAS instruction manual).

3) Advice for filling out personal statement, Work/Activities section, and secondary applications

Aside from Section 3 of the AMCAS application, you can reveal your status in three additional places –through your personal statement, activities worksheet, and the Secondary application for medical schools.

In your personal statement, you can talk about your status (either explicitly or implicitly). It is important to keep in mind what revealing your status will allow you to show about yourself. If being undocumented has meant that you have had meaningful experiences in your life that show the obstacles you have overcome, or have helped shape your aspirations of pursuing medicine, you may strongly consider talking about it (see Question 6 for more information).

In the Work/Activities section, you can also talk about your status as it relates to volunteer, research, employment, and/or extracurricular activities you have had. Please keep in mind what revealing your status can show about yourself. If many of the activities you include relate to immigration reform activism, for instance, it may be more meaningful to explain your personal connection to the issue.
You can also choose to reveal your status to each specific school through the Secondary/Supplemental application (but not necessarily on the AMCAS primary application that goes to all of your schools). This would allow you to fine tune your application based on schools that you know are more supportive of undocumented applicants and schools that are not. You may not want to be so explicit about your status to schools that are not very friendly.

Q 9. Are there any programs that will help me cover medical school application fees?

For the primary medical school application the Association of American Medical Colleges (AAMC) has a Fee Assistance Program (FAP), for families with income of 300% or less of the Federal Poverty Line. Benefits from this program include: (1) reduced MCAT registration fees, (2) waived AMCAS fees for up to 14 schools, and (3) access to resources such as the MSAR publication as well as free MCAT preparation material. Unfortunately, the FAP currently requires that you be a permanent resident, a refugee/asylee, or a U.S. citizen; in other words, undocumented students are NOT eligible for the FAP at this time. However, we are hopeful that this program will open its eligibility criteria for undocumented students in the near future.

The good news is that for Secondary/Supplemental medical school applications, there ARE fee waivers offered by the specific institutions for your application. As an applicant, you can inquire about and request fee waivers when you are offered a Supplemental/Secondary application after you submit your primarily application, via e-mail. For some institutions, they will request financial information from you and your family (i.e. a copy of your federal income tax return, etc.) to be sent electronically. Once received and reviewed, schools will then agree to waive your fees if you are eligible.

Q10. How do undocumented students fund medical school? What are the options?

Funding medical school is a very big obstacle for undocumented students, however, in order to begin tackling this question it is extremely important to understand how medical schools determine a student’s financial eligibility, the costs associated with attending medical school, and how medical students traditionally finance their education in order to know what questions to ask as an undocumented applicant.

First, let’s look at the expenses associated with attending medical school:

- Books
- Tuition
- Health Insurance
- Housing
- Food
- Board Exams
- Mandatory Fees
- Other miscellaneous fees

According to a recent article released by the AAMC, the average cost of these items over four years is approximately $263,964 for private schools and $187,393 for public schools.

In order to determine a student’s eligibility for financial help, schools traditionally calculate the family’s estimated contribution (how much your family can contribute to your school fees) based on information determined from FAFSA (Free Application for Federal Student Aid). Often times, schools will also have a separate application for determining financial need for purposes of distributing their institutional awards.

For example,

<table>
<thead>
<tr>
<th>Total medical school related fees: $65,991</th>
<th>Estimated Family Contribution: $6,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student’s Financial Eligibility: $60,991</td>
<td>Estimated Family Contribution is determined by a</td>
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variety of factors including: family income, income taxes paid, family size, number of siblings in college, how much money you have in your savings and more. The more money a family can provide to finance the student’s education, the less money a student will need to “come up with” through outside scholarships, institutional aid, borrowing from a bank, etc.

Now, how do students traditionally pay for the rest that is not covered by family contribution? Usually through federal loans, institutional loans and scholarships (funding provided by the school itself), as well as outside scholarships and loans.

As an undocumented applicant, the first obstacle you may have to overcome is determining your need for financial aid (basically that you are low income and cannot cover all school fees and tuition yourself). Because many schools use FAFSA to determine students’ financial need you will have to look for alternative ways to prove your need because undocumented students cannot turn in the FAFSA form since it is a federal program.

Here are some ideas:

1. Use the free financial aid calculator, FAFSA4caster, provided by the FAFSA website:

https://fafsa.ed.gov/FAFSA/app/f4cForm?execution=faces1

This financial aid calculator will let you “calculate” how much money you would be eligible for in government loans if you were a U.S. citizen or eligible noncitizen (such as permanent resident).

FAFSA4caster also estimates how much money your family can contribute to your tuition given information such as how large your household size is, the value of your assets, if you are single or married, and other factors that impact your ability to finance your education.

2). Turn in your tax returns and/or your parents’ tax returns directly to the school’s financial aid office. Also, provide them with important information mentioned above that will help them have a better picture of your income and ability to finance your education. It might be helpful to fill this sheet out provided by the FAFSA website:


3). Ask the office if they can calculate your need “by hand” given the formula that FAFSA uses to come up with your family’s estimated contribution.

4). Ask your school if they have their own formula and/or application for determining financial need. They will most likely still ask for your tax returns as well as your parents’ and other pertinent information. Don’t be afraid to ask them what tax forms you will need to provide and let them know that this process is very unfamiliar for you.

Many schools have their own application for distributing their institutional aid such as the needs access application:

http://www.needaccess.org/Students/Student.aspx

Ask if you can substitute the FAFSA application for their institutional application such as a needs access application for purposes of determining your financial need.

Aside from determining your financial eligibility, you have the huge obstacle of financing your education. First, since you are not eligible for government loans, this eliminates a method most students use to help finance their school. However, you are eligible for institutional aid (though this might vary a bit school from school). What is institutional aid? Institutional aid is money that schools provide to students on the basis of income level, ethnic background, or merit—you do not have to repay this money, you can think of it as a scholarship the university awards you. Some schools award much more institutional aid than others, and thus students don’t need to borrow as much money
from the government and other sources.

Here are some very important questions to ask schools when you’re deciding which to apply to:

- Am I eligible for institutional aid?
- Is your institutional aid merit-based? Need-based? Racially or ethnically based?
- What is the maximum amount of institutional aid that I can receive given that I can prove my financial need for it?
- Does institutional aid cover housing and other expenses or just tuition?
- On average, how much institutional aid do your students receive?
- Is institutional aid guaranteed for all four years?
- Will my institutional aid be affected if I receive outside awards?
- If I am classified as an international student because of my status, will this affect my ability to receive institutional aid?

Aside from scholarship-type help from schools, they may also have loan programs. They themselves loan you money that you will eventually have to repay them. Here are a few more questions to ask on this topic:

- Am I eligible for institutional loans?
- How much can I borrow?
- When do I have to begin repaying the debt?
- What is the interest on the loan?
- If I am classified as an international student because of my status, will this affect my ability to participate in loan programs?

You can also ask if there are other loan programs that students use other than federal programs.

Aside from institutional aid and loans, you have the option of looking for private loans through banks or private lending corporations. However, this is not recommended. First, it might be difficult to convince the lender to let you borrow enough money to finance medical school and second, banks usually have very high interest rates and require you to begin repaying your loan immediately after graduating from medical school. This is not an ideal situation given that you probably won’t have the financial means to repay the loan after graduation.

Another option is to look for outside sources such as scholarships, personal loans through family or friends, and fundraising for your tuition. There is no formula for any of these options. You can ask schools for their list of external funding options and they may have scholarships that you can apply to (though it won’t be filtered for undocumented student friendly options). Here is a link to Stanford Medical School’s external funding options as an example:


If you have received any scholarships that helped you finance your bachelor’s degree, you can also ask the organizations/foundations if they would be willing to support you through your medical education and if you can re-apply to those scholarships. Moreover, schools will highly discourage any student from working during medical school because it will take time away from their studies and focus from school. We also strongly discourage employment as an option for financing school. Though many of you have worked throughout college to make ends meet, the stakes in medical school are much higher; you are training to become a physician and want to be the best doctor you can be. If your do not perform well in your classes, you might have to repeat courses and even the entire academic year and have to finance another year of medical school. You do not want to jeopardize your medical career. Moreover, your performance in medical school will greatly impact
your competitiveness when applying to residency programs. You do not want sacrifice your specialty of choice!

There also exist **loan repayment-forgiveness programs** that will help relieve your debt in exchange for working in underserved communities or certain specialty areas. Though you are not eligible for federally and state funded programs, there are various privately funded programs you can apply to.

Lastly, medical students often times participate in **research opportunities** that will allow them to partially finance their medical education. Please inquire individual schools about opportunities for medical students to participate in research.

Previous medical students we’ve talked to say they’ve used a combination of these options including personal loans from friends, outside scholarships, as well as institutional scholarships and loans. We highly encourage applying to schools that can offer you a substantial amount of institutional aid!