



FREQUENTLY ASKED Q&A: MEDICAL SCHOOL FOR PRE-MED UNDOCUMENTED STUDENTS ACROSS THE NATION

Updated: February 2021

TO LEARN MORE VISIT
[PHDREAMERS.ORG](https://phdreamers.org) OR FOLLOW US
ON SOCIAL MEDIA.

@PHDreamers



About Pre-Health Dreamers

Pre-Health Dreamers (PHD) is a rapidly growing information-sharing network and community of over 1000 pre-health undocumented students and their allies across the country. PHD investigates and shares information on career pathways for pre-health undocumented students and supporters that advocate for more progressive institutional and governmental policies for undocumented students.

Through the collaborative efforts and input from undocumented students and health professional careers in science and health, PHD has witnessed first-hand the shortage of resources available for undocumented students in our fields.

PHD was founded in 2012 because we knew from experience that no faculty, staff, administrators, or student advisors had 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 resources and information such as available internships, fellowships, financial assistance, and other vital information to empower undocumented students on their path to becoming health professionals.

We believe that motivated undocumented people possess invaluable experience from overcoming significant obstacles and living in underserved communities. When allowed to put these experiences into practice through meaningful work, undocumented individuals can help meet a diverse healthcare workforce's rising demand.

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 Yadira Ortiz, Executive Director, and Angeles Almaraz, Project Coordinator. PHD is proud to have our advisory committee Denisse Rojas, PHD Co-founder and 4th-year medical student, Dr. New Latthivongskorn, PHD Co-founder and first-year medical resident, and Katherine Gin, Director and Co-Founder of Immigrants Rising.

About Our Guide

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

Q 1. Can undocumented students take the MCAT?

Yes! The Medical College Admissions Test (MCAT) is an exam that all prospective medical school applicants must take. It would be best if you planned to take your MCAT in March or April, so you get your scores before applying. You have the option to delay, reschedule or cancel your MCAT if you feel you need more time to study or strengthen your performance. The MCAT can take 6 to 7 hours, based on breaks, so we recommend that you practice stamina. The exam tests you on a variety of science subjects as well as verbal reasoning.

The exam tests you on:

- Chemical and Physical Foundations of Biological Systems.
- Critical Analysis and Reasoning Skills.
- Biological and Biochemical Foundations of Living Systems.
- Psychological, Social and Biological Foundations of Behavior.

Scores range from 472 to 528, with an average of 506.4 in the 2020-2021 application cycle. For more information, visit: <https://www.aamc.org/students/applying/mcat/>

What information will I need to bring on test day? When registering for the MCAT, you can be assigned a free placeholder social security number (SSN) to use for registration purposes if you do not have an SSN. You can call the AAMC, who administers the MCAT (Phone: 202-828-0400) and let them know you don't possess an SSN, and they will assign you an identification number (you don't need to reveal your status). The given identification number will be used to apply to medical schools and for purposes of identification.

When you walk into your testing site, you will need to show at least one form of government-issued identification to take the exam. An Employment Authorization Card or unexpired foreign passport should suffice. Contact your local consulate to check how you can apply for an unexpired passport! You can also use a state-issued ID or driver's license if you have one. To confirm, you can call beforehand to verify the identification you will be using is acceptable. It is essential that when you register online for the exam that you enter your name EXACTLY as it appears on the identification card you will be using on test day. For example, if you have two last names listed on your passport 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?

A timeline will vary 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:

- 1) give yourself plenty of time to study for the MCAT (typically 3-6 months)
- 2) fill out the medical school application
- 3) write a strong personal statement
- 4) finish all the required prerequisite courses and
- 5) take time to build yourself professionally to become a competitive applicant. However, we expressly advise students to submit their medical school applications early in the cycle. Medical schools may encounter unforeseen obstacles with your application and may need to contact you to resolve the problem, taking the substantial time.

Submitting your application late in the cycle may not provide enough time 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 May – July. Turning it in with ample time will allow you additional time to start working on your secondary application early.

We strongly caution not to sacrifice your application's quality by rushing to turn it in by this timeframe. If you believe your application is not strong enough, take time to search for advisors' assistance to strengthen your application. 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 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://students-residents.aamc.org/applying-medical-school/article/participating-medical-schools-deadlines/>

Medical School Admissions Timeline by Princeton Review

<https://www.princetonreview.com/med-school-advice/admissions-timeline>

Getting into Medical School: The Premed Timeline

<https://medicalschoollhq.net/getting-into-medical-school-the-timeline/>

Q 3. 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 will depend on the person you ask. Many medical schools do not have a "policy" as they might not have heard undocumented students entering their medical school before. Many admission offices are not familiar with legal policies affecting undocumented students and thus are not informed about the options available to you.

Suppose, for example; you are residing in California. In that case, 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 useful resource guide for CA residents:

https://immigrantsrising.org/wp-content/uploads/Immigrants-Rising_Quick-Guide-to-College-Access.pdf

Supporting Medical Students and Residents With DACA Status

<https://www.aamc.org/news-insights/supporting-medical-students-and-residents-daca-status>

We encourage you to start reaching out to staff and administrators at your school of interest early. Try contacting administrators who work in the school's graduate diversity department or others who might be more friendly and welcoming to diverse students, such as the international office. Taking this step is vital since we have found that many staff may not be familiar with undocumented students' needs pursuing professional health programs.

Even more, you will find that at some institutions, they assign the international office as the department that can best serve undocumented students. These campuses may also be the ones who consider undocumented students as international during the admission process; however, we warn that international departments may not have all the resources that you may need to enroll and receive the necessary resources successfully.

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.

Admission & Matriculation: Medical schools may have discriminatory admission requirements for undocumented applicants and only allow U.S. citizens, permanent residents, and occasional international students. However, if a medical school does accept undocumented students to their program, the matriculation process may be challenging to navigate. When you are admitted to a medical school and decide to attend, you may have to gather the support you need to pay tuition and find holistic support. Often, medical schools must follow the rules of the institution that house them, which makes it difficult for them to change processes and requirements quickly.

Even more, some colleges do not have an "undocumented" category as a type of status for registration; most only have U.S. citizen, permanent residents, and various types of visa holders. In some cases, students have to petition to be considered an "international student" to enroll. You can ask the following questions to the schools that 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?"

Various medical schools have expressed their support for undocumented applicants, and they will consider them for admission. For example, Loyola Stritch School of Medicine in Chicago has updated their eligibility requirements to include youth eligible for Deferred Action for Childhood Arrivals. <https://ssom.luc.edu/daca/>

Many other schools have verbally stated that they welcome undocumented students at their schools. However, not all schools have established a streamlined way for undocumented students to enroll at their respective schools. Still, 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. Starting these conversations with your school in advance is best, primarily because of tuition deadlines.

AAMC DACA Friendly Schools

https://aamc-black.global.ssl.fastly.net/production/media/filer_public/93/d5/93d5450d-1070-4fb5-8875-04c28f340db6/01-msar_daca_policies_2020.pdf

Financing Medical School: Financing medical school is a considerable obstacle regardless of your immigration status. Students graduate from medical school with a large debt due to the high cost of medical school. We want to inform you of how undocumented students traditionally finance medical school. Medical schools create financial packages for their students, consisting of private scholarships, federal loans, family contributions, and institutional aid.

Undocumented students are not eligible for federal loans, but in some schools, they may be eligible for institutional aid in the form of scholarships or grants. Depending on the school's financial resources and the student's financial need, students may receive generous private scholarships. As a rule of thumb, private schools have more financial resources to offer low-income students than public schools. Private schools are also less restricted on who they can award scholarships because they are not funded by public dollars that often require U.S. citizens and permanent residents to be recipients.

The Medical School Admissions Requirement (MSAR) Guide has comprehensive information on medical schools, such as who offers 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 your schools of choice, including private schools and public schools in the state in which you reside. Search for in-state tuition policies for undocumented students at public institutions. For more information on in-state tuition policies, you can visit <https://www.nilc.org/issues/education/basic-facts-instate/>.

Because undocumented students do not qualify for federal aid, if a school you are interested in heavily relies on federal assistance to finance their students' education, this will be a considerable obstacle. Moreover, medical schools will calculate an "estimated family contribution." Given your family's financial resources and income, 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 a medical school.

Residency Programs: Medical students enter residency programs after they have completed four years of medical school. Residency programs are very different from medical school programs because you are considered an employee of the hospital you work in and are considered a physician in training, not a student. During this time, trainees will practice under the full supervision of a licensed physician for 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 surgical residency programs. Residency programs present a tremendous obstacle for undocumented students because they must be eligible for employment. Under the DACA program, we anticipate that those who have received work authorization will have no problem with a hospital hiring them, and they can complete residency programs.

Undocumented individuals without employment authorization and Social Security Numbers (SSN) may have difficulty finding residency experiences since they are categorized as employees. Since residents are on the payroll and receive benefits, programs may not provide you a spot in their residency programs. However, there may be other opportunities for you in the healthcare sector once you complete medical school. Please contact PHDreamers for more information.

Becoming a licensed physician: 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 to verify if you will be eligible for a license after completing Step 3.

In California, SB 1159, which authorizes an applicant to provide, and a licensing board to accept, a federal taxpayer identification number (ITIN) in place of a social security number (SSN) in applying for a professional license in California. This bill would ensure that otherwise eligible individuals can obtain a professional license and not be denied a license based solely on their immigration status.

For more information on legislation regarding professional licenses for immigrants, visit:

Professional and Occupational Licenses for Immigrants

<https://cliniclegal.org/resources/state-and-local/professional-and-occupational-licenses-immigrants>

(If you do not see your state in the article, please contact PHDreamers for further advice and possible advocacy support)

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 in which they chose to apply. Aside from the traditional factors applicants look at (class statistics, course selection, class size, ranking, etc.), undocumented students can also consider several factors.

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. We recommend you research private schools and not omit them merely because of their tuition. Also, seek to see if there may be 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 since 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 (except for some states). Many international students do not possess an SSN for 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.

A medical school's international office might be an excellent place to visit and inquire about how international students finance medical school. You can also 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. There may be fewer obstacles associated with admitting undocumented students than international students. Medical schools have many strict regulations to comply with when permitting and enrolling international students. For example, schools must have an international student office to support students, comply with legal restrictions 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 international students' admission, they may 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 is 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.

Schools can express their support to you by:

- 1) listening with an open mind,
- 2) offer help to find resources (help you brainstorm on how to finance the school, look for scholarship options),
- 3) be your advocate when communicating with other departments such as the registrar office and financial aid office
- 4) willing to learn about issues relevant to you as an undocumented applicant, and
- 5) 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 supports you.

Diversity of student the student body: Adapting to a new school in a new environment can be challenging, especially as an undocumented student. Feeling that your classmates support you is also crucial to staying mentally healthy when taking rigorous and challenging coursework in school.

If you are at a school with a small population of students with 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 state's current mood, opinions, and political climate around immigration and undocumented individuals. If you are looking into medical schools outside of your state, it is essential 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 professional license? Can individuals get a driver's 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 safe communities, please visit the following resources:

National Immigration Forum

<https://immigrationforum.org/article/fact-sheet-immigrant-access-to-higher-education/>

State Laws Providing Access to Driver's Licenses or Cards, Regardless of Immigration Status

<https://www.nilc.org/issues/driverslicenses/dlaccess toolkit2/#table>

State Laws and Policies

<https://www.nilc.org/issues/education/eduaccess toolkit/eduaccess toolkit2/>

It is essential to gather this information because you will be residing in this state for medical school duration. You want to feel safe doing activities such as driving, socializing with friends, and traveling in and out of the state without feeling targeted. It is also essential 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 a combination of the factors mentioned above with a strong emphasis on the international pool. Your situation will determine which factors discussed above will weigh more heavily.

However, we emphasize that everyone only applies to schools that they will seriously consider attending. Unfortunately, undocumented students may 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 encourage all applicants to be honest in their applications. You can be selective of the information you provide in your personal statement and application, but that said, we encourage you to be honest about yourself, your immigrant story, and your experiences. If you are not used to discussing your experiences as undocumented, it may not be very comforting to express your feelings on paper openly. We understand it can be a callous decision to make. Below is outlined some of the pros and cons of revealing your status on your statement:

Pros

(+) If being undocumented has played a significant role in your desire to pursue medicine, it can be advantageous to discuss relevant experiences in your personal statement. In doing so, you will thoroughly 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. You are prepared to overcome the challenges that come during medical training, but by omitting critical information, your essay will not wholly reflect who you are as a person. When choosing which experiences to talk about, make sure to select those 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 statement, you can 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 questions such as "How do you intend to finance medical school?" and "Are there any present obstacles for you to complete your medical degree?"

If your interviewer doesn't know that you are undocumented, they may ask questions that may put you in a challenging situation. If these questions take you off-guard and you have not practiced an appropriate response beforehand, this could throw you off during the interview. Come prepared to answer questions related to your status, even if you haven't revealed it within your statement.

(+) Revealing your status will also significantly increase the visibility of undocumented students interested in the medical field. Undocumented students have never approached many medical schools. They 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 problem 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 relevant to you either in your statement or out-reaching to medical schools, you will be paving future students' path. The labor for each student will decrease over time, and it will be because of your leadership, 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 your application may be placed on hold or denied if it presents more questions than answers for the reader on the admissions committees. These administrators will often 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 obtaining a physician's license is possible.

(-) Talking about a sensitive topic is emotionally, mentally, and spiritually taxing. Sharing your experiences as undocumented, especially 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 concerned about revealing their status is to tell 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 feel more comfortable explicitly revealing your medical school status.

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

We will further discuss 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. Please make sure that you do not check that you are a permanent resident or U.S. citizen or are a visa holder unless you are one of these. Lying can also have many unforeseen consequences. For example, if a program admits you, your acceptance may be revoked when the medical school finds out that you were not truthful in your application. If you lie that you are an international student, the school will ask to verify your student visa and other immigration documents. Also, being classified as an international student can put you at a significant disadvantage because often, there are limits to how many international students a school can admit. Thus, you will be competing for a limited amount of space.

Also, schools require international students to demonstrate their financial resources to afford medical school because of the limited funds available to international students. Lastly, suppose you can evade the question in the application and get accepted to a school without revealing your status. In that case, 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 enrolling, 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 2012 Deferred Action for Childhood Arrivals (DACA) program, specific eligible individuals can apply for employment authorization (which will come in the form of an employment authorization card) and request a Social Security Number. DACA recipients can apply to renew their employment authorization and are protected from being placed into deportation proceedings.

For more information, please visit: <https://www.dhs.gov/deferred-action-childhood-arrivals-daca>

With employment authorization and an SSN, undocumented DACA-approved medical students can 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 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 we would like to elaborate on inquiries that specifically relate to your status. Here is a link to the 2020 AMCAS instruction manual:

https://aamc-orange.global.ssl.fastly.net/production/media/filer_public/14/6f/146f366e-d54a-4792-9870-ffe451b2e473/aamc-2020-amcas-applicant-guide041119.pdf

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. Suppose you wish not to talk about your status in other places in your application. In that case, you are only required to be forthcoming about your status within the Citizenship subheading under Biographic Information in your application.

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

If you are not a U.S. citizen, select No. Select your country of citizenship and the type of visa you currently hold from the designated drop-down lists. The options are Adjustment of Status; DACA; Exchange visitor/student (J1); None; Other; Permanent Resident; Refugee/Asylum; and Student (F1).

If you currently do not hold a visa or have Permanent Resident status, select "None" from the drop-down list. If your visa type is not listed, select "Other" and enter a visa description in the space provided. Be sure to choose the citizenship status you have been officially granted; do not select a type in which you are currently an applicant.

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

If you do not have DACA and 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 international applicants access because they are held to a different standard due to additional hoops they have to jump through with obtaining the appropriate visa or providing sufficient proof of income. Schools often require that admitted students show significant financial resources to finance medical school before they can enroll. International students can only 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.

Comments on filling out Section 3, Biographic Information, Legal Residence

After the Citizenship subheading, you will be asked to fill in information about your legal residence. This question seeks to obtain information about the state in which you have established residence to determine tuition costs and possibly if you are eligible for state-based scholarships or other financial aid and gather general demographic information about applicants. Enter the state you reside in and type the 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).

Advice for filling out the 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 statement, you can talk about your status (either explicitly or implicitly). It is essential to keep in mind what revealing your status will allow you to show about yourself. If being undocumented has had a meaningful impact in your life that shows 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 related to volunteer, research, employment, or extracurricular activities you have had. Please keep in mind what revealing your status can show about yourself. If any of the activities you include relate to immigration reform activism, it may be more meaningful to explain your 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 in 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) if your family in 2019 had a total family income of 400 percent or less than the 2019 national poverty level for that family size. Benefits from this program include (1) reduced MCAT registration fees, (2) Complimentary subscription to the Medical School Admission Requirements online database following account activation, and (3) Waiver for all AMCAS fees for one (1) application submission, covering up to 20 medical school submissions (\$949 value), submitted by December 31, 2021.

Deferred Action for Childhood Arrivals (DACA) recipients or persons awaiting refugee or asylee status approval by the U.S. government and have a U.S. Employment Authorization Document (EAD card) are eligible for the Fee Assistance Program.

In the 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 submitting your primary application via email. Some institutions 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.

A few schools will agree to waive fees upon your inquiry and do not request to see financial documents. Do not be afraid to ask!

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

Funding medical school is a massive obstacle for undocumented students. To tackle this obstacle, it is essential 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 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.

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). Schools will often have a separate application for determining the financial need to distribute their institutional awards.

For example,

Total medical school related fees: \$65,991
- Estimated Family Contribution: \$6,000

Student's Financial Eligibility: \$60,991

Various factors, including family income, taxes paid, family size, number of siblings in college, how much money you have in your savings, determine Estimated Family Contribution (EFC). 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) and outside scholarships and loans.

As an undocumented applicant, the first obstacle you may have to overcome is determining your need for financial aid. Because many schools use FAFSA to determine students' financial needs, 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:

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

<https://fafsa.ed.gov/FAFSA/app/f4cForm?execution=e 1s1>

This financial aid calculator will allow you to “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 the amount of money your family can contribute to your tuition based on how large your household size is, the value of your assets, single or married, and other factors that impact your ability to finance your education.

1). Turn in your tax returns and your parents’ tax returns directly to the school’s financial aid office. Please provide them with the critical information mentioned above to better understand your income and ability to finance your education. It might be helpful to fill this sheet out provided by the FAFSA website:

<https://studentaid.gov/sites/default/files/2021-22-fafsa.pdf>

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

3). Ask your school if they have their formula 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 unfamiliar.

Many schools have their own application they use to distribute their institutional aid. Ask if you can substitute the FAFSA application for their institutional application, such as a needs access application, to determine your financial need.

Aside from determining your financial eligibility, you have the massive obstacle of financing your education. First, since you are not eligible for government loans, this eliminates a method most students use to help fund their school. However, you are eligible for institutional aid (though this might vary slightly from school to school).

What is institutional aid? Institutional aid is money that schools provide to students based on 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, lenders may not be able to let you borrow enough money to finance medical school. Second, banks usually have very high-interest rates and require you to begin repaying your loan immediately after graduating from medical school.

Even though we don't recommend private loans, this is the only solution for some students. We encourage you to research before jumping into a decision without getting informed.

For more information regarding private loans for undocumented students and loan calculators: <https://studentloanhero.com/featured/daca-financial-aid-dreamers-paying-college/>

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 PHDreamers scholarship list:

https://docs.google.com/spreadsheets/d/1q-ka0BAzfenJ92Feikx_AjF3BpqFNN-eFvlymdv2q8/edit#gid=839553668

Suppose you have received scholarships that helped you finance your bachelor's degree. In that case, 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 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 you do not perform well in your classes, you might have to repeat courses and even the entire academic year and 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 to 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 funded programs, there are various privately funded programs you can apply to.

Health Professions Education Foundation (HPEF)

<https://oshpd.ca.gov/loans-scholarships-grants/hpef-main/>

Loan Repayment Programs

<https://oshpd.ca.gov/loans-scholarships-grants/loan-repayment/>

Lastly, medical students often participate in research opportunities that will allow them to partially finance their medical education. Please inquire with 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!

For more information please contact Yadira Ortiz, Executive Director, at yadi@phdreamers.org or Angeles Almaraz, Project Coordinator, at angeles@phdreamers.org