



Medical School Q&A

UNDOCUMENTED STUDENTS PURSUING MEDICINE

November 2023



About Pre-Health Dreamers

Pre-Health Dreamers (PHD) promotes a culture of inclusion in higher education and healthcare by working with institutions to establish equitable holistic support and processes for undocumented communities.

PHD empowers and equips students to skillfully use their voices to create a meaningful connection with higher education and professional programs. Based on experience, we understand the shortage of resources available for undocumented individuals pursuing health-related careers.

PHD wants to increase awareness and support for pre-health undocumented students. We research and provide answers about graduate-level education in disciplines including, but not limited to, medicine, dentistry, nursing, public health, and scientific research. We raise awareness and advocate so graduate, and professional schools adopt nondiscriminatory policies and procedures for students who are undocumented and who have or may not have DACA or TPS.

Pre-Health Dreamers is led by Yadira Ortiz, Executive Director, and Rocio Muñante Navaro, Network and Training Manager. PHD is proud to have our project advisory committee, Denisse Rojas, MD, MPP, New Latthivongskorn, MD, MPH, and Eddie Ramirez, DMD.

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About PHD's Medical School Q&A Guide

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

Q 1. Can undocumented students take the MCAT?

Yes! The Medical College Admissions Test (MCAT) is a required entrance exam for all prospective medical students. Taking your MCAT before March or April is best, so you receive your scores with ample time before applying. Taking your MCAT earlier will also give you time to retake the exam if you are unsatisfied with your scores. You can delay, reschedule, or cancel your MCAT if you need more time to study or strengthen your performance. The MCAT can take 6 to 7 hours, so we recommend practicing stamina. The exam tests you on a variety of science subjects.

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.

Each section has 53-59 questions. The average MCAT score for all test-takers in 2023-2024 was 501.3. For more MCAT data, visit: aamc.org/services/mcat-admissions-officers/resources/percentile-ranks

What information will I need to bring on test day?

If you do not have a Social Security Number (SSN) through DACA or TPS, you can be assigned a 9-digit placeholder when registering for the MCAT. Call the AAMC, which administers the MCAT ([Phone: 202-828-0600](tel:202-828-0600)), and inform them that you don't possess an SSN, and they will assign you an identification number; you do not have to reveal your status. In the U.S., various international visas exist in which students do not hold a social security number, so the AAMC will not question you. You can use the identification number provided to apply to medical schools.

When you arrive at the testing site, you must show at least one form of government-issued identification to take the exam. An Employment Authorization Card (EAD) or unexpired foreign passport should suffice. Contact your local consulate to check how you can apply for an unexpired passport.



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

A timeline varies based on the individual. 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 (typically 3-6 months);
- Fill out the medical school application;
- Write a strong personal statement;
- Finish all the required prerequisite courses; and
- Take time to build yourself professionally to become a competitive applicant.

We advise students to submit their medical school applications early in the cycle (May-July). Since some programs have yet to admit a DACA/UnDACAmented student, they may place your application on hold until they figure out whether to process your application as a domestic or international student. The program may also delay your application because they may question how you plan to pay your tuition.

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 receives the maximum possible consideration. Also, turning it in with ample time will allow you additional time to start working on your secondary applications early.

Please take your time to complete your application. If you need to strengthen your application, seek an advisor's assistance. In addition, be selective of the schools you are applying to; you only want to spend your energy and money on programs 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://mec.aamc.org/msar-ui/#/landing>
- 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 students with DACA?

Some medical schools accept students with DACA, and others do not.

Visit the [AAMC's Medical School Admission Requirements™ \(MSAR®\) Report for Applicants and Advisors](#) to learn which medical schools accept DACA recipients.

Finding out whether you qualify for admission may take time and effort. You will usually not get a simple "yes" or "no" answer from staff since many medical schools do not have a "policy" and have yet to admit their first undocumented student. If the program does not take DACA recipients or undocumented students without DACA, you are encouraged to contact administrators who oversee the program, such as the deans. You can also contact the officer or department of equity, diversity, and inclusion. They may have some leverage to change policies that block undocumented students.

Even more, you will find that some institutions assign the International Student Office as the department that best serves undocumented students. Seek their assistance, but also seek other departments that can help provide the holistic support you will need throughout your journey.

Identifying Support Systems and Resources for DACA Recipients and Undocumented Students Along the Medical School Continuum

<https://www.aamc.org/professional-development/affinity-groups/gsa/identifying-support-systems-and-resources-daca-recipients-and-undocumented-students>

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

We have outlined the obstacles undocumented students face when pursuing medical school.

Admission & Matriculation

Medical schools may have inequitable admission practices and requirements for undocumented applicants. If a medical school does accept undocumented students, the matriculation process may be challenging to navigate. When you are admitted to a medical school and decide to attend, you may have to seek the holistic support you need, including financial aid. Often, medical schools must follow the institution's rules that house them, making it difficult for them to change processes and requirements quickly.

Even more, some colleges are still determining if they should consider an applicant with DACA or who is UnDACAmented as domestic or international for registration and tuition purposes; most only have U.S. citizens, permanent residents, and various visa holders.

Email program administrators as you seek support and find answers. Here are some points you can add to an email to program administrators as you seek help:

"I would like to know if your school would consider my application domestic, in-state, out-of-state, international, etc.). Are there any documents I need to submit to the campus for residency, financial aid, and tuition purposes?"

"A pressing concern is the availability and my eligibility for need or merit-based financial aid. Does your school offer institutional fellowships or loans for students who are not citizens/permanent residents? Also, are there campus scholarships that I can apply for? What is the likelihood of receiving aid? Do you have a financial aid counselor familiar with undocumented students you can refer me to? Does your program depend a lot on federal funding for financial aid? "

Various medical schools allow applicants with DACA to apply, and they will consider them for admission; however, some schools will consider applicants without DACA.

However, not all schools have established a streamlined process for undocumented students to enroll at their respective schools. Many still need to develop financial support. 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. Contact the dean and the Office of Equity and Inclusion for answers and support—contact schools before applying (1 year in advance). Contact Pre-Health Dreamers for guidance on how to best connect with your prospective medical school.

To research which programs accept undocumented students with or without DACA, visit the AAMC DACA Friendly Schools list - <https://students-residents.aamc.org/media/7031/download>

Financing Medical School

Financing medical school is an 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: 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 through scholarships or grants. Depending on the school's financial resources and the student's financial needs, students may receive private scholarships.

We recommend applying to your schools of choice, including private schools and public schools in the state in which you reside. Both private and public schools vary in the support you will receive, especially regarding financial aid. Public schools are more affordable, but they may have fewer funding options. Private institutions may have more funding for scholarships and institutional support; however, you want to inquire early to see if that funding is available to undocumented students or if there are U.S. Citizen or Permanent Resident requirements. Remember that if a school you are interested in heavily relies on federal assistance to finance their student's education, you may hit significant obstacles due to your status.

Regardless, work with the school before applying and seek the key players who can help you strategize and advocate for support. Sometimes, students will find one stakeholder or knowledgeable person with leverage to help them find the needed resources.

Moreover, medical schools will calculate an Estimated Family Contribution (EFC). 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 more funding information.

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/>

Residency Programs

Medical students enter residency programs after completing medical school. Residency programs differ from medical school programs because you are considered an employee of the hospital and a physician in training, not a student. During this time, as a physician in training, you will practice under the full supervision of a licensed physician for 2-7 years (depending on the specialty). Residency programs present a tremendous obstacle for undocumented students because they must be eligible for employment. Under the DACA program, those who have received work authorization should have no problem with a hospital hiring them, and they can complete residency programs.

However, undocumented individuals without employment authorization and Social Security Numbers (SSN) may be unable to complete the residency experiences since they can not be employed in a “traditional fashion” or receive benefits. Undocumented individuals without employment authorization are encouraged to speak with advisors regarding their options if they can not complete residency training. Keep in mind that not all medical graduates enter a residency program. Some individuals do not match, and some decide to use their medical degree in other ways. Instead of patient care, some individuals pursue an entrepreneurship career as a public health officer, pharmaceutical consultant, medical writer or editor, medical translator, or medical consultant, or decide to go into medical and health services management.

Some individuals without employment authorization have chosen medicine regardless of the abovementioned obstacle. However, some individuals have decided on a different career path, such as nursing, physician assistant, dentistry, and physical therapy, since residency is only sometimes required for these programs.

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 yet to express 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.

Several states have laws allowing individuals to get professional licenses if they have DACA or an ITIN. For example, in California, SB 1159 provides an ITIN holder access to apply for professional licensure. For a list of states with similar laws, visit:

[Professional and Occupational Licensing for Undocumented Students](#)

www.phdreamers.org/licensure

Other resources are available to research whether or not your state provides professional licenses to DACA recipients or individuals with an ITIN.

Higher Ed Immigration Portal.

<https://www.higheredimmigrationportal.org/state/california/>



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 to which they choose 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, such as financial aid and supportive allies. Some schools will add to their website regarding their support for DACA recipients or students who are undocumented. You can use the following words to search for help on the school's website: DREAMERS, DACA, and Undocumented. Contact the individuals listed on these websites, if available, for more support.

Public v. Private Institutions

Private schools that have **existed for a longer time** may have more funding that allows for scholarships for students. Also, they may have fewer restrictions on where they can allocate funds because they do not have to adhere to strict guidelines set by state and federal funding. Private schools generally 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, research if there are policies in your state that allow for in-state or reduced tuition for undocumented students. Based on experience, schools may require U.S. Citizenship or Permanent Resident status. However, students and educators have advocated at schools to change these restrictions as long as the funding is not federal.

Public institutions have more restrictions on how they can use their funding. However, based on experience, some public schools have been more open to finding some funding for students and have allies that may be open to advocating for financial aid support.

Again, it will vary based on the size, years established, funding coming into the school, efforts led by administrators and stakeholders at the campus, and how much financial support you can find.

International Pool

It is helpful 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 undocumented students will list schools that accept international students and apply to those schools, hoping they will overcome these barriers.

A medical school's international office might be a starting point to visit and inquire about how international students finance medical school. You can also find more information on the school's website and in the MSAR about each school's policy on admitting international students and how, in general, students finance medical school.

However, we recommend expanding your options and applying to schools that do not accept international students, especially since undocumented students are not international students (do not have an F-1 visa).

Sometimes, 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 since they know they do not have to comply with procedures regarding international student visas.

Friendly and Welcoming Institutions

Many of you have already experienced this at the undergraduate level, but how warm and welcoming the staff is to you makes a big difference! The school's support is crucial for undocumented students because you know that you have a team on your side no matter what obstacles arise.

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's 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.

Adapting to a new school in a new environment can be challenging, especially as an undocumented student. You will have a sense of security during your years as a medical student, knowing you have staff on campus supporting you.

Feeling that your classmates support you is crucial to mental health in medical school. If you are at a school that is not diverse and you don't find individuals from a similar 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 you should only apply to schools that fit your profile. It means you must consider which school environment will suit you well. 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, and religious and graduate student groups.

State's Political Stance on Undocumented Immigrants

If you are moving out of state, you want to research the state's current mood, opinions, and political climate around immigration and undocumented individuals.

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 want to learn if, before moving, driving, socializing with friends, and traveling in and out of the state is safe for undocumented individuals. It is also essential to consider 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 above mentioned factors with a strong emphasis on the international pool. Your situation will determine which factors discussed above will weigh heavier. You must decide if and where you want to apply and where your money will be best utilized.



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

Talking about your status is your decision. You can be selective of the information you include in your personal statement. Your experiences, immigrant stories, and skills learned through those experiences may make you stand out from other applicants, especially if you explain why those experiences make you a great candidate for the program.

Here are examples to help you if you choose to speak about your status.

Being undocumented:

- 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
- Allowed you to contribute significantly to the diversity of a medical school and teach you how to persevere in difficult situations.

When choosing which experiences to discuss, select those relevant to your medical interest. Being undocumented and the journey of this community can be triggering to talk about. You do not have to focus on areas you don't feel comfortable with. Please do not feel that you have to share your entire life story or provide any experiences that were traumatic and that do not tie into your choice of pursuing medicine.

However, if being undocumented has significantly influenced your desire to pursue medicine, discussing relevant experiences in your statement can be advantageous. You can thoroughly explain what experiences have shaped you and allowed personal growth. You can also explain how these experiences have prepared you for a career in medicine.

If you are concerned about revealing your status, you can talk about hardships related to your status, such as not qualifying for financial aid in college, having to support the family in various ways, and not having access to health insurance. However, you do not have to explicitly state that you underwent these challenges because of your status. Based on the staff and administrators you meet and based on your comfort level as time progresses, you can then decide who and when to start telling individuals who can provide support about your status.

It is also important to note that any information you include in your statement will open the door for the readers and interviewers to ask follow-up questions. If you are not used to discussing your experiences as undocumented, you may feel uncomfortable expressing your feelings during the interview.

Things to keep in mind:

- You can freely talk about those experiences during interviews by being open and honest in your statement. If you've practiced talking about those experiences on paper, then talking about them in person might be more accessible. 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 to completing your medical degree?"
- Also, if your interviewer doesn't know 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 yet to practice an appropriate response beforehand, this could throw you off during the interview. Come prepared to answer questions related to your status, even if you have yet to reveal it within your statement.
- Revealing your status can increase the visibility of undocumented students interested in the medical field. Many medical schools have yet to work with their first undocumented student. Staff and administrators may have limited resources to offer you, and they may feel they cannot establish resources, especially financial support. This will leave you feeling as if you either can't continue in your medical school journey OR feel that you have to be the one to advocate.
- Advocating and educating faculty and staff about the needs of undocumented students can be burdensome on top of all the work that applying to medical school requires. However, you will be paving future students' paths by talking about your status and the policies and issues relevant to you, either in your statement or reaching medical schools. The labor for each student will decrease over time, and it will be because of your leadership.
- Your application may be placed on hold or denied if it presents more questions than answers for 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. This can also vary based on state policies regarding professional licensure for undocumented individuals.

- Talking about a sensitive topic is emotionally, mentally, and spiritually taxing. Sharing your experiences as undocumented, especially when you feel vulnerable, can be challenging. We recommend you ensure you have the support to help you through the process.

We recommend you speak to educators and deans or meet with Pre-Health Dreamers staff to learn how programs and institutions work. Understanding "who is who?" and who has leverage to provide support is essential, especially when seeking financial support. Financial aid counselors may often not have the resources to support other than providing a list of possible scholarships.



Q 7. How do I fill out the AMCAS application?

The AAMC provides valuable 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 2024 AMCAS Applicant Guide:

<https://students-residents.aamc.org/media/11616/download>

And a tutorial (ppt.)

<https://students-residents.aamc.org/media/13351/download>

In the AMCAS application, only one question directly asks about your status. In Section 3, you are asked about your "Biographic Information". You must be forthcoming about your status within the "Citizenship" subheading under "Biographic Information" in your application.

Directions ([from 2023 AMCAS Applicant Guide, page 21/22](#)) for filling out Section 3 >Biographic Information > Citizenship

Citizenship

If you are a U.S. Citizen, select "Yes" to the question in this section. 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).

Select "None" from the drop-down list if you do not hold a visa or have permanent resident status. Select "Other" if your visa type is not listed, and enter a visa description in the space provided. Be sure to select the citizenship status you have been officially granted; do not select a type you are currently applying for.

You can not go back and change your citizenship on the application. If your citizenship status changes, please notify your designated medical school(s) directly.

If you do not have DACA and select "International" as a visa type, you will most likely distinguish yourself as an international applicant. By doing so, you may run the risk of complicating the admissions process even more. In general, U.S. medical schools sparingly offer international applicants access due to the paperwork required from students to obtain the appropriate visa. Also, schools often require that international 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 your acceptance if they find out you were not truthful about your immigration status on your application.

Comments on Completing Section 3, Biographic Information, Legal Residence

After the "Citizenship" subheading, you will be asked to provide information about your legal residence. This question seeks to obtain information about the state where you have been living to determine tuition costs, 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 the AMCAS Applicant Guide). In your statement, you can talk about your status (either explicitly or implicitly).

It is essential to remember what revealing your status will allow you to show about yourself. If being undocumented has had a meaningful impact on your life that shows the obstacles you have overcome or has helped shape your aspirations of pursuing medicine, 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. If you plan to speak about your status, spotlight how your status makes you a strong candidate for medical school.

If any activities you include relate to immigration reform activism, explaining your connection to the issue may be more meaningful. 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 you know are more supportive of undocumented applicants and schools that do not.



Q 8. 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 individuals that meet the “poverty guidelines.” [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. You should apply to FAP before submitting your medical school application and registering for your MCAT. Your FAP benefits end on December 31st of the year you apply for the FAP.

Deferred Action for Childhood Arrivals (DACA) recipients, undocumented individuals without DACA, and persons awaiting refugee or asylum status approval by the U.S. government and with a U.S. Employment Authorization Document (EAD card) are eligible for the Fee Assistance Program.

Institutions offer individual fee waivers for secondary/supplemental medical school applications. As an applicant, you can inquire about and request fee waivers when offered a secondary/supplemental 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). Once received and reviewed, schools will 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!

Q9. How do undocumented students fund medical school? What are the options?

[“Based on the AAMC reports, the median cost of medical school in 2019 was \\$250,000 at public institutions and \\$330,000 at private college.”](#) Funding medical school is a massive obstacle for undocumented students. To navigate the financial aid portion of your journey, 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 applicant who is undocumented.

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

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

To determine a student's eligibility for financial help, schools traditionally calculate the family's estimated contribution (EFC), which is how much your family can contribute to your school fees. Schools base the EFC 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 determine EFC, including family income, taxes paid, family size, the number of siblings in college, and how much money you have in your savings. The more money a family can provide to finance the student's education, the less money a student will need to seek through outside scholarships, institutional aid, borrowing from a bank, etc.

How do students traditionally pay for the rest not covered by family contributions? Usually through federal loans, institutional loans and scholarships (funding provided by the school), and outside scholarships and loans.

As an undocumented applicant, an obstacle you may have to overcome is determining your need for financial aid. Many schools use FAFSA to determine students' financial needs. Even though you don't qualify for FAFSA, the school may ask you to submit the form so they can evaluate your eligibility for financial aid. Suppose you are the first undocumented student attending their program. In that case, you will want to tell the financial assistance office that you have submitted the form so they can locate the application in the system. FAFSA may not send your application to your school because you are not a US citizen, and the school will not know you submitted it, requiring communication and extra steps for the application to reach their desk.

You can self-evaluate your EFC (Estimated Family Contribution) while you wait for your application to be processed by using a free financial aid calculator: <https://finaid.org/calculators/finaidestimate/>

A 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 a permanent resident). A financial aid calculator also estimates the amount of money your family can contribute to your tuition based on your household size, the value of your assets, whether you are single or married, and other factors that impact your ability to finance your education.

Below are additional steps to follow:

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

<https://studentaid.gov/sites/default/files/2023-24-fafsa-worksheet.pdf>

2). Ask the office if they can calculate your need "by hand," given the formula FAFSA uses to come up with your Estimated Family Contribution (EFC).

3). Ask your school if they have their formula or application for determining financial need. They will likely still ask for your and your parent's tax returns and other pertinent information. Don't be afraid to ask them what tax forms you must provide and tell them that this process is unfamiliar.

Many schools have their application to assess and 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.

Even though you are not eligible for federal loans, you are eligible for institutional aid; institutional aid will vary based on the institution.

Institutional aid is money that schools provide 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.

Sometimes, public institutions have less funding than private institutions, but finding advocates to help allocate the funding you can apply to can go a long way.

Private schools may have more funding available. However, you will find funding at private institutions is not always available to undocumented students. If this is the case, communicate with decision-makers and stakeholders at the programs (deans, DEI directors, etc.) to advocate and see if it can become available to you.

Critical 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 support 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 a loan program you will eventually have to repay. 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 students use other loan programs other than federal programs.

Although we don't recommend it, some students seek private loans through banks or private lending corporations. 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 you can apply to; however, you may have to filter based on requirements. We also encourage you to advocate to have US Citizenship and Residency requirements removed from scholarships, especially if they are not federally funded.

Here is a link to resources PHD has found regarding financial support:

<https://www.phdreamers.org/financial-resources>

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 for those scholarships.

Moreover, schools will discourage students from working during medical school because it will take time away from their studies and focus on 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 significantly impact your competitiveness when applying to residency programs. You want to maintain your specialty of choice!

Loan repayment-forgiveness programs also exist 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, if you are in CA, there are various privately funded programs you can apply to.

HCAI Loan Repayment Programs

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

CalHealthCares Loan Repayment Program

<http://www.phcdocs.org/Programs/CalHealthCares>

Lastly, medical students often participate in research opportunities that will allow them to finance their medical education partially. 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, outside scholarships, and institutional scholarships and loans. We highly encourage applying to schools that can offer you substantial institutional aid! Contact Pre-Health Dreamers to discuss updates regarding financial aid support and resources other students have used.

Contact Information

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