Gateways to Medicine, Health Care, and Research
FINANCIAL AID INFORMATION FOR GATEWAY APPLICANTS, 2019-2020

Certificate in Medical Sciences

Key Recommendations
♦ Candidly discuss finances now with your family. Do not wait until you are accepted to consider your options.
♦ Be open-minded, persistent and thorough in educating yourself about loan programs and loan repayment options.
♦ Understand your tolerance level for debt and balance the weight of your educational debt with realistic estimates of your future career endeavors.
♦ Research and apply for private scholarships and loans now, before you start the program.
♦ Obtain a copy of your credit report. Go to https://www.annualcreditreport.com to request a free copy annually.
♦ Stay current with all credit card payments and pay off credit card debt before starting the program. Your creditworthiness is a factor in determining your eligibility for private student loans.

Funding Available for the Certificate Program
♦ Private loans from the following lender sources:
  ▪ Rhode Island Student Loan Authority (RISLA)
  ▪ Sallie Mae Smart Student Loan for Undergraduate Students
  ▪ Wells Fargo Collegiate Student Loan
♦ Details about the above options are available through FASTCHOICE on our AMS Financial Aid website, https://choice.fastproducts.org/FastChoice/home/340102

Financial Aid Application Procedures and Timetable for 2019-2020
While there is no true deadline to applying for private loan funding, we suggest you follow this timeline to have funding in place for billing and your own living expenses:
♦ May 1: apply for private loan for processing by June 1
♦ June 1: deadline for all material to be received by the AMS Office of Financial Aid
♦ July 1: accept private loans prior to beginning of academic year

Useful Web Sites/Directories
♦ https://www.aamc.org/services/first/
♦ www.finaid.org/calculators/ and http://www.fastweb.com (budgeting and loan repayment calculators)
♦ http://studentaid.ed.gov/ (Dept. of Education Federal Student Aid website)
♦ http://www.myfico.com/ (Get credit scores from all 3 credit bureaus, but a fee is charged)
♦ SPIN funding opportunities: Log in from the Library Page or at InfoEd.brown.edu using your Brown credentials, then at InfoEd Home Page, Click SPIN and enter a funding search such as specialty of interest, UG concentration.