



Northwestern University Feinberg School of Medicine

# Feinberg Financial Aid



Most prospective students want to know the answer to one of the pivotal questions when it comes to medical school: What kind of financial aid can I get to help pay for my education? It's a complicated question to answer because a student's financial aid award is established on an individual basis and depends upon the cost of attendance and the expected family contribution. The amount that remains after the family contribution has been applied is called the student's "institutional need."

Feinberg offers a number of need-based awards and merit scholarships to admitted students who meet specific criteria. You can submit one financial aid application to be considered for both types of support. Thanks to gifts from generous medical school alumni, we offer many scholarships to help students defray the costs of attending Northwestern University Feinberg School of Medicine.

The back page contains more information about the types of financial aid that are available.

# Feinberg Financial Aid

## Types of Financial Aid

The Feinberg School of Medicine offers a comprehensive educational financial aid program. Individuals demonstrating financial need are offered assistance. Loan options are also available for students who do not meet the federal government's parameters for financial need.

## Grants/Scholarships

Admitted students who meet specific criteria are offered need-based grants and merit scholarships. All students who complete the financial aid application by the deadline will be considered for these awards. Feinberg's Scholarship Committee will review records and make scholarship recommendations.

## Loan Programs

### Federal Loans

The federal government offers a variety of loan options such as Direct Federal Stafford, Federal Perkins Loans, and the Direct Grad Plus. The Direct Federal Stafford and the Federal Perkins Loan both have low-interest rates and do not require credit checks or collateral. The Direct Grad Plus Loan also offers a low interest rate; however, this loan requires a credit check and a good credit history. Federal student loans also provide a

variety of deferment options and extended repayment terms. You must be a U.S. citizen or permanent resident to participate in the federal loan programs. To learn more about the loans available to graduate and professional students through the Direct Loan program, visit: <http://www.feinberg.northwestern.edu/AWOME/financial-aid/FedLoanOptions.html>

### Private Loans

Outside agencies also offer private loans to professional degree-seeking students. Before applying for these loans, it is important that you review all of your federal loan options and eligibility. Federal loans generally have better benefits and lower, fixed interest rates. We encourage you to consider the Federal Grad PLUS Loan before applying for a private loan. For more information, please visit: [http://www.northwestern.edu/sfs/loan\\_instruc\\_info/private\\_loans.html](http://www.northwestern.edu/sfs/loan_instruc_info/private_loans.html)

### International Student Loans

International students may apply for a private loan through a participating lender. Borrowers must have a cosigner who is a U.S. citizen or a permanent resident and is creditworthy. The cosigner must agree to repay the loan if the student fails to do so. For more in-

formation, please visit the section titled "Loan Program for International Students": [http://www.northwestern.edu/sfs/loan\\_instruc\\_info/private\\_loans.html](http://www.northwestern.edu/sfs/loan_instruc_info/private_loans.html)

## For More Information

All financial assistance is administered by the Chicago Office of Financial Aid. You may also consult with Cynthia Gonzalez at the Feinberg Office of Medical Education for information about the medical school's financial aid programs.

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