

# Medical Student Financial Services

## External Funding

External funding can be found in a myriad of places! This page will encompass external gift aid (grants and scholarships that do not need to be repaid).

## Outside Scholarships:

Outside scholarships are not affiliated with institutional funding and require time and effort when it comes to applying. They can be found anywhere and everywhere! One option is to reference other medical schools' financial aid office webpages to see what they may have found that we have not!

For your convenience, we do our best to maintain a comprehensive list of outside scholarships that are catered toward medical students specifically, and/or include graduate health professions students.

[View master list of external scholarship opportunities...](#)

## NHSC Scholarship Program

[The National Health Service Corps Scholarship Program \(NHSC SP\)](#) awards scholarships to students pursuing eligible primary care health professions training. In return, scholars commit to provide primary care health services in Health Professional Shortage Areas (HPSAs).

## Health Professional Scholarship Program

[The Health Professional Scholarship Program \(HPSP\)](#) provides financial assistance to students receiving education or training in a direct or indirect health-care services discipline (Title 38 and Hybrid Title 38 occupations); and assists in providing an adequate supply of such personnel for the Department of Veterans Affairs (VA). HPSP helps the Veterans Health Administration (VHA) meet its need for qualified health care professionals for which recruitment or retention is difficult.

## Loan Repayment Programs

### Vermont Educational Loan Repayment Program for Primary Care Practitioners

[The Vermont Educational Loan Repayment Program for Primary Care Practitioners](#) is funded by the State of Vermont, through the Department of Health, and is administered by the UVM Larner College Of Medicine Office of Primary Care and Area Health Education Centers (AHEC) Program. The program's goal is to ensure a stable and adequate supply of primary care practitioners to meet the health care needs of Vermonters.

There are three types of applications for eligible physicians (Family Medicine, General Internal Medicine/Adult Primary Care, Pediatrics, Ob/Gyn, Psychiatry, Geriatrics):

1. "Retention" Application: For primary care practitioners currently practicing in Vermont;
2. "Recruitment" Application: For practice sites recruiting a new primary care practitioner; and
3. "Job Seeker" Application: For UVM Medical Center residents and UVM LCOM graduates (regardless of residency program location) in their final year of training and seeking employment in Vermont as a primary care physician.

Eligible work sites are primary care practices (ambulatory/outpatient) or urgent care sites or outpatient mental health/substance use disorder settings or inpatient mental health settings or employees (paid) who work at a free health care clinic in Vermont.

### The Specialty Education Loan Repayment Program

The [Specialty Education Loan Repayment Program \(SELRP\)](#) provides financial assistance to physicians in the form of a loan repayment to recent graduates of an accredited medical or osteopathic school, and are currently enrolled or matched to a residency identified as a shortage by the U.S. Department of Veterans Affairs (VA). The loan repayment is \$40,000 a year with a maximum of \$160,000. In return the recipient would agree to serve in a clinical practice at a VA facility for a period of 12 months for each \$40,000 of loan repayment with a minimum of 24 months of obligated service.

### NHSC Loan Repayment Program:



### External Grants:



The Vermont Student Assistance Corporation (VSAC) is a local non-profit agency dedicated to making higher education accessible and affordable for Vermonters.

VSAC has a micro grant program for emergencies. [Contact Medical Student Financial Services](#) for more information.

VSAC also has a [Vermont Incentive Grant for Vermonters](#). In the 2021-2022 year, grants are awarded for us to \$11,600! VSAC will automatically receive a copy of your [FAFSA](#), but you do need to complete their [grant application](#) each year.

Please note: VSAC's definition of a Vermonter may differ from the University's and tends to be more lenient. If you have out-of-state status with the University, you may still qualify for assistance from VSAC.

## Medical Student Financial Services: DACA Students

Medical Students with DACA Status (Deferred Action for Childhood Arrivals) have unique financial aid eligibility in that Federal Student Aid funding is not currently available. Financial aid typically consists of external loans. Students are encouraged to submit our LCOM Institutional Scholarship Application to be considered for college gift aid (located in your Admissions portal). We recommend one-on-one meetings with Medical Student Financial Services, where funding access can be discussed in more detail.

## How a DREAMer Can Find Financial Support in the US (moneygeek article)

“The Deferred Action for Childhood Arrivals (DACA) program was introduced in 2012 during President Barack Obama's administration. DACA is intended to shield young undocumented immigrants from deportation. There are many ways, such as buying a home and homeowners insurance, and traveling, recipients can embark on their financial journey in the United States.”

[Navigating Finance in the U.S. as a DREAMer: Support & Resources | MoneyGeek.com](#)

### Resources

[DACA Financial Aid: How ‘Dreamers’ Can Get Help Paying for College Financial Support & Resources for DACA Recipients](#)

## Medical Student Financial Services: National Health Service Corps (NHSC) at Larner

### Scholarship

(content coming soon)

### Loan Forgiveness Program

[Learn more about the NHSC loan repayment program...](#)

## Larner NHSC Site Contacts

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