

Application Instructions

St. George's University School of Medicine

Private Education Alternate Loan Program for US Citizens and Permanent Residents

Global Scholars Program 2008-2009

This is a guide for applying for Private loans online. Please read this information carefully. Accepted students that have read through the instructions in its entirety can then call the Financial Aid office at 800-899-6337 ext. 232 for a Freshman Counseling Session. **ALL students** that are borrowing loans are required to complete a Freshman Counseling session before a loan is certified. Please have your Application Instructions readily available and have access to a computer during your counseling session.

► Documents for Alternative Loans

Please refer to your budget in Net Partner and counseling session to determine the amount you wish to borrow. Students are responsible for knowing the terms and conditions of their alternate loans. If you need help in understanding please contact financial aid and a counselor will be available to assist you. **If your loan is denied at any one of these lenders, stop and contact a Financial Aid counselor immediately.**

For students that wish to apply through Citibank:

<https://www.studentloan.com/findstudentloan/citiassistthehealthprofessionloan.htm>

For students that wish to apply through Sallie Mae:

www.SallieMae.com/international/ghelp_private.htm

Please click use the **GHelp Medical Loan (NOT SIGNATURE LOAN)**.

St. George's University strongly believes that a student has the right to select the lender of their choice for their student loans.

► Documents submitted through Net Partner

Students who have submitted their first deposit are issued a Logon and Password to the SGU Members center, on our website, from the Admissions Dept. Once you have logged on, click the "Financial Aid Information" link to access Net Partner. Your Web ID and PIN will be given to you during the Freshman Counseling Session and then confirmed in a separate email.

- 1. Information Disclosure** – Financial Aid and Student Finances (billing) cannot speak with anyone but you regarding your financial aid or your bill. If you want to give us permission to speak with anyone other than yourself, please indicate his/her name in the agent field in the "Apply Online" tab in Net Partner.
- 2. Financial Aid Request** - Indicate the amount of each loan you expect to borrow on the Online Application page in Net Partner. *Enter zero in any field where you are not requesting that loan type.* Please complete the Online Application Page in one sitting. After you click "SUBMIT" you will be unable to go back and change any information.
- 3. IF YOU DO NOT WISH TO BORROW LOANS** - Please log on to Net Partner. Students that do not wish to borrow loans must enter "0" (zero) on each corresponding loan amount request. Directly underneath you can state whether you do not want to borrow loans just for this loan period, or, if you will never borrow loans while attending SGU.
- 4. If you are unable to access Net Partner, please email faid@sgu.edu with "J09 12 MD-Global Financial Aid Request Form" in the subject line, and you will be emailed the corresponding form to fill out. You can then fax the financial aid request form to 631-666-9162.**

► Other Documents

- 1. Health Insurance Confirmation Form** – SGU has a mandatory health insurance rule. This means that every enrolled student must confirm adequate health insurance coverage. Students can either choose a Policy or if you have your own policy, you will need to supply the information under section 2 of the form. All information regarding the school sponsored health insurance policy is in the SGU Members Center under health Insurance in the Support and Services column. ALL students studying in Grenada will be automatically enrolled in Air Evacuation at a cost of \$40. Please be advised the school sponsored health insurance policy is NON-REFUNDABLE. **ALL students must submit a completed health insurance confirmation form in order to receive financial clearance.**
- 2. Scholarship Application (optional)** - A scholarship application is included in this package. Please double check your submission and make sure you have included the required essay and income and asset statements from the student, spouse, and parents. Even those considered to be independent must submit this documentation (see attached application and instruction). If you have any questions regarding your scholarship application please email caltieri@sgu.edu or faid@sgu.edu.

Most Frequently Asked Questions- Private Alternative Loans

Can I get full financial aid?

A student may receive private alternative loans and scholarship up to the estimated cost of attendance as outlined in the budget and determined by the lender. A satisfactory credit rating is required in order to be approved for a Grad Plus or private alternative loan.

What do I do first? I've never borrowed before.

Read the financial aid application package in its entirety. Students can make a list of any questions regarding financial aid in general or the processing of your file and call us for an in-depth counseling session. Freshman counseling is required prior to processing of your financial aid package.

How long does it take to process my financial aid?

After completing your online application, the lender will check your credit report and score to determine your eligibility and will usually make a determination in 7 – 10 days. The lender will contact you directly regarding approval. Once your credit has been approved your application will be available for certification by the school. If your private loan is denied, contact your financial aid counselor immediately.

Will there be federal funding for students after completing Term 2 in the Global Scholars Program?

Yes, students can apply for federal loans prior to entering Term 3. A Financial Aid package will be automatically sent to you at that time.

How much does it cost for tuition each year?

There are 5 academic years and 5 corresponding loan periods. Tuition and administrative fees range from \$32,500 to \$38,000 per academic year. There are a total of 157 weeks in the graduate medical program.

Do I have to make the \$1,000 deposit, or can that come out of my financial aid?

You must make the \$1,000 deposit in order to reserve your seat in the class. It will be applied towards your tuition and fees for Term 1.

Do I have to make the second payment of \$4,000, or can that come out of my financial aid?

If you are borrowing full financial aid you may defer your second deposit of \$4,000 by contacting the office of Student Finances at 800-899-6337 ext 269 or by emailing them at billing@sgu.edu.

Are scholarships available, and how much could I expect to be awarded?

A completed application must be received prior to first day of classes. The Scholarship Committee will review your application and determine your eligibility and you will be notified of the committee's decision.

How and when will I get my financial aid money?

Approved loan funds will be electronically transmitted to SGU 10 days before each term start date. You will receive any refund resulting from a credit balance to your account at registration.

How much will my refund check be?

Refund calculations are determined by the Office of Student Finances. Students can call them directly and find out what their refund will be after all documentation is submitted and the loans have been approved and certified.

Can I defer my previous loans?

Students in the Global Scholars program are not eligible for the Title IV in-school deferment status. You will need to apply for an economic hardship or forbearance deferment. Please contact the Servicer of your loans or go to your Servicer's website to download the forms. Completed forms must go directly to your servicer.

When do I repay the loans?

Private alternative loans have grace periods of 6-9 months, depending on the lender, following completion of your education. During residency, you may postpone repayment of the private Alternative loans for a period of time determined by the lender. An Exit Interview prior to graduation will clarify your options.

Structure & Curriculum

157 weeks of instructional time

77 weeks Basic Science in Grenada

80 weeks Clinicals in hospitals in U.S. and/or U.K.

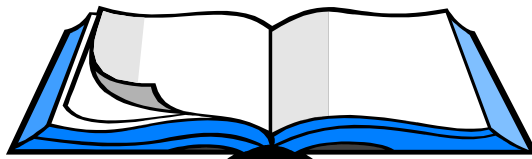
5 Academic years

5 Loan periods

May be completed in
4 Calendar years

Academic Year 1 35 Weeks	Term 1 Term 2	17 Weeks 18 Weeks	U.K. U.K.
Academic Year 2 30 Weeks	Term 3 Term 4 Term 5	6 Weeks 18 Weeks 6 Weeks	Grenada Grenada Grenada
Academic Year 3 30 Weeks	Term 6 Term 7	12 Weeks 18 Weeks	Grenada U.S. or U.K.
Academic Year 4 31 Weeks	Term 8 Term 9	15 Weeks 16 Weeks	U.S. or U.K. U.S. or U.K.
Academic Year 5 31 Weeks	Term 10 Term 11	15 Weeks 16 Weeks	U.S. or U.K. U.S. or U.K.

If you enter the Alternate Program, please call the Financial Aid Office immediately, as it will impact your budget and financial aid for the first and second academic years.



Budget and Financial Aid

Terms 1 & 2

1/19/2009-12/11/2009

	Term 1	Term 2	Total
Tuition	\$16,083	\$16,726	\$32,809
Fees	\$3,467	\$3,606	\$7,073
Room	\$3,963	\$4,122	\$8,085
Board	\$2,550	\$2,700	\$5,250
Miscellaneous	\$1,275	\$1,350	\$2,625
Books & PD Kit	\$1,715	\$920	\$2,635
Transportation (Airfare)	\$1,000	\$1,000	\$2,000
Medical Insurance	\$1,013	\$1,737	\$2,750
TOTAL	\$31,066	\$32,161	\$63,227

Financial Aid Eligibility:

	Term 1 1/2/2009	Term 2 7/30/2009	Total
Disbursement Dates			
Scholarship	TO BE DETERMINED		
Private Education Loan (Alternate)	\$31,066	\$32,161	\$63,227
Total Financial Aid To Date	\$31,066	\$32,161	\$63,227

A fee of 6-10% is added to the principal of the alternate loan, these fees are not added into the budget.



A Word About CREDIT

If you are one of the majority of St. George's students using credit based loans to finance your education (Grad Plus Federal loans as well as Private Loans), you need to maintain excellent credit throughout your medical education. The best way to accomplish that goal is to keep your non-educational debt minimal and to monitor your credit report and score. Both of these are maintained by the three major credit reporting agencies in the United States.

You need to check your credit report and score annually, even if you haven't been denied a loan or do not know of any negative credit marks. If you have been denied a loan, you need to know the reasons for the denial immediately. You can contact the office of credit services at the lender's origination center. They will discuss your application and the reason for denial in detail with you, the borrower. The information they give you will either help you to correct errors so that you can repair your credit report and boost your score or provide you with a time frame as to when the negatives can be overlooked by the lender.

Credit Scoring

The Credit Criteria of the loan program will include an acceptable credit score. (670 or higher on the Fair Isaac Credit Score System is generally acceptable.) The calculations used in the credit scoring system are not public knowledge but, these are a few items which seem to be considered:

- Amount of credit which is already available to a student. In other words, how much money have you already authorized to borrow.
- Amount of available credit currently in use. Using more than 50% of the available credit usually lowers the score.
- Derogatory comments on the credit report lower the score.
- Positive repayment history raises the score.

Sample Credit Criteria

Student Criteria

Students who wish to borrow these loans on their own signature must have some satisfactory credit history. Cosigners must have a minimum of two years of satisfactory credit history. Satisfactory credit history for both student borrowers and cosigners usually include the following:

- No more than: one retail credit account may be 60 days delinquent; or one bank account 30 days delinquent at the time of the credit report. The account(s) must be brought up-to-date (written documentation required) before the loan can be approved.
- No more than two accounts may be 60 or more days delinquent in the past two years.
- No account has been delinquent 90 or more days in the past two years.
- No record of charged off accounts within the past five years.
- No record of foreclosure, repossession, open judgment or suit, unpaid tax lien, unpaid prior education loan defaults, or other negative public record items in the past seven years.
- No record of bankruptcy in the past ten years.

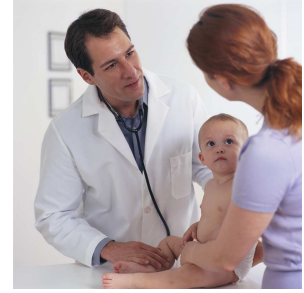
Appeals are sometimes entertained when the derogatory comments on the credit report are of a less serious nature and the credit score is high.

Cosigner Criteria

Cosigners generally must receive a FICO score of 670 or above. Appeals are sometimes entertained from cosigners who have received lower scores.

A cosigner's debt-to-income ratio (a cash flow analysis) generally can not exceed 40%. Income is defined as gross monthly income from this analysis. Debt that is considered in this analysis includes:

- The percentage of credit lines on bank credit cards (3% of total credit limit);
- The percentage of store or retail credit cards (4% of total credit limit);
- Other debt such as car payments, mortgages, second mortgages, home equity loans, etc.; and
- Payment for the loan being applied for.



[How to get your Credit Report and Credit Score](#)

It is essential that a St. George's student planning to finance a medical education with both federal and private educational loans maintain a strong credit rating throughout their education at all three of the major U.S. credit reporting agencies. The following information should help you to better understand and monitor your credit rating. We strongly recommend that each student investigate and maintain a file with both their credit reports and credit scores.

You can get a **FREE** credit report by going to <https://www.annualcreditreport.com/cra/index.jsp> **AnnualCreditReport.com** is the official site to help consumers to obtain their free credit report. In order to get your score it will cost \$5.95 per agency. Be prepared to answer many personal questions and be sure to print your report out as it is important to keep a baseline history in your file.

This central site allows you to request a free credit disclosure, commonly called a credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.

What is a credit score?

A credit score is a complex mathematical model that evaluates many types of information in a credit file. A credit score is used by a lender to help determine whether a person qualifies for a particular credit card, loan, or service. Most credit scores estimate the risk a company incurs by lending a person money or providing them with a service — specifically, the likelihood that the person will make payments on time in the next two to three years. Generally, the higher the score, the less risk the person represents.

Should I order all my credit file disclosures at one time or space them out over 12 months?

You are entitled to receive one free credit file disclosure every 12 months from each of the nationwide consumer credit reporting companies through the Central Source. It is entirely your choice whether you order all three credit file disclosures at the same time or order one now and others later. The advantage of ordering all three at the same time is that you can compare them. (However, you will not be eligible for another free credit file disclosure from the Central Source for 12 months.) On the other hand, the advantage of ordering one now and others later (for example, one credit file disclosure every four months) is that you can keep track of any changes or new information that may appear on your credit file disclosure. Remember, you are entitled to receive one free credit file disclosure through the Central Source every 12 months from each of the nationwide consumer credit reporting companies – Equifax, Experian and TransUnion – so if you order from only one company today you can still order from the other two companies at a later date.



To: All St. George's University Students

From: Student Health Insurance Office

Re: University's Mandatory Health Insurance Rule

All St. George's students must maintain continuous and adequate health insurance and must confirm their coverage on the Annual Confirmation of Health Insurance Form. Forms can be printed from the SGU Members center, emailed and/or faxed to you. Entering freshman for the January 2009 class should complete and return the form by December 1st. REMINDER: Students entering in January 2009 will be filling out the health insurance confirmation form prior to August 1st every year through graduation.

Students can purchase health insurance privately or can purchase the school sponsored student health insurance program (underwritten by United HealthCare Insurance Company of New York). Please read through the brochure located in the members center and decide which policy you will purchase. The cost of the annual policy will be billed to your student account and deducted from your student loan refund check (if any) when it is disbursed. Please be advised if you choose the United Healthcare policy, this is an annual plan. Entering January students have a January 2008 – July 2008 term this term only.

**ALL students will need to submit the health insurance confirmation form
prior to registration and in order to receive financial clearance.**

Please sign and either scan and email or fax the form(s) to medins@sgu.edu.

Our fax # is 631-969-5890.

You can also mail to:

Student Health Insurance Office
1 East Main St Suite 233
Bay Shore, NY 11706

****PLEASE NOTE****

**All students taking courses in Grenada will be automatically enrolled
in the Air Evacuation Plan at a cost of \$40. The cost will be added
to your student bill.**

Student Health Insurance Confirmation Form

January 1, 2009 – July 31, 2009

All St. George's University students must maintain adequate health insurance and must confirm their coverage annually on this form. No student may register for classes until this form has been properly completed and submitted to the student health insurance office. Students may choose to enroll in the University sponsored program offered by Student Resources (underwritten by United HealthCare insurance Company of NY) or in any other program that provides them with adequate health insurance coverage. All relevant information is available in Health Insurance Section of www.sgu.edu. MySGU. **See IMPORTANT NOTES ABOUT YOUR CHOICES on the reverse side of this form.**

Last Name: _____ First Name: _____ SS# or ID#: _____

Cell Phone: _____ Birth Date: _____ Email (ID@SGU.edu) _____

1. I request coverage (new or continued) under the University sponsored United HealthCare policy and would like the University to bill the premium to my student account. If I have funding from student loans, the Office of Student Finances may deduct the cost of my health insurance policy from my Stafford-GradPlus and/or private loans. (This policy includes air assistance)

Policy 1

Policy 2

1a. I also request coverage (new or continued) under the University sponsored United HealthCare policy for the dependents listed in the Dependents Summary. I understand the premium rates for dependents that are listed in the on-line brochure are higher than the rates for students and cannot be paid with student loans. **Dependents Summary: (documentation for questions 1 or 3)**

Spouse: _____ Birth Date: _____ Gender: _____

Child: _____ Birth Date: _____ Gender: _____

Child: _____ Birth Date: _____ Gender: _____

2. a. I have adequate health insurance coverage to pay for expected and unexpected medical expenses that may occur during my enrollment. I fully understand that I am legally responsible for any medical expenses incurred during my enrollment and that the University will not be responsible for any medical expenses. Clinical Science students must also sign and submit a "Student Hold Harmless Form in accordance with the policy of the Dean of the Medical School.

b. I have air assistance through my insurance policy listed below.

Name of Health Insurance Carrier: _____

Policy #: _____ Telephone Number of Carrier: _____

Address: _____ City, State, Zip, Country: _____

***** PLEASE NOTE: ALL STUDENTS TAKING COURSES IN GRENADA WILL BE AUTOMATICALLY ENROLLED IN THE AIR EVACUATION PLAN AT A COST OF \$40. THE COST WILL BE ADDED TO YOUR STUDENT BILL.**

3. Enroll me and/or Enroll the dependents listed above, in the stand-alone air evacuation policy with Student Resource and Assist America. I certify my health insurance policy will pay benefits to whatever facility the air assistance company determines will provide treatment and care. I further understand that I may not be allowed into a country or facility without immediate proof of full insurance coverage.

4. I am a citizen of Grenada and choose to waive the health insurance policy while studying in Grenada. Health insurance is mandatory whenever you are taking courses outside the island of Grenada.

Student Signature: _____ Date: _____

Return to: Student Health Insurance Office
1 East Main Street, Suite 233
Bay Shore, NY 11706

Telephone: 1(800)899-6337 Ext. 232
Fax: 1(631)969-5890
Email: medins@sgu.edu

Important Notes About Your Choices

Policy coverage is from January 1, 2009 to July 31, 2009. The one year pre-existing condition exclusion (any illness treated in the prior year to the first date of enrollment in the policy) should be taken into consideration if you are choosing the United HealthCare policy for the first time unless you can provide HIPPA, proof of previous and continuous coverage.

- The annual insurance premium is **NON-REFUNDABLE** unless you are not enrolled the first 31 days of the policy year. **Students who are not enrolled for the first 31 days will have the premium refunded and the policy cancelled without any further notice.**
- If you choose to enroll or continue your enrollment in the United HealthCare policy, you will receive a bill for the annual premium on your SGU student accounts statement. **January entering students will be billed for the seven month policy, (January-July), on their first term's statement and will be required to reconfirm health insurance coverage the following August.**
- If your loan applications are complete and approved at the time payment is due you may, as with other University charges, defer payment until your loans are disbursed.
- Eligible students may borrow the amount for health insurance from student loan programs by contacting their financial aid counselor and completing the necessary paperwork. However, you may not borrow or use your financial aid to pay for dependent policies. You will be asked to send a personal check to pay for dependent policies.
- **By checking box 2a** you are certifying that you will maintain adequate health insurance throughout the time period of 1/1/09 to 7/31/09. Please consider that your current policy may not continue coverage after age 25. If you will turn the age of 25 during this year and your existing coverage will expire, you should enroll in the United HealthCare policy or some other program. You can only join the United HealthCare policy in August or January. If you are studying in Grenada you will need air evacuation coverage and must also check 2b or 3.
- **By checking 2b**, you are certifying that your health insurance carrier will provide air evacuation benefits as well as health insurance benefits for your treatment and care. **It is your responsibility to provide your family and the Director of University Health Services, Attn: Dr. V. Chellapilla in Grenada, the information about your health and air evacuation policy to use in an emergency situation. Please send a copy to our office to keep on file.**
- **By checking 3**, you are requesting the stand alone air assistance policy and also certifying that your health insurance will pay benefits at whatever facility you are taken to in an emergency. The \$40.00 student (\$74.00 per family member) charge for the stand-alone policy will be billed to your student account. Obviously it could put you in great harm should you arrive in a country and/or facility that would not accept you as a patient because they lacked proof of insurance. **It is your responsibility to provide your family, the Director of University Health Services, ATTN: Dr. V. Chellapilla in Grenada, and our office with the information about your health insurance benefits should it become necessary to call the air ambulance on your behalf.**
- **Clinical Science Medical Students who do not take the United HealthCare policy (box 2), must also sign the Student Hold Harmless form which can be found on the website. See Dean Weitzman's memo to clinical students regarding this policy.**

St. Georges University School of Medicine

January 1, 2009 – July 31, 2009 Rates

7 Month Policy

		2008-2134-1	2008-2134-2
		Plan 1	Plan 2
Under Age 24	Student	\$1,013.00	\$ 631.00
	Spouse	\$3,388.00	\$2,101.00
	All Children	\$2,078.00	\$1,290.00
Age 24-30	Student	\$1,147.00	\$ 714.00
	Spouse	\$4,421.00	\$2,740.00
	All Children	\$2,078.00	\$1,290.00
Age 31-40	Student	\$1,415.00	\$ 880.00
	Spouse	\$4,421.00	\$2,740.00
	All Children	\$2,078.00	\$1,290.00
Age 41-50	Student	\$2,114.00	\$1,312.00
	Spouse	\$4,421.00	\$2,740.00
	All Children	\$2,078.00	\$1,290.00
Over Age 50	Student	\$2,629.00	\$1,632.00
	Spouse	\$4,421.00	\$2,740.00
	All Children	\$2,078.00	\$1,290.00
Stand Alone Medical Evacuation/Repatriation:	Student	\$40.00	\$40.00
	Each Family Member	\$74.00/ ea.	\$74.00/ ea.
	Visiting Faculty	\$57.00	\$57.00



St. George's University

January 2009 & August 2009

Dear Applicant/Accepted Student:

As you pursue your goal of a medical education at St. George's University, an important consideration will be the financing of your education. It's important for students to understand, before they matriculate, the costs associated with attending the school and what financial aid is available to them so they can make a workable financial plan. The current tuition, fees and dormitory rates are listed in the materials sent to you by the Office of Admissions. Personal expenses and transportation will vary from student to student. We've footnoted an estimate of what you can expect to spend each academic year.

The University offers scholarships and loans to some students who demonstrate academic excellence and who, due to financial constraints, can not attend the school. The awards listed in this application are only for attendance at the medical and veterinary schools. A completed scholarship application must be received prior to the first day of classes. The Scholarship Committee will review your application and determine your eligibility and you will be notified of the committee's decision.

In order to avoid inadvertently submitting an incomplete application, please double check your submission and make sure you have included the required essay and the income and asset statement from the student, spouse and parents. Even those considered to be independent must submit this documentation.

Our scholarship can only supplement students' personal resources, as awards for the full cost of attendance are not offered. In some cases, because the personal contribution and sources of financial aid are both limited, a student may be unable to enroll in the medical or veterinary school. Please contact a freshman financial aid counselor if you would like to discuss the Estimated Cost of Attendance Budget.

Very truly yours,

Diane Beltrani
Director of Financial Aid

The medical school's M.D. curriculum consists of 157 weeks of instructional time divided into five academic years. You can expect to spend a total of approximately \$60,000 to \$65,000 (US) per academic year for tuition, fees and living expenses.

The medical school's M.P.H. curriculum consists of 48 credits of graduate courses taken in one year. You can expect to spend a total of approximately \$46,000 to \$48,000 (US) per academic year for tuition, fees and living expenses.

The veterinary school's D.V.M. curriculum consists of 156 weeks of instructional time divided into four and one half academic years. You can expect to spend an average of \$43,000 to \$47,000 per academic year for tuition, fees and living expenses.

Entering Class: _____

Scholarship: _____

ST. GEORGE'S UNIVERSITY



SCHOLARSHIP APPLICATION FOR U. S. STUDENTS

STUDENT INFORMATION

Please check appropriate box: M.D. D.V.M. M.P.H. M.Sc OTHER

1. Name: _____
2. Social Security Number: _____
3. Permanent street address: _____
4. Mailing address: _____
5. Phone number: _____ Fax number: _____
6. Date of Birth: _____ Email: _____
7. Country(s) of citizenship: _____
8. Country(s) of legal residence: _____

RETURN FORM TO: Financial Aid Services, Inc.
One East Main Street, Suite 233
Bay Shore, NY 11706

Tel: (800) 899-6337
(631) 666-9485
Fax: (631) 666-9162
Email: faid@sgu.edu

APPLICATION INSTRUCTIONS

1. Read the program descriptions and check the programs for which you will apply.
2. Write ONE essay that explains why you think your past experiences and personal abilities reflect the special qualities of the scholarship program(s). **Submit your essay on a separate sheet and enclose it with this application.**
3. Complete all questions that apply to you and your family on this application. All students, whether independent and regardless of age must supply information and documentation about themselves and their families.
4. Documentation of the information you provide must be presented at the time of application. *For Needs Based Scholarships Only!*
IF YOU ARE A: Tax filer-- Submit student, spouse and parent's tax return from previous year. Non-tax filer--Submit income and asset statement from bank. Statement of social security benefits where applicable

SCHOLARSHIPS & LOANS AVAILABLE

You may apply for any or all of the programs, however, only one scholarship will be granted per individual.

I am applying for:

Needs Based:

Geoffrey H. Bourne Scholarship

Partial scholarships are awarded to entering students who possess the personal qualities of motivation and integrity, as well as an academic background that demonstrates academic achievement. These awards are grants-in-aid and do not have to be repaid.

Congress of Italian American Organizations (CIAO)

Partial scholarships are awarded in honor of Mrs. Mary Sansone, Executive Director of CIAO, for her many years of community service. Preference is given to students of Italian descent. However, students of all heritages have received awards. These awards are grants-in-aid and do not have to be repaid.

Stephen R. Kopycinski Memorial Scholarship

Partial tuition scholarships are awarded under the auspices of the Polonians, a national organization that promotes Polish heritage and culture. The awards are made in memory of Stephen R. Kopycinski, a former administrator at St. George's. Preference is given to students of Polish descent. However, students from all backgrounds have been recipients. These awards are grant-in-aid and do not have to be repaid.

Graduate Studies Scholarship

Partial Scholarships are awarded to students as they enter a graduate degree program. These awards are grants and do not have to be repaid.

Academic Merit Based:

Legacy of Excellence Scholarship

Partial tuition scholarships are awarded to a select group of entering students who have demonstrated sustained academic excellence. Recipients of this prestigious award have excellent grades in challenging programs and may have excellent grades in examinations outside of their program of study (such as the MCAT). Through this program, SGU seeks to discover and encourage more students of superior academic caliber to impact the world of medicine in noble and humanitarian ways. Along with superior academic achievement, the Scholarship Committee takes into account community service and commitment to medicine.

SELECTION PROCESS

You should be aware that due to limited funding and the quality of the applicants, the scholarship program is generally very competitive. Unfortunately, awards cannot be made to every deserving student. Award determinations are based on: (1) The degree of the family's financial need and the availability of funds from the school and other sources, (2) Demonstrated academic excellence and (3) The applicant's commitment to the special qualities associated with each program.

AMOUNTS AND USE OF INSTITUTIONAL AID

Partial tuition scholarships/loans are granted to members of each entering class. Awards for the full cost of attendance are not offered. In order for the student to plan in advance for the financial obligations associated with attending St. George's, all awards are made prior to the student's matriculation. All awards must be used to defray the cost of tuition and are credited directly to the student's account each term by the Office of Student Finances. Awards are made for the length of the student's entire curriculum and are pro-rated according to the term/academic year schedule. The award letter outlines the distribution of the award.

APPLICATION DEADLINES AND AWARD NOTIFICATION

Applications will be accepted from either applicants or accepted students. No application will be accepted later than the first day of classes. Applications will receive either an award letter or a letter of declination in a timely manner.

STUDENT INFORMATION

1. During the past year:
- a. How did you support yourself? _____
 - b. How much money did you earn? _____
 - c. What was your occupation? _____

2. List the types & amounts of outstanding educational & commercial debt you have already incurred and the amount of unpaid balance.

TYPE OF LOANS	UNPAID BALANCE

3. Have you ever declared bankruptcy or defaulted on a loan? YES NO

4. What scholarships did you receive as an undergraduate and/or graduate student? _____

5. Do you and/or your spouse own a home? YES NO (if yes, complete a-d below)

a. What year was it purchased?		c. How much do you still owe on the purchase value?	US\$
b. What was original purchase price	US\$	d. What is present market value?	US\$

6. Please list the value of your assets and state in which they are located

- a. Land and other buildings (other than home) US\$ _____
- b. Annual income produced US\$ _____
- c. Savings US\$ _____
- d. Money owed to by others US\$ _____
- e. Other assets: (explain) _____

7. Do you own an automobile? Yes NO (if yes, complete a and b for each automobile)

- a. Make (VW, Fiat, Toyota, Ford, etc.) _____
- a. Make (VW, Fiat, Toyota, Ford, etc.) _____
- b. Year of manufacture _____
- b. Year of manufacture _____

8. List agencies/foundations/governments to which you are applying for financial aid, excluding St. George's University

Agency/Foundation/Government	Application date	Award notification date	Expected amount in US\$

PARENTS INFORMATION

1. What is parents current marital status? Married Separated/Divorced
 Father living/Mother deceased Mother living/Father deceased

2. Father's name: _____
 a. Address: _____
 b. Occupation/Title: _____
 c. Employer: _____
 d. Number of years with employer: _____
 e. Annual income: _____

3. Mother's name: _____
 a. Address: _____
 b. Occupation/Title: _____
 c. Employer: _____
 d. Number of years with employer: _____
 e. Annual income: _____

4. How many persons, including yourself, depend on the income of your parents for daily living expenses? _____
 List your family members (do not include yourself)

Name of Family Member	Age	Relationship to You	Occupation or School	Tuition/Fees	Room & Board	Amount of Parents' Contribution	Scholarship & Gift Aid

5. During the past year, January – December, describe your parents income sources:

a. Father's work:	US\$	e. Family business	US\$	i. Interest/Dividend	US\$
b. Mother's work:	US\$	f. Family real estate holdings	US\$	j. Government Assistance	US\$
c. Your work:	US\$	g. Pension/Annuity/Retirement	US\$	k. Other	US\$
d. Spouse's work:	US\$	h. Other household members	US\$		

6. Do your parents own their own home? Yes (If yes, complete a-d below) No

What year was it purchased?		c. How much do you still owe on purchase value?	US\$
What was original purchase price?	US\$	d. What is present market value?	US\$

7. Please list the value of your parents assets (if applicable)

- a. Land and other buildings (other than home) US\$ _____
- b. Savings US\$ _____
- c. Money owed by others US\$ _____
- d. Other assets (explain) _____ US\$ _____
- e. If holdings are located in another country, please indicate country and amount: _____

8. Do your parents own an automobile? Yes No (if yes, complete a and b for each automobile)

- a. Make (VW, Fiat, Toyota, Ford, etc.) _____ b. Year of manufacture _____
- a. Make (VW, Fiat, Toyota, Ford, etc.) _____ b. Year of manufacture _____

CERTIFICATION AND AUTHORIZATION

We declare that the information on this form is true, correct, and complete. St. George's University School of Medicine has our permission to verify the information reported by obtaining documentation as needed. **WARNING** providing false information may result in the university revoking its initial decision to enroll this student.

STUDENT SIGNATURE _____ DATE _____

SPOUSE'S SIGNATURE _____ DATE _____

FATHER'S SIGNATURE _____ DATE _____

MOTHER'S SIGNATURE _____ DATE _____