

What Pre-Health Students Need to Know About Financing Their Professional Education

- I need to plan ahead for financing my education just as I plan ahead for the application process.
- I must have a good credit rating to qualify for available financial assistance.
- I must be a U.S. citizen or permanent resident to qualify for available financial assistance.
- I need to find out from medical schools what financial assistance they offer.
- I need to save as much money as I can.
- I need to limit debts and pay off credit cards.
- I need to create a budget and stick to it.
- I need to limit my borrowing for my education, so that repaying my loans will not jeopardize my future.
- I need to investigate federal and institutional grant and loan assistance programs, service-obligated scholarships, and other resources.



- I need to find out from the medical school's financial aid office how to apply to these programs.
- I need to obtain a copy of my credit report to check for errors and to correct any negative information.
- I need to understand the consequences of student loan defaults.
- I must understand my rights and responsibilities regarding financial assistance programs.