



DONALD AND BARBARA
ZUCKER SCHOOL of MEDICINE
AT HOFSTRA/NORTHWELL®

Financial Aid Pulse

Office of Student Finance Newsletter

November 2024 News & Updates



We hope you are enjoying the fall semester!

All **MS1** and other new loan borrowers must complete their **one-on-one Entrance Counseling** session by **Thursday, November 21st**. If you are a loan borrower or plan to borrow loans in the future, email medicine.finaid@hofstra.edu or stop by our office to make your appointment!

The Office of Student Finance looks forward to working with you during the upcoming academic year and throughout your time at ZSOM. Please be on the lookout for continued communications and support offered by our office.

As always, please contact the Office of Student Finance at medicine.finaid@hofstra.edu with any questions or concerns.

Important Dates to Remember

- 11/12: eBills for spring sent to all students
- 11/22: Last day to return federal funds - MS1
- 12/9: Spring Bill Due - All Students
- 12/10: First late fee (\$100) - All Students
- 12/12: Fall term ends - MS1
- 12/13: Last day to return federal funds/Fall term ends - MS2
- 12/15: Fall term ends - MS4
- 12/19: Fall term ends - MS1
- 12/22: Fall term ends - MS3

1/1: Spring disbursement for all students

1/6: Spring term begins for all students

Financial Tips & Info

Make Cents of It: Personal Finance Tip -



When you need to spend money, make sure to take advantage of student discounts!:

Always carry your Hofstra Student ID with you!

Using your student ID or .edu email address can afford you with some great discounts both online and in person, which means you can save money and potentially spend or borrow less. Review [this article](#) for 70 discounts and deals specifically geared towards students.

AAMC FIRST: Quick Clips



Choosing Insurance as Med Students and Residents:

In this video you will hear questions answered and learn about the types of insurances, tools, tactics, and resources that help you prepare to obtain the proper insurance coverage throughout your medical career.

FAQ's

How do I locate the names of my loan servicers and how much money I owe?

To review an up-to-date record of your federal loan borrowing history, as well as information regarding your federal loan servicers, log onto the Federal Student Aid website at studentaid.gov with your FSA ID and choose "view details" under the *My Loans* section.

North Shore-LIJ Health loan borrowers can view details of their loan by logging into the servicer website, at <https://heartland.ecsi.net/>.

What Types of Financial Aid are Available?

To help pay for your medical school education, sources of financial aid include Federal Direct student loans, institutional aid (scholarship/North Shore-LIJ Health loan) to those who qualify, and external scholarship opportunities.

For more loan information you can visit our [website](#).

Outside Scholarship & Loan Repayment Opportunities

AMA Foundation's 2025 Physicians of Tomorrow Scholarship

The Physicians of Tomorrow Scholarship program distributes \$10,000 in tuition assistance scholarships to medical students approaching their final year of school. The AMA Foundation has had a long-standing tradition of supporting medical students and has awarded more than \$61 million in scholarships since 1950. With 16 scholarship categories in a variety of focus areas the AMA Foundation awards scholarships to a diverse cohort of medical students each year.

For more information click [here](#) and to start an application, head to <https://amafoundation.secure-platform.com/a/solicitations/14/home>

Application Deadline: **Monday, February 17, 2025 at 11:59 p.m. CST**

Waterbury Medical Association

The Wellsford and Mildred Clark Scholarship was created to provide scholarships for third-year medical school students entering their fourth year of medical school.

Completed applications will be accepted through **April 30 of the applicants third year in medical school**. Winners will be announced on July 1 of the same year.

For additional information on the scholarship offered and eligibility requirements, please visit: <http://www.waterburymedicalassociation.org/Scholarship.html>

National Medical Fellowships (NMF) Scholarships

The National Medical Fellowships (NMF) offers many scholarships throughout the year that our students may qualify for.

For additional information on scholarships offered, eligibility requirements, and application deadlines, please visit: <https://nmfonline.org/about-our-scholarships-and-awards/programs/>

Immigrants Rising

Immigrants Rising provides comprehensive information on scholarships and fellowships available to undocumented students nationwide.

For additional information, please see the following lists:

Graduate scholarships: <https://immigrantsrising.org/resource/graduate-scholarships/>

Graduate fellowships: <https://immigrantsrising.org/resource/graduate-fellowships/>

Military Health Professions Scholarship Program (HPSP) and Navy Health Services Collegiate Program (HSCP)

For additional information about HPSP programs, visit <https://medicine.hofstra.edu/financialaid/military-resources.html>

For Navy HPSP an HSCP, you may also review the [attached flyer](#), or contact HMC Matthew Galbraith, Navy Medical Programs Recruiter

Upcoming Webinars & Events



FIRST Friday Webinars:

Update on Public Service Loan Forgiveness (PSLF)

Wednesday, November 20, 2024 at 2:00pm ET

Please join Emma Crawford, as she breaks down the details of Public Service Loan Forgiveness (PSLF). She'll discuss the program's requirements, how to qualify, and how to begin making PSLF-qualifying payments as quickly as possible after graduating from medical school. Viewers will leave the webinar with clear and concrete action steps based on their specific circumstances.

[Register](#)

Home Financing for Medical Students and Residents

Tuesday, February 25th, 2024 at 2:00pm ET

This informative session will explain the ins and outs of obtaining the best home financing for graduating medical students and residents. Emphasis will be placed on the proper steps to take when applying for a loan and the exact questions to ask loan officers. Additional topics will include what mortgage loans are available for doctors (including special no money down home loans), understanding budgeting for a home purchase, debt ratios and estimating funds required to close a mortgage will be covered.

[Register](#)

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