



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

Financial Aid Pulse

Office of Student Finance Newsletter

November 2025 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**. During the session we will discuss your loans, review your projected indebtedness and help develop your personal budget. If you are a new loan borrower or plan to borrow loans in the future, email medicine.finaid@hofstra.edu 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.

Take Action: Protect Federal Student Aid and Strengthen the Future Physician Workforce:

[AAMC Action](#) urges lawmakers to protect and strengthen federal student aid programs – like Grad PLUS and Public Service Loan Forgiveness (PSLF) – to ensure that medical school is accessible for students from all backgrounds.

At a time when the U.S. faces a continuing physician shortage, federal student aid programs are essential to building a well-trained health care workforce that can serve all patients and communities nationwide.

The most effective advocacy is when constituents reach out to their local lawmakers, while the AAMC tells the story at the national level. You can help our efforts and be an advocate by sending a message to your members of Congress TODAY, urging their support for critical federal student aid programs that make medical school possible for almost half of all medical students.

To stay informed about the latest news and updates in financial aid, visit the **News and Updates** section on our [website](#).

Important Dates to Remember

- 11/12: Spring bill notifications sent - All MS Students
- 11/21: Last day to return federal loans - MS1
- 11/27-11/28: Thanksgiving Break (University Closed)
- 12/9: Spring bill due date - All MS Students
- 12/10: First late fee (\$100) for outstanding Spring bills - All MS Students
- 12/12: Last day to return federal loans & fall term ends - MS2
- 12/14: Fall term ends - MS4
- 12/19: Fall term ends - MS1
- 12/21: Fall term ends - MS3
- 12/24-1/1: Holiday Break (University Closed)
- 1/1: Spring disbursement - All MS Students
- 1/5: Spring term begins for all students
- 1/15: Second late fee (\$150) for outstanding Spring bills - All MS Students
- 2/17: Third late fee (\$250) for outstanding Spring bills - All MS Students

Financial Tips & Info

Make Cents of it: Personal Finance Tip

Stay Financially Well During Medical School:



Focusing on financial wellness during medical school is essential for both present and future success. While students often prioritize academics and clinicals, it's important to remember that financial health is a key part of overall well-being. Neglecting it can lead to stress that impacts academic, emotional, and physical wellness.

By developing positive financial habits and learning to manage a student budget now, students build the foundation for long-



Learn About the AAMC Financial Wellness Program:

This webinar reviews tools to measure financial health, improve financial knowledge, complete financial courses, assess the cost of borrowing, create financial goals, and more.

term stability and success as future physicians.

For tips and guidance on staying financial well during medical school you can click [here](#).

FAQs

What is happening with the Graduate PLUS Loans in the future?

Graduate PLUS loans are still available for graduate and professional students who need to borrow beyond their Unsubsidized loan eligibility. However, there are ongoing discussions at the federal level about changes to graduate borrowing, repayment, and interest rates.

The Graduate PLUS loan program will be eliminated for **new borrowers** beginning **July 1, 2026**. Only students who have already borrowed a Unsubsidized or Graduate PLUS Student loan before that date for their current degree program can continue borrowing them under a special "legacy" provision – up to three additional academic years or until program completion, whichever comes first.

How do I complete my 2026-27 FAFSA?

The **2026-2027 FAFSA** is now available, and students are encouraged to apply as early as possible. To complete it, visit studentaid.gov and log in using your FSA ID.

Be sure to use your **2024 tax information**, and enter **Hofstra University's school code: 002732**. Beginning **January 2026**, log in to the [Hofstra Portal](#) under **Financial Aid Services** to verify that your FAFSA was received. An email will be sent to your Hofstra Pride account in **spring 2026**, letting you know when your financial aid package becomes available for the upcoming year.

For help, visit studentaid.gov/help.

Outside Scholarship & Loan Repayment Opportunities

Students are encouraged to explore external (outside) scholarship opportunities. These opportunities often require a separate application and are not administered by the Office of Student Finance or Hofstra University. It is important to note that in addition to independent application processes, deadlines also vary.

For more information and additional resources, visit the [scholarship section](#) of our website.

National Medical Fellowships (NMF) Scholarships

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

Please visit the [National Medical Fellowships](#) website for additional information on scholarships offered, eligibility requirements, and application deadlines.

AMA Foundations' Physicians of Tomorrow Scholarship

The Physicians of Tomorrow program is one of the AMA Foundation's flagship initiatives, designed to support and elevate the next generation of physician leaders. By providing substantial tuition assistance and national recognition, the program invests in medical students who embody the values of leadership, academic excellence, and a commitment to advancing health equity.

With 17 categories across a variety of focus areas, the AMA Foundation awards \$10,000 tuition scholarships to a diverse cohort of medical students each year.

Application Deadline: Monday, February 9th, 2026 at 11:59 PM C.S.T

Please visit the [AMA Foundation](#) website for more information, and to apply for the scholarship.

Upcoming Webinars



Updates on Public Service Loan Forgiveness

Thursday, November 13, 2025 - 2:00PM ET

During this webinar, Emma Crawford, CFP®, discusses the programs requirements, how to qualify, and how to begin making PSLF-qualifying payments as quickly as possible after graduating from medical school. She will also discuss any changes to PSLF and how those may affect medical students and residents.

[Register for this Webinar](#)

Home Financing for Medical Students and Residents

Tuesday, February 17, 2026 - 2:00PM ET

This webinar, presented by Michael Farner of Huntington National Bank, explains best home financing practices for graduating medical students and residents. He will also highlight the proper steps to take when applying for a loan and questions to ask loan officers. Register for this exciting and interactive webinar now!

[Register for this Webinar](#)

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