



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

Financial Aid Pulse

Office of Student Finance Newsletter

January 2026 News & Updates



Welcome back and Happy New Year!

We hope you had a healthy and relaxing winter break.

The 2026-27 FAFSA is Now Available

The **2026-27 Free Application for Federal Student Aid (FAFSA)** is now open at fafsa.gov. A new FAFSA must be completed each year to receive federal student loans. A FAFSA is **not required** to continue receiving institutional aid (scholarship/NSLIJ Health loan).

Continuing students who plan to borrow federal student loans are strongly encouraged to **submit the FAFSA by March 15th**. While this is *not* a priority or mandatory deadline, applications submitted after this date may not be processed in time to ensure federal loan funds are available before bills are [due](#).

Financial Aid Notifications

Students with a completed financial aid application will receive an email when their financial aid package for the upcoming year is ready. Notifications will be sent to *Hofstra Pride* email accounts beginning in the spring.

The Office of Student Finance looks forward to supporting you throughout the upcoming academic year and your time at ZSOM. Please keep an eye out for ongoing updates, resources, and external scholarship opportunities from our office.

For any questions or concerns, contact us at medicine.finaid@hofstra.edu.

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

12/24-1/1: Holiday Break (University Closed)

1/1: Spring disbursement - **All MS Students**

1/5: Spring term begins - **All MS 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**

3/20: Match Day! - **MS4 Students**

3/25: Exit Day - **MS4 Students**

4/26: Spring term ends - **MS4 Students**

5/1: Last day to return federal loan funds disbursed 1/1 - **All MS Students**

5/8: Spring term ends - **MS3 Students**

5/22: Spring term ends - **MS2 Students**

6/5: Spring term ends - **MS1 Students**

Financial Tips & Info

Make Cents of it: Personal Finance Tip

Stagger Your Credit Report and Review Regularly



You are entitled to one free credit report annually from each of the three major credit reporting bureaus (Equifax, Experian, and TransUnion).

To allow for more frequent checks, pull a report every four months to ensure information looks accurate and to help avoid identity theft. To check your report, visit AnnualCreditReport.com.

What about your credit score? Many credit cards and banks now offer this service for free. In addition, websites such as Credit Karma can give you a good approximation of your credit score with no strings attached.



Monitoring, Maintaining and Improving Your Credit Score:

Watch this webinar of Veronica Herrera, Director of Product, Core Credit Services at Experian, discusses how to improve your creditworthiness. She also answers questions about what you need to become a credit expert!

FAQs

I didn't accept my entire loan offer and I need to borrow additional funds, what should I do?

Students who did not accept their full loan offer and wish to borrow additional funds may request a loan increase. Federal student loan adjustments may be made until the last day of the academic year.

It is strongly recommended that requests be submitted at least one week prior to the end of the term to ensure adequate processing time by our office.

Requests can be submitted by emailing a [Loan Adjustment Request form](#) to medicine.finaid@hofstra.edu from your **Pride email**.

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, go to 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**, you can 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 FAFSA help, visit [FAFSA® Help](#) | [Federal Student Aid](#).

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.

Medical Society of the State of New York / Duane Joyce Cady Physicians of Tomorrow Scholarship

This \$10,000 tuition assistance award is intended for **rising final-year** medical school students graduating in 2027 who attend medical school in New York, plan to practice in New York, and are actively involved in organized medicine.

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.

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.

The scholarship requires that applicants must be residents of Connecticut for five years and be currently enrolled in a not-for-profit medical school accredited by the AMA and/or the World Health Organization.

Application Deadline: Thursday, April 30th, 2026

Please visit the [Waterbury Medical Association](#) website for more information, and to apply for the scholarship.

Upcoming Webinars



Home Financing for Medical Students and Residents

Tuesday, February 17th, 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](#)

Filing Taxes for Medical Students or Residents

Tuesday, March 10th, 2026 - 2:00PM ET

During this webinar, Martin Penn, Einstein COM, discusses filing taxes, when to file and the documents or information that are needed, as well as provides key dates/deadlines. He also touches on implications filing taxes have on retirement and student loans.

[Register for this Webinar](#)

Choosing Insurance as a Medical Student or Resident

Wednesday, April 15th, 2026 - 2:00PM ET

During this webinar 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. Join Ms. Deanna Filosa, Physician Planning Group, for this informative and interactive webinar!

[Register for this Webinar](#)

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