FINANCIAL ADVICE and HEALTH CAREERS RESOURCE DIRECTORY for STUDENTS

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Credits

This booklet was published by the Office of Statewide Health Planning and Development's Health Professions Career Opportunity Program (HPCOP) to assist in increasing the number of economically/educationally disadvantaged students receiving health professional training thus increasing the number of health professionals practicing in medically underserved areas in California.

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2000 edition revised by Deanna R. T. Chrisman & Rachel Samaniego

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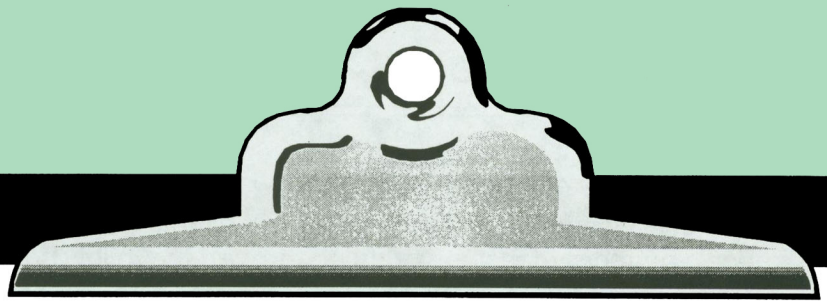

Note to Parents

Your son or daughter will need your assistance in obtaining financial aid. This means help in filling out forms that require personal financial information. It means helping your son or daughter learn how to manage money and live on a budget. Most of all, it means encouraging your son or daughter to pursue a career in health care, knowing that he or she can do it, and that there is money available to help with the cost.

You can offer a special kind of support to your college-bound son or daughter; support that no one else can give. Your belief that education is an investment in the future and that a good paying job helping others is valuable, will make the effort required to finance that future worthwhile.

Talking to high school counselors and college financial-aid officers is important. Being candid with your son or daughter about how much you can afford to contribute toward their education is also important. Let your son or daughter know financial aid is not just based on good grades. Find out what kind of financial aid is available and take the steps necessary to obtain it.

Encourage your son or daughter to read this brochure. It's a good start for both of you. We hope it will help you realize that now is the time to begin preparing for the future. Money is available to help your child become a health professional.

Health Professions Career Opportunity Program

The Health Professions Career Opportunity Program's (HPCOP) primary goals are to motivate, inform, and assist educationally/economically disadvantaged students in preparing themselves for specific health professional training through the following:

Student Activities: Through the awarding of contracts, HPCOP provides support to educational institutions and others to provide selected health professional development activities directly to students. Activities include academic and prehealth conferences, professional-school test preparation courses, summer-enrichment programs, and the funding of health promotion/risk-reduction pilot projects.

Newsletter: *Health Pathways*, HPCOP's quarterly newsletter, contains timely information on health professional schools, admissions, postbaccalaureate and summer-enrichment programs, financial aid, health careers, student health organizations, educationally/economically disadvantaged health professional profiles, and current health issues. Free subscriptions are available from HPCOP upon request.

Other Activities: Staff provides various levels of technical assistance to individuals and academic, student, state, and professional organizations. In addition, HPCOP conducts research and data analysis of educationally/economically disadvantaged health professional development issues, researches available financial aid resources, and provides a limited number of student internship opportunities.

HPCOP has been very successful over the years in what it has been doing. As a result, it has become a vital link between students, counselors, educators, and support groups. If you are interested in a career in the health professions, HPCOP's staff will do whatever it can to assist you in meeting your goals.

For more information, or to request copies of our free publications, contact:

Health Professions Career Opportunity Program
1600 Ninth Street, Room 441
Sacramento, CA 95814
(916) 654-1730
fax: (916) 654-3138
e-mail: kmunster@oshpd.state.ca.us

Some basics about financial aid

So, you've chosen a career in the health care field. Congratulations! Now is the time to begin planning to finance your education. Hundreds of scholarships, grants, and loan programs are available to help you pay for college expenses. Many of these go unclaimed because students don't take the time to apply for them. With some research, thought, and follow-up work, you can substantially increase your chances of obtaining the financial aid you need. You can do it!

Financial aid comes from many sources: grants, loans, and scholarships from the federal and state governments, businesses, organizations, and schools. Each of these sources have application requirements, many of them asking for the same information about you, your financial needs, and your financial resources. Financial planning will help you determine what those resources and needs actually are. Once you've done that, you can identify possible sources of financial assistance. It helps to start early and perhaps work with your parents and friends to explore all the opportunities available to you as a student and a future health professional.

There are people available to assist you in your search for financial aid. You must expect to complete a certain amount of paperwork — keep copies of everything. This will help in future submissions. Loans are an important source of aid. You can expect to incur a certain amount of debt while in school. Follow some simple guidelines for managing the debt you have incurred.

This booklet is designed to help you succeed in obtaining financial aid. It offers guidelines and advice about financial planning, information on types of assistance and eligibility requirements, and a step-by-step approach to the application process. The challenge of learning now about setting goals and managing your own resources is one that will benefit you greatly throughout your life. Let's begin.

Before seeking financial aid, you will need to:

- Define your goals – personal and professional.
- Estimate your cost – educational expense, cost of living (use the budget worksheet on page 10).
- Identify your financial resources – from family, work.
- Develop ways for covering expenses that exceed your resources.
- Explore all aid possibilities, more than one source of fund may be needed to cover your expenses.
- Be aware of various application requirements and filing deadlines.
- Apply at least one year prior to entering school.

Remember that good grades are not the only criteria for receiving financial aid. There are many awards made to students who show promise, a willingness to work hard, and a dedication to becoming a health professional.

Choosing a school carefully

Education after high school costs you time, money, and effort. It's a big investment, and you should carefully evaluate the school you're considering. Just because a school participates in the federal Student Financial Assistance (SFA) Programs, does not mean the U.S. Department of Education has endorsed the quality of the education the school offers. The Department does not approve a school's curriculum, policies, or administrative practices, except as how they relate to how the school operates the SFA Programs. It's up to you to check out the school. To find a school, you need to:

1. **Ask the school for a copy of the documents describing the school's accreditation and licensing.** The accrediting and licensing agencies have evaluated the school and found it meets certain minimum requirements that the agencies have set.
2. **Ask the school about its loan default rate (the percentage of students who attended the school, took out federal student loans, and later went into default).** You may not be able to get aid from some SFA Programs at a school that has a high default rate.
3. **Ask the school for a copy of its campus security report.** The campus security report provides information on the school's campus security policies and campus crime statistics. Schools must publish and distribute a campus security report every year to all current students and employees of the school. In addition, if you contact a school and ask for admissions information, the school must inform you that its campus security report is available, provide you with a summary of the report, and let you know how you may obtain a copy. If you have evidence that any information provided in a school's campus security report is inaccurate, contact the Federal Student Aid Information Center at 1-800-433-3243.
4. **Find out about the school's job placement rates.** If the school advertises its job placement rates, it must also publish the most recent employment statistics, graduation statistics, and any other information necessary to back up its claims. This information must be available at, or before, the time you apply for admission to the school.
5. **Ask the financial-aid office about the school's refund policy.** If you enroll, but never begin classes, you should get most of your money back. If you begin attending classes but leave before completing your coursework, you may be able to get part of your money back. Keep in mind that if you receive federal student aid and a refund is made by the school, some or all of that money will be returned directly to those aid programs or to the lender for your loans.

   Note: Even if you don't finish your coursework, you'll have to repay the loans funds you received, less any amount returned to your lender by the school.
6. **Find out about financial-aid availability.** You have the right to receive the following information from the school:

- The location, hours, and counseling procedures of the school's financial-aid office.
- The financial assistance that is available, including information on all federal, state, local, private, and institutional financial-aid programs.
- How a school selects financial-aid recipients.
- How the school determines your financial need.

- The procedures and deadlines for submitting applications for each available financial-aid program.
- How the school determines each type and amount of assistance in your financial-aid package.
- How and when you will receive your aid.
- How the school determines whether you're making satisfactory academic progress, and what happens if you are not. Whether you continue to receive federal financial aid depends, on part, on whether you make satisfactory progress.
- If you're offered a Federal Work-Study job, find out what the job is, what hours you must work, what your duties will be, what the rate of pay will be, and how and when you'll be paid.

7. **Talk to high school counselors, local employers, and the state higher education agency.** See if any complaints about the school have been filed with the local Better Business Bureau, Chamber of Commerce, or consumer protection division of the state attorney general's office. Contact these organizations if you have a complaint about a school.
8. **Ask the school about its completion and transfer-out rates.** The Student Right-to-Know Act requires schools to disclose, to current and prospective students, the percentage of its students that complete the school's programs, and the percentage of students that transfer out of the school. However, because these requirements only went into effect in 1996, only schools with short programs will have rates available for the 1999-2000 school year.
9. **You may also wish to ask the school for a copy of its "equity-in-athletics" report.** Any coeducational school where you can receive SFA Program assistance that has an intercollegiate athletic program must prepare an equity-in-athletics report giving financial and statistical information for men's and women's sports. This information is designed to make students aware of a school's commitment to providing equitable athletic opportunities for its men and women students.
10. **Compare your expected debt for attending the school to the money you expect to earn once you complete the educational program.** If you borrow money to pay for all or a portion of your education, you'll need to earn or have access to enough money to repay your debt. One way to evaluate your potential earnings is to use the U.S. Department of Labor's *Occupational Outlook Handbook*, which has information on typical wages or salaries for many occupations. It also provides information on job prospects and training and education requirements for various occupations.

You're paying for a quality education. Make sure you get it.

Source: The Student Guide, Federal Student Aid Information Center, PO Box 84, Washington, DC 20044-0084

What your education will cost

The cost of attending college varies depending upon the type of school you select. Whether you choose to attend a community college, state university, or private college, typical expenses will include tuition and fees, books, room and board, transportation, and personal expenses. The school you have selected will be able to give you more specific information on its costs. Budget worksheets have been included in this section to help you determine your personal expenses.

To assist you in keeping your educational costs in check, we have outlined a few tips on budgeting:

Budget planning

When you accept financial aid, you also accept the responsibility of living within an allowable budget. If you work more than you estimated, receive outside aid, or borrow money from friends or relatives, your financial aid may be decreased.

Most students receive a combination of campus-based aid and guaranteed student loan (GSL) funds. Before school starts each year, you should have a good idea of your total financial-aid package so you can plan your budget accordingly. By knowing when to expect financial-aid checks, cash flow emergencies can be avoided.

Living within the budget

The standard cost of living allowance is based on certain assumptions. The most important is that attending school is your primary concern, and you are willing to make necessary adjustments in your lifestyle so you can live on the standard allowance.

Housing

The standard budget is based on shared housing costs. If you are a single student, plan to have at least one housemate so that costs can be kept within allowable limits.

Food

One way to keep food cost down is to shop with a list of things you need to buy. You can also shop at regular intervals, such as once a week. Buying staples in bulk, picking up generic brands rather than nationally advertised products, and keeping an eye out for special sales will also help save money.

Transportation

Most funding agencies, including the federal government, do not consider car ownership necessary. The standard living allowance, therefore, does not fully cover the cost of buying or maintaining an automobile. Students who do own a vehicle, and are making payments, must be able to accommodate these cost within the normal budget.

Budget worksheet

Use this worksheet to help you organize and analyze your expenses and income.

Fixed expenses

(You may or may not have all of these expenses)

	Monthly $	Yearly $
Tuition and fees		
Books and supplies		
Regular savings		
Rent/mortgage payments		
Utilities (gas, water, electricity)		
Telephone		
Taxes (federal, state, local)		
Vehicle payments		
Charge card payments		
Loan payments		
Life insurance		
Health insurance		
Home/rental insurance		
Auto insurance		
Auto registration/taxes		
Professional fees/dues		
Accountant services		
Child care		
Other		
Total fixed expenses		

Income
(List all steady sources of income)

	Monthly $	Yearly $
Financial aid		
Salary (net)		
Spouse's salary (net)		
Investment income		
Government checks		
Gifts		
Alimony/child support		
Other		

	Monthly $	Yearly $
Total income		
Minus **Total expenses**		
Equals = **Total Discretionary income**		

Criteria for determining who is eligible

The California Student Aid Commission provides an excellent booklet which will assist you in determining whether you are eligible for financial aid. The booklet is entitled Financial Aid for Students – Workbook for 1999-2000 School Year, and can be obtained free by writing to the California Student Aid Commission, P.O. Box 510845, Sacramento, Ca 94245-0845, or telephoning (916) 526-7900.

To qualify for most types of financial aid, you must undergo a need analysis. When you apply for federal student aid, information from your report is used in a formula established by the U. S. Congress, that calculates your Expected Family Contribution (EFC), an amount you and your family are expected to contribute toward your education. For more information write to the Federal Student Aid Information Center (reference on bottom of page 8).

For purposes of determining financial need, students who are classified as dependent or independent. Dependent students are those who rely on parents for financial support. Independent students have supported themselves for years and parental income is not considered as an available resource in determining their financial need. However, if a student is married, the income of the spouse is considered. Your financial need can be calculated by using a simple formula: cost of college minus your, and your family's contribution, equals your financial need.

Worksheet

Determining your financial need

1. List the cost of your education Description	Cost
Total Costs	

2. List you and your family's contribution*	
Source	Amount
Total Contribution	

3. Subtract the contributions from the costs
Equals financial need

*Guidelines are available from the California Student Aid Commission to assist you in determining the amount you and your family should be able to contribute toward your education.

Types of financial aid available

Scholarships, grants, and loans are plentiful. Because one type of funding rarely covers all of a college student's expenses, you're encouraged to apply to a combination of funding sources for aid. Loans, in particular, are an especially good source of financial aid. Their interest rates are favorable and repayment begins after you complete your education. In some cases, portions of your loan can be reduced if you become a health care provider in a medically underserved area.

Legislative changes occur frequently and can affect the federal and state financial-aid programs. The school you plan to attend may adjust its financial-aid policies from year to year. Check with the financial-aid office at your school for up-to-date information.

The federal government offers the following: Pell Grants, Supplemental Educational Opportunity Grants (SEOG), Federal College Work-Study Programs, Supplemental Loans for Students (SLS), Perkins and Stafford Loans, and the Parent Loans for Students (PLUS) Program.

Undergraduates may receive aid from all types of programs. Graduate students may apply for any program except Pell Grants and Supplemental Education Opportunity Grants. For a detailed description, write the Federal Student Aid Center, P.O. Box 84, Washington, DC 20044, or call 1-800-433-3243 to request The Student Guide-Financial Aid.

The State of California has several programs available. Cal Grants (Cal Grant A, B, C), State Work-Study Program, and Graduates Fellowship Programs. You can obtain further information by contacting the California Student Aid Commission, P.O. Box 510845, Sacramento, CA 94245-0845; or call 916-526-7900.

Colleges and Universities have their own grant and loan programs available. Contact the school you are planning to attend to obtain information.

Private foundations have been established to assist students in their education. Many have special criteria attached. This limits the number of individuals applying. Research is required — but it can pay off! See the resource section of this booklet for information on where you might apply for this aid.

Business, service, and community groups may have scholarship/loan aid available to students from their area. Contact your local advisor or financial-aid officer for further information.

Banks, savings and loan association, and credit unions provide loans to students.

Professional organizations may provide loans or scholarships to students entering their profession. The financial-aid officer at the professional school you plan to attend should be able to provide you with information on their availability.

Labor unions and businesses may offer scholarships/loans to the children of their members/employees.

Work-study programs are available at many institutions and can be related to your education (e.g., research assistant).

How to obtain financial aid

1. **Set your educational goals.** Confer with parents, counselors, and college personnel about your future plans.
2. **Research sources of financial aid.** Obtain a financial-aid application packet from the school you are planning to attend. Ask your counselor and college personnel about financial aid that is available in your field. Make an effort to visit your college library to review source documents. Write or call all programs that are relevant to obtain applications and further information. Try to obtain necessary materials as early as possible. Some programs require applications as much as a year in advance.
3. **Prepare required financial documents.** Be neat, complete, and candid when filling out the required forms. The responsibility for accurately and completely filling out each application rests with you. Check and double-check all information for accuracy. Make copies of all forms you complete, and maintain a good file for future reference. You must be prepared so that you can respond quickly to deadlines.
4. **Send in completed applications.** Fill out legibly, and return forms by certified mail as soon as possible. Don't just meet deadlines — beat them! A great deal of financial aid is disbursed on a first-come, first-served basis.
5. **Communicate with your school.** Colleges generally notify students about aid soon after admission. Don't wait to ask questions. Be in contact with your school's financial-aid office to obtain information about your application.
6. **Receipt of award.** Once you've received an award, make note of any special requirements involved (e.g., confirmation, deadlines), and be certain to comply. It's also a good idea to acknowledge receipt of the award. Student letters may be an important method used by the private donor to make a decision to continue the scholarship or loan.
7. **Reapply every year.** Students must apply annually for financial assistance and can obtain information from their financial-aid office. Remember to meet all required deadlines.

A word about the application

- The Student Aid Application for California (SAAC) must be completed by all students applying for any Student Aid Commission grant. This form may also be used for Federal Pell Grants and for campus-based programs. Separate forms are used for loans. Contact the California Student Aid Commission at (916) 526-7900 for information.
- It must be submitted after January 1; deadlines differ with each school.
- Expect a certain amount of paperwork. Keep copies of all documents prepared. Don't wait until the last minute to complete the forms.
- Don't worry if you don't have all the answers. There are people willing to help you.
- Allow sufficient time to ask questions and work out any problems.

Important tips

1. Do your financial planning well in advance of the academic year.
2. Apply as soon as possible. This means that you, your parents, and your spouse (if married) must complete your federal income tax return very early in the year so that the financial information you report will be accurate. (You need not formally file with the IRS until mid-April.) The earlier you apply, the earlier you will receive notification of your eligibility.
3. Make sure all tax returns you submit are complete and contain the appropriate signatures and schedules. Your name and student ID number must be printed at the top.
4. Don't substitute W-2 forms and state license tax returns when federal income tax returns are requested.
5. Print or type clearly on all forms
6. Make sure documents requiring signatures are signed by the appropriate person(s).
7. Keep your school financial-aid office informed of changes in your financial situation.
8. Although you may not feel you need financial aid now, your school will be able to respond more rapidly to unforeseen changes in your financial situation if you already have information on file with them.
9. Keep copies of all your financial-aid materials.

Don't Forget

Education after high school costs you time, money, and effort. It's a big investment, and as a student and a consumer you should carefully evaluate the education or training you are considering. To help you make a good choice, you should have information about a school's academic program, facilities, dropout rates, full cost of attendance, refund policy, financial-aid programs, and any other information you think will help you make a decision.

Remember to ask

- What financial assistance is available, including information on all federal, state, and school financial-aid programs.
- What the deadlines are for submission application for each of the financial-aid programs available.
- What the cost of attending is, and what the school's policies are on refunds to students who drop out.
- How the school determines your financial need. This process includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, and so forth are considered in your budget.
- What resources (such as parental contribution, other financial aid, your assets, and so on) are considered in the calculation of your need.
- How much of your financial need, as determined by the school, has been met.
- For an explanation of the various programs in your student aid package. If you believe you have been treated unfairly, you may request reconsideration of the award that was made to you.
- What portion of the financial aid you receive must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin.
- How the school determines whether you are making satisfactory progress, and what happens if you are not.

Take responsibility to:

- Review and reconsider all information about a school's program before you enroll.
- Pay special attention to your application for student finical aid, complete it accurately, and submit it on time to the right place. Errors can delay your receiving financial aid. Intentional misrepresenting of information on application forms for federal financial aid is a violation of the law and is considered a criminal offense subject to penalties.
- Respond promptly and return all additional documentation, verification, corrections, and new information requested by either the financial-aid office or the agency which you submitted your application.
- Read and understand all forms that you are asked to sign and keep copies of them.
- Accept responsibility for all agreements that you sign.
- If you have a loan, notify the lender of changes in your name, address, or school status.
- Know and comply with the deadlines for applications or reapplication for aid.
- Know and comply with your school's refund procedures.
- Maintain satisfactory academic progress according to the policies and standards of the school you are attending

Excerpted from California Student Aid Commission's "Financial Aid for Students Workbook"

Keeping track of applications is your responsibility

Application submitted to (name/address)	Due Date	Date Submitted	Contact/Phone	Dates to follow up	Comments

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MEDICINE

American Academy of Family Physicians
11400 Tomahawk Creek Parkway
Leawood, Kansas 66211
1-800-274-2237

Take another look at Family Practice, free. *Premed Student Kit*, free. *Premed Advisor Notebook*, free. *Specialty of Choice*, free. *Can I Afford to be a Family Physician?*, free.

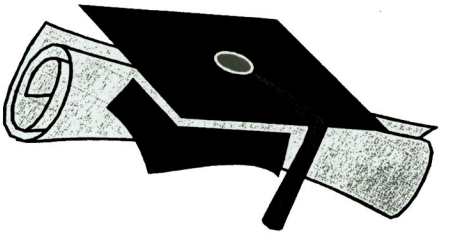
American Association of Colleges of Osteopathic Medicine Application Service (AACOMAS)
5550 Friendship Blvd., Suite 310
Chevy Chase, MD 20815-7231
(310) 968-4100

AACOMAS provides admissions assistance for students interested in attending osteopathic medical colleges. AACOMAS sends your material to any of the 19 osteopathic colleges you designate. Application packets available upon request from the above address and/or phone number.

The American Association of University Women Education Foundation
C/O Customer Service Center American College Testing
2201 N. Dodge Street
Iowa City, IA 52243
(319) 337-1716

Selected Professions Fellowships are awarded in designated fields where women's participation has been low. Applicants must be U.S. citizens or permanent residents. Special consideration is given to applicants who show professional promise in innovative or neglected areas of research and/or practice in public interest concerns. Applications are available August 1-December 20.

American Indian Graduate Program
University of California, Berkeley
140 Warren Hall
Berkeley, CA 94720-7360
(510) 642-3228
fax: (510) 643-8909
e-mail: AIGP@uclink.berkeley.edu

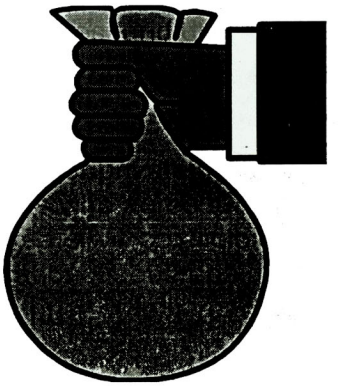


Bureau of Indian Affairs
Office of Indian Education Programs, Rm. 3512
1849 C Street
Washington, DC 20240
(202) 208-3478

California Black Health Network (CBHN), Inc.
Denise Adams-Simms, MPH, Executive Director
7840 Mission Center Court, Suite 200
San Diego, CA 92108
(619) 295-5413

California Loan Repayment Program
Office of Statewide Health Planning and Development (OSHPD)
1600 Ninth Street, Room 440
Sacramento, CA 95814
(916) 654-1833

Assists in the placement of primary care physicians (MD's and DO's) specializing in family practice, general internal medicine, general pediatrics, and obstetrics and gynecology, as well as physician assistants, primary care nurse practitioners, certified nurse midwives, and dentists into health professional shortage areas. Health Professionals applying for loan repayment must have a valid California license and must have obtained
a position in a public or private non-profit site approved by OSHPD. Applicants who agree to practice for a minimum of two consecutive years will be eligible to have up to $25,000 per year of their educational debt repaid. Health professionals who wish to commit to three or four years will receive $35,000 for each additional year of service. (The amounts cited include the 50-50 match required from practice sites.)



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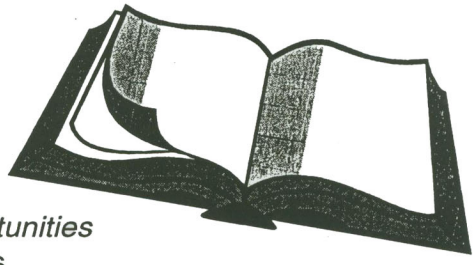


Careers in Medicine: Traditional and Alternative Opportunities
By T. Donald Rucker, Martin D. Keller, and collaborators

346 pages. $15.95. Describes many options open to doctors today. Cites training requirements, specialty outlook, and lists sources of additional information.

Medicine, Dentistry, and Related Fields
$9.45. A comprehensive and user-friendly financial-aid directory. This series pinpoints awards in areas of particular concern to students. Booklets are revised every 18 months and each cites 300 to 400 programs.

INMED Program
University of North Dakota
School of Medicine and Health Services
P.O. Box 9037
Grand Forks, ND 58202-9037
(701) 777-3037

Kirksville College of Osteopathic Medicine
Attn: Student Lending Coordinator
800 W. Jefferson Street
Kirksville, MO 63501-9924
1(800) 428-3376 ext. 2028
or 2097 (in Missouri)
1-800-626-KCOM (out-of-state)

Offered by the Kirksville College of Osteopathic Medicine, the NOWLoan$ program consists of Federal Stafford (both Subsidized and Unsubsidized) and private alternative loan products for students of osteopathic medicine and master's degree students in selected allied health professionals. For more information please contact us or your financial-aid office.

MEDLOANS
Association of American Medical Colleges (AAMC)
2450 N Street, NW
Washington, DC 20037-1126
1-800-858-5050

The MEDLOANS program, sponsored by AAMC, offers a comprehensive loan package designed specifically to meet the unique needs of medical students. Medical students, attending medical schools of the AAMC, may borrow both federally guaranteed loans (Stafford Loans) and privately insured loans (Alternative Loan Program) through a single source.

Mustang Publishing
PO Box 770426
Memphis, TN 38177
1-800-250-8713

Medical School Admissions: The Insider's Guide
By John A. Zebala, Daniel B. Jones, and Stephanie B. Jones
ISBN-0-914457-94-2. 192 pages. $14.95. Written by three recent medical school graduates. Contains information on what courses to take in college, common interview questions, tips on the Medical College Admissions Test, and 50 essays/personal statements.

National Hispanic Institute (NHI)
PO Box 220
Maxwell, TX 78656
(512) 357-6137

NHI assists Hispanic students in obtaining the best available financial support to pursue their studies. The NHI markets Hispanic students with the highest academic credentials to colleges and universities around the country. NHI also offers leadership training and organizational management.

Pathway Evaluation Program
P.O. Box 13358
Research Triangle Park, NC 27709
1-800-444-PATH

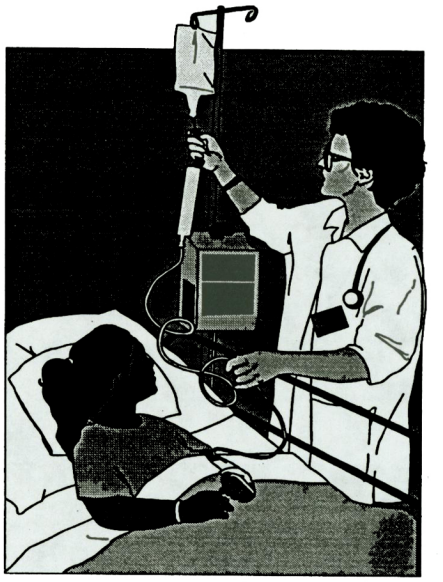
Glaxo Wellcome Inc., along with medical schools and their faculties, provide medical students with the input they need to help them through the decision of choosing a career specialty. This program includes three comprehensive sections: (1) reading assignments and self-assessment exercises; (2) a three-hour workshop; (3) follow up exercises to the workshop. Numerous resources are provided including a specialty profile CD-ROM.

Texas Association of Latin-American Medical Students (TALAMS)
Student Affairs Office
Baylor College of Medicine
Attn: Ernesto Blanco
One Baylor Plaza
Houston, TX 77030

NURSING

The Foundation of the National Student Nurses' Association, Inc.
555 West 57th Street, Suite 1327
New York, NY 10019
(212) 581-2211
web site: www.nsna.org

To be eligible for the Scholarship Program you must be a student currently enrolled in a state approved school of nursing or pre-nursing in associate degree, baccalaureate, diploma, generic doctorate, or generic master's program. Scholarships range from $1,000.00 to $2,000.00. Applications available August through January 15th. Applications (plus $10.00 processing fee) Deadline: February 1, 2000.



Garrett Park Press
PO Box 190
Garrett Park, MD 20896
(310) 946-2553

Nursing and Other Health Fields
$9.45. A comprehensive and user-friendly financial-aid directory. This series pinpoints awards in areas of particular concern to students. Booklets are revised every 18 months and each cites 300 to 400 programs.

Health Professions Education Foundation
1600 9th Street, Rm. 436
Sacramento, CA 95814
1-800-773-1669

Associate Degree of Nursing Pilot Scholarship Program
Must be accepted to, or enrolled in a California Associate Degree Nursing (ADN) program. Must agree to earn a Bachelors of Science in Nursing (BSN) at a California Nursing Program within five years of obtaining an ADN. Must agree to practice nursing in direct patient care for at least two years in a California medically underserved area. May be awarded up to $4,000.00 per year in financial assistance.

Registered Nurse Education Scholarship Program
Must be accepted to, enrolled in a California BSN degree program. Recipient must practice nursing in direct patient care for at least two years in a California medically underserved area. Applicant must provide three letters of recommendation from former teachers or other community representatives. May be awarded up to $8,000.00 per year in financial assistance.

Registered Nurse Education Loan Repayment Program
Payment of governmental and commercial loans used to pay educational related expenses incurred while earning a BSN. Recipients must practice direct patient care in a designated California medically underserved area, or a county health facility, in return for the repayment of their educational debt. May be awarded up to $19,000.00 for the repayment of educational debt.

National Association of Hispanic Nurses
Mary Lou de Leon Siantz, RN, PhD, FAAN, President
1501 Sixteen Street, NW
Washington DC, 20036
(202) 387-2477
fax: (202) 483-7183

Nurses Education Fund, Inc. (NEF)
Attn: Barbara Butler
Scholarship Coordinator
555 West 57th Street
New York, NY 10019
(212) 582-8820

The *M. Elizabeth Carnegie Scholarship* is awarded on a yearly basis to an African-American nurse pursing a doctoral degree in nursing or a related field. The *Estelle Massey Osborne* Scholarship is awarded annually to an African-American nurse pursing a master's

degree in nursing at a National League for Nursing accredited program. Awards range from $2,500.00 to $10,000.00. The applicant requires GRE or MCAT scores, official transcripts, letters of reference, a goal statement essay, as well as additional professional information. Also, applicants must be a (1) registered nurse enrolled in or applying to either a National League for Nursing accredited masters program in nursing, or at the doctoral level, in a nursing related program; (2) member of national, professional nursing organization; and (3) U.S. citizen, or have declared official intention of becoming one. At the master's degree level, applicants will be supported for full-time study only. If you feel that you meet the requirements, NEF requests a note stating such along with a check for $10.00 to cover postage and handling. They will then send you an application kit. Kits are available until February 1. They will not be available after that date. Applications and materials deadline: March 1

Sacramento Black Nurses Association (SBNA), Inc.
P.O. Box 5171
Sacramento, CA 95817
(916) 689-3229

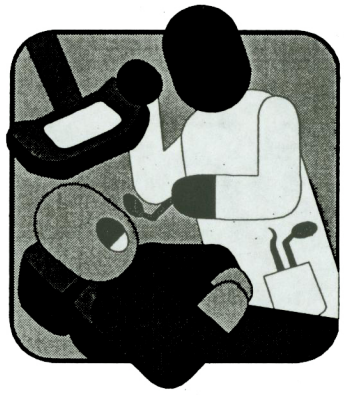
The Sacramento Black Nurses Association was organized in 1978 by nurses who felt the health needs specific to the African-American community were not being addressed. Of special concern was the area of recruitment and retention of blacks in the nursing profession. As a result of this concern, the organization developed a scholarship fund.

Scholarships are awarded annually to African-American students actively enrolled in nursing programs (RN or LVN) in Sacramento County, who meet all requirements and guidelines. Application Deadline: The first week in October.

For more information, please call (916) 689-3229 or write to SBNA at the address listed above.

DENTISTRY

American Dental Association (ADA)
Endowment and Assistance Fund, Inc.
211 East Chicago Ave.
Chicago, IL 60611-2678
(312) 440-2567



Dental Student Scholarship and Allied Dental Health Scholarship
Criteria for eligibility is determined by applicant's demonstrated financial need, academic achievement, and a written summary of personal and professional goals, and letters of reference.
The maximum annual award for dental students is $2500.00 and for allied health students is $1000.00.

PUBLIC HEALTH

American Association of University Women (AAUW)
Education Foundation
2201 N. Dodge Street
Iowa City, IA 52243-4030
(319) 337-1716

Provides a variety of fellowships and grants for women, such as: American Fellowships; Selected Professional Fellowships; International Fellowships; Career Development Grants; and Community Action Grants. Request the 2000-2001 brochure which contains description and application deadlines for each of the programs listed above or visit our web site at www.aauw.org

American Medical Student Association (AMSA)
Resource Center
1902 Association Drive
Reston, VA 22091
(703) 620-6600
1-800-767-2266 (membership services only)

AMSA is a student-run, national organization committed to representing the concerns of future physicians. Founded in 1950, AMSA has 30,000 members including premedical and medical students, interns, and residents. Any premedical student who is attending classes a minimum of 20 hours per week, who is in the process of applying to medical school, or who has been accepted to medical school, is eligible for premedical membership. For more information on membership applications and fees, medical education loan plans, and a list of publications, contact the above number or address.

American Public Health Association
800 I Street, NW
Washington, DC 20001
(202) 777-2742
web site: www.apha.org

Business and Professional Women's Foundation
2012 Massachusetts Ave., NW
Washington, DC 20036
(202) 293-1200
fax: (202) 861-0298
web site: www.bpwusa.org

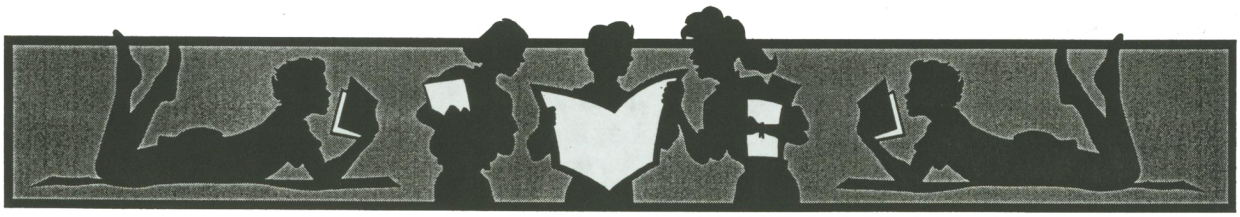
This unique program provides scholarships for women 25 years of age and older with critical financial need to seek the education necessary to enter, re-enter or advance within the work force. A total of $200,000-$250,000 will be awarded in scholrships ranging from $750-$1,000 each. Other eligibility requirements are: apllicants must be a citizen of the United States, be officially accepted into an accredited program or course of study at a United States institution, and graduating within 12 to 24 months from the date of grant. In order to receive an application, send a self-addressed, double stamped, #10 business-sized envelope to the address listed above, or visit the web site to print out a copy. This is a highly competitve application process therefore, submission of application materials in any other manner makes your application ineligible. Application period: January 1st through April 1st. Application deadline: April 15th.

Garret Park Press
Attn: Robert Calvert, Jr., Editor
PO Box 190
Garrett Park, MD 20896
(310) 946-2553

Financial Aid for Minorities in Health Fields
$5.95. Lists many financial-aid programs sponsored by professional associations, federal and state agencies, foundations, and other sources.

Foundation of Research and Education (FORE)
American Health Information Management Association
233 N. Michigan Ave., Suite 2150
Chicago, IL 60601-5519

Awards undergraduates and graduates loans and scholarships. Students must be enrolled in health information management, technology, or coding specialists programs. Write for details.



Health Professions Education Foundation
1600 9th Street, Rm. 436
Sacramento, CA 95814
(916) 653-0860

Allied Health Education Scholarship Program
Applicants must be accepted to, or enrolled in a California accredited allied healthcare education program. Priority given to the fields of: Medical Imaging, Occupational Therapy, Physical Therapy, Respiratory Care, Social Work, and the jobs listed in the categories of Medical Laboratory Technologist, Pharmacist, and Pharmacy Technician. Recipients must practice direct patient care for at least one year in a California medically underserved area, or serve 100/150 volunteer hours in a medically underserved area of the state for every $1,000.00 to $1,500.00 received.

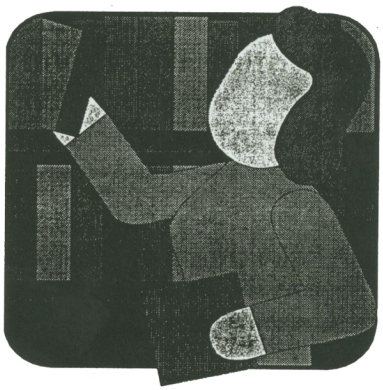
Kirksville College of Osteopathic Medicine
Attn: Student Lending Coordinator
800 W. Jefferson Street
Kirksville, MO 63501-9924
1-800-626-KCOM (out-of-state)
web site: www.nowloans.org

Student Osteopathic Medical Association (SOMA) endorses the NowLoan $ program in association with the Kirksville College of Osteopathic Medicine. The osteopathic medical student has three loans to choose from: 1) Federal Stafford Student Loan, 2) Federal Unsubsidized Stafford Loans, and 3) The STILL Loan $. You may be eligible for all three loans. Contact your financial aid office to determine your eligibility. Kirksville College now offers loans to students seeking master's degrees in selected allied health disciplines. Contact the above address or phone number for more information.

National Health Services Corps (NHSC)
2070 Chain Bridge Road, Suite 450
Vienna, VA 22182
1-800-221-9393

Eligibility requirements for scholarship program: (1) U. S. citizen; and (2) enrolled, or accepted for enrollment, in U. S. Schools of: Allopathic (MD), or Osteopathic (DO) medicine, advanced nursing (Master's degree or Postbaccalaureate programs for Family Nurse Practitioners or Nurse Midwives), baccalaureate or postbaccalaureate programs for primary care Physician Assistants. Benefits include payment of tuition, fees, and educational expenses plus monthly stipend. Applicants obligate service in health professional shortage areas as determined by the NHSC equal to years of scholarship support (minimum of two years). Write or call the above address or phone number for more details on the scholarship program.

Office of Minority Health Resource Center
US Department of Health and Human Services
P.O. Box 37337
Washington, DC 20013-7337
1-800-444-6472
e-mail: info@omhrc.gov
web site: www.omhrc.gov



In 1987 the Office of Minority Health Resource Center (OMH-RC) was established by the U.S. Department of Health and Human Services Office of Minority Health as the largest resource and referral service of minority health in the nation. OMH-RC collects, maintains and distributes minority health related information available at Federal, State, and local levels on a wide variety of health topics including HIV/AIDS, cancer, diabetes, heart disease, violence, infant mortality and substance abuse.

OMH-RC offers customized database searches, publications, mailing list, and information referrals that address the needs of American Indian and Alaska Natives, African Americans, Asian American and Pacific Islanders, and Hispanic populations.

Database information for funding, media, research and a Resource Persons Network listing are also available.

Reference Service Press
5000 Windplay Drive, Suite 4
El Dorado Hills, CA 95762
(916) 939-9620
fax: (916) 939-9626

Publishes directories for financial aid. The directories have references to scholarships, fellowships, grants, loans, awards/prizes, and internships available to ethnic minorities.

If you know of any financial aid programs not listed in this brochure that would help other students achieve their health career goals, send the details to:

Office of Statewide Health Planning and Development
Health Professions Career Opportunity Program
1600 Ninth St., Rm. 441
Sacramento, CA 95814
(916) 654-1730
fax: (916) 654-3138
e-mail: Kmunster@oshpd.state.ca.us