

Frequently Asked Questions - PA Program

Q: Can you give me an overview of financial aid at Yale School of Medicine?

A: Students in the PA programs are considered for federal and institutional loans to cover their tuition, fees, and other costs. The Campus PA Program has a limited amount of scholarship funds available to students who apply for financial aid. The amount of each individual scholarship award is subject to funding levels.

Q: What kinds of educational loans are available?

A: Direct Unsubsidized and Graduate PLUS loans are available through the Department of Education. Graduate and Professional loans for International students are funded by Yale, and awarded based on eligibility. For more detailed information on student loans, please visit our loan page at: <https://medicine.yale.edu/md-program/financialaid/scholarships/loans/>

For those who prefer to borrow from private lenders, please refer to the loan comparison tool (<http://www.elmselect.com/?oll=true&schoolId=8550#/result>), available through our loan processing partner. The tool includes loans historically borrowed by YSM students, and is not a preferred lender list.

Q: What is the maximum I can borrow?

A: Students may borrow up to their cost of attendance minus any other aid. Your individual budget is detailed on your financial aid offer letter, and includes tuition, fees, living expenses, books and other expenses.

Q: What happens if I am awarded an outside scholarship?

A: Your total aid from all sources can't exceed your cost of attendance. However, outside scholarships can be used to replace your student loan eligibility, ultimately reducing your total loan debt.

If you receive an outside scholarship, it must be reported to our office so we can adjust your financial aid as needed. Please include the scholarship name, amount, and whether it's renewable or one-time only.

Q: How are my financial aid funds disbursed?

A: After submitting your completed financial aid application, you will receive an offer letter notifying you of your financial aid eligibility. You must sign and return your letter, along with all accompanying paperwork in order to accept the award.

Loans are disbursed to your student account electronically by the start of the semester and are applied first to the charges on your bill. If your aid is more than what is needed to pay your bill, you may request a refund of the excess through the Student Information System (SIS) to use for living expenses and other educational costs. Funds are divided equally over the fall, spring and summer terms.

More billing information is available from Student Accounts at: <https://student-accounts.yale.edu/>

Q: What should I do if I have expenses that are not included in the standard student budget?

A: We have some flexibility to include additional costs in your budget, such as certain medical expenses, child care costs, computer expenses, etc. In order to request consideration of these costs, you may complete and submit a Request for Additional Funds, found on our forms and resources page: <https://medicine.yale.edu/md-program/financialaid/formsandresources/>. We would also need documentation to support these costs, such as receipts, dental payment estimates, child care invoices, etc.

