

Primary Care Loan (PCL) Guidelines

The Primary Care Loan (PCL) program strives to increase the number of primary care physicians by providing low interest loans to full-time, financially needy students to pursue a degree in allopathic or osteopathic medicine.

Primary Health Care: Family medicine, general internal medicine, general pediatrics, preventive medicine, or osteopathic general practice.

Features:

- 5% interest rate
 - Interest does not accrue, and repayment is deferred, while in school and while completing a three-year residency.
 - If you fail to meet the service requirements described below, the interest rate changes to 7%.
 - PCL loans cannot be consolidated with Stafford or Grad PLUS loans.
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Service Commitment:

- 1) Enter and complete a primary care residency no more than four years after graduating from medical school.
 - 2) Practice in primary care for 10 years or until the loan is repaid in full, whichever comes first.
 - 3) Not enter any subspecialty training from the time of graduation until the loan is repaid in full.
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Application Requirements:

- 1) Registered full time in the Fall and Spring terms (12+ credit hours)
- 2) Complete or correct the 2022-2023 FAFSA (<https://studentaid.gov/h/apply-for-aid/fafsa>)
 - a. Add parental information.
 - b. Student and parent must utilize the IRS data retrieval tool on the FAFSA or submit signed copies of their 2020 federal income tax return.
 - c. Exception to Parent Tax Submission Requirement
If you are at least 24 years old and can document that your parents have not claimed you as a dependent on their taxes for the last three years, you do not have to submit parental tax information. Federal tax returns for the parent or student must be submitted as proof (2019, 2020, 2021).
- 3) Submit the 2022-2023 [PCL Application](#) form.

Deadline: Sunday, March 26, 2023

PCL will be awarded to eligible M4 students after Match Day.

Adding Parental Information to your FAFSA:

1. Create an FSA ID for your parent,
<https://studentaid.gov/fsa-id/create-account>

Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to manage the student loan journey.

[Get Started](#)

Already have an account? [Log In](#)

What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid (FAFSA®)* form
- Signing your *Master Promissory Note (MPN)*
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

What You'll Need

- Social Security number
- Your own mobile phone number and/or email address

2. Login to your **2022-2023** FAFSA at
<https://studentaid.gov/h/apply-for-aid/fafsa>

The screenshot shows the FAFSA application status for the 2022-23 year. The status is "Processed Successfully". A message congratulates the user and lists next steps: schools will use the information to determine aid eligibility, schools will contact if more info is needed, and users should contact schools with questions. The original application was submitted on 11/29/2021 and processed on 11/30/2021. Below, there is an option to "Add or Change Schools" with a button labeled "Add/Change Schools".

3. Select “Make Corrections to My FAFSA Form”

The screenshot shows a button labeled "Make Corrections to My FAFSA Form" with a pencil icon. Below the button, it says "Change or correct information on a previous FAFSA submission." and another button labeled "Make Corrections".

4. Create a Save Key

The screenshot shows the "2022-23 FAFSA Form" page for creating a save key. It includes instructions: "Create a save key. The save key is for temporary use for you or your parent to return and complete this specific FAFSA form." There are input fields for "Create a Save Key" and "Reenter Save Key", each with a "Show" button. At the bottom, there are "Previous" and "Continue" buttons.

5. Enter Section 3 “Dependency Status”

The screenshot shows the "SECTION 3 Dependency Status" page. It features a house icon and the text: "Whether the student has children or dependents and the size of their household." Below this is a large blue button labeled "Enter Section".

6. Select “Yes” to answer questions about your parents.

The screenshot shows the "Independent Student Status" page. It states: "You are considered an 'Independent' student. This means you are not required to answer questions about your parents. However, you may want to answer questions about your parents if..." followed by two bullet points: "you are a law school or health profession student (such as a medical or nursing student), or" and "your school requires parental information from all students." Below this is a question: "Do you want to answer questions about your parents?" with radio buttons for "Yes" (selected) and "No".

7. Complete the “Parent Demographics” and “Parent Financials” sections.

8. Sign and submit the FAFSA with your and your parent’s FSA ID and password.