

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 2023-2024 FAFSA (<https://studentaid.gov/h/apply-for-aid/fafsa>)
 - a. Add parental information.
 - b. Students and parents 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 (2020, 2021, 2022).
- 3) Submit the 2023-2024 [PCL Application](#) form.

Deadline: Sunday, March 24, 2024

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

**** PCL awards are subject to the Cost of Attendance budget constraints. If you have accepted full financial aid before receiving PCL, we will adjust your loans as needed.**

Adding Parental Information to your FAFSA:

1. Create an FSA ID for your parent at <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. Select “Start or Edit a 2023-24 FAFSA Form” at <https://studentaid.gov/h/apply-for-aid/fafsa>.

A Better 2024–25 FAFSA Form

We may occasionally pause access to the FAFSA form to perform maintenance and improve the user experience. Learn more about the 2024–25 FAFSA form.

2024–25 FAFSA® Form

[Start New Form](#)

[Access Existing Form](#)

Need to access last year's form? [Start or Edit a 2023–24 FAFSA Form](#)

3. Select “Make Corrections to My FAFSA Form”

2023–24

Current Application Status:

Processed Successfully

Congratulations, your FAFSA form was successfully processed.

[View Student Aid Report \(SAR\)](#)
Review your EFC, FAFSA answers, and financial aid history.

[Make Corrections to My FAFSA Form](#)
Change or correct information on a previous FAFSA submission.

4. Create a Save Key

2023–24 FAFSA® Form

Make Corrections to Student's 2023–24 FAFSA® Form

Create a save key.
This save key is for temporary use for you or your parent to correct and resubmit this specific FAFSA form.

Create a Save Key:

Remember Save Key:

[Previous](#) [Continue](#)

5. Enter Section 3 “Dependency Status”

SECTION 3
Dependency Status

Whether the student has children or dependents and the size of their household.

[Enter Section](#)

6. Scroll down to the “Independent Student Status” section. Select “Yes” to answer questions about your parents.

2023–24 FAFSA® Form

Student Demographics | School Selection | **Dependency Status** | Parent Demographics | Parent Financials | Student Financials | Sign & Submit

STUDENT INFORMATION

Independent Student Status

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:

- you are a law school or health profession student (such as a medical or nursing student), or
- your school requires parental information from all students.

Would you like to answer questions about your parents?

Yes

No

[Previous](#) [Continue](#)

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

8. Finally, you and your parents will utilize the FSA ID and password to sign and submit.