



American University of the Caribbean  
School of Medicine

# 2016-2017 FINANCIAL AID STUDENT CHECKLIST

Office of Student Finance: 901 Ponce De Leon Blvd, Suite 700 Coral Gables, FL 33134  
TEL 732-509-9027 FAX 732-509-4852 EMAIL [FinAid@aucmed.edu](mailto:FinAid@aucmed.edu)

## GET PREPARED

- Determine your eligibility for federal aid
- Refer to the "AUC Financial Planning Guide" at [www.aucmed.edu/studentfinance](http://www.aucmed.edu/studentfinance) to see if you are eligible for federal financial aid
- Gather financial documents needed to complete the Free Application for Federal Student Aid (FAFSA)
- Discuss "Additional Resources" with your Student Finance Advisor- prepare any additional documents you may need

## APPLY FOR FINANCIAL AID/FAFSA

- Apply for your Federal Student Aid ID online at [fsaid.ed.gov](http://fsaid.ed.gov)
- If you do not already have a FSA ID or forgot your FSA ID, visit [www.studentaid.ed.gov](http://www.studentaid.ed.gov) and follow the on-screen instructions
- Complete the FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

AUC School Of Medicine Federal School Code: G22444

Please use the following as a guide to gather documents needed to complete your 2016-2017 FAFSA:

### Identification

- Social Security Card and Driver's License (or state ID)
- If you are not a U.S. citizen, documentation of your eligible noncitizen status

### 2015 Income And Tax Information

You and your spouse (if married) can access 2015 IRS tax return information to complete your 2016-2017 FAFSA using the IRS Data Retrieval Tool. If you are unable to use the IRS Data Retrieval Tool, you will need your 2015 tax information to complete the 2016-2017 FAFSA. If you are married, you will also need your spouse's 2015 tax information.

After completing your FAFSA, print the FAFSA Confirmation Page for your records. If you have already completed a FAFSA for another school, click on "Make a Correction to a Processed FAFSA" and add our school code (G22444).

## WHY COMPLETE A FAFSA?

To apply for federal financial aid, students must complete the Free Application for Federal Student Aid (FAFSA). Once you submit your FAFSA (including the required signatures), the U.S. Department of Education will send your data to AUC. We will then send you an award letter with loan instructions approximately

two months prior to the semester start. You will also be invited to speak with a Student Finance Advisor to discuss your Personalized Financial Plan.

## CALL OR E-MAIL YOUR STUDENT FINANCE ADVISOR TO DISCUSS YOUR PERSONALIZED FINANCIAL PLAN

- Discuss your personalized financial plan and review your award letter by calling the Office of Student Finance at (732)-509-9027 or [FinAid@aucmed.edu](mailto:FinAid@aucmed.edu)

## EXECUTE YOUR PLAN! SECURE YOUR FEDERAL STUDENT LOANS BY COMPLETING THE MASTER PROMISSORY NOTE/MPN

- Complete Combined Direct Loan and Graduate PLUS Entrance Counseling online at [www.studentloans.gov](http://www.studentloans.gov) and sign in using your FSA ID. Click on "Complete Entrance Counseling." In the center column, choose Non-U.S. Schools to find American University of the Caribbean.
- Complete the Federal Direct Loan Master Promissory Note (MPN) online at [www.studentloans.gov](http://www.studentloans.gov) and sign in using your FSAID. Click on "Complete Master Promissory Note," and select Subsidized/Unsubsidized." In the School Information section, choose Non U.S.Schools to find American University of the Caribbean.
- Complete the Federal Direct Graduate PLUS Loan Request and Master Promissory Note (MPN) online at [www.studentloans.gov](http://www.studentloans.gov) and sign in using your FSA ID. Click on "Request Direct PLUS Loan" and choose Non-U.S. Schools to find American University of the Caribbean.
- Complete other items necessary to secure additional funding and settle your financial obligations

## BORROW WISELY!

Students are encouraged to borrow only the amount of funds needed to cover tuition and fees, as well as any living expenses. Total funding, including loans, scholarships and other aid cannot exceed the published cost of attendance for a given semester.

## OBTAIN HOUSING

- To obtain Housing on the island, please contact the Office of Admissions at [Admissions@aucmed.edu](mailto:Admissions@aucmed.edu)
- On-campus housing costs are \$5,400.00 for a single dorm, and \$4,600.00 for a double dorm
- Off-campus housing also available

## 2016-2017 STUDENT ACCOUNTS CHECKLIST

Office of Student Finance: 901 Ponce De Leon Blvd, Suite 700 Coral Gables, FL 33134 TEL 732-509-9027

FAX 732-509-4852 EMAIL [Accounts@aucmed.edu](mailto:Accounts@aucmed.edu)

### PURCHASE SCHOOL AND MEDICAL SUPPLIES

All recommended supplies for each semester are available from AUC's online store at <http://bookstore.aucmed.edu>. We encourage all students to use the online store as a one-stop shop for all your school and medical supply needs.

### SIGN UP FOR DIRECT DEPOSIT

- Sign up for Direct Deposit for faster refunds of any credit balances you may incur. This allow our school to electronically transfer funds directly to your bank account as opposed to regular mail. [Sign up through www.MyAUCMed.edu Student Portal](http://www.MyAUCMed.edu/StudentPortal).

### UNDERSTANDING YOUR RESPONSIBILITIES

- Please review the Student Handbook and refer to it often for policy and procedural updates. There is a quick link located at the bottom of our website : [www.aucmed.edu](http://www.aucmed.edu)

### READ YOUR AUC EMAIL

- Important emails are sent to your AUC student email account as a main form of communication with our students. Please check your email regularly so that you do not miss out on anything, including important notices!

Pre-Registered students: Check your personal email address until your AUC email account is set up.

### TUITION BILLS

- Tuition bills are due on or before the first day of the semester. Billing notifications are sent out to your AUC Student Account Email Address on a monthly basis.

### ACCOUNT STATEMENTS

- Account statements are available upon request. Anytime you need a copy of your account statement, please email [accounts@aucmed.edu](mailto:accounts@aucmed.edu) with your request. Your statement will be sent to your AUC email account.

### PAYMENT OPTIONS

Payments can me made:

**Online at:** [www.aucmed.edu](http://www.aucmed.edu) follow the "Online Payments" link at the bottom of the home page and you will be able to make an ACH or Credit Card payment. American Express is not accepted.

**By Mail:** you can mail a check made payable to:

American University of the Caribbean, School of Medicine  
901 Ponce De Leon Blvd., Suite 700  
Coral Gables, FL 33134  
Attn: Student Accounts

**Wire/Flywire:** go to <http://www.aucmed.edu/student-services/keydepartments/student-finance.aspx>. In the Wire Transfer section, click on the link to be directed to the Flywire website.

Please be sure to include your student ID and name when sending checks or wiring money.

### ELECTRONIC BOOKS

American University of the Caribbean School of Medicine uses electronic books (ebooks) for all of their semesters in basic sciences. Students are charged for the cost of their ebooks within the semester tuition. AUC has developed relationships with publishers and often receives the ebooks at a discounted cost and is thus able to pass a savings onto students.

Students are given the ability to opt out of the ebooks by visiting the AUC website and completing the Opt Out form located on the Online Bookstore page. Students who opt out will need to independently purchase the complete list of all required books. Students will only be able to opt out during a 2 week period, the week prior to the start of classes and during the first week of classes. After the Opt Out form is received by the Office of Student Accounts, it will be reviewed and a credit will be issued to the student's account. The credit will be the total cost of the books offered in the time period the student has decided to opt out in.

Please note to students that decide to purchase their books from other providers; not all vendors offer all the required books as new, used, for rent or electronic; thus students may have to purchase books from several vendors. The cost of the books often exceeds the cost of the AUC ebook option. Students will be required to pay sales tax and international shipping charges. The cost of the taxes and shipping alone can exceed the total cost of the books. Books may need to be shipped by the student and personally cleared by customs, as these options on vendor sites may not be available ship to the Caribbean islands (i.e. Amazon).

Books are required and essential for learning the material needed for basic sciences. A faculty member may request to review that a student has purchased all required materials.

### HEALTH INSURANCE

Health insurance is mandatory for all Medical Students to have while attending school.

- Basic Medical Science Student – Semesters 1 to 5**  
While on the island of St. Maarten, you must have the Nagico Health Insurance coverage as mandated by the Government of St. Maarten. The cost of this insurance is \$359.00 per semester and is billed to your AUC student account.
- Clinical Science Student – Semesters 6 to 9.5**  
While doing your rotations, you will automatically be enrolled into the Aetna school sponsored insurance plan on an annual basis each Fall. The cost for this insurance is broken down into 695.00 per semester payments, and is billed to your AUC student account.
- View the Aetna Plan at : [www.AetnaStudentHealth.com](http://www.AetnaStudentHealth.com)
  - As a member you can Sign up for Aetna Navigator to:
    - View your claims
    - See who is covered under your plan/add spouses and children
    - Vital Savings dental discount program
    - \$10,000 Life Insurance Coverage

**Waiving Health Insurance**

- Basic Medical Science Students do not have the option to waive Nagico as it is a Government required coverage while on the Island of St. Maarten.
- While it is recommended that you keep Health Insurance, is not required while on your Academic Leave of Absence when studying for your exams. Health Insurance is automatically reinstated and billed to your account upon your return unless you waived the insurance during the Fall annual enrollment period.
- Clinical Science Students may waive the Aetna insurance if you have other comparable health Insurance coverage, or if you are studying in the U.K. for 6 months or more and have a UK Residency Card.

Please see the AUC Student Handbook for more information, and instructions regarding your coverage, coverage options and waiving insurance.

**BASIC MEDICAL SCIENCE TUITION FEE SCHEDULE PER SEMESTER**

Tuition	\$20,960.00
Student Government Association Fee	\$35.00
Educational Resource Fee	\$250.00
Health Insurance (Annual fee charged each year on the island)	\$359.00
Residency Permit	\$280.00

**CLINICAL MEDICAL SCIENCE TUITION FEE SCHEDULE PER SEMESTER**

Tuition	\$23,450.00
Malpractice Insurance	\$300.00
Health Insurance	\$695.00
Educational Resource Fee	\$250.00



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**OFFICE OF STUDENT FINANCE**

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4th Floor, Iselin, NJ 08830

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**Phone:** (732)-509-9027

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[www.aucmed.edu/studentfinance](http://www.aucmed.edu/studentfinance)