2015-2016 FINANCIAL AID STUDENT CHECKLIST

GET PREPARED
- Determine your eligibility for federal aid
- Refer to the “AUC Financial Planning Guide” at 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 www.pin.ed.gov
- If you do not already have a FSA ID or forgot your FSA ID, visit www.studentaid.ed.gov and follow the on-screen instructions
- Complete the FAFSA online at 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 2015-2016 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

2014 Income And Tax Information
You and your spouse (if married) can access 2014 IRS tax return information to complete your 2015-2016 FAFSA using the IRS Data Retrieval Tool. If you are unable to use the IRS Data Retrieval Tool, you will need your 2014 tax information to complete the 2015-2016 FAFSA. If you are married, you will also need your spouse’s 2014 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

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 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 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 and sign in using your FSAID. 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
- 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
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.

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

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 with your request. Your statement will be sent to your AUC email account.

PAYMENT OPTIONS
Payments can be made:

Online at: 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.

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. The cost for this insurance is $650.00 per semester and is billed to your AUC student account.

• View the Aetna Plan at: 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, it 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 once a rotation is scheduled within any given semester.
• 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 Visa.

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

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<thead>
<tr>
<th>Tuition</th>
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<tr>
<td>Educational Resource Fee</td>
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<tr>
<td>Health Insurance (Annual fee charged each year on the island)</td>
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<tr>
<td>Residency Permit</td>
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CLINICAL MEDICAL SCIENCE TUITION FEE SCHEDULE PER SEMESTER

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<tr>
<td>Health Insurance</td>
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<tr>
<td>Educational Resource Fee</td>
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