

Medical Student Council President's Message

# Medical School Scholarship Programs

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There's no denying the huge burden of cost that medical school brings to students. According to the AAMC, students who borrow for medical school have a median debt of \$192,000 in 2018. At private schools, 21% of students have debt of \$300,000 or more. The average four-year cost for public school students is \$243,902. For private school students, the cost is \$322,767. For many students, the choice

between public and private is more about where they get interviewed and feel comfortable and less about trying to find the cheapest institution.

There are a few ways to get through medical school debt free, including the Health Professions Scholarship Program, which I am involved in, and the National Health Service Corps Program. These are great options but should not be used if the sole purpose is to be debt free. These are programs that require commitment in varying ways.

## National Health Service Corps Program

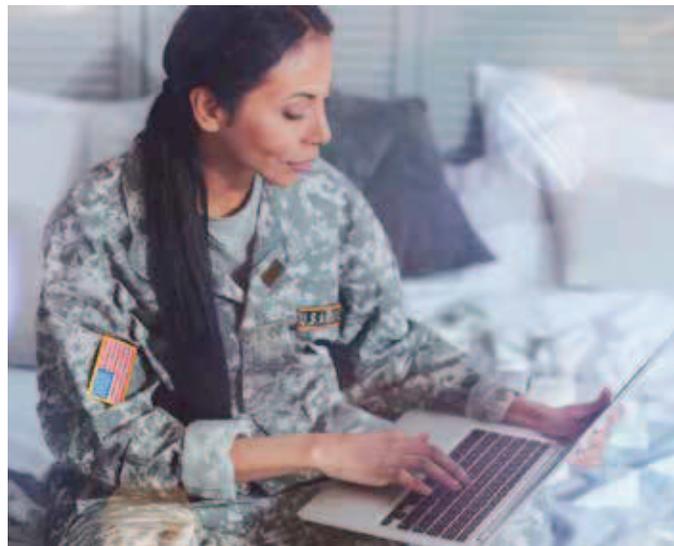
The National Health Service Corps Program is a competitive full scholarship designed for medical students who are passionate about providing primary care to underprivileged communities. The scholarship requires one year of work as a primary care doctor in an underserved region for every year of scholarship funding that is granted, with a minimum of two years of service.

## Health Professions Scholarship Program

The Health Professions Scholarship Program, or HPSP, is a military-sponsored scholarship program that offers full pay to medical school, as well as a monthly stipend, computer rental, the cost of books and supplies, and reimbursements for board exams. In return, the student must pay back with service in their branch of choice for one year per year they receive the scholarship, with a minimum of three years of active duty service. As an Air Force HPSP student myself, this means that after residency I will owe four years as an

active-duty emergency medicine physician. In addition to this commitment there is a minimal commitment during the four years of medical school. Each year requires one active duty tour (ADT), which can come in many forms. Officer Training school is one of those required tours, which currently is a five-week course in the summer that teaches new officers how to be leaders in the United States Air Force. During my third year, I was given the opportunity to complete Aerospace Medicine 101 as an elective, where we learned the basics of aerospace medicine and received one hour of pilot training. The last two ADTs were EM away rotations.

While the commitment during school is minimal, the commitment to serve as an officer in the United States Military is still significant and requires sacrifice. In the Air Force, EM is extremely competitive, with the match rate being around 55% in recent years, which means that while the AF does not restrict which specialty you choose, it may be more difficult to match. EM is also extremely deployable, and we are told that we will likely deploy two to three times during our four-year commitment. This is exciting to those of us who chose to be in the service, and not desirable or feasible for others. It is not too late to join as a first-year medical student, but many do choose to join upon being accepted into medical school. Ultimately the pros and cons must be weighed thoughtfully, but if you are interested contact a recruiter in your region to learn more about the program or ask those who have done it before. The cost of medical school can be a huge burden and this is one way to alleviate that cost while serving your country. ●



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