



American University  
of the Caribbean  
School of Medicine

EXCEPTIONAL EDUCATION.  
CARING CULTURE.

# 2024 ACCEPTANCE PACKET

Sint Maarten Campus





# ENROLLMENT CHECKLIST

## OFFICE OF ADMISSIONS

10315 USA Today Way, Miramar, Florida 33025

Phone: 305-446-0600 | Email: [admissions@aucmed.edu](mailto:admissions@aucmed.edu) | Web: [aucmed.edu](http://aucmed.edu)

Congratulations again on your admission to American University of the Caribbean School of Medicine (AUC). Prior to joining us in St. Maarten, please complete the items in this checklist.

### ENROLLMENT RESERVATION FEE

A nonrefundable enrollment fee in the amount of US \$1,000 payable to American University of the Caribbean School of Medicine is due to reserve your seat in the class. Please refer to your acceptance letter for your enrollment reservation fee due date. The enrollment reservation fee confirms your acceptance of our offer of admission to AUC. Should the fee not be received within the time specified in your letter, you will be deemed to have rejected our offer. On matriculation, the enrollment fee will be applied toward your first semester tuition. A receipt for your enrollment fee will be sent to you once payment is received. You may pay your enrollment reservation fee with a credit card by visiting <https://community.aucmed.edu/s/login-page>.

### HOUSING

Students should apply for on-campus or off-campus housing through the AUC housing platform on the student portal. Visit <https://my.aucmed.edu/resources/housing>, access the "Resources" section and then click the "Housing" link to access the application. Incoming students are eligible to apply to live in AUC's on-campus housing. Rooms are reserved on a first-come-first-serve basis.

For questions related to university apartments (e.g., housing request, room change request, regulation violations and guest visitation request), email [housing@aucmed.edu](mailto:housing@aucmed.edu).

For all other questions, please contact Melissa Harrison-Grinuva, Housing Supervisor by emailing [MHarrison-Grinuva@aucmed.edu](mailto:MHarrison-Grinuva@aucmed.edu) or calling 1-721-588-9899.

### ACADEMIC FILE

We would like to remind you that your academic file must be complete, and all final transcripts received prior to registration. Send all final official transcripts to our Administrative Offices. If your acceptance to our program is pending the completion of prerequisite/additional courses, you **must** provide documentation that verifies successful completion of the course(s). You may not be permitted to attend classes if your prerequisite courses are not verified by official transcripts.

### HEALTH CLEARANCE CERTIFICATE

Your primary care physician must complete, sign, and date the enclosed Student Health Clearance Certificate form. You must obtain all required medical tests or immunizations and documentation must be attached to your Health Clearance Form when submitted. Once it is complete, be sure to sign and date the form yourself and return it to AUC no later than the due date specified for the Enrollment Checklist items in your acceptance letter.

### ADHD MEDICATION

Students taking medication for Attention Deficit Hyperactivity Disorder (ADHD) are encouraged to contact Student Affairs ([studentaffairs@aucmed.edu](mailto:studentaffairs@aucmed.edu)) prior to arriving on campus for information about St. Maarten's controlled substance and prescription refill policies.

### STUDENT DISABILITY SERVICES

American University of the Caribbean School of Medicine (AUC) is committed to providing reasonable accommodations for qualified students with disabilities. AUC maintains a process for students to use should they wish to request an accommodation. The first step in the accommodation request process is to contact the Office of Student Disability Services (OSDS) at 855-229-0848 or [aucosds@adtalem.com](mailto:aucosds@adtalem.com).

## HEALTH INSURANCE

AUC requires all students to obtain global health insurance coverage through Nagico. Students on campus who do not have coverage as required by the government of St. Maarten will not receive a temporary residency permit. Students have the opportunity to contract with the insurance company during registration. Please be sure to keep your primary health insurance up to the first day of class to eliminate any disruption in coverage. Clinical students are required to have insurance in order to participate in rotations. These requirements are strictly enforced by AUC.

## TEMPORARY RESIDENCY PERMIT DOCUMENTS

To acquire the necessary temporary residency permit, you will need to provide AUC with the following documents by the due date specified for Enrollment Checklist items in your acceptance letter.

- A color copy of the ID page of a valid and signed passport
- Three original passport photographs (2x2) are required for non-US and Canadian citizens
- Police report/letter of good standing from your local police department (less than 6 months old from the start of your term).
- The laws of St. Maarten require residence permits for all students. The annual cost is \$280 (500 guilders). For US and Canadian residents, this will be billed along with your tuition and due at orientation. For international students (visa required) payment is required with the enrollment registration fee payment a minimum of 60 days prior to arrival in St. Maarten. This payment can be paid at [my.aucmed.edu/studentfinance](https://my.aucmed.edu/studentfinance) (under Residence Permit Fee).

## TRAVEL TO ST. MAARTEN

Please advise us of your travel arrangements as soon as they have been confirmed. All students must have confirmed flight plans submitted to AUC.

## FINANCIAL AID

Students interested in applying for financial assistance may contact the Office of Student Finance at [finaid@aucmed.edu](mailto:finaid@aucmed.edu). Please note that federal financial aid is available only to qualified US citizens and permanent residents. If you are not a US citizen or permanent resident, please review your financial resources to make sure funding is sufficient to cover the cost of attendance at AUC. If you are a Canadian citizen without US immigration documentation, please refer to our Canadian Financial Planning guide: <https://www.aucmed.edu/auc-canadian-financial-planning-guide.pdf>

## MISCELLANEOUS

If applicable, please send copies of previous visas to your admissions advisor.



# STUDENT HEALTH CLEARANCE CERTIFICATE

## PLEASE RETURN FORM TO:

10315 USA Today Way, Miramar, Florida 33025  
American University of the Caribbean School of Medicine Attention, Office of Admission  
Phone: 305-446-0600 | Email: admissions@aucmed.edu | Web: aucmed.edu

### STUDENT INFORMATION

Full Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Email: \_\_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Semester you will be attending:  Jan 20\_\_\_\_  May 20\_\_\_\_  Sept 20\_\_\_\_

### TO BE COMPLETED BY A QUALIFIED HEALTH CARE PROVIDER AND WITH LAB REPORTS ATTACHED:

Does this student have any acute/chronic health problems? If yes, please explain:

\_\_\_\_\_  
\_\_\_\_\_

Date of last physical exam: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Exam results: \_\_\_\_\_

Proof of immunity	Titer Value	Vaccine Date(s)
Measles	_____	____ / ____ / ____
Mumps	_____	____ / ____ / ____
Rubella	_____	____ / ____ / ____
Varicella	_____	____ / ____ / ____
Diphtheria	_____	____ / ____ / ____
Pertussis	_____	____ / ____ / ____
Tetanus	_____	____ / ____ / ____
Poliomyelitis	_____	____ / ____ / ____
Influenza	_____	____ / ____ / ____

**ALL TEST  
RESULTS MUST  
BE ATTACHED  
TO THIS FORM**

**Results of specific tests:**

A. Hepatitis C antibody             Positive             Negative            Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

B. Tuberculosis            PPD:     Positive             Negative            Date read: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

If positive PPD, chest x-ray results: \_\_\_\_\_            Date read: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Hepatitis B:**

A. Hepatitis B immunization series dates:            1st: \_\_\_\_ / \_\_\_\_ / \_\_\_\_            2nd: \_\_\_\_ / \_\_\_\_ / \_\_\_\_            3rd: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

B. Hepatitis B surface antibody (HepBsAb) titer: \_\_\_\_\_ \*            Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

C. Hepatitis B core antibody (HepBcAb):     Positive             Negative            Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

D. Hepatitis B core antigen (HepBsAg):     Positive             Negative            Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

\*If HepBsAb titer is low or not strongly positive and HepBcAb and HepBsAg are both negative, then (re)vaccination against hepatitis B is suggested. If HepBsAb, HepBcAb, and HepBsAg are all negative, then (re)vaccination against Hepatitis B is mandatory.

**COVID-19 VACCINATION**

AUC students are required to be fully vaccinated against COVID-19 by receiving all doses of a vaccine (including 2 doses for Pfizer-BioNTech, Oxford-AstraZeneca, Moderna, Sinopharm-BBIBP, and CoronaVac; 1 dose for Johnson & Johnson).

First vaccination:

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_            Name of Vaccination: \_\_\_\_\_

Second vaccination (if applicable):

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_            Name of Vaccination: \_\_\_\_\_

A copy of your COVID-19 vaccination record must be attached to this form.

**I VERIFY THAT THE INFORMATION PROVIDED IS TRUE**

Health Care Provider's Printed Name: \_\_\_\_\_            License #: \_\_\_\_\_

Office Address: \_\_\_\_\_

City: \_\_\_\_\_            State: \_\_\_\_\_            Zip Code: \_\_\_\_\_

Country: \_\_\_\_\_

Phone: \_\_\_\_\_            Email: \_\_\_\_\_

Signature of Physician: \_\_\_\_\_            Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**STATEMENT OF SELF-DECLARATION OF FITNESS**

I, \_\_\_\_\_, state that I am physically fit and free of habituation or addiction to depressants, stimulants, narcotics, alcohol, and/or other drugs or substances which may alter my behavior or affect my judgment. Any false information, omission, or misrepresentation will constitute grounds for dismissal from AUC.

Signature of Student: \_\_\_\_\_            Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Signature of AUC Official: \_\_\_\_\_            Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_



# STUDENT FAMILY INFORMATION

## PLEASE RETURN FORM TO:

10315 USA Today Way, Miramar, Florida 33025  
American University of the Caribbean School of Medicine Attention, Office of Admission  
Phone: 305-446-0600 | Email: admissions@aucmed.edu | Web: aucmed.edu

### STUDENT INFORMATION

Full Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Email: \_\_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Semester you will be attending:  Jan 20\_\_\_\_  May 20\_\_\_\_  Sept 20\_\_\_\_

### TRAVEL INFORMATION

I will be traveling alone to study at American University of the Caribbean School of Medicine.

I will bring my spouse/significant other/family member with me.

Name: \_\_\_\_\_

(Note: If your spouse will be accompanying you to AUC, you must bring your original marriage license)

I will bring the following children with me:

(Note: Find more information about schools for children at [www.aucmed.edu/student-life/spouse-organization-and-families](http://www.aucmed.edu/student-life/spouse-organization-and-families))

Name: \_\_\_\_\_ Age: \_\_\_\_\_

Name: \_\_\_\_\_ Age: \_\_\_\_\_

Name: \_\_\_\_\_ Age: \_\_\_\_\_

Name: \_\_\_\_\_ Age: \_\_\_\_\_

Name: \_\_\_\_\_ Age: \_\_\_\_\_

I would like to have someone from the AUC Spouses Organization contact my family.

Email: \_\_\_\_\_

I will bring the following pets with me:

Breed and weight \_\_\_\_\_ Name: \_\_\_\_\_

Breed and weight \_\_\_\_\_ Name: \_\_\_\_\_

### HELPFUL INFORMATION

Visit the Spouses Organization Webpage for more information about life on the island, join the Facebook page, and access other useful links at [www.aucmed.edu/student-life/spouse-organization-and-families](http://www.aucmed.edu/student-life/spouse-organization-and-families). You can also contact the Spouses Organization directly at [aucspousesorg@gmail.com](mailto:aucspousesorg@gmail.com).



# STUDENT ACCOUNTS CHECKLIST

## OFFICE OF STUDENT FINANCE

10315 USA Today Way, Miramar, Florida 33025

Phone: 732-509-9027 | Email: [accounts@aucmed.edu](mailto:accounts@aucmed.edu) | Web: [aucmed.edu/studentfinance](http://aucmed.edu/studentfinance)

### SIGN UP FOR DIRECT DEPOSIT

- Sign up for direct deposit to receive any credit balances you may incur faster. This allows our school to electronically transfer funds directly to your bank account as opposed to regular mail. To set up direct deposit through ECSI, we encourage you to go to MY AUC Med's page <https://community.aucmed.edu/s/article/How-to-Sign-Up-for-Direct-Deposit> where how-to videos are available along with an instructional guide.

### UNDERSTANDING YOUR RESPONSIBILITIES

- Please review the Student Handbook and refer to it often for policy and procedural updates. This is located in the My AUC Med community portal.

### READ YOUR AUC EMAIL

- Important emails are sent to AUC student email accounts 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! Preregistered students should check their personal email address until their AUC student email 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. Clinical students are billed per credit hour for rotations registered.

### ACCOUNT STATEMENTS

View account statements by logging in to the My AUC Med community portal at <https://community.aucmed.edu/s/>

### PAYMENT OPTIONS

Payments can be made three ways.

**Online:** You will be able to make an ACH or credit card payment through the My AUC Med community portal at <https://community.aucmed.edu/s/>

**By Mail:** You can mail a check made payable to:  
American University of the Caribbean School of Medicine  
AUC School of Medicine BV  
PO Box 74007517  
Chicago, IL 60674-7517

**PayMyTuition:** For international payments, American University of the Caribbean School of Medicine has partnered up with PayMyTuition by MTFX. PayMyTuition is simple and easy to use. Simply choose your preferred payment method — bank transfer or credit card — and receive detailed instructions. To make a payment to American University of the Caribbean School of Medicine, please go to [paymytuition.com/paynow/aucmed](http://paymytuition.com/paynow/aucmed).

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



## TEXTBOOKS AND EQUIPMENT

- AUC students must purchase required textbooks and equipment for specific medical sciences courses. While some electronic books will be offered free of charge through the AUC library (<https://library.aucmed.edu/library>), others can be purchased online through AUC's bookstore ([bookstore.aucmed.edu](http://bookstore.aucmed.edu)).

The bookstore makes it easy to find and purchase all required and recommended textbooks and equipment. After logging in, students can search for materials by semester.

## 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 10

While doing your rotations, you will automatically be enrolled into the Aetna university-sponsored insurance plan on an annual basis each fall. The cost for this insurance is broken down into \$1,502.00 per semester payments and is billed to your AUC student account.

- View the Aetna Plan at: [aetnastudenthealth.com/auc](http://aetnastudenthealth.com/auc)
- As a member you can sign up on the Aetna member website to:
  - View your claims
  - See who is covered under your plan/add spouses and children
  - Aetna Vital Savings dental discount program

### 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.
- It is recommended that you maintain health insurance coverage. However, students who are taking a Leave of Absence (LOA) for a full semester period may be able to temporarily suspend their insurance by submitting an academic leave of absence form.
- Clinical science students may waive the Aetna insurance once upon starting clinicals and once annually in the Fall if you have other comparable health insurance coverage, or if you are studying in the UK 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 health insurance.

## TUITION & FEES

For full tuition and fees information please visit: <https://www.aucmed.edu/admissions/tuition-and-financial-aid>





# STUDENT FINANCE CHECKLIST

Follow the steps below to develop a plan to finance your American University of the Caribbean School of Medicine (AUC) education. Check off the boxes as you complete each of the items.

## 1. GET PREPARED.

- Refer to the [AUC Financial Aid Planning Guide](#) to see if you are eligible for federal financial aid.
- Gather the financial documents needed to complete the Free Application for Federal Student Aid (FAFSA)<sup>®</sup> (see reverse).
- Discuss “Additional Resources” with your student finance advisor and prepare any additional documents you may need.

## 2. APPLY FOR FINANCIAL AID.

- Complete the FAFSA<sup>®</sup> online at [studentaid.gov](#).

## 3. CALL OR EMAIL YOUR STUDENT FINANCE ADVISOR TO DISCUSS YOUR PERSONALIZED FINANCIAL PLAN.

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

## 4. EXECUTE YOUR PLAN! SECURE YOUR FEDERAL STUDENT LOANS.

If you wish to borrow both Federal Direct Unsubsidized and Federal Direct Graduate PLUS loans:

- Complete Combined Direct Loan and Graduate PLUS Entrance Counseling at [studentaid.gov](#) and sign in using your FSA ID. Click on “Complete Loan Counseling (Entrance, Financial Awareness, Exit),” and click the “Start” button for Entrance Counseling. On the left side, choose Non-US Schools to find American University of the Caribbean School of Medicine.
- Complete the Federal Direct Loan Master Promissory Note (MPN) online at [studentaid.gov](#) and sign in using your FSA ID. Click “Complete Loan Agreement (Master Promissory Note),” then click the “Start” button for MPN for Subsidized/ Unsubsidized Loans. In the School Information section, choose “Non-US Schools” to find American University of the Caribbean School of Medicine.

- If you’d like to also apply for the Federal Direct PLUS Loan, which requires a credit decision, complete the Federal Direct PLUS Loan Request and MPN online at [studentaid.gov](#) and sign in using your FSA ID. Click “Apply for a Direct PLUS Loan,” then click the “Start” button for Direct PLUS Loan Application for Graduate/Professional Students. In the School Information section, choose “Non-US Schools” to find American University of the Caribbean School of Medicine.
- Complete other items necessary to secure additional funding and settle your financial obligations.

## 5. REVIEW SCHOLARSHIPS.

- Review scholarships that are offered at [aucmed.edu/scholarships](#) and apply if eligible.

## 6. OBTAIN HOUSING.

- To obtain housing on the island, please contact the Office of Housing at [housing@aucmed.edu](mailto:housing@aucmed.edu).
- On-campus housing costs per semester are \$6,200 for a single dorm, and \$5,083 for a double dorm.\*

\* Sint Maarten campus only (not applicable to Preston, UK)

### Borrow wisely!

Students are encouraged to borrow only what’s 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. <https://www.aucmed.edu/media/12766/cost-of-attendance>

### OFFICE OF STUDENT FINANCE

Phone: 732-509-9027

Email: [fnaid@aucmed.edu](mailto:fnaid@aucmed.edu)

## WHY COMPLETE A FAFSA®?

To apply for federal financial aid, students must complete the FAFSA®. Once you submit your FAFSA® (including the required signatures), the U.S. Department of Education will send your data to AUC. Once we have determined your eligibility, we will then send you an award letter with instructions to secure your loan(s) 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 prior to securing your loan(s).

After completing your FAFSA®, print the FAFSA® confirmation page for your records. If you have already completed a FAFSA® for another school, click “Make a Correction to a Processed FAFSA®” and add AUC’s school code (G22444).

## WHAT DOCUMENTATION IS NEEDED TO COMPLETE THE FAFSA®?

Please use the following as a guide to gather documents needed to complete your 2024-2025 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
- If you do not already have an FSA ID or forgot your FSA ID, visit [studentaid.gov/fsa-id/sign-in/landing](https://studentaid.gov/fsa-id/sign-in/landing) and follow the on-screen instructions



### 2022 income and tax information

You will need 2022 income and tax information to complete your 2024-2025 FAFSA®. You may also need records of your spouse’s income if you are married at the time of completing the FAFSA®. Please use the following as a guide to gather your documents:

- Tax filers only: Your 2022 federal income tax return (and your spouse’s, if married)
- W-2 forms or other records of income earned
- Records of other untaxed income received, such as federal means benefits, Social Security, or military or clergy allowance
- Current bank statements and records of stocks, bonds, and other investments
- Business or farm records, if applicable



**American University of the Caribbean School of Medicine federal school code: G22444**



## FINANCIAL AID FAQ

The Office of Student Finance supports students in accessing financial assistance in the form of scholarships, student loans and payment plans in order to fund their education. This quick guide will help you get started on financing your medical education and provide answers on where to get the support you need to ensure you are ready to start on time.

**Q: Is financial aid available?**

**A: Financial aid is available to those who apply and qualify.**

Qualified U.S. citizens, permanent residents, and eligible noncitizens are eligible to receive federal student loans through the Federal Direct Loan Program, which includes the Federal Direct Unsubsidized Loan and Federal Direct Graduate PLUS Loan.

**Q: I am Canadian or another foreign national. What financial aid options are available?**

**A: Several options may be available.**

Canadian students may be eligible for loans through the Canadian government and/or private loan programs. Please refer to the Canadian Financial Planning Guide, which is available online at [aucmed.edu/media/5506/auc-canadian-financial-planningguide.pdf](http://aucmed.edu/media/5506/auc-canadian-financial-planningguide.pdf), for more information. Other foreign nationals may be eligible for assistance in their country.

**Q: How do I apply for federal student aid?**

**A: You can apply on the U.S. Department of Education's Federal Student Aid website.**

U.S. citizens, permanent residents, and eligible noncitizens must complete the Free Application for Federal Student Aid (FAFSA®)\* at [studentaid.gov/h/apply-for-aid/fafsa](http://studentaid.gov/h/apply-for-aid/fafsa). When completing the FAFSA®, be sure to include the school code for American University of the Caribbean School of Medicine: **G22444**. After your FAFSA® has been processed by the Department of Education, you may be required to submit additional information, such as citizenship documentation. The Office of Student Finance will notify you if you are required to submit additional information.

**Q: What types of federal financial aid are available?**

**A: Types of Federal Direct Loans that may be available are the Federal Direct Graduate PLUS Loan and the Federal Direct Unsubsidized Loan.**

U.S. citizens, permanent residents, and eligible noncitizens must file the FAFSA® to determine their eligibility for a Federal Direct Loan. Once the Office of Student Finance has received your FAFSA® information from the U.S. Department of Education, we will determine your eligibility for the two types of student loans described below. Interest rates on federal student loans are based on a 10-year Treasury note plus a set percentage established by federal law. Visit [studentaid.gov/understandaid/types/loans/interest-rates](http://studentaid.gov/understandaid/types/loans/interest-rates) to find current interest rates.

**Federal Direct Unsubsidized Loan**

This is a non-need-based federal loan with a limit of \$10,250 per semester. The Department of Education charges an origination fee on the funds disbursed. Visit [studentaid.gov/understand-aid/types/loans/interest-rates](http://studentaid.gov/understand-aid/types/loans/interest-rates) to find current interest rates and loan fees.

**Federal Direct Graduate PLUS Loan**

This is a non-need-based loan that allows a student to borrow up to the cost of attendance, less other aid. It is a credit based loan. If a student does not have remaining eligibility for the Federal Direct Unsubsidized Loan because they have reached the maximum aggregate Federal Direct Loan limit of \$138,500, or the academic year limit of \$20,500, they may be eligible for the Federal Direct Graduate PLUS Loan. Visit [studentaid.gov/understand-aid/types/loans/interest-rates](http://studentaid.gov/understand-aid/types/loans/interest-rates) to find current interest rates and loan fees. The federal government does not offer any grants or scholarships for graduate students.

**Q: What options do I have if I am not initially approved for the Federal Direct Graduate PLUS Loan but still wish to pursue it?**

**A: Your options are to apply with a credit worthy endorser or appeal the decision.**

The appeal process can be initiated with the U.S. Department of Education by calling 1-800-557-7394 once you are informed your credit has not been approved. A Department of Education representative can start the appeal process and also advise you on the documentation needed to appeal the credit decision. If your credit cannot be repaired, you may need to add an endorser (co-signer) for the loan. Your endorser will need to log in to [studentaid.gov](https://studentaid.gov) with their own FSA ID. If your endorser does not have an FSA ID, one can be obtained on the site at [studentaid.gov/fsa-id/create-account/account-info](https://studentaid.gov/fsa-id/create-account/account-info). Visit [studentaid.gov/app/demoAppealCreditDecision.action](https://studentaid.gov/app/demoAppealCreditDecision.action) for information on the documents required to appeal particular adverse credit conditions.

It is important to review your credit report annually. You can obtain a free copy of your credit report at [annualcreditreport.com](https://annualcreditreport.com).

**Q: How much financial aid can I receive if I am a Federal Direct Loan recipient?**

**A: You may receive financial aid up to the total cost of attendance.**

To review the current cost of attendance (COA), visit [aucmed.edu/admissions/tuition-and-financial-aid](https://aucmed.edu/admissions/tuition-and-financial-aid). The amount of aid is intended to cover education related expenses such as tuition, fees, health insurance, books and supplies, transportation, and other reasonable living expenses. Your total financial aid package — including scholarships, grants, tuition waivers, federal loans, and private loans, — cannot exceed the cost of attendance.

**Q: How is cost of attendance (COA) determined?**

**A: COA includes institutional tuition and fees as well as personal expenses related to academics.**

The COA includes direct costs such as institutional tuition and fees, as well as indirect costs such as personal expenses that are related to academics. This includes, but is not limited to tuition, fees, health insurance, books and supplies, loan fees, personal expenses, food and housing, and transportation.

Personal expenses, transportation, and off-campus room and board are based on the average cost of living of the island or average national cost.

**Q: When will I receive my credit balance?**

**A: You may receive your credit balance at the start of your semester.**

The tuition and fees are deducted from the loan proceeds received from the U.S. Department of Education. The excess loan proceeds are intended for books and supplies, room and board, transportation, and personal expenses. The credit balance will be available at the start of your semester if all requirements are completed two weeks prior to the semester start. You can receive the credit balance via paper check or direct deposit to a U.S. bank account. You will receive an email to sign up for the direct deposit option approximately three weeks prior to the semester start. It is important to borrow only what you will need since interest starts accruing on all loans as soon as they are disbursed. You may also return any unused portion of your credit balance to the lender within 120 days of disbursement. The lender will backdate the interest on the portion of the loan returned.

**Q: I have just been admitted. When will I receive my financial aid award?**

**A: Financial aid award letters are provided upon completion and receipt of all necessary forms.**

If you completed the FAFSA® and submitted all documents requested by the Office of Student Finance, you will receive your financial aid award letter and loan instructions two to three weeks from the date that you are admitted and your financial aid application is complete, but no earlier than three months prior to the start of the term for which you have been admitted. For example, a student who has been admitted for the spring term may receive their financial aid award letter as early as October. If you haven't completed the FAFSA®, please do so as soon as possible at [studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa).

**Please note:** Students who have been admitted for the January 2025 and May 2025 terms must complete the 2024-2025 FAFSA at [studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa) to determine their eligibility for federal financial aid.

Refer to the chart below to determine which FAFSAs are required based on the term in which you are admitted. FAFSA(s) for all award years can be completed at [studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa).

<b>IF YOU ARE ENTERING THIS TERM:</b>	<b>THEN YOU SHOULD FILE THE FAFSA FOR:</b>
September 2024	2024-2025
January 2025	2024-2025
May 2025	2024-2025
September 2025	2025-2026

**Q: How will I receive my financial aid?**

**A: The U.S. Department of Education will send your loan funds directly to the Office of Student Finance.**

The loan funds will be credited to your student account to pay any outstanding balance. Any excess funds will create a credit balance in your student account, and the Office of Student Finance will process a credit balance payment to you. You may use this credit balance payment to pay for books, transportation, living expenses, or other personal expenses. If you expect to receive financial aid from an outside agency, such as a scholarship from a nonprofit organization, you should instruct them to send the funds to the following address:

American University of the Caribbean School of Medicine  
AUC School of Medicine BV  
P.O. Box 74007517  
Chicago, IL 60674-7517

**Q: Can I receive financial aid to purchase a new computer?**

**A: Yes.**

You may request an increase in your cost of attendance to cover the purchase of a new computer, up to \$1,500. You must submit a request in writing to the Office of Student Finance. Your request must include proof of purchase, such as a receipt or invoice that includes the purchase amount. If your request is approved, the Office of Student Finance will increase the amount of your Federal Direct Graduate PLUS Loan or alternative loan up to the full cost of your computer purchase. We cannot increase your Federal Direct Unsubsidized Loan.

**Please note:** You may only receive a cost-of-attendance increase for the purchase of a computer once during your education at AUC. If you received a cost-of-attendance increase for a computer in the past, you may not request another one.

**Q: How do I defer (postpone) my loan payments?**

**A: An enrollment verification letter can be sent to your lenders or servicers to apply for an in-school deferment for Federal Direct Loans.**

Once you have begun classes at AUC, you may contact the Office of the Registrar at [aucregistrar@aucmed.edu](mailto:aucregistrar@aucmed.edu) to request an enrollment verification letter to provide to your lender or servicer as proof of enrollment for loan deferment purposes. Loan deferment forms can be submitted to the campus registrar in Sint Maarten for processing.

**Q: How can I make a payment if I am not applying for financial aid?**

**A: There are several options to make payments.**

**Pay Online**

The Financial Payment Gateway is our payment system for making ACH and credit card payments. To access the gateway's payment options, visit the My AUC Med portal at [community.aucmed.edu](http://community.aucmed.edu).

**PayMyTuition by MTFX**

For international payments, AUC has partnered with PayMyTuition by MTFX. PayMyTuition is easy to use. Simply choose your preferred payment method — bank transfer or credit card — and receive detailed instructions. To make a payment to AUC, go to [payment.paymytuition.com/paynow/aucmed](http://payment.paymytuition.com/paynow/aucmed).

You may also make payments to the business office on campus or send your payment via mail. Make your check, money order, or traveler's check payable in U.S. dollars to American University of the Caribbean School of Medicine.

**Mail to**

American University of the Caribbean School of Medicine  
AUC School of Medicine BV  
P.O. Box 74007517  
Chicago, IL 60674-7517

If you cannot pay in full, you may set up a payment plan that allows you pay in three monthly installments. The payment plan must be set up prior to or at check-in on campus. To set up a payment plan through the Financial Payment Gateway, log in to the [My AUC Med community portal](#). If you have any additional questions, email [accounts@aucmed.edu](mailto:accounts@aucmed.edu) or contact us directly at 732-509-9027.

**Q: How can I contact the Office of Student Finance?**

**A: You can contact the Office of Student Finance in any of the following ways:**

**Email**

[finaid@aucmed.edu](mailto:finaid@aucmed.edu) (for financial aid inquiries)  
[accounts@aucmed.edu](mailto:accounts@aucmed.edu) (for student account inquiries)

**Phone**

732-509-9027



# KNOW BEFORE YOU GO: FACT SHEET

## WHAT WILL I LEARN AND EXPERIENCE IN MY STUDIES?

The knowledge and skills you will receive include:

- The educational program objectives define the knowledge base and skill set needed to enter a residency training program in any specialty. The objectives are based on the U.S. ACGME Competencies of medical knowledge: patient care, interpersonal communication, practice-based learning and improvement, professionalism, and systems-based practice.

## WHAT SERVICES WILL I RECEIVE?

Services available to all students include:

- Student Services provides assistance with enrolling in classes and clerkships as well as financial aid advising.
- Academic support services include faculty advisors, peer tutors, study skills instruction, USMLE Step 1 preparation, and a transition to clinical rotations program.
- Personal counseling is available on campus in St. Maarten.

For more information about your program, see:  
[aucmed.edu/academics](http://aucmed.edu/academics)

## PROGRAM COSTS & STUDENT LOANS

**\$282,145**

Total Program Costs for a student with no transfer credit is \$282,145

**\$248,961**

Median tuition, books, fees and supplies paid by graduates of the program in 2020-21 was \$248,961

**\$361,413**

Median total debt of graduates of the program in 2020-21 was \$361,413

## LOAN DEFAULT RATES

**0.2%**

0.2% of students who attended AUC and received federal student loans and entered repayment in the year ending 9/30/2019 defaulted on their student loans.

**0.5%**

0.5% of students who attended any foreign Title IV eligible school and received federal student loans and entered repayment in the year ending 9/30/2019 defaulted on their student loans.

## LICENSING EXAM PASS RATES

**84%**

The first-time USMLE Step 1 pass rate for AUC in 2021 was 84%

**91%**

The first-time USMLE Step 2 CK pass rate for AUC in 2021 was 91%

## RESIDENCY RATES

**96%**

The first-time residency attainment rate for 2021-2022 AUC graduates in the 2022 match year was 96%.

## IMPORTANT INFORMATION ABOUT THE KNOW BEFORE YOU GO FACT SHEET:

How relevant is this information to me? The Know Before You Go Fact Sheet provides information about AUC and its MD program and information about U.S. colleges as a whole. Certain information, can be different depending on where you plan to live and your individual situation and experience. The Fact Sheet information is intended to help you compare some information about AUC and its MD program to other colleges as you think about your choices.

### INFORMATION SOURCES

**Total Program Costs:** Total tuition, fees, books, and supplies charged for entire program length assuming Full-time enrollment, based on 2022-23 rates.

**Median Tuition, Fees, Books and Supplies:** Median tuition, fees, books, and supplies actually paid to the institution by 2020- 21 graduates while enrolled in the completed program. Calculated for all graduates.

**Median Total Debt:** Median debt for 2020-21 graduates accrued while enrolled in the completed program. Includes Title IV loans, private loans, and institutional loans. Calculated for all graduates.

**Loan Default Rate** is the percentage of borrowers (Foreign Title IV eligible colleges and American University of the Caribbean School of Medicine) entering repayment in between October 1, 2018 and September 30, 2019 who defaulted on their loans within 3 years. Provided by the U.S. Department of Education and can be found at: <http://www2.ed.gov/offices/OSFAP/defaultmanagement/cdr.html>.

**USMLE Step Exam Pass Rates** are provided by the Educational Commission for Foreign Medical Graduates (ECFMG). The rates reflect the percentage of students attempting the exam during the calendar year who passed on the first attempt.

**Residency Attainment Rate:** AUC's first-time residency attainment rate for 2021-22 graduates in the 2022 match year. Includes residencies obtained outside the main NRMP match.