

DEPARTMENT OF HEALTH & HUMAN SERVICES

Public Health Service

**Health Services Administration
Bureau of Health Personnel
Development and Service
Rockville MD 20857**

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To HEAL Schools and Lenders

Subject: Medical Student Borrowers in the Health Education Assistance
Loan (HEAL) Program

We have received several inquiries concerning HEAL loan eligibility for students attending schools of allopathic medicine that offer multiple degree programs (for instance, M.D. - Ph.D.). This memorandum sets forth requirements regarding HEAL loans to medical students attending such schools.

Students enrolled or accepted for enrollment full-time at a HEAL school in a course of study leading to a degree of doctor-of medicine (M.D.) are eligible to receive HEAL loans. However, if those students are enrolled in multiple degree programs, they are eligible to receive HEAL loans only when they are pursuing the M.D. degree full-time. For example, a student enrolled in a 6-year program consisting of 2 years of study towards the M.D., followed by 2 years of study towards the Ph.D., and then followed by 2 more years of study towards the M.D., is eligible to receive HEAL loans only during the first 2 and last 2 years of study towards the M.D. degree. If the student is enrolled full-time at the eligible HEAL school or at a school participating in the Guaranteed Student Loan Program during the 2 years of full-time study towards the Ph.D. degree, he or she is not required to make payments on his or her previous HEAL loans, but cannot receive additional HEAL loans.

Students enrolled in concurrent or supplemental degree programs that do not provide for full-time study towards the M.D. degree are ineligible to receive HEAL loans. If they receive the M.D. degree through full-time study and remain enrolled in a Ph.D. program, they are eligible to receive HEAL loans only up to the time they receive the M.D. degree. In all instances, the proceeds of a HEAL loan may be used only for costs of education for full-time study towards the M.D. degree.

Schools are responsible for certifying that students who apply for HEAL loans are enrolled or accepted for enrollment full-time in an eligible degree program. Schools must not accept HEAL applications from students pursuing ineligible degrees or studying less than full-time. Further, schools are reminded that they must notify the lender within 60 days when a student borrower's status changes. This would include any student whose enrollment is other than that of a full-time M.D. student.

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Lenders may accept in good faith the certification of HEAL schools and students on the REAL application. They must, however, approve only a HEAL application that shows that the student is pursuing an eligible degree. Within the field of medicine, this should be described on the application form as "MED", although "M.D.", "Medicine", or "Doctor of Medicine" is acceptable.

If you have any questions or need assistance, please contact the HEAL Branch at (301) 443-1540.

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