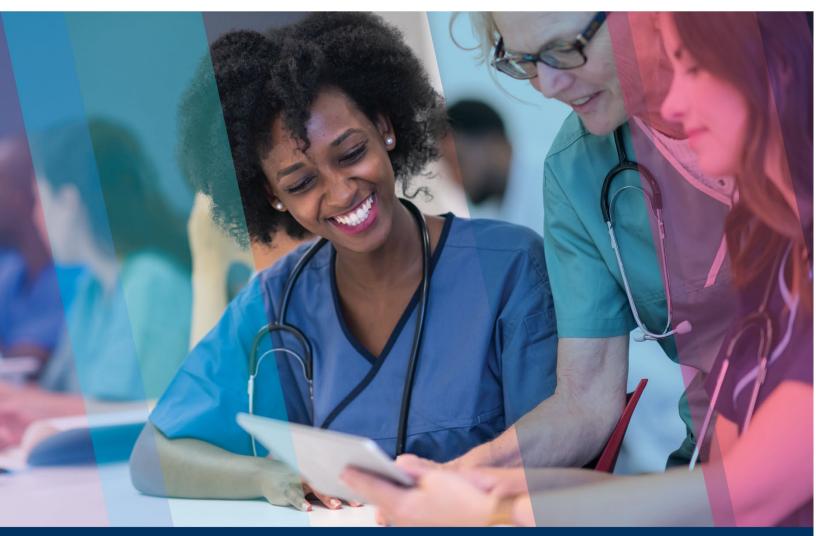


Fee Assistance Program

# **Fee Assistance Program Essentials**

Calendar Year 2025



The Fee Assistance Program is a program of the Association of American Medical Colleges.

aamc.org/fap



# <u>Contents</u>

What Is the Fee Assistance Program?	2
Before You Begin	2
Are You Eligible?	3
Address Guidelines	3
Fee Assistance Program Household Income Guidelines	4
Important Requirement: Parental Information	4
Maximum Number of Awards	4
Benefits	5
Effective Date	5
Not Retroactive	5
Remaining Benefits	5
Steps for Applying to the Fee Assistance Program	6
Tips for Completing Your Fee Assistance Program Application	6
Use of Personal Information	6
My AAMC Profile	6
Applicant Information	7
Applicant Financial Information	7
Parental Information	11
Parental Financial Information: For Applicants Under Age 26	13
Application Summary	16
Submission and Certification Statement	16
After You Submit Your Application	17
Submitted and On Hold	17
Submitted and Pending Verification	19
Withdrawing Your Application	19
Approved	19
Denied	20
Appeal Process	20
Violations and Investigations	20
Violations	20
Investigation Procedures	21
Arbitration for Investigation Disputes	21
Loss of Future Eligibility	21
Contact Us	21
Glossary	



# What Is the Fee Assistance Program?

Although the many costs associated with applying to medical school may discourage some students from applying, the AAMC (Association of American Medical Colleges) believes that these costs should not be a barrier to anyone who aspires to become a physician. To help offset some of these application costs, the AAMC offers the AAMC Fee Assistance Program.

The AAMC Fee Assistance Program provides financial assistance to individuals who, without this aid, would find it very difficult — if not impossible — to take the Medical College Admission Test<sup>®</sup> (MCAT<sup>®</sup>), apply to medical schools that use the American Medical College Application Service<sup>®</sup> (AMCAS<sup>®</sup>), and fulfill other application obligations.

Reading and implementing the information in *Fee Assistance Program Essentials: Calendar Year 2025* will ensure you experience a smooth application process. You must read this guide before completing your AAMC Fee Assistance Program application.

If you are a returning Fee Assistance Program applicant, you must read the current version of the *Fee Assistance Program Essentials* guide in effect at the time you submit your application, as the guide can change from year to year.

Ð

**Note:** When you apply, you will be asked to certify that you have read and understand the policies and procedures detailed in *Fee Assistance Program Essentials: Calendar Year 2025* and that you agree to comply with them.

Contact Fee Assistance Program staff if you have questions after reading this guide. You will find contact information for program staff in the <u>Contact Us</u> section of this guide, and you can locate related resources at <u>aamc.org/feeassistance</u>.

# Before You Begin

You will need an AAMC ID and an associated username and password to apply for the AAMC Fee Assistance Program. If you have previously created an AAMC ID at any time, for any reason (such as to purchase or access MCAT Official Prep products, the Medical School Admission Requirements<sup>™</sup> (MSAR<sup>®</sup>) database, the MCAT exam, the AMCAS application, or any other AAMC products and services), you must use the same username and password to apply for the AAMC Fee Assistance Program.

If you do not already have an AAMC ID, you will be directed to create an account and establish a username and password when initiating your AAMC Fee Assistance Program application. Please be aware that Fee Assistance Program benefits are linked to the AAMC ID used to submit the application. Therefore, you must use the same AAMC ID when ordering AAMC products and services for the benefits to apply.

If you cannot remember your username or password, **DO NOT** create a new AAMC ID. The login page provides options to reset your password or request your username. If you encounter problems resetting your password or answering the self-service security questions, contact the <u>AAMC access team</u>. You may not create multiple AAMC IDs for any reason without the prior written consent of the AAMC.

If you believe you have multiple accounts or you created a duplicate account in error, contact the <u>AAMC access</u> team to resolve the situation. Allow up to two business days for a response. Please do not move forward with your Fee Assistance Program application until your account issues are resolved.

Entering false information or creating multiple AAMC IDs may result in an <u>investigation</u>. Please refer to the <u>Violations and Investigations</u> section of this guide for more information.



# Are You Eligible?

The AAMC Fee Assistance Program is funded by the AAMC. The AAMC Fee Assistance Program eligibility requirements **differ** from federally funded aid programs such as the Free Application for Federal Student Aid (FAFSA). Please read the Fee Assistance Program eligibility requirements carefully before starting your application. If you have questions about these requirements, <u>contact program staff</u> **before** submitting your application.

To be eligible for the Fee Assistance Program, you are required to fulfill the following requirements, which are detailed below:

- You must have a U.S.-based home address.
- Each household reported on your application (yours and your parents, if applicable) must have a 2024 total family income that is equal to or less than 400% of the 2024 national poverty level for your family size.
- You are preparing to apply to medical school. Therefore, you are:
  - Not currently accepted or enrolled in any medical school.
  - Not a graduate from medical school.
  - Not preparing to apply for residency.

### **Address Guidelines**

You will be required to provide proof of a U.S.-based home address. The documentation or identification that you submit must include:

- Your full name.
- Your current U.S. address.

The following documentation and forms of ID will be accepted as proof of a U.S.-based home address:

- Fully signed, unexpired lease or rental agreement with your name listed as the lessee, permitted resident, or renter (may be a photocopy).
- Your driver's license or government ID, unexpired (entire ID with no evidence of tampering, such as clipped corners or holes; may be a photocopy).
  - Please be aware that the AAMC does not accept passports as proof of a U.S.-based home address since passports do not include a home address.
- The following documentation issued within the last 60 days of the date you submit your application (may be a photocopy):
  - Utility bill (water, gas, electric, oil, or cable).
  - Telephone bill (landline, cell phone, or wireless are acceptable).
  - Bank, credit card, or investment account statement.
  - Student loan statement.
  - Letter on official letterhead issued by any U.S. university or college registrar's office.
  - Official mail received from *any* government agency.
  - Government check or employer paycheck.

If you are a Canadian resident who is interested in fee assistance but you *do not* have a U.S.-based home address, you may be interested in the <u>Canadian Fee Assistance Program</u>.

For Canadian residents who wish to learn more about the eligibility criteria, the application process, and deadlines for the Canadian Fee Assistance Program, please visit the <u>Association of Faculties of Medicine</u> in <u>Canada's (AFMC)</u> website.



# Fee Assistance Program Household Income Guidelines

The award approval for the Fee Assistance Program is tied directly to the <u>U.S. Department of Health and Human</u> <u>Services' poverty guidelines</u>. In 2025, you are eligible for fee assistance if each household reported on your application (yours and your parents, as applicable) reports a 2024 total family income equal to or less than 400% of the 2024 national poverty level for your family size. Refer to the AAMC website for the specific <u>Fee Assistance</u> <u>Program Income Guidelines</u>.

### **Important Requirement: Parental Information**

**Note:** Unlike some federally funded aid programs, the Fee Assistance Program requires you to provide your parents' financial information if you are **under age 26** at the time of submission **regardless of your**:

- Marital status.
- Age.
- Tax filing status (independent or dependent).
- Parents' country of residence.
- Parents' willingness to provide documentation.

If you are under age 26 at the time of submission, your parents' financial information and supporting tax documentation are required regardless of your marital status, your age, your tax filing status (independent or dependent), your parents' country of residence, or whether your parents are willing to provide documentation.

<u>Parental information</u> is described in more detail below. Your parents' financial information is considered separately from your financial information. However, each household (yours and your parents') must fall within the poverty guidelines of the Fee Assistance Program described above.

### **Maximum Number of Awards**

You may be awarded Fee Assistance Program benefits a **maximum of five times** during your lifetime. This decision cannot be appealed. This restriction enables others to benefit from this program.



# **Benefits**

Each Fee Assistance Program award includes access to the <u>Medical School Admission Requirements</u>, reduced fees for MCAT registration, waived MCAT Official Prep subscription product fees, assistance in paying for an updated psychoeducational or medical evaluation (if required to support an accommodation application), waived AMCAS application fees for one application cycle, discounted fees for AAMC PREview<sup>®</sup> exam registration, and discounted ERAS<sup>®</sup> application fees.

Refer to the <u>What Are the Benefits of the Fee Assistance Program?</u> webpage for information about specific award benefits.

# **Effective Date**

If your 2025 Fee Assistance Program application is approved, your benefits will begin on the date of approval and will expire on Dec. 31, 2026\*, regardless of your approval date in the Fee Assistance Program application year.

Ð

**Note:** The AMCAS application benefits awarded to you can be used for only one application cycle; they do not carry over to the following cycle.

#### Fee Assistance Approval and Expiration Dates:

If your application is approved:	Your benefits expire*:
Jan. 1-Dec. 31, 2025	Dec. 31, 2026
Jan. 1-Dec. 31, 2026	Dec. 31, 2027
Jan. 1-Dec. 31, 2027	Dec. 31, 2028

\* Discounted ERAS application fee benefit details, policy, and procedure will be provided at a later date.

### **Not Retroactive**

Fee Assistance Program benefits are not retroactive. In addition, benefits will not be applied until *after* your Fee Assistance Program benefits have been awarded. Please be aware that:

- No refunds will be issued for any fees you paid before your Fee Assistance Program application was approved.
- You may not use your awarded medical school designations if you submit your AMCAS application before your Fee Assistance Program application is approved.
- The AAMC is not responsible for any MCAT or PREview registration deadlines or medical school application deadlines you might miss while waiting for the review of your Fee Assistance Program application. If you have questions about whether your Fee Assistance Program benefits will be applied, <u>contact the AAMC</u> before making a purchase.

# **Remaining Benefits**

For returning applicants, if you were awarded Fee Assistance Program benefits in 2024, you will see a summary of your remaining benefits on the Benefits Overview page when you log into the Fee Assistance Program application.

If you do not require new benefits, you do not need to create a new application. If you want to apply for new benefits, select "Start Application" at the bottom of the page to initiate a new Fee Assistance Program application for 2025. If you start a new Fee Assistance Program application and are approved, you will no longer have access to the Benefits Overview page. If you are denied fee assistance in 2025, you still will have access to the Benefits Overview page to view and use your remaining 2024 approved benefits.



**Note:** Unused AMCAS benefits from a previous approval are forfeited as soon as your new award is approved.

# Steps for Applying to the Fee Assistance Program

When filling out your Fee Assistance Program application, follow the application prompts and enter the information requested completely and accurately. Failure to do so may result in an investigation. Refer to the <u>Violations and Investigations</u> section of this guide for more information.

# Tips for Completing Your Fee Assistance Program Application

- Some of your personal information may be pre-populated with the information you provided when you registered for your AAMC profile. Be sure to update any incorrect information before submitting your application, particularly your date of birth.
- You are required to complete fields marked with an asterisk.
- You cannot proceed to the next page of the application if a required field is left blank.
- Enter income and other dollar amounts in whole dollars. Round to the nearest dollar, if necessary.
- If documentation that includes sensitive personal information is required (e.g., Social Security number (SSN), Social Insurance Number (SIN), or other government ID numbers), redact or mask that information before uploading it to your Fee Assistance Program application.
- Review your Application Summary carefully to ensure your information is complete and accurate. Select "Edit" to revise your answers before submitting.
- If you have questions about how to complete your application, please contact the Fee Assistance Program prior to submission. Program staff can advise on whether you are eligible, whether you need to provide your parents' financial information, and how to enter your parents' financial information.

# **Use of Personal Information**

The AAMC recognizes that some of the information you submit as part of your Fee Assistance Program application is sensitive. Any personal information submitted as part of your Fee Assistance Program application will be treated in accordance with the <u>AAMC Privacy Statement</u>. Supporting materials are retained by the AAMC for a limited time and then securely destroyed. To the extent the AAMC publishes information related to the Fee Assistance Program, such information will be reported using aggregate data, which does not reveal your identity.

# **My AAMC Profile**

Information you entered when you registered for an AAMC account will populate on the first page you see in the application process (My AAMC Profile). Review the information and update or complete it, as necessary.

Double check that your date of birth is correct. Also ensure that your email address is accurate; this email address will be used to contact you with application updates.



**Note:** Changes you make to My AAMC Profile in the Fee Assistance Program application may update across your AAMC service program profiles and vice versa.



# **Applicant Information**

Enter your citizenship status and your U.S. address, phone number, and state of legal residence on the Applicant Information page. You may change information on this page before submission. After submission, you may request changes to your mailing address and phone number by <u>contacting</u> <u>program staff</u>.

# **Applicant Financial Information**

The Applicant Financial Information page has several components. Guidance on how to answer the questions in each component is provided below.

#### Marital Status

Your marital status determines the information you are required to submit in this component. Answer "Yes" if you were married as of Dec. 31, 2024. If you were married, you are required to enter your spouse's financial information. If you were not married, or were no longer married, as of Dec. 31, 2024, answer "No." If you are uncertain about your marital and tax status, review the Marital Status Definitions table below, which also details the Household Income you are required to report. **Note:** You are the "Applicant."

Marital Status Definitions			
Applicant's Marital Status	Definition	One Household Income Required	Two Household Incomes Required
Married, Filing Jointly	If the applicant was legally married as of Dec. 31, 2024, and filing taxes jointly, the applicant should select "Married, Filing Jointly" regardless of whether the applicant and their spouse were residing together or separately.		
Married, Filing Separately	If the applicant was legally married as of Dec. 31, 2024, and filing taxes separately, the applicant should select "Married, Filing Separately" regardless of whether the applicant and their spouse were residing together or separately.		<b>Ø</b>
Widowed	If the applicant's spouse had passed away as of Dec. 31, 2024, the applicant should select "Widowed."		
Separated, Filing Jointly	<ul> <li>This is a legal status. Select "Separated" if the applicant has received a court order for legal separation from their spouse, and they are filing taxes jointly.</li> <li><b>Tip:</b> If the applicant and their spouse were not legally separated as of Dec. 31, 2024, regardless of where they reside, the applicant should select "Married, Filing Jointly" or "Married, Filing Separately," depending on which tax filing option they've chosen.</li> </ul>		
Separated, Filing Separately	<ul> <li>This is a legal status. Select "Separated" if the applicant has received a court order for legal separation from their spouse and they are filing taxes separately.</li> <li><b>Tip:</b> If the applicant and their spouse were not legally separated as of Dec. 31, 2024, regardless of where they reside, the applicant should select "Married, Filing Jointly" or "Married, Filing Separately," depending on which tax filing option they've chosen.</li> </ul>		$\checkmark$

Calendar Year 2025



Divorced	Applicants should select this status if they were issued a legal divorce from their spouse as of Dec. 31, 2024. <b>Tip:</b> If the applicant was never legally married, refer to the "Single" marital status.	$\checkmark$	
Single	Select "Single" if the applicant has never been married.	$\checkmark$	

#### Family Size

To enter your family size, enter "1" for yourself, "1" for your spouse (if applicable), and "1" for each dependent listed on your 2024 IRS 1040 tax form.

#### Taxable Income

#### Have you filed your federal tax return for 2024?

If you have already filed your 2024 tax return, select "Yes" and enter your adjusted gross income as it appears on your tax return.

If you intend to file a tax return with the federal Internal Revenue Service (IRS) but have not yet done so, select "Not Yet." Before the April federal tax filing deadline (typically April 15), the AAMC will accept federal W-2 and 1099 income data and forms in lieu of a federal IRS 1040 tax form. However, the AAMC may require the federal IRS 1040 tax form before the tax filing deadline to verify the family size you listed on the application. After the federal tax filing deadline, you cannot select "Not Yet." If you are required to file a tax return, even if you filed an extension, you must submit an IRS 1040 tax form to the Fee Assistance Program before your application can be processed. **The AAMC does not honor tax extensions after the April federal tax filing deadline.** 

If you are not required to file a tax return, select "Will Not Be Filing." However, if you have earned income, you are still required to enter the income listed on your IRS W-2 or 1099 form.

**Note:** If you are married or separated and did not or will not file a joint tax return, you are required to enter the sum of your and your spouse's individual incomes in the required fields. If you and your spouse filed separately, you must also provide your spouse's IRS 1040 tax form. Be sure the IRS 1040 tax forms include a handwritten/DocuSign/Adobe signature OR PIN (pin identification number) before submitting them.

Have you received W-2 or 1099 forms from your employer(s) for 2024? Will you be receiving W-2 or 1099 forms from your employer(s) for 2024?

Employers typically provide either a W-2 or 1099 form to full- or part-time employees and contractors around Feb. 1 of each year. These forms summarize all your wages, tips, and other earnings. Contact your employer if you are unsure if you received or will receive such a form.

If you have selected "Not Yet" or "Will Not Be Filing" for your tax filing status, input the total income you received from work as shown on your W-2 or 1099 forms.

Be sure to document all earned income. Submitting false information or omitting required or pertinent information could result in an <u>investigation</u>, which may impact your eligibility for fee assistance.

#### **Financial Aid**

Financial aid is defined as any grant, scholarship, loan, or federal work-study program offered to help a student meet their college expenses. This is typically detailed on your postsecondary institution's Financial Aid Award Letter.

The Fee Assistance Program does not consider financial aid awarded and used for tuition, books, or fees to be part of your income. Only the portion of financial aid awarded for living expenses is considered income.



To complete this section, you will need to reference your Financial Aid Award Letter and your school's cost of attendance sheet or similar documentation that details the cost of tuition for the academic year and how much students typically pay for books and fees. This information is usually found on the financial aid or admissions sections of your school's website; more details on this documentation appear below.

If you have received or will be receiving financial aid for the 2024-25 academic year, select "Yes" when prompted for this information and enter the financial aid amount awarded for living expenses.

If you answer "Yes," indicating you have received or will receive financial aid, the Financial Aid Calculator will appear. **Use this calculator to determine the amount of aid you were awarded for living expenses.** The calculator will prompt you to enter the total financial aid awarded, total tuition amount, total amount spent on books, and total amount spent on fees (e.g., lab, studio, activities, or other fees) for the 2024-25 academic year, which it will subtract from the total amount of financial aid received for the 2024-25 academic year. This will calculate the financial aid awarded for living expenses to be entered into the application.

The program staff recommends you use the formula below to ensure you are entering your financial aid information appropriately.



If you received any financial aid, you will be required to submit your Financial Aid Award Letter. **Your Financial Aid Award Letter must include your school's name and website address, the full amount of financial aid received, and the breakdown of the cost of attendance as provided by your school.** (If the cost of attendance is not included in the Financial Aid Award Letter, it can usually be located and printed from the school's website.) The Fee Assistance Program will not accept IRS Form 1098-T Tuition Statements, semester bills, account summaries, loan statements, or FAFSA documentation in lieu of your award letter and cost of attendance sheet.

If you did not receive financial aid for the 2024-25 academic year, answer "No" in this section.

If you answer "Yes" to having received Financial Aid for the 2024-25 academic year in error and have submitted your Fee Assistance Program application, you will be required to provide a letter from your school stating that you have not received financial aid for the 2024-25 academic year. This letter must appear on the school's letterhead and be signed by a representative of the school's financial aid office. An Error Explanation Letter **cannot** be accepted in place of a letter from the school's financial aid office stating no aid received/non-attendance.

#### Housing and Food Assistance

Some students receive housing assistance and live with relatives or are provided housing by a relative or friend. If any of these scenarios applies to you, select "Yes" for this question. If you did not receive assistance from a relative or friend, or your housing assistance was provided as part of your financial aid award or through a federal, state, or local welfare program, select "No."

The Housing/Food Assistance Calculator will appear if you select "Yes" for the question. Use this calculator to determine the value of your housing and food assistance. Estimate what you would have paid monthly for rent based on market rates for similar housing in your area. Use the same method to estimate the food assistance you received as a dollar amount.

If you received housing and/or food assistance from a relative, friend, or other entity, you must submit a signed <u>Housing and Food Assistance Letter</u> that documents the assistance you received in 2024. The letter must be signed with either a handwritten signature or a digital signature that includes an audit trail, such as a DocuSign or Adobe signature.



#### Income Earned While Living in Another Country

If you lived and worked outside of the United States in 2024 and received income that is not reflected on your IRS W-2 or 1099 forms, select "Yes" when prompted for this information, and enter the amount of money you earned. Convert this income to U.S. dollars.

If you received income while residing in a country other than the United States, you must submit a signed <u>Foreign Income Letter</u> that documents the income you earned abroad. The letter must be signed with either a handwritten signature or a digital signature that includes an audit trail, such as a DocuSign or Adobe signature.

#### Social Security Benefits

Enter the full amount of benefits you received from the Social Security Administration in 2024. In addition to retirement benefits, be sure to include survivor benefits, disability benefits, or other, less common benefits you received. Enter "0" if you did not receive any benefits from the Social Security Administration.

#### Federal, State, and Local Welfare Programs

Enter the total value of food stamps (SNAP), housing vouchers, Aid to Families with Dependent Children (AFDC), Temporary Assistance for Needy Families (TANF), or other welfare program benefits you or your spouse (if applicable) received last year.

If you received such benefits, you must submit a formal statement of the benefits you received from the government agency that administers the benefit program(s). Enter "0" if you did not receive benefits from any other federal, state, or local welfare programs.

#### **Financial Gifts**

Enter the combined value of gifts of cash that you received last year if the total value is greater than \$200. This amount includes one-time gifts of cash as well as cash provided throughout the year for general living expenses. For example, if a relative gave you \$100 per month for general living expenses for 12 months, enter \$1,200 in this section. Similarly, record one-time gifts of cash.

Enter "0" if you did not receive cash gifts or their combined total was less than \$200; you do not need to report such gifts.

If you received cash totaling more than \$200 last year, you must submit a signed <u>Financial Gift Letter</u> that documents the amount you received. The letter must be signed with either a handwritten signature or a digital signature that includes an audit trail, such as DocuSign or Adobe signature.

#### Child Support

Enter the sum of all child support payments you received. **Do not include information about any child support payments you made.** 

If you **received** child support payments, you must submit documentation that details the amount you received last year. Enter "0" if you did not receive child support payments.

#### Alimony or Spousal Support

Enter the total alimony or spousal support you received. **Do not include information about any spousal support payments you made.** 

**Note:** If you indicated that you have already filed your federal tax return, you will not see this question because this income is included in your taxes.

If you received spousal support payments, you must submit a signed document that details the amount you received last year. Enter "0" if you did not receive alimony or spousal support.



#### Income or Financial Support Received From Other Sources

Enter the total amount of other income or financial support you received last year that you have not reported in the previous sections, (e.g., stimulus checks, veterans benefits, or an inheritance).

If you received income or financial support from other sources, you must submit a formal document that details the amount you received in the previous year. Enter "0" if you did not receive income or financial support from other sources.

**Note:** If you have indicated you are "married, filing separately," proof of income for both you and your spouse is required. If only one spouse has income documentation, and you will not be able to provide a proof of income for the other spouse, you must provide a letter from the spouse without proof of income stating the source of their income (e.g., they are supported by their spouse). The spouse without proof of income must sign and date this letter, and you must upload the letter to "Other Documentation."

#### **Parental Information**

**Note:** If you are **under age 26** on the day you submit your application and you do not qualify for an exception (noted below), **you must include your parents' financial information** on your Fee Assistance Program application. You **must** agree to provide your parents' financial information to continue with your application. Refer to the <u>Are You Eligible?</u> section of this document for more details on this requirement.

**Double check your profile to be sure that your date of birth is accurate**. If your birthdate is incorrect, or you falsely state you were age 26 or older, when you were, in fact, under the age of 26 at the time of application, you are at risk for an investigation. In addition, the inaccurate date, indicating you were age 26 or older, may result in your not being prompted to provide your parents' financial information, which is required for applicants under age 26. Refer to the <u>Violations and Investigations</u> section of this guide for more information.

Applicants under age 26 may not be required to provide their parents' financial information if they qualify for any of the following exceptions. If you are under age 26 and one of the following circumstances applies that prevents you from obtaining a parent's financial information, <u>contact program</u> staff before submitting your application:

- You do not have a relationship with a parent and do not communicate with each other.
- You were legally emancipated.
- You do not know if a parent is living.
- You have a parent who is incarcerated or institutionalized or is permanently incapacitated or hospitalized.
- You were in foster care or in the care of a legal guardian at the time you reached the age of majority.
- You have another circumstance that prohibits you from obtaining a parent's financial information.

If you think you might fall under one of these exceptions, contact the Fee Assistance Program outreach team at <u>feeassistance@aamc.org</u> or 202-828-0600 for instructions on how to complete the parental requirement **before** submitting the Fee Assistance Program application.

If you are *under age 26 on the day you submit your application* and you do not qualify for an exception, you must agree to provide your parents' financial information to continue with your application.

Note: The Fee Assistance Program application contains a threshold question for parental information for applicants under age 26: "Do you have any living parents?" Answering "No" to this question indicates that your parents are deceased and therefore no other information about your parents will be asked. Failure to respond to this question accurately may result in an investigation. For example, AAMC will compare parental information on your Fee Assistance and AMCAS applications and investigate mismatched information. Refer to the <u>Violations and Investigations</u> section of this guide for more information.



The AAMC defines "parents" as biological parents, adoptive parents, and stepparents. If you were adopted, you do not have to report your biological parents' information. In addition, you are required to submit information about a stepparent only if they were married to one of your biological or adoptive parents as of Dec. 31, 2024.

Grandparents, foster parents, legal guardians, aunts, uncles, and other relatives are not considered parents for the purposes of this application.

The program staff understands that some parents may be unwilling to provide their financial information; however, you must submit this information to be considered for the Fee Assistance Program unless an extenuating circumstance prohibits you from obtaining that information (**see exceptions listed above**).

#### Marital Status

If you have living parents, you are required to indicate their marital status as of Dec. 31, 2024. Your parents' marital status determines what other information is required for this component. If you and your parents are uncertain of your parents' marital status, review the Parental Information: Marital Status Definitions table on the next page. **Note:** You are the "Applicant."

Parental Information: Marital Status Definitions			
Parental Marital Status	Definition	One Household Income Required	Two Household Incomes Required
Married	If the applicant's living parents were legally married to one another as of Dec. 31, 2024, the applicant should select "Married," regardless of whether the parents were residing together or separately. <b>Tip:</b> Applicants who have one deceased parent and whose surviving parent was remarried as of Dec. 31, 2024, should select "Married."	<b>V</b>	
Not Married, Living Together	If the applicant's living parents shared a residence and were never legally married as of Dec. 31, 2024, the applicant should select "Not Married, Living Together." <b>Tip:</b> If the applicant's parents were married to one another for any amount of time before Dec. 31, 2024, refer to the "Divorced" marital statuses.		Ø
Not Married, Living Separately	If the applicant's living parents were never legally married to one another and did not share a residence as of Dec. 31, 2024, the applicant should select "Not Married, Living Separately." <b>Tip:</b> If the applicant's parents were married to one another for any amount of time before Dec. 31, 2024, refer to the "Divorced" marital statuses.		<ul> <li>Image: A start of the start of</li></ul>
Divorced, One or Both Remarried	Applicants should select this status if their living parents were issued a legal divorce from one another <i>and</i> either one or both parents were legally remarried to someone else as of Dec. 31, 2024. Stepparent income will be required for remarried parents. <b>Tip:</b> If the applicant's parents were never legally married to one another, refer to the "Not Married" marital statuses.		

#### Fee Assistance Program Essentials

Calendar Year 2025



Divorced, Neither Remarried	If the applicant's living parents were issued a legal divorce from one another and were not legally remarried to someone else before Dec. 31, 2024, the applicant should select "Divorced, Neither Remarried." <b>Tip:</b> If the applicant's parents did not share a residence but were legally married to one another as of Dec. 31, 2024, the applicant should select "Married."		
Separated	<ul> <li>This is a legal status. Select "Separated" if the applicant's parents have received a court order for legal separation from one another.</li> <li><b>Tip:</b> If the applicant's parents were not legally separated from each other as of Dec. 31, 2024, regardless of where they reside, the applicant should select "Married."</li> </ul>		Ø
Widowed	If one of the applicant's parents has passed away and the other is still living, regardless of whether the parents ever were legally married to or divorced from one another, the applicant should select "Widowed." <b>Tip:</b> If the surviving parent was legally remarried as of Dec. 31, 2024, the applicant should select "Married."	V	
Single	If the applicant has only one parent and has never met the other parent, select "Single." <b>Tip:</b> If you have met only one parent in your life because one is deceased, refer to the other marital statuses and select the status that most reflects the surviving parent's circumstance as of Dec. 31, 2024.	<ul> <li>Image: A start of the start of</li></ul>	

Enter the full name and state of legal residence of each parent. You can update the information on this page before submission. After submission, you will be unable to edit these fields.

If your parents' marital status is "Married," enter both parents' names and state of legal residence. When you get to the Parent Financial section, you will report income for one parental household.

If your parents' marital status is "Divorced, One or Both Remarried," "Divorced, Neither Remarried," "Not Married, Living Separately," "Not Married, Living Together," or "Separated," enter both parents' names and states of legal residence. When you get to the Parent Financial section, you will report income for both parental households.

If your parent is "Widowed" or "Single," enter your parent's name and state of legal residence. When you get to the Parent Financial section, you will report income for one parental household.

# Parental Financial Information: For Applicants Under Age 26

Depending on the marital status of your parent(s), one or two tabs to enter financial information will appear. Each tab represents the full household of your parent(s). For each household, enter income and other dollar amounts, rounding to the nearest whole dollar. Enter income for all parents in the household, including a parent's spouse (if applicable), even if they file taxes separately. The following components make up the Parents' Financial Information page.

#### Family Size

To enter your parents' family size, enter "1" for your parent, "1" for your other parent or parent's spouse (if applicable), and "1" for each dependent listed on your parents' 2024 IRS 1040 tax form.

#### Taxable Income

Have your parent(s) filed their federal tax return(s) for 2024?



#### Have filed

If your parents have already filed their 2024 tax return, select "Yes" and enter their adjusted gross income as it appears on their tax return.

#### Intend to file

If your parents intend to file a tax return but have not yet done so, and it is before the April federal tax filing deadline (typically April 15), select "Not Yet." The AAMC will accept IRS W-2 and 1099 income data and forms in place of an IRS 1040 tax form. However, the AAMC may require the federal IRS 1040 tax form before the tax filing deadline to verify the family size listed on the Fee Assistance Program application.

If your parents intend to file a tax return but have not yet done so and it is after the April federal tax filing deadline, select "Not Yet." If your parents are required to file a tax return, **even if they filed for an extension**, they must submit an IRS 1040 tax form to the Fee Assistance Program before your application can be processed. The AAMC does not accept IRS W-2 or 1099 income data and forms in place of an IRS 1040 tax form after the April federal tax filing deadline. Therefore, after the April federal tax filing deadline, your Fee Assistance application will remain "On Hold" until the AAMC receives their IRS 1040 tax form.

#### Not filing

If your parents are not required to file a tax return, select "Will Not Be Filing." However, if your parents have any earned income, you are required to enter the income listed on their IRS W-2 or 1099 forms.

**Note:** If your parents are married or separated and did not or will not file a joint tax return, you are still required to enter the sum of their individual incomes in the fields where income is required. You are also required to provide the IRS 1040 tax form for both parents if they are married but filed tax returns separately. Be sure all appropriate parties include a handwritten/DocuSign/Adobe signature OR PIN (pin identification number) on their IRS 1040 tax forms before submitting them.

Have your parent(s) received a W-2 and/or 1099 forms from their employer(s) for 2024? Will your parent(s) be receiving W-2 and/or 1099 forms from their employer(s) for 2024?

Employers typically provide either a W-2 or 1099 form to full- and part-time employees and/or contractors around Feb. 1 of each year. These forms summarize all wages, tips, and other earnings. Ask your parents to contact their employer if they are unsure if they have received, or will receive, such a form.

If you have selected "Not Yet" or "Will Not be Filing" as your parents' tax filing status, input the total income they earned from work as shown on their W-2 or 1099 forms.

Be sure to document all earned income. Submitting false information or omitting required or material information could result in an <u>investigation</u>, which may impact your eligibility for fee assistance.

#### Housing and Food Assistance

Some people receive housing assistance and live with relatives or are provided housing by a relative or friend. If any of these scenarios applies to your parents, select "Yes" for this question. If your parents did not receive assistance from a relative or friend, or their housing assistance was provided through a federal, state, or local welfare program, select "No."

The Housing/Food Assistance Calculator will appear if you select "Yes" for this question. Use this calculator to determine the value of your parents' housing and food assistance. Estimate what they would have paid monthly for rent based on market rates for similar housing in their area. Use the same method to estimate the amount of food assistance they received as a dollar amount.

If your parents received housing and/or food assistance from a relative, friend, or other entity, you must submit a signed <u>Housing and Food Assistance Letter</u> that documents the assistance they received. The letter must be signed with either a handwritten signature or a digital signature that includes an audit trail, such as a DocuSign or Adobe signature.



#### Income Earned While Living in Another Country

If your parents lived and worked outside of the United States in 2024 and received income that is not reflected on their IRS W-2 or 1099 forms, select "Yes" and enter the amount of money your parents earned. Convert this income to U.S. dollars.

If your parents received income while residing in a country other than the United States, then you must submit a <u>Foreign Income Letter</u>, signed by your parents, that documents the income they earned abroad. The letter must be signed with either a handwritten signature or a digital signature that includes an audit trail, such as a DocuSign or Adobe signature.

#### Social Security Benefits

Enter the full amount of benefits your parents received from the Social Security Administration in 2024. In addition to retirement benefits, be sure to include survivor benefits, disability benefits, or other, less common, benefits they received. Enter "0" if your parents did not receive any benefits from the Social Security Administration.

#### Federal, State, and Local Welfare Programs

Enter the total value of food stamps (SNAP), housing vouchers, Aid to Families with Dependent Children (AFDC), Temporary Assistance for Needy Families (TANF), or other welfare program benefits your parents received last year.

If your parents received such benefits, you must submit a formal statement of the benefits they received from the government agency that administers the benefit program(s). Enter "0" if they did not receive benefits from any other federal, state, or local welfare programs.

#### **Financial Gifts**

Enter the combined value of gifts of cash that your parents received last year if that total value is greater than \$200. This amount includes one-time gifts of cash as well as cash provided throughout the year for general living expenses. For example, if a family friend gave your parents \$100 per month for general living expenses for 12 months, enter \$1,200 in this section. Similarly, record one-time gifts of cash.

Enter "0" if your parents did not receive cash gifts or their combined total was less than \$200; you do not need to report such gifts.

If your parents received cash totaling more than \$200 last year, you must submit a signed <u>Financial Gift</u> <u>Letter</u> that documents the amount they received. The letter must be signed with either a handwritten signature or a digital signature that includes an audit trail, such as a DocuSign or Adobe signature.

#### **Child Support**

Enter the sum of all child support payments your parents received. **Do not include information about any child support payments your parents made.** 

If your parents **received** child support payments, you must submit documentation that details the amount they received last year. Enter "0" if they did not receive child support payments.

#### Alimony or Spousal Support

Enter the total alimony or spousal support your parents received. **Do not include information about any spousal support payments they made.** 

**Note:** If you indicated that your parents have already filed their federal tax return, you will not see this question because the income is included in their taxes.

If your parents received spousal support payments, you must submit a signed document that details the amount they received last year. Enter "0" if they did not receive alimony or spousal support.

# Fee Assistance Program Essentials





#### Income or Financial Support Received From Other Sources

Enter the total amount of income or other financial support that your parents received last year that you have not reported in the previous sections (e.g., stimulus checks, veterans benefits, or an inheritance).

If your parents received income or financial support from other sources, you must submit a formal document that details the amount they received in the previous year. Enter "0" if they did not receive income or financial support from other sources.

**Note:** If you have two living parents, or your parent(s) has remarried, proof of income is required for **both** parents. If you only have one parent with income documentation and will not be able to provide proof of income for the second parent, you must provide a letter from the second parent stating the source of their income (e.g., they are supported by their spouse). This letter must be signed and dated by the second parent and uploaded to "Other Documentation."

# **Application Summary**

The Application Summary provides a summary of the information you entered in your application. You can access your Application Summary at any time. Before submitting your application, please review this section carefully, making sure all your information is correct. You may edit the information you entered by selecting the pencil icon in the header of the Applicant Information section.

### **Submission and Certification Statement**

To submit your Fee Assistance Program application, you must indicate that you understand and accept the terms of the Certification Statement. If you do not indicate that you understand and accept the Certification Statement terms, you will not be able to submit your application. Adherence to the Certification Statement is necessary to enable the AAMC to maintain a fair process for all applicants.

#### Full Text of the Certification Statement

By selecting "I Agree" at the end of the Certification Statement, you acknowledge that you have read and understand these terms.

- I certify that I have read and understand the policies and procedures contained in the *Fee Assistance Program Essentials, Calendar Year 2025* and that I agree to comply with them. Further, I certify that the information provided in this application is complete and accurate.
- This certification includes, but is not limited to, that I am preparing to apply to medical school and:
  - o I am not currently accepted or enrolled in any medical school (U.S. MD, DO, or international).
  - o I am not a graduate of any medical school (U.S. MD, DO, or international).
  - I am not preparing to apply for residency.

I understand and agree to the AAMC Website Terms and Conditions and the AAMC Privacy Statement.

I understand that any alleged violation of this Certification Statement or any alleged activity that could compromise the integrity or security of my Fee Assistance Program application may be investigated. If I violate the terms of this Certification Statement, including the additional terms and conditions stated in the *Fee Assistance Program Essentials, Calendar Year 2025,* or fail to fully cooperate in any investigation, I may face the following consequences, further outlined in the *Fee Assistance Program Essentials, Calendar Year 2025:* 

- The AAMC may issue a report of the factual findings of the investigation to legitimately interested parties, both now and in the future.
- I may lose my eligibility to apply to, or receive an award from, the Fee Assistance Program in the future.

I have read and agree to comply with the terms of the Certification Statement, including the additional terms and conditions stated in the *Fee Assistance Program Essentials, Calendar Year 2025,* and I understand the consequences for failing to comply.



# After You Submit Your Application

Congratulations! You have completed and submitted your Fee Assistance Program application! After you submit your Fee Assistance Program application, the AAMC performs an initial review and determines whether the financial information you submitted is at or below the <u>Fee Assistance Program</u> <u>Poverty Guidelines</u>.

Your **Fee Assistance Program application status** will be determined based on the AAMC's initial review and will be emailed to you from the AAMC. Depending on the status of your application, you may need to take additional action to finalize your application. Below is a description of each application status:

- Submitted and On Hold
- Submitted and Pending Verification
- Withdrawn
- Approved
- Denied

# Submitted and On Hold

During review of your documentation, Fee Assistance Program staff may determine that additional supporting documentation is required. The status of your application will be Submitted and On Hold if you appear to be eligible for the Fee Assistance Program based on the information you submitted in your application, but additional information is needed.

If this occurs, you will receive an email listing the required documents. Follow the steps provided by the Fee Assistance Program team in this email. Failure to follow the steps in this email could result in your application remaining on hold. A list of your required documents also appears in the Document Gathering and Upload component of your application.

You will receive details about the supporting documentation the AAMC requires to continue to process your application in the Next Steps component of the application. The status of your application will remain Submitted and On Hold until all required documents are received.

#### Next Steps

The Next Steps component of the Fee Assistance Program application provides information about required documents and allows you to upload your documents directly to your application. Upon approval, you may also have the option to claim your MCAT Official Prep benefits and to release information to your academic advisor.

Step 1: Would you like to receive MCAT Official Prep product benefits upon approval?

Select "Yes" only if you wish to receive MCAT Official Prep product benefits.

Select "No" if you do not plan to prepare for the MCAT exam within this application award period. You will be able to log into your account and change your response to "Yes" when you are ready to receive your MCAT Official Prep product benefits.

#### Step 2: Advisor Release

Answer "Yes" if you authorize the AAMC to release your Fee Assistance Program award status to the school-designated advisor(s) at institutions you have attended. The AAMC provides only your award status; detailed financial information is not released. Advisors can view your award status only if you also release your MCAT scores, your AMCAS application information, or both. If you select "No," you can change your response to "Yes" any time before and after approval.



#### Step 3: Consent and Certification Forms

The Consent and Certification Form is required for all applicants and their parents (if applicable). A form will be generated for each household listed in your application. Each form must be signed by all parties, including spouses. The form must be signed with either handwritten signature or a digital signature that includes an audit trail, such as a DocuSign or Adobe signature.

#### Step 4: Document Gathering and Upload

Use this component to upload required documentation for yourself and your parents (if applicable). All required documents are listed in this section, and you can also upload supplemental documents. To upload a document, browse and select the appropriate file for the correct listing. Select "Upload" under the corresponding listing. For details on required documentation, visit the <u>What You Need to Apply</u> page of the Fee Assistance Program website.

**Note:** The following are the supported file types:

- Image files (GIF, JPG, JPEG, PNG, XPNG, X-PNG, TIFF)
- Text file (TXT)
- PDF file (PDF)

The maximum file size for documents you wish to upload is **5MB**. If you cannot upload your required documents, you can mail or fax the documents to the address or fax number listed in the <u>Contact Us</u> section of this document.



**Note:** The Fee Assistance Program does not accept typed signatures. **All** signatures must be handwritten signatures or digital signatures that include an audit trail, such as a DocuSign or Adobe signature.

#### Error Explanation Letter

If an error is discovered in your Fee Assistance Program application by you or program staff, you may be required to complete an <u>Error Explanation Letter</u> to document the error and provide revised information.

**Note:** The Error Explanation Letter may be considered only when your application is actively being reviewed by the AAMC.

If you noticed an error after you submitted your Fee Assistance Program application, the program staff asks that you indicate where the error occurred. For example:

- 1. If you entered an incorrect amount for the income a household received on your Fee Assistance Program application, and the household received that type of income or aid, upload the document that details the correct amount received for that household. In this situation, an Error Explanation Letter would not be needed. The Fee Assistance Program team can adjust the figure during the verification process after receiving documentation of the correct amount of income or aid. For example, if your parents received Social Security benefits and you incorrectly entered the total amount they received, upload the document that details these benefits correctly to the Document Gathering and Upload section for your parents' household(s).
- 2. If you did not list a source of income or aid on your Fee Assistance Program application for a household, and the household did, in fact, receive income or aid, you do **not** need to submit an Error Explanation Letter. The Fee Assistance Program team can still add the missing source of income or aid and its amount during the verification process as long as documentation is provided to support it. If this occurs, please contact the AAMC Support Center at <u>feeassistance@aamc.org</u> or 202-828-0600 so we can update your application and enable the appropriate document-upload field. If needed, you may also upload the documentation to the Error Explanation Letter field for that household; for example, if you received housing and food assistance but did not indicate this, you may upload the corresponding, signed Housing/Food Assistance Letter to the Error Explanation Letter field, and notify the Support Center.
- 3. If you entered an incorrect source of income or aid on your Fee Assistance Program application,



# Fee Assistance Program Essentials

Calendar Year 2025

you are required to submit an Error Explanation Letter, along with any supporting documentation; for example, if you originally reported that your parents received \$500 in welfare benefits, but the income source was actually housing and food assistance, you should:

- Upload a signed Error Explanation Letter to the Error Explanation Letter field, under your parents' Document Gathering and Upload section, explaining the correction.
- Upload the Housing/Food Assistance Letter to the same Error Explanation Letter field.

As noted above, if you are unsure how to proceed or are unable to upload the correct document type, please contact the AAMC Support Center for assistance at <u>feeassistance@aamc.org</u> or 202-828-0600.

If you did not receive housing and food assistance as detailed in the third example above, you would not be required to submit that documentation, but you are still required to provide a source of income or aid for each household. You should not submit an Error Explanation Letter without additional supporting documentation for a household if the household only has one source of income. For example, if you listed on your application that you only received welfare benefits, you should not submit an Error Explanation Letter under the "Welfare Statement" listing without providing a different source of income or aid.

**Note:** An Error Explanation Letter cannot be used to change your submitted response to the threshold question (Do you have any living parents?) on your Fee Assistance Program application.

Also be aware that submitting an Error Explanation Letter may not change the information you entered and submitted in your application, nor will it prevent the AAMC from initiating or continuing an investigation regarding an application that was submitted with incomplete, incorrect, or inaccurate information. Refer to the <u>Violations and Investigations</u> section of this guide for more information.

# **Submitted and Pending Verification**

Once all required documents are received, your application will be assigned a Submitted and Pending Verification status. This status means that your application is in line to be verified by the Fee Assistance Program staff, who will review your application and render a decision. The staff's goal is to review your application and supporting documentation and contact you regarding their findings within five business days.

If program staff determines that additional information is required or that the documentation you submitted was incorrect or missing signatures, your application will reflect a status of Submitted and On Hold, and you will receive an email with further instructions.

# Withdrawing Your Application

Your application may be withdrawn only after it has been submitted but before the AAMC has approved or denied it. The decision to withdraw your application is final. You will not be able to reactivate or resubmit your application or start a new application for the 2025 calendar year once you have withdrawn your application. Please be aware that withdrawn applications are still subject to investigation.

# Approved

If your application earns an Approved status: Congratulations! Your Fee Assistance Program application has been approved, and you may now begin to receive Fee Assistance Program award benefits. Please be aware that once your application has been approved, you may not change or update your application for any reason. If a material error is found in your application after your application has been approved, the <u>Violations and Investigations</u> section of this guide will apply.

# Fee Assistance Program Essentials

Calendar Year 2025



### Denied

Your application will be denied if you are ineligible for the Fee Assistance Program based on the information you submitted in your application.

# **Appeal Process**

If you believe your application was denied in error, you may appeal this decision. The program staff will not consider appeals or change the decision on your application based on a dispute of Fee Assistance Program policies, such as the use of parental income or the age of the applicant at the time of application. Submission of an appeal also does not guarantee a change in outcome. The AAMC will consider appeals and make final judgments on an application at its sole discretion.

The **only** circumstance in which you may appeal the denial of your Fee Assistance Program application is if your or your parents' financial information was entered incorrectly on the application.

For example:

- You entered the wrong family size, and the correct family size would make you eligible for consideration.
- You entered incorrect amounts for your income and/or your parents' income.

If it appears that you have a reason to submit an appeal, email <u>feeassistance@aamc.org</u> with the subject line "Fee Assistance Program Appeal."

Your email must include:

- Your name.
- Your AAMC ID.
- Reason for appeal.
- Corrected financial information (if applicable).

If an appeal is initiated, allow up to five business days for the AAMC to review the request and provide a response. It is the program staff's goal to process each request in a timely manner given the time-sensitive nature of the application process.

If the AAMC made a legitimate error when reviewing your application, Fee Assistance Program staff will correct the error upon receipt of verified supporting documentation.

If you made a legitimate error when completing your application, such as an error when entering income information, your application will be returned to you, and supporting documentation, including an <u>Error</u> <u>Explanation Letter</u>, will be required. You will be required to resubmit your application after the requested documentation has been provided. After review, you may be asked to submit additional documentation to complete the verification process.

Reinstatement of your application does not mean approval is guaranteed. Upon review of your appeal, your application may again be denied.

# Violations and Investigations

For all applicants to be considered fairly, it is critical that applicants adhere to a set of common procedures and that the AAMC investigate those who violate them. Investigations are initiated at the AAMC's sole discretion.

# Violations

If an applicant allegedly provides the AAMC with false information, engages in conduct that may compromise the integrity of the Fee Assistance Program, or otherwise violates the applicant Certification Statement or the terms and conditions of the *Fee Assistance Program Essentials, Calendar Year 2025*, the AAMC may investigate the alleged claim and may issue a report of the factual findings of the investigation. Further, the AAMC reserves the right to take other action as is warranted in certain circumstances.



# **Investigation Procedures**

The <u>AAMC Policies and Procedures for Investigating Reported Violations of Admission and Enrollment</u> <u>Standards</u> apply and are incorporated into the *Fee Assistance Program Essentials, Calendar Year 2025* by reference.

- Any applicant who is the subject of an investigation by the AAMC shall fully cooperate with the AAMC investigation, provide all documents and materials requested by the AAMC, and submit to an in-person interview conducted by or on behalf of the AAMC at the association's request. Applicants shall truthfully and completely answer all questions posed during investigative interviews conducted by or on behalf of the AAMC.
- If the AAMC initiates an investigation, it will notify the applicant before issuing an investigation report.
- At its sole discretion, the AAMC may elect to send a fact-based investigation report documenting the violation and subsequent investigation, with any attachments provided by the applicant, to legitimately interested parties, both now and in the future. Legitimately interested parties related to Fee Assistance Program applicants are defined in the <u>AAMC Policies and Procedures for</u> <u>Investigating Reported Violations of Admission and Enrollment Standards</u>.

# **Arbitration for Investigation Disputes**

You will be provided with a draft investigation report to review and an opportunity to respond before the final report is issued. If, in your response, you conclude that the draft report unfairly characterizes the matter under investigation, or if agreement between the parties on the content and language of the report cannot be reached, you may request arbitration. Arbitration shall be conducted through written submission to the American Arbitration Association in Washington, D.C. **The sole issue for arbitration shall be whether the AAMC acted reasonably and in good faith in making its decision.** 

# Loss of Future Eligibility

If an applicant's previous Fee Assistance Program application results in an investigation report being issued, the applicant will not be eligible to apply to the Fee Assistance Program for the next three application cycles.

The first Fee Assistance Program application cycle the applicant would *not* be eligible for is the application year in which the investigation report was issued. Please be aware that this might not be the same year that the Fee Assistance Program application that resulted in an investigation report was submitted.

# Contact Us

Specialists are available to assist you with the Fee Assistance Program application, policies, and procedures. Please contact program staff with any questions.

AAMC Attn: Fee Assistance Program 655 K Street, NW, Suite 100 Washington, DC 20001

Phone: 202-828-0600 Email: <u>feeassistance@aamc.org</u> Fax: 202-828-1120



# Glossary

**adjusted gross income (AGI).** AGI is defined as gross income minus adjustments to income. Gross income includes your wages, dividends, capital gains, business income, retirement distributions, and other income. Adjustments to income include such items as educator expenses, student loan interest, alimony payments, and contributions to a retirement account. Your AGI will never be more than your gross total income on your tax return and, in some cases, it may be lower. For purposes of the Fee Assistance Program, your AGI can be found on your IRS Form 1040 tax return.

**dependent.** A person other than the taxpayer or spouse who entitles the taxpayer to claim a dependency exemption. A dependent is someone you support. You must have provided at least half of the person's total support for the year (e.g., food, shelter, and clothing) to claim this individual as a dependent. Children or other relatives can be considered dependents.

**estrangement.** You must have had no contact with either parent for at least 12 months (although there are possible exceptions to this timeframe) to be deemed as irreconcilably estranged from your parents. Just living apart from them or their unwillingness to provide their information on your application is not considered estrangement.

**family size.** For tax filing purposes, your "family" consists of yourself, your spouse (if filing jointly), and all other individuals whom you claim as dependents (refer to "dependent") on your tax return. Although you may live with your parents or other relatives, if you are the sole individual listed on your tax return, then your household size is "1." If your parents claim you as a dependent, then their family size will reflect this.

**financial aid.** Any grant, scholarship, loan, or federal work-study program offered to help a student meet their college expenses. This is typically detailed on your postsecondary institution's Financial Aid Award Letter. *Your Financial Aid Award Letter must include the school's name and website address, the full amount of financial aid received, and the breakdown of the cost of attendance as provided by your school.* (If the cost of attendance is not included on the Financial Aid Award Letter, it can usually be located and printed from the school's website.)

**housing or food assistance letter.** This AAMC-provided letter is required for those who live with relatives or are provided housing or monetary assistance for food by a relative or friend (for example, if you lived at a home with a spouse, a family member, or a friend, and food was provided for you).

**other documentation.** The total amount of other income or financial support you received last year that you have not yet reported in the previous section of your application. For example, other income might include stimulus checks, veterans benefits, or an inheritance. If you received income or financial support from other sources, you must submit a formal document that details the amount you received in the previous year.

permanent address. A physical street address that is under your name.

**Social Security.** A federal insurance program that provides benefits to retired people and those who are unemployed or disabled, and to their spouses, children, and survivors.

**welfare.** Refers to government-sponsored assistance programs for individuals and families in need (Temporary Assistance for Needy Families, or TANF), including health care assistance, food stamps (Supplemental Nutrition Assistance Program, or SNAP), housing vouchers, Aid to Families with Dependent Children (AFDC), and unemployment compensation. **Note:** If a 1099 was provided to you for any benefits received, upload your 1099 to the W-2/1099 portion of your application.

**withdrawn.** Application status that indicates the applicant no longer wishes to be considered for the Fee Assistance Program. You may only withdraw your application **after** it has been submitted but **before** the AAMC has approved or denied it. The decision to withdraw your application is final. You will not be able to reactivate or resubmit your application or start a new application for the current Fee Assistance Program cycle once you have withdrawn your application.



Association of American Medical Colleges 655 K Street, NW, Suite 100, Washington, DC 20001-2399 T 202 828 0400 aamc.org

25-005A (12/24