

**THE UNIVERSITY OF KANSAS SCHOOL OF MEDICINE  
THE KANSAS MEDICAL STUDENT LOAN PROGRAM**

**THE KANSAS MEDICAL STUDENT LOAN PROGRAM** represents a generous and serious effort by the people of Kansas to encourage students in the University of Kansas School of Medicine to practice primary care medicine in the State of Kansas.

**THE KANSAS MEDICAL STUDENT LOAN PROGRAM**

For the people of Kansas, the State Legislature has established the Kansas Medical Student Loan Program to assist students in the University of Kansas School of Medicine. The Kansas Medical Student Loan is awarded on an annual basis, in return for agreements to practice medicine in Kansas. The Kansas Medical Student Loan provides payment of tuition and living expenses of up to \$2000 a month. Nine (9) monthly stipends are allocated for the 1<sup>st</sup> and 2<sup>nd</sup> years, eleven (11) monthly stipends for the 3<sup>rd</sup> years and ten (10) monthly stipends for the 4<sup>th</sup> year of enrollment at KUMC.

**ELIGIBILITY**

If you have been admitted to the University of Kansas School of Medicine as a student in a course of instruction leading to the degree of Doctor of Medicine, you are eligible to apply for a Kansas Medical Student Loan. Priority consideration will be given to Kansas residents from rural counties that demonstrate financial need.

**TERMS OF THE KANSAS MEDICAL STUDENT LOAN**

The Kansas Medical Student Loan is awarded annually, effective for an academic year. Currently enrolled KMSL recipients are not required to file the Free Application for Federal Student Aid (FAFSA) and will automatically be awarded KMSL funds upon reapplication.

**LOAN OBLIGATIONS**

To be a recipient of the Kansas Medical Student Loan Program, you must enter into an agreement with the University of Kansas School of Medicine. In return for the Kansas Medical Student Loan support, you must:

1. complete the required course of instruction and receive the degree of Doctor of Medicine;
2. apply for and obtain a license to practice medicine in Kansas;
3. enter a primary care residency (family practice, general internal medicine, general pediatrics, and emergency medicine) upon graduation. Once your residency is completed, you must do one of the following:

engage in full-time medical practice for a period of twelve months for each year the KMSL was received, in a Kansas city excluding those cities in Douglas, Johnson, Shawnee and Sedgwick counties; or

Commencing the full-time practice of medicine and surgery within nine months after completion of the aforesaid approved post-graduate residency training program and licensure in any state medical care facility or institution as defined by K.S.A. 76-381 (d), or

Commencing the full-time practice of medicine and surgery within nine months after completion of the aforesaid post-graduate residency training program and licensure in any medical center in Kansas operated by the Veterans' Administration of the United States; or

Commencing as a full-time faculty member of the University of Kansas School of Medicine in family medicine, family practice, general internal medicine, or general pediatrics within nine months after completion of the aforesaid post-graduate residency training program and licensure; or

perform at least 100 hours per month of on-site primary care medical service (defined as general pediatrics, general internal medicine or family practice) in a clinic operated by a local health department or other non-profit organization in this state which is organized for the principal purpose of service to medically indigent persons

### **SATISFYING THE MEDICAL SERVICE OBLIGATION**

A Kansas Medical Student Loan will be canceled:

1. if the obligation to engage in full-time medical practice has been completed as specified in the service agreement;
2. if the person obligated dies;
3. if, because of permanent physical disability, the person obligated is unable to practice medicine.

### **SERVICE OBLIGATION POSTPONEMENT**

An obligation to engage in the full-time practice of medicine in accordance with the agreement entered into for the award of a Kansas Medical Student Loan may be postponed for no more than five years for:

1. active military service;
2. service in Volunteers in Service to America (VISTA);
3. service in the Peace Corps;
4. service in the United States Public Health Service; or
5. religious missionary work.

Additionally, a Kansas Medical Student Loan service commitment may be postponed because of temporary medical disability for as long as the medical disability exists.

### **LOAN REPAYMENT**

Any person who fails to satisfy the service obligation must repay within ten (10) years to the University of Kansas School of Medicine an amount equal to the sum of money received in tuition payments and living expenses plus interest at the rate of 15 percent, from the date such money was received, with the first installment payment commencing 6 months after the date of the action or circumstances that causes the failure of the student to satisfy the obligations of this agreement.

### **HOW TO RECEIVE A KANSAS MEDICAL STUDENT LOAN**

The Department of Student Financial Aid has application forms for the Kansas Medical Student Loan program. If you are selected as a recipient, a loan agreement and promissory note will be prepared which you can sign, following which provisions will be made for the payment of your tuition. If you have signed an agreement form, provisions will also be made for you to receive your requested amount of living expenses up to \$2000 per month. Nine (9) monthly stipends are allocated for the 1<sup>st</sup> and 2<sup>nd</sup> years, eleven (11) monthly stipends for the 3<sup>rd</sup> years and ten (10) monthly stipends for the 4<sup>th</sup> year of enrollment at KUMC.

If you are a student applying for the KMSL for the first time, you must file the Free Application for Federal Student Aid in addition to the Kansas Medical Student Loan Program application. Both forms are available in the Department of Student Financial Aid.

Please contact the Department of Student Financial Aid for deadline dates.

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