



The 2014-15 Air Force Health Professions Scholarship Program (HPSP) Fact Sheet

Medical Student Debt

- According to a 2009 GAO report, the average median debt for 2008 US medical student graduates was \$155,000.¹
- About 25% of students graduate with >\$200,000 of debt. Tuition at public medical schools has doubled over the last 8 years and is continuing to rise.¹
- According to the American Medical Association, the average educational debt of indebted graduates of the class of 2012 was \$166,750; 62% have debt of at least \$150K; and 86% of graduating medical students carry outstanding loans.²
- The 10 most expensive US medical schools exceed \$51,000/year in tuition and fees.³
- The Air Force (AF) HPSP offers medical students the opportunity to receive a full tuition scholarship along with a generous monthly stipend in exchange for future service as an AF physician.

Benefits of the HPSP Program

- Students receive full tuition and required fees at any accredited US medical school located within the continental US, Hawaii, Alaska or Puerto Rico.
- Books and most other educational fees are also covered under the HPSP scholarship.
- An annual salary of ~\$28,000 which includes
 - o A monthly stipend of approximately \$2,100/month for 10 ½ months a year.
 - o For the remaining 45 days, participants receive officer's pay as a Second Lieutenant during their active duty tour (ADT).
- There is a \$20,000 signing bonus for students who receive a 4 year HPSP scholarship (2 and 3 year scholarship participants can also receive the signing bonus if they agree to a 4 year commitment).

Who Can Apply?

- Applicants must be accepted to or enrolled in a medical school accredited by either the Association of American Medical Colleges (MD schools) or American Osteopathic Association (DO schools) located within the continental US, Hawaii, Alaska or Puerto Rico.
- Applicants must be US citizens.
- Applicants must be physically qualified for commissioning as an Air Force officer.

When to Apply?

- For 4 year scholarships, the best time to apply is fall of the year prior to attending medical school.
- Students already in medical school applying for 2 or 3 year scholarships should apply immediately.
- Scholarships are awarded on a rolling basis; early application maximizes opportunity for selection.

Automatic Selection Criteria

- Applicants for 3 and 4 year scholarships with a 3.6 undergraduate GPA and 30 MCAT are automatically selected for the scholarship and do not meet a scheduled accession board.

Minimum Application Criteria

- Applicants must have a minimum 3.2 cumulative undergraduate GPA and 25 MCAT with a minimum score of 8 on each of the three MCAT subsections. All applicants are required to take the MCAT. If an applicant has a 30 MCAT, then the minimum GPA required is only 3.1.

Participation in the Program

- The student's #1 priority while enrolled in the HPSP program is to dedicate themselves to their studies.
- Students who are enrolled in the HPSP program also participate in specialized military training programs designed to help orient participants to AF medicine; these are known as ADTs.
- Students are placed on ADT (Active Duty Tour) orders for 45 days for each year of participation. During that 45 day period, the students may attend training programs that last from 2-5 weeks in length (e.g. Commissioned Officer Training [COT]- 5 weeks, Aerospace Medicine Primary Course- 2 weeks, and clinical rotations- 4 weeks).
- The first ADT will be to attend COT at Maxwell Air Force Base in Montgomery, AL, where HPSP participants receive practical instruction and training on their role as an AF Medical Officer.
 - 4 year HPSP recipients usually attend COT in the summer prior to beginning medical school.
 - 3 year recipients, usually attend COT between their 1st and 2nd year of medical school.
- During the remaining ADTs, students will have a variety of opportunities to experience and/or gain greater exposure to the AF overall and to AF medicine in particular. These may include participation in an Aerospace Medicine Course designed for medical students or by doing one or more clinical rotations at one of our 9 AF teaching facilities around the country.

Service Obligation for HPSP

- Serve a minimum 3 year commitment as an active duty staff physician or 1 year for each year of scholarship participation (whichever is greater).
- 2 year HPSP recipients have a 3 year service obligation.
- 3 year HPSP recipients have a 3 year service obligation.
- 4 year HPSP recipients have a 4 year service obligation.
- Time spent in a military residency or fellowship program does not count towards service obligation.

Air Force Graduate Medical Education (GME)

- The AF has numerous residency and fellowship training program opportunities in 83 different specialties at 9 different AF training locations in addition to some Army, Navy and civilian locations.
- HPSP participants are required to apply to the Joint Service Graduate Medical Education Selection Board (JSGMESB) at the beginning of their final year of medical school.
- The JSGMESB is the process by which AF obligated officers compete for selection in GME residencies and fellowship programs and is similar to the civilian match.
- Most individuals will be selected for residency and fellowship training in AF programs.
- However, some students may be selected by the JSGMESB to train in civilian residency programs.
- Detailed information on the GME application process is provided to all program participants by our HPSP Program Managers.

Why Should You Consider Air Force Medicine?

In addition to the financial benefits of the HPSP scholarship program, we believe there are other reasons why AF Medicine may be the right choice for you. Some of the most commonly cited advantages that AF physicians mention when discussing their jobs include:

- Great patient populations! Our patients include active duty members, their families, as well as retired military members and their families. Active duty members comprise 13% of the 2.6 million beneficiaries eligible for care within the Air Force Medical Service.
- The ability to provide total care. One of the fundamental advantages of the military health system is the ability to render care to a patient without worrying about whether or not they can afford to fill their prescriptions or obtain a vital lab test.
- Quality colleagues. No doubt about it, physicians who choose to serve in the military are a special group of highly trained, dedicated professionals.

- Travel opportunities. AF physicians can be stationed at military clinics and hospitals all over the world and deploy in support of military operations. In addition, they also participate in a variety of humanitarian missions and specialized medical training all over the globe.
- Potential for zero debt and better pay! Not only does a HPSP scholarship cover all tuition, books, fees, it also provides a generous monthly stipend. Once you graduate from medical school, you will find that the salaries and benefits of being a military resident or fellow in a military training program far exceed civilian averages.
- Opportunity to be a leader and make a difference! Not only for individuals in your own community, but quite possibly for individuals and communities around the world.

How Can You Apply to HPSP or Get More Information about AF Physician Career Opportunities?

◇ *Contact a local Health Professions recruiter –*

TSgt Steve Shinholt: (623) 535-9075 or stephan.shinholt@us.af.mil.

- Visit us online!
- Call: 1-800-588-5260

1. <http://www.gao.gov/assets/100/96096.pdf>
2. <http://www.ama-assn.org/ama/pub/about-ama/our-people/member-groups-sections/medical-student-section/advocacy-policy/medical-student-debt/background.page>
3. <http://www.usnews.com/education/best-graduate-schools/the-short-list-grad-school/articles/2012/04/03/10-priciest-private-medical-schools>