

UCSD HEALTH SCIENCES FINANCIAL AID

2023-24 LETTER OF COMMITMENT AND COMPLIANCE AGREEMENT

**TO ALL RECIPIENTS OF FEDERAL TITLE VII FUNDING:
(Loans for Disadvantaged Students or Primary Care Loan)**

The Title VII HRSA programs provide substantive awards to schools such as ours to increase primary care, minority and disadvantaged students' retention and graduation. Our school requires all Awardees to sign a letter of commitment and compliance in order to receive their funds. Please check the boxes below, provide your initials after each statement, date and affix your signature below.

I, _____, understand that if I do not fulfill the following then federal regulations require that I return all Title VII funds that I have received during the quarter in which I no longer meet the requirements. However, these Title VII awards may be replaced with other funding for which I am eligible. In addition, as long as I am receiving Title VII funding it is my intention to,

REMAIN enrolled as a full-time student (12+ units each quarter) in the medical or pharmacy school curriculum at UCSD. _____ **(initial here)**

MAINTAIN good academic standing. _____ **(initial here)**

COMPLY with all Title VII HRSA data requests during all years I am enrolled in the medical or pharmacy school curriculum. _____ (initial here)

RESIDENCY TRAINING AND PRACTICE PLANS

Please select the appropriate response from the dropdown:

- I intend to serve in a medically-underserved community.
- I intend to practice in a primary care field.
- I intend to serve in a rural area.
- I from a rural background.

By completing and signing this form I acknowledge and certify my understanding of the terms, conditions and requirements associated with Title VII HRSA funds. I also understand that before I receive this money all University charges to my account, excluding any voluntary fee pledges, must be paid or I must use these funds to pay charges. I understand that all funds received are to be used solely for expenses related to attendance or continued attendance at the University of California San Diego.

Signature: _____ Print Name: _____

UCSD Student ID#: _____ Class Level: _____ Date: _____

Definition of Medically-Underserved Community: Medically-underserved communities are designated as having shortages of primary medical care, dental or mental health providers and may be geographic (a county or service area), demographic (e.g., low income or Medicaid eligible) or institutional (e.g., federally qualified health centers, or state or federal prisons). Medically-underserved communities are areas or populations designated as having: too few primary care providers, high infant mortality, high poverty and/or high elderly populations.

The term “Medically-Underserved Community” means an urban or rural area or population that:

(A) is eligible for designation under Section 332 of the PHS Act as a health professional shortage area (HPSA);

(B) is eligible to be served by a migrant health center under Section 329 [now 330(g)] of the PHS Act, a community health center under Section 330 of the PHS Act, a grantee under Section 330(h) of the PHS Act (relating to homeless individuals), or a grantee under Section 340A [now 330(i)] of the PHS Act (relating to residents of public housing);

(C) has a shortage of personal health services, as determined under criteria issued by the Secretary under Section 1861(aa)(2) of the Social Security Act (relating to rural health clinics); or

(D) is designated by a state governor (in consultation with the medical community) as a shortage area or medically-underserved community.

See: <https://data.hrsa.gov/tools/shortage-area/mua-find>

Examples of General Primary Care Fields: Family Medicine, Internal Medicine, Pediatrics, combined Medicine/Pediatrics, Preventive Medicine, General Medicine. Practice activities include Occupational Medicine, Public Health, Public Policy Fellowship, Geriatrics, Adolescent Medicine, and Sports Medicine.

Definition of Rural Area, Rural Background:

Rural = 2,500-49,999 people, not on the outskirts of metropolitan area

Remote = less than 2,500 people, isolated community

See: <https://www.hrsa.gov/rural-health/about-us/definition/index.html>

**2023-24 LOANS FOR DISADVANTAGED STUDENTS (LDS) INFORMATION SHEET
AND ENTRANCE INTERVIEW**

Attached please find an Information Sheet for the Loans for Disadvantaged Students (LDS) Program. You will be receiving one of these loans for the upcoming academic year.

Legislation requires us to provide you with an Information Sheet and Entrance Interview.

Your reading of the attached Information Sheet will serve the purpose of the LDS Entrance Interview.

Please sign the statement below and upload the completed form to your Health Sciences Financial Aid Portal Account: <https://ucsdhealthsciences.verifymyfafsa.com/>.

INFORMATION SHEET AND ENTRANCE INTERVIEW

To: Health Sciences Financial Aid Office

I have read the Loans for Disadvantaged Students Information Sheet below. I understand the terms and conditions described therein.

From: _____

Printed Name	_____	_____
Signature	_____	_____

Class Level **PID**

Date

LOANS FOR DISADVANTAGED STUDENTS (LDS) INFORMATION SHEET

- a. The yearly MAXIMUM AMOUNT a student may borrow is up to the total cost of education for the year in which you are receiving the LDS award.
- b. The REPAYMENT PERIOD begins one year after the Borrower ceases to be a full-time student at an eligible health professions school, except for times of deferment. If you enter an internship/residency directly after graduating from health professions school, you will not have a 12-month grace period following the end of your internship/residency deferment period.
- c. The MAXIMUM REPAYMENT PERIOD is usually ten-years, except that the school may require payments equal to not less than \$40 per month. Periods of authorized deferment are not included as part of the ten-year repayment period. Also, see PREPAYMENT provision in item e. below.
- d. The INTEREST RATE is five percent (5%) per year.
- e. PREPAYMENT
The borrower may, at their option and without penalty, prepay all or any part of the principal and accrued interest at any time.
- f. DEFERMENT
Payments need not be made and interest will not accrue while the Borrower:
- 1) Pursues a full-time course of study at a health professions school eligible for participation in the LDS Program.
 - 2) Serves as a volunteer under the Peace Corps Act, for up to three years.
 - 3) Pursues advanced professional training, including internships and residencies.
 - 4) Takes temporary leave from the health professions school to engage in full-time educational activity that is directly health profession related and approved by the Secretary of the Department of Health and Human Services, for up to two years.
 - 5) Participates in a fellowship training program or directly related and approved health professions related educational activity within twelve months after completion of the Borrower's advanced professional training, or prior to the completion of such training, for up to two years.
 - 6) Serves on active duty as a member of a uniformed service of the United States, for up to three years.
- g. DEFAULT
If Borrower fails to make an installment payment when it is due or fails to comply with any other term of the Promissory Note, the loan will be considered in default.
- h. LATE CHARGE
The school shall assess a late penalty charge for failure of the Borrower to pay all or any part of an installment, or for failure to file satisfactory evidence of entitlement to deferment, if so entitled, at a rate not to exceed an amount equal to 6% of the amount of such installment, on loans more than 60 days past due.
- i. ACCELERATION
If Borrower fails to make a scheduled repayment or fails to comply with any other term of the Promissory Note, the entire unpaid balance of the loan, including interest due and accrued and any applicable penalty charges will, at the option of the school, become due and payable.

LDS INFORMATION SHEET (continued)

j. CREDIT BUREAUS

The school may disclose the Borrower's loan, and any other relevant information, to credit bureaus. If the Borrower becomes more than 120 days past due in making a scheduled repayment, the Institution will disclose the Borrower's delinquent status, and any other relevant information, to credit bureaus.

k. REDUCED ELIGIBILITY

Because the Loans for Disadvantaged Students (LDS) awarded to the Borrower satisfies a portion of the Borrower's cost of education, the Borrower's eligibility for other forms of student aid is reduced by the dollar amount received as LDS.

l. COLLECTION AGENTS, LITIGATION, AND WITHHOLDING OF SERVICES

If Borrower fails to make a scheduled repayment or fails to comply with any other terms of the Promissory Note, the school may:

- 1) Refer the Borrower's loan to a collection agent for further collection effort.
- 2) Initiate legal proceedings against the Borrower.
- 3) Withhold school services, such as transcripts and letter of recommendation, from the Borrower.
- 4) Refer the Borrower's loan to the Secretary of the Department of Health and Human Services for collection assistance, including offset of Federal salaries.
- 5) Obtain the Borrower's address from the Internal Revenue Service, through the Secretary of the Department of Health and Human Services, if the school has no current address for the Borrower.

m. COLLECTION COSTS

The Borrower must pay all attorney's fees, collection agent costs and other related costs and charges for the collection of any amount not paid when in default according to the terms of the Promissory Note.

n. DEATH OR DISABILITY

In the event of the Borrower's total and permanent disability or death, the unpaid indebtedness remaining on the Promissory Note shall be canceled. Subject to the regulations of the Secretary, the Institution may assess a charge on the Borrower's loan to cover the costs of insuring against death or disability cancellations.

o. EXIT INTERVIEW

The Borrower agrees to attend an exit interview, or if attendance should not be possible, to satisfy the exit interview requirements by signing and submitting a written form, prior to completing or terminating full-time student status at the school.

p. CHANGE IN NAME OR ADDRESS

The Borrower will promptly inform the school of any change in name or address after he or she ceases to be a full-time student at UCSD.