

HOD ACTION: Council on Medical Education Report 5 adopted and the remainder of the report filed.

REPORT OF THE COUNCIL ON MEDICAL EDUCATION

CME Report 5-A-12

Subject: Advance Tuition Payment Requirements for International Students
Enrolled in US Medical Schools
(Resolution 312-A-10)

Presented by: David E. Swee, MD, Chair

Referred to: Reference Committee C
(J. Mack Worthington, MD, Chair)

1 Resolution 312-A-10, “Advance Tuition Payment Requirements for International Students Enrolled
2 in US Medical Schools,” introduced by the Medical Student Section (MSS), asked that our
3 American Medical Association (AMA) discourage US medical schools from requiring international
4 students to pay more than a single term’s tuition at each billing period, and encourage schools to
5 instead allow international students to pay tuition in the same manner as US citizens and US
6 residents.

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8 Testimony in opposition to Resolution 312 was heard at Reference Committee C and focused on
9 the possibility that medical schools might accept fewer international students if they did not have
10 assurance that international students would be able to afford the cost of medical education. Further
11 testimony illustrated the challenges that international students have securing funding for medical
12 education. Based on testimony in opposition to Resolution 312, the HOD referred Resolution
13 312-A-10 for further study with a report back at the 2012 Annual Meeting.

14 15 BACKGROUND

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17 International students are generally defined as students who are not US citizens. To ensure that
18 international students will be able to afford the cost of medical education, medical schools often
19 require international students to provide proof that they are able to meet either some or all of the
20 cost of medical school, including living expenses. Students who are non-US citizens, but who are
21 permanent residents (i.e., green card holders) may be treated the same as US citizens and qualify as
22 an in-state applicant for public, as well as some private, medical schools.¹

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24 This report: 1) presents an overview of data on international student applications and matriculation
25 to medical school; 2) reviews cost of medical education and tuition requirements for international
26 students by US medical schools; 3) discusses tuition requirement practices at osteopathic medical
27 schools; and 4) provides a summary and recommendations.

28 29 US MEDICAL SCHOOLS THAT ACCEPT APPLICATIONS FROM INTERNATIONAL 30 STUDENTS

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32 In 2011, among the 130 medical schools in the US and its territories, 56% (n=73) accepted
33 applications from international students. This figure includes medical schools (n=13) that only
34 allow international students who are from Canada to apply.² (It may be that some medical schools
35 do not consider the “financial status” of Canadian applicants to the extent as other international

1 students.³) Therefore, not counting US schools that only accept international students from
2 Canada, 38% of US medical schools consider applications from international students.² The list of
3 allopathic schools that accept applications from international students can be found on the NAAHP
4 Web site at: <http://www.naahp.org/Default.aspx?tabid=2559>.

5 6 APPLICATIONS AND MATRICULATION OF INTERNATIONAL STUDENTS TO US 7 MEDICAL SCHOOLS

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9 There were 1,647 international applicants to US medical schools in 2011. Out of these, 228 (14%)
10 matriculated to the first-year class⁴⁻⁵ Of the 54 medical schools that matriculated international
11 students into the first year class, 35 (65%) were private schools and 19 (35%) were public
12 schools.^{2,6}

13 14 COST OF MEDICAL EDUCATION

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16 In 2010-2011, annual tuition and fees at state medical schools were \$25,000 for state residents and
17 \$48,000 for non-residents; at private medical schools the costs were \$42,000 and \$43,000 for
18 residents and non-residents respectively. Information on tuition and fees for individual medical
19 schools is available online at: <https://services.aamc.org/30/msar/home>. About 86% of medical
20 students graduate with debt accrued during four years of medical school; in 2010, for example, the
21 median debt accrued by medical students was \$160,000.⁷ As stated previously, international
22 medical students are required to pay some or all of their medical education costs prior to starting
23 medical school.

24 25 FINANCIAL ASSISTANCE FOR INTERNATIONAL STUDENTS

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27 The options for international students seeking financial assistance for medical school are very
28 limited. Loan programs from the US federal government are not available to international students.
29 While previously loans from private banks were available to international students, due to current
30 market conditions, these loans may no longer be a viable option (e.g., <http://www.teri.org/>). For
31 the vast majority of international students, their only means of financing medical school is through
32 self-pay.

33
34 International students may have the opportunity to receive financial assistance from schools if they
35 are pursuing an MD/PhD. This dual degree program is for students with a strong research
36 background who want to pursue a career in academic medicine. This is not an option for
37 international students pursuing a career in clinical medicine seeking a way to finance an MD
38 degree. While international students are not eligible for government funding for the MD/PhD
39 degree, non-governmental funding is available at some institutions.⁶ International students should
40 check with individual medical schools before applying (more information on MD/PhD programs is
41 available at: www.md-phd.org/faq/).

42 43 TUITION REQUIREMENTS IN OSTEOPATHIC MEDICINE

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45 Requiring international students to pay tuition prior to matriculation into the first year is not unique
46 to allopathic schools of medicine. Among the 30 schools of Osteopathic Medicine, 18 consider
47 applications from international students. Some schools require international students to pay all or
48 part of their tuition in advance of matriculation to the first year. Other requirements, such as proof
49 of residency, may be required as well.⁸ The list of osteopathic schools that accept applications
50 from international students and details of tuition requirements can be found at:
51 <http://www.aacom.org/resources/bookstore/cib/Documents/2012cib/2012cib-p14.pdf>.

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SUMMARY AND RECOMMENDATIONS

Medical schools have stringent tuition payment requirements for international students in comparison to US students. These requirements, however, are based on the lack of tuition assistance options available to international students. The ability of an international student to pay the high cost of medical education, including living expenses, must be considered carefully by medical schools to not only ensure that the schools recoup their costs, but to ensure that international students are able to complete their schooling and are not thwarted in their efforts by an inability to pay. On a related note, international students enrolled in US undergraduate institutions aiming to enter medical school in the US, encounter the same obstacles as other international students. Since international students are able to receive tuition assistance for undergraduate education in the US, there may be a misconception among these students that financial assistance also will be available for medical schools. It is important that undergraduate institutions, as well as medical schools, fully inform international students of the barriers they will face financing medical education in the US. Additionally, complete and accurate information on whether or not medical schools consider applications from international students should be readily available.

The Council on Medical Education recommends that the following recommendations be adopted in lieu of Resolution 312-A-10 and that the remainder of the report be filed.

1. That our American Medical Association (AMA) support the autonomy of medical schools to determine optimal tuition requirements for international students. (Directive to Take Action)
2. That our AMA encourage medical schools and undergraduate institutions to fully inform international students interested in medical education in the US of the limited options available to them for tuition assistance. (Directive to Take Action)
3. That our AMA support the Association of American Medical Colleges (AAMC) in its efforts to increase transparency in the medical school application process for international students by including school policy on tuition requirements in the Medical School Admission Requirements (MSAR®). (Directive to Take Action)
4. That our AMA encourage medical schools to explore alternative means of prepayment, such as a letter of credit, for four years of medical school. (Directive to Take Action)

Fiscal Note: Less than \$500.

REFERENCES

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3. Miller EJ, Huff J. International students and medical education: Options and obstacles. Available at: <http://www.naahp.org/Default.aspx?tabid=2564>.
4. Association of American Medical Colleges. Table 8: Applicants to U.S. medical schools by race, selected combinations within Hispanic or Latino ethnicity, and sex, 2008-2011. Available at: <https://www.aamc.org/download/161178/data/table8.pdf>.
5. Association of American Medical Colleges. Table 9: Matriculants to U.S. medical schools by race, selected combinations within Hispanic or Latino ethnicity, and sex, 2008-2011. Available at: <https://www.aamc.org/download/161180/data/table9.pdf>.
6. Barzansky B, Etzel SI. Medical schools in the United States, 2010-2011. JAMA. 2011;306(9):1007-1014.
7. Association of American Medical Colleges. Cost of a medical education: How much does medical school cost? Available at: https://www.aamc.org/students/considering/financing/64810/considering_cost.html.
8. American Association of Colleges of Osteopathic Medicine. International students. Available at: <http://www.aacom.org/resources/bookstore/cib/Documents/2012cib/2012cib-p14.pdf>