Guam's WICHE PSEP Loan-for-Service Program

About the program

Through the <u>Western Interstate Commission of Higher Education</u> [1] 's <u>Professional Student Exchange Program (PSEP)</u> [2], students from Guam can pursue careers in <u>five healthcare fields</u> [3] and pay reduced tuition. Guam supports PSEP students to prepare for professional degrees in these healthcare fields:

- Allopathic Medicine (MD)
- Occupational Therapy (MOT, OTD)
- Osteopathic Medicine (DO)
- Pharmacy (PharmD)
- Physical Therapy (DPT)

Qualified applicants must enroll in one of <u>WICHE's cooperating</u> programs offered at some 60 universities [3] located in other WICHE member states on the mainland.

After Guam PSEP students graduate and obtain their professional degree, graduates must return home to Guam to practice their profession for ^{a minimum of five} years.

Eligibility

Qualified applicants must be a U.S. Citizen and a Guam resident who graduated from a Guam high school or has resided in Guam for five consecutive years immediately prior to applying to the

program. [Click here to see Guam's residency requirements [4]]

Applicants must <u>apply to one or more of WICHE's cooperating</u>
<u>PSEP programs</u> [3], or be currently enrolled in one and be in good academic standing.

How to apply for reduced tuition support through PSEP

- Download and complete Guam's WICHE Loan-for-Service New Student Application. [Click here to download the application [5]]
- The application for new student funding is available online starting August 1st the year prior to enrollment.
- To receive preferential consideration, apply by October 15 the year prior to enrollment. Start your application EARLY; it will likely take several hours to complete. *Give yourself plenty of time to procure proof of residency and other supporting documentation.*
- Submit your completed application packet to the Guam Community College (GCC) Scholarship Office. Applications may be submitted via email to psep@quamcc.edu [6].

The Process

The GCC Scholarship Office reviews applications for Guam's WICHE Loan-for-Service program. If you meet the residency requirements, you will be "certified" and eligible to be considered for WICHE support. IMPORTANT: Certification does not guarantee admission to any professional school, nor does it guarantee that you will be awarded Guam WICHE PSEP support. Depending on the number of applicants and available funding, competition for awards may be high.

The GCC Scholarship Office informs WICHE headquarters of certified applicants along with the number of students it anticipates that it will support for each healthcare field.

- In addition to applying to GCC for PSEP support, apply *directly* to the cooperating professional school(s) in which you want to enroll. Click here [3] for the list of all cooperating WICHE PSEP programs. Programs that are not listed are not eligible to enroll WICHE PSEP-funded students. Apply to your chosen PSEP program(s) by your discipline's national application deadline.
- The professional school(s) that you apply to determine whether or not you are admitted to their program.
- Forward copies of all admissions offers to GCC's Scholarship Office as you receive them, and let us know which admissions offer you plan to accept. Promptly and formally decline all other admission offers directly with the admitting school(s).
- If you're awarded PSEP support, but choose to decline admission, contact the GCC Scholarship Office immediately. Another deserving student can use that assistance.
- Be aware that competition for PSEP funding can be high. Even if you meet Guam's eligibility criteria, you may not receive PSEP tuition support. If Guam's budget for new students is limited and applicant demand is high, WICHE headquarters may rank applicants with offers to determine which ones will be offered funding first. WICHE will forward the top-ranked names to the GCC Scholarship Office. See how PSEP applicants are selected here. [7]
- 8. All Guam WICHE PSEP applicants are notified of WICHE support status by GCC via email and US mail.
- If you are awarded support, promptly complete your WICHE PSEP Guam contract/promissory note as soon as you receive it. If you have not received it by July 1, contact us at psep@guamcc.edu [8].

Students who do not sign the contract/promissory note cannot be awarded funding.

How much is a WICHE PSEP award worth?

- Click here to see how much [9] your award is worth.
- WICHE partners with both public and private programs. Read the PSEP support fees memorandum on this page [9] to learn how WICHE PSEP support is credited to your account. Contact your PSEP program to determine your post-award tuition balance.
 - Students enrolling in a private program pay full private tuition, minus their PSEP award.
 - Students enrolling in a public program are typically charged the program's resident tuition rate (and the enrolling program keeps the PSEP funds). If the PSEP award does not fully cover the resident/nonresident tuition gap, you'll be charged nonresident tuition, minus the PSEP award amount.
- WICHE PSEP support fees are sent directly to the enrolling programs, and the programs apply the support fees to the students' accounts. Support is never sent directly to the student.
- Support fees are paid on January 15th for the current academic year. Cooperating programs agree to credit PSEP students a prorated amount prior to receipt of payment.

To keep and renew your Guam WICHE PSEP award

Students who receive funding are eligible for yearly renewal, as long as they maintain their Guam residency, are in good academic standing, and have not received competing scholarship awards

that may render them ineligible for Guam support (examples: National Health Service Corps, military Health Professions Scholarship, etc.).

- The maximum number of years of support varies by the healthcare degree. Students enrolled in accelerated programs receive approximately the same amount of funding as a student enrolled in a standard-length program.
- The contract for RENEWAL of funding is available (online) beginning every May 15, 2024 to July 1, 2024. You must complete the renewal contract annually, to continue your PSEP award.
- Promptly report a LEAVE OF ABSENCE (academic, medical or personal) or program withdrawal to your GCC Scholarship Office. GCC staff will work with WICHE staff and the enrolling program to make necessary adjustments to your funding and hold any unused funding for you when you return to the program. Failure to notify your Guam office of enrollment changes may result in loss of funding.
- WICHE and Guam do not provide PSEP support for students to repeat coursework. Support will be suspended for any periods that a student is not in good academic standing. Support will resume as soon as the student has successfully remediated.
- Communicate all changes in your contact information (address, phone, email address) as well as name changes (marriage, divorce, etc.) to your Guam office immediately.

What are my obligations to Guam once I complete my professional degree?

PSEP graduates must actively engage in full-time professional practice in Guam in their healthcare profession for not less than five (5) years. Physicians (MD and DO) who do their medical

residency program in Guam shall be credited toward the practice requirements at the rate of one-third (1/3) year of full-time practice for each year of service in a medical residency program in Guam.

Prior to disbursing any funds to the participant's enrolling program, the GCC Scholarship Office shall enter into a contract with the participant outlining his/her service obligation. The contract will include a repayment plan should the participant default on their service obligation. The repayment plan may include a deferment of up to six (6) months after the participant's graduation or residency, whichever is later.

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