

March 19, 1979

TO: LENDERS PARTICIPATING IN THE HEALTH EDUCATION  
ASSISTANCE LOAN (HEAL) PROGRAM

and

FINANCIAL AID ADMINISTRATORS AT HEALTH  
PROFESSIONS SCHOOLS

Ineligibility of Fifth Pathway Students for the HEAL Program

The HEAL Program has received many inquiries from or on behalf of "Fifth Pathway Students." These are medical students who have finished their academic curriculum in residence at a foreign medical school and who have been accepted by a U.S. medical school for a year of supervised clinical training (such as a clinical clerkship or Junior internship) to substitute for an internship required by a foreign medical school. Fifth Pathway students are not eligible for the HEAL Program.

The HEAL legislation is specific regarding the fact that the student must be pursuing an eligible degree while attending an eligible school. Since the U.S. school does not confer a degree on these students, the Student is not eligible for a loan.

We realize the difficulty of the Fifth Pathway student in obtaining financial aid after depleting most or all of the usual options for loans to complete their medical education abroad. Some lenders have extended personal loans to these students at more favorable rates and/or with more favorable provisions than ordinary to finish their clinical experience. We suggest that Fifth Pathway students be directed to lenders which the financial aid officer may know are giving special consideration to such cases. If any student aid officer or lender knows of or is providing such a service, we would be happy to refer interested individuals to specific sources.

Sincerely yours,

David C. Sayer  
Acting Chief  
Health Loan Branch  
Division of Policy  
And Program Development