



THE ASSOCIATION OF FACULTIES
OF MEDICINE OF CANADA

L'ASSOCIATION DES FACULTÉS
DE MÉDECINE DU CANADA

Medical College Admission Test[®] (MCAT)[®]
Fee Assistance Program (FAP) for Canadians

Application Guide

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Introduction

The Association of American Medical Colleges® (AAMC®)¹ and the Association of Faculties of Medicine in Canada (AFMC) are piloting a fee assistance program to help medical students who need financial assistance to take the Medical College Admission Test® (MCAT®). The AAMC and AFMC are working together to pilot a fee assistance program for Canadian examinees who register for MCAT® testing as of February 1st, 2019 through October 15 2020.

The 2019 testing year is a pilot year for this program. Fee assistance applicants who qualify will receive reduced registration, rescheduling, and cancellation rates as well as a copy of The Official Guide to the MCAT exam (in English) and MCAT Flashcards. The AAMC and AFMC reserve the right to discontinue the program after the pilot year.

Canadian examinees who are eligible and qualify, will receive reduced scheduling, rescheduling, and cancellation rates beginning February 1, 2019. Awards are limited in number and will be given in priority order to applicants in highest need. Applicants who receive fee assistance awards can use their registration benefits to test in 2019 and 2020. Awardees can test up to three times in a single testing year and four times across two years.

Eligibility Criteria

- You are only eligible to apply to the Fee Assistance Program if you legally reside in Canada. Fee Assistance Program award approval is tied to Canada’s low-income thresholds set by Employment and Social Development Canada (ESDC). To view the current ESDC guidelines, visit <https://www.canada.ca/en/employment-social-development/services/student-financial-aid/student-loan/student-loans/needs-assesment.html#t10a>
- In this program, you will be granted fee assistance if each household reported on your application has a total family pre-tax income, as of December 31st of the previous calendar year, that is equal to or less than the established low-income threshold for that family size and province/territory.
 - **Parental information (for applicants under the age of 25 only)**
The Fee Assistance Program does not draw distinctions based on your dependent or independent status from your parents, therefore, parental financial information and supporting proof of income is required. Parental information is viewed independently from applicant data, but must also fall within eligibility guidelines. This requirement cannot be waived on the basis of your marital status, or tax filing status.
 - **Benefits**
The MCAT® FAP for Canadians provides a limited number of awards to Canadian fee assistance applicants who qualify. Those awarded will receive reduced scheduling, rescheduling, and cancellation rates for the 2019 and 2020 testing years.

Benefits will be available as follows: award vouchers can be applied as of February 1, 2019 for testing up until October 15, 2020. Benefits will not be awarded retroactively. Fee assistance rates will be available to approved Canadian examinees through the AAMC website for testing dates through

¹ AAMC, Association of American Medical Colleges, MCAT®, Medical College Admission Test, and related marks are registered trademarks of the Association of American Medical Colleges. The Medical College Admission Test and the Fee Assistance Program are programs of the AAMC.

October 15 2020. Each voucher can be used up to **four times** within that time period. Additional FAP benefits currently available to U.S. examinees (e.g., exam preparatory materials and scholarships for educational re-evaluations) will not be extended to Canadians during the pilot year of this program. For full award details, please visit: <https://students-residents.aamc.org/applying-medical-school/article/fee-assistance-program-canadian-examinees/>

NOTE: AFMC is solely responsible for evaluating applications and deciding which applicants receive awards.

Assessment Criteria

AFMC will determine award recipients based on demonstrated financial need and personal statement. Due to the limited number of awards, the following criteria will be used to assess all applicants:

1. **Income eligibility check**

Based on the applicant's pre-tax income and the pre-tax incomes of their parents (if under 25 years old), in accordance with Canadian low-income thresholds, which can be found at: <https://www.canada.ca/en/employment-social-development/services/student-financial-aid/student-loan/student-loans/needs-assesment.html#t10a>

2. **Ranking applicants based on their deficit level**

The deficit level for each applicant will be determined by adding the applicant's income and any financial assistance received, and then subtracting from that amount the cost of annual living expenses (e.g., groceries, rent, utilities, childcare, public transportation pass) and factoring in the annual interest on applicant's total student debt load. The resulting number will either be a surplus or a deficit. The deficit brackets have been defined as follows:

- i. Surplus
- ii. D1: \$0 -\$2,000
- iii. D2: \$2,001-\$5,000
- iv. D3: \$5,001-10,000
- v. D4: \$10,001-\$18,000
- vi. D5: \$18,001+

The applicants considered to be in the greatest financial need will be those in the highest deficit position, (e.g. applicants categorized as "D5" Deficit Level 5 are more likely to receive fee assistance benefits than applicants in Level D1, based on all applications received during the application period). As there are a limited number of awards, applicants with the highest deficit will receive the MCAT® Fee Assistance Program for Canadians awards.

3. A personal statement provided by the applicant in the application form may be considered when determining award recipients.

Important Dates

The table below lists the timelines for applying to the MCAT® Fee Assistance Program for Canadians and the timeframe during which benefits can be used. Applicants who obtain fee assistance will receive a confirmation email no later than January 19, 2019 (or March 15, 2019).

	Beginning	End
Application period One	October 1, 2018, 9:00 a.m. Eastern Time	December 1, 2018, 3:00 p.m. Eastern Time
Application review period	October 1, 2018	December 22, 2018
Award notification	January 19, 2019	
Benefits effective period	February 1, 2019	October 15, 2020

	Beginning	End
Application period Two	October 1, 2018, 9:00 a.m. Eastern Time	March 10, 2019
Application review period	October 1, 2018	March 10, 2019
Award notification	March 15, 2019	
Benefits effective period	April 1, 2019	October 15, 2020

What you need to apply

To apply for Fee Assistance, you will need to have available the following information and documentation:

1. Your existing AAMC ID #. If you do not have an AAMC ID #, you will need to create an account with the AAMC prior to beginning your FAP application: <https://www.aamc.org/>
2. Proof of income (Notice of Assessment) for the 2016 calendar year for yourself, your spouse (if applicable) and all of your living parents along with a signed [Consent Form](#) from each individual providing information for this application
3. Other supporting documentation that may indicate your level of student debt or other financial awards you have received in the 2016 calendar year. Example: Student loan total disbursement history.

With this information in hand, you are ready to fill out the MCAT® Fee Assistance Program for Canadians application.

Required Supporting Documentation

The Fee Assistance Program application asks for general information and financial information about you, your spouse (if applicable), and all of your living parents. Unless they are deceased, parental

information is required regardless of your age, tax filing status (dependent or independent), marital status, parent(s) country of residence, or your parent's willingness to provide financial information.

You must submit financial documentation to verify your income, that of your spouse (if applicable) and your parents' incomes. Within your submitted application, you must include Consent Form(s) for shared information from your parents or spouse. Other documentation may be appropriate to submit based on the financial information you provide.

Upload all required documents to your application. Sign in to your Fee Assistance Program application and view the Next Steps section for uploading instructions.

- **Notice of Assessment**

Applicants must provide a copy of their Canada Revenue Agency (CRA) Notice of assessment for the previous calendar year, and the same for your spouse (if applicable) and all of your living parents.

- **Other Supporting Financial Documentation**

- **Financial Aid:** If you received financial aid or scholarships in the previous calendar year, you may provide copies of your reported financial awards as an additional indicator of support programs of which you are a participant.
- **Student loan total disbursement history (student debt load):** Provide documentation that confirms your student debt load as of the previous calendar year. For verification of student debt load, you may provide your disbursement history from the National Student Loans Service Centre or similar provincial/territorial construct. It is not sufficient to provide details of any active loans related to a specific time-period, the information provided must cover your life-time disbursement history.

- **Consent Form**

A signed copy of this form must be provided for each individual (applicant excluded) submitting financial information in your application. Print the form, obtain the necessary signatures and upload the document to your application.

- Signatures are required for all living parents and parent's spouse (if applicable). **Typed signatures are not accepted.**
- **To meet the supporting documentation requirements, you must submit completed Consent Forms for each individual submitting financial information to your application. Without this documentation, your application is considered incomplete and will not be processed.**

- **Personal Statement**

You may include a personal statement as part of your MCAT® FAP application for Canadians (optional). Include explanations for any document not submitted and other information about your situation relevant to financial need. Note that this information may be assessed as part of the application.

If you make any errors on your submitted Fee Assistance Program application, you must submit a description of the error and the correct information via an [Error Explanation Letter](#) to service@afmcstudentportal.ca. **You must sign this letter, typed signatures are not accepted.**

Important Notes & Terms of Use

Before submitting your MCAT® Fee Assistance Program application for Canadians, it is important to note that:

- Once your application is submitted, it cannot be modified (except to upload corrected documents should this be requested by an application reviewer). Take care in ensuring that all details are accurate before submission.
- All required documents must be attached in order for the application to be considered for Fee Assistance.
- All submitted information and documentation must be true and verifiable. Any false information will result in the application being denied.
- Only one application per applicant per year is permitted.
- Applicants awarded fee assistance will have their AAMC ID transmitted to the AAMC for the purposes of receiving 2019 FAP rates for registration, rescheduling, and cancellation and provide AFMC with consent to transmit their AAMC IDs to AAMC to support registration and for research purposes.
- Recipients must note that fee assistance vouchers are not retroactive, and can only be used as of February 1, 2019 (or April 1 2019) for testing from that date until October 15 2020.
- The Fee assistance program provides reduced scheduling, rescheduling, and cancellation rates for the 2019 and 2020 testing years. New this year you will also receive a physical copy of AAMC publications *The Official Guide to the MCAT Exam* and *MCAT Flashcards*. Visit the AAMC website for full details.
- Note that though the MCAT® FAP for Canadians offers the option of applying for fee assistance in French and English, the MCAT® exam itself is only offered in English.

In order to apply, you must agree to the Terms of Use.

FAQ

- **What benefit does the MCAT® FAP for Canadians provide?**

The AFMC is solely responsible for evaluating applications for fee assistance and deciding which applicants receive awards. Those awarded through this pilot program will receive reduced scheduling, rescheduling and cancellation rates for the 2019 and 2020 testing years. New this year you will also receive a physical copy of AAMC publications *The Official Guide to the MCAT Exam* and *MCAT Flashcards* Benefits will be available as of February 1, 2019 (Or April 1 2019) and will not be awarded retroactively. Fee assistance rates will be available to approved Canadian examinees through the AAMC website until October 15, 2020. These benefits are provided by the AAMC.

FAP benefits currently available to U.S. examinees (e.g., exam preparatory materials and scholarships for educational re-evaluations) will not be extended to Canadians during the pilot year of this program.

○ **What if I can't get my parents' Notice of Assessment?**

The Fee Assistance Program application requires disclosure of financial information for your living parents. Unless they are deceased, parental information is required regardless of your age, tax filing status (dependent or independent), marital status, parent(s) country of residence, or your parent's willingness to provide financial information.

○ **Where do I get an AAMC ID # in order to complete my application?**

To obtain an AAMC ID #, you must register for an account on the AAMC website. Access the AAMC website here: www.aamc.org

○ **Where can I get my Notice of Assessment?**

To obtain your Notice of Assessment, use the Canada Revenue Agency's My Account service. Access the service directly by visiting the CRA website:

<https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>

○ **What documentation should I provide to verify my Student Debt Load?**

For verification of student debt load, you may provide your disbursement history from the National Student Loans Service Centre or similar provincial/territorial construct. It is not sufficient to provide details of any active loans related to a specific time-period, the information provided must cover your life-time disbursement history.

○ **I accidentally made a mistake on my application but I can't change it. What do I do?**

If there is an error in your application and it has already been submitted for consideration, you must send an [Error Explanation Letter](#) to service@afmcstudentportal.ca. An AFMC agent will review your request and support correction to your application.

○ **What if my parents aren't living in Canada? What do I do about their location and their income?**

If your parents live outside of Canada, you may use your own location (province/territory) when inputting their location and include a note flagging this in your personal statement. Use a currency converter to convert their income to Canadian dollars.

○ **How will I know if I qualify for Fee Assistance?**

In order to qualify for fee assistance, your income and that of your spouse (if applicable) and your parents must be equal to or less than the low-income threshold as established by Employment and Social Development Canada (ESDC). To view the current ESDC guidelines, visit <https://www.canada.ca/en/employment-social-development/services/student-financial-aid/student-loan/student-loans/needs-assesment.html#t10a>

Note that the awards available for fee assistance are limited in number, therefore, of all qualified applicants, only a limited number will be awarded fee assistance as determined by highest need.

○ **I am an international student studying in Canada. Am I eligible for fee assistance?**

To be eligible for fee assistance, you must be a legal resident of Canada with permission to live and work in Canada without any time limit on your stay.

○ **My income is below the poverty guidelines. Why was I denied?**

Here are some reasons that your application will be denied in this case:

- Your parent(s) income did not meet eligibility requirements. Parental financial information is viewed independently from applicant data, but must also fall within eligibility guidelines.
- The income or family size for yourself or your parent(s) is incorrect. It would be a good idea to compare the income levels you entered against your notice of assessment you were planning to submit. If you find that you incorrectly entered this data during the “Check Eligibility” step, simply resubmit using the correct information. If the error is in your actual application, please contact us by email at service@afmcstudentportal.ca.
- As there are a limited number of awards, fee assistance is given to recipients with the greatest financial need.

○ **When will I be notified if I have been selected to receive fee assistance?** Notification to all applicants regarding the result of their application for fee assistance will be released no later than January 19, 2019. Fee assistance will only be awarded on February 1, 2019 and will not be awarded retroactively.

○ **I was approved for fee assistance. For what period of time is my fee assistance valid?**

For those awarded fee assistance in this pilot program, benefits will be available as of February 1, 2019 (or April 1 2019) and will not be awarded retroactively. Fee

assistance rates will be available to approved Canadian examinees through the AAMC website through October 15, 2020. These benefits are provided by the AAMC.

○ **Which browser should I use to have the best access to the application Portal?**

Although the AFMC Student Portal will work with most web browsers and operating systems, the AFMC recommends registrants to use the Portal with Google Chrome. The Portal is not designed for mobile devices, for this reason, we highly recommend registrants to use a PC or Mac when submitting applications.

○ **How do I calculate my annual living expenses?**

Take into account your monthly living expenses and then multiply this total by 12 (total months in the year) in order to get your annual living expense. Include only the expenses for which you are personally responsible to pay. Examples of monthly living

expenses include rent, food, childcare, public transportation, etc.

○ **When I created my account, I was told a verification email would be sent to me.**

How come I never received it?

Be sure that there were no mistakes in the email address you provided when creating your account. Also be sure to check your spam folder.

Can you provide examples for the assessment of income eligibility and ranking of applications?

▪ **Eligibility:**

***Example A:** Diego D’Amours, 24, is from Prince Edward Island (PE) where he cares for his two daughters and earns \$12,100/year. His mother Sam and his father Wesley and their poodle Mambo live in Manitoba, earning a combined household income of \$30,900 annually. Based on the Canadian low-income thresholds, is Diego eligible for the MCAT® FAP for Canadians?*

Household	Number of family members per household, including student’s spouse and dependent children	For the province of residence and number of members per household, what is the low-income threshold?	Does the household earn less than the low-income threshold for their province and number of household members?
Diego	3	\$32,474	Yes
Sam & Wesley	2	\$31,419	Yes

Based on this, Diego D’Amours is eligible for the MCAT® Fee Assistance Program for Canadians.

Example B: Sarita MacNaughton of Nunavut, 32, earns \$9,900 per year and is alone in her household. She has no surviving parents. Is Sarita eligible for MCAT® FAP for Canadians? Her parents earn \$90,000 per year.

Household	Number of family members per household, including student's spouse and dependent children	For the province of residence and number of members per household, what is the low-income threshold?	Does the household earn less than the low-income threshold for their province and number of household members?
Sarita	1	\$25,305	Yes

Based on this, Sarita MacNaughton is eligible for the MCAT® FAP for Canadians. Note that Sarita's parental income is not considered, due to her age.

Example C: Ron Lillyhammer of Alberta earns \$3000 per year. Ron's mother Liana lives in Quebec with her partner Phyllis; their combined household income is \$30,000 per year. His father Bob lives in New Brunswick with his 6 other children, earning \$79,100 per year. Is Ron Lillyhammer eligible for fee assistance?

Household	Number of family members per household, including student's spouse and dependent children	For the province of residence and number of members per household, what is the low-income threshold?	Does the household earn less than the low-income threshold for their province and number of household members?
Ron	1	\$25,159	Yes
Liana and Phyllis	2	\$30,000	Yes
Bob	7	\$56,642	No

Ron is not eligible for the MCAT® FAP for Canadians.

▪ Ranking:

Example A: Diego D'Amours lives in Prince Edward Island with his two daughters, Portia and Pooja. His pre-tax income is \$12,100. He receives \$100 per month from his parents to help with his children. His rent is \$805/month and food amounts to \$490 monthly. Diego is on his second degree and currently has \$98,500 in student debt (annual interest is calculated at 8.75% for student debt). What would Diego's debt deficit be?

Pre-tax Income: (\$12,100 annual salary)+ (\$100 x 12 months parental gifts) = \$13,300

Expenses & debt: (\$805 x 12 rent) + (\$490 x 12 food) + (\$98,500 debt*0.0875 interest rate) = \$24,158.75

Diego D'Amours debt deficit: \$13,300-\$24,158.75= **-\$10,858.75**, putting him in the D4 category.

Example B: Sarita MacNaughton of Nunavut earns \$9,990 per year. She is living rent-free in an apartment building owned by a family member. She spends around \$280 per month on food. She received a financial award of \$550 in 2016. Her monthly bus pass costs \$137. She borrowed \$2200 to pay for books, online courses, and other study materials. To complement her savings, she took out a second loan for \$45,000 to pay for the two years of undergraduate tuition she has completed to date. What is Sarita’s debt deficit?

$$\$9,990 + \$550 - (\$280 \times 12) - (\$137 \times 12) - (\$2200 * 0.0875) - (\$45,000 * 0.0875) = \text{-\$1,406}$$

Sarita MacNaughton’s debt deficit of - $\$1,406$ puts her in the D1 category.

- **Ranking Examples A and B:** Is Diego more likely to receive fee assistance or is Sarita? Diego has a higher debit deficit (category D4) than Sarita (category D1). Therefore, Diego is more likely than Sarita to receive Fee Assistance. However, depending on other applications, both may receive an award or neither.

- **I’ve read the Guidelines document and still have questions. Who can I contact?** For information on the status of your application, login to the portal at: <https://www.afmcstudentportal.ca/Home/McatFap>. All your applications will be listed on the home page and the column “Status” will indicate the current status of your applications. You can also refer to the MCAT® Fee Assistance Program for Canadians guide for the timelines for determination under this program.

For technical support, please contact AFMC helpdesk support team at service@afmcstudentportal.ca. The Help Desk is available Monday – Friday from 8:00 a.m. to 6:00 p.m. (Eastern Time). Please include your application ID number in your query (if applicable).

Appendix A: Consent Form

Association of Faculties of Medicine (AFMC)
Medical College Admission Test® (MCAT®) Fee Assistance Program (FAP) for Canadians

CONSENT FORM

Note: Each person (other than the applicant) whose document(s) is being submitted to the MCAT® FAP for Canadians must fill out this consent form.

Name of person giving consent: _____

List of documents provided to AFMC for the application to the MCAT® FAP for Canadians:

-
-
-

By signing the Consent Form, the signer is agreeing to the following:

“By signing this consent form, I authorize AFMC to view the documentation listed above and use it for the purpose of assessing an MCAT® Fee Assistance Program for Canadians Application and in accordance with the Terms of Use for the MCAT® Fee Assistance Program for Canadians. I certify that the information being submitted is complete and accurate, to the best of my knowledge. I understand that submitting false information or omitting required material or information could result in an investigation, and may impact eligibility for Fee Assistance. I authorize AFMC to retain copies of my submitted documents for a period of three years beyond the date when an award decision has been made. If I receive an award, I authorize AFMC to provide my AAMC ID number to AAMC, and I authorize AAMC to use my AAMC ID and FAP-recipient status to support registration and for research purposes.

Signature: _____ Date: _____

Note: Form must be signed, scanned, and submitted electronically. Typed signatures will not be accepted.

Appendix B: Error Explanation Letter

Association of Faculties of Medicine (AFMC)
Medical College Admission Test® (MCAT®) Fee Assistance Program (FAP) for Canadians

ERROR EXPLANATION LETTER

1. Please provide a brief description of the error committed:
2. Please provide an explanation of how or why the error was committed:
3. Will this error result in a change of any financial information listed on your application?
 Yes No

If Yes, please explain:

4. Will this error result in a change to one or more of your required documents?
 Yes No

If yes, please explain:

5. Will you be providing additional documentation to support the changes to your financial information? Yes No

If yes, please list the document(s) you will provide:

By signing below, I certify that the information being submitted is complete and accurate, to the best of my knowledge. I understand that submitting false information or omitting required material or information could result in an investigation, which may impact my eligibility for Fee Assistance. I understand that the AFMC may require additional documentation in order to process my application. I authorize AFMC to retain copies of my submitted documents for a period of three years beyond the date when an award decision has been made.

Signature: _____ Date: _____

Note: Form must be signed. Typed signatures will not be accepted.

