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Subject: Partners HealthCare GME Office: extra stipends for economically disadvantaged residents

To: *Medical School Deans of Students, Diversity Deans, Student Affairs Deans - and others advising students about residency applications*

We are delighted to let you know that Brigham and Women's, Mass General, Mass Eye and Ear, and Spaulding Rehabilitation hospitals will again be providing additional stipends (beyond standard salary) to applicants matching in 2020 to our residency programs [as described on our website...](#)

[\[An FAQ is also available\]](#)

We hope that the additional \$10,000/year x 3 years will make it possible for economically disadvantaged applicants to come to our programs despite the higher cost of living in Boston.

Please encourage your students to read the detailed information on our website, and to reconsider applying if they have been deterred by financial concerns.

Thanks,
The Partners HealthCare GME Office

Cost of Living Stipend for Economically-Disadvantaged Residents: Pilot Program Announcement for the 2019-2020 Recruitment Cycle

Brigham and Women's Hospital

Massachusetts General Hospital

Massachusetts Eye and Ear

Spaulding Rehabilitation Hospital

We understand that living in Boston is expensive... our hospitals want to provide financial assistance to residents with significant financial challenges who might not otherwise be able to train here.

We are delighted to introduce our pilot program:

- Cash stipends (in addition to standard PGY-level salary) will be provided to physicians-in-training who match to our residency programs in 2020 *and meet any of the following criteria:*
 1. *were approved for the AAMC's "Fee Assistance Program (FAP)* as an AMCAS applicant*
 2. *received a "Loan for Disadvantaged Students" (LDS)*
 3. *received a Pell grant*and affirm that have significant ongoing financial need.
- The total stipend amount of \$30,000 will be distributed in 3 installments of \$10,000 at the beginning of each academic year for the first 3 years of the residency program. See details below.

Stipend Details:

- Applies to physicians that match in 2020 to enter residency programs that are at least three years in duration, sponsored by any of the hospitals noted above and programs listed below. (See examples below illustrating eligibility.)
- After matching to one of our residency programs, eligible incoming residents will be prompted to provide documentation for at least one of the following. *If you are uncertain about whether you utilized any of these programs, you are strongly encouraged to obtain the documentation now so that you will know in advance that you qualify for the stipend.*
 1. For FAP: The AAMC's email indicating approval for their Fee Assistance Program (FAP). (We recognize this will be 4+ years old.) Applicants can obtain a copy of the documentation by emailing FAP@AAMC.org.
 2. For LDS: financial aid award statements or letter(s) provided by your medical school verifying your receipt of a "loan for disadvantaged students," with the amounts received. (Most financial aid statements should include all medical school financial aid awarded.) If you did not retain a copy, you can request this from your school
 3. For Pell: Documentation can be obtained if you log into [NSLDS.ed.gov](https://nslds.ed.gov), using your FSA ID login to view and save a copy of your loan and grant history. The FSAID Login can be created by clicking here: <https://nslds.ed.gov/npas/index.htm>

A statement affirming that you continue to experience financial need will also be provided for you to submit.

- Stipends will be provided by the institution without involvement of individual residency programs or departments. Please note that stipends are considered taxable income.

A "[Frequently Asked Questions](#)" page is available.

For additional questions, please contact Jean Tammaro (jtammaro@partners.org) in the Partners GME Office.

[*https://students-residents.aamc.org/applying-medical-school/article/eligibility/](https://students-residents.aamc.org/applying-medical-school/article/eligibility/)

Examples

1. A student matches to a ≥3-year residency program sponsored by Spaulding Rehab, Mass Eye and Ear, BWH or MGH in 2020 and is due to start in June/July 2020. Upon receipt of the documentation outlined above, the first stipend is sent in spring 2020. Efforts will be made to send it in time to assist with moving expenses.
2. Two students, married to each other, were individually included in the FAP program as ERAS applicants and have now matched at MGH in Pediatrics and at Spaulding for PM&R. Both students will receive the stipend, as their marriage doesn't negate their individual eligibility. (This would be the case even if they were in the same residency at the same participating hospital.)
3. A student matches in 2020 to MEEI's Ophthalmology residency and to BWH's preliminary surgery track. She is eligible for the stipend through the Ophthalmology residency but can receive the first of three stipends as she begins the prelim year.
4. A student matched to the Partners Neurology program in 2020 to start in 2021 and will be coming to Boston for a Medicine internship at another hospital (not involved in this pilot) in June 2020. The student will be eligible to receive the stipend as a Neurology resident, with distributions in July of 2021, 2022, and 2023— but not during the prelim year at a different institution.
5. A student matching in March 2020 for one year of preliminary Internal Medicine training at the MGH (prior to Anesthesia residency out of state) is not eligible because the one-year preliminary program does not meet the duration requirements of a residency of three years or longer. (Similarly, a student matched in 2020 to a preliminary surgery track at BWH or MGH, without simultaneously matching to a MGH, BWH, MEE or Spaulding residency program, is not eligible for the stipend.)
6. An individual matches to the BWH Pathology program after initially beginning residency in another specialty at another institution. She can utilize the stipend since she has matched to an eligible residency program and received a Pell grant in college; the prior training does not disqualify her.
7. A student who received a Loan for Disadvantaged Students in medical school, has since married a financially successful hedge fund manager. As an incoming intern he determines that he cannot attest to ongoing financial need and thus does not utilize the stipend.

Residency Programs includes (names as listed in national matching program listings):

Anesthesiology

BWH Anesthesiology Residency Program

MGH Anesthesia Residency Program

Dermatology

Harvard Combined Dermatology Residency Training Program

Harvard Combined Medicine-Dermatology Residency Training Program

Emergency Medicine

Harvard Affiliated Emergency Medicine Residency Program (MGH & BWH)

Internal Medicine

BWH Internal Medicine Residency Program

MGH Internal Medicine Residency Program

Medicine-Pediatrics

Harvard BWH/BCH Internal Medicine-Pediatrics Residency Program

Harvard/MGH Medicine-Pediatrics Residency Program

Neurology

BWH&MGH Harvard Neurology Residency Program

MGH Child Neurology Residency Program

Neurosurgery

MGH Neurosurgery Resident Training Program

BWH/BCH/HMS Neurosurgery Residency Training Program

OB/GYN

BWH/MGH Integrated Residency Program in Obstetrics & Gynecology

Ophthalmology

Harvard Ophthalmology Residency Training Program

Orthopedics

Harvard Combined Orthopaedic Residency Program

Otolaryngology

HMS Residency Program in Otolaryngology

Pathology

BWH Department of Pathology Residency Program

MGH Pathology Residency Program

Pediatrics

Mass General Hospital for Children Pediatric Residency Program

Physical Medicine and Rehabilitation

HMS Physical Medicine and Rehabilitation (PM&R) Residency

Plastic Surgery

Harvard Plastic Surgery Residency Program (Integrated)

Psychiatry

BWH/HMS Psychiatry Residency Training Program

MGH/McLean Adult Psychiatry Residency Program

Radiation Oncology

Harvard Radiation Oncology Program

Radiology

BWH Diagnostic Radiology Residency

BWH Integrated Interventional Radiology Residency

MGH Diagnostic Radiology Residency Program

MGH Interventional Radiology Residency Program

Surgery

BWH General Surgery Residency Program

BWH Thoracic Surgery I-6 Residency Program

MGH General Surgery Residency Program

MGH Integrated Vascular Surgery Residency Program

Urology

BWH Urology Residency Program

Harvard Urologic Surgery Residency Program

Cost of Living Stipends for Economically-Disadvantaged Residents: Pilot Program

Brigham and Women's Hospital

Massachusetts General Hospital

Massachusetts Eye and Ear

Spaulding Rehabilitation Hospital

Frequently Asked Questions:

How can I know as an applicant whether I would receive the stipend if I match there?

If you meet the simple eligibility criteria you can count on getting the stipend:

1. You must provide documentation of having been approved by AAMC for their Fee Assistance Program as an AMCAS applicant OR received a “loan for disadvantaged students” during medical school OR received a Pell Grant (during college).
2. You sign a brief statement confirming that you continue to experience significant financial need. We ask this because the eligibility criteria may not reflect current circumstances and significant financial changes may have occurred via marriage, inheritance—or even winning the lottery. *We leave this for you to judge because circumstances may be complex.* For example, your spouse may earn a salary that is comparable to yours, or higher, but financial obligations beyond routine living expenses (e.g. large loan repayment, support of dependents, etc.) might more than offset this. Therefore, for purposes of this program, your continued economic disadvantage is self-determined and self-reported: we will not ask for any documentation of your current finances.

Will the first stipend be available in time to support moving expenses?

That is our intent, though specific dates are not yet available.

I see this program is described as a “pilot”—might it be cancelled before I receive the three annual stipends?

The commitment to provide \$30K via three, annual \$10K payments, is not subject to cancellation for recipients recruited in the 2020 match who are continuing in our residencies. This stipend program is considered a pilot in that we want to learn from early experience and be flexible about changing it to make improvements. While it is possible that the program may be discontinued at some point, that would happen by not offering this in future recruitment cycles—*existing commitments will certainly be honored.*

Is the stipend taxable?

Yes.