Are medical school service scholarships right for you?

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The most popular public-service scholarship programs that pay for your medical school up front require a commitment on the back end, which comes in the form a pledge to serve specific patient populations.

Which programs are available—and are they right for you? Two residents who have opted for this path offer their perspectives.

The options

Service-based scholarships funded by the federal government offer students a chance to fund virtually their entire education in exchange for a commitment to serve a certain population. Among the more popular options is the National Health Service Corps Scholarship Program, which requires a year of work as a primary care doctor in an underserved region for every year of scholarship funding, with a minimum of two years of service. The military-sponsored Health Professions Scholarship Program (HPSP) provides a full scholarship to medical school in exchange for an obligation to serve as a military physician.

“The repayment part is very helpful,” said Taylor George, MD, a fourth-year emergency medicine resident at the Naval Medical Center in Portsmouth, Virginia. “I came out debt-free from medical school and was able to buy my own home after college. I was able to engage in organized medicine because I had fewer financial constraints. Not having debt also allowed me to pursue my intrinsic goals and desires when it came to specialty choice.”

The commitment

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To get the maximum benefit from a federally funded service scholarship, you should apply for those awards as you are applying for medical schools. Dr. George entered medical school as part of the Health Professions Scholarship Program, as did Joshua Lesko, MD, a colleague of Dr. George’s in the emergency medicine residency the Naval Medical Center in Portsmouth.

While the paths physicians who go through the HPSP take vary, you are going to owe at least four years of military service, excluding your residency training, as a physician if you start in the program from day one of medical school. That commitment means your motives shouldn’t be purely financial.

“The biggest thing is: Don’t do it for the money,” said Dr. Lesko, an AMA member. “If you’re not passionate about the program, you may run into obligations that differ from what you want to do. But that’s what you agreed to. With either for the National Health Service Corps or the military you need a passion for the service. You are helping the underserved or our troops. You are getting involved in helping your country.”

The opportunity

In terms of their chance to maximize career earnings, both Drs. Lesko and George said other opportunities might offer better financial opportunity. But when it comes to gratifying career paths, they both tout the HSPS.

Dr. George, for instance, studies programs in prolonged field care provided by trauma units when patients cannot be immediately transported for surgery or other care provided in a facility.

“I had no idea the opportunities that were available in emergency medicine and military medicine,” said Dr. George, also an AMA member. “I am privy to research only military medicine can pursue. I have an exciting field that I have carved for myself, and If I were a civilian provider, I would never have been able to do a lot of these things.”