IHEART | FINANCIAL AID

Financial Aid Journey Timeline

A practical timeline for AI/AN students pursuing healthcare careers

Start early • apply broadly • plan for the full cost • ask for help

1

EXPLORE + PREPARE

12–18 months before school

Choose a healthcare career and an accredited program. Compare total costs—not tuition alone. Gather IDs, tax information, and Tribal enrollment or descendancy documents required by each program.

2

APPLY EARLY

Before priority deadlines

Apply for admission. Complete the FAFSA each year. Apply separately for Tribal, college, IHS, HRSA, community, and private scholarships or grants. Earlier deadlines may unlock more aid.

3

COMPARE YOUR OFFERS

After admission

Separate free aid, earned aid, and loans. Check renewal rules, service commitments, and what is still unpaid. Contact the financial aid office before accepting more debt than you need.

4

PLAN THE FULL COST

Before each term

Budget for housing, food, books, transportation, childcare, uniforms, equipment, exams, and clinical travel. Ask about campus, Tribal, and community support for these costs.

5

STAY ELIGIBLE

Every term and every year

Reapply for aid, meet academic-progress rules, track your borrowing, keep documents organized, and use advising, tutoring, childcare, food, and emergency-aid services early.

6

PREPARE FOR GRADUATION

Final year

Complete loan exit counseling and review your balance. Compare IHS, HRSA, state, Tribal, and employer repayment programs. Verify current eligibility and service requirements before committing.

THREE PLACES TO ASK FOR HELP

1 School financial aid office
Deadlines, aid offers, campus resources, and satisfactory academic progress

2 Tribal education or scholarship office
Tribal documentation, scholarships, and local support programs

3 IHS / HRSA program contacts
Healthcare scholarships and service-based loan repayment options

Scan for resources

Deadline reminder: School, state, Tribal, scholarship, and federal deadlines differ—apply by the earliest one that applies to you.

Educational information only. Program rules and links can change; confirm current requirements with the program administrator.