

Residency & Relocation Loan

As a graduating medical student seeking residency, you're on your way to a great career. If you need financing in the meantime, we're here to help. Just starting a residency? We can help you, too.

We offer funding for many costs associated with your residency search, including traveling for interviews, temporary housing, exam preparation courses, and general relocation costs.

Enjoy all of these benefits of the Residency & Relocation Loan:

- Payments are deferred for 5 years from the time of the loan advance.
- Those with high credit scores will receive lower interest rates.
- The accrued interest will not be added onto the balance until payments are ready to start.
- No co-signer is required.

Qualifications for the Residency & Relocation Loan include:

1. Must be a medical student 18 years of age or older, in the final year of study or within 12 months after graduation.
2. Must be attending, graduated from, or offered a Resident position with the UMass Medical School in Worcester MA or Sisters of Providence Health System (Mercy Hospital). Verification of residency must be validated.
3. Student or co-signer must be a U.S. citizen or permanent resident alien.
4. Minimum FICO credit score of student or co-signer must be 620 or better.

Ask any UMassFive representative for more information.

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