



## Alaska Commission on Postsecondary Education

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## WWAMI Overview and Frequently Asked Questions (FAQs):

### WWAMI Overview

WWAMI provides Alaska residents with some of the highest quality medical education available. WWAMI is a collaboration among universities in five northwestern states (Washington, Wyoming, Alaska, Montana and Idaho) under the overarching administration of the University of Washington School of Medicine (UWSOM). Each year Alaskans are admitted to Alaska WWAMI. Alaska's WWAMI medical students take their Foundation Phase courses at the University of Alaska Anchorage. The series of clinical clerkships that comprise the third and fourth years of the curriculum may be taken in any of the five WWAMI states. The "Alaska Track" allows students the option to take nearly all of these clerkships in Alaska. The State of Alaska funds the WWAMI program. The Alaska Commission on Postsecondary Education (ACPE) is the fiscal agent for the State of Alaska and is the servicer for the WWAMI loan obligation.

### ALASKA WWAMI FAQs

#### **Who should I contact for information about the WWAMI program?**

Information can be obtained from the Director of the WWAMI program at the University of Alaska Anchorage. Their mailing address is 3211 Providence Drive HSB 301, Anchorage, AK 99508. The e-mail address is [wwami@uaa.alaska.edu](mailto:wwami@uaa.alaska.edu) and the phone number is (907)786-4789.

#### **How are new participants selected for participation in the WWAMI program?**

Each year, the Alaska WWAMI and the UWSOM Admissions Committees work together to interview and select Alaskans for the program. The Alaska WWAMI office at UAA certifies an applicant's eligibility for the program based on responses to an Eligibility Questionnaire. Once UAA admits an Alaska applicant, ACPE is notified to send the individual the WWAMI welcome letter which contains a link to complete the WWAMI Master Promissory Note (MPN) through CampusDoor, ACPE's trusted loan originator. Individuals who accept the offers of admission must complete and sign the MPN by July 30 of the year prior to beginning their program of study.

#### **What is the WWAMI repayment obligation? And what is it based upon?**

The WWAMI program repayment obligation is the financial support equal to 50 percent of the amount the State pays to UWSOM, on behalf of the participant, plus interest.

#### **How will I know the amount of my repayment obligation?**

WWAMI students receive funding for their second, third, and fourth years in the program. CampusDoor, ACPE's trusted loan originator, will send an annual Notification of Award to each participant letting them know the amount of their financial obligation for the year.

### **What happens after I graduate?**

Once a WWAMI student graduates, they will most likely start their residency program. Since WWAMI students completing their residency are considered to be continuing their education, their loans will be kept in a non-repayment status until the residency is completed. Students will need to notify American Education Services (AES), ACPE’s trusted loan servicer, and provide adequate documentation to keep loans in a non-repayment status. Participants should contact AES at least once each year to obtain any required forms.

### **How do I qualify for forgiveness (service obligation discharge)?**

In order for a WWAMI participant to be eligible for forgiveness, they need to provide proof that they graduated from the WWAMI program and are eligible to practice medicine in the State of Alaska. In order to meet these requirements, students must provide both a copy of their degree and a copy of their Alaska medical license or residency permit. Once these documents have been submitted to AES, they will be kept on the student’s file and will not be requested again. After each year of service in Alaska, the student must submit a completed forgiveness application and proof of employment in the state (a contract or letter from the employer) in order to receive forgiveness.

### **How is “full-time” employment defined in regard to the WWAMI program?**

For the WWAMI program, “full-time employment” is employment as a physician for at least 1,830 hours per year in the health care profession, including call and patient care. Generally, the employer is relied on to certify “full-time employment,” but self-employed individuals may be required to submit additional information. If you are self-employed and have questions regarding your WWAMI loan, please contact ACPE’s Special Programs Coordinator at 800-441-2962 or email to [acpe@alaska.gov](mailto:acpe@alaska.gov).

### **What are the impacts on my forgiveness benefits if I move from a rural to a non-rural community while performing my qualifying service, or vice versa?**

Participants who initially practice medicine in a rural community will receive their first forgiveness of 33 1/3% of the loan after their first year of practice. If the participant should then choose to move to a non-rural community and practice medicine, he or she will then receive forgiveness benefits of 20% of the remaining loan amount for each year they practice medicine until the balance of the loan is forgiven. The same is true for a participant who practices medicine in a non-rural community, receives forgiveness of 20% of the loan, and then moves to a rural community to practice medicine. The subsequent forgivenesses will be for 33 1/3% of the remaining loan balance until the loan balance is forgiven. See examples in the following table:

<b>Forgiveness Benefit</b>	<b>Forgiveness percent for all rural practice</b>	<b>Forgiveness percent for two years of rural practice</b>	<b>Forgiveness percent for one year of rural practice</b>	<b>Forgiveness percent for all non-rural practice</b>
1	33 1/3%	33 1/3%	33 1/3%	20%
2	66 2/3%	66 2/3%	53 1/3%	40%
3	100%	86 2/3%	73 1/3%	60%
4		100%	93 1/3%	80%
5			100%	100%

### **Does it matter where I am located while I am working towards my forgiveness?**

WWAMI participants can work anywhere in Alaska and receive forgiveness as long as they meet the forgiveness requirements. Participants typically receive 20% forgiveness for each year they work as a full-time employee. Those participants that work in a rural area for a majority of the year are eligible to receive 33 1/3% forgiveness. For the purposes of the WWAMI program, a rural community is defined in Alaska law as a community with a population of 7,500 or less that is not connected by road or rail to Anchorage or Fairbanks, or with a population of 3,500 or less that is connected by road or rail to Anchorage or Fairbanks.

### **Do I have to pay taxes on my WWAMI forgiveness?**

For tax-related purposes, you are not required to include forgiveness received through WWAMI as part of your income. If you have tax-related questions, ACPE strongly suggests you consult a tax professional.

### **Do I have to make payments during periods of employment to satisfy my WWAMI service obligation?**

Generally no. Once employed in Alaska, **it is critical that the participant contacts AES to obtain a deferment application, which must be completed and returned.** The participant will need to apply for deferment annually, until either the entire period of service is completed, or the participant ends the full-time employment in the state. If a participant enters otherwise qualifying employment after the start of repayment and has past due payments, that participant must pay the loan obligation current **before the employment will be considered part of the qualifying period.**

### **Who is required to repay a WWAMI loan?**

Any participant who fails to fully satisfy the terms of their service obligation is required to repay their outstanding WWAMI financial obligation, plus accrued interest. The obligation converts to a regular loan at the time the participant fails to qualify for a permitted deferment and the active repayment period begins. In the event a participant is in active repayment for a period of time and thereafter enters qualifying employment, any amount of the loan obligation which was not yet due and payable may be deferred and subsequently be subject to forgiveness in the increments noted above.

### **If I enter a contractual arrangement with a third-party organization for repayment of their WWAMI loan, will payment arrangements be facilitated?**

AES/ACPE will not facilitate payment arrangements or otherwise bill a third party but will accept payment on behalf of the borrower from any source.

### **What repayment deferments are available to WWAMI participants?**

In addition to the qualifying employment deferment, WWAMI participants are eligible for deferment:

- while enrolled in a medical education residency program or fellowship required for their specialty field of practice;
- while performing a service obligation to the National Health Services Corps, the Indian Health Service, or a Uniformed Services Scholarship Program; or,
- while totally, temporarily disabled.

### **What if I am in a medical education residency program in Alaska?**

WWAMI participants in an Alaska medical education residency program can claim that period of service as qualifying under their WWAMI obligation if they 1) hold an Alaska medical license or residency permit; and, 2) have proof of full-time employment for the relevant period.

**Can you receive the Alaska Performance Scholarship (APS) while participating in WWAMI?**

Alaska WWAMI students attending the University of Alaska Anchorage may be eligible to receive APS funds. If you believe you are eligible for the APS and are in the WWAMI program, please contact your financial aid office.