



THE ASSOCIATION OF FACULTIES
OF MEDICINE OF CANADA

L'ASSOCIATION DES FACULTÉS
DE MÉDECINE DU CANADA

Medical College Admission Test[®] (MCAT)[®] Fee Assistance Program (FAP) for Canadians



Application Guide for 2024/2025 Cycle

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Introduction

The Association of American Medical Colleges® (AAMC®)¹ and the Association of Faculties of Medicine in Canada (AFMC) are administering a fee assistance program to help medical students who need financial assistance to take the Medical College Admission Test® (MCAT®).

Fee assistance applicants who qualify will receive reduced registration, rescheduling, and cancellation rates as well as access to The MCAT Official Prep Online-Only Bundle through December 31, 2026. The AAMC and AFMC reserve the right to discontinue the program at any time.

Canadian examinees who are eligible and qualify, will receive reduced scheduling, rescheduling, and cancellation rates. Awards are limited in number and will be given in priority order to applicants in highest need. Therefore, even those who are eligible and qualify may not receive an award based on their level of need and number of awards available. Details about important dates, eligibility criteria and the way need is calculated are provided below.

IMPORTANT: The AAMC will **not** refund fees. Award recipients **must** wait until their AAMC account has been updated with the award before booking their test.

Eligibility Criteria

You are only eligible to apply to the Fee Assistance Program if you legally reside in Canada. Fee Assistance Program award approval is tied to Canada's low-income thresholds, which can be found at: <https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans/full-time.html>

In this program, you will be deemed eligible for fee assistance if each household reported on your application has a total family pre-tax income, as of December 31st of the previous calendar year, that is equal to or less than the established low-income threshold for that family size. The income thresholds listed under the column "For maximum grant" are used to determine eligibility.

- **Parental information (for applicants under the age of 25 only)**

The Fee Assistance Program does not draw distinctions based on your dependent or independent status from your parents, therefore, parental financial information and supporting proof of income is required. Parental information is viewed independently from applicant data but must also fall within eligibility guidelines. This requirement cannot be waived on the basis of your marital status, or tax filing status.

¹ AAMC, Association of American Medical Colleges, MCAT®, Medical College Admission Test, and related marks are registered trademarks of the Association of American Medical Colleges. The Medical College Admission Test and the Fee Assistance Program are programs of the AAMC.

Benefits

The MCAT® FAP for Canadians provides a limited number of awards to Canadian fee assistance applicants who qualify. Those awarded will receive reduced scheduling, rescheduling, and cancellation rates for the 2025 and 2026 testing years.

Benefits will be available following each application cycle based on the timelines shown on **page 5**, below. **Benefits will not be awarded retroactively.** Fee assistance rates will be available to approved Canadian examinees through the AAMC website for testing dates through October 1, 2026. Each voucher can be used up to **four times** within that time period. The AAMC will provide approved Canadian Fee Assistance Program examinees a voucher for one free PREview exam and a 50% refund (\$50 value) for subsequent exams registration. For full award details, please visit: <https://students-residents.aamc.org/applying-medical-school/article/fee-assistance-program-canadian-examinees/>

NOTE: AFMC is solely responsible for evaluating applications and deciding which applicants receive awards.

Assessment Criteria

AFMC will determine award recipients based on demonstrated financial need and personal statement. Due to the limited number of awards, the following criteria will be used to assess all applicants:

1. **Income eligibility check**

Based on the applicant's pre-tax income and the pre-tax incomes of their parents (if under 25 years old), in accordance with Canadian low-income thresholds, which can be found at: <https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans/full-time.html>

2. **Ranking applicants based on their deficit level**

The deficit level for each applicant will be determined by adding the applicant's income and any financial assistance received, and then subtracting from that amount the cost of annual living expenses (e.g., groceries, rent, utilities, childcare, public transportation pass) and factoring in the annual interest on applicant's total student debt load. The resulting number will either be a surplus or a deficit.

The applicants considered to be in the greatest financial need will be those in the highest deficit position. As there are a limited number of awards, applicants with the highest deficit will receive the MCAT® Fee Assistance Program for Canadians awards.

See **page 9** for further details on how the deficit level is calculated.

3. A personal statement provided by the applicant in the application form **may** be considered when determining award recipients.

Important Dates

The table below lists the timelines for applying to the MCAT® Fee Assistance Program for Canadians and the timeframe during which benefits can be used.

MCAT Fee Waiver Program				
Important Dates				
			<i>Beginning</i>	<i>End</i>
First Application Window	Application Period	⇒	November 11, 2024 (12:01 AM)	January 7, 2025 (11:59 PM)
	Application Review	⇒	January 8, 2025	January 10, 2025
	Award Notification	⇒	January 15, 2025 <i>Successful applicants are notified by email</i>	
	Awards Added to MCAT Official Prep Hub and MCAT Registration Database	⇒	February 3, 2025	
Second Application Window	Application Period	⇒	February 10, 2025 (12:01 AM)	March 7, 2025 (11:59 PM)
	Application Review	⇒	March 10, 2025	March 14, 2025
	Award Notification	⇒	March 18, 2025 <i>Successful applicants are notified by email</i>	
	Awards Added to MCAT Official Prep Hub and MCAT Registration Database	⇒	April 3, 2025	
Third Application Window	Application Period	⇒	April 7, 2025 (12:01 AM)	May 30, 2025 (11:59 PM)
	Application Review	⇒	June 2, 2025	June 6, 2025
	Award Notification	⇒	June 10, 2025 <i>Successful applicants are notified by email</i>	
	Awards Added to MCAT Official Prep Hub and MCAT Registration Database	⇒	June 30, 2025	

What you need to apply

To apply for Fee Assistance, you will need to have available the following information and documentation:

- Your existing AAMC ID #. If you do not have an AAMC ID #, you will need to create an account with the AAMC prior to beginning your FAP application: <https://www.aamc.org/>
- Proof of income (Notice of Assessment) for the 2023 calendar year for yourself, your spouse (if applicable) and all of your living parents along with a signed [Consent Form](#) from each individual providing information for this application

- Other supporting documentation that may indicate your level of student debt or other financial awards you have received in the 2023 calendar year. Example: Student loan total disbursement history.

With this information in hand, you are ready to fill out the MCAT® Fee Assistance Program for Canadians application.

Required Supporting Documentation

The Fee Assistance Program application asks for general information and financial information about you, your spouse (if applicable), and all of your living parents. Unless they are deceased or you are 25 years and older, parental information is required regardless of your tax filing status (dependent or independent), marital status, parent(s) country of residence, or your parent's willingness to provide financial information.

You must submit financial documentation to verify your income, that of your spouse (if applicable) and your parents' incomes. Within your submitted application, you must include Consent Form(s) for shared information from your parents or spouse. Other documentation may be appropriate to submit based on the financial information you provide.

Upload all required documents to your application. Sign in to your Fee Assistance Program application and view the Next Steps section for uploading instructions.

Notice of Assessment

Applicants must provide a copy of their Canada Revenue Agency (CRA) Notice of assessment for the previous calendar year, and the same for your spouse (if applicable) and all of your living parents.

Other Supporting Financial Documentation

- **Financial Aid:** If you received financial aid or scholarships in the previous calendar year, you may provide copies of your reported financial awards as an additional indicator of support programs of which you are a participant
- **Student loan total disbursement history (student debt load):** Provide documentation that confirms your student debt load as of the previous calendar year. For verification of student debt load, you may provide your disbursement history from the National Student Loans Service Centre or similar provincial/territorial construct. It is not sufficient to provide details of any active loans related to a specific time period, the information provided must cover your life-time disbursement history.

Consent Form

A signed copy of this form must be provided for each individual (applicant excluded) submitting financial information in your application. Print the form, obtain the necessary signatures and upload the document to your application.

- Signatures are required for all living parents and parent's spouse (if applicable).
- To meet the supporting documentation requirements, you must submit completed Consent Forms for each individual submitting financial information to your

application. Without this documentation, your application is considered incomplete and will not be processed.

Personal Statement

You may include a personal statement as part of your MCAT® FAP application for Canadians (optional). Include explanations for any document not submitted and other information about your situation relevant to financial need. Note that this information may be assessed as part of the application.

If you make any errors on your submitted Fee Assistance Program application, you must submit a description of the error and the correct information via an [Error Explanation Letter](#) to service@afmcstudentportal.ca. **You must sign this letter.**

Important Notes & Terms of Use

Before submitting your MCAT® Fee Assistance Program application for Canadians, it is important to note that:

- Once your application is submitted, it cannot be modified (except to upload corrected documents should this be requested by an application reviewer). Ensure that all details are accurate before submission.
- All required documents must be attached for the application to be considered for Fee Assistance.
- All submitted information and documentation must be true and verifiable. Any false information will result in the application being denied.
- Each applicant can only receive one award per year.
- Applicants awarded fee assistance will have their AAMC ID transmitted to the AAMC for the purposes of receiving FAP rates for registration, rescheduling, and cancellation and provide AFMC with consent to transmit their AAMC IDs to AAMC to support registration and for research purposes.
- Recipients must note that fee assistance vouchers are not retroactive and can only be used for testing from that date until October 1, 2026.
- The Fee assistance program provides reduced scheduling, rescheduling, and cancellation rates for the 2025 and 2026 testing years. AAMC will make the MCAT Official Prep Online-Only Bundle available to approved Canadian FAP examinees through December 31st, 2026. Visit the AAMC website for full details.
- Note that though the MCAT® FAP for Canadians offers the option of applying for fee assistance in French and English, the MCAT® exam itself is only offered in English.

In order to apply, you must agree to the Terms of Use.

FAQ

What benefit does the MCAT® FAP for Canadians provide?

The AFMC is solely responsible for evaluating applications for fee assistance and deciding which applicants receive awards. Those awarded through this program will receive reduced scheduling, rescheduling and cancellation rates for the 2025 and 2026 testing years and will not be awarded retroactively. You will also receive the MCAT Official Prep Online-Only Bundle available to approved Canadian FAP examinees through December 31st, 2026. Fee assistance rates will be available to

approved Canadian examinees through the AAMC website until October 1, 2026. These benefits are provided by the AAMC.

What if I can't get my parents' Notice of Assessment?

The Fee Assistance Program application requires disclosure of financial information for your living parents. Unless they are deceased or you are 25 years and older, parental information is required regardless of your tax filing status (dependent or independent), marital status, parent(s) country of residence, or your parent's willingness to provide financial information.

Where do I get an AAMC ID # in order to complete my application?

To obtain an AAMC ID #, you must register for an account on the AAMC website. Access the AAMC website here: www.aamc.org

Where can I get my Notice of Assessment?

To obtain your Notice of Assessment, use the Canada Revenue Agency's My Account service. Access the service directly by visiting the CRA website: <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>

NOTE: If you do not already have a CRA online account it can take several weeks to receive a letter with an access code to create your account. AFMC is not responsible and cannot issue extensions for those who are unable to access their CRA account.

What documentation should I provide to verify my Student Debt Load?

For verification of student debt load, you may provide your disbursement history from the National Student Loans Service Centre or similar provincial/territorial construct. It is not sufficient to provide details of any active loans related to a specific time-period, the information provided must cover your life-time disbursement history.

I accidentally made a mistake on my application, but I can't change it. What do I do?

If there is an error in your application and it has already been submitted for consideration, you must send an [Error Explanation Letter to service@afmcstudentportal.ca](#). An AFMC agent will review your request and support correction to your application.

What if my parents aren't living in Canada? What do I do about their location and their income?

If your parents live outside of Canada, you may use your own location (province/territory) when inputting their location and include a note flagging this in your personal statement. Use a currency converter to convert their income to Canadian dollars.

How will I know if I qualify for Fee Assistance?

In order to qualify for Fee Waiver Assistance, your income and that of your spouse (if applicable) and your parents must be equal to or less than the Canadian low-income threshold, which can be found at: <https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans/full-time.html>

Note that the awards available for Fee Waiver Program are limited in number, therefore, of all the qualified applicants who submit complete applications, only a limited number will be awarded the fee waiver as determined by highest need

I am an international student studying in Canada. Am I eligible for fee assistance?

To be eligible for fee assistance, you must be a legal resident of Canada with permission to live and work in Canada without any time limit on your stay.

My income is below the poverty guidelines. Why was I denied?

Here are some reasons that your application will be denied in this case:

- Your parent(s) income did not meet eligibility requirements. Parental financial information is viewed independently from applicant data but must also fall within eligibility guidelines.
- The income or family size for yourself or your parent(s) is incorrect. It would be a good idea to compare the income levels you entered against your notice of assessment you were planning to submit. If you find that you incorrectly entered this data during the “Check Eligibility” step, simply resubmit using the correct information. If the error is in your actual application, please contact us by email at service@afmcstudentportal.ca.
- As there are a limited number of awards, fee assistance is given to recipients with the greatest financial need.

When will I be notified if I have been selected to receive fee assistance?

Notification to all applicants regarding the result of their application for fee assistance will be released based on the timelines provided on page 5.

I was approved for fee assistance. For what period of time is my fee assistance valid?

For those awarded fee assistance in this program, benefits will be available as of February 3, 2025 (or April 3, 2025, or June 30, 2025) and will not be awarded retroactively. Fee assistance rates will be available to approved Canadian examinees through the AAMC website through October 1, 2026. These benefits are provided by the AAMC.

How do I calculate my annual living expenses?

Take into account your monthly living expenses and then multiply this total by 12 (total months in the year) in order to get your annual living expenses. **Include only the expenses for which you are personally responsible to pay.** Examples of monthly living expenses include rent, food, childcare, public transportation, etc.

Can you provide examples for the assessment of income eligibility and ranking of applications?

Example 1: Consider the case of Geoff, a 23-year-old applying for the program with the following information.

Information	Value
Citizenship	Permanent Resident
Age (Years)	23
Province/Territory of Residence	Alberta
Marital Status	Single
Family Size	3

Personal Gross Income	\$32,000
Parent 1 Gross Income	\$28,000
Parent 2 Gross Income	\$0
Housing/Food Assistance	\$0
Foreign Income	\$0
Assistance from Federal, Provincial or Local Social Programs	\$0
Other financial gifts or financial support from family, friends, or other entity	\$1,000
Total amount of child support received	\$0
Total amount of other income received	\$500
Total outstanding student debt	\$25,000
Annual interest cost for student debt (only if being charged)	\$0
Total annual living expenses you are directly responsible for	\$38,600

Step 1: Income Eligibility Check

Given that Geoff is under 25 years of age his parent's gross income is considered for the income eligibility check.

$$\$32,000 \text{ (Personal)} + \$28,000 \text{ (Parent 1)} + \$0 \text{ (Parent 2)} = \$60,000$$

The cut-off for a family of 3 is \$63,760. Therefore, Geoff has **passed** the income eligibility check and may proceed with an application.

Step 2: Calculation of Deficit/Surplus Position

The deficit/surplus position is based off of the applicant's income, other sources of income, and their annual living expenses.

$$\$32,000 \text{ (Personal Gross Income)} + \$1,000 \text{ (Other financial gifts or financial support from family, friends, or other entity)} + \$500 \text{ (Total amount of other income received)} = \mathbf{\$33,500}$$

Total annual living expenses you are directly responsible for = \$38,600

$$\mathbf{\text{Deficit/Surplus Position} = \$33,500 - \$38,600 = \mathbf{-\$5,100}}$$

Geoff is in a deficit position of \$5,100 annually.

Note: Student debt does not enter into the equation for calculating a deficit/surplus position. If your student loans are in repayment and you are being charged interest that expense will be included in your

Example 2: Consider the case of Marisa, a 28-year-old applying for the program with the following information.

Information	Value
Citizenship	Canadian Citizen

Age (Years)	28
Province/Territory of Residence	British Columbia
Marital Status	Married
Family Size	4
Personal Gross Income	\$28,000
Spouse Gross Income	\$28,000
Housing/Food Assistance	\$9,800
Foreign Income	\$0
Assistance from Federal, Provincial or Local Social Programs	\$3,000
Other financial gifts or financial support from family, friends, or other entity	\$0
Total amount of child support received	\$0
Total amount of other income received	\$0
Total outstanding student debt	\$30,000
Annual interest cost for student debt (only if being charged)	\$1,000
Total annual living expenses you are directly responsible for	\$38,600

Step 1: Income Eligibility Check

Given that Marisa is over 25 years old her parents' income is **not** included in the income eligibility check. However, as she is married her spouse's income will be considered.

$$\$28,000 \text{ (Personal)} + \$28,000 \text{ (Spouse)} = \$56,000$$

The cut-off for a family of 4 is \$73,624. Therefore, Marisa has **passed** the income eligibility check and may proceed with an application.

Step 2: Calculation of Deficit/Surplus Position

The deficit/surplus position is based off of the applicant's income, other sources of income, and their annual living expenses.

$$\$28,000 \text{ (Personal Gross Income)} + \$9,800 \text{ (Housing/food assistance)} + \$3,000 \text{ (Assistance from federal, provincial or local social programs)} = \mathbf{\$40,800}$$

$$\$45,000 \text{ (Total annual living expenses you are directly responsible for)} + \$1,000 \text{ (Annual interest cost for student debt)} = \$46,000$$

$$\mathbf{\text{Deficit/Surplus Position} = \$40,800 - \$46,000 = -\$5,200}$$

Marisa is in a deficit position of \$5,200 annually.

As Marisa's student debt is in repayment the cost of that interest is included in the calculations.

I've read the Guidelines document and still have questions. Who can I contact?

For questions and technical support, please contact AFMC helpdesk support team at service@afmcstudentportal.ca. The Help Desk is available Monday – Friday from 8:00 a.m. to 6:00 p.m. (Eastern Time). Please include your application ID number in your query (if applicable).

Appendix A: Consent Form

Association of Faculties of Medicine (AFMC)

Medical College Admission Test® (MCAT®) Fee Assistance Program (FAP) for Canadians

Consent Form

Note: Each person (other than the applicant) whose document(s) is being submitted to the MCAT® FAP for Canadians must fill out this consent form.

Name of person giving consent: _____

List of documents provided to AFMC for the application to the MCAT® FAP for Canadians:

-
-
-

By signing the Consent Form, the signer is agreeing to the following:

“By signing this consent form, I authorize AFMC to view the documentation listed above and use it for the purpose of assessing an MCAT® Fee Assistance Program for Canadians Application and in accordance with the Terms of Use for the MCAT® Fee Assistance Program for Canadians. I certify that the information being submitted is complete and accurate, to the best of my knowledge. I understand that submitting false information or omitting required material or information could result in an investigation and may impact eligibility for Fee Assistance. I authorize AFMC to retain copies of my submitted documents for a period of three years beyond the date when an award decision has been made. If I receive an award, I authorize AFMC to provide my AAMC ID number to AAMC, and I authorize AAMC to use my AAMC ID and FAP-recipient status to support registration and for research purposes.”

X

Signature

Date: _____

Note: Form must be signed, scanned, and submitted electronically. A Covid friendly electronic option is under investigation.

Appendix B: Error Explanation Letter

Association of Faculties of Medicine (AFMC)

Medical College Admission Test® (MCAT®) Fee Assistance Program (FAP) for Canadians

ERROR EXPLANATION LETTER

- 1. Please provide a brief description of the error committed:**
- 2. Please provide an explanation of how or why the error was committed:**
- 3. Will this error result in a change to any financial information listed on your application?**
 Yes No
If yes, please explain:
- 4. Will this error result in a change to one or more of your required documents?**
 Yes No
If yes, please explain:
- 5. Will you be providing additional documentation to support the changes to your financial information?**
 Yes No
If yes, please list the document(s) you will provide:

By signing below, I certify that the information being submitted is complete and accurate, to the best of my knowledge. I understand that submitting false information or omitting required material or information could result in an investigation, which may impact my eligibility for Fee Waiver Assistance. I understand that the AFMC may require additional documentation in order to process my application. I authorize AFMC to retain copies of my submitted documents for a period of three years beyond the date when an award decision has been made.

X

Signature

Date: _____

Appendix C: Application Checklist

AAMC ID*

**If you don't have an AAMC ID, register for free [here](#) (it only takes 1 minute!)*

Proof of Income (Notice of Assessment) for 2023 tax year

**Find your notice of assessment online via the Canada Revenue Agency [here](#)*

- Yourself
- Your parents (if under the age of 25)
- Your spouse (if married)

Consent forms

Find consent form on **page 12 of this guide*

- Yourself
- Your parents (if under the age of 25)
- Your spouse (if married)

Other Supporting Financial Documentation

- Proof of external scholarships & grants
- Proof of student loan total disbursement history/student loan debt (e.g., [National Student Loan Service Centre](#))
- Proof of university-provided financial aid information, if applicable (i.e. screenshots of emails from your financial aid office)