

## ***Parks Orthoptic Student Loan Program***

### **FAQs**

- *What is the Parks Orthoptic Student Loan Program?* This is a low-interest student loan being offered by the Costenbader Society, a membership organization of physicians who have completed a fellowship in pediatric ophthalmology under Frank D. Costenbader, M.D., or Marshall M. Parks, M.D. at the Children's Memorial Medical Center in Washington, D.C. (For more information about the Costenbader Society, go to <http://costenbadersociety.org>.)
- *Who is eligible to apply?* First-year orthoptic students who have already been accepted into an AOC-accredited Orthoptic School. Candidates will be judged first on need, and second on merit.
- *How much is the loan?* Two loans of \$10,000 each are awarded per academic year. This is a 10-year loan, with payments deferred until completion of training.
- *How do I apply?* Interested candidates must complete the Loan Application (available from the Loan Advisory Committee or on line at [www.orthoptics.org](http://www.orthoptics.org)) and submit the completed forms with any enclosures to the Loan Advisory Committee, care of Diana Shamis, C.O., C.O.M.T, Chairperson. (See below for contact information.)
- *When can I apply?* The application deadline is August 15 of the year in which you will begin training. It is the applicant's responsibility to see to it that all materials are received by the deadline. Incomplete applications will not be considered.
- *When will I know if I've been selected?* Recipients will be contacted by the Costenbader Society. The Society will then require the loan recipients to complete an official loan contract outlining the details of repayment before taking receipt of the monies. The loan contract must be completed and returned within 10 days of notification. If not received within 10 days, the loan will be awarded to the next candidate on the list. Those not awarded the loan will be notified by the Advisory Committee no later than October 31 of the year in which the application was made.
- *How and when will the loan be repaid?* The interest rate on the loan will be fixed at the lowest allowable by law at the time the loan is awarded. Loan payments begin in the January following graduation or cessation of training. Payments will be made monthly over an 8-year period to the Marshall M. Parks Educational Fund, and received by Paul Mitchell, M.D., Secretary-Treasurer of the Costenbader Society.

- *Who should I call if I have more questions?* Your Program Director will have some information about the loan program. You may also contact the Chair of the AACO Education Committee or the Student Advisory Committee. For questions regarding the application, contact Diana Shamis, C.O., C.O.M.T. For questions regarding your loan contract once you have been approved, contact Paul Mitchell, M.D. Contact information is listed below.

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