

Undergraduate Medical Student Bursary Policy Manual



Department of Health and Community Services

April 2025

Definitions

Default: Failure to complete the service obligation, in part or in whole, or failure to comply with any term or condition of the service agreement.

Full-Time Practice: A minimum of forty (40) hours per week spent in patient care exclusive of on-call services for a minimum of forty-four (44) weeks per year on the terms and conditions applicable to such a position.

Funding: Financial assistance provided under the Undergraduate Medical Student Bursary to a Recipient in return for the Recipient's commitment to fulfill a service obligation.

Leave: For salaried physicians, leave is any entitlement as outlined in the 2017-2023 Memorandum of Agreement. For fee-for-service (FFS) physicians, leave means any time away from practice.

Undergraduate Medical Student: A full-time student enrolled in the Undergraduate Medical Education Program at Memorial University.

Medical Services Division: A division within the Department of Health and Community Services responsible for physician policies, programs, and other matters.

Recipient: A bursary recipient is an undergraduate medical student or medical resident applicant who is eligible for Funding under this program, has been selected for receipt of the Funding and who enters into a Service Agreement to receive the Funding.

Newfoundland and Labrador Health Services (NL Health Services): the operating name of the Provincial Health Authority, a corporation established under the **Provincial Health Authority Act** R.S.N.L. 2022 c. P-30.1 responsible for providing the delivery and administration of health and community services in Newfoundland and Labrador.

Service Agreement: An agreement entered into by a Recipient and the NL Health Services, setting out the terms and conditions of the Funding and of the service obligation.

Undergraduate Medical Student Bursary Program

The *Undergraduate Medical Student Bursary Program* provides bursaries to full-time students enrolled in the fourth academic year of the Undergraduate Medical Education Program at Memorial University in exchange for a twelve (12)-month provincial service agreement.

Eligibility Criteria

This program is limited to full-time students enrolled in the fourth academic year of the Undergraduate Medical Education Program at Memorial University in exchange for a provincial service agreement. Students enrolled in medical schools in other educational institutions are not eligible for these bursaries.

In addition, the recipient:

- a) Agrees to establish a practice in Newfoundland and Labrador upon obtaining full licensure;
- b) Agrees to practice for a minimum of twelve (12) months in a full-time position in Newfoundland and Labrador upon obtaining full licensure;

- c) Agrees to obtain associate or active privileges in Newfoundland and Labrador upon obtaining full licensure; and
- d) Agrees to provide the full range of services appropriate to their specialty.

Eligible Communities

Upon obtaining full licensure, bursary recipients are required to provide full-time practice in any community of their choosing in Newfoundland and Labrador for the duration of their service period. Recipients can practice privately or with NL Health Services, and under any pay modality (fee-for-service, salary, blended capitation, alternate payment plan, etc.).

Funding Amount

The amount of each bursary is seventy-five hundred dollars (\$7,500) per student.

Application Process

Medical students shall submit a completed Undergraduate Medical Student Bursary Application Form to the Medical Services Division. This form must be submitted while the student is enrolled in the third academic year of the Undergraduate Medical Education Program at Memorial University. Applications are available on the Department of Health and Community Services [website](#). Application forms should be submitted via email to MedServicesPrograms@gov.nl.ca.

Verification of identity and current address is required:

- Government issued ID, i.e. driver's license, passport, etc.; and
- Other acceptable forms of ID, to confirm current address include (but not exclusive to):
 - Payroll records (T4s or stubs),
 - Documentation from CRA or another Government department.

Application Deadline: March 31st of the third academic year.

Payment to Recipient

Medical Services will send a letter of approval and a service agreement to each successful applicant. Applicants must sign the service agreement in order to receive an undergraduate medical student bursary. After the service agreement is signed by all applicable parties, Medical Services notifies NL Health Services as the paymaster for the Undergraduate Medical Student Bursary Program to issue payment to the applicant with any appropriate deductions. Payment of bursary funds will be made via direct deposit.

Establishment of Practice

Recipients will establish a medical practice as per the service agreement no later than six (6) months after being eligible to obtain full licensure in Newfoundland and Labrador. If the recipient has not obtained full licensure after the six (6) month period, then that will constitute a default of the service agreement.

Recipients will contact Medical Services within thirty (30) calendar days of practice being established to advise that practice has commenced and to provide updated contact information, if necessary. This communication will ensure that the service obligation period is accurately calculated.

Recipients of the Undergraduate Medical Student Bursary can also avail of other incentives (i.e., the Medical Resident Bursary, Family Practice Programs, Physician Signing Bonus Program, etc.), with service agreements to run concurrently.

Taxation

Funding paid to Recipients under the Undergraduate Medical Student Bursary Program may be subject to income taxation. Recipients are responsible for taxes assessed by the Canada Revenue Agency in relation to payments made under these programs. Recipients have the responsibility and opportunity to seek, obtain, and consider advice from independent financial advisors and income tax professionals on the income tax treatment, income tax impact, and other financial implications associated with the receipt of Funding under these programs.

Service Agreement Provisions, Default, and Repayment

Service agreements are legally binding contracts. Key conditions in such agreements will include, but are not limited to, the following enumerated items.

1. Failure to comply with the service agreement constitutes a default of the service agreement and said default includes the following:
 - Having made a materially misleading or inaccurate statement in the bursary application;
 - Purporting to confirm statements in the application and/or in the service agreement as being true when they are not in fact true;
 - Failure to comply with any term or condition of the service agreement;
 - Failure to abide by the Undergraduate Medical Student Bursary Program Policy;
 - Failure to obtain full licensure;
 - Failure to complete the service obligation; or
 - Termination of the service agreement by the recipient.
2. Recipients must notify in writing the Medical Services Division of the decision to terminate the service agreement at least three months prior to the termination date and arrange for repayment of the bursary in accordance with the service agreement.
3. Leave taken in excess of eight (8) weeks per year will extend the service agreement by the same amount. Any request by the recipient for postponement of the service agreement must be approved in writing by the Medical Services Division and will only be considered under extenuating circumstances. Requests to postpone must provide the reason for postponement. Eligible reasons may include personal illness, maternity/paternity leave, family illness, death of a family member, or request for additional training. The Medical Services Division shall review each request for deferral and communicate the decision in writing to the recipient.
4. If the recipient defaults on their service agreement, in accordance with the Collection Policy – Regional Health Authority Receivables, they will be required to repay 1) the prorated amount of the bursary based on the number of months of unfulfilled service obligation, and 2) interest. In all instances where the recipient will be charged interest under the service agreement, interest on the amount to be repaid by the recipient will be calculated on the unfulfilled portion of the service obligation.

- Interest on the amount to be repaid by the recipient will be calculated retroactively from the date the money was advanced to or on behalf of the recipient and will compound on the outstanding balance as of the end of each month.
 - The interest rate will be the prime rate posted by the Bank of Canada plus two percentage points.
5. In the case of default, the Medical Services Division will provide repayment details in writing to the recipient describing the prorated amount owing, interest and the repayment procedure.
 6. Recipient contact information may be shared with physician recruitment personnel from NL Health Services to facilitate placement upon being eligible to obtain licensure in Newfoundland and Labrador.