

However, this has its downsides. Because of the diverse nature of the interviews, you'll need to **spend more time building up your weaker areas**, as they are much more likely to be encountered in the interview.

Preparation strategies

There are **three strategies** that will set you up for success in the MMI:

1. Using cue cards
2. Expanding your vocabulary
3. Building your confidence

Cue card system

The best way to prepare for the MMI is by answering practice questions.

BUT, don't memorise word for word your answers to questions. The interviewers do not want to hear recited, cliched responses – and you will probably struggle to make any prepared responses “fit”.

The best way to use practice questions is with cue cards. Think of it as a speech where you have points written on palm cards to remind you of the topics you want to talk about. For each of these topics, you know in your mind what you are going say. This is a great way to learn answers to practice questions without coming across as too rehearsed.

So, for every question, think of a couple of main points that you want to talk about, and prepare some topics that explain or support each point.

For example:

Question: “What problems do you foresee being a doctor?”

A couple of points you could mention include:

- + **Work/life balance:** managing patient demands, family demands, and social demands
- + **Stress:** taking on patients' problems, long hours/being on call, ongoing professional development

Expand your vocabulary

A broad vocabulary will add weight to your answers and ensure you come across as impressive.

Write down a list of words and read over it every day. Include positive action words as well as some basic medical lingo.

Some “buzzwords” that will score you points in your interviews include:

- + Disparities
- + Socioeconomic
- + Ethnicities
- + Therapy
- + Asymptomatic
- + Diagnosis
- + Acute
- + Chronic
- + Anatomy
- + Symptoms
- + Prognosis
- + Aetiology
- + Reaction
- + Adverse
- + Baseline
- + Multidisciplinary
- + Precaution

You also want to practise using some “action” words, such as:

- + Instituted
- + Implemented
- + Coordinated
- + Developed
- + Consolidated
- + Founded
- + Instructed
- + Researched
- + Scheduled
- + Reorganised
- + Recommended

+ Accomplished

Confidence building

If you're prone to performance anxiety, you'll need to work on building skills in this area. The last thing you want is nerves ruining all your hard work.

The good news is that confidence is developed, not inherited! But you'll need to put some time into it.

It is recommended that you take a public speaking course, as you'll learn how to speak professionally and control your nerves.

Make sure you practise with friends and family, too, as they'll offer you honest feedback and (hopefully!) encouragement. Bonus points if you do it under timed MMI style conditions!

Pro Tip: Don't forget to SMILE!

First impressions count, and when you have limited time to establish rapport with your interviewer, a friendly demeanour can go a long way.

As well as delivering concise answers, you need to show your personality. After all, you are being judged on your appropriateness to practise medicine. How would you greet a patient?

Other types of medical interviews

Back in the day, you had to sit a very serious, structured panel interview to be considered for admission into a medicine degree. Now, most unis have adopted the MMI system.

But not everyone is on board with this format, preferring instead to go with their own variations of the medical interview.

Here's a rundown of some of the other interview styles you'll encounter in the med school admissions process.

The semi-structured interview

This interview style is used by:

- + UNSW
- + Flinders University
- + James Cook University

In a semi-structured interview, there's no strict time limit or "itinerary" to follow.

This style of interviewing has almost been phased out as universities look to standardise the process. But hey, some unis find it hard to break from tradition!

Sessions usually last from 30 to 50 minutes and cover a wide range of relevant issues.

This more casual format allows you to build rapport with your interviewers (at least two) and really let your personality shine – something you can't do in the MMI.

Typically there's a common set of scenarios and questions for all applicants designed to assess qualities considered important both for success in medical school and in subsequent medical practice.

These include:

- + Quality of motivation
- + Learning style and team skills
- + Communication skills
- + Pro-social attitude
- + Personal management and self-evaluation skills
- + Approach to decision making
- + Moral judgement

Common questions include:

- + Why do you want to study medicine?
- + What are your greatest strengths and weaknesses?
- + Who were your favourite teachers at school and why?
- + What were your favourite subjects at school and why?
- + How have you dealt with challenges in the past?
- + What is a situation in which you worked in a team and/or showed leadership?
- + What do you do to relax?

- + How would your parents and friends describe you?

How do you prepare?

Unlike the MMI, semi-structured interviews don't require special preparation and you won't be tested on specialist knowledge.

Preparing for the above questions can give you an advantage going into your session, but don't go memorising your answers word for word.

Semi-structured interviews are more relaxed and conversational, and your responses need to be natural and authentic. Nothing will kill a conversation faster than someone who's reciting a speech from memory!

Rather, go over these topics a few times with someone close to you. Write out your answers and think about how you'd answer the questions on the spot. Genuinely ask yourself each of these things, and think about them until you are confident in what you believe.

Think about your motivation and expectations for a career in medicine and consider how your past experiences may be relevant, as you'll probably be given an opportunity to discuss any achievements which have not otherwise been covered.

Therefore, make sure you prepare, but don't over prepare. I guess you could call it semi-preparing?!

The "hybrid" interview

This interview style is used by:

- + University of Adelaide

Okay, that's not the official name, but this one is kind of a mix between the MMI and the semi-structured interview, so we're going with hybrid for now!

The University of Adelaide's interview for its joint Bachelor of Medicine and Bachelor of Surgery (MBBS) program comprises two 15 minute sessions, each with a panel of up to two interviewers.

These assessors have all undergone a training program and are recruited from the following groups:

- + Academic, clinical academic, and professional staff of the university
- + Graduates from the MBBS degree
- + People from the wider community

The university looks for skills and characteristics it deems important for undertaking the degree and for use in future medical practice. To gauge this, candidates are given a series of scenarios and associated questions focusing on their personal qualities.

These include:

- + Motivation
- + Communication skills
- + Critical thinking and problem solving
- + Compatibility with the degree
- + Demonstration of attention to detail and professional behaviour

How do you prepare?

While you don't have actual questions to go off, you can see the direction the interview is headed based on the list of qualities they're looking for.

It's a good idea to prepare some responses, but again you want to avoid sounding rehearsed in your replies since the 15 minute time slot gives you some time to establish rapport with the panel and ease into your answers. So don't overdo it!

The Multiple Skills Assessment

This interview style is used by:

- + The University of Newcastle/University of New England

For their joint medical program, The University of Newcastle and University of New England run a Multiple Skills Assessment (MSA).

This is suspiciously similar to the MMI, made up of eight, eight-minute rotating stations. At each station, candidates discuss various scenarios and undertake activities with the assessor.

Wonder where they got that idea from?!

You'll be assessed on your:

- + Capacity to thrive within the Joint Medical Program learning environment
- + Ability to make everyday and important decisions affecting yourself and others, often without certainty about the outcome
- + Interpersonal and communication skills
- + Degree of personal desire and driving force to be a doctor

How do you prepare?

Refer to the MMI preparation notes above and focus on the above talking points. Easy!

Well, that's it for the interview section.

Regardless of the style of interview, all medical interviews require a great deal of preparation and are best treated as another exam that you have to study for.

There are no flukes when it comes to medicine!

05

The Best of the Best



Now that you know how to get into medical school, let's take a look at the best universities in Australia and New Zealand.

While there are plenty of fantastic universities in both countries, there are a few that stand out from the crowd. Even though most of them may be harder to get into than other medical unis, it's always good to reach for the stars!

New Zealand

There are only two universities in New Zealand that offer medicine, so naturally they are both on this list!

University of Otago: Dunedin, New Zealand



University of Otago is **New Zealand's first university** and it's also considered one of the best in the medical field. Its medicine and dentistry degrees are **ranked in the top 100 of the world**, so you know they must be great!

While the uni does offer an undergraduate medical degree, you'll need to complete a "Health Science First Year" degree and pass your exams on the first try with at least 70% on each one before continuing on to your medical Bachelor's degree.

Keep in mind that there are about 2,000 students in the first-year program and only 300 spots in the medical school (of which a mere 180 are for undergraduates). Don't get discouraged though, hard work can take you far!

Tuition

- + Local students: \$15,087 NZD a year
- + International students: \$32,025-\$83,200 NZD a year, depending on your course

Entry Requirements

- + Undergraduate: UMAT, Health Science First Year exams (pass with at least 70%)
- + Postgraduate: GAMSAT, Bachelor's degree (or higher)

Student Enrolment

- + Total: 18,532
- + International students: 3,871

QS World University Rankings

- + Overall: 151
- + Medicine: 51-100

Pros

- + Offers both undergraduate and graduate degrees in medicine
- + No interview needed
- + Places more emphasis on the UMAT (33%)

Cons

- + Ranked lower than The University of Auckland
- + Requires you to spend all three years of your clinical rotations in one location
- + Places more emphasis on the UMAT (33%)

Is it for you?

If your interview skills aren't great but your UMAT skills are, you've got a good chance of getting into Otago. Plus, the uni is bigger than The University of Auckland so it's slightly easier to get in as more students are admitted overall.

P.S. If you're looking to escape the hustle and bustle of a large city, you'll love the student-centric town of Dunedin.

The University of Auckland: Auckland, New Zealand



As the **highest ranked university in New Zealand**, it's no surprise that The University of Auckland has an excellent medical program.

Like University of Otago, you need to complete a separate first-year degree, in this case eight units in either the Bachelor of Health Sciences (BHSc) or the Bachelor of Science (BSc Biomedical Science), before you can begin your actual medical studies.

Only your first attempt at these units will count and you'll need to maintain at least a 6.0 GPA in order to be considered for an interview.

However, just because you have the minimum GPA for the program doesn't guarantee you an interview, so make sure you're constantly pushing yourself during your first year in order to increase your chances of getting into the medical program.

Your GPA will then be taken into account along with your UMAT score and performance in the MMI in order to determine whether or not you deserve a spot.

The University of Auckland's medical program is extremely competitive, so you need to be an extremely competitive candidate. Take into account that there are usually around 2,000+ students in each first-year Bachelor's program and about 1,400 of those are vying for a spot in the medical program, which only has 280 spots in total. Not to mention, only 135 of those spots go to students coming from the first-year program, so you're looking at about a 10% success rate.

You pretty much have to be at the top of your class in order to secure a spot in UoA's medical program. Get ready to work hard!

Tuition

- + Local students: \$5,882-\$15,082 NZD a year, depending on your year
- + International students: \$32,392-72,896 NZD a year, depending on your year

Entry Requirements

- + Undergraduate: UMAT score (15%), first-year subjects GPA (60%), Multiple Mini Interview (25%), competent in English (prerequisite)
- + Graduate: Same as above without the need to take the first-year subjects

Student Enrolment

- + Total: 29,461
- + International students: 8,568

QS World University Rankings

- + Overall: 82
- + Medicine: 51-100

Pros

- + Highest ranked university in New Zealand
- + Ability to do your clinicals at three different locations; one per year.
- + Offers both undergraduate and graduate degrees in medicine

Cons

- + Extremely competitive
- + Multiple Mini Interviews required for admissions
- + You only have two shots at applying for the Bachelor's program

Is it for you?

Are you looking for a great university in a big city? If so, you'll love The University of Auckland. Just be sure to brush up on your interview skills before you apply. Luckily we prepped you on that earlier!

Australia

There are many more universities to choose from in Australia!

The University of Sydney: Sydney, NSW



The University of Sydney is the **best medical university in Australia and New Zealand**.

There's just one catch: it only offers a postgraduate degree... sort of.

While USyd's main medical program only comes in postgraduate form, there is a way around it – but it's not easy.

Enter, the Double Degree Medicine Program (DDMP).

This program lets high school graduates complete an approved three-year undergraduate degree in either the arts or sciences and then continue on to complete a four-year Doctor of Medicine (MD) degree.

Sounds great, right?

You're not the only one who thinks so. **The dual program is one of the most competitive programs in the entire university.**

In fact, there are only 30 domestic places and 10 international places available every year. Not to mention, the score expectations are absolutely ridiculous; you'll need at least a 99.95 ATAR in order to get in. Yep, that's no less than a perfect score.

To apply to the MD as a postgrad, you'll need at least a 50 on your GAMSAT *and* to be marked really well in the MMI.

It's no wonder USyd's medical program has such a great reputation – it only accepts the best!

Tuition

- + CSP: \$10,596 AUD a year
- + Domestic fee paying students: N/A
- + International students: \$76,000 AUD a year

Entry Requirements

- + Undergraduate double degree: Competent in English, 99.95 ATAR (or equivalent)
- + Postgraduate: GAMSAT, MMI, Bachelor's degree GPA

Student Enrolment

- + Total: 29,461
- + International students: 8,568

QS World University Rankings

- + Overall: 50
- + Medicine: 15

Pros

- + The best of the best
- + DDMP
- + Hands-on experience in year one and two

- + Extensive international opportunities

Cons

- + Very competitive
- + Technically only a postgraduate medical degree

Is it for you?

If you have top-notch grades, can talk your way through anything, and have an excellent GAMSAT score, you may be able to get into The University of Sydney and reap the benefits of one of the top 20 medical schools in the world.

If you already have an undergrad degree and are looking for a phenomenal medical program in a lively city with excellent hands-on opportunities, The University of Sydney is right up your alley.

The University of New South Wales: Kensington, NSW



Unlike most schools on this list, The University of New South Wales (UNSW) weighs your ATAR and your UMAT/GAMSAT score equally, so you need to make sure your whole application is on point!

Luckily, UNSW's interview process is slightly easier than other universities because it uses the semi-structured panel model instead of the MMI system. It's still scary, but at least you only have to prepare for one interview, not 10!

Tuition

- + CSP: \$10,596 AUD a year
- + Domestic fee paying students: \$32,880 AUD a year
- + International students: \$70,140 AUD a year

Entry Requirements

- + Undergraduate: Academic rank, a raw score of at least 50 in each UMAT section (however there is wiggle room depending on your ATAR score), and interview mark
- + Postgraduate: Academic rank, GAMSAT score, and interview mark

Student Enrolment

- + Total: 39,784
- + International students: 14,292

QS World University Rankings

- + Overall: 45
- + Medicine: 50

Pros

- + Undergraduate program available
- + The only university in Australia to offer an Exercise Physiology course as part of its medical program
- + Semi-structured interview required (easier than the MMI!)
- + ATAR and UMAT scores are weighted equally, so there's a bit of wiggle room
- + Lower minimum ATAR requirement than The University of Sydney (96.00 vs. 99.95)

Cons

- + Not ranked as high as The University of Sydney
- + UMAT and ATAR scores are weighted equally

Is it for you?

If you have a strong ATAR and UMAT/GAMSAT score, you shouldn't have a problem landing an interview at The University of New South Wales. While the uni has a great medical program overall, if you have any interest in exercise medicine, UNSW is the place to be.

The University of Melbourne: Melbourne, VIC



The University of Melbourne's medical program is structured somewhat like The University of Sydney's in that there's no actual undergraduate medical degree, but there is a **dual degree program**.

However, unlike USyd, getting into Melbourne's undergrad program doesn't guarantee you a spot in the Doctor of Medicine. All **offers are provisional** and are assessed based on your undergraduate scores so you'll need to work hard to secure your place in med school.

Although your pre-med study won't be all fun and games, Melbourne uni offers a range of undergraduate degrees to choose from in its dual degree program, such as biomedicine and psychology. Keep in mind that you'll have to complete anatomy, physiology, and biochemistry at second-year level regardless of what you major in.

Once you're in the MD, you're guaranteed a top of the range medical education.

Tuition

- + CSP: \$10,596 AUD a year

- + Domestic fee paying students: \$68,490 AUD a year
- + International students: \$62,063-\$81,280 AUD a year, depending on your course

Entry Requirements

- + Undergraduate: 95+ ATAR (or equivalent)
- + Postgraduate: GAMSAT score, MMI, undergraduate degree with a strong GPA, competent in English

Student Enrolment

- + Total: 42,182
- + International students: 18,030

QS World University Rankings

- + Overall: 41
- + Medicine: 19

Pros

- + Highest ranked research university in Australia
- + Top 20 in the world for medicine
- + Double degree option (Bachelor's/MD) available
- + Large student body

Cons

- + Very expensive
- + The double degree doesn't guarantee admission into the graduate program
- + Large student body

Is it for you?

Are you looking to go to a top 20 university? Do you have a lot of money to spend? Are you confident in your ability to get great grades to ensure you make it into the MD program? If so, you'll do just fine at The University of Melbourne. If not, you may want to reassess your options.

Monash University: Melbourne, VIC



Finally, an undergraduate medical program in Victoria!

Don't get too excited quite yet; the famed program isn't very easy to get into.

Your ATAR must be above 90 to apply, but the better your grades, the more likely you are to get in. You'll also need to sit the UMAT and go through a tedious interview process that covers seven assessment categories:

1. Motivation
2. Communication skills
3. Critical thinking
4. Ethical reasoning
5. Empathic reasoning
6. Teamwork and collaboration
7. Advocacy

Only after completing (and exceeding) all of these requirements will you be offered a place at Monash.

Get to work! You have a lot to prepare for.

Tuition

- + CSP: \$10,596 AUD a year
- + Domestic fee paying students: \$58,554 AUD a year
- + International students: \$68,546 AUD a year

Entry Requirements

- + Undergraduate: At least 50 in each UMAT section, 94 ATAR (or equivalent), MMI, school subject prerequisites (maths, English, science)
- + Postgraduate: GAMSAT, MMI, Bachelor's degree (or equivalent)

Student Enrolment

- + Total: 57,433
- + International students: 20,578

QS World University Rankings

- + Overall: 60
- + Medicine: =29

Pros

- + Bachelor's degree in medicine available
- + Short five-year degree
- + Less expensive than The University of Melbourne

Cons

- + Not as internationally recognised as some of the other unis on this list
- + MMI system

Is it for you?

If you are dead set on getting an undergraduate degree in medicine, Monash might be your best bet. Just remember, you'll need to work really hard in high school to get in.

The University of Queensland: Brisbane, QLD



The University of Queensland **only offers a postgraduate medical degree** but there is a “provisional pathways” option, which gives you the ability to get into the medical program if you meet certain requirements while completing your undergraduate degree.

You must complete your undergraduate degree in a certain amount of time and achieve an overall GPA of 5.0 or more. While these requirements don’t sound too difficult to meet, the truth is, your GPA must be much higher than a 5.0 if you actually want to get into the program because there are **only 280 positions available** and only 140 of them are offered to provisional pathway students.

Basically, in order to get in, you must be a top student.

The good news is that you don’t have to go through any interviews to get accepted.

Thank goodness for that!

Tuition

- + CSP: \$10,596 AUD a year
- + Domestic fee paying students: N/A
- + International students: \$32,086-\$69,062 AUD a year, depending on your course

Entry Requirements

- + **Undergraduate:** Queensland Year 12 English (or equivalent), high school OP 1 or 99 Entry Rank (or equivalent), and a competitive overall UMAT score with at least a 50 in each section
- + **Postgraduate:** A previous degree or qualification with a minimum set GPA, relevant professional experience, compliance with special entry requirements, GAMSAT score

Student Enrolment

- + Total: 37,497
- + International students: 10,420

QS World University Rankings

- + Overall: 47
- + Medicine: =42

Pros

- + Provisional pathways available
- + No interview

Cons

- + Very competitive due to limited number of spots
- + No chance to prove your social skills in an interview
- + More weight on academic grades and exam scores

Is it for you?

If the thought of doing an interview freaks you out but you still want to become a doctor, UQ's admissions process is perfect for you. However, you'll need a pretty good academic record and rockstar exam scores to get in, especially directly out of high school.

06

The Cost of Studying Medicine



It's no secret that medical school around the world is expensive and, unfortunately, it's not any cheaper in Australia or New Zealand.

However, the cost of medical school shouldn't stop you from pursuing your dreams. There are many different ways you can finance your education, so don't give up quite yet!

Keep in mind that, depending on your program, you are likely to be in school for **four to eight years** so figuring out an accurate budget is really important.

First, let's take a look at the expenses.

New Zealand Expenses

The **average medical tuition** in New Zealand for citizens, residents, and Australians is about **\$15,249 NZD a year**.

As an **international student**, you're looking at closer to between **\$32,376-\$78,907 NZD a year**, depending on your course.

But wait!

Obviously going to a university costs more than just tuition; you'll also need to find a place to live, buy meals and of course, have a little fun every once in awhile!

Thankfully, while medical school expenses are costly in New Zealand, daily life is not quite as pricey.

If you are planning to attend University of Otago, you should expect to spend about \$16,647-\$18,866 NZD an academic year on living expenses, including your housing.

Since The University of Auckland is located in the heart of a big city, living costs are a bit higher and you should expect to spend an average of \$15,182-\$25,969 NZD an academic year, including housing.

The majority of those budgets will most likely be spent on your accommodation but the rest of it will be spent on food, drinks, and textbooks, etc.

Take a look at the average cost of typical items below:

- + Inexpensive meal at a restaurant: \$15.31 NZD in both cities
- + A domestic beer at a restaurant: \$9.12 NZD in Dunedin, \$8.61 NZD in Auckland
- + Coffee: \$4.44 NZD in Dunedin, \$4.59 NZD in Auckland
- + Water bottle: \$2.40 NZD in Dunedin, \$2.72 NZD in Auckland
- + A loaf of fresh bread: \$1.74 NZD in Dunedin, \$2.30 NZD in Auckland
- + One-way local public transport ticket: \$3.04 NZD in Dunedin, \$3.54 NZD in Auckland
- + Movie ticket: \$14.18 NZD in Dunedin, \$18.23 NZD in Auckland

Depending on where you're from, these items may seem ridiculously expensive or they may seem very inexpensive to you.

Either way, it's very important to think about costs outside of tuition when you're looking into medical school.

Australia Expenses

There are three different prices for Australian universities.

1. Commonwealth Supported Place (CSP) price: Eligible Australian citizens only as of 2018
2. Domestic price: All other Australian citizens
3. International price: The rest of the world, including New Zealand

If you are an Australian citizen, you are automatically eligible for a CSP. However, you must apply and will be assessed based on merit or your ability to meet your course requirements.

CSPs are government subsidies that do not need to be paid back. Basically, the government covers part of your tuition and you are expected to pay the rest through your "student contribution amount". The amount you'll need to contribute is based on your course.

Most public (and some private) universities in Australia offer CSPs for the majority of their undergraduate courses and a few of the graduate courses.

The current student contribution amounts are as follows:

Band 3: Law, dentistry, medicine, veterinary science, accounting, administration, economics, and commerce: \$0-\$10,596 AUD a year

Band 2: Computing, built environment, other health, allied health, engineering, surveying, agriculture, mathematics, statistics, and science: \$0-\$9,050 AUD a year

Band 1: Humanities, behavioral science, social studies, education, clinical psychology, foreign languages, visual and performing arts, and nursing: \$0-\$6,349 AUD a year

Not so bad, right?

If you are an Australian citizen and aren't eligible for CSPs (sorry Kiwis, as of 2018 you are no longer eligible for CSPs), you will pay what's called a **domestic "full fee"**.

These fees vary from university to university but are usually closer to the international prices than the CSP prices.

For example, studying medicine at Western Sydney University would cost a CSP \$10,596 AUD a year, a domestic student \$42,320 AUD a year, and an international student \$60,760 AUD a year

The moral of the story is, if you are an Australian citizen, try to get a CSP!

Like New Zealand, where you decide to go to uni makes a big impact on how much additional money you'll need every year.

Let's take a look at one of the most expensive cities to go to uni in and one of the cheapest:

Sydney vs. Hobart.

If you are looking to study in Sydney, you should expect to spend between \$13,517 (tight budgeting required) and \$48,436 AUD (if you get the nicest place and the most expensive groceries, etc.) per academic year, including housing.

On the other hand, if you want to go to University of Tasmania in Hobart, your cost of living will be between \$9,372 and \$28,101 AUD per academic year, including housing.

Take a look at the average cost of typical items below:

- + Inexpensive meal at a restaurant: \$15.12 AUD in Sydney, \$19.15 AUD in Hobart
- + A domestic beer at a restaurant: \$7.06 in both cities
- + Coffee: \$3.90 AUD in Sydney, \$4.47 AUD in Hobart
- + Water bottle: \$2.66 AUD in Sydney, \$2.58 AUD in Hobart
- + A loaf of fresh bread: \$2.58 AUD in both cities
- + One way local transportation ticket: \$4.03 AUD in Sydney, \$3.13 AUD in Hobart
- + Movie ticket: \$20.15 AUD in Sydney, \$18.11 AUD in Hobart

If you're wondering why Sydney requires so much more cash per month than Hobart (since the numbers above are quite similar), check out the difference in rent!

One bedroom apartment (per month): \$2,656 AUD in Sydney, \$1,148 AUD in Hobart

Funding Options: New Zealand

Unfortunately, neither New Zealand nor Australia have very robust financial aid options, especially if you're an undergraduate international student.

If you are a New Zealand or Australian citizen you have access to government student loans, which cover your tuition and living costs.

You don't need to pay back your loan until you start making more than \$19,804 NZD a year (pre tax). Plus, your loan is interest free unless you leave New Zealand for six months or more.

On top of your government loans, you may also be eligible for a weekly allowance that you don't need to pay back. The amount you get depends on your relationship with your parents, their income, your living situation, your relationship status, and whether or not you have kids.

If you are an international student, however, none of these options apply to you. Luckily, there are quite a few scholarships available through both [University of Otago](#) and [The University of Auckland](#). Keep in mind that the **majority of these scholarships are for postgraduate students**, but there are a few for undergraduates as well. Just another reason to keep your grades up and make sure you are as qualified as possible!

You may also be able to work up to 20 hours a week during your term and full time in the holidays while in New Zealand on a student visa to supplement your income and help pay for school. Thanks Kiwi government!

If you're still struggling to find the money to pay for your education, reach out to your local government or companies based in your home country. Many offer funding to university students, but keep in mind that they may want you to return to your country once you graduate.

P.S. As you saw above, not all medical schools are the same price. If money is an issue, pick University of Otago. Cheaper tuition, cheaper living costs. Win-win.

Funding Options: Australia

Unfortunately, Australia's financial aid options aren't much better than New Zealand's.

If you are lucky enough to receive a CSP, your costs are reduced dramatically and you won't need to pay the government back at all. The price you see is what you get.

However, if you're not eligible for a CSP your financial options are limited.

As an Australian student (and as of 2018, Kiwi students too), you are eligible to receive one of three different government loans to either help you pay for your student contribution amount or your full fees.

- 1. FEE-HELP**
- 2. HECS-HELP**
- 3. SA-Help**

FEE-HELP is a loan from the government that helps you **pay for all or some of your tuition fees** but can't be used for any living fees, including textbooks. As a medical student, the maximum loan you can take is \$124,238 AUD. This is a "lifetime" limit and once you borrow the max amount of money, you can no longer receive any money from the FEE-HELP scheme.

There is a loan fee of 25% for undergraduate courses only.

In order to use this loan, you must be studying at an "approved" provider, so check with your uni to ensure that it's approved.

Keep in mind that this loan is only for eligible, domestic fee-paying students. If you receive a CSP, you are not eligible for this loan.

On the other hand, the **HECS-HELP** loan is **only for CSP students**. This loan helps you pay your student contribution amount if you cannot afford it. There is no limit to how much you can borrow with this loan.

Last but not least, the **SA-HELP** loan can help you **pay for some or all of your student services and amenities costs**. These fees include charges by your university for anything from sporting activities to food services. Aside from the regular requirements (i.e. Aussie or Kiwi citizenship, approved uni, etc.), you also need to give the uni your tax file number or application for one in order to be eligible for this loan.

Universities are only allowed to charge a maximum of \$294 AUD a year for these fees and so, if you are eligible, the maximum amount you'll receive each year is \$294 AUD.

All three HELP loans (as well as any overseas HELP loans you use) form your total HELP debt, which you need to start repaying once your income is above \$54,126 AUD a year, even if you're still in school. Your repayment rate depends on your income. The more you make, the more you repay.

If you prefer not to take out loans, there are a number of scholarships available through the individual universities. However, they are all very competitive and many of them only give you funds for your undergraduate science degree and not your medical degree.

For example,

1. **USyd:** Scholar's program for Science degrees (Advanced Science, Medical Science) – about \$5,000 AUD per year
2. **UNSW:** Different scholarships carry different amounts
3. **UQ:** Has scholarship available for up to \$6,000 per year
4. **University of Tasmania:** Many scholarships available for everything from athletics to merit

Some universities such as UNSW also have merit scholarships that don't require an application, which are offered to the two best candidates every year.

As an international student, your options are even more limited since you are not eligible for any government loans and many scholarships are only for Aussie or Kiwi citizens.

However, there are a few universities, such as University of Tasmania, that offer a handful of scholarships for international students.

Like we mentioned above, you may also want to check with your local government or companies in your home country for additional funding.

And as always, where you go to uni can make a huge difference in how much your total cost is so if you're really strapped for money make sure to pick your uni wisely.

07

Life After Medical School



Now that you know how to get into medical school, let's take at the timeline and what happens after you graduate!

The Med School Years

The amount of time you spend in medical school depends on the country you choose, the school you choose, and the pathway you choose.

In both Australia and New Zealand you'll spend about **five to six years** in medical school as an undergraduate.

If you are studying at The University of Sydney, you'll spend seven years in medical school due to the joint degree (three years undergraduate, four years medical school).

Postgraduate timelines vary from seven to nine years based on the length of your first undergraduate degree and your postgraduate medical degree.

If you're studying in New Zealand, the last year of your studies will consist of an internship program during which you'll be paid a sum of money to work as an apprentice and rotate through different roles at a hospital.

During this last year in NZ, you'll apply to be a housing officer through a program called ACE.

ACE matches you up with District Health Boards (DHB) that you are interested in working for and who want you.

Then, once you graduate, you receive provisional registration through the Medical Council of New Zealand (MCNZ).

After Graduation

Once you complete your degree and your internship and are given a place at a DHB in New Zealand, you become a housing officer. Basically, you are the most junior doctor for the next two years so buckle your seatbelt and enjoy the ride.

You'll spend these two years doing a lot of administrative work while also interacting with patients and getting more exposure to different specialities. After you finish your housing officer duties you can apply for full registration from MCNZ, which allows you to practise anywhere in NZ.

Australia's timeline is a bit different. After you graduate, you'll complete a similar year-long internship program. Your internship will consist of emergency medical care, medicine, surgery, and other areas such as anesthesia and rehabilitation medicine.

Then you'll spend another year or more as a general resident, which is very similar to New Zealand's junior housing officer program. Eventually, you'll enter a specialisation training program, which allows you to get hands-on experience in your desired field. These training programs could take multiple years depending on the specialisation.

What can we say, young doctors must pay their dues.

Registrar Programs

From here on, both countries' pathways are very similar. After gaining full registration from MCNZ or completing your residency, you'll climb up the ladder and become a Registrar.

As a Registrar you're more of a doctor than when you were a housing officer/resident, but less of a doctor than a consultant.

Your job is still relatively general until you enter into a specialised training program. However, entry into training programs can take four or more years due to their competitiveness. Once you enter into a training program, your work will be more specialised and you can focus on mastering your craft for the next two to six years or so.

The End

Congrats! You made it!

Once you complete your Registrar program, you'll officially be a consultant or specialist in your chosen field. Woohoo!

The path to becoming a doctor is definitely not short or easy, regardless of which country you wish to practise in, but then again the training reflects the job's difficulty.

To be honest, your educational journey never ends. In order to be great at your job, you'll need to constantly learn about the new technologies and read the new studies in your field to make sure you're treating your patients to the best of your ability.

Trust the process and know that at the end of the day, being a doctor is one of the most rewarding professions in the world.

08

International Opportunities



Even though you might be set on Australia or New Zealand for medical school, don't forget that **there are other options around the world** that may be easier to get into, cheaper, or just more appealing!

Keep in mind that medicine in Australia and New Zealand is very, very competitive. If you don't get a perfect ATAR or UMAT score, you're probably not going to get into one of the top medical universities. Therefore, you're much better off using your great (but not perfect) scores to get into an Ivy League or Oxbridge college, getting a world class undergraduate education, and then coming back to Australia/New Zealand to study medicine at one of the top unis.

For example, you need a 95.00 ATAR or above to get into the medical program at University of Tasmania, which isn't necessarily the best school. However, with the same ATAR you could probably get a 1500 SAT score, which is good enough to get into University of Pennsylvania - an Ivy League college! By completing an undergraduate degree at UPenn first, you get the opportunity to travel, expand your point of view, learn a new subject, and do it all at one of the top universities in the world.

Then, once you've completed your undergraduate degree, you'll be in a better position to crush your GAMSAT and stroll into a place at a top medical school, such as The University of Sydney. Plus, your experience makes you a unique and desirable candidate.

Think about it, studying overseas will probably even make you a better doctor in the long run, so don't rule out opportunities abroad when deciding where to go to school!

The US

Medicine in the US is only offered as a postgraduate degree. However, in order to get into any medical program in the US, you need to complete certain courses during your undergraduate degree, such as chemistry, biology, physics, and maths and sit the Medical College Admissions Test (MCAT).

Admissions officers also take into account your healthcare and medical research experiences, your interests, potential to contribute to your community, and your drive to help others, *as well* as how you perform in the interview.

How to Prepare

Few colleges in the US offer a specific “pre-med” degree but **most students who wish to become doctors major in some sort of science**. While what you major in isn’t that important, your GPA and specifically your grades in the required courses are.

Medicine tends to be a really popular career path in the US, so many students go into uni thinking they want to be a doctor. Due to the large influx of students, the first-year required courses are usually used as “weed out” courses.

Basically, the courses are made to be extremely difficult to dissuade people from continuing down the medical path. This isn’t the case at all universities but beware; you’ll need to work extra hard in the US to do well and prove you are worthy of pursuing the medicine route. Sometimes just knowing that these types of classes exist helps you deal with their insane difficulty.

MCAT

In order to get into medical school, you must sit the MCAT. The exam is designed to test your physical and biological science knowledge, verbal reasoning and writing skills, and used to gauge how well you’ll do in medical school.

You should take the exam the calendar year before you want to go to medical school, but you should start preparing long before that.

The exam takes a total of **seven and a half hours** and even though it’s all multiple choice, it’s certainly not easy.

It consists of four sections:

1. Biological and Biochemical Foundations of Living Systems
2. Chemical and Physical Foundations of Biological Systems
3. Psychological, Social, and Biological Foundations of Behavior
4. Critical Analysis and Reasoning Skills

The first three sections are 95 minutes each and consist of 59 multiple choice questions. The last section is 90 minutes long and consists of 53 multiple choice questions.

Each section is scored out of 125 for a total of 528 and you'll have to do really, really well if you want to get into the top medical schools.

Average Cost

The cost of medical school depends on two factors

1. Private vs. public school
2. If public, are you in-state or out-of-state?

Private schools are by far the most expensive and everyone pays the same price, regardless of where they are from. The average private med school tuition is over \$50,000 USD... just for tuition!

Public schools, on the other hand, are somewhat more affordable, if you are from the state you wish to go to school in (i.e. in-state). Otherwise, they are about the same price as private schools. The average out-of-state medical school tuition is \$50,000 USD a year. The average in-state? Only \$39,116 USD a year. What a steal!

Of course going to medical school also comes with other expenses such as housing, food, and textbooks.

All up, you're looking at about \$80,000+ USD a year for private and out-of-state public schools, and around \$60,000 USD a year for in-state public schools.

Shocking, right? The good news is that the US has a wide variety of financial aid options available, so depending on your situation, going to school in the States may actually be cheaper than going to school in Australia or New Zealand.

Plus, with over 179 medical schools in the US, there's no way they can *all* be that pricey. There are some schools that are only \$16,000 USD or so a year, like Texas A&M (in-state tuition). However, many of these less costly schools tend to be lower ranked.

Keep in mind that although you'll only need to pay these fees for the four years you attend medical school, you must also complete at least a three year residency/fellowship before you can become a practising doctor.

Financial Aid

Many students graduate from medical school with large sums of debt but this doesn't have to be the case for you!

There are lots of different scholarship options that you should look into including:

- 1.** Small, local scholarships
- 2.** Federal government scholarships (only available for US citizens/permanent residents)
- 3.** School-specific merit scholarships

The good news is that around 58% of most private school medical students receive some sort of aid from the university they go to.

Of course, there are also always loan options, both federal and private, for US students.

But before you jump to loans, make sure you research all of the scholarships available to you (even if you're an international student). You'll be surprised by just how many resources are available in the US.

Top 3 Medical Schools in the US

Based on the QS World University Rankings.

1. Harvard University: Cambridge, Massachusetts

Full Cost: \$87,321-\$92,444 USD a year, depending on your course and year

Average GPA: 3.92

Average MCAT: 518

QS Ranking: 1

2. Johns Hopkins University: Baltimore, Maryland

Full Cost: \$74,772-\$81,640 USD a year, depending on your course and year

Average GPA: 3.92

Average MCAT: 519

QS Ranking: 4 (tied with Stanford)

3. Stanford University: Stanford, California

Full Cost: \$87,383-\$121,681 USD a year, depending on your course and year

Average GPA: 3.89

Average MCAT: 518

QS Ranking: 4 (tied with Hopkins)

The UK

The UK's medical school system is more aligned with the Australian/New Zealand system than it is with the US system.

You can study medicine as an undergraduate in the UK, but there are also options for you if you decide to get an undergraduate degree first and then go into medicine as a postgrad.

How to Prepare

Medical school is one of the most competitive programs at all UK universities so preparing early is key.

First and foremost, most medical programs require:

- + Three As at A level, including chemistry or biology
- + An IB grade of 38 or an IELTS score of 7.0
- + The UK Clinical Aptitude Test (UKCAT) or the BioMedical Admissions Test (BMAT)

You'll need to plan ahead to make sure you are taking the right A levels and that your scores either meet or exceed the requirements.

It's very important to also take up medical related extracurricular activities to not only prepare for your career ahead but also to prepare for your interview. During the

interview process, you'll be asked about your motivation, personal interests, previous work, and proof of previous achievements.

If you're applying for a postgraduate medical program, you need to have a strong Bachelor's degree as well as medical related work experience at least one day a week for six months.

The UKCAT

Some UK universities require that you sit the UKCAT to help them decide whether or not you are fit to be a doctor.

While the US' MCAT consists of mostly science, the UKCAT has no science at all. It's basically the UK's version of the UMAT.

The exam tests your attitude, critical thinking, cognitive abilities, and logical reasoning.

The sections are as follows:

- + **Verbal Reasoning:** Can you think logically about written information and come to a reasonable conclusion? 11 passages and 44 questions in 21 minutes.
- + **Quantitative Reasoning:** Can you solve numerical problems? 9 tables, graphs etc and 38 questions in 24 minutes.
- + **Abstract Reasoning:** Can you figure out different relationships through convergent and divergent thinking? 55 questions in 13 minutes.
- + **Decision Analysis:** Can you understand various forms of information to infer relationships in different situations and decide on an appropriate response? 1 scenario, 28 questions (with a basic calculator) in 32 minutes.
- + **Situational Judgement:** How do you respond in different situations and how well do you understand medical ethics? 20 scenarios and 67 questions in 27 minutes.

Each section is scored separately and then scaled between 300 and 900. Your total scaled score is simply the sum of your sections. The range of final scores is 1200-3600.

The BMAT

Other UK unis require the BMAT.

The BMAT is designed to test your critical thinking, scientific knowledge, and writing skills.

The exam is broken down as follows:

- 1.** Aptitude and Skills: Problem solving, understanding arguments, data analysis, and inference. 35 multiple choice questions in 60 minutes.
- 2.** Scientific Knowledge and Application: Three sciences and maths. 27 multiple choice, fill-in-the-blank, free response, and matching questions in 30 minutes.
- 3.** Writing: Choose one of four prompts to respond to. One science-based essay in 30 minutes.

The first two sections are scored on a scale of 1-9 and the essay is scored on a scale from 0-5 along with a quality of written English score A-E.

Cost

Tuition fees in the UK depend on your home country. If you're an EU citizen, your tuition fees are significantly lower than the tuition fees for international students.

EU students pay about \$11,370 USD a year in tuition whereas **international students usually pay around \$51,700 USD a year.**

However, these are just the tuition fees. When you include the cost of living, you'll need at least another \$14,800 USD a year if your uni is outside of London and at least \$18,700 USD a year if your uni is in London.

Once you factor in living expenses, you're looking at closer to \$26,170 USD a year for EU students not in London, \$30,070 USD a year for EU students in London, \$66,500 USD a year for international students not in London, and about \$70,400 USD a year in London.

Seems like a steal compared to some US unis!

Financial Aid

There are definitely more financial aid opportunities for EU students than there are for international students.

EU students are eligible for a variety of grants, scholarships (both through the government and private donors), and loans. Most singular forms of financial aid do not cover the full cost of uni but you can combine multiple options to get the full amount you need.

There aren't many aid options available to international students: however, it's always worth checking with your uni, your local government and companies in your home country to see what kind of aid they can offer you.

Top 3 Medical Schools in the UK

1. University of Oxford: Oxford, England

Full Cost:

UK/EU students: \$22,661-\$28,053 USD per year, depending on living arrangements and other expenses

International students: \$53,795-\$66,087 USD per year, depending on living arrangements, year, and other expenses

A levels: A*AA in three A levels, with at least an A in chemistry and either biology, physics, or maths

BMAT Average: 64% (more weight placed on sections 1 and 2)

QS Ranking: 2

2. University of Cambridge: Cambridge, England

Full Cost:

UK/EU students: \$21,680 USD per year

International students: \$83,456-\$94,071 USD per year, depending on living arrangements and other expenses

A levels: A*A*A in three A levels, with at least an A in chemistry and either biology, physics, or maths

BMAT Average: N/A but needed for admission

QS Ranking: 3

3. University College London: London, England

Full Cost:

UK/EU students: \$30,911 USD per year

International students: \$61,812 USD per year

A levels: A*AA, biology and chemistry required

BMAT Average: 4.7/4.8/3.1A, with more emphasis on Section 3

QS Ranking: 9

Ireland

There are multiple world class medical programs in Ireland and the country makes it really easy for international students to apply. Yay!

How to Prepare

Ireland has three different medical programs: a four-, five-, and six-year program.

The program you apply to depends on your level of education.

If you just graduated from high school and took biology, chemistry, physics (or maths) courses, you should apply to a six-year program.

If you just graduated from high school and took AP/IB biology, chemistry, physics (or maths) courses, the five-year program is for you.

The four-year program is for people who already have a Bachelor's degree and took the MCAT. Basically, it's a postgraduate program.

The universities take your course difficulty and scores into account when deciding whether or not to admit you but most unis don't have specific cut-offs, unless you're from Ireland.

Of course, the higher your grades, the better your chances are of getting in.

Thankfully, Ireland makes it really easy for people around the world to apply through its [Atlantic-Bridge Program](#) which streamlines the application process. It combines all six Irish medical schools into one application and one set of supporting documents so that you can apply to all the schools at once if you'd like!

MCAT

In order to get into a four-year program you must have a Bachelor's degree and take the MCAT. As we said above, the exam is designed to test your physical and biological

science knowledge, verbal reasoning and writing skills, and used to provide an indication of how well you'll do in medical school.

For more information, check out the MCAT info in the US section.

Cost

The best thing about Irish medical schools is that they are **free for EU citizens**.

Yep, you heard that right. FREE.

All you need to contribute is \$3,572 USD a year for non-tuition related student services such as exam fees and student clubs. You'll also need to pay for living fees which range from \$11,907-\$17,860 USD a year based on your city and living arrangements.

So in reality, medical schools aren't free in Ireland but at least you won't need to pay tuition. That counts for something, right?

If you're an international student, you're out of luck.

Your tuition fees range from \$39,500-\$64,894 USD a year, depending on your uni.

However, your living costs are the same as EU students. So overall you'll need between \$51,407 and \$82,754 USD a year.

It's not cheap but at least Ireland's beautiful!

Financial Aid

If you're an EU student, your tuition is already free. What more could you want?

However, there are financial aid options for the rest of your fees in the form of grants, scholarships, and loans.

If you are from the US, you may be eligible for US government loans so check with your university to see what loans you can use.

US citizens and other international students can also find various scholarships to help fund their fees.

Top 3 Medical Schools in Ireland

1. National University of Ireland Galway: Galway, Ireland

Full Cost:

UK/EU students: \$15,479-\$21,432 USD per year based on living costs (tuition is free)

International students: \$55,962-\$61,916 USD per year based on living costs

Course offered: 5- and 6-year courses

QS Ranking: 151-200

2. Trinity College, Dublin: Dublin, Ireland

Full Cost:

UK/EU students: \$15,479-\$21,432 USD per year based on living costs (tuition is free)

International students: \$58,658-\$64,611 USD per year based on living costs

Course offered: 5-year course

QS Ranking: 151-200

3. University College Dublin: Dublin, Ireland

Full Cost:

UK/EU students: \$15,479-\$21,432 USD per year based on living costs (tuition is free)

International students: \$58,707-\$67,780 USD per year based on living costs and course

Course offered: 4- and 6-year courses

QS Ranking: 151-200

09

Final Thoughts



Phew! That was a lot of information!

With this eBook by your side you can nail your admissions exams and crush your interview, even if it's the dreaded MMI.

Just remember, your pathways to medical school are endless. Whether your route involves an undergraduate degree in the US and a postgraduate medical degree in New Zealand, or a dual degree in Australia, nothing can hold you back from becoming a doctor as long as you work hard and plan ahead.

You've got the key to success, now all you have to do is use it!

If you'd like to learn more about your medical school options, visit our website for a [free consultation](#), where we'll assist you every step of the way. From finding your best fit uni to actually applying, we've got your back!



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