

## Flight

Financial Literacy Information for Graduate/Professional Health Students of Today  
*Take F.L.I.G.H.T.*



### Special Points of Interest:

- Welcome Back
- F.L.I.G.H.T. Gold Standard
- One on One Entrance Counseling
- Scholarships, Awards & Fellowships
- Financial Literacy Library – Additional Books

### Welcome Back Students!

Welcome to the new school year! I hope everyone had a very good summer break, and that we are all ready for a wonderful start to the term. There will be many opportunities for involvement, growth, and learning across UTHSC this year. This is a very exciting time of year for most students – learning how to navigate new class schedules, meeting new friends and teachers, and reconnecting with old ones, will likely be the primary focus of interest for the first few days. As in any time of change and transition, this can also be a rather stressful period; this is true for both returning students as well as those brand new to the campus and the university. Students who are starting school for the first time or moving to a new school have the biggest adjustment, but even moving up a year means coping with a new teacher, more academic demands and a changing social circle. These are a few things you can do to settle back into school.

1. Be prepared
2. Set up a good routine
3. Stay Positive

These are a few departments on campus you may contact if you have a particular concern:

- Financial Aid - 901-448-2664
- One Stop Shop - 901-448-7703
- Bursar's Office -901-448-5550
- Registrar's Office - 901-448-5568
- Student Life - 901-448--4860



### F.L.I.G.H.T. Gold Standard

**Start your New School Year off by being proactive with your Personal Finance and follow the Gold Standard. Go for the GOLD!**

- ◆ Creating a personal budget/spending limitations
- ◆ Creating an account with your loan servicer
- ◆ Knowing your aggregate (total) loan amounts
- ◆ Understanding the Federal Public Service Loan Forgiveness Program
- ◆ Understanding Income Based Repayment Plans
- ◆ Attending at least one F.L.I.G.H.T. presentation each school year.
- ◆ Reading an article related to personal finances each week (suggested articles listed above)
- ◆ Pulling a free copy of your credit report each school year at: [www.annualcreditreport.com](http://www.annualcreditreport.com)
- ◆ Completing your FAFSA by March 15th each year
- ◆ Liking the F.L.I.G.H.T. **Facebook Page!**



Additional Resources on  
Financial Literacy

[studentaid.ed.gov](http://studentaid.ed.gov)

[aamc.org/first](http://aamc.org/first)

[360financialliteracy.org](http://360financialliteracy.org)

[mymoney.gov](http://mymoney.gov)

### Schedule Your One on One Entrance Counseling

Starting this August 2014, all **first year** students are required to schedule and complete a one-on-one counseling session with their Financial Aid Counselor starting this August.

Financial Aid Counselors:

Jacquelyn LeSueur (Pharmacy/Nursing) [jlesueur@uthsc.edu](mailto:jlesueur@uthsc.edu)

Christopher Pollard (College of Medicine) [mbj846@uthsc.edu](mailto:mbj846@uthsc.edu)

Gloria Dobbs (Dentistry/Health Professions) [gdobbs1@uthsc.edu](mailto:gdobbs1@uthsc.edu)

Janice Maddox (College of Graduate Health Sciences) [jmaddox9@uthsc.edu](mailto:jmaddox9@uthsc.edu)

Entrance Counseling  
One-On-One-Session 

### SCHOLARSHIPS, AWARDS, FELLOWSHIPS

#### ADEA (American Dental Education Association) - Scholarships, Awards and Fellowships for Students

The 2015 award application cycle will begin on August 1, 2014, and the deadline to submit applications will be November 1, 2014. Award recipients will be recognized at the 2015 ADEA Annual Session & Exhibition in Boston, MA, March 7-10, 2015. Awards range from \$1,000 scholarships to \$15,000 stipends to pursue three-month fellowships in Washington, D.C. and \$25,000 in support of leadership development. Information about the different types of scholarships, awards and fellowships offered. See [http://www.adea.org/professional\\_development/adea\\_scholarships\\_awards\\_fellowships/Pages/default.aspx](http://www.adea.org/professional_development/adea_scholarships_awards_fellowships/Pages/default.aspx)

#### The David R. Cox Prize for Rare Compassion— Now Accepting Submissions!

David R. Cox, MD, PhD was an extraordinary physician scientist, becoming Professor of Genetics and Pediatrics at UCSF and later Stanford, as well as shepherding development of genomic medicine at Pfizer.

This Rare Disease Day, with support from the Global Genes Project, Student Advocates for Neglected Diseases (STAND) is pleased to announce an essay competition to DO, MD, and MD/PhD students nationwide. Winners of the David R. Cox Prize for Rare Compassion will receive a \$1,000 prize each and significant recognition.

Please visit our website at <https://globalgenes.org/david-r-cox-prize-for-rare-compassion/> to find out more about the David R. Cox Prize for Rare Compassion, including its requirements and the August 22nd deadline!

### Financial Literacy Library—Additional Books

“Quick Answers to Everyday Financial Questions” by Penguin Group

“Financial Peace University: 91 Days to Beat Debt and Build Wealth” by Dave Ramsey

“Keeping Your Money Safe & Sound” by Suze Orman



Locations:  
910 Madison Ave. Suite 520 Memphis, TN 38163  
(901) 448-5568

Hours:  
Monday - Friday  
8:00 a.m. - 5:00 p.m.

[flight@uthsc.edu](mailto:flight@uthsc.edu)