

## Flight

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



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FEDERAL STUDENT AID

StudentLoans.gov

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## Complete Your Federal Loan Exit Counseling Early!

Students who have accepted Unsubsidized/Subsidized Stafford Loans and Direct Graduate/Parent Plus Loans, and applied the funds toward the cost of tuition, are required by federal law to complete loan exit counseling prior to their graduation.

An exit interview is a loan counseling session in which students are advised regarding their loan repayment schedule, obligations, and rights to deferment and/or cancellation.

**Beginning February 2 through May 1, 2015**, students can complete this requirement online at [www.studentloans.gov](http://www.studentloans.gov). If you prefer a one on one session, please contact the Literacy Coordinators at 901-448-1601 or 901-448-2190.

**\*\*\*Only students who have ACCEPTED federal loans to help pay for their college are required by federal law to complete loan exit counseling before graduation.**



## Perkins Loan Exit Counseling



Loans made through the Federal Perkins Loan Program, often called Perkins Loans, are low-interest federal student loans for undergraduate and graduate. **Perkins Loans exit counseling is required by federal law before you graduate.**

Students who have Perkins loans may complete the Perkins Loans exit counseling online at <http://www.heartlandecsi.com/> (ECESI) Educational Computer System, Inc.

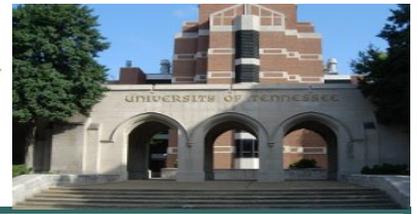
**Perkins loans must be repaid to UTHSC.** Each student must contact the Bursars Office at <http://www.uthsc.edu/finance/bursar/> or 901-448-5550 to discuss repayment options.

For more information on Federal and Perkins Loans exit counseling: <http://www.uthsc.edu/finaid/flight/managing-your-loans.php>

## IMPORTANT INFO ABOUT 1098-T FORM

Several students have expressed they have not received their 1098T. You may print a copy of your 1098T form online at: <https://1098.tennessee.edu/>.

If you have questions, please contact the Bursar's Office at: [cashier@uthsc.edu](mailto:cashier@uthsc.edu).



## April is Financial Literacy Month!

National Financial Literacy Month is recognized in the United States in April in an effort to highlight the importance of financial literacy and teach Americans how to establish and maintain healthy financial habits.

During Financial Literacy Awareness Month (*April 2015*), there will be four school-wide Direct Loan Exit Counseling sessions in the **General Education Building room B107** – each session beginning at **1:00p.m.** The dates for the Exit Counseling sessions are the following:

April 10<sup>th</sup>

April 15<sup>th</sup>

April 20<sup>th</sup>

April 28<sup>th</sup>

It is not required that you attend one of the Direct Loan Exit Counseling sessions; exit counseling can be completed on your own at any time before the due date – which is May 1, 2015.



## Medicine Residency Expenses

**\*\*\*Students who are planning to submit a UTHSC Residency Expenses Appeal Form later in the semester, please wait until after the Financial Aid Office has received and processed your appeal before completing the Direct Exit Loan Counseling.**

## Sign-up for CashCourse!

**The First 25 students to sign-up will receive a Flight Backpack!**

CashCourse is the first step to help you to build important financial skills.

**Here's how it works:**

Between **March 1 and March 31, 2015**, the first 25 students who sign up with an account will receive a **Flight Backpack**.

During this period students must go to <http://www.uthsc.edu/finaid/flight/index.php>, click on the "**CashCourse**" logo, then click the "**Register Now**" button and follow the registration instructions to create a CashCourse account, which is free and requires each Registrant's full name, email address, and CashCourse School.

At the end of the month, March 31, 2015, a report from Cashcourse will have the dates of accounts created by each student.

Each student will be notified by email where to pick up their **Flight Backpack**.

**Good Luck!**





## SCHOLARSHIPS, AWARDS & FELLOWSHIPS

**Jackson-Steindler Orthopaedic Clerkship**—The University of Iowa Department of Orthopaedics and Rehabilitation is pleased to announce that it is accepting applications for the Jackson-Steindler Orthopaedic Clerkship. Beginning in Spring 2015, one or two outstanding medical students who have successfully completed the third year of medical school at a LCME-accredited institution and who have an interest in orthopaedics will be selected for this award. The award will include support for housing and travel. **All applications materials should be received by April 1, 2015.** Awardees will be notified no later than April 30, 2015. Please see the web site at <http://uiortho.com/index.php/education/ruth-jackson-steindler-orthopaedic-clerkship.html> for complete application instructions.

**Herbert W. Nickens Awards** - The AAMC is soliciting nominations for its annual *Herbert W. Nickens Awards*. The nomination deadline for the three awards below is **May 1, 2015**.

The **Herbert W. Nickens Presidential Award** is given to an individual who has made outstanding contributions in promoting justice in medical education and health care equity in the United States. The recipient receives a \$10,000 award and present the Herbert W. Nickens Lecture at the Learn Serve Lead. Nominees may come from the fields of **medicine, dentistry, education, law, nursing, public health, or social and behavioral sciences**.

The **Herbert W. Nickens Faculty Fellowship** recognizes an outstanding junior faculty member who has held the assistant professor position no more than three years and has demonstrated leadership in the United States in addressing inequities in medical education and health care; demonstrated efforts in addressing educational, societal, and health care needs of racial and ethnic minorities; and is committed to a career in academic medicine. The fellowship recipient receives a \$15,000 grant to support their academic and professional activities.

The **Herbert W. Nickens Medical Student Scholarships** are awarded to five outstanding students entering their third year of medical school who have shown leadership in efforts to eliminate inequities in medical education and health care and demonstrated leadership efforts in addressing educational, societal, and health care needs of racial and ethnic minorities in the United States. Each recipient receives a \$5,000 scholarship. For questions, please contact Angela Moses at 202.862.6203, email [NickensAwards@aamc.org](mailto:NickensAwards@aamc.org), or visit [www.aamc.org/initiatives/awards/](http://www.aamc.org/initiatives/awards/).

**The David Satcher, MD Clerkship** - A national model for the recruitment of URM medical students as potential resident candidates, the David Satcher, MD Clerkship was founded in 1991 at University Hospitals. This unique program is designed to insure that the diversity of future generations of healthcare leaders receives accurate representation and as its pledge to assure that the needs of the underserved and underrepresented ethnic communities will be met. University Hospitals Medical Center (UHMC) is the primary affiliate academic medical center of Case Western Reserve University School of Medicine. As a David Satcher Clerk, students will be assigned an Academic mentor, a Resident mentor, and as a unique feature, a Community mentor who will assist the student in learning and exploring the city of Cleveland during his/her stay. Students are assisted with securing housing as well as being provided with a stipend of \$2500.00 to assist with travel, housing and any other expenses. Applications will be considered on a rolling basis with a **final deadline of May 15<sup>th</sup>**. Students are encouraged to begin the application process as soon as possible. Learn more about the [David Satcher Clerkship Application Process](#)

**Medical Education Fellowship for Medical Students** - The University of Miami Miller School of Medicine is offering a one year medical education fellowship to a medical student after completion of year 2 of the traditional MD curriculum. Modeled after the Khan Academy, the Miller School has developed a program to deliver a competency-based, self-directed curriculum that utilizes online modules with short videos and self-assessment questions in addition to in class problem solving sessions leading to formative and summative assessments. This fellow must already have expertise in instructional technology resources to create short instructional videos and will work collaboratively with faculty and an instructional design specialist on this initiative. A graduate student stipend for the year will be provided along with support for travel to the Khan Academy in Mountain View, California and other medical education conferences. For more information, please contact Dr. Alex J. Mechaber, Senior Associate Dean for Undergraduate Medical Education, [amechabe@med.miami.edu](mailto:amechabe@med.miami.edu), 305.243.0496.

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**Hours:**

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