

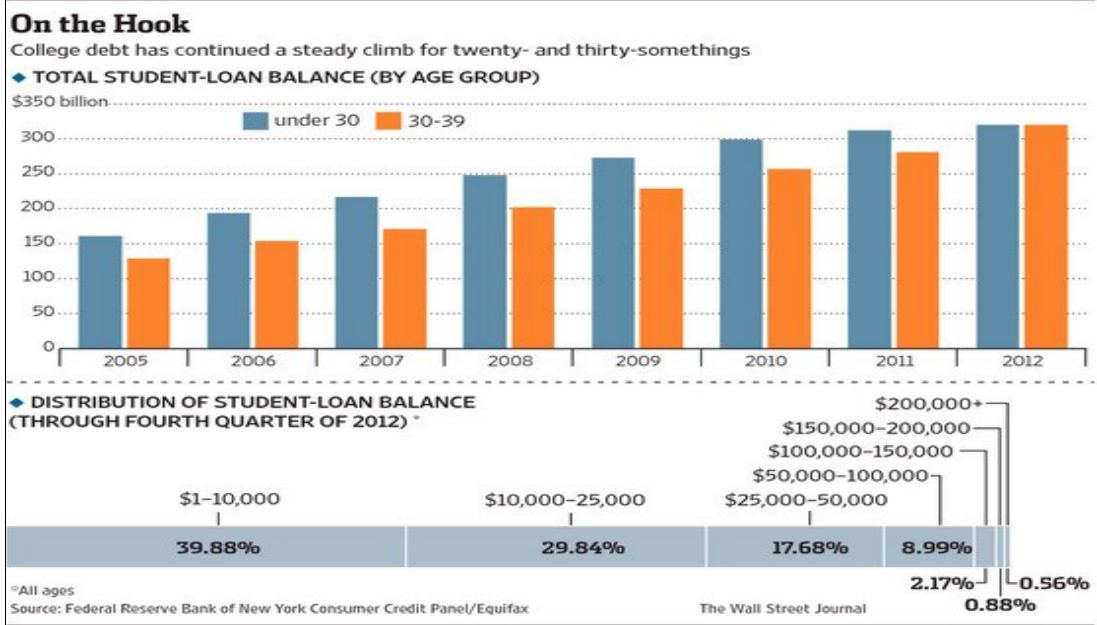
Flight

Financial Literacy Information for Graduate/Professional Health Students of Today
Take FLIGHT.



Special points of interest:

- College Debt
- EXIT Counseling
- Scholarship Opportunities
- Suggested Publications
- Financial Literacy Library



Who Is Responsible for the Student Loans After Divorce?

For more: http://online.wsj.com/news/articles/SB10001424052702304626804579363253873904162?ru=yahoo?mod=yahoo_itp&mg=reno64-wsj&url=http%3A%2F%2Fonline.wsj.com%2Farticle%2FSB10001424052702304626804579363253873904162.html%3Fru%3Dyahoo%3Fmod%3Dyahoo_itp

Welcome to the Team!

We are delighted to announce that Darla Keel has joined the Student Affairs Department as the Director of Registrar. Darla has several years of registrar experience and we are delighted to welcome her to UTHSC. Ms. Keel is located at 910 Madison Avenue, Suite 525 and can be reached by mail: dkeel1@uthsc.edu or by phone: 901-448-1603.

Financial Literacy Today

Living on a budget isn't complicated, and as a professional student, it's an essential step for minimizing the debt you'll face upon entering repayment. Try to think of a budget the same way you'd think about maintaining a healthy diet: you don't have to starve yourself, you just have to make sensible, responsible choices.



What Happens After Graduation

- ◆ Six month "Grace Period" before repayment
- ◆ Know your loan portfolio/servicer
- ◆ Make sure your servicer has your new address
- ◆ Review your repayment choices carefully

New Direct Consolidation Loan

This January, the new *Direct Consolidation Loan* process begins with an electronic five-step application through which an applicant will review and confirm loans for consolidation. Upon implementation, you will have four consolidation servicers to choose from - Fed-Loan Servicing (PHEAA), Great Lakes, Nelnet, and Sallie Mae. For more information: <http://studentaid.ed.gov/repay-loans/consolidation>



Additional Resources on
Financial Literacy

studentaid.ed.gov

aamc.org/first

360financialliteracy.org

mymoney.gov

Clinical, Research, and Scholarship Opportunities

TruFit Good Citizen Scholarship will award a total of \$50,000 to students who demonstrate good citizenship through community volunteerism and leadership. The application period for the TruFit Good Citizen Scholarship will begin Tuesday, April 15, 2014 and run through Tuesday, May 6, 2014 or until 2,000 applications have been received, whichever occurs first. For full details, go to www.charterone.com/scholarship.

The DTA Foundation is now accepting applications for the 2014 Dental Student Scholarship! Nine \$5,000 scholarships will be awarded in 2014. For more information: <https://www.dentaltradealliance.org/foundation/scholarships/scholarship-criteria>.

NCPA Foundation Scholarship Committee—All pharmacy students who are NCPA student members (www.ncpanet.org) are eligible to apply for one of the NCPA Foundation Scholarships per academic year. The student must be enrolled in an accredited U.S. school or college of pharmacy on a full-time basis during the term that the scholarship is awarded. Note: Students may only receive this award one time. Please be advised you are to apply for only one NCPA Foundation scholarship per school year.

Financial Aid Award Letters

The 2014-2015 financial aid award letters are expected to be sent out the first or second week of May.
PLEASE check your emails.

Financial Literacy Library

Located in the One Stop Shop 910 Madison is the Financial Literacy Library to serve as a resource to prepare students for their “Financial Life after Graduation”. Janice Maddox (jmaddox9@uthsc.edu) is the contact person to check out any of the available books—which include the following:

“The Total Money Makeover” by Dave Ramsey

Ramsey debunks the many myths of money (exposing the dangers of cash advance, rent-to-own, debt consolidation) and attacks the illusions and downright deceptions of the American dream, which encourages nothing but overspending and massive amounts of debt.

“The Money Book for the Young, Fabulous and Broke” by Suze Orman

The world's most trusted expert on money matters answers a generation's cry for help and gives advice on credit card debt, student loans, and credit scores. She speaks about the first real job of buying a first home and insurance facts such as auto, home, renters, and health. Also, financial issues of self-employment.

“Get a Financial Life: Personal Finance in Your Twenties and Thirties” by Beth Kobliner.

Get a Financial Life - completely rewritten to address today's economy. Whether you earn \$20,000 or \$200,000, this book busts open the system, teaching tricks for becoming the master of your own money universe. You'll learn how to: ●Get out-and stay out-of debt ●Manage your 401(k) in a tanking market ●Take advantage of the latest tax rules and save a bundle ●Come up with a down payment and understand the new strategies for landing a mortgage

“Your Money or Your Life” by Vicki Robin

Your Money or Your Life is an essential read. With updated resources, an easy-to-use index, and anecdotes and examples particularly relevant today-it tells you how to: ●Get out of debt and develop savings ●Reorder material priorities and live well for less ●Resolve inner conflicts between values and lifestyle

“How to Get Out of Debt, Stay Out of Debt, and Live Prosperously” by Jerrold Mundis

Mundis offers a brief discussion of formal debt-handling methods and several very practical money management techniques from his own hard-won experience. Solutions depend entirely on the use of personal resources.

Location :
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(901) 448-5568

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

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