



Flight

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



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TRACK YOUR BORROWING

It's important to keep track of each loan you receive so that you are aware of how much you'll need to pay each month and in total for your loans as you progress through college. Don't wait until you graduate or stop attending school to review your student loan debt. If you do wait, you may find you have borrowed more than you can afford to repay or multiple types of loans that require separate monthly payments.



Create a tracking sheet as a reminder of all the loans you've received. You can view your financial aid history, using "My Federal Student Aid" at StudentAid.gov/log-in. Keep in mind that account does not include any private student loans you may receive.

TIPS FOR MANAGING YOUR FEDERAL STUDENT LOANS

Whenever possible, pay interest on your federal student loans while you're in school, and during grace, deferment, and forbearance periods. By paying interest as it accumulates, you will reduce the overall amount you repay instead of allowing the interest to be capitalized (added to the principal balance).

You must notify your servicer if you experience any of the following at any time after you receive a federal student loan:

- Change your address or telephone number;
- Change your name (for example, maiden name to married name);
- Do not enroll at least half-time for the loan period certified by the school;
- Do not enroll at the school that determined you were eligible to receive the loan;
- Stop attending school or drop below half-time enrollment;
- Transfer from one school to another school; or graduate.

If you're a graduate or a professional degree student, take out Direct Unsubsidized Loans first; then take out Direct PLUS Loans, if needed. Direct Unsubsidized Loans offer lower interest rates and lower fees than Direct PLUS Loans.

December Graduates - Don't Forget To Exit!

If you are scheduled to graduate in December 2015, have ACCEPTED Federal Student Loans, and applied the funds toward the cost of tuition, you are required to have loan exit counseling before you graduate. You can complete exit counseling online at student-loans.gov. An exit interview is a loan counseling session in which students are advised regarding their loan repayment schedule, obligations, and rights and responsibility as a borrower.



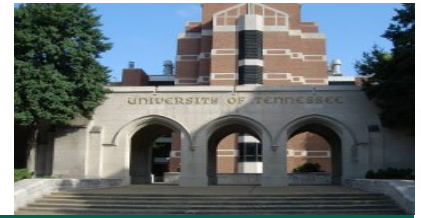
If this requirement is NOT completed a hold will be placed on your account. If you need further assistance, please contact Janice Maddox at jmaddox9@uthsc.edu or 901-448-7703.

1-on-1 Counseling!

All First Year Students

Each student is required to schedule and complete a one-on-one counseling session with their Financial Aid Counselor. PLEASE complete this counseling at your earlier convenience.

This requirement MUST be completed before you can register for the school next year.



Your Financial Health

We encourage you to visit our Financial Literacy partner, [Cash Course](#) to work on budgeting and planning for your future. Taking the time to map out your financial future is just as important as planning your academic future, and UTHSC provides access to this resource on our Flight Webpage, in order to assist our students in establishing strong and sensible financial practices that will benefit them in their lives during and after college.

Financial Awareness Counseling

The [Financial Awareness Counseling Tool](#) created by the Department of Education offers a set of tutorials to increase financial literacy, including a walk-through on the basics of [student loans](#), tips for smart borrowing, and a rundown of repayment options. Student borrowers can access their outstanding loan balances and a breakdown of their individual burdens if they have taken multiple federal loans.

Baskin Robbins Ice Cream Event - "Scary Sundaes".

This event will be held in the lobby of the GEB on Thursday, October 29, 2015 from 11 a.m. to 1 p.m. for all UTHSC students.

Please wear your I.D. and come join in the fun!



When: **Thursday, October 29, 2015**
What: **FREE Baskin Robbins Ice Cream**
Where: **GEB Lobby**
Time: **11 a.m. - 1 p.m.**

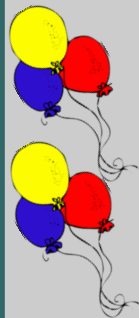
UTHSC Student ID Required

Sponsored by the SGAEC and Student Life

CarniVOL

UTHSC's **Annual Prevention & Awareness Week** is scheduled for October 19 – October 23, 2015. Our goal is to promote prevention and awareness, further institutional compliance, and encourage faculty, staff, and students throughout the year to become more knowledgeable of the complex issues associated with the student experience in sexual assault/violence, alcohol and drug prevention, mental health and suicide prevention, health and fitness, diversity and inclusion, cyberbullying/internet safety, and responding to red flag behaviors. Events are hosted by a combination of departments and offices.

The centerpiece of the Awareness and Prevention Week mid-week celebration is a CarniVOL in the Student Alumni Center Dining Hall with food, helpful information, games, and giveaways on Monday, November 10th from 11:30 am to 1:30 pm.



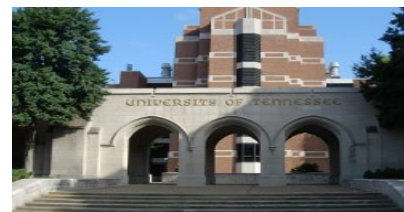
Location:

910 Madison Ave. Suite 105 Memphis, TN 38163
(901) 448-7703 (O)
(901) 448-7700 (F)

flight@uthsc.edu

Hours:

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



SCHOLARSHIPS, AWARDS & FELLOWSHIPS

CashCourse is sponsoring an essay contest. Students could win up to \$1,500!

CashCourse is looking for students to share their definitions of financial independence, and any lessons, choices or experiences that helped form those definitions and you could win money for school!

Starting Oct. 1, students can visit the [My Story Contest Page](#) to submit their short essay and the official entry form. Six winners will be selected, and prizes include:

- One grand prize winner: \$1,500
- One second place winner: \$750
- Four runners up: \$250

Entries are due Nov. 30, 2015. For more information and official rules, visit www.cashcourse.org/my-story. Questions? Contact us at cashcourse@nefe.org.

Dental Student Scholarship Program and Underrepresented Minority Dental Student Scholarship Program- Application

Period: First business day after Labor Day (application period opens) through the second Friday in November (application deadline).

<http://www.adafoundation.org/en/how-to-apply/education>

The ADAA/DANB Scholarship is open to all ADAA members in good standing and is intended to help dental assistants turn their professional development plans into reality. To learn more about the scholarship, visit dentalassistant.org or danb.org.

Mesothelioma Essay Scholarship - The scholarship contest is hosted by MesotheliomaHelp, and is open to all undergraduate, and graduate students who are attending, or plan to attend a two or four year university. The deadline for entries will be October 9, 2015. The prize amounts range from \$500 - \$2,500. The link to all the scholarship information and rules are on this page: mesotheliomahelp.org/scholarship-contest.

The Mayo Clinic Multidisciplinary Simulation Center has a new Simulation Medicine Fellowship. [Application for Fellowship in Simulation Medicine](#)

The 2016 National Health Service Corps (NHSC) Students to Service Loan Repayment Program application cycle is now open! Eligibility is open to medical students (allopathic or osteopathic) in their final year of a U.S. accredited school who are planning to pursue a career in primary care, and are committed to working in underserved communities with limited access to care. Please note that applicants who have federally-serviced loans will need to [create a FSA ID](#) before beginning the application process. The FSA ID replaced the Federal Student Aid PIN on May 10, 2015. Additional instructions can be found in the [2016 NHSC Students to Service Application and Program Guidance](#).

Buckfire & Buckfire, P.C. (<http://www.buckfirelaw.com>) offers a \$2,000.00 scholarship available to medical students who currently are attending an accredited medical school within the United States. Applicants must be a member of an ethnic, racial or other minority or demonstrates commitment to issues of diversity within their community. The deadline for submitting an application is April 1, 2016. Apply at: <http://www.buckfirelaw.com/library/medical-school-diversity-scholarship-2016.cfm>



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