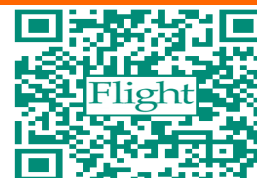




## Flight

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



### Reminder - 2017–18 FAFSA IS NOW OPEN!!!

Starting with the 2017–18 application cycle, the following changes will be put in place:

- **Students can submit their FAFSA early.** Students will be able to file a 2017–18 FAFSA as early as **Oct. 1, 2016**, rather than beginning on Jan. 1, 2017. The earlier submission date will be a permanent change, enabling students to complete and submit a FAFSA as early as October 1 every year.
- **Students can use earlier income information.** Beginning with the 2017–18 FAFSA, students will be required to report income information from an earlier tax year. For example, on the 2017–18 FAFSA, students (and parents, as appropriate) will report their 2015 income information, rather than their 2016 income information.

If you'd like more details about the upcoming 2017-18 FAFSA changes, you may read the fact sheet called College Students and Parents: What You Need to Know About the 2017--18 FAFSA®.

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#### 2016 December Graduates

All December graduates' must complete Federal Exit Loan Counseling before graduation. If you 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 at [studentloans.gov](http://studentloans.gov). This requirement must be completed before by November 30, 2015, if not completed a **HOLD** will be placed on your student record. Please inform Janice Maddox at [jmaddox9@uthsc.edu](mailto:jmaddox9@uthsc.edu), upon completion.



#### Reminder: One on One Counseling

All **first year** students are required to schedule and complete a one-on-one counseling session with their Financial Aid Counselor, if you are accepting **Federal Student Loans**. Please schedule your counseling session soon.

Financial Aid Counselors:  
Jessica Howell (College of Nursing) [jhowell15@uthsc.edu](mailto:jhowell15@uthsc.edu)

Debra Bolton (College of Medicine) [dhall48@uthsc.edu](mailto:dhall48@uthsc.edu)

Gloria Dobbs (College of Health Professions) [gdobbs1@uthsc.edu](mailto:gdobbs1@uthsc.edu)

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

Phyllis Faulkner (College of Pharmacy) [pfaulkn1@uthsc.edu](mailto:pfaulkn1@uthsc.edu)

#### 101 Ways To Save Money

Whether you're saving up for a big goal or paying down debt, cutting costs is one of the best ways to do more with the money you have.

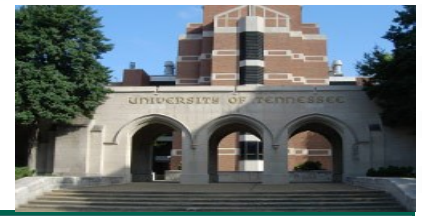
And you have plenty of options for trimming expenses without feeling like you're depriving yourself, which isn't the point anyway. It's about spending your money in ways that reflect your priorities in life. Because you can cut costs in so many ways across multiple categories, Use what works for you and discard the rest. [Read more:](#)

#### 11 Essential Money Tips For New College Grads

Mapping out your budget is a great way to help you quickly uncover whether you're on the rocky road to spending more than you make — are headed in the right direction.



HAPPY HALLOWEEN



## Salt: Education Unlocked. Dreams Unlimited.

### How Salt Works

Salt, powered by the nonprofit American Student Assistance® (ASA), features an easy online platform and one-on-one counseling to help you plan for, pay for, and repay the cost of a degree. Get the confidence you need to ensure a successful financial future with:

- Guidance on the best ways to pay for school, so you can obtain a degree, but not the stress that comes with determining how to pay for it.
- Personalized student loan help so you can make borrowing and repayment decisions that fit your life.

Money management advice and straightforward budgeting tools that build your financial skills.

Get practical information on budgeting, money management, credit, debt management, scholarship searches, and more! Visit [SALT](#)

## CashCourse

### Your Real-Life Money Guide.

CashCourse is your real-life guide to taking charge of your money. Our online personal finance tools help you build real-life-ready financial skills. Students at more than 800 schools across the country use CashCourse. CashCourse is independently funded by the National Endowment for Financial Education® (NEFE®), so CashCourse won't cost you a penny—ever.

When you're a student, it can feel like money is always tight. You've got bills, rent, and tuition to pay, and you want to have enough money for fun, too. So how can you get on the right path to a great financial future, while making your money count today? [Setup your account today!](#)

## ADA Foundation Opens Application Period for its Dental Student Programs:

The ADA Foundation is now accepting applications for four programs that provide funding to dental students and to dental schools for student-driven efforts whose goal is to improve the oral health of the public. See the individual grant guidelines for complete information. For specific questions contact Tracey Schilligo, Grants Manager at [schilligot@ada.org](mailto:schilligot@ada.org) or 312.440.2763.

**Predocloral Dental Student Scholarship Program** (*application deadline: Nov. 11*) The ADAF's Predocloral Dental Student Scholarship Program, including the Underrepresented Minority Dental Student Scholarships, the Dr. Robert B. Dewhirst Scholarships, and the Robert J. Sullivan Scholarships, helps dental students defray some of their academic expenses. The ADA Foundation annually awards approximately 54 scholarships valued at \$2,500 each, totaling about \$135,000. Applicants must be U.S. citizens enrolled full-time in their second year of study at a CODA accredited dental school while maintaining a minimum 3.25 grade point average. The ADAF accepts up to three applications per school for the general scholarships, and up to five applications per school for the Underrepresented Minority Dental Student Scholarships. [See the eligibility requirements](#) or [apply now](#).

**E. "Bud" Tarrson Dental School Student Community Leadership Award** (*application deadline: Nov. 11*) The ADAF Tarrson Award recognizes exemplary volunteer community service projects within the U.S. that are organized and/or conducted by a group of dental students enrolled in an accredited predocloral dental education program. One grant of \$5,000 is made annually to a dental school in honor of the selected student outreach program, however the number of awards may be increased depending on available funding. In 2013-2015, the ADA Foundation awarded five additional Tarrson Awards due to a generous donation from ADA Business Resources, Inc. [See the eligibility requirements](#) or [apply now](#).

**Dr. Thomas J. Zwemer Award** (*application deadline: Nov. 11*) The ADAF Zwemer Award recognizes exemplary volunteer community service projects that take place outside of the U.S. and that are organized and/or conducted by a group of dental students enrolled in an accredited predocloral dental education program. One grant of \$5,000 is made annually to a dental school in honor of the selected student outreach program. [See the eligibility requirements](#) or [apply now](#).

**Dr. Ray Bowen Student Research Award** (*application deadline: Dec. 1*) The ADA Foundation presents the Dr. Ray Bowen Student Research Award in odd-numbered years in collaboration with the Academy of Operative Dentistry. The award provides \$6,000 to support the proposed research and up to \$1,000 to defray the cost of the winner's attendance at the Academy of Operative Dentistry's scientific session to present a table clinic based on the proposed research. [See the eligibility requirements](#) or [apply now](#).

### Location:

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

### Hours:

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

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

