

Flight

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



students **back**
welcome



Lets Budget in 2016!

Myth: I don't have time to work on a budget.

Truth: You don't have time not to make a budget!

Dave Ramsey - The dreaded "B" word. **Budget**. The only other word that starts with "B" that might generate a worse reaction in most people is the word bankruptcy.

Unfortunately, the word budget has gotten a *bum rap* – it is basically just a **PLAN**. When you budget, you're spending on paper, on purpose, before the month begins. But many people view a budget as a straight jacket that keeps them constrained. *Freedom* and *budget* just don't seem to go together.

However, when you see that a budget is just spending your money with intention, you'll actually experience more freedom than before. Many people say they've found even more money when they created a realistic budget and stuck with it.

Here are some pointers:

- Give it three to four months to start working. It won't be perfect the first time you do it.
- Spend every dime on paper before the month begins.
- Over-fund your groceries category. Most people underfund that category.
- If married, spouses need to do the budget together. The preacher said "... and you are ONE."

When you are spending your money on purpose, you will be on your way to a Total Money Makeover. You will be on the road to changing your family tree forever!

From daveramsey.com

Credit Webinar for Students- AAMC

Credit, credit cards, credit scores, and credit reports – so much to know and do! Start 2016 off on the right track by getting a jump start on your finances. Sign up to attend a free webinar about credit. Presented by Jonathan Sparling from American Student Assistance (ASA), and hosted by the AAMC's FIRST program.

Wednesday, January 20, 2016

3:30 – 4:30 PM EST

Register here: <https://aamc1.webex.com/aamc1/onstage/g.php?MTID=edbe0ec0b4159708150ccbc9c239d9208>



www.physicianloans.com

Home Buying Webinar

If your plan is to buy a home upon graduating from Medical School these webinars are full of useful tips and information. Please review at your leisure.

Jan 12, 2016 1:00 PM Eastern

<https://attendee.gotowebinar.com/register/7601941302785715970>

Jan 21, 2016 6:00 PM Eastern

<https://attendee.gotowebinar.com/register/464708961194149122>

Jan 27, 2016 7:00 PM Eastern

<https://attendee.gotowebinar.com/register/1232240645149396481>



SCHOLARSHIPS, AWARDS & FELLOWSHIPS

The NIH-funded Diabetes Research Centers -(February 1, 2016) invite applications for the Medical Student Research Program in Diabetes and Obesity for the summer of 2015. This program is sponsored by the National Institutes of Health through the NIDDK and allows medical students to conduct research under the direction of an established scientist in the areas of diabetes, hormone action, physiology, islet cell biology, clinical investigation or obesity at an institution with one of the NIDDK-funded Diabetes Research Centers during the summer between the first and second year or second and third year of medical school. Prior research experience is not required. The program provides a stipend. The application deadline is 11:59 pm (CST) February 1, 2016. Please see our website for more information about the program and for an application.

<http://medicalstudentdiabetesresearch.org/>

The DOCS Community Health Leadership Conference --(January 29-31, 2016) -- is an annual event for medical students held by the University of Miami Miller School of Medicine Department of Community Service (DOCS) with the goals of **improving student involvement, health outreach, and community service**. Student leaders from medical schools across the country gather to discuss common challenges that student organizations face in planning and implementing community health projects. Attendees will have the opportunity to represent a service organization from their home institution, share strategies and ideas for community involvement, and get hands-on medical experience at UM's biggest health fair of the year in the Florida Keys.

For more information and to apply, visit: http://umdocs.mededu.miami.edu/?page_id=81
Questions? umdocschl@gmail.com

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>

The Pisacano Leadership Foundation is pleased to announce that the application for the 2016 Pisacano Scholars Leadership program is now available online at www.pisacano.org <<http://www.pisacano.org>>. The Pisacano Scholars Leadership program is designed to provide educational programs, leadership training, and funding to reimburse a portion of medical-school-related debt. Scholarships will be awarded to outstanding medical students for a four-year period. Students who have made a commitment to the field of family medicine and who will enter their fourth year in medical school in the fall of 2016 may apply. The PLF will award scholarships with a maximum value of \$28,000 each for the 2016-2017 academic year. Applications must be received by March 1, 2016 to be considered.

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.