

Flight

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



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Graduate Plus Loan Process

The Graduate PLUS Loan allows graduate and professional students to borrow under the PLUS loan program up to their cost of attendance minus any other financial assistance. Please note that this loan, along with all Title IV HEA loans, are submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system. To apply, please follow the following two step process:

Complete the "Complete PLUS Request Process" at studentloans.gov and confirm the amount has been approved at the max or other amount.

Complete the [Additional Funds Request Form](#) and request the identical amount as you did on the online application (i.e. Max or other specific amount), and turn it into the UTHSC Financial Aid Office.

Once the UTHSC Financial Aid Office has received this form, you will be able to view your Graduate PLUS Loan award in Banner Self-Service..

AnnualCreditReport.com

The only source for your free credit reports. Authorized by Federal law.

GET READY FOR 2015-2016... Federal law requires each of the three nationwide consumer credit reporting companies - Equifax, Experian and TransUnion to give you a free credit report every 12 months if you ask for it. They also make it easy to accomplish many credit-related tasks right from your computer. Monitoring your credit reports regularly is an important part of being in control of your finances. Learn more about why monitoring matters, identity theft and ways to improve your credit score on AnnualCreditReport.com. Visit today to learn more.

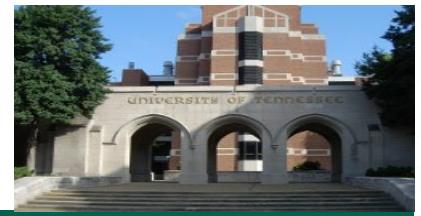
2015-16 Federal Direct Loan Interest Rates DECREASED!

Interest rates will decrease for Stafford, Parent and Graduate PLUS Loans as of **July 1, 2015**

The Department of Education has announced the interest rates for Direct Subsidized Stafford, Direct Unsubsidized Stafford, and Direct PLUS Loans first disbursed on or after July 1, 2015. The interest rates are slightly lower than the previous academic year.

The new 2015-16 Direct Loan interest rates are fixed for the life of the loan at:

- **4.29% for Subsidized & Unsubsidized Stafford Loans for undergraduate students**
- **5.84% for Unsubsidized Stafford Loans for graduate students**
- **6.84% for Parent PLUS and Graduate PLU Loans**



SCHOLARSHIPS, AWARDS & FELLOWSHIPS

Medapp Tennessee Medical Education Fund, Inc. - The 2015-2016 Scholarships are restricted for medical school expenses only. All scholarships will be disbursed directly to the medical school in which the applicant is enrolled. Scholarships range from \$2,000 to \$10,000 per year, based on financial need. Financial need is determined in part by a financial need ranking by the applicable medical school, referred to in the above application as the "Scholarship Ranking. Application and documentation must be submitted directly to the respective medical school financial aid officer and administrator.

Thermo Scientific™ Pierce™ Scholarship Award for 2015 Fall semester - We are offering future science scholars [another opportunity](#) to win up to \$10,000 in scholarship funding for the 2015-2016 academic school year. This scholarship was created to help provide educational opportunities for future generations of scientists.

Six available awards

- Two \$10,000 scholarships
- Four \$5,000 scholarships

For complete rules or to apply, please go to thermoscientific.com/piercescholarship. All applications must be received by 11:59 p.m. CT on July 27, 2015. Scholarship winners will be announced by August 17, 2015.

Dental Trade Alliance Foundation Dental Student Scholarship -The DTA Foundation is proud to announce that nine \$5,000 dental student scholarships will be awarded in 2015. The purpose of this scholarship is to recognize dental students who have an established commitment to community service by providing \$5,000 in financial support to a third or fourth year dental student who has demonstrated:

- Academic excellence in dentistry;
- Financial need; and
- A commitment to community service.

Use the links below to learn more about the scholarship opportunity or to download the application:

[DTA Foundation Scholarship Program](#)

[2015 DTA Foundation Scholarship Eligibility Requirements](#)

[Application Part 1: Instruction & Qualification Form](#) To be completed by the Dean or Dean's designate.

[Application Part 2: Community Service & Accomplishments Form](#) To be completed by the student.

David R. Cox Prize For Rare Compassion - Essay Contest for First and Second Year Medical Students: Selected submissions will be considered for publication online or in print, and winning authors will additionally receive a certificate and up to **\$1,500 in cash prize**. Students are asked to write a reflection essay about a new relationship they've forged with a patient, family, or advocate affected by a rare or neglected disease within the last 12 months. Essays must be submitted online beginning by AUGUST 10, 2015. To submit an essay and for help connecting with a person living with a rare disease and please visit <http://globalgenes.org/coxprize/>

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Hours:

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