

Flight

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



2016-17 Federal Direct Loan Interest Rates DECREASED!

Interest rates will decrease for Stafford, Parent and Graduate PLUS Loans as of July 1, 2016

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, 2016. The interest rates are slightly lower than the previous academic year.

The new 2016-17 Direct Loan interest rates are fixed for the life of the loan at:

- **3.76% for Subsidized & Unsubsidized Stafford Loans for undergraduate students**
- **5.81% for Unsubsidized Stafford Loans for graduate students**
- **6.81% for Parent PLUS and Graduate PLUS Loans**

Direct Loan Origination Fees for FY 2016 and FY 2017

Loan Type	First Disbursement Date	Loan Fee
Direct Subsidized Loans and Direct Unsubsidized Loans	On or after 10/1/15 and before 10/1/16	1.068%
	On or after 10/1/16 and before 10/1/17	1.069%
Direct PLUS Loans	On or after 10/1/15 and before 10/1/16	4.272%
	On or after 10/1/16 and before 10/1/17	4.276%

Applying for a Graduate Plus Loan

If you need additional financial aid beyond what you have been initially awarded, you can apply for a Federal Graduate PLUS Loan (graduate students). To apply for the Grad PLUS loan, please complete and return the additional funds request form for your particular college: <http://www.uthsc.edu/finaid/forms.php>.

Accepting Financial Aid Award

1. Login to [Banner Self-Service](#)
2. Click on Financial Aid
3. Next, click on Award
4. Award for Aid year and select year
5. Accept the Terms and Conditions
6. Lastly, click on Accept Award Offer

NOTE: When accepting awards, you are accepting for the entire year and not just for the term. (to be included)

Direct Deposit

1. Go to: [Banner Self-Service](#)
2. Enter Your Net ID and Password.
3. At the Main Menu, click on Student.
4. On the Student menu, click on Student Account.
5. Click on Account Summary.
6. Next, click on Pay Your Fees.
7. Click on Refunds.
8. Click on Payment Profile.
9. Under Add a Payment Method, Select Electronic Check, then click Go.
10. Enter Bank Account Information and Save

Refund Statement

Financial aid must first pay a student's tuition and fees each term. If excess funds remain after paying these expenses, the student is sent a financial aid refund to help them pay for their books and living expenses. Financial Aid refunds are disbursed to the student's financial institution on or five days after the first day of classes. Please note that it can take a few days for a financial institution to make these funds available to the student.



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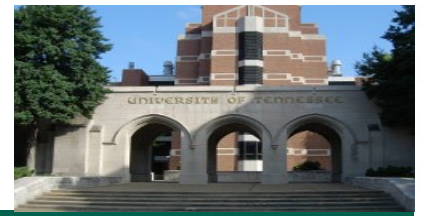
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SCHOLARSHIPS, AWARDS & FELLOWSHIPS

Thermo Scientific™ Pierce™ Scholarship Award - We are offering future science scholars [another opportunity](#) to win up to \$10,000 in scholarship funding for the 2016-17 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 June 30, 2016. Scholarship winners will be announced by July 27, 2016.

Dental Trade Alliance Foundation Dental Student Scholarship -The DTA Foundation is proud to announce that ten dental students will receive a \$5,000 scholarship to be applied towards tuition and fees. Each U.S. dental school dean may nominate one student from their school. All applications from each dental school must be submitted by the dean's office. (Applications sent individually by the applicant will not be considered.) 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:
Scholarship Eligibility and Application Documents:**

[2016 DTA Foundation Scholarship Eligibility Requirements](#)

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

[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 JUNE 1st and will close on AUGUST 1, 2016.

To submit an essay and for help connecting with a person living with a rare disease and please visit <http://globalgenes.org/coxprize/>

Location:

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Hours:

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