Flight

Financial Literacy Information for Graduate/Professional Health Students of Today

Take F.L.I.G.H.T.



Financial Aid Staff:

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Welcome Back Students!

Welcome to the new school year! I hope everyone had a very good summer break, and that we are all ready for a wonderful start to the term. There will be many opportunities for involvement, growth, and learning across UTHSC this year. This is a very exciting time of year for most students – learning how to navigate new class schedules, meeting new friends and teachers, and reconnecting with old ones, will likely be the primary focus of interest for the first few days. As in any time of change and transition, this can also be a rather stressful period; this is true for both returning students as well as those brand new to the campus and the university. Students who are starting school for the first time or moving to a new school have the biggest adjustment, but even moving up a year means coping with a new teacher, more academic demands and a changing social circle. I encourage you to fully embrace the moment and urge you to take the time from your busy schedule to become familiar with our school. These are a few things you can do to settle back into school.

- 1. Be prepared
- 2. Set up a good routine
- 3. Stay Positive

These are a few departments on campus you may contact if you have a particular concern:

Financial Aid - 901-448-2664

One Stop Shop - 901-448-7703

Bursar's Office -901-448-5550

Registrar's Office - 901-448-5568

Student Life - 901-448--4860

Parking Services - 901-448-5679 or 5549



F.L.I.G.H.T. Gold Standard

Being proactive with your Personal Finance and follow the Gold Standard. Go for the GOLD!

- Liking the F.L.I.G.H.T. Facebook Page!
- Creating a personal budget/spending limitations
- Creating an account with your loan servicer
- Knowing your aggregate (total) loan amounts
- Understanding the Federal Public Service Loan Forgiveness Program
- Understanding Income Based Repayment Plans
- Attending at least one F.L.I.G.H.T. presentation each school year.
- Reading an article related to personal finances each week (suggested articles listed above)
- Pulling a free copy of your credit report each school year at: www.annualcreditreport.com
- Completing your FAFSA by March 15th each year

THE UNIVERSITY of TENNESSEE LINE HEALTH SCIENCE CENTER



Financial Literacy Library—Personal Finance Additional Books

"The White Coat Investor" by James M. Dale, MD

"Life After College" by Adrian Klapbook



**The Financial Literacy Library is located in the One Stop Shop - 910 Madison Building Suite 105

Schedule Your One on One Entrance 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) jhowel15@uthsc.edu

Debra Bolton (College of Medicine) dhall48@uthsc.edu

Gloria Dobbs (College of Health Professions) gdobbs1@uthsc.edu

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

Students Needed - Federal Work Study!

FWS is a program that provides jobs for students with financial need, allowing them to earn money to help pay for college expenses. Every academic year each student must complete the Free Application for Federal Student Aid (FAFSA) to determine eligibility for federal work-study (FWS).

PLEASE check with the financial aid office to ensure that you are eligible. Only students that are eligible can be paid using federal work-study funds. We do not want you to go through a process of filling out unnecessary paperwork only to find out you are not eligible. You may find out by calling us at (901) 448-5568 or send an email with the subject "Am I eligible for federal work-study" to fao@uthsc.edu.

Students may check for current jobs under <u>available Federal Work-Study positions page</u>.

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.