

F.L.I.G.H.T. NEWS

Flight

Financial Literacy Information for Graduate/Professional Health Students of Today

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



ATTENTION- December Graduation and Exit Student Loan Counseling

The timely repayment of your student loans is important to maintaining a good credit history, especially if you wish to consider applying for future consumer or student loans. Therefore, it is important to know who owns your loan, when your payments are due, how to make a payment, and your total amount of indebtedness. Federal regulations require that all students who have borrowed from the federal loan programs receive exit loan counseling. **Exit loan counseling** provides details regarding a borrower's rights and responsibilities for student loan repayment, deferment options, and loan consolidation benefits.

If you are scheduled to graduate on December 16, 2016 have ACCEPTED Federal Student Loans, and applied the funds toward the cost of tuition, *you are required to have exit loan counseling before you graduate*. You can complete exit counseling online at www.studentloans.gov.

If this requirement is NOT completed a hold will be placed on your account. If you need further assistance, please contact Janice Maddox at jmaddox9@uthsc.edu or 901-448-7703



Financial Aid - Spring 2017 Disbursements

Spring financial aid disbursements will start the week of January 3rd the first week of classes. All accepted financial aid is posted to your UTHSC Student Banner Account.

Please submit an <u>Additional Funds Request Form</u>, if you are utilizing your Graduate Plus Loan for additional funds. http://www.uthsc.edu/finaid/forms.php

If you have questions and concerns, please contact your college financial aid counselor. http://www.uthsc.edu/finaid/flight/staff.php



ARKANSAS Forgivable Loan Recipients

The Arkansas Health Education Grant (ARHEG) Program provides assistance to students seeking professional training in dentistry to allow them to attend out-of-state institutions.

All ARHEG- Arkansas Forgivable Loan Funds will be disbursed Spring 2017.

If you have maximized your COA budget for the 2016-17 academic year, the Arkansas Forgivable Loan Funds will be utilized to pay-down your Graduate PLUS Loan.

<u>Reminder</u> - A student cannot exceed their yearly Cost of Attendance Budget (COA). If you have questions and concerns, please contact your college financial aid counselor at jmaddox9@uthsc.edu or 901-448-1601.

Transcript Request!!!

It's Graduation season at the One Stop Shop! The staff of the One Stop Shop would like to congratulate all December graduates! We also want to remind you that transcript, degree, and enrollment verification requests may take a little longer during this period due to the high volume of requests. Please make your request to allow plenty of time to be processed and mailed by the One Stop Shop.

AAMC Webinar

AAMC webinar will be held on <u>December 13th at 3</u> <u>PM EST</u> and will focus on the basics of saving and investing.

To register for this webinar or to view previously recorded webinars, visit Webinar.

Budgeting: Holiday Budgeting Center

It's the time of year for giving gifts, entertaining, hosting holiday parties – and for many, overspending and financial stress. Setting a realistic holiday budget and making sure to stick to it are the first steps to a more affordable and less stressful season. Here are a few tips and tools to enjoy the season without letting holiday spending get the better of you.

THE UNIVERSITY of TENNESSEE HEALTH SCIENCE CENTER



SCHOLARSHIPS, AWARDS & FELLOWSHIPS

The Medical Student Research Program in Diabetes -(January 30, 2017) 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 or obesity at an institution with one of the NIDDK-funded Research Centers during the summer between the first and second year or second and third year of medical school. The Program helps students gain an improved understanding of career opportunities in biomedical research and a comprehensive understanding of diabetes, its clinical manifestations and its unsolved problems. http://medicalstudentdiabetesresearch.org/

Prior research experience is not required.

The Pisacano Leadership Foundation is pleased to announce that the application for the 2017 Pisacano Scholars Leadership program is now available online at 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 2017 may apply. The PLF will award scholarships with a maximum value of \$28,000 each for the 2017-2018 academic year. Applications must be received by March 1, 2017 to be considered.

If you have questions, please contact Jane Ireland: <u>jireland@theabfm.org</u> or 888-995-5700, ext. 1249.



Location:

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Hours:

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