



# Flight

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



February 2017

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## February is Financial Aid Awareness Month.

The Free Application for Federal Student Aid (FAFSA) was available **October 1** online at [www.fafsa.gov](http://www.fafsa.gov). Students who will be attending during the 17-18 school year (Fall 2017, Spring 2018, Summer 2018) and wish to be considered for federal grants, loans, and scholarships must complete the 17-18 FAFSA. The Federal Government has launched the [IRS Data Retrieval Tool](#) which allows you to transfer your tax information directly from the IRS into your FAFSA, making the form easier and more accurate than ever to complete.

- UTHSC's FAFSA school code is **006725**
- FAFSA is due **March 15th**
- Students admitted after **March 15th** should submit the FAFSA as soon as possible



**Federal Student Aid**  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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the AMERICAN MIND™

[StudentLoans.gov](http://StudentLoans.gov)

### \*Complete Your Federal Loan Exit Counseling Early!

Students who have accepted federal loans, and applied the funds toward the cost of tuition, are required by federal law to complete loan exit counseling prior to their graduation. An exit interview is a loan counseling session in which students are advised regarding their loan repayment schedule, obligations, and rights to deferment and/or cancellation. **Beginning February 1 through April 30, 2017, students can complete this requirement online at [www.studentloans.gov](http://www.studentloans.gov).** If you prefer a one on one session, please contact the Financial Literacy Coordinators at 901-448-7703.

## IMPORTANT INFO ABOUT 1098-T FORM

The IRS requires Form 1098-T to be postmarked by January 31 of the following calendar year. This form is mailed to the student's permanent address (not mailing address) that was enrolled at UTHSC for at least half time during the calendar year. Mailing address changes can be made online through Banner Self-Service. However, any **permanent address changes must be done in the Office of the Registrar.**

**Is the 1098T available electronically?** You may print a copy of your 1098T form online by January 31st at the link below:  
<https://1098.tennessee.edu/>

If you have questions, please contact the Bursar's Office at: [cashier@uthsc.edu](mailto:cashier@uthsc.edu).

## 3 Reasons You Could Be Seeing Different Credit Scores...

By [ANNA TRINH](#)

If you check your credit scores from multiple places, you may have noticed that your score isn't the same across the board. Receiving different scores can understandably cause some confusion, especially if you've verified there are no errors on your reports.

So if your information is correct, why wouldn't your scores be the same? There could be many reasons, but here are three main reasons you may see a different score. [Click here to learn more.](#)

## Dave Ramsey - Tools & Resources

Taking control of your money may seem overwhelming at first, but you are not alone. We have developed a variety of tools to keep you on track and focused!

[Get Started!](#)



[physicianloans](http://www.physicianloans.com)

[www.physicianloans.com](http://www.physicianloans.com)

## Home Buying Webinar

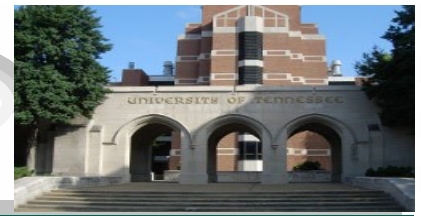
If your plan is to buy a home upon graduating from Medical School these webinars are full of useful tips and information. Please review at your leisure.

[Mon, Feb 6, 2017 8:00 PM - 8:55 PM EST](#)

[Tue, Feb 14, 2017 12:00 PM - 12:55 PM EST](#)

[Sun, Feb 19, 2017 9:00 PM - 9:55 PM EST](#)

[Wed, Feb 22, 2017 6:00 PM - 6:55 PM EST](#)



## SCHOLARSHIPS, AWARDS & FELLOWSHIPS

**Partners in Pharmacy Scholarship** - All pharmacy students who are student members of NCPA ([www.ncpanet.org](http://www.ncpanet.org)) are eligible to apply for the Partners in Pharmacy Scholarship. The student must be enrolled in an accredited U.S. school or college of pharmacy on a full-time basis during the academic term that the scholarship is awarded. Note: Students may only receive this award one time. **Materials must be postmarked by March 15, 2017.** [Click here to learn more.](#)

### **HERBERT W. NICKENS AWARD**

The Herbert W. Nickens Award is granted annually to an individual who has made outstanding contributions to promoting justice in medical education and health equity in the United States. The recipient receives a crystal award and \$10,000 prize. Nominees may come from the fields of medicine, dentistry, education, law, nursing, public health, or social and behavioral sciences. Applications must be received by April 7, 2017. [Click here to learn more.](#)

### **HERBERT W. NICKENS MEDICAL STUDENT SCHOLARSHIPS**

The Herbert W. Nickens Medical Student Scholarships are granted annually to five outstanding students entering their third year of medical school who have shown leadership in efforts to eliminate inequities in medical education and health care. Each recipient receives a \$5,000 scholarship. Applications must be received by April 7, 2017.

[Click here to learn more.](#)

Please visit [aamc.org/initiatives/awards](http://aamc.org/initiatives/awards) for details on submitting a nomination packet.

**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](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 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: [jireland@theabfm.org](mailto:jireland@theabfm.org) or 888-995-5700, ext. 1249.



**Location:**

910 Madison Ave. Suite 105 Memphis, TN 38163  
(901) 448-7703 (O)  
(901) 448-7700 (F)

[flight@uthsc.edu](mailto:flight@uthsc.edu)

**Hours:**

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