

Flight

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



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. If you are unsure regarding the amount you are requesting, please contact your counselor.

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



Mint.com!

GET READY FOR 2014-2015... Get a handle on your finances the free and fast way. Mint does all the work of organizing and categorizing your spending for you. See where every dime goes and make money decisions you feel good about.

Mint automatically organizes your spending into categories—like rent, gas, clothes, lattes—and shows you where your money goes in easy-to-understand charts..

See all your balances and transactions together, on the web or your phone. Mint automatically pulls all your financial information into one place, so you can finally get the entire picture.



Special Points of

Interest:

- Graduate Plus Loan Process
- Mint.com—Personal Finance Tool
- Student Aid History
- Suggested Resources

Launch of Student Aid History on StudentAid.gov

Federal Student Aid launched a new feature on its streamlined website, StudentAid.gov, which allows aid recipients to access their federal student aid history directly on the site. Students, parents, and borrowers can now log in to StudentAid.gov to view their federal student loan and grant information from the National Student Loan Data System (NSLDS).

This enhancement is the second step of a multi-phase project to develop a single point of entry for students accessing federal student aid information, applying for federal aid, repaying student loans, and navigating the college decision-making process. The site, including this new feature, is also completely accessible on [tablets and smartphones](#).

Through StudentAid.gov, users can now

- view their federal student aid history, including loan detail, grant detail, and overpayment detail;
- get their loan servicer's contact information;
- find out how much Pell Grant eligibility they have left; and
- download their federal student aid history into a text file using the MyData Download function.

Please note that the NSLDS Student Access site will continue to be available to student aid recipients at NSLDS.ed.gov.



Additional Resources on
Financial Literacy

studentaid.ed.gov

aamc.org/first

360financialliteracy.org

mymoney.gov

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, starting in August. Federal loan entrance counseling and the one on one financial aid counseling session are not the same.

Financial Aid Counselors:

Jacquelyn LeSueur (Pharmacy/Nursing) jlesueur@uthsc.edu

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

Christopher Pollard (College of Medicine) mbj846@uthsc.edu

Gloria Dobbs (Dentistry/Health Professions) gdobbs1@uthsc.edu



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 just before 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.

The Fifth Third Scholarship Sweepstakes Official Rules – No Purchase Necessary

When you open a Fifth Third Student Checking account between May 1, 2014 and September 30, 2014, you are automatically entered into the Fifth Third Scholarship Sweepstakes. You can also receive an additional entry if you open a Fifth Third Goal Setter Savings account on the same day as your Fifth Third Student Checking account. To enter the Fifth Third Scholarship Sweepstakes without a purchase, hand-print your name, address and telephone number and the words "Fifth Third Scholarship Sweepstakes" on a 3" x 5" card and mail your entry to The Fifth Third Scholarship Sweepstakes, PO Box 621078, Cincinnati, OH 45262.

All entries must be postmarked by September 30, 2014. All mailed entries must be received by October 8, 2014. Maximum of two mail-in entries per household, **please**. Each mailed entry must be in a separate envelope. Winners will be selected in a random drawing to be held on or around October 15, 2014. Odds of winning will depend on the number of entries received.

The winner will receive the following prize:

One (1) \$10,000 scholarship.

Please see the attached link for the official rules.

<https://www.53.com/site>



Locations:
910 Madison Ave. Suite 520 Memphis, TN 38163
(901) 448-5568

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

flight@uthsc.edu