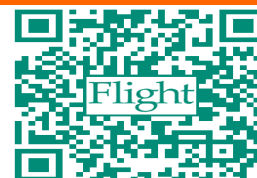




Flight

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



ATTENTION - 2016 December Graduates

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.



Reminder!

1-on-1 Counseling is Mandatory

Each first year student is required to schedule and complete a one-on-one counseling session with their Financial Aid Counselor. This requirement **MUST** be completed before you can register for the school next year.

Counselors:
Gloria Dobbs gdobbs1@uthsc.edu
(Health Professions)

Phyllis Faulkner pfaulkn1@uthsc.edu
(Pharmacy)

Jessica Howell jhowel15@uthsc.edu
(Nursing)

Janice Maddox jmaddox9@uthsc.edu
(Dentistry & College of Graduate Health Science)

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

How a Little Work Could Lead to Over \$1,000 in Savings

How long would it take you to earn \$1,000? You might be able to save over a thousand dollars with a little work by decreasing or eliminating unnecessary recurring expenses. [Read more](#)

Credit History

To get a glimpse of your financial future, businesses look at your financial past. This history is contained in your credit report and impacts your ability to qualify for a loan, rent an apartment, and more. [Read more](#)

How to Repay Your Federal Loans

Manage repayment of your student loans. Learn about making payments, repayment plans, servicers, consolidation, deferment, forgiveness, and default.

Understanding how to repay your federal student loans can save you a lot of time and money.



Locate Loan Servicers

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

Financial Aid Staff:

Gloria Dobbs
Counselor for Health Professions
910 Madison Avenue
Memphis TN 38163
(901) 448-1472
gdobbs1@uthsc.edu
Skype: [glor.dob90](https://www.skype.com/user/glor.dob90)

Phyllis Faulkner
Counselor for Pharmacy
910 Madison Avenue
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(901) 448-4858
pfaulkn1@uthsc.edu

Jessica Howell
Counselor for Nursing
One-Stop-Shop, Suite 105
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(901) 448-7706
jhowel15@uthsc.edu

Janice G. Maddox
Literacy Coordinator/Counselor for Graduate Health Sciences & College of Dentistry
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Email: jmaddox9@uthsc.edu
Skype: [janice.maddox3](https://www.skype.com/user/janice.maddox3)

Samuel Matheny
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910 Madison Avenue, Suite 520
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Debra Bolton
Counselor for Medicine
One-Stop-Shop, Suite 105
(901) 448-2190
Email: dhall48@uthsc.edu



Identity Theft

When your private financial information gets into the wrong hands, the consequences can be devastating. If you should fall victim to identity theft, it is important that you act quickly. [Read more](#)



ADA Foundation Opens Application Period for its Dental Student Programs:

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: jireland@theabfm.org or 888-995-5700, ext. 1249.

Predoctoral Dental Student Scholarship Program (*application deadline: Nov. 11*) The ADAF's **Predoctoral Dental Student Scholarship Program**, including the Underrepresented Minority Dental Student Scholarships, the Dr. Robert B. Dewhirst Scholarships, and the Robert J. Sullivan Scholarships, helps dental students defray some of their academic expenses. The ADA Foundation annually awards approximately 54 scholarships valued at \$2,500 each, totaling about \$135,000. Applicants must be U.S. citizens enrolled full-time in their second year of study at a CODA accredited dental school while maintaining a minimum 3.25 grade point average. The ADAF accepts up to three applications per school for the general scholarships, and up to five applications per school for the Underrepresented Minority Dental Student Scholarships. [See the eligibility requirements or apply now.](#)

E. "Bud" Tarrson Dental School Student Community Leadership Award (*application deadline: Nov. 11*) The ADAF **Tarrson Award** recognizes exemplary volunteer community service projects within the U.S. that are organized and/or conducted by a group of dental students enrolled in an accredited predoctoral dental education program. One grant of \$5,000 is made annually to a dental school in honor of the selected student outreach program, however the number of awards may be increased depending on available funding. In 2013-2015, the ADA Foundation awarded five additional Tarrson Awards due to a generous donation from ADA Business Resources, Inc. [See the eligibility requirements or apply now.](#)

Dr. Thomas J. Zwemer Award (*application deadline: Nov. 11*) The ADAF **Zwemer Award** recognizes exemplary volunteer community service projects that take place outside of the U.S. and that are organized and/or conducted by a group of dental students enrolled in an accredited predoctoral dental education program. One grant of \$5,000 is made annually to a dental school in honor of the selected student outreach program. [See the eligibility requirements or apply now.](#)

Dr. Ray Bowen Student Research Award (*application deadline: Dec. 1*) The ADA Foundation presents the Dr. Ray Bowen Student Research Award in odd-numbered years in collaboration with the Academy of Operative Dentistry. The award provides \$6,000 to support the proposed research and up to \$1,000 to defray the cost of the winner's attendance at the Academy of Operative Dentistry's scientific session to present a table clinic based on the proposed research. [See the eligibility requirements or apply now.](#)



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.