
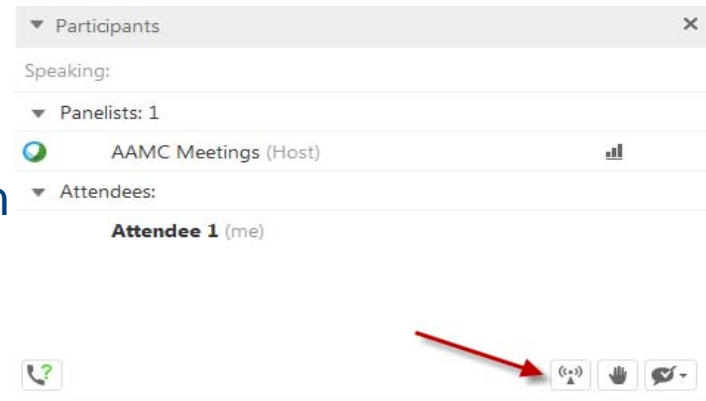


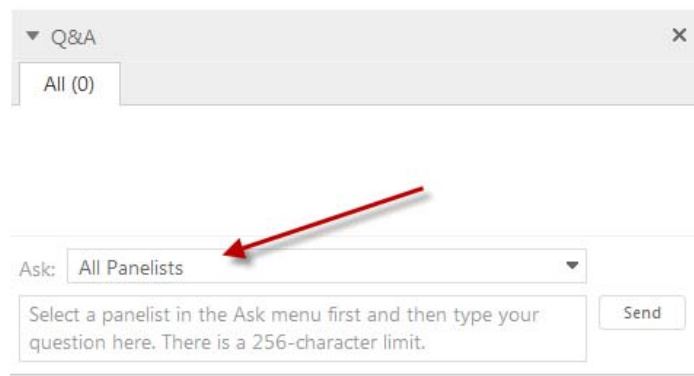
# Housekeeping

## Audio:

- You will not hear audio until the webinar begins.
- Please make sure your computer speakers are on and the sound is turned up to hear the audio.
- If you still have no sound once the webinar starts, please click on the audio broadcast icon (  ) located in the Participants Panel on the right hand side of your screen.



## Questions:

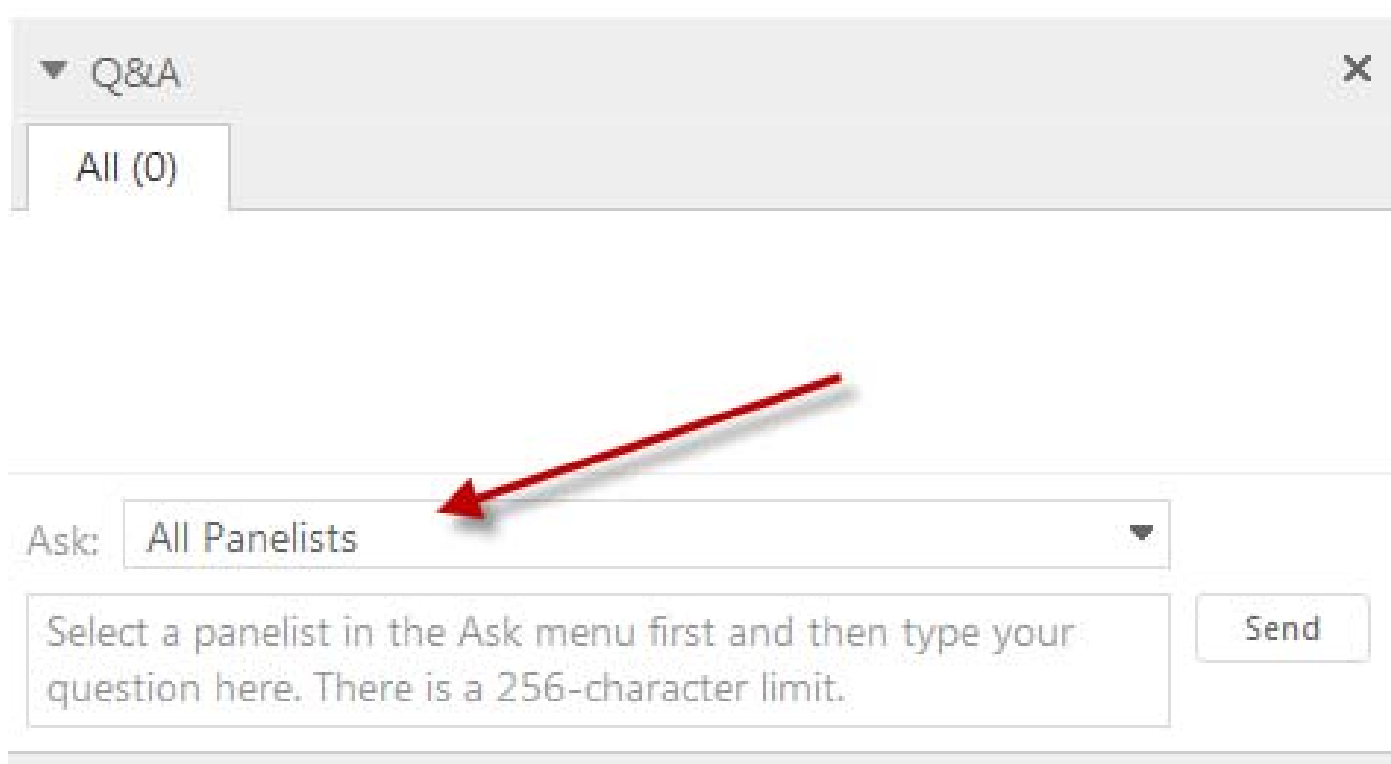


- Please use the Q&A panel located on the right side of your screen to submit questions during the webinar. Send to “All Panelists”.

If you experience technical or audio issues, please send a message through the Chat panel to “AAMC Meetings”.

# Questions

Please use the [Q&A panel](#) located on the right side of your screen to submit your questions. Send to “All Panelists”.



Q&A

All (0)

Ask: All Panelists

Select a panelist in the Ask menu first and then type your question here. There is a 256-character limit.

Send

# Promoting Financial Literacy Effective Practices

**Thursday, April 28, 2016  
2:00-3:00 p.m.**

**Group on Student Affairs (GSA)**

**Committee on Student Financial Assistance**



Tomorrow's Doctors, Tomorrow's Cures

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Learn

---

Serve

---

Lead



Association of  
American Medical Colleges

# Presenters

**Christine McDonough, M.B.A.**

Director of Student Financial Services, Ohio State University College of Medicine

**Theresa J. Millender**

Program Manager, Scholarships, Budgeting & Money Matters, Medical Student Services  
The University of Alabama at Birmingham School of Medicine

**Kristen Earle**

Senior Specialist, Financial Aid  
AAMC



# Agenda

- ❖ **Welcome and Introductions**
- ❖ **Ohio State University College of Medicine Financial Literacy Approach**
- ❖ **The University of Alabama at Birmingham School of Medicine Financial Literacy Approach**
- ❖ **Questions**



Improving People's Lives Through Innovations in Personalized Health Care

# Starting a Financial Literacy Program on Your Campus



**THE OHIO STATE UNIVERSITY**  
COLLEGE OF MEDICINE

# Five Steps to Put Your Plan Into Action

- Make the case
- Ask for resources (even if you expect to be told no)
- Build the content, but not all by yourself!
- Measure outcomes
- Improve upon it



# Make the case: *Why Is It Important To Offer Financial Literacy Resources?*

## Customize the message for your audience

### Administrators

- Accreditation (LCME Standard 12.1)
- GQ data
- The conditions are very favorable right now; capitalize!
  - Obama's focus on "affordability"; schools are having to answer for how they are addressing this need
  - Students as consumers; what is the "value" of their Return on Investment for tuition paid/debt incurred?
  - High average indebtedness and rising default rates in the news

### Students

- Student council
- Organizations
- Other Graduate/Professional Programs
- The cost of financing debt
  - Simple example using the excel amortization functionality
  - For every \$1 of GradPLUS borrowed you will pay back \$1.38
    - This does not mean the loan has a 38% interest rate
    - How much will you have to earn to support the lifestyle you want? How will monthly student loan payment factor in?





# Ask For Resources

- Even if you expect the answer to be a resounding “No”, ask anyway!
- Reach out to your development office; there may be a donor who is sympathetic to this cause who may be willing to help
- Reach out to other schools who are working to address the same issues
  - National Summit on Collegiate Financial Wellness
    - <http://www.nscfw.org/>
- Develop a plan to implement a starter program even without resources
  - If your institution also has a Business and/or Law School, contact their Student Affairs Dean to see if there is an opportunity for incentivizing their students to serve as financial wellness coaches
    - Some ideas for non-monetary compensation:
      - Academic credit (elective/independent study)
      - Priority registration
  - Provide ways for non-student spouses to be involved
    - Invite them to sessions/presentations
    - Encourage students to bring their significant other to meet with you to discuss general financial wellness (budgeting, credit, etc.)
  - Remember – many of our student qualify as “low income” right now; search for free resources in your community available to low income residents



# Building the Content

- Start with AAMC's FIRST for foundational information
- Customize your program by developing your own sessions – be creative!
  - Ask local physicians in practice to share their stories
  - Bring existing services on campus to provide convenient access to busy students
  - Talk to Student Council; ask them to gather input from the students about what sessions they want to have offered
  - Contact your State Attorney General's Office to find out if they would come to your campus to present on consumer protection topics; many states already have these outreach programs in place
  - Reach out to other local Grad/Professional programs; collaborate to offer joint sessions for non-program specific content
  - Some new ideas we tried that have worked well at OSU:
    - "Financial Wellness Awards" Checklist
    - Student Legal Services Clinics
    - Marriage Seminar
    - Residents & Attendings in Repayment: "What Would I Have Done Differently if I Could?"



# Outcomes

- Stories (Qualitative)
  - Once you get a plan started, you begin to encounter the success stories that you need to take it to the next level
  - Make a “Keepers” Folder and file e-mail feedback from students
- Data (Quantitative)
  - Compare the ratings on financial services from students on the GQ from year to year
  - Survey the students yourself; what services and resources do they want to be offered?
    - At OSU COM we use survey monkey to gather information from the student (for free)





Theresa J. Millender | Program Manager, Scholarships, Budgeting & Money Matters  
Medical Student Services | School of Medicine  
UAB | The University of Alabama at Birmingham  
[theresa1@uab.edu](mailto:theresa1@uab.edu) | 205-934-2332



Although I work in Medical Student Services,  
**Financial Aid and I work closely together.**

A specific person in Financial Aid works with medical, dental, optometry, professional students, and sometimes undergraduate students.

The total enrollment at UAB is over 18,000.

Medical students usually come to Medical Student Services as first point of contact.  
For specific Financial Aid questions, students are referred to our  
Financial Aid representative.

## How did UAB's Financial Literacy Program Begin?

- In 2008, our Dean of Students discussed the need of developing debt management counseling to get ready for the LCME standards, which was 6 years in the future.
- As Scholarship Program Manager, and having worked with Perkins Loans, HPL, and Institutional Loans at a prior university, **I volunteered to take on this role.**
- Attended the AAMC 2009 Professional Development Conference for Health Professions Financial Aid Administrators on January 14-17, 2009.
- Medical Student Services' goal for sending a representative was to attain training for debt management counseling. The term used at the conference was "Financial Literacy".
- After attending the conference, developed two Budget Workbooks:
  - Budget Workbook for In-State Students
  - Budget Workbook for Out-of-State Students



## Continued: How did UAB's Financial Literacy Program Begin?

- Collaboration with branch campuses in February 2009 to talk about the Budget Planning Workbook.
- The Financial Literacy Program (which we call Budgeting & Money Matters) continues to evolve.
- Budgeting & Money Matters was presented during Orientation to the matriculated students of the 2010 – 2011 year.
  - During the presentation, students said, “I needed that information **BEFORE** I matriculated. I’ve already spent too much on my apartment!”



**Why Didn't I think of that?**



**Why didn't I think of that?**



## Continued: How did UAB's Financial Literacy Program Begin?

- For the 2011 – 2012 year, we sent out the monthly Living Expense Budget **BEFORE** matriculation and continue to do that each year.
- We never get “comfortable” with our Financial Literacy Program. Students make suggestions and ask questions; therefore, we continue to improve our information each year.
- This year, 2015 – 2016, we had **one-on-one** MS4 Debt Management Counseling and Senior Loan Exit Interview meetings.
  - We also had the AAMC FIRST team present to the MS4 students.
- This has been a 7 + year process.
  - I would like to **share** our most current procedures, information, and handouts with **YOU!**
  - Perhaps your first year or improved year will be a success instead of having a 7-year learning curve.



# BUDGETING & MONEY MATTERS

## The 4-Year Plan



- Pre-matriculation correspondence with accepted applications giving them a sample living expense budget **BEFORE** matriculation as well as procedures for acquiring Financial Aid.
- Individual meetings and phone calls before matriculation and throughout medical school.
  - We use Google email tools to create a signup sheet for meetings.
- Because we have limited time during Orientation, an Echoed (recorded) presentation is sent to incoming students as an assignment **BEFORE** matriculation.
  - This information goes way beyond the sample living expense budget and is too complex to give without a presentation or a recorded presentation.
- Question and Answer time during Orientation.
- Each medical school class has a Facebook page. Post tips and assignments to Facebook periodically.

# BUDGETING & MONEY MATTERS



## The 4-Year Plan, continued

- Each year, an updated PowerPoint Presentation and Budget Planning Workbook are emailed to **ALL** medical students for review. **Saving** money is introduced in the MS1 year.
- Financial Literacy is discussed in Learning Communities throughout medical school.
- During the MS3 meeting, students are reminded of the expensive senior year residency interviews; and reminded of the savings plan mentioned throughout medical school.
- Plans for the upcoming 2016 – 2017 year, record an Echoed presentation for each MS Class.
  - Each year is very different with certain expenses included and not included in the Living Expenses budget which the students need to know.
    - Examples:
      - ✓ MS1 Year Senate Fees
      - ✓ MS2 Year USMLE Step 1 Fees
      - ✓ MS3 Year USMLE Step 2 CK & USMLE Step 2 CS
      - ✓ MS4 Year Residency Interview costs **NOT** included.

# BUDGETING & MONEY MATTERS

## The 4-Year Plan, continued



- Before the mandatory MS4 meeting, students were sent a checklist of **Debt Management / Senior Loan Exit Interview Preparation**. After completing the assignment, they were given a link to make an individual appointment with Theresa through the Google tools mentioned earlier. **(Met with 70 students!)**
- Reminder: the GQ, Graduation Questionnaire goes out mid-February. This a tool to measure Financial Literacy improvement.
- During the MS4 year, a **FREE** Financial Planner will speak and be available to advise students / graduates throughout residency.
- During the MS4 year, a speaker from FIRST (AAMC) will present repayment plan options of Federal Student Loans.
- **We want our students confident about being able to pay back student loans so that they may concentrate on their education.**

This is **NOT** what we want for our students!



# Financial Literacy Program

UAB School of Medicine (UASOM)

## More Details!

- Having a relationship with **The Office of Admissions** is key to success!
- Having access to AMCAS is beneficial too.
  - Use AMCAS to run reports of accepted applicants.
- The first email is sent to **ACCEPTED** applicants in February.
  - Use AMCAS for the email list or get the list from The Office of Admissions.
- As new applicants are accepted, send the same email.
  - The Office of Admissions should send you a list of accepted applicants as well as withdrawals from this point forward after the first email.
- Emails are kept simple. See next slide for sample email.





Subject: UASOM, Financial Aid, FAFSA, Grad PLUS Loans, Scholarships, and Budgeting & Money Matters

Message 1 Checklist for Budgeting and Money Matters.docx (1 MB)

2 Sample Living Expense Budget based on 2015.2016 Cost of Attendance.

Dear Accepted Applicants:

This email contains very detailed attachments and will be much easier to follow if you open it on your laptop or personal computer.

Target Audience:	Accepted Applicants to UASOM. CONGRATULATIONS!!!
Action Required:	Now that you have been accepted to medical school, you are probably looking at ways to pay for your medical education. This email and attachments include instructions as well as tips to get you started. 1. Complete the attached Checklist. 2. Make your personal living expense budget.
Due Date:	April 15, 2016
Non-Compliance:	Budgeting throughout medical school will be a burden and a mystery.
Summary:	The attached checklist will guide you through the application process for Federal Student Loans, Scholarships, and Debt Management.  The attached workbook provides a sample Living Expenses Budget for medical students. The budget is illustrative and informative, rather than prescriptive. Feel free to add and adjust the numbers to help you plan and manage your own budget.
Contact:	<a href="mailto:theresa1@uab.edu">theresa1@uab.edu</a>
More Information:	After reviewing the attachments, please feel free to make an appointment with Theresa Millender. You may set up an appointment using the following link: <a href="https://docs.google.com/spreadsheets/d/1_6HNRJG5bZYDBYNCwx46NUSEn2mO6AuqzzkWyEa9FIM/edit?pref=2&amp;pli=1#gid=0">https://docs.google.com/spreadsheets/d/1_6HNRJG5bZYDBYNCwx46NUSEn2mO6AuqzzkWyEa9FIM/edit?pref=2&amp;pli=1#gid=0</a> . If you wish to make a telephone meeting, make a note on the link above. 205-934-2332; <a href="mailto:theresa1@uab.edu">theresa1@uab.edu</a> .  My job is to help YOU!  Do not forget to open the attached SAMPLE Budget for Living Expenses. Using the Total Cost of Attendance of the 2015 – 2016 year as the resource, you will have \$1,334 per month for living expenses.  Begin making plans to find a roommate as well as making other financial decisions allowing you to live on \$1,334 per month.  <b>Attachments:</b> 1. Checklist for Budgeting and Money Matters 2. Sample Living Expense Budget

- We provide an **attached** Check List of “Budgeting & Money Matters”.
- We provide an **attached** Sample Living Expense Budget.

# Check List (pages 1 - 2 of 5)

## Checklist for Budgeting and Money Matters UAB Medical Student Services FAFSA, Direct PLUS Loans, Scholarships, and Debt Management

**FINANCIAL AID LOANS**

Some students and parents have considered taking out private loans with much lower interest rates instead of the **benefit-loaded Unsubsidized Stafford and DIRECT/ Grad PLUS Loans. PLEASE RECONSIDER!**

- Benefits of Stafford and Direct PLUS Loans:
  - Payments are not due until 6 months after graduation.
  - There are many options of repayment during residency:
    - Postpone payments (Forbearance) during residency
    - Make Payments during residence
      - See the different payment options below:

**The Repayment Plans**

There are various repayment plans to choose from to repay federal student loans. The purpose of the different repayment plans is to provide flexibility in your finances. **In most cases, you are able to change the selected plan when your financial situation changes.**

Standard	\$2,350/mo
Extended	\$1,380/mo
Graduated	\$1,100/mo
Income-Contingent Repayment (ICR)	\$670/mo
Income-Based Repayment (IBR)	\$430/mo
Pay As You Earn (PAYE)	\$290/mo

**I can afford those payments!**

Based on an original principal balance of \$180,000, entering repayment after four years of medical school and six months of grace. ICR, IBR, and PAYE are based on a salary of \$52,300. Rounded to the nearest tenth.

To obtain Financial Aid at UAB, you will need to register for a Blazer ID: <https://idm.blazernet.uab.edu/bid/reg>.

- Use your Social Security Number as the student ID number.

Complete FAFSA, <https://fafsa.ed.gov/>.

- Choose the 2016 – 2017 year.
- UAB's Federal School Code is 001052.
- When completing your FAFSA as a professional student, you are automatically considered independent for federal financial aid purposes.
- However, you **MUST** include parental information to be considered for UASOM Scholarships.
  - Including parental information will not reduce the Financial Aid Award.
  - Include parental information on FAFSA unless you are age 30 or greater even if you:
    - Consider yourself an independent
    - Receive no financial support from parents
    - Are married
    - Consider yourself having no financial need
    - This requirement is policy of the UAB Financial Aid Office for determining financial need for scholarships.
    - If the parental 2015 tax data is not available at this time, use the 2014 tax information. When the 2015 tax information becomes available, you may go back and correct your 2016 - 2017 FAFSA application.

1

vii. **The correct parental information must be posted to FAFSA by April 16, 2016.**

Financial Aid Application Checklist:

- <http://www.uab.edu/students/2014-09-02-14-04-20/current/first-professional/item/1148-application-checklist>
  - FAFSA instructions are covered above.
  - Complete the Title IV Authorization Form.
  - Complete the Resource Information Form.
    - Do not include Federal Student Loans on the Resource Form.
    - Do include scholarships on the Resource Form.
  - Health Professions Student Questionnaire
    - Print off page & submit by mail:  
UAB Financial Aid Office  
Lister Hill Library, Room 120  
1700 University Blvd.  
Birmingham, Alabama 35233
    - or FAX to: 205-934-8941

Know the Cost of Attendance for Medical School. The following link is for the 2015 – 2016 year:

- <http://www.uab.edu/students/2014-09-02-14-04-20/current/first-professional/item/1145-cost-of-attendance-and-disbursement-dates>
- The 2016 – 2017 Cost of Attendance will not be available until much later.
- All students may receive the maximum amount of Unsubsidized Stafford Loans through FAFSA, which is \$42,722 for the MS1 year.
- To cover the difference between the Cost of Attendance and the \*guaranteed \$42,722, Direct/Grad PLUS Loans are available.
  - The application for Direct PLUS Loans opens on or after June 1 of each year: [www.studentloans.gov](http://www.studentloans.gov).
    - The difference between the Cost of Attendance and the maximum Unsubsidized Stafford Loans for In-State students is \$11,980. Apply for Direct PLUS Loans to cover the difference.
    - The difference between the Cost of Attendance and the maximum Stafford Loans for Out-of-State Attendance is \$48,212. Apply for Direct PLUS Loans to cover the difference.
    - See below for the difference between the Total Cost of Attendance and the Maximum amount available through Stafford Loans (FAFSA). The difference may be funded through DIRECT / Grad PLUS Loans.**

	In-State Total Cost of Attendance	Out-of-State Total Cost of Attendance	Maximum Stafford Loans (FAFSA)	In-State DIRECT Plus Loans Needed	Out-of-State DIRECT Plus Loans Needed
1st	\$54,702	\$ 90,934	\$ 42,722	\$ 11,980	\$ 48,212
2nd	\$54,470	\$ 90,778	\$ 44,463	\$ 10,007	\$ 46,315
3rd	\$56,650	\$ 93,034	\$ 47,167	\$ 9,483	\$ 45,867
4th	\$52,146	\$ 88,454	\$ 44,692	\$ 7,454	\$ 43,762

For students needing loans for the TOTAL Cost of Attendance, apply for the Grad PLUS Loan in June each year. [www.StudentLoans.gov](http://www.StudentLoans.gov)

**HOW TO APPLY for Direct PLUS Loans:** To apply for a Direct PLUS loan, the borrower must log into [www.studentloans.gov](http://www.studentloans.gov) with his/her Federal PIN. Once logged in, you will choose the option 'Apply for a PLUS Loan', and then your loan type (Graduate PLUS). **The PLUS Loan application will not open until June 1 of each year.**

**CREDIT DECISION:** These credit decisions are not based on credit score, but on whether there are negative items in your credit file such as past due accounts, charged-off accounts, liens, bankruptcies, repossessions, etc. A PLUS loan approval does not ensure future PLUS loan approvals - future approvals will be based on the information in your credit file at the

2

# Check List (pages 3 & 4 of 5)

time of your subsequent application. UAB Financial Aid cannot access to the information in your credit file, and cannot see the reasons for a credit denial. If your credit is denied: <a href="https://studentloans.gov/myDirectLoan/whatYouNeed.action?page=credit">https://studentloans.gov/myDirectLoan/whatYouNeed.action?page=credit</a>
<b>Financial Aid Package</b>
<input type="checkbox"/> I understand The Financial Aid packets WILL NOT go out until April or May 2016. Please read and check each statement below:
<ul style="list-style-type: none"> <li>• FAFSA guarantees \$42,722 for MS1 Medical Students. *See disclaimer below:             <ul style="list-style-type: none"> <li>▪ The Maximum amount of Stafford Loans including undergraduate loans is \$224,000 in a lifetime.</li> <li>▪ For students that have already reached the maximum amount of Stafford Loans through multiple professional education, the Grad PLUS Loan is available.                 <ul style="list-style-type: none"> <li>i. There is no cumulative loan limit on Grad PLUS Loans.</li> </ul> </li> </ul> </li> <li>• UASOM Scholarships <b>WILL NOT</b> be listed on the Financial Aid package.             <ul style="list-style-type: none"> <li>i. Scholarship letters and agreement forms do not come from Financial Aid.</li> <li>ii. The Medical Student Services' Scholarship Office processes UASOM Scholarships separately.</li> <li>iii. Please post all scholarships on the Resource Information Form discussed above: <a href="https://ssb.it.uab.edu/pls/sctprod/zweb_ldap_logon_enter_pass?in_redirect=y">https://ssb.it.uab.edu/pls/sctprod/zweb_ldap_logon_enter_pass?in_redirect=y</a></li> </ul> </li> <li>• Since you may not apply for the Grad PLUS Loan until June 1 of each year, the maximum amount on your Financial Aid Packet may be \$42,722 in Unsubsidized Stafford Loans vs. the Total Cost of Attendance. However, you may apply for Grad PLUS Loans to cover the full cost of attendance on June 1.             <ul style="list-style-type: none"> <li>▪ When you post scholarships on the Resource Information Form, the \$42,722 will decrease by the scholarship amount.</li> <li>▪ <b>IF the Financial Aid Package has the amount of \$20,500 as you award, PLEASE IGNORE.</b> <ul style="list-style-type: none"> <li>i. The Financial Aid Office may not be aware that you are a medical student.</li> <li>ii. That amount will be corrected before matriculation.</li> </ul> </li> </ul> </li> <li>• Financial Aid Questions: If you have questions about completing FAFSA, Grad PLUS Loans or other Financial Aid, please contact Ann Little at <a href="mailto:alittle@uab.edu">alittle@uab.edu</a>.</li> </ul>
<b>UASOM Scholarship Application</b>
All students are invited to apply for UASOM Scholarships annually, <a href="http://www.uab.edu/medicine/scholarships">www.uab.edu/medicine/scholarships</a> .
<input type="checkbox"/> <ul style="list-style-type: none"> <li>• You will NOT be able to complete the Scholarship Application until your Social Security Number has been posted in the Admission's Secondary Application.</li> <li>• You are eligible to apply for Scholarships annually unless you:             <ol style="list-style-type: none"> <li>1. Go on Academic Probation during medical school</li> <li>2. If you have a Full Cost of Education Scholarship/large scholarship amount from some other source.                 <ol style="list-style-type: none"> <li>a. Examples of students not eligible to apply for scholarships if they receive one of the following:                     <ol style="list-style-type: none"> <li>i. MD/PhD (MSTP)</li> <li>ii. Military Scholarships that cover the full Cost of Attendance</li> <li>iii. Wilson Hudson Turner Medical Scholarship (Outside UAB)</li> <li>iv. Other</li> </ol> </li> <li>b. All Recruiting/Merit Scholarships have been offered. However, you may still apply for need-based scholarships.</li> <li>c. The last Scholarship Committee Meeting will be the first of June 2016. Small need-based scholarships will be determined and awarded based on FAFSA data including parental information.</li> <li>d. Scholarships reduce loans. You may not receive the Total Cost of Education through loans and then scholarships on top of that amount.</li> <li>e. UAB School of Medicine Scholarships as well as outside scholarships must reduce loans. This includes scholarships or loans from the Armed Forces, Rural Medical Loans, and other.</li> </ol> </li> </ol> </li> </ul>
<input type="checkbox"/> Please review External Scholarship Opportunities. <a href="http://www.uab.edu/medicine/home/future-students/admissions/tuition-financial-aid-scholarships/external-scholarships">http://www.uab.edu/medicine/home/future-students/admissions/tuition-financial-aid-scholarships/external-scholarships</a>

3

<b>Debt Management and Budgeting</b>
<input type="checkbox"/> The attached workbook provides a sample Living Expenses Budget for medical students. The budget is illustrative and informative, rather than prescriptive. Feel free to add and adjust the numbers to help you plan and manage your own budget.
<b>Create your personal budget.</b> See the attached sample.
<input type="checkbox"/> <ul style="list-style-type: none"> <li>• Even if you have resources other than Federal student loans, please make a personal budget. Examples:             <ul style="list-style-type: none"> <li>▪ MSTP: MD/PhD Program</li> <li>▪ Students in the military or GI dependent scholarships</li> <li>▪ Full Cost of Attendance Outside Scholarship Recipients</li> <li>▪ Private Resources</li> <li>▪ UAB SOM Scholarship Recipients</li> <li>▪ Spouse income and other resources available</li> <li>▪ You!</li> </ul> </li> <li>• The attached sample Living Expense Budget reflects the <b>Full Cost of Attendance for the 2015 – 2016 year.</b> <ul style="list-style-type: none"> <li>▪ Once the 2016 – 2017 Cost of Attendance publishes, an update will be available.</li> </ul> </li> <li>• If you are applying for the Total Cost of Attendance through FAFSA and Direct/Grad PLUS Loans, the estimated living expenses budget is \$1,334 per month.             <ul style="list-style-type: none"> <li>▪ The \$1,334 per month will cover 12 months.                 <ol style="list-style-type: none"> <li>i. Even though the actual MS1 year is approximately 10 months long, you will need "income" until the beginning of the MS2 year.</li> <li>ii. Your rent will continue to be due as well as your other monthly expenses.</li> <li>iii. The last disbursement of your MS1 year must last until the beginning of your MS2 year, around the second week of August 2017.</li> <li>iv. If you were to get a job during the 12 weeks after the MS1 year and before the beginning of the MS2 year, then you would have extra funds.</li> <li>v. Most students need a break, need a vacation, do research preparing for the MS2 year, start their Special Topics, or other, and do not have a job during those 12 weeks. Some students will have a job during that time.</li> <li>vi. The 12-month budget of \$1,334 compensates for those 12 weeks.</li> </ol> </li> </ul> </li> <li>• You will receive two large disbursements each year; therefore, budgeting wisely is extremely important.             <ul style="list-style-type: none"> <li>▪ You must hold those funds in a savings account and transfer \$1,334 to your checking account on a monthly basis.</li> <li>▪ We will have a session during Orientation designated for Budgeting &amp; Money Matters.</li> <li>▪ <b>Please feel free to make an appointment for individualized Budgeting &amp; Money Matters help with Theresa Millender, using the following link:</b> <a href="https://docs.google.com/spreadsheets/d/1_6HNRJG5bZYDBYN Cwx46NUSEn2mO6AugzKWyFa9FIM/edit?pref=2&amp;pli=1#gid=0">https://docs.google.com/spreadsheets/d/1_6HNRJG5bZYDBYN Cwx46NUSEn2mO6AugzKWyFa9FIM/edit?pref=2&amp;pli=1#gid=0</a></li> <li>▪ I will contact you via email periodically about updates.</li> </ul> </li> </ul>
<input type="checkbox"/> Open a savings account if you do not already have one. <ul style="list-style-type: none"> <li>• Set up direct deposit in BlazerNET to have your entire financial aid refund deposited into that savings account.             <ul style="list-style-type: none"> <li>▪ To set up direct deposit, Login to BlazerNET: <a href="http://uab.edu/blazernet">uab.edu/blazernet</a></li> <li>▪ Click on Manage Direct Deposit</li> <li>▪ Click on Add/Enroll for Direct Deposit Account</li> <li>▪ Enter data and choose "Savings"</li> </ul> </li> </ul>
<input type="checkbox"/> The refund for the 1 <sup>st</sup> disbursement is approximately \$11,000. <ul style="list-style-type: none"> <li>• The refund will first post to your UAB Student Account. <b>It takes approximately 2 to 3 business days sometimes longer to transfer from your Student Account to your Savings account.</b></li> </ul>

4

# Check List (page 5 of 5)

- The refund will include the following:
  - Living expenses \$1,334 per month Keep in savings until needed.
  - Books budget \$2,436 Keep in savings until needed.
  - Other expenses \$ 335 Keep in savings until due.
  - Health Insurance \$ 984 Keep in savings. Sometimes the refund processes before the health insurance bill posts to the students' accounts. You may have to pay the health insurance bill from your refund.

The refund for the 2<sup>nd</sup> disbursement will be different; however, the living expense budget remains the same amount of \$1,334. We will discuss details about the 2<sup>nd</sup> disbursement in the future.

Please pay close attention to the disbursement dates shown in the chart below. The dates will be approximately the same throughout medical school. Therefore, you can see the flow of disbursements over your 4 years of medical school.

- For accepted applicants that matriculate to UASOM on July 25, 2016, you will be responsible for any expenses occurring until the first of August 2016.
- The 1<sup>st</sup> disbursement must last from the 1<sup>st</sup> week in August 2016 through the 1<sup>st</sup> week of February 2017.**
- Although you will receive your 2<sup>nd</sup> Disbursement in January 2017, the budget for the 2<sup>nd</sup> refund does not begin until the 2<sup>nd</sup> week of February.
- The 2<sup>nd</sup> disbursement must last from the 2<sup>nd</sup> week of February 2017 through the 1<sup>st</sup> week of August 2017.**

**Annual Term Dates for the 2016 - 2017 Year**


**Disbursement Dates & the Months that must be Budgeted with the Disbursements**

Year	Term Dates	*1st Disbursement Date	MONTHS to COVER	*2nd Disbursement Date	MONTHS to COVER
MS1	July 25, 2016 – June 4, 2017	July 25	August 1 through the 1st week of February	January 4	2nd week of February - 1st week of August
MS2	August 1, 2016 - June 25, 2017	August 1	2nd week of August - 4th week of January	January 18	1st week of February - 1st week of July
MS3	June 27, 2016 – June 25, 2017	July 1	2nd week of July - 1st week of January	January 4	2nd week of January - 1st week of July
MS4	June 27, 2016 – May 28, 2017	July 1	2nd week of July - 4th week of January	January 4	1st week in February - Entire Month of July

\* The Disbursement Date is the date Financial Aid posts loans to students' accounts, and is subject to change. After it posts, it takes two to three business days for your refund to transfer from your student account to your Savings or Checking account. The refund will be for your living expenses, books, etc.

Pay close attention to the dates/months that your refund must cover. You will receive your refund **BEFORE** you may spend it. Especially see the 2nd disbursement date of each year and the month you may begin using the refund.

These will be the approximate dates throughout medical school. Please make note of the dates of your upcoming MS years.

 **U Can't Touch This . . .**  
<https://www.youtube.com/watch?v=otCpCn0H4Wo>

- It will take discipline to leave funds in savings.
- This is the reason the refund should go straight to your SAVINGS account.
- Transfer \$1,334 from savings to checking each month.
- Leave the Books budget in savings until needed.
- DO NOT** buy books until someone says, "You MUST purchase this book."
- Find a special place to keep your checkbook, bills, your important documents, etc.
- Make a list of your bills and the dates they are due.
- Please make notes on your calendar for these disbursement dates and the dates you may begin using the funds.
- It will be especially hard to hold on to the 2<sup>nd</sup> disbursement until the 2<sup>nd</sup> week of February—since you will actually receive the refund around the first week of January 2017.
- Just let it go straight to savings and forget about it until the second week of February.

**\*See the next slide for a larger version of the Disbursement Dates and the Months that must be Budgeted with the Disbursements**



## Annual Term Dates for the 2016 - 2017 Year

### Disbursement Dates & the Months that must be Budgeted with the Disbursements

Year	Term Dates	* 1st Disbursement Date	MONTHS to COVER	*2nd Disbursement Date	MONTHS to COVER
<b>MS1</b>	July 25, 2016 – June 4, 2017	<b>July 25</b>	August 1 through the 1st week of February	<b>January 4</b>	2nd week of February - 1st week of August
<b>MS2</b>	August 1, 2016 - June 25, 2017	<b>August 1</b>	2nd week of August - 4th week of January	<b>January 18</b>	1st week of February - 1st week of July
<b>MS3</b>	June 27, 2016 – June 25, 2017	<b>July 1</b>	2nd week of July - 1st week of January	<b>January 4</b>	2nd week of January - 1st week of July
<b>MS4</b>	June 27, 2016 – May 28, 2017	<b>July 1</b>	2nd week of July - 4th week of January	<b>January 4</b>	1st week in February - Entire Month of July



\* The Disbursement Date is the date Financial Aid posts loans to students' accounts, and is subject to change. After it posts, it takes two to three business days for your refund to transfer from your student account to your Savings or Checking account. The refund will be for your living expenses, books, etc.

Pay close attention to the dates/months that your refund must cover. You will receive your refund **BEFORE** you may spend it. Especially see the **2nd disbursement date** of each year and the **month** you may begin using the refund.

These will be the approximate dates throughout medical school. Please make note of the dates of your upcoming MS years.



**U Can't Touch This . . .**

<https://www.youtube.com/watch?v=otCpCn0l4Wo>

<b>MS1 Financial Aid SAMPLE Budget for Living Expenses</b>	<b>Monthly Budget</b>
Financial Aid Monthly Living Expenses	\$ 1,334
<b>Additional Income Resources:</b>	
Salary (after taxes / deductions)	
Spouse Salary (after taxes / deductions)	
Income tax refunds	
Other (child support/alimony)	
<b>Total Income</b>	<b>\$ 1,334</b>

<b>SAMPLE EXPENSES:</b>	<b>Monthly</b>
Charitable Contributions	
Student Loan interest	
Professional fees (NRMP, ERAS, etc.)	
Regular savings - Relocation to Tuscaloosa or Huntsville. (Financial Aid helps on an individual basis.)	
Savings for 4th year residency interviews	
Rent/mortgage	\$ 550
<b>Utilities:</b> Gas	\$ 30
Electric	\$ 30
Water	\$ 5
Sewer	\$ 5
Garbage	\$ 5
Telephone / Cell phone	\$ 110
Cable TV and Internet	\$ 25
Vehicle payments **	
Credit card payments	
Personal loans	
Home/renter insurance	
Auto insurance	\$ 50
Auto registration/taxes	\$ 12
Child care	
Other (i.e., alimony)	
Food/household supplies	\$ 310
Dining Out	

<b>SAMPLE EXPENSES:</b>	<b>Monthly</b>
Clothes	\$ 25
Gas, oil, auto maintenance	\$ 83
Medical/dental/eye care	
Entertainment	\$ 55
Sports	
Travel/vacation	
Pets, supplies, food	
Personal care / health & beauty aids	
Haircuts	
Subscriptions	
Gifts	
Other	
<b>= TOTAL SAMPLE EXPENSES</b>	<b>\$ 1,295</b>

<b>Total Income</b>	<b>\$ 1,334</b>
<b>Less Total Expenses</b>	<b>\$ 1,295</b>
<b>Total Discretionary Monthly Income</b>	<b>\$ 39</b>

## Sample Living Expense Budget

Based on the Cost of Attendance and the Budget Planning Workbook, \$1,334 is available per month for Living Expenses.


The sample expenses were estimated. The main goal is to show the limited funds available for Living Expenses.



# Financial Literacy Program

UAB School of Medicine (UASOM)

## More Details!

- Use Google email and Google drive to invite students to set up individualized meetings.  
[https://docs.google.com/spreadsheets/d/1\\_6HNRJG5bZYDBYNCwx46NUSEn2mO6AugzzkWyEa9FIM/edit?pref=2&pli=1#gid=0](https://docs.google.com/spreadsheets/d/1_6HNRJG5bZYDBYNCwx46NUSEn2mO6AugzzkWyEa9FIM/edit?pref=2&pli=1#gid=0)
  - Google email and Google drive instructions will be provided.
- I prepare an echoed presentation that students must watch before Orientation.
  - Echo information will be provided. 
- The more detailed **Budget Planning Workbook** is introduced before matriculation in the Echoed presentation.
- I am given a short period of time during Orientation to answer questions about the echoed presentation.
  - A compiled list of questions and answers are distributed to students.

# Excerpt from the Budget Planning Workbook

2015 - 2016, MS1 with Loans, In-State Cost of Attendance (Financial Aid Budget)				
Tuition	Fees	Bks/Supp	*Liv Exp	Cost
\$26,382	\$2,666	\$4,872	\$20,782	\$54,702
Maximum Stafford Loans Available =				\$42,722
In-State Grad PLUS Loans Needed =				\$11,980
Total Financial Aid				\$54,702

\*Living Expenses includes Health Insurance

Regular Fees are less in the 2nd Disbursement; therefore, you have a larger refund. Put that into Savings.

Financial Aid / Scholarships:	1st Disbursement 6 Months Budget	2nd Disbursement 6 Months Budget
Stafford Loans: Unsubsidized (Less Origination Fees)	\$21,133	\$21,133
Grad PLUS Loans (Less Origination Fees)	\$5,734	\$5,734
SEE N15 for all your resources to reduce needed loans	\$0	\$0
<b>Total Financial Aid Needed</b>	<b>\$26,867</b>	<b>\$26,867</b>

Tuition and Fees:	1st	2nd
UAB Tuition	\$13,191	\$13,191
UAB Regular Fees (see the Fees Worksheet)	\$1,864	\$200
UAB Dental Insurance	\$51	\$51
UAB Health / Hospital Insurance	\$984	\$1,344
<b>Total Tuition and Fees deducted from Disbursement</b>	<b>\$16,090</b>	<b>\$14,786</b>

<b>Refund (FAFSA / GRAD Plus / Scholarships) - After Tuition and Fees are subtracted out (DIRECT DEPOSIT INTO SAVINGS)</b>	<b>\$10,777</b>	<b>\$12,081</b>
Parking Permit (keep in savings) Will pay later	\$135	
Senate Fees paid in MS1 year for all 4 years	\$200	
Books & supplies (keep in savings)	\$2,436	\$2,436
If you already have Dental Insurance and take out the Total Cost of Attendance (keep in savings)	\$0	\$0
If you already have Health / Hospital Insurance and take out the Total Cost of Attendance (keep in savings)	\$0	\$0
<b>Remaining Financial Aid Budget for Living Expenses (Must Last 6 Months)</b>	<b>\$8,006</b>	<b>\$9,645</b>
Fees are less in the 2nd Disbursement. (Keep in savings for residency interviews.)		\$1,639

Financial Aid Budget for Living Expenses	Monthly Budget	Monthly Budget
Remaining Financial Aid Budget (H19) divided by 6 months	\$1,334	\$1,334

# Excerpt from the Budget Planning Workbook

	B	C	D	E	F	M	N	O	P	Q	R	S
2	<b>2015 - 2016, MS1 with Loans, In-State Cost of Attendance (Financial Aid Budget)</b>					How Much Should I Borrow?	<b>How much should I BORROW in Federal Student Loans?</b>					
3	<b>Tuition</b>	<b>Fees</b>	<b>Bks/Supp</b>	<b>*Liv Exp</b>	<b>Cost</b>	\$42,722						
4	\$26,382	\$2,666	\$4,872	\$20,782	\$54,702	\$11,980	<b>Fill in the questions below:</b>					
5												
6	Maximum Stafford Loans Available =				\$42,722	\$54,702				Yes	No	
7	In-State Grad PLUS Loans Needed =				\$11,980	\$0	Will you be COVERED under your parent/spouse's insurance?					Type Yes or No
8	Total Financial Aid				\$54,702	\$0	Do you have a scholarship? If so, what is the ANNUAL amount?					
9												
10	<b>*Living Expenses includes Health Insurance</b>											
11						\$0	<b>Living Expenses Budget</b>			Monthly	Annually	
12							If one were to take out the Full Cost of Attendance, the MONTHLY living expenses budget will be approximately:			\$1,334	\$16,007	
13							If you do not need loans for Living Expenses or you need less than the total budget, replace the amount in green to the right with the amount you need. Example: \$0 or the amount needed.				\$16,007	
14						\$0	Are there other resources (savings/parents/other) that you wish to subtract from the Total Cost of Attendance LOANS? If so, how much do you wish to subtract?					
15						\$0	TOTAL Amount PROVIDED by parent/spouse health insurance, scholarships, no living expenses needed or reduced living expenses, and/or other resources.					
16						\$54,702	<b>TOTAL ANNUAL Amount of Loans to Borrow / Accept</b>					
17						\$42,722	<b>Stafford Loans, Unsubsidized to Borrow / Accept</b>					
18						\$11,980	<b>Grad PLUS Loans to Borrow / Accept</b>					

TIPS Disburse & Timing SAVINGS Miscellaneous Expenses Residency Interviews Must comp. steps to get loans! MS1 with LOANS MS1 WITHOUT Loans

MS2 with LOANS MS2 WITHOUT Loans MS3 with LOANS MS3 WITHOUT Loans MS4 with LOANS MS4 WITHOUT Loans Waiver FEES USMLE.ERAS.NRMP

Origination Fees SAMPLE BUDGET . Entering Class

**An Updated Budget Planning Workbook & PowerPoint Presentation are sent to all medical students each year.**

**Saving** money is introduced in the MS1 year!



## COST OF RESIDENCY INTERVIEWS and AWAY ELECTIVES

The minimum number of interviews to attend should be 12.

Apply to Many Programs, If You Want to **MATCH**.

Total Programs Applied To	Total Residency Interviews Attended	Total Residency Interviews Expenditures	Total Away Rotations Attended	Total Away Rotations Expenditures	Total Expenditures
35	13	\$ 4,400	1	\$ 2,500	\$ 6,900
22	10	\$ 4,000	0	\$ -	\$ 4,000
50	14	\$ 5,000	2	\$ 3,200	\$ 8,200
34	13	\$ 4,400	1	\$ 2,300	\$ 6,700
20	12	\$ 3,100	1	\$ 2,200	\$ 5,300
25	11	\$ 3,500	1	\$ 2,300	\$ 5,800
48	16	\$ 7,600	2	\$ 3,800	\$ 11,400
25	11	\$ 4,200	1	\$ 1,900	\$ 6,100
34	13	\$ 4,900	1	\$ 1,900	\$ 6,800
47	14	\$ 4,500	1	\$ 2,000	\$ 6,500
48	11	\$ 5,400	2	\$ 3,300	\$ 8,700
49	13	\$ 6,500	1	\$ 3,100	\$ 9,600
18	11	\$ 3,700	1	\$ 2,400	\$ 6,100
23	12	\$ 3,600	1	\$ 2,500	\$ 6,100
23	12	\$ 4,600	1	\$ 1,700	\$ 6,300
50	14	\$ 7,100	2	\$ 3,600	\$ 10,700
20	10	\$ 5,200	1	\$ 2,300	\$ 7,500
48	14	\$ 7,800	2	\$ 2,900	\$ 10,700
39	16	\$ 4,900	0	\$ -	\$ 4,900
38	13	\$ 5,400	1	\$ 2,400	\$ 7,800
39	15	\$ 6,500	2	\$ 2,400	\$ 8,900
49	11	\$ 5,000	2	\$ 2,800	\$ 7,800
27	14	\$ 5,500	1	\$ 1,500	\$ 7,000
<b>AVERAGE</b>	<b>34</b>	<b>\$ 4,867</b>	<b>1</b>	<b>\$ 2,208</b>	<b>\$ 7,075</b>



**Match Day**



# Even on a tight Budget, We discuss ways to **SAVE** for the expensive 4<sup>th</sup> year



**So, what are the ways to save money?  
How Much Over Four Years of Medical School?**

	<u>MS1</u>	<u>MS2</u>	<u>MS3</u>	<u>MS4</u>	<u>TOTAL</u>
Books and Supplies Budget	\$ 4,872.00	\$3,212	\$ 2,200.00	\$ 1,175.00	\$ 11,459.00
Books and Supplies - Only Purchase Books that are absolutely necessary! Books are not an investment. Potential savings on books:	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 4,000.00
Fees are more expensive in the 1 <sup>st</sup> Disbursement, so save the difference in the 2nd Disbursement:	\$ 1,639.00	\$1,027.00	\$1,064.80	\$582.80	\$ 4,313.60
<b>Sub Total for <u>All</u> Students:</b>	<b>\$ 2,639.00</b>	<b>\$ 2,027.00</b>	<b>\$ 2,064.80</b>	<b>\$ 1,582.80</b>	<b>\$ 8,313.60</b>
Hospital/Health Insurance & Dental Insurance if already covered:	\$ 2,430.00	\$ 2,118.00	\$ 2,118.00	\$ 1,950.00	\$ 8,616.00
<b>Total for <u>Some</u> Students:</b>	<b>\$ 5,069.00</b>	<b>\$ 4,145.00</b>	<b>\$ 4,182.80</b>	<b>\$ 3,532.80</b>	<b>\$ 16,929.60</b>

## Goals for saving money:

- Residency interviews during your 4th year. Plan on attending at least 12.
- Away Rotation/s during your 4th year.
- Savings to help with the move to your Residency Program at the end of your Senior Year.
- **If** you have any funds remaining, pay on your Student Loan interest before capitalization. However, please do not worry about the interest if funds are not available.

Total amount saved will be less if you spend **all** your Books & Supplies budget.



# Savings Register

<b>Savings Register</b>					Current Balance
<b>Beginning Balance</b>					\$ 50.00
Memo	Date	Description of transaction	Debit (-)	Credit (+)	Balance
FAFSA/Grad Plus		<b>Student Refund 1st Disbursement</b>		\$ 11,812.00	\$ 11,862.00
Reminder		Parking Fee in September	\$ 135.00		\$ 11,727.00
Reminder		Book/Supplies - Savings	\$ 2,436.00		\$ 9,291.00
Reminder		If you already have Dental Insurance	\$ 51.00		\$ 9,240.00
Reminder		If you already have Health Insurance	\$ 984.00		\$ 8,256.00
Reminder		Senate Fees (One time only for all 4 years)	\$ 200.00		\$ 8,056.00
August		monthly budget, transfer to checking	\$ 1,334.00		\$ 6,722.00
September		monthly budget, transfer to checking	\$ 1,334.00		\$ 5,388.00
October		monthly budget, transfer to checking	\$ 1,334.00		\$ 4,054.00
November		monthly budget, transfer to checking	\$ 1,334.00		\$ 2,720.00
December		monthly budget, transfer to checking	\$ 1,334.00		\$ 1,386.00
January		monthly budget, transfer to checking	\$ 1,334.00		\$ 52.00
					\$ 52.00

# Savings Register

Savings Register					Current Balance
Memo	Date	Description of transaction	Debit (-)	Credit (+)	Balance
FAFSA/Grad PLUS		<b>Student Refund 2nd Disbursement</b>		\$ 13,476.00	\$ 13,478.00
Reminder		Book/Supplies - Savings	\$ 2,436.00		\$ 11,042.00
Reminder		Fees are less in the 2nd Semester	\$ 1,639.00		\$ 9,403.00
Reminder		If you already have Dental Insurance	\$ 51.00		\$ 9,352.00
		If you already have Health Insurance	\$ 1,344.00		\$ 8,008.00
February		monthly budget, transfer to checking	\$ 1,334.00		\$ 6,674.00
March		monthly budget, transfer to checking	\$ 1,334.00		\$ 5,340.00
April		monthly budget, transfer to checking	\$ 1,334.00		\$ 4,006.00
May		monthly budget, transfer to checking	\$ 1,334.00		\$ 2,672.00
June		monthly budget, transfer to checking	\$ 1,334.00		\$ 1,338.00
July		monthly budget, transfer to checking	\$ 1,334.00		\$ 4.00
					\$ 4.00

## Miscellaneous Expenses To Budget Throughout Medical School

<b>MS1 YEAR</b>	Senate Fees paid in MS1 Year covers all 4 years	\$ 200.00	One Time Only Fee <u>NOT</u> included in Living Expenses
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**Be aware of the timing for the payments of USMLE Step 1, Step 2 CK, Step 2 CS, ERAS, NRMP, and other.**

<b>MS2 YEAR</b>	USMLE Step 1	\$ 590.00	PLUS Study Materials		USMLE Step 1 Included in Living Expenses
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<b>MS3 YEAR</b>	USMLE Step 2 CK	\$ 590.00	} \$1,840.00		Included in Living Expenses
<b>MS3 YEAR</b>	USMLE Step 2 CS	\$ 1,250.00			

<b>MS4 YEAR</b>	USMLE Step 2 CS travel to Atlanta	\$ 400.00			Included in Living Expenses
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<b>MS4 YEAR</b>	ERAS Fees	\$ 500.00			<a href="https://students-residents.aamc.org/attending-medical-school/article/fees-eras-residency-applications/">https://students-residents.aamc.org/attending-medical-school/article/fees-eras-residency-applications/</a>
<b>MS4 YEAR</b>	NRMP Fees	\$ 70.00			<a href="http://www.nrmp.org/match-process/match-fees/">http://www.nrmp.org/match-process/match-fees/</a>
<b>MS4 YEAR</b>	Residency Interviews	\$ 4,867.00			<a href="#">Estimate; should be saving throughout medical school for Residency Interviews.</a>
<b>MS4 YEAR</b>	Visiting Rotations	\$ 2,208.00			<a href="#">Estimate; should be saving throughout medical school for Away Rotations.</a>
<b>After Graduation</b>	Moving expenses to your Residency Program (from MATCH)	\$ 1,500.00			This is an estimate. It will vary based on if you <b>MATCH</b> locally vs. moving to a different state.
<b>After Graduation</b>	Living Expenses during the first month of Residency	\$ 1,000.00			The MS4 year budget has been divided by 13 months, giving you an extra month of living expenses for July. <b>Estimate:</b> You will probably need more living expenses than the budgeted amount for medical school.
		<b>\$ 10,145.00</b>	<b>These expenses are NOT included in the Total Cost of Attendance.</b>		

<b>MS1 - MS4 YEARS</b>	<b>Don't forget TAXES</b>	\$ 2,500.00	You will owe taxes on some full Cost-of-Attendance Scholarships (examples: Outside Turner Scholarship, MD/PhD Program, Military, etc.).		
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**This has been an outline of UASOM's  
Financial Literacy Program.**

It changes every year  
to meet the needs of our students.

We use all FIRST and some SALT literature.

Many sample emails, handouts, Budget Planning  
Workbooks, etc. will be available for your use.

Thank you,

Theresa Millender

Program Manager, Scholarships, Budget & Money Matters

Questions?



# Financial Literacy Program Materials

- Sample financial literacy curriculum and program materials are accessible on the GSA website:  
[https://www.aamc.org/members/gsa/committees\\_gsa/cosfa/fao\\_resources/](https://www.aamc.org/members/gsa/committees_gsa/cosfa/fao_resources/)
- Please note that you must use your AAMC login to access the materials
- Also available on the FIRST website:  
<https://www.aamc.org/services/fao-first/>

# Upcoming GSA Webinars

- Supporting Your Students' Requests for Accommodations on High Stakes Exams – May 12<sup>th</sup>, 3 p.m.
- Be sure to check GSA website for additional learning opportunities:

<https://www.aamc.org/members/gsa/learningopportunities/>



Tomorrow's Doctors, Tomorrow's Cures

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Learn

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Serve

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