The Financial Aid and Debt Management team is here to support students in every way possible. Please don’t hesitate to reach out to us at medicinefinaid@uic.edu for assistance.

Join our Slack Channel

Please take the time to join our Slack channel #announcements-financialaid. Here is where you will find up-to-date information regarding our office, webinars, potential scholarships, and much more!

Scholarships

UI COM encourages all students to seek support from outside funding sources. Take a moment to explore our External Scholarship Opportunities webpage.

Paul and Daisy Soros Fellowship for New Americans
Deadline - October 26, 2023
The program honors the contributions of immigrants and children of immigrants to the United States. Each year, they invest in the graduate education of 30 New Americans—immigrants and children of immigrants—who are poised to make significant contributions to US society, culture, or their academic field.

**AAUW Selected Professions Fellowship**
Deadline - November 15, 2023
Open only to women from ethnic minority groups historically underrepresented in certain fields within the United States, who have achieved high standards of academic excellence and show promise of distinction in their respective fields.

**Kaiser Permanente Northern California Medical Student Scholarship**
Deadline - November 30, 2023
Available to third-year medical students in good academic standing who are interested in seeking a residency in Northern California.

**Health Professions Scholarship Program (HPSP)**
HPSP offers prospective military physicians (MD/DO), a paid professional education in exchange for service as a commissioned non-line or special branch officer. Visit the [Air Force HPSP](https://www.airforce.com/scholarships), [Army HPSP](https://www.army.mil/scholarships), and [Navy HPSP](https://www.navy.mil/scholarships) webpages to learn more about these great opportunities!

**Upcoming Webinars**

**Navigating the Scholarship Process- Presented by OSFA and The UIC Writing Center**
Wednesday, October 11 at 12:00 PM
[Register Here!](#)

We understand that navigating the scholarship process can be daunting for many students. Join OSFA and The UIC Writing Center as we provide guidance on the best practices for a successful scholarship search and application submission.

**Monitoring and Improving Your Credit Score- Presented by the AAMC**
Wednesday, October 18 at 2:00 PM
[Register Here!](#)

Understanding credit is essential to a solid financial future. You need to know how to access your credit report and score, how to monitor your credit report, and how to improve your score. Join Ms. Veronica Herrera from Experian, as she answers your questions and shows you what you need to
know to become a credit expert!

Learn About the AAMC Financial Wellness Program- Presented by the AAMC
Friday, November 17 at 1:00 PM
Register Here!

Join this FIRST webinar to see a demo of the AAMC Financial Wellness program. During this webinar, we will review the tools and resources that can help measure your financial health and get personalized recommendations for improvement. See how to complete online financial courses on topics relevant to real life, assess identity theft, calculate the cost of borrowing, create financial goals, create a spending plan, track expenses, and much more!

Reminders

- Fall bills were due on September 28, 2023. Review your student account throughout the semester to ensure accuracy.

- The COVID-19 emergency 0% interest rate for eligible federal student loans has ended, and your regular interest rates have resumed as of September 1, 2023.

- The 2024-25 FAFSA will be available for completion in December.

Tip of the Month
Budget to zero at the beginning of every month.
It means you’re planning before the month starts and giving every dollar an objective. That is why it is called zero budgeting. That doesn’t mean you have zero dollars in your bank account. It means your income (financial aid) minus all expenses equals zero or a positive number. Zero budgeting is one way to ensure your money is accounted for and not spent by accident. You take complete control of every dollar you have available from your budget. “The difference between zero-based budgeting and living paycheck to paycheck is that all of your financial goals are met.”

Trivia Question

The Fair Isaac Corporation came up with a way to calculate your creditworthiness, but you probably know the company as what four-letter acronym associated with your credit score?
Submit your answers to medicinefinaid@uic.edu for a chance to win UIC swag. The answer and winner will be disclosed in next month's newsletter.

**Previous Trivia Question:**
The general public learned a lot about the concept of conservatorships in 2021 thanks to a celebrity challenging their father’s role in managing their finances.

What is the name of the celebrity? Answer = Britney Spears

Thank you to the students who responded to September's Trivia question. **Congratulations to Benjamin Fliman, the trivia winner!!!**