From: Brayden, Kari
Sent: Friday, February 12, 2021 8:42 AM
To: Brayden, Kari <Kari.Brayden@med.uvm.edu>
Subject: 1st Senior Series webinar recording from last week + Today's session reminder!

Dear Class of 2021 (*CC-ing 3rd years since they're not far behind you and these activities are available to all) -*

The recording for last Friday's Senior Series is ready to view here. The password is **^zqF5kAm** . Topics discussed were loan basics: calculators, how to find what you owe, servicers, and loan statuses. *Please note: the cloud recording does not have captions yet. If you are in need of closed captioning, please contact me and I will make this happen ASAP.*

The Senior Series overview is attached as a friendly reminder (see below). ;)

TODAY AT NOON, as the Outlook appt reflects, our special guest is Dr. Edward Boyer from Neurology. He'll be sharing what he's learned with his own personal finances, and he will also outline some tips he has for soon to be residents. It will be recorded, however we encourage live attendance when possible! We are very lucky to have him volunteer his time. Please join us if you can.

Looking forward to "seeing" you all soon!
Sincerely,
Kari

Kari Brayden
Medical Student Financial Services Coordinator
Office of Medical Student Education, Given Courtyard N100
Medical Student Financial Services: (802) 656-9203 | MedSFS@uvm.edu
Direct: (802) 656-3137 | Kari.Brayden@med.uvm.edu
Web: Medical Student Financial Services Website

MEDICAL STUDENTS:
Click here to meet with a CFP®
How Are We Doing?
Drop In Appts.

The University of Vermont
LARNER COLLEGE OF MEDICINE

The University of Vermont
LARNER COLLEGE OF MEDICINE

January 15, 2021

To: Medical Class of 2021
CC: Classes of 2022, 2023 & 2024 [Students from all levels are welcome]
From: Medical Student Financial Services

THE SPRING SENIOR SERIES:
EXIT LOAN COUNSELING AND OTHER FINANCIAL COACHING RELATED TO YOUR MEDICAL SCHOOL DEPARTURE

Dear Graduating Medical Students in the Class of 2021,

A top priority for Medical Student Financial Services is to ensure you are well informed and supported with not only education loan management matters, but overall financial preparation as well. We are pleased to offer you the Senior Series!

Mark your calendar for Financial Fridays - virtual events devoted to topics having to do with education loans and/or transitioning your personal finances out of school status. Please note:

- It is recommended you attend in sequential order, particularly loan based events.
- Calendar invitations with Zoom link will be sent to your personal Outlook + Student Activities Calendar
- The Senior Series topics and its launch details have been pre-reviewed with a focus group of your student peers. Therefore, we are confident you will find the discussion content (and the timing) invaluable.
- The AAMC Graduate Questionnaire[1] gauges student satisfaction regarding "overall education debt counseling" and "senior loan exit interview". We strive for exceptional service to you - *please help us ensure you receive it by preemptively advocating for your counseling needs if anything below falls short of your expectations!*

The following pages outline the Senior Series in detail. It is a privilege to assist you, and I look forward to helping you feel confident and prepared with your personal finances.

Sincerely,
Kari Brayden, Medical Student Financial Services Coordinator
(802) 656-9203 or MedSFS@uvm.edu
Request Information or To Be Contacted | Medical Student Financial Services Website | How Are We Doing?

The following schedule is a near-final draft (as of January 2021) to demonstrate learning outcomes.

Friday Date/Time	Topic(s)	Education Loan Focused Session	Post-Session Recording
2/5/21 12-1PM ET	**Loan Basics:** -Know What You Owe (Loan Types, Servicers) -Customized MD Student Loan Calculators -Deferment, Forbearance, Grace Period, and other Statuses	✓	Click Here Passcode: ^zqF5kAm
2/5/21 2-3PM ET	AAMC's **Financial Planning for a Medical School Graduate** Use our zoom link below *or* register directly with the AAMC.		To Be Linked
2/12/21 12-1PM ET	**Personal Finance Success Tips for Physicians** – presented by Dr. Edward Boyer (Dept. of Neurology)		To Be Linked
2/19/21 12-1PM ET	**Tax Talk** Q&A with a CPA![2]		To Be Linked
3/5/21 12-1PM ET	**Loan Repayment Plans:** -Income-based, standard, graduated… oh my!	✓	To Be Linked
3/26/21 12-1PM ET	**Tax Talk** (encore/repeat): Q&A with a CPA![2]		To Be Linked
4/2/21 12-1PM ET	**Other Loan Considerations:** -Refinancing vs. Consolidation -Forgiveness/Cancellation Programs -Return of Investment: Viewing Education Debt as a Positive -Your Action Items	✓	To Be Linked
5/7/21 12-1PM ET	**Resident Living:** -The Paycheck Breakdown -Renting vs. Buying a Home -Disability Insurance (with Guest Speaker)		To Be Linked
TBA	**Vermont's AHEC Education Loan Repayment Program** for Primary Care Providers	✓	To Be Linked
Throughout spring 2021	**Putting YOUR Financial Strategy Together:** 1:1 Virtual Meeting/EXIT INTERVIEW with Kari Brayden[4] To schedule: Email MedSFS, use the Drop In page, or Fill Out Web Form		
Throughout spring 2021	Consider a Free 1:1 with a CFP®: For complex questions that are best addressed by a CFP® (Eligibility ends July 1st)		

"An investment in knowledge pays the best interest."

–Benjamin Franklin

Footnotes

[1]The Graduate Questionnaire will open/launch far before the Senior Series has concluded. Please either complete the GQ after you have engaged in student loan counseling initiatives and/or edit your GQ response afterward. Your GQ answers can be edited up until early June when the survey closes!

[2]Our local guest speaker is Lynda Camire, Certified Public Accountant, from JMM & Associates Firm. Tax topics to be discussed are Vermont Renter's Rebates, 1098T/1098E, income thresholds to file, how scholarships may affect taxes, and more! This is an open-forum style session. Individual questions can be privately chatted through Zoom if you prefer.

[3]Our guest speaker is Jennifer Savage, Physician Placement Professional. This session is ideal for those who wish to stay in/return to Vermont to practice medicine in primary care specialties. Did you know, OB-GYN's and Psychiatrists fall into the primary care category for AHEC? The program adjusts to workforce needs and is subject to ongoing AHEC re-evaluation.

[4]One on One meetings can occur at any point, but preferably later in the spring after the Senior Series has concluded AND after you have finalized your post-enrollment plans (typically, this refers to where you Match!). Your long-term loan repayment strategy encompasses YOUR unique situation: length of residency training, specialty choice and its income potential, and your debt level. Prior to our 1:1 meeting, it is helpful to skim the AAMC's Education Debt Manager so that you can have specific questions prepared.

Frequently Asked Questions:

I'm an early bird and am SO EXCITED to maintain/increase my loan knowledge and repayment strategies that I just can't wait for the Senior Series! What can I get a jump start on? I love to hear this one! The AAMC Education Debt Manager is a great booklet to kick back with. You can also view my all-in-one virtual exit counseling presentation from last year here (information still valid).

I'm feeling overwhelmed and nervous about managing my debt, is that normal? Yes. We are here to help you, guide you, and provide insight. Finances can be a stress point for many. We encourage students to experiment with viewing education debt as a positive and a means to this remarkable medical degree you have almost earned – former students have said it is helpful to think back to why they chose medical school to begin with.

Does this cover everything that the self-paced online federal exit counseling has? Yes, and more!

Why aren't sessions geared toward my debt level? To protect student privacy, we do not target debt level specific webinars (e.g., "those owing less than 50k" or "more than 300k"). Generally, education loan guidance is consistent regardless of payoff amount.

Can't I just meet with you one on one and skip the sessions? The Senior Series has a lot of valuable information. It is recommended you first participate in any applicable Financial Friday topic, so that individualized questions can be the most productive. However, if you have time-sensitive or specific questions, please contact me!

Is this required? If you have loans, a 1:1 meeting is required (at the very least). Some form of exit counseling is required by the Dept. of Education- as such, you will receive a link to the federal online exit counseling (self-guided) in the spring however the Senior Series is the most tailored toward your unique needs.

Will the sessions be recorded? Yes, the sessions will be recorded and posted to the Medical SFS website. It is strongly encouraged students view the interactive live version, when possible.

Will my privacy be protected during sessions? Your privacy will be protected and students will not be required to disclose their loan portfolio details. We will utilize Zoom's private chat feature, or, you can email questions ahead of time to Medical Student Financial Services.

What about all the AAMC webinars I see in the Weekly Wire? You are welcome to "attend" any AAMC offerings regarding medical student finances. They are wonderful events that complement our Senior Series. Some duplication may be experienced.