Presentations

- **Military Scholarships & Loan Repayment Programs (Army, Air Force & Navy)**
  - **Tuesday, September 16**
  - Locations: L109ABC (afternoon) and Keefer Auditorium (evening)
  - Learn about military scholarships and loan repayment programs.

- **Real World Finances with Lori Moore of AccessGroup**
  - **Tuesday, October 14**
  - Locations: L110 (afternoon) and R103 (evening)
  - Learn how to begin to manage your post-graduation financial matters.
  - Topics discussed:
    - Loan Repayment, Comparing Job Offers, Evaluating a Paycheck, Insurance Types
    - Investment/Savings Choices, Retirement Options

- **Financial Planning with Richard Sentnor of Baystate Financial**
  - **Thursday, October 30**
  - Location: R115
  - Learn how to build a strong financial foundation for your future.
  - Topics discussed:
    - Risk management and debt, Identifying your goals
    - Preparing your budget and protecting your credit

- **Understanding Home Financing and the Purchase Process with Margy Ikenberry and Michael Caruso of Coldwell Banker**
  - **Thursday, November 13**
  - Location: R115
  - Learn how credit scores, income and savings impact a mortgage loan and the right steps to buying a home.
  - Topics discussed:
    - Credit scores and how they affect mortgage financing, What is a pre-approval
    - What financial information must be provided during process
    - Types of loans and programs available
    - What is PMI (Primary Mortgage Insurance)
    - Agency – how a real estate agent can represent you
    - Offer process, home inspection and attending the closing
o **Home Financing for Doctors / Physician Loans with Tal Frank, VP of physicianloans.com**
  o Thursday, November 20
  o Location: R115
  o Learn more about physician loan home financing.
  o Topics discussed:
    - What obstacles will you face during the home purchasing process?
    - What mortgage products are available?
    - What loan meets your needs?
    - Understanding the timeline
    - Understanding the 3 C’s (Credit, Capacity and Collateral)
    - Checklist of documents required
    - Preparing your closing budget
    - Buy vs. Rent decision

o **Traveling on a Shoestring Budget with Deirdre Couture of BCD Travel**
  o Wednesday, December 10
  o Location: R115
  o Learn some helpful tips on how to make the most of your budget when traveling.
  o Topics discussed:
    - Low cost air carriers
    - Social media and its advantages
    - Factors to consider when traveling by rail, bus and car
    - Sleeper cars
    - How to spend less on gas and parking
    - Hostels vs. Hotels
    - Purchasing food

o **Understanding Public Service Loan Forgiveness with Bill Buescher of Wells Fargo**
  o Wednesday, January 14
  o Location: L110 (afternoon) and R103 (evening)
  o Learn more about PSLF and your career as a health professional.
  o Topics discussed:
    - Eligible Federal student loans
    - Borrower eligibility requirements
    - Specific loan repayment requirements
    - Qualifying public service jobs
2014 – 2015
Financial Literacy Program

- **Home Financing for Doctors / Physician Loans** with Tal Frank, VP of physicianloans.com
  - Tuesday, March 10
  - Location: L112 (afternoon) and L110 (evening)
  - Learn more about physician loan home financing.
  - Topics discussed:
    - What obstacles will you face during the home purchasing process?
    - What mortgage products are available?
    - What loan meets your needs?
    - Understanding the timeline
    - Understanding the 3 C’s (Credit, Capacity and Collateral)
    - Checklist of documents required
    - Preparing your closing budget
    - Buy vs. Rent decision

- **Loan Repayment Strategies** with Julie Fresne, AAMC
  - Friday, April 3
  - Location L110 (afternoon only)
  - Learn how to manage your student loans post-graduation.
  - Topics discussed:
    - How to find your Loan Servicer
    - Loan Deferment & Forbearance
    - Loan Consolidation
    - Pay As You Earn
    - Public Service Loan Forgiveness