



UPSOM Financial Literacy Resources

Year-round access to financial aid professionals dedicated specifically to medical students

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Reach both at financial_aid@medschool.pitt.edu or 412-648-9891. Offices in S520 Scaife Hall.

One-on-one meetings

All students are welcome to meet individually with financial aid any time, in person or virtually. Darren and Regina can assist with your financial aid and personal financial wellness concerns. Common topics are listed below, but guidance is not limited to these areas.

First year students may be interested in discussing their overall financial plan for med school, Second year students may want to talk about the expenses associated with USMLE testing, Third year students might focus on planning and budgeting for residency interview expenses, Fourth year students typically have questions about loan repayment strategies.

24/7 access to the AAMC Financial Wellness curriculum <https://aamcfinancialwellness.com/>

Over 100 topics are covered, from basic concepts such as budgeting and evaluating financial products to advanced topics such as investing and estate planning. Examples include “Paying for the Baby Years,” “Protecting Your Success with Insurance,” and “Understanding Daily Simple Interest.” This AAMC suite of videos, articles, and exercises serves both beginners and those with very advanced financial savvy, no matter what milestones you’re approaching in life.

Current students - to set up your free financial wellness account:

1. Visit <https://aamcfinancialwellness.com/>
2. Under "Need to Register?" select University of Pittsburgh School of Medicine
3. Complete the registration form
4. Explore, create financial goals, take courses, and more!

MedLoans Organizer and Calculator (MLOC)

Use the MLOC <https://students-residents.aamc.org/financial-aid/article/medloans-organizer-and-calculator-mloc/> during and after med school to estimate your loan repayment situation based on various possible scenarios. Customizable fields include current and anticipated debt, marital status, choice of repayment plan, length of residency/fellowship, anticipated salary during and after training, etc. This amazing tool is free to all medical students and residents. Have your plans changed regarding residency, marital status, PSLF, etc.? Just recalculate!

Loan repayment workshops

Several are held each spring for graduating students to explore debt management strategies. Review the AAMC Education Debt Manager Booklet at <https://store.aamc.org/education-debt-manager-for-matriculating-and-graduating-medical-school-students.html> long before 4th year for a wealth of information about borrowing and repaying loans.

External scholarships

On SharePoint the Office of Financial Aid maintains a database of external scholarships that Pitt Med students have received or that an organization has specifically asked us to announce. <https://pitt.sharepoint.com/sites/nav365/financialaid>
Review the list periodically. The Office of Financial Aid sends reminder emails when the deadlines of certain opportunities are approaching.

Newsletters

The Office of Financial aid produces a Financial Literacy Newsletter. Past topics include tips for building credit, strategies for preventing identity theft, explanations of legislation affecting Federal Student Aid, unpacking the psychology of money, and more. View past issues at <https://pitt.sharepoint.com/sites/nav365/financialaid/Pages/FinancialLiteracy.aspx>

Annual debt letter

Every spring, the University provides student loan borrowers with a summary of their student loan debt. It is a great reminder to review borrowing history and plan ahead for the next year.

Webinars

Organizations such as AAMC FIRST <https://students-residents.aamc.org/financial-aid/> present articles, videos, fact sheets, and webinars covering everything from Public Service Loan Forgiveness understanding credit scores to the financial implications of marriage. The Office of Financial Aid posts to [Pitt Med Events](#) and sends email reminders for upcoming webinars.

General University Resources

Pitt's Student Payment Center and Financial Aid Wellness Center offer free resources to help you build financial skills. [GradReady](#) and [CashCourse](#) cover topics such as budgeting, banking, building credit, protecting against identity theft, mortgages, and retirement/investing. You can find countless financial literacy resources online. If you really want to get into finance and economics, [Khan Academy](#) offers interesting courses.

The Joan Harvey, MD, School of Medicine Student Emergency Fund

The fund is designed to provide temporary, short-term financial assistance to students enrolled in the Medical School program who are confronted with unanticipated or emergency financial situations. For details and the application, please visit <http://www.medschooldiversity.pitt.edu/student-support-0>

The Office of Financial Aid exists to help you. Please ask us questions. We are happy to assist you not only with financial aid processing but also with identifying the information and resources that address your situation and enable you to maintain financial wellness. Medical school is an excellent investment in your future, but it can feel overwhelming, especially without a plan. Please know that you are not alone. Reach out to us any time. We want to help you grow your financial knowledge and confidence.