

## Additional and Emergency Resources

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## Free Meeting with a CFP®



Beginning summer 2020, the Lerner College of Medicine has partnered with [WellConnect \(password required\)](#) to provide various student services, including comprehensive financial counseling, with a Certified Financial Planner®. This service is in addition to our Medical Student Financial Services, not in place of. However, given the knowledge base of a CFP®, certain questions (such as about investing or disability insurance) may be best directed toward a true financial planner.

### Preparing for your FREE Appointment

Medical Student Financial Services is here to support the relationship between our medical students and [WellConnect \(password required\)](#). You may take advantage of a 30-minute session (once per academic year that you're enrolled), per topic. A topic could be budgeting, investing, credit, or other. You are entitled to a second 30-minute session in the same year on the same topic if you have experienced a change in situation (examples include: change in living location, change in marital status).

*Note: Incoming first year students are eligible beginning July 01 of the summer you matriculate. If you plan to matriculate August, you are eligible for counseling beginning July 01.*

### Steps to follow:

1. Call 866-640-4777 and follow the prompts. You do not need our school code handy – they will simply ask which institution you attend.
2. A representative will take information from you, such as your school, geographic region, and other details. The representative will create a referral after disconnecting with you.
3. You will be matched with a CFP® from their Student Assistance Program. This individual could be located anywhere in the country! A phone appointment will then be scheduled based on your availability.
4. Participate in your FREE certified financial counseling appointment!
5. Consider emailing [Medical Student Financial Services](#) to share feedback about your meeting – we want to hear from you!

### How to prepare for your appointment while your referral is processing:

- √ Gather all of your financial information, such as recurring bills.

- √ Plan your schedule so you can be in front of your computer for your appointment; this way items are easily accessed should the CFP spontaneously ask questions (for example, interest rates on accounts you may have).
- √ Have your goals and questions prepared since the session is limited to ½ hour per topic.
- √ Familiarize yourself with your financial aid refund amounts/living expense allotment since your direct deposit(s) serves as income during your time of enrollment. The financial aid budget/cost of attendance is linked here.
- √ Think about the concerns or assistance you need so you can advocate for yourself.
  - Did you know **WellConnect** has a Work Life Benefit Team which maintains a special database of various assistance opportunities specific to your situation and/or geographic region?
  - Examples include programs on renter assistance, food pantries, community partnerships, utility heating assistance, and much more!

## External Resources



To supplement LCOM's financial wellness activities, students are encouraged to utilize the Association of American Medical College's FIRST branch (Financial Information, Resources, Services & Tools) which provides financial support tailored to medical students. Their tools are FREE and made JUST FOR YOU!

[Click here](#) for the AAMC financial wellness gateway. There are interactive budget worksheets, recorded webinars, infographics, and so much more! All you need is your AAMC login. To get started, [view the AAMC's 15 minute video here](#) on how to use the financial wellness program. Most importantly, please be sure to download their [Education Debt Manager](#) if you have or will have education loans. This is a 70+page booklet on education debt for medical professionals. (Please note: a new version is released each January.)

## BLOGS WE LOVE

[Future Proof MD: Digestible Financial Tips for Medical Professionals in Training](#)

[The Frugal Physician \(Doctors Free of Debt Series\): Dr. Disha paid off \\$208k in 18 months!](#)

## Emergency Resources



Our full-time medical students often do not have earnings/income or significant savings to rely on during periods of enrollment. For this reason, we strive to connect you with pertinent resources that may supplement financial aid.

- [Hunger Free Vermont](#) "words to end the injustice of hunger and malnutrition for all Vermonters" - visit their website for food access information, including the 3SquaresVT program. [Click here](#) to view the flyer on college students' eligibility for food assistance.
- [UVM's Food Insecurity Program](#) website promotes the campus Rally Cat food pantry and the Swipe Out Hunger program.
- [Vermont's Everyone Eats](#)
- [CVOEO](#), the Champlain Valley Office of Economic Opportunity, offers help with housing/rent, utility costs, and food. CVOEO's safety net programs can help lower other costs of living so you have more money for food.
- LHOME Initiative: Dana Allison '23 is a great resource for information about insecurity. [Watch the recorded Emergency Resources Town Hall from November 2020.](#)
- Vermont Student Assistance Corporation has a "micro grant" program for emergencies. You must meet VSAC's definition of a Vermonter. Contact [MedSFS@uvm.edu](mailto:MedSFS@uvm.edu) for the micro grant program details as well as the application/nomination form.
- [Access Health CT](#) [Access Health CT is Connecticut's official health insurance marketplace](#), where you can shop, compare and enroll in quality health and dental plans.
- [CT Heating Assistance](#) [The Connecticut Energy Assistance Program \(CEAP\)](#) helps Connecticut residents afford to heat their homes. Applications for CEAP typically take 30-45 minutes.
- [CT Utility Assistance Website listing several utility assistance programs.](#)
- [CT SNAP Program \(Supplemental Nutrition Assistance Program\).](#)
- [Norwalk, CT Food Pantries.](#)
- [Danbury, CT Food Pantries.](#)

## UVM Emergency Grant Program

The UVM Emergency Grant Program supports students seeking immediate, one-time financial assistance due to a temporary hardship or emergency.

[Please visit the UVM Emergency Grant Program Webpage for more information.](#)

[WellConnect](#) is our partner for providing medical students with free Certified Financial Planning. Did you know WellConnect also has a Work Life Benefit Team that maintains a special database of various assistance opportunities specific to your situation and/or geographic region? Examples include programs on renter assistance, food pantries, community partnerships, utility heating assistance, and much more!



Do you know of a peer who has a concerning financial situation? For example, at risk of homelessness or severe food scarcity? Please consider submitting a [CARE \(Concerning and/or Risky Event\) Form](#) so that a coordinated and appropriate response can be executed.