
FINANCIALLY *FIT*

HEALTHY IDEAS TO ADJUST YOUR FINANCIAL PERSPECTIVE

Financially FIT Training Plan — Year 3

ENDURANCE TRAINING (7th–9th trimesters)

The third year focuses on preparing you to endure the process of repaying your student loans. This will be accomplished through awareness of what you have borrowed as well as information about various repayment options so that you may plan accordingly for your future.

INTERACTIVE SESSIONS INCLUDE:

- **Loan Intervals** – different stages of the loan
- **Running Repayment** – exploring repayment options
- **Work Out Your Future** – focusing on a plan of action

Dates, times and locations of sessions may be found on the Student Announcements page of the Palmer website and will be sent to all students via Palmer Communications e-mails.

To qualify for the scholarship drawings each trimester (with awards ranging from \$1,000 to one-half of a trimester's standard tuition), earn FIT points by attending the above sessions then completing and turning in the assignments given at each session. Each session is worth 5 FIT points.

YOU MAY ALSO EARN FIT POINTS BY:

- Completing your FAFSA by the priority deadline (*2 FIT points*)
- Attending the counseling session of your choice once per school year – either a peer-to-peer session or a personal session with a Financial Aid Officer (*2 FIT points*)

EARN BONUS FIT POINTS BY ACTIVELY REDUCING YOUR STUDENT LOAN DEBT:

- After actively budgeting, reduce your student loans by \$500 or more by giving money back or completing a change form with your counselor (available once each trimester) (*2 bonus FIT points*)
- Get a work-study job (*1 bonus FIT point after submission of your first timesheet*)
- Submit scholarship applications (*1 bonus FIT point for every 5 applications submitted*)

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Financially FIT Scholarship Drawing

ELIGIBILITY CRITERIA

By participating in the Financially FIT program, you not only enhance your financial fitness, you also earn points toward scholarship drawings of up to one-half of a trimester's standard tuition. To qualify for entrance into the Palmer College of Chiropractic Financially FIT Scholarship Drawing, students must meet the following criteria:

- Must be a full-time Doctor of Chiropractic student in good standing
- Must be an active participant in the Financially FIT program provided by Palmer College of Chiropractic's Financial Planning Office
- Must be making Satisfactory Academic Progress (SAP)

In addition to meeting the above criteria, students must earn the following FIT points to be entered in scholarship drawings (may be entered into only one drawing per trimester):

- Earn 14 or more FIT points to be entered into a drawing for a scholarship in the amount of one-half of a trimester's standard tuition
- Earn 9 to 13 FIT points to be entered into a drawing for a scholarship in the amount of one-quarter of a trimester's standard tuition
- Earn 5 to 8 FIT points to be entered into a drawing for a scholarship in the amount of \$1,000 (multiple awards may be available)



The staff of Palmer's Financial Planning Office has created the Financially FIT program to help you plan your college financing, reduce your debt load and begin your chiropractic career in the best financial shape possible. This three-year program is free of charge for current students and focuses on a different financial fitness goal each year.



PALMER
College of Chiropractic

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