



In TEXAS TECH UNIVERSITY HEALTH SCIENCES CENTER  
Senate Resolution 26.01

(Stating the sentiments of the TTUHSC Student Senate regarding the expansion of financial literacy education opportunities)

WHEREAS, the cost of professional health education continues to rise, and the financial burden placed upon students often necessitates borrowing significant federal and private loans that impact their long-term financial stability and career choices; and,

WHEREAS, financial stress is a documented contributor to burnout and mental health challenges<sup>1</sup> among health professions students, potentially affecting academic performance and pushing students away from lower-paying but vital fields of service; and,

WHEREAS, despite the high stakes of student loan management and future healthcare professional employment contracts, most health professions curricula lack formal education on personal finance, debt management, and contract negotiation; and,

WHEREAS, providing structured financial literacy education, which includes budgeting, loan repayment strategies, responsible borrowing, and financial planning, would better equip health professional students with practical tools to make informed decisions throughout their lives, thereby supporting student well-being and long-term workforce sustainability; and,

WHEREAS, incorporating or promoting financial literacy resources across programs strengthens institutional consistency, enhances student support infrastructure, and positions Texas Tech University Health Sciences Center as a leader in holistic professional education that prepares graduates for both clinical practice and long-term professional sustainability; therefore,

BE IT RESOLVED, that the Student Senate advocates for the active promotion and targeted awareness of formal financial literacy resources for all students, utilizing established institutional platforms such as iGrad, or highlighting profession-specific resources, including:

- The AAMC FIRST (Financial Information, Resources, Services, and Tools) Program for Medical Students<sup>2</sup>;
- The APTA Enrich Financial Wellness Platform for Physical Therapy Students<sup>3</sup>;
- The AAPA PA Money Sense Modules for Physician Assistant Students<sup>4</sup>;
- The AACP Financial Literacy Resources for Pharmacy Students<sup>5</sup>; and,

BE IT FURTHER RESOLVED, that the Student Senate encourages each school to explore the feasibility of offering optional elective credit, as permissible and realistic within their respective curricula, for the completion of these comprehensive modules, or similar financial literacy modules; and,

BE IT FURTHER RESOLVED, that these resources be highlighted to specifically cover high-impact topics such as student loan repayment strategies (e.g., PSLF, PAYE), disability insurance, and salary/contract negotiation; and,

BE IT FURTHER RESOLVED, that this resolution be spread upon the Journal and that copies be sent to **Lori Rice-Spearman, Ph.D.**, *President of Texas Tech University Health Sciences Center*; **Darrin D'Agostino, D.O., MPH, MBA.**, *Provost and Chief Academic Officer*; **Lance McMahon, MS, Ph.D.**, *Interim Dean of the Graduate School of Biomedical Sciences*; **Gerard E. Carrino, Ph.D., MPH**, *Dean of the Julia Jones Matthews School of Population and Public Health*; **Dawndra Sechrist, OTR, Ph.D.**, *Dean of the School of Health Professions*; **John C. DeToledo, M.D.**, *Dean of the School of Medicine*; **Holly Wei, PhD, RN, CPN, NEA-BC, FAAN**, *Dean of the School of Nursing*; **Grace Kuo, Ph.D., Pharm.D.**, *Dean of the Jerry H. Hodge School of Pharmacy*; **Jacob Lujan**, *Editor-in-Chief of The Daily Toreador*, and to the students of Texas Tech University Health Sciences Center.

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1. The Relationship Between Financial Worries and Psychological Distress Among U.S. Adults. *National Library of Medicine*. Retrieved January 13, 2026, from [The Relationship Between Financial Worries and Psychological Distress Among U.S. Adults - PMC](https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5313773/)
2. Association of American Medical Colleges. (n.d.). *FIRST (Financial Information, Resources, Services, and Tools)*. AAMC. Retrieved January 9, 2026, from <https://students-residents.aamc.org/financial-aid>
3. American Physical Therapy Association. (n.d.). *Enrich: Financial wellness platform*. APTA. Retrieved January 9, 2026, from <https://www.apta.org/your-career/financial-solutions-center/enrich>
4. American Academy of Physician Associates. (n.d.). *PA Money Sense interactive budget guide*. AAPA. Retrieved January 9, 2026, from <https://www.aapa.org/career-central/pa-money-sense-interactive-budget-guide>
5. American Association of Colleges of Pharmacy. (n.d.). *Financial literacy*. AACP. Retrieved January 9, 2026, from <https://www.aacp.org/resource/financial-literacy>

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TEXAS TECH UNIVERSITY  
HEALTH SCIENCES CENTER  
Passed the Senate, 20<sup>th</sup> January 2026

CC:



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Sahil Tonk  
President, Student Government Association