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Hello and welcome back to another episode of the dental hygiene basics podcast. My name is Dana, I'm so excited to be here with you today. I got a listener question that asked basically, I need more money for dental hygiene school, how do I get extra funds to pay for dental hygiene school? And this kind of got my brain spinning and I just decided, You know what, let me go into something that you're probably not even going to think about when it comes to money and the importance of it when you get into dental hygiene school and money at all points in our life. Really. I have a huge personal finance buff, I listen to personal finance. I can't talk anymore. I listen to personal finance podcasts all the time. I think I would have been an accountant in a second life. So just bear with me as I kind of dive into some random things that you might not be thinking about. But I first want to start talking about money in terms of needs. So when we talk about a person's needs, there is a specific pyramid. It's called Maslow's hierarchy of needs. And you can Google this Maslow's hierarchy of needs. I'll you know put the spelling in the show notes. But basically, this is a pyramid that shows what we need in order to survive and thrive as a human being okay? And people take this pyramid and use it in a number of different ways. You might learn about it when you get into dental hygiene school because it's a way to talk about educating patients. If a patient doesn't have all of their needs met, such as if they don't have food, water or sleep. They are not going to care if they brush their teeth or not. Right, they're just trying to survive. So I want to kind of spin this and talk about this in a way that's going to relate to your experience applying and getting into dental hygiene school. Alright, so the first thing on this Maslow's hierarchy of needs the bottom tier of the pyramid here is physiological needs. So this is that you need food, water and sleep at our core. Those are the three basic things that we need to survive and thrive in our lives, right. So if you don't have food and water on a psychological level or physiological level, you're going to really have a hard time performing your main goal is going to be feeding yourself and getting water right. So if you're deserted on a desert on an island somewhere, your only concerns are food, water, and then eventually shelter and safety right. But if you don't have food and water you can't survive. So when we go into food and water and sleep, these are things that you want to make sure that you have the finances to cover because if you can't feed yourself and dental hygiene school or if you don't have the necessary resources in terms of finances to care for yourself, you are not going to be able to physically move up to the next level of learning. We'll talk about that more in a little bit. And then sleep Of course, if you have terrible sleep, you're not meeting one of your basic physiological needs and you are going to struggle to learn and thrive. Now the next tier is safety. So this is your home. Do you have a safe place to live? Do you feel safe in general, right. So do you have personal security? Do you have four walls and a roof over your head? Do you have the resources that you need to thrive and survive? Do you have health prosperity, these are getting into a little bit more on that money topic right? If you are in an unsafe situation with wherever you live, you know what it for whatever reason that may be maybe someone you live with is not safe, or maybe your environment is that safe, or I mean, you've heard I'm sure people telling their stories, the rags to riches where they go from homeless to you know, achieving their dreams, whatever they whatever those dreams may be. So your safety needs are just as important as your physiological needs in your ability to care for yourself and then also to grow up this ladder into a place where you can actually thrive I'm going to keep using that word thrive.

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The next thing in the Maslow's hierarchy, the next tier is love and belonging. So once your food water sleep, your safety once all of that is met then you can actually move into this love and belonging and that's a big part of the support system that you're going to need to actually grow and succeed once you get into dental hygiene school because without a good support system, when you're going through really hard, hard things, it can be difficult to do it alone. So once we're safe, we've got food, we've got water, let's focus on that love and belonging. Okay. And these are some things I want you to work on. Definitely before you get into dental hygiene school okay. And then we start moving into themes like esteem and self actualization. So these are the highest tiers. So this is when you can achieve your full potential right you start having a feeling of accomplishment. You are motivated, you are maybe able to think outside of the box and you're just really really growing to your full potential. Okay, so I hope that you take a second to pull up a picture and look at the Maslow's hierarchy of needs and see how you need to make sure that the bottom tiers are squared away before you get into dental hygiene school so that you have the greater chance of surviving and succeeding and just being a rockstar seller, dental hygiene school student. And I like to bring this up because if you don't have those basic needs met, that means that you are going to have extra stressors in an already stressful environment. So I've talked about this before and I'll say it again, dental hygiene school is extremely stressful. It's very rigorous. You don't have free time you're studying that is your job that is your life. So you are going to have time to work and make a lot of money while your dental hygiene school to take care of your physiological needs. And your home. Right so you're going to struggle to pay rent if you think you're going to be able to work full time and dental hygiene school. Unfortunately, at this time, you cannot I really hope at some point there are programs that maybe or LinkedIn and allow people to work and you know, I hope that something like that happens one day, but for now, it's just really not our reality. Okay, so remember we have to meet those physiological needs and we have to have safety before we can progress into these higher levels where we can actually achieve and succeed our dreams. Alright, so I want you to think about that first.

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Now I talked about we want to reduce stress so that you have the best dental hygiene experience possible. Whenever a person is stressed what tends to happen in our body. You're going to learn a lot about this in dental hygiene school, but sometimes our bodies can go into this fight or flight mode, where you just are in panic right your body wants to run away from whatever it is that feels really hard because it's stressing you out. Or you want to fight against it, right. So if someone's coming to attack you, you're either going to run or you're going to fight them. So when we get into these really stressful situations, there's some really interesting research and I'm gonna see if I can find a video to post in the show notes. But we revert back to what is called our lizard brain, which I think is just the funniest thing ever. And I feel that I've been in my lizard brain plenty of times. It's where you're trying to do something but you're so stressed out that you physically cannot retain anything that you're learning. And the reason is when we go to our lizard brain because we're so stressed your body is only concerned about the physiological needs. It's concerned about food, water safety. It just wants to be like a lizard laying in the sunlight soaking up sun. But when you're in your lizard brain, you actually cannot

access to higher level parts of your brain just like that Maslow's hierarchy of needs. If your basic needs aren't met, you cannot rise up to achieve the things that are higher level like learning and you know, achieving whatever it is that you're hoping to achieve. So when you're in your lizard brain it makes it very, very difficult to actually learn and retain information. So when we are in dental hygiene school, we want to be out of our lizard brain as much as possible. We need to be thriving. And the way to do that is to not have extra external stressors. Like finances, lack of support, you know, stress whatever the extra stressors are, we need to be thinking about all of that before you go to dental hygiene school. Okay, so this specific podcast is going to focus on money because money is a huge stressor for everyone, right? Most people are a little stressed about money in some way or another. And we don't need that extra stressor. When you are going to do it in school. You need to feel supported and taken care of you need to know that you have any food for school for your books, everything so that all you have to worry about is what you need to learn and live day to day moment just getting through dental hygiene school right. So let's talk about how we can build up a good money support system before we go to dental hygiene school. My number one absolute tip is to plan ahead if you know at this point that you want to go to dental hygiene school all right look up the schools look up the costs start calculating how much money am I going to need for school how much am I going to need for loops reports for anything you know there's going to be any associated costs. How much do I need per month to survive to pay my rent to pay my utilities to pay for gas to get to and from school? Will I need to pay for parking at the school will I need the money for groceries? Let's go maybe a little bare minimum. Maybe give yourself a little extra money just for some self care per month. But don't go overboard because I really want you to find out what is that your bones budget? How much do I need every single month to get me through these next let's say two years before I get my license, I can actually go work. Right. I want you to really be thinking about how much you need. So plan out your budget and then look at the amount of time before you're going to apply. Is it reasonable for you to actually save up that much money because that's what I would recommend. Get to Work hustle you know, take night classes work as much as you can go to school if you have to delay for a year because you need to get your financial straight not a problem because I promise if you go into it with that lack of or that lack of money or to be so stressed but if you have you know, let's say \$50,000 in savings sitting there ready for you to take care of you to live and don't hygiene school, guess what? money problems, dust him off, you don't get them right. So I want you to think about that. First get a job. I know some people are like I need focus on my school. Well, if you need money, you need money, right? You don't want to come out of the back end of this with so much student loan debt that you finally get your degree and now you're basically in prison again, because you're having to take all the money you're earning and pay it to someone else. I struggled with debt before a woman to this and another episode but it is so stressful to have all of that money on you. And I hate to talk about worst case scenarios. But if something happens, let's say you start dental hygiene school and you take out \$50,000 in student loans and you break your arm and you never graduate. You're stuck with all of those loans. They don't just magically get the right strike. So anytime you saw the sign on the dotted line, that is a commitment that you're saying I'm gonna repay these loans for good or for bad, right. And I know that there's a lot of talk out there that maybe student loans will be forgiven one day. I hope that's the case for anyone who's out there struggling with student loans, but we're living in a reality where that's not the truth and we need to be aware

that decisions we make they will impact us in the future and money is one of the hardest ones to shake off in the future. All right. If we sacrifice more before going into dental hygiene school, you're going to come out and be like you're just going to thrive so I'm going to talk about that more in another podcast but let's move on what are some other things we can do? Alright, so I talked about getting a job saving up money. If you are really just like I don't pretend to work which I do recommend because it looks really good on admissions whenever you're applying. And let's make filling out scholarship applications. Your part time job right once a day you fill out a scholarship application. Maybe you only get one out of 10 that you fill out but money is money in scholarships. It's free money, it goes straight towards your tuition socked away and ready to pay off those big tuition bills before you even get there. It is going to reduce your stress. And a lot of applications for scholarships take maybe 30 minutes to an hour. So if you get a \$200 scholarship for one hour worth of work, you just make \$250 An hour like what I'll take as many of those as I can get Okay, and the more you do the faster you get at it and you'll have everything squared away so please please sign up for scholarships course you're going to need things like good grades, you might need reference letters, whatever but again, the more you get at those, the faster and easier the process gets. And it's gonna make it easier when you actually apply to dental hygiene school because you will be so used to doing that so many times. All right. Don't forget to fill out the FAFSA. So f a f f A you can Google it. This is where you go to input all of your financial information and this is where they determine your level of financial aid whether you think you are eligible for financial aid or not fill it out because you can be eligible for state grants, federal grants, this is free money, okay? Go ahead and fill it out. Promise me you'll do it because I thought \$3,000 worth of aid that I mean, I wouldn't have gotten otherwise and and I filled it out and that was for every semester of dental hygiene school. So that saved me \$12,000 I mean, what the company wants you to work there and \$12,000 and I just did it by filling out an application. Alright, the next thing maybe, if you're considering it, look into things like the military military commitments can come with GI benefits that will actually pay for your education when you get out of the military. So if you're interested in serving your country, this is an excellent perk. So just think about it. There are also certain contracts out there this May I haven't done a ton of research into this but obviously if this is a big enough year for you that you're just worried about school that I would be looking into this, some companies will actually reimburse you and like let's say that you were a dental assistant and you promise to come back and work at that corporation for you know, five years or whatever and they'll give you a tuition reimbursement or they'll give you a scholarship or whatever it is. So look into opportunities like that. There are also opportunities to work with certain like nonprofits or government jobs where they will actually pay for your student loans, but you have to commit to working with them for a certain amount of time after you graduate. So these are called golden handcuffs, right? They will pay for your student loans after you graduate. So you have to graduate so that's the one thing that makes me nervous right? What if something happens and you have all these loans and you don't graduate or something happens? And you're delayed in getting your license like you don't pass your national boards or something like that. I hate to think negatively but let's be realistic, let's plan ahead for the future. But in these cases, like sometimes you can get hired on to work with Indian Health Services or some something equivalent where you sign on to go work on an Indian reservation for let's say five years and they'll repay your student loans. This is all kind of made up like the timeframes and everything but these programs do exist. So if you're just

graduating or you're about to graduate, and you're staring down the barrel of a lot of student loans, then maybe look into these options. Just know that it's a contract and you have to stick to the full contract or you won't get your student loans repaid and they're often in remote locations. So that may not be ideal for you but for other people, it may be perfect. I just want you to consider it because again anytime we sign on the dotted line for student loans, we're committing to paying that back and we're committed to paying that back with interest. And when we talk about interest, depending on the type of loan that you get, the interest may be accruing while you're in school. Right? So you really need to be aware of the type of loan you're getting. Is it private? Is it federal? And is it accruing interest while you're in school, when you have to start paying it back and do they charge this fun little thing called capitalized interest? So capitalized interest? I did not know about this, but we were getting ready to start paying off my husband's student loans. And there's this thing called capitalized interest where right whenever they let's say six months after you graduate, that's when you're supposed to start repaying your student loans. When that six month deadline hits and you're about to get your first bill in the mail. They take all the interest that you would have accrued and they tack it on as like an additional fee. It's weird, I'm gonna be honest, doesn't make perfect sense to me how we calculated everything but all I know is what we started out with. Like, you know, we're looking at our bills and we're like, Okay, this is enough student loans would have to pay back. Well, when that six month deadline hit and it was time to start payments, all of a sudden we have 35 More 130 500 More dollars. tacked on is capitalized interest that we have paid for. So please be aware. The money just keeps piling up. It's not like you sign on the dotted line for \$20 of student loans and then you pay off 20,000 ours, they are continually adding interest on to this. It's just it's gonna grow where we're growing. You don't pay it just keeps getting bigger. It's not like it just stays at \$20,000 so

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please be aware of that because like I said, it's way easier and smarter to make the sacrifice on the front end by getting a job saving up money, applying for scholarships getting as much help as you need to graduate with as little debt as possible. You're gonna hear I just did a recording with him for another Yeah, I just did a recording with another guest on the show and we were talking about you know how she was very successful and graduating with very, very little debt. And she only graduated with three \$3,000 worth of debt. And I was like, oh, that's one month of working as a dental hygienist she's like exactly like but that's one month of working as a dental hygienist like yeah, you can you can easily pay off 3000 Maybe \$10,000 as a dental hygienist when you graduate. But if you're looking at 50,000 70,080 Doesn't it doesn't mean 100,000 That is going to take a lot more time and it increases your level of risk. So again, if anything happens to you, you might still be on the hook for paying those loans, especially their private loans. And you just don't want that level of stress and fear on you. So I really want to encourage you to look at all of these other options before you start looking at student loans and try and save up as much money as possible. Alright, my last tip, if you need money, you can find money. Just say that to yourself. If I need money, I can find money. Money comes to me frequently and easily. These are affirmations that you can save yourself and I promise you they will come true. Anytime I needed money in dental hygiene school if I started out I would find money. So some examples of ways I found that I was a dog sitter house that I kept that these were easy jobs where I could bring my bows I could study and I got the bonus of pet therapy right there. was

amazing. Other things I did, I would whenever they would have conferences in Texas for dental conferences, I would reach out and see if they needed to hire anyone to help with these conferences. Do you want to work at a booth? You know, do you need someone to work security or whatever. There's so many opportunities especially if you live in a big city. I mean, you could go and work security for a concert or something and get a free night out right? You can secure the concert but you're at security so think outside of the box when it comes to generating money. The other thing I did when I was in school, I went to a university so there were a ton of other students doing research projects at the university and they needed people to come in and be test subjects. So yes, I was a test subject for many different medical and psychological studies. I find everything turned out fine and I made quite a bit of money doing this and it was just extra income. It didn't take up too much of my time. And I was already on campus. So it's easy to just walk over to these places, do these little tests and then you know, move on. So look at the bulletin boards around your school to see if there's any money making opportunities. All right. Please keep an open mind and stay open to opportunities that come to you. If you close yourself off and you resist you're just like, I don't have enough money. I'm never gonna have enough money. That is what you will live. So I want you to shift your mindset and say if I need money, I can find money. There is always money available to me. There are always ways to make money and there really are now you might have to do some weird things to make money and I don't recommend do anything unsafe or illegal please, this is all educational. You make your own choices, but let's make safe choices. Right? So keep yourself safe because again, we want to keep those stress levels down. So that you can enjoy, thrive, succeed, have the best dental hygiene school experience, and you know, maybe even help some others along the way with all the things that you've learned while listening to this podcast. I really hope that this was helpful for you. The last thing I want to say to finish up is again, there are extra costs outside of just your tuition. So don't forget when you're calculating your budget, consider tuition ask around call the school what other expenses am I going to be responsible for? Do I have to buy a computer? Do I have to buy a set of magnifying glasses they're called oops, okay. Oh up that slips through the magnifying glasses. Am I responsible for buying instruments for my cavitron which are the power instruments drafted by my own handpieces get as much information as possible. And then, okay, is that one semester all upfront? Or do I pay this over multiple semesters and then start looking at the cost of board exams? Okay, so the written board exam, I believe is around \$600. The clinical board exam, which is where you actually have to get hands on including a mannequin or maybe a patient. That's right, I was mainly mannequin. How much is that? That could be in 1000 to \$1,500 realm. okay, So really think about the big picture and let's start charting this out. Okay. And trust me, you can do this. If you have any questions. I'm so so so here for you.

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Like I'm ready to help you so please email me, hit me up on Instagram at dental hygiene basic. If you have anything at all, please reach out to me. And lastly, I would love.