

2023 Educational Debt Management Services from PGPresents, LLC
Midwestern University Class of 2023

The following **FREE** services are offered by PGPresents to help you choose a repayment strategy for your student loans as you graduate from Midwestern University and enter your various health sciences careers, including any residency or other post-doctoral programs you may participate in after graduation.

Repayment modules at tinyurl.com/PGarrard

1. Introduction to Modules and Repayment Reminders
2. What, Who, and When: Three Questions Every Borrower Must Be Able to Answer
3. Upcoming Decisions and Sample Repayment Strategies
4. Your Student Loan Portfolio
5. Interest Rates and Important Changes to Capitalization
6. Student Debt Relief Plan and the CARES Act
7. Loan Servicers and Payment Application
8. Importance of Monthly Interest Due
9. Repayment Plans for Federal Loans
10. Income Driven Repayment Plans
11. PAYE versus REPAYE
12. Married Borrowers and Repayment
13. \$0 IDR Payments
14. Repayment Calculators
15. Public Service Loan Forgiveness
16. Starting Repayment and PSLF Early
17. Postponing Payments
18. Federal Consolidation
19. Refinancing with Private Lenders
20. You Didn't Match, Now What?
21. Changing Repayment Strategies and Repayment Plans
22. Closing Tips to Selecting a Repayment Plan and Final Reminders
23. Sample Repayment Numbers

Online PDF "One-Pagers" at tinyurl.com/PGarrard

- Simple Steps to Repayment
- Comparison chart of PAYE versus REPAYE
- \$0 Payments with IDR Plans
- Quick Reference Guide for Married Borrowers
- Repayment Calculators Quick Reference Guide
- Refinancing with Private Lenders
- Important Websites

Debt Management Listserv (DML)

- Private email correspondence on student loans run by PGPresents specifically for graduates in the MWU Class of 2023, with separate DMLs for dentistry, osteopathy, podiatry, veterinary medicine, and other MWU degree programs combined
- Class of 2023 graduates are automatically subscribed with Midwestern email address
- DML starts around week of May 29, 2023 (possibly earlier) and runs through December 31, 2023

February 2023