

Important Websites for the Midwestern University Class of 2023

These websites may help you craft together a repayment strategy for your student loans as you graduate from Midwestern University, regardless of your degree program and ultimate career plans. We strongly encourage you to watch the repayment modules available at tinyurl.com/PGarrard and to take advantage of the FREE Debt Management Listserv which starts up after graduation.

StudentAid.gov

- Comprehensive listing of all federal Title IV loans, including Direct Unsubsidized, Direct PLUS (Grad PLUS), Direct Consolidation, and Federal Perkins Loans (look for the “dashboard”)
- Loan data from this site can be uploaded to many calculators
- Contains information on your loan servicer

StudentAid.gov/loan-simulator

- Please watch the repayment module on Repayment Calculators before using the Loan Simulator
- Use the *Loan Simulator* to get initial repayment estimates under all repayment plans and to estimate the impact of changes in income, marital and tax filing status, and family size on payments under Income Driven Repayment plans like PAYE and REPAYE
 - *Borrowers with residency programs should NOT use the total repayment and forgiveness estimates, as this calculator does not accommodate residency programs; just look at the first monthly payment in the payment range to gauge the impact of the changes mentioned above on your monthly payment*
- Online application for Income Driven Repayment plans and federal consolidation

StudentAid.gov/publicservice

- Information on Public Service Loan Forgiveness (PSLF)
- Online PDF version of the PSLF Form

adea.org (American Dental Education Association)

- Highly recommended site from the American Dental Education Association (ADEA)
- Look under the “Red Ribbon” for Information for Current Students and Residents where you will find repayment information designed specifically for dental school graduates
- Includes *AAMC/ADEA Dental Loan Organizer and Calculator (DLOC)* which provides repayment and forgiveness estimates specifically for dental school graduates (see adea.org/DLOC)

www.AAMC.org/FIRST

- Highly recommend website for medical school graduates, including any graduate doing a residency program (for example, podiatry and sometimes veterinary medicine)
- Multiple resources including *Medloans Organizer and Calculator (MLOC)*, which provides repayment and forgiveness estimates that accommodate residency programs (there is a small fee for non-allopathic medical school graduates to use MLOC); see www.AAMC.org/MLOC

www.AVMA.org and www.VINFoundation.org/studentdebtcenter

- Highly recommended sites for veterinarians, includes salary estimator and repayment calculator designed specifically for veterinarians

www.irs.gov/publications/p970

- Information on education tax benefits, including the Student Loan Interest Deduction

www.annualcreditreport.com

- Only government approved site for free credit report from three credit reporting agencies
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