

Free Resources

These websites may help answer questions you have about repayment, and help you craft together a repayment strategy if you are about to graduate and enter repayment.

[StudentAid.gov](https://studentaid.gov)

- Highly recommended site from the United States Department of Education, Federal Student Aid (FSA).
 - Watch your email for notices from Federal Student Aid and be sure they are in your safe-sender list.
- Dashboard that displays all federal loans you have borrowed to date, regardless of their status.
- Online application for Income Driven Repayment Plans (speak with your loan servicer first).
- Direct Consolidation Loan Application and Promissory Note (see [Tips on Federal Consolidation](#) on our home page for help with consolidation).

[StudentAid.gov/publicservice](https://studentaid.gov/publicservice)

- Information on the Public Service Loan Forgiveness (PSLF) program (please see our statement on PSLF on our home page, right navigation bar).
- Online PSLF Form and PSLF Tool.

[StudentAid.gov/loan-simulator](https://studentaid.gov/loan-simulator)

- Use the Loan Simulator to estimate your monthly payment under various repayment plans, including IDR (Income Driven Repayment) plans
- Graduates doing residency programs (medical, podiatry, some dental, some veterinary) do NOT use this for total repayment and forgiveness amounts under the income plans as this calculator cannot distinguish between your lower salary in training and your higher income when you begin your practice; use MLOC or DLOC for this information
- Note also that this calculator shows the repayment term for SAVE at 20 years, which only applies to undergraduates, NOT graduate students where the term is 25 years.

adea.org (for dental students and dental school graduates)

- Highly recommended site for dental students and dental school graduates.
- Look for the “Red Ribbon” then click under [Information For Current Students and Residents](#), then [Financial Resources for Students](#).

Free Resources (continued)

adea.org/DLOC (for dental students and dental school graduates)

- AAMC/ADEA Dental Loan Organizer and Calculator (DLOC).
 - Superb educational debt management tool designed specifically for dental school students and graduates, and free for seven years
 - Upload NSLDS data to personalize repayment numbers
 - Personalize repayment and forgiveness estimates based on your own career plans, including advanced dental education (residency)

www.AAMC.org/FIRST (for medical school students and residents)

- Highly recommended site for medical students and medical school graduates, including both allopathic and osteopathic disciplines.
- May prove helpful to other disciplines as well.
- Multiple resources to help you manage your student loans.
- Medloans Organizer and Calculator (MLOC)
 - www.AAMC.org/MLOC
 - Upload NSLDS data to personalize repayment numbers
 - Personalize repayment and forgiveness estimates based on your own residency, fellowship, and career plans
 - Small fee to use if you are not allopathic or osteopathic medicine

www.irs.gov/publications/p970

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

www.annualcreditreport.com

- Only government approved site where you can get a free credit report from each of the three major credit reporting bureaus.
- Your entire student loan portfolio (including any private loans) should be referenced here.