

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)

- Currently the website for Federal Student Aid (FSA) at the United States Department of Education (ED), Federal Student Aid (FSA).
- **Information on this website may not be current due to the current disruption and possible elimination of ED**
- 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 and regardless of when you took them out.
- Online application for repayment, including Income Driven Repayment (IDR) plans (speak with your loan servicer first).
 - See www.StudentAid.gov/IDR for updates on IDRs
- Direct Consolidation Loan Application and Promissory Note (see [Tips on Federal Consolidation](#) on our home page for help with consolidation).
 - See www.StudentAid.gov/consolidation for the online application and promissory note

[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**
- **DO NOT USE ANY REPAYMENT CALCULATIONS FOR SAVE, as this repayment plan is under injunction, courtesy of the GOP**

Free Resources (continued)

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

- Highly recommended site for dental students and dental school graduates.
- On the ADEA site, do a search for: Financial Resources for Students

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 federal student loan data from www.StudentAid.gov directly into DLOC 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 federal student loan data from www.StudentAid.gov directly into MLOC 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.