

FIRST

Financial Information, Resources,
Services, and Tools



Tomorrow's Doctors, Tomorrow's Cures®

Repayment Strategies for Graduating Medical School Students

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Disclaimer: All information and estimates are based on AAMC interpretation of federal regulations as of January 2025 and are subject to change. Calculations shown are estimates only. Students should contact their servicer(s) to discuss exact loan balances and repayment options.

Congratulations!





Frequently Asked Questions

- Will I be able to repay my loans during residency?
- How can I select the right payment plan for me?
- Should I apply for Public Service Loan Forgiveness (PSLF)?
- Is consolidation or refinancing the best option for me?
- ***What is going on with the student loan program?!?!***

Agenda for Our Session

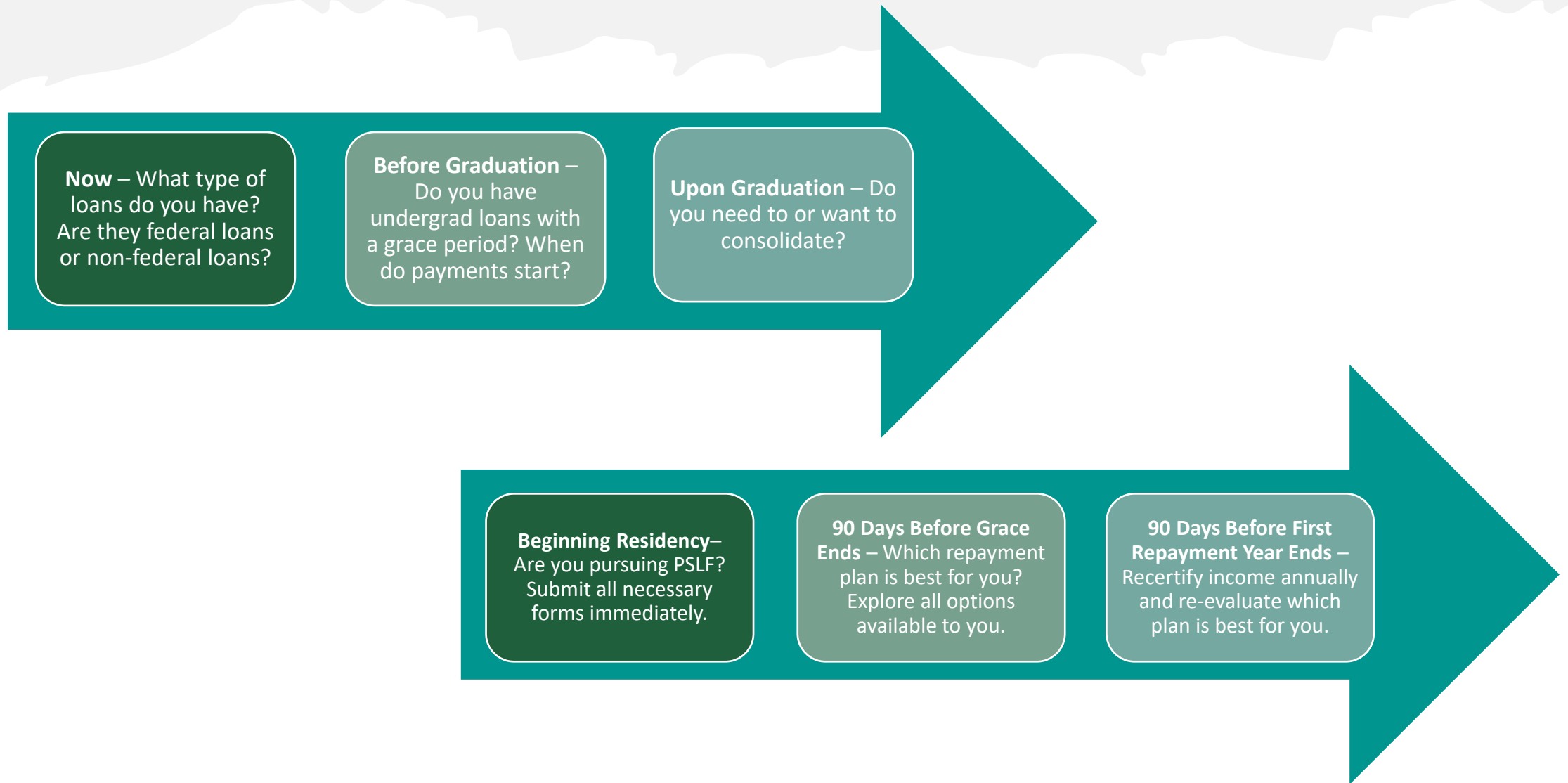
- Timeline for Repayment
- Where to Find Your Loans
- What Are Your Options?
- Repayment Plans
- Repayment Scenarios
- Budgeting in Your Payment
- Additional Resources





Timeline for Repayment

Timeline for Graduating Medical Students



When To Make Your First Payment

Subsidized (6 months)

Unsubsidized
(6 months)

Grace Period

PLUS (6 months)
Post-enrollment Deferment Period

Perkins (9 months)

Subsidized

Government pays the interest while the student is enrolled at least half-time in school, in grace, during deferment, and during certain periods of time with some of the Income-Driven Repayment plans.

Subsidized Loan Examples

Direct Subsidized Loans

Loans for Disadvantaged Students (LDS)

Primary Care Loans (PCL)

Perkins

Unsubsidized

Borrower is responsible for the interest that accrues on the loan from the time the loan is disbursed until the loan is paid in full.

Unsubsidized Loan Examples

Direct Unsubsidized Loans

Direct Grad PLUS Loans

Private or Alternative Loans

Interest Capitalization Occurs when...



- A deferment period ends
 - Grad Plus
- When you leave IBR, no longer qualify for IBR or fail to recertify your income on the IBR plan

This means unpaid interest is added to the principal balance. The interest then accrues on the new, higher principal balance.

Where to Find Your Loans



What Loans Do You Have?

Federal Loans



Eligibility determined by your school, serviced by Department of Education contracted servicer

Studentaid.gov

Institutional Loans



Awarded and serviced by the school

School/Servicer

Private Loans










Awarded and serviced by outside financial institution/organization

Credit Report
Annualcreditreport.com

Identifying Your Servicer

The following are loan servicers for loans that the U.S Department of Education (ED) owns. To find out who your loan servicer is,

- [visit your account dashboard](#) and scroll down to the “My Loan Servicers” section, or
- call the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.

Loan Servicer	Contact
Edfinancial 	1-855-337-6884
MOHELA 	1-888-866-4352
Aidvantage 	1-800-722-1300
Nelnet 	1-888-486-4722
ECSI 	1-866-313-3797
Default Resolution Group 	1-800-621-3115 (TTY: 1-877-825-9923 for the deaf or hard of hearing)
CRI 	1-833-355-4311

Loan Servicers

(Federal Student Loans)



You Are America's Smartest Investment

The U.S. Department of Education's office of Federal Student Aid provides more than \$120 billion in financial aid to help pay for college or career school each year.

[Log In](#)

[Create Account](#)

studentaid.gov

Find your federal student loan information.



Manage Loans

Navigate the student loan repayment process with confidence: make payments, change repayment plans, explore options, and get help.

[View My Account](#)

Understanding Student Loan Repayment

Learn about federal student loan repayment based on where you are in the process.



I'm Starting School or In
School



I'm About to Graduate or
Leave College



I Just Graduated or Left
School

Fixed Interest Rates

Unsubsidized Loan

M1 – 5.28%

M2 – 6.54%

M3 – 7.05%

M4 – 8.08%

PLUS Loan

M1 – 6.28%

M2 – 7.54%

M3 – 8.05%

M4 – 9.08%





My Aid

[LOANS](#)

[GRANTS](#)

[Download My Aid Data](#)

[Learn More](#)



***Download My Aid Data - downloads a txt. file which you can then use in the MedLoans® Organizer and Calculator**

Step 1: Log into MLOC

MedLoans Organizer and Calculator

AAMC | Students & Residents

Search

Choosing a Medical Career Applying to Medical School Attending Medical School Applying to Residency Training in a Residency or Fellowship Quick Links

Home / Financial Aid Resources / MedLoans® Organizer and Calculator (MLOC)

MedLoans® Organizer and Calculator (MLOC)

SHARE: f t in ✉

The MedLoans® Organizer and Calculator was developed to assist medical students and residents with managing their education debt. The MLOC provides a secure location to organize and track student loans while also displaying possible repayment plans and costs based on the borrower's student loan debt.

Search FIRST

Sign In To MLOC, DLOC Or OLOC

Step 2: Upload 'My Aid Data' .txt file into MLOC

MedLoans® Organizer

Current marital status: Single

+ Add Loan **📎 Upload Aid Data**



What Options Do You Have with Loans?

To Pay or Not to Pay

Go Into Repayment

- Monthly minimum payment is due
- Interest still accrues on loans
- Must choose payment plan before end of grace period
- If an income-driven plan is chosen, must recertify income every 12 months.
- Can opt out of repayment and switch to forbearance without penalty



Go Into Forbearance

- No monthly payment
- Interest still accrues on loans
- Debt continues to grow during residency
- Must request this option with your loan servicer on an annual basis
- Can opt out at any time with no penalty

Consolidating vs. Refinancing





What is a Direct Consolidation Loan?

A federal loan where borrowers combine one or more federal student loans into a new Direct Consolidation Loan for the purpose of possibly lowering their monthly payment amount, gaining access to a particular repayment plan or loan forgiveness program.

Reasons to Consolidate

Do you have multiple
servicers?

Do you want to enroll in
an **IDR plan** and start
repayment **before** your 6-
month grace period is
over?

Do you have loans that aren't
currently eligible for IDR Plans?
or Public Service Loan
Forgiveness?



Should You Refinance?

If you have good credit, you may be able to refinance your existing federal student loans into a private loan.

Before doing that, it's important to understand the full impact of making this permanent change to your loans.

What to Consider Before Refinancing

Ask Yourself These Questions:

- Will this new private loan have a variable interest rate?
- Will you be working in public service? (This may include work during residency or a fellowship or while you are employed at an academic institution)
- Will the payments be affordable and/or is postponing payments an option during residency?
- Are you comfortable with assuming more risk in your financial life?

And Always Remember:

- Federal loans will give you the ability to benefit from flexible terms and conditions, including access to income-driven repayment plans and possible loan forgiveness, potential interest subsidies, limits to monthly payment amounts, the availability of a death and disability discharge, and possible student loan tax deductions.
- Be sure the benefit received in a refinance is enough to offset the potential risk.

PUBLIC SERVICE LOAN FORGIVENESS



Your PSLF Checklist

- ✓ Verify that you work for a qualifying employer.
- ✓ Complete the PSLF form when you start your residency program.
- ✓ Ask your employer to complete the employer section of the PSLF form.
- ✓ Submit the PSLF Form to FSA each year and when you change employers.



PSLF Help Tool

Visit www.studentaid.gov/pslf

- PSLF FAQ
- PSLF Employer Search
- PSLF Help Tool

Borrowers may use the PSLF Help Tool to:

- Complete the PSLF form,
- Send the form to employers for their digital signature (certifying employment)
- Electronically submit the form to the PSLF servicer for processing



debt

Screenshot of FSA Dashboard

PSLF Payments

Loan Details

Payment History

Employment Certification

Payment Eligibility

PSLF & TEPSLF

PSLF Only

?

i We are working to process PSLF forms as we continue the transition to an upgraded borrower experience. You'll receive an email notification once your form has been processed. Thanks for your patience.

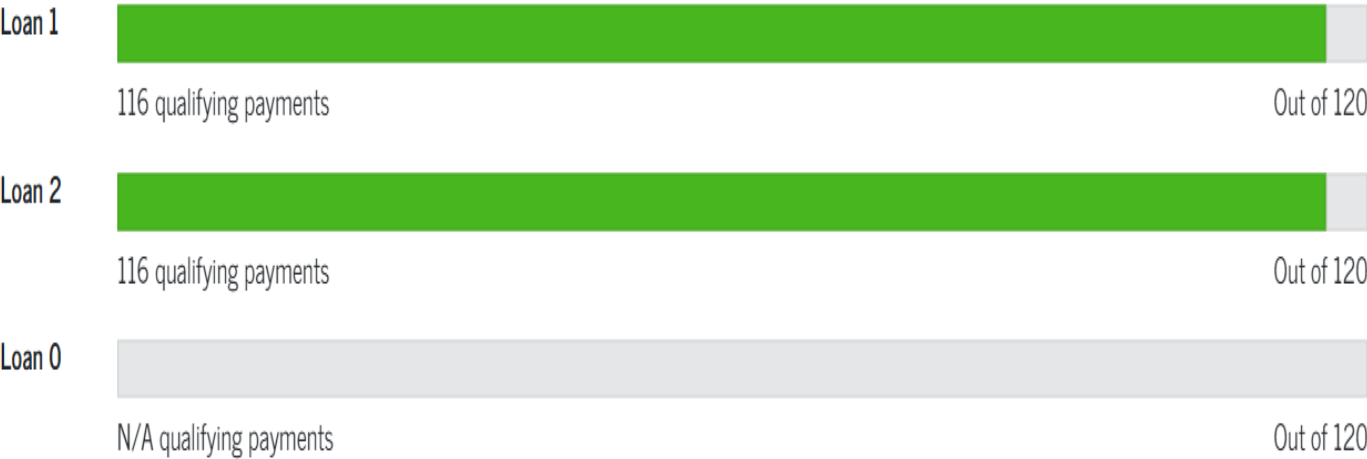
i **Updates in Progress**
We continue to work on updating your PSLF payment counts and during this time period, your payment history may be incomplete. Check back for updates periodically.

Qualifying Payments ?

PSLF/TEPSLF Payment Progress

**Last updated on 11/22/2024*

View Details





aamc.org/first/programs

Repayment Plans



SAVE Court Activity & Current Status

- June 2024 injunction stands preventing the Department of Education from implementing parts of the Saving on a Valuable Education (SAVE) Plan and other IDR plans.
- Two Lawsuits:
 - *Alaska v. Dept. of Ed.*
 - *Missouri v. Biden*
- Supreme Court has upheld existing pause on parts of the SAVE and other IDR plans; did not narrow scope of injunction.
- Pair of cases will continue to move through the Appeals Court process.
 - 8th Circuit Court heard October 24th oral arguments on Missouri-led challenge.
 - No ruling has been made as of today.




Most Recent Update – March 2025

As of **March 26, 2025** the IDR and consolidation applications became available on studentaid.gov again and borrowers may apply for the following IDR plans:

- Pay As You Earn (PAYE)
- Income-Based Repayment (IBR)
- Income-Contingent Repayment (ICR)

Department of Education Resources

Borrowers encouraged to review Department of Education and servicer communications/announcements for the latest information.

 The online income-driven repayment (IDR) plan and loan consolidation applications are available. [Stay up-to-date on court actions affecting IDR plans.](#)

<https://studentaid.gov/announcements-events/idr-court-actions>



Repayment Scenarios

Steps to Prepare for Repayment



- ✓ Update your contact information
- ✓ Understand your timeline for repayment
- ✓ Explore income-driven IDR payment plans
 - ✓ Use the MLOC and/or loan simulator at studentaid.gov
- ✓ Estimate your monthly payment amount
- ✓ Enroll in autopay – interest deduction .25%

<https://studentaid.gov/manage-loans/repayment/prepare-payments-restart>

MedLoans[®] Organizer and Calculator

Manage your student loans
and plan for repayment.



**Know your numbers so you can make
educated repayment decisions.**

To log into the MedLoans Organizer and Calculator (MLOC), use your AAMC username and password.

aamc.org/medloans

To see your repayment options quickly, export your loan information form NSLDS and then upload it into the Organizer for calculation.

The plan you
choose
determines
your monthly
payment
amount.

Traditional Repayment Plans

Standard (payments do not change)

Up to 10 years

Extended (payments fixed or gradually increase)

Up to 25 years

Graduated (payments start smaller and then increase)

Up to 10 years

Income-Driven Repayment Plans

Income-Based Repayment (IBR)* 10%-15% of discretionary income

Up to 20 years

Pay As You Earn (PAYE) 10% of discretionary income

Up to 20 years

Income-Contingent Repayment (ICR) 20% of discretionary income

Up to 25 years

Comparing Income- Driven Plans

		ICR (Income Contingent Repayment)	IBR (Income Based Repayment)	PAYE (Pay As You Earn)	SAVE (Saving on A Valuable Education)
<i>Important Notes:</i>		<i>Available to new enrollees 12/16/24 – 7/1/27*</i>	<i>Loans borrowed prior to July 1, 2014, payment is 15% of discretionary income</i>	<i>Plan is available to new enrollees 12/16/24 – 7/1/27*</i>	<i>No longer an option on the IDR application as of 3.26.2025*</i>
Payment Calculation		20% of discretionary income	10% of discretionary income (for loans borrowed on or after July 1, 2014. Payment is capped at Standard amount	10% of discretionary income Payment is capped at Standard amount	5%-10% of discretionary income (depending on loan level type – ugrad vs. grad)
Repayment Term		Up to 25 years	Up to 20 years	Up to 20 years	Up to 25 years
Income Requirement		No	Yes, must show a Partial Financial Hardship (PFH)	Yes, must show a Partial Financial Hardship (PFH)	No
Interest Subsidy		No	Interest subsidy on subsidized loans only for the first 3 years.	Interest subsidy on subsidized loans only for the first 3 years.	Subsidy is applied on any accrued interest not covered by your monthly payment.
PSLF Eligible		Yes	Yes	Yes	Yes
Interest Capitalization		No	Yes, if you no longer have a PFH, fail to recertify your income or leave the IBR plan.	No	No
Spousal Income		<i>For all IDR plans, if you are married and file a joint tax return, your spouse's income is included in the payment calculation. If you are married and file separate tax returns, your spouse's income is not included in the payment calculation.</i>			

***Availability of these plans subject to change. This information is accurate to the best of our knowledge as of the date of this live presentation.**

Length of Residency: **3 years**

Student Loan Debt: **\$200,000**

Starting Residency Stipend: **\$67,400**

Post-Residency Starting Salary: **\$200,000**





\$200,000 Student Loan Debt
3 -Year Residency (\$67,400 Salary)
\$200,000 Salary After Residency

Standard 10 Yr Payment
= \$2,600/month

Payment Plan	Years to Pay Balance	Payment During Residency	After Residency Payment	Total Paid on Loan	IDR Forgiveness (after 20 years on plan)	PSLF (after 10 years of qualifying payments)
IBR (Income-Based Repayment) or PAYE	20	\$370-410/month	\$1,600-2,300/month	\$402,000	\$67,000	\$158,000 paid \$208,000 forgiven
Forbearance then Standard	10	No Payment	\$3,000/month	\$362,000	NA	NA
Extended	25	\$1,600/month	\$1,600/month	\$480,000	NA	NA

Length of Residency: **3 years**

Student Loan Debt: **\$250,000**

Starting Residency Stipend: **\$67,400**

Post-Residency Starting Salary: **\$300,000**





\$250,000 Student Loan Debt
4-Year Residency (\$67,400 Salary)
\$300,000 Salary After Residency

Standard 10 Yr Payment
= \$3,300/month

Payment Plan	Years to Pay Balance	Payment during Residency	After Residency Payment	Total Paid on Loan	IDR Forgiveness (after 20 years on plan)	PSLF (after 10 years of qualifying payments)
IBR (Income-Based Repayment) or PAYE	19	\$370-440/month	\$2,600-3,300/month	\$562,000	\$0	\$214,000 Paid \$253,000 Forgiven
Forbearance then Standard	10	No payment	\$4,100/month	\$483,000	NA	NA
Extended	25	\$2,000/month	\$2,000/month	\$600,000	NA	NA

Length of Residency: **5 years**

Student Loan Debt: **\$300,000**

Starting Residency Stipend: **\$67,400**

Post-Residency Starting Salary: **\$400,000**





\$300,000 Student Loan Debt
5 -Year Residency (\$67,400 Salary)
\$400,000 Salary After Residency

Standard 10 Yr Payment
= \$4,000/month

Payment Plan	Years to Pay Balance	Payment During Residency	After Residency Payment	Total Paid on Loan	IDR Forgiveness (after 20 years on plan)	PSLF (after 10 years of qualifying payments)
IBR (Income-Based Repayment) or PAYE	19	\$370-470/month	\$3,600-4,000/month	\$690,000	\$0	\$249,000 paid \$322,000 forgiven
Forbearance then Standard	10	No Payment	\$5,200/month	\$614,000	NA	NA
Extended	25	\$2,400/month	\$2,400/month	\$720,000	NA	NA

MLOC

Assumptions for today's scenarios

- **Single Tax Filer / Single Income**
- **No Dependents**
- **Payments starting after Grace Period w/ Residency Salary**
 - Option to select \$0 monthly payment for PGY-1.

Other Considerations/Calculations

- **Married to another Physician vs. Non-physician (Salary)**
- **Dependents**
- **Extra Payments after Residency**

Utilize the MLOC to run your own scenarios based on your own financial situation: [MLOC Instructions](#)

Questions on the Scenarios?



Budgeting in Your Loan Payment



LIVING ON A RESIDENT'S BUDGET

Yearly Stipend: \$67,400*

DATE		July 2025
PAY TO THE ORDER OF	Dr. Median	\$ 4,400
DOLLARS	Four thousand four hundred	
MEMO	Monthly Paycheck	Teaching Hospital

Monthly Gross Income	\$	5,617
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Federal Taxes:	\$	55
Social Security:	\$	328
Medicare:	\$	81
State/Local Taxes:	\$	252

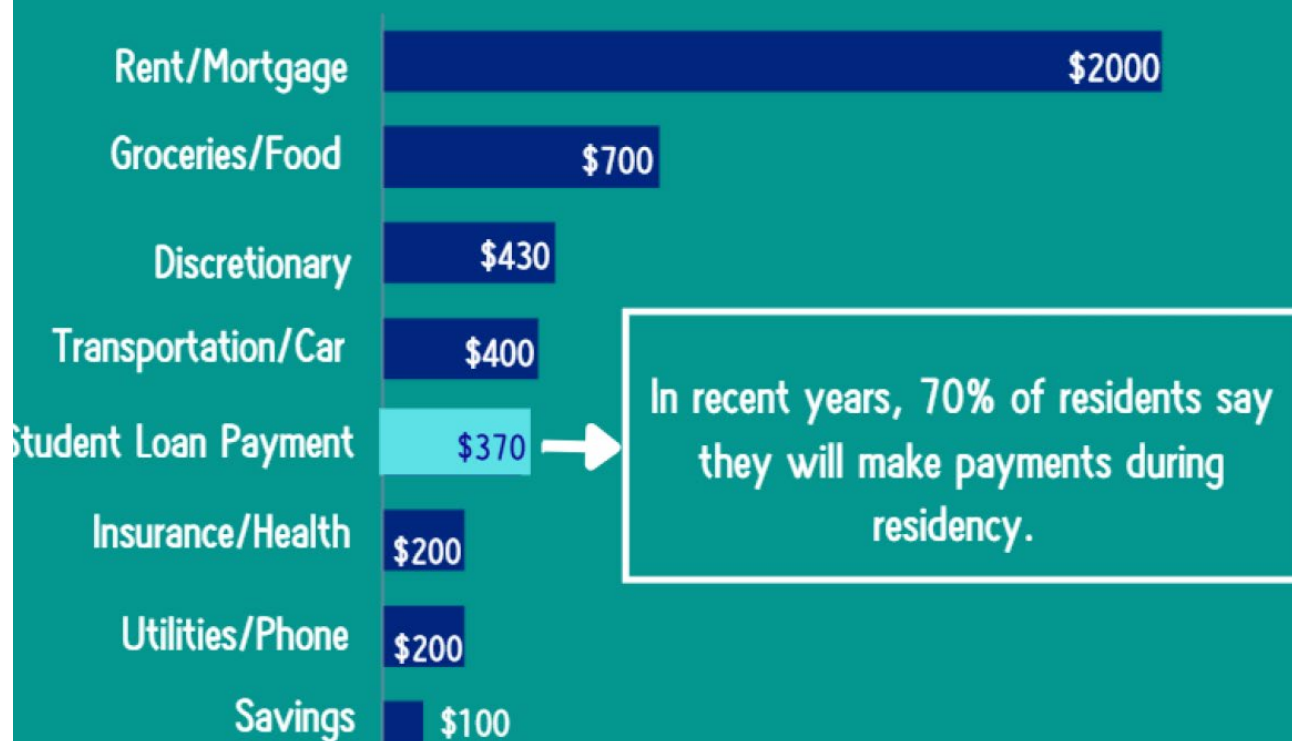
Monthly Net Income	\$	4,400
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*Based on projected 2025 PGY-1 Resident stipend.

Sample Monthly Budget for PGY-1 Resident

"Take-Home" of \$4,400/ month (Projected \$67K Stipend)

Student Loan Payment in context, July 2025



Based on a projected 2025 PGY-1 Resident stipend, paycheck breakdown and estimated budget. Student loan payment based on IDR payment calculation of 10% of discretionary income.



<i>Fall 2023</i>		August	September	October	November	December		Total Spend	Average Spend
Food		\$ 300	\$ 400	\$ 350	\$ 375	\$ 200		\$ 1,625	\$ 325
Travel		\$ 75	\$ 100	\$ 125	\$ 100	\$ 300		\$ 700	\$ 140
Toiletries		\$ 50	\$ 50	\$ 75	\$ 50	\$ 50		\$ 275	\$ 55
Entertainment		\$ 50	\$ 100	\$ 50	\$ 250	\$ 50		\$ 500	\$ 100
Study Materials		\$ 200	\$ 50	\$ -	\$ -	\$ -		\$ 250	\$ 50
Total		\$ 675	\$ 700	\$ 600	\$ 775	\$ 600		\$ 3,350	\$ 670
<i>Spring 2024</i>		January	February	March	April	May			
Food		\$ 275	\$ 325	\$ 300	\$ 300	\$ 325		\$ 1,525	\$ 305
Travel		\$ 200	\$ 75	\$ 50	\$ 75	\$ 50		\$ 450	\$ 90
Toiletries		\$ 30	\$ 50	\$ 50	\$ 65	\$ 50		\$ 245	\$ 49
Entertainment		\$ 50	\$ 75	\$ 75	\$ 150	\$ 50		\$ 400	\$ 80
Study Materials		\$ 100	\$ -	\$ 25	\$ -	\$ 50		\$ 175	\$ 35
Total		\$ 655	\$ 525	\$ 500	\$ 590	\$ 525		\$ 2,795	\$ 559

Put A Monthly Budget In Writing

- Review bank or credit card statements often
- Keep accurate financial records
- Know your spending limits

Life Events Will Affect Your Plan

Making a plan is just the first step. You then need to update it as your life changes.

- Changes in income.
- Change to your investment risk-tolerance as you approach retirement.
- Change to marital status.
- Changes to the number of dependents.
- Set new goals once you've achieved previous goals.





Additional Resources for You

Financial Information, Resources, Services & Tools

FIRST provides you with unbiased and reliable guidance about paying for medical school, managing money, and successfully repaying your student loans.

OCTOBER 2024 Medical Student Education: Debt, Costs, and Loan Repayment Fact Card for the Class of 2024

AAMC

	Public	Private	All
Percentage with education debt	73%	67%	71%
Mean education debt of indebted only (versus 2023, %)	\$203,606 (13%)	\$227,839 (12%)	\$212,341 (13%)
Median education debt of indebted only (versus 2023, %)	\$200,000 (0%)	\$230,000 (15%)	\$205,000 (12%)

	Public	Private	All
Percentage of Graduates	85%	83%	84%
Percentage of Graduates	54%	61%	56%
Percentage of Graduates	17%	31%	23%
Percentage of Graduates			63%

	Percentage of Graduates	Median Debt
\$100,000 or more		\$28,000
\$200,000 or more	28%	\$200,000
\$300,000 or more	67%	

	Percentage of Graduates	Median Debt
Premedical education debt	13%	\$5,000
Medical education debt	1%	\$10,000

	Public	Private
Credit cards		\$72,689 (14%)
Residency and relocation loans	\$42,668 (12%)	\$103,365 (15%)
Cost, In-State, 2023-24	\$73,126 (13%)	\$390,848 (14%)
Tuition and fees, first-year median	\$286,454 (14%)	
Cost of attendance (COA), first-year median		
4-year COA for class of 2025, median		

Source: AAMC Tuition and Student Fees Questionnaire data from 94 public schools and 64 private schools.

Association of American Medical Colleges

aamc.org/FIRST

MedLoans® Organizer and Calculator

Manage your student loans and plan for repayment.

Repayment, Scholarship & Other Programs Database

Recorded Webinars and Videos

Watch recorded FIRST webinars and videos about financial topics important to premedical students, current medical residents.

Student Loans and Repayment Strategies

Watch this recording to learn about ways to manage your student loan debt and determine which repayment strategy is right for you after graduation.

FIRST Webinar Recording: Update on Public Service Loan Forgiveness (PSLF)

During this video, Emma Crawford, CPPP, discusses the program's requirements, how to discuss the program's requirements, how to qualify, and how to begin making PSLF-qualifying payments as quickly as possible after graduating from medical school.

Repayment Strategies for Graduating Medical Students (with MLOC Demo)

This recording highlights AAMC resources to help you make decisions on repaying your student loans. The MLOC (MedLoans® Organizer and Calculator) tool was developed to assist medical students and residents with managing their education debt. The MLOC tool provides a secure location to organize and track student loans while also displaying possible repayment plans and costs based on the borrower's student loan.

FIRST Webinar Recording: Money Management for Medical Students

This video provides information to help medical students borrow wisely and understand money management of medical school.

FIRST (Financial Information, Resources, Services, and Tools)

FIRST provides you with unbiased and reliable guidance about paying for medical school, managing money, and successfully repaying your student loans.

Guide to Money Management and Student Loans

This guide discusses applying for financial aid, borrowing student loans, managing money, and repayment options after medical school and during residency.

Guide to Public Service Loan Forgiveness (PSLF)

This guide outlines the PSLF program, eligibility guidelines, and actions to take to qualify for the program.

FIRST Fact Sheets

Read about financial topics important to premed students, current students, and residents.

FIRST Videos and Webinars

Watch videos and recorded FIRST webinars. Also, register to attend a future FIRST webinar about financing medical school, general money management, repaying student loans, and more.

FIRST Resources

Review publications, infographics, charts, state and federal programs about financial aid, loans, credit, budgeting, loan repayment and scholarship.

The MedLoans® Organizer and Calculator (MLOC)

The MedLoans® Organizer and Calculator tool was developed to assist medical students and residents with managing their education debt. The MLOC tool provides a secure location to organize and track student loans while also displaying possible repayment plans and costs based on the borrower's student loan.

AAMC Financial Wellness

Access free financial calculators, articles, and videos to help you create a budget, track your spending, create financial goals, and enhance your financial knowledge about credit, financial planning, money management, and more!

Search FIRST

Sign In To The MLOC® Tool, MLOC® Requirements

Register For The Next FIRST Webinar (Feb 26, 2026)

ALERTS

Recent court rulings have impacted income-driven repayment (IDR) plans. Review the Q&A from the Dept of Education for more information.

Sign up to Receive the FIRST Newsletter

Provide your name and email address, scroll down to Student Resources, and select **FIRST Newsletter**.

Contact FIRST

first@aamc.org

aamc.org/FIRST

Guide to Money Management and Student Loans



This guide discusses applying for financial aid, borrowing student loans, managing money, and repayment options after medical school and during residency.

[Home](#) / [Guide to Money Management and Student Loans](#) / [Graduating Medical School](#) / [Graduating Medical School Checklist](#)

Graduating Medical School Checklist

ESTIMATED READ TIME: 1 MINUTE

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Guide to Money Management and Student Loans

[Entering Medical School](#) ▼

[Continuing Your Medical Education](#) ▼

[Graduating Medical School](#) ▲

[Graduating Medical School Checklist](#)

[Preparing for Graduation](#)

Getting Ready for Graduation

Use this checklist as you prepare to graduate from medical school.

- Find your federal loan information.
- Check your credit report.
- Complete required federal "Exit Counseling" on the Federal Student Aid (FSA) website and any other school requirements for graduating students.
- Evaluate postponement and repayment options.
- Determine your loan repayment goals.
- Create a loan repayment strategy based upon your financial goals.
- Develop a residency budget based on your PGY-1 stipend.
- Use the AAMC Financial Wellness program to learn about insurance, saving and investing, taxes, etc.
- Determine if a Direct Consolidation Loan is right for you.
- Explore loan forgiveness and loan repayment assistance programs.
- Set up a meeting with financial aid to discuss any questions or concerns you may have about loan repayment.

Financial Wellness at FIRST



Financial Wellness for Medical School and Beyond

AAMC Financial Wellness

Access free financial calculators, articles, and videos to help you create a budget, track your spending, create financial goals, and enhance your financial knowledge about credit, financial planning, money management, and more!

Start building your financial future today at:
aamc.org/financialwellness



Upcoming Webinars + Recorded Videos & Past Webinars

REGISTER



<https://students-residents.aamc.org/financial-aid/first-videos-and-webinars>

FIRST Videos & Webinars

- Money Management During Medical School
- Improving your Credit
- Public Service Loan Forgiveness (PSLF) Preparing for Your Financial Life During Residency
- Home Financing vs Renting for Medical Students available
- Filing Taxes as Medical Student Repayment Strategies for Graduating Medical Students
- **Choosing Insurance as a Medical Student & Resident – May 6th**
- MedLoans[®] Organizer and Calculator

The AAMC's FIRST program provides financial information, resources, services and tools for students and residents.

Contact us:
first@aamc.org



Please share your feedback!