

2023 ADEA EDUCATIONAL DEBT MANAGEMENT PRIMERS

Senior Loan Exit Interview, Dental School Class of 2022

<https://www.adea.org/current-students/education-debt-management.aspx>

Download this comprehensive presentation explaining repayment strategies for managing your student loans as you graduate from dental school. Highly recommended for dental school graduates in the Class of 2023.

Simple Steps to Student Loan Repayment for Dental Students

<https://www.adea.org/current-students/education-debt-management.aspx>

This one-page primer provides succinct guidance on how to determine the best repayment strategy for your student loans when you graduate. This document is highly recommended for all dental school students, but especially those about to graduate.

Income-Driven Repayment Plan Comparison Chart

<https://www.adea.org/current-students/education-debt-management.aspx>

This chart looks at the various differences between income-driven repayment plans. Please note that Income-Based Repayment (IBR) is a much older plan and rarely used by recent graduates.

Married Borrowers and Repayment Quick Reference Guide

<https://www.adea.org/current-students/education-debt-management.aspx>

This guide covers four important topics of interest to married borrowers or those considering getting married: which plans are impacted by marital status, how to calculate the potential impact of spousal income on monthly payments, considerations if you live in a community property state, and the potential impact if a borrower's spouse refinance their federal debt with a private lender.

Federal Consolidation: Consolidation as Part of Your Repayment Strategy

<https://www.adea.org/current-students/education-debt-management.aspx>

This is a written version of the information covered in the Federal Consolidation module.

Questions to Ask when Considering Refinancing Your Student Loans

<https://www.adea.org/current-students/education-debt-management.aspx>

There are a number of private lenders and other organizations offering to consolidate or refinance both federal and private student loan for eligible borrowers. While eligibility requirements vary by lender, some private lenders are targeting borrowers with higher or potentially higher incomes, as well as those with at least some history of employment. This is a written version of the information covered in the Refinancing Student Loans module.

Public Service Loan Forgiveness: What Every Dental Student, Resident and Fellow should Know

<https://www.adea.org/current-students/education-debt-management.aspx>

Download this two-pager on the Public Service Loan Forgiveness (PSLF) program, which explains the program, how dental school and dental hygiene borrowers can qualify, and provides resources to help determine if the PSLF should be part of a borrower's repayment strategy. Included are two different scenarios with forgiveness estimates for dental school graduates using the AAMC/ADEA Dental Loan Organizer and Calculator.

AAMC/ADEA Dental Loan Organizer and Calculator FACT SHEET

<https://www.adea.org/current-students/education-debt-management.aspx>

This one-pager is a perfect complement to the narrated presentation on the AAMC/ADEA DLOC, and provided information on not only the benefits of this valuable resource, but also information on how to get started with helpful hints on using the AAMC/ADEA DLOC. The Fact Sheet is a great handout for orientation and other debt management workshops for dental students.