

2023 ADEA EDUCATIONAL DEBT MANAGEMENT VIDEOS

Repayment Plans: Options for Repaying Your Federal Student Loans

This narrated presentation will introduce you to time-driven and income-driven repayment plans. Run time approximately 4 minutes, 15 seconds.

Note: We encourage all borrowers to watch this presentation before viewing the more detailed modules on income plans including PAYE versus REPAYE.

<https://www.youtube.com/watch?v=qj1Wo67HHGE>

Income-Driven Repayment

In this narrated presentation, learn about income-driven repayment plans and how to determine if they should be part of your repayment strategy as a dental school graduate. This module is highly recommended for upcoming graduates, especially those with high debt. Run time approximately 8 minutes, 8 seconds. <https://www.youtube.com/watch?v=4PdarjlaokU>

PAYE versus REPAYE

In this narrated presentation, see the import difference between Pay As You Earn (PAYE) and Revised Pay As You Earn (REPAYE) and learn how to know which of these plans may be best for you if you use an income-driven repayment plan as part of your repayment strategy. This module is highly recommended for upcoming graduates, especially those with high debt. Run time approximately 9 minutes, 6 seconds. <https://www.youtube.com/watch?v=-QJ0R-H4KvU>

Married Borrowers and Repayment

This narrated presentation addresses the impact of marital status on repayment and includes information on community property states, what happens when on spouse refinances their student loans with a private lender, and how to easily estimate the impact of including spousal income and debt on monthly payments. <https://www.youtube.com/watch?v=WuDxshVohDg>

Refinancing Student Loans

In this narrated presentation, learn about refinancing your student loans (including federal and private) with a private lender. You'll learn how to determine if you're a candidate for refinancing and, if so, some important tips on how to choose a lender. This module is highly recommended for dental school graduates in the Class of 2022, especially those going directly into a practice and who may not be interested in an income-driven repayment plan or forgiveness program like

Public Service Loan Forgiveness. Run time approximately 10 minutes, 10 seconds.

<https://www.youtube.com/watch?v=ZBr3Hppe-Gg>