

From: [StudentCOMServices](#)
To: [StudentCOMServices](#)
Subject: RE: Wire request
Date: Thursday, February 15, 2018 3:01:01 PM

TO: Class of 2018
FROM: Kari Brayden, Medical Student Financial Services Coordinator
RE: Meeting with the Debt Doctor (aka Exit Loan Counseling)

Dear Class of 2018,

Congratulations on your upcoming graduation! For those of you who have incurred education debt, you probably have questions about managing it. According to the Dept. of Education, schools must provide a link to an online Exit Loan Counseling module which highlights repayment responsibilities. However, we strive to provide more personalized counseling due to your unique needs: limited incomes during training, higher overall debt, and above average earnings down the road.

Student Financial Services (SFS) is offering small group sessions to cover loan basics, what to do during your grace period, how to compare/choose repayment plans, monthly billing examples, and potential loan forgiveness.

IMMEDIATE ACTION ITEMS:

1. Sign up for a presentation! Click [here](#) to access the master signup sheet.
2. Determine what you have borrowed and who your "Servicer" is:
 - Federal Loans:** These encompass the bulk of debt. Visit the [National Student Loan Data System](#) and choose "Financial Aid Review". Your loan details will never come up in group conversation for privacy reasons, but it helpful for you to have this number in your own mind before the presentation.
 - Institutional Loans:** We'll talk about these in the sessions.
 - Private Loans** (rare): If you are unsure, obtain a copy of your credit report [here](#) as they will not show in NSLDS. Private loans are most common during undergraduate studies.
3. Download the [AAMC 2018 Education Debt Manager for Graduating Medical Students](#) to keep on your computer. This publication is tailored toward indebted MD graduates and is a fantastic quick guide to reference in years to come.

WHAT HAPPENS IF I DON'T ATTEND A SESSION?

- According to the Dept. of Education, diplomas and transcripts are held until loan counseling is fulfilled.
- If you do not owe debt from medical school, you are **not** required to attend and may disregard this email.
- If you will not be in VT for any of the sessions, please email me for a webinar option.

Please attend a presentation prior to requesting a one on one meeting; there is extensive generic

information we need to disseminate in order for individual questions to be the most productive. After you have attended a presentation, you may have private questions- I am certainly available for optional one on one appointments in person or by phone/Skype. I look forward to helping you all feel confident with your loan repayment strategies.

Warmly,
Kari Brayden

Kari Brayden

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