



We're here to help!

2019 VETERINARY GRADUATE STUDENT LOAN CHECKLIST

Congratulations, new veterinary doctors! It's time to celebrate graduation! It's also time to take control of your student loans. If you borrowed federal student loans to help you through veterinary school, do NOT wait until your grace period expires to start your loan repayment plan.

- Get your NSLDS file**
 - ✓ Go to NSLDS.ED.GOV
 - ✓ Download your personal NSLDS file

- Use the free VIN Foundation Student Debt Center tools**
 - ✓ Go to VIN Foundation [My Student Loans](#)
 - ✓ Choose "Graduated Veterinary School" and upload your NSLDS file
 - ✓ Send your data to the VIN Foundation [Student Loan Repayment Simulator](#) and run your simulation

- Benefit from a Federal Direct Consolidation Loan**
 - ✓ Start your consolidation at studentloans.gov
 - ✓ Waive your remaining grace period (Select "Do Not Delay Processing")
 - ✓ Choose FedLoan Servicing (PHEAA) as your loan servicer
 1. FedLoan Servicing (PHEAA) monitors Public Service Loan Forgiveness
 2. Review the loan servicer "Spectrum of Terrible" for more detail on this choice
 - ✓ Consolidating before you start your first job, internship, or residency can help you get a \$0/month payment for the first 12 months of an income-driven repayment (IDR) plan.

- Apply for an IDR plan if your student debt exceeds your income**
 - ✓ Choose Pay As You Earn (PAYE) if you qualify
 - ✓ Choose Revised PAYE (REPAYE) if you do not qualify for PAYE; if your student debt is more than \$350,000; or (optional) your income exceeds your student debt
 - ✓ IBR 2009 might help if you don't qualify for PAYE and you are married

- Sign-up for Autopay with your loan servicer**
 - ✓ You will receive a 0.25% interest rate discount, even when your payment due is \$0/month.

- Set a reminder to renew IDR plan 60 days before your IDR anniversary**
 - ✓ Use Adjusted Gross Income (AGI) from your most recent tax return, or
 - ✓ Use a pay stub, W-2, or other documentation of your taxable income that is no more than 90 days old

- Keep using the simulator**
 - ✓ Adjust plan as needed
 - ✓ Start a forgiveness savings plan if you are projected to reach student loan forgiveness

Visit VINFoundation.org/2019Playbook for more details.

Questions? Email StudentDebt@VINFoundation.org.