

How to Enter the VIN Foundation 2024 Student Loan Borrow Better Challenge:

STEP 1: Check your current student loan balance

- Login and download your “MyStudentData” file (TXT) from studentaid.gov.
- No matter your loan history, anyone who uses U.S. federal student loans will have a student aid data file available from studentaid.gov.
- Upload your MyStudentData to the VIN Foundation [My Student Loans](#) tool using the middle option “I Have Student Loans With More School to Go.”
- It’s best if you’re logged into VIN when you upload your file. All veterinary students have [free access to VIN](#). It will make it easier to answer any questions or provide feedback on your case.
- Send your My Student Loans summary to the [In-School Loan Estimator](#)

STEP 2: Run a VIN Foundation In-School Loan Estimation

- Edit your graduation date (take your best guess if you’re not sure)
- Adjust your remaining years to borrow if necessary
- Enter the amounts you expect to borrow for your remaining years in school
- Click the “Generate Loan Details” button
- Review your In-School Loan Estimation results

STEP 3: Post your results

- Click the “Save/Share” button available after you run your estimation
- Paste your In-School Loan Estimation URL into the [Student Loan Borrow Better Challenge message board discussion](#)
 - You can post anonymously in the student debt message board area if you’d prefer.
 - No personally identifying information is contained in an In-School Loan Estimation link so you will still remain anonymous if you choose to contribute your estimation link anonymously.
 - You will still be eligible for the prizes if you post anonymously or not.
- Answer the following questions with your post:
 - What do you think about the result? Does anything surprise you?
 - Is your estimation higher, lower, or about the same as you expected?
 - Do you think you can return any of your recent funds within the 120 window?
 - Do you think you can beat your estimation before graduation? How?
 - Can you think of other sources of money to help reduce your borrowing? Hint: if someone plans to give you a financial gift for graduation, that gift will have more impact if given to pay tuition and fees early in your veterinary school career. Best yet, if that money is paid directly to your school for tuition and fees the gift is not vulnerable to gift taxes.
 - What other questions came up for you during this exercise?

Participants who complete steps 1-3 in this challenge before 11:59 PM ET on Saturday, October 12, 2024, will be entered into a drawing to win a VIN Foundation Yeti mug, Rumpl blanket, or DoorDash gift card if they post their case. Questions? Email StudentDebt@VINFoundation.org.