



NAVIGATING STUDENT LOAN UNCERTAINTY

Steps you can take during the 2025 pause in Income-Driven Repayment applications & recertifications:

- ☐ **STEP 1: Examine your studentaid.gov account**
 - ✓ Review your contact information, confirm it is correct, update if needed
 - ✓ Grab any documents from your *My Activity* section in your studentaid.gov dashboard
 - ✓ Download your student aid data file (save as TXT file)
 - ✓ Look for an “IDR End of Payment Term” widget in your studentaid.gov dashboard
 - If you see it, click the *View IDR Progress* button. Download a copy of your payment history using the new [VIN Foundation Download My IDR Progress](#) browser extension.
 - If you do *not* see an “IDR End of Payment Term” widget, try entering the following URLs into your browser while logged in to studnetaid.gov:
 - <https://studentaid.gov/aid-summary/idr-loan-forgiveness>
 - <https://studentaid.gov/aid-summary/idr-loan-forgiveness-info>
 - If either of those URLs fail to work, enter the IDR forgiveness **payment count API link** into your browser while logged in to studnetaid.gov:
 - <https://studentaid.gov/app/api/nslds/payment-counter/summary>
 - ✓ Working toward Public Service Loan Forgiveness (PSLF)? Take a snapshot of your PSLF/TEPSLF Payment Progress data on your studentaid.gov dashboard
- ☐ **STEP 2: Gather student loan information from your loan servicer account**
 - ✓ Review your contact information, confirm it is correct, update if needed
 - ✓ Download or request copies of statements, payment history, communications, etc.
 - ✓ Check your repayment plan, monthly payment amount, and next payment due date
 - ✓ Consider deactivating your autopay if you are unsure of your repayment plan or next payment amount
 - ✓ [Request a forbearance](#) if your payment has recently increased and you’re not sure why
- ☐ **STEP 3: Have questions? Get student debt help from VIN and VIN Foundation**
 - ✓ Visit [VIN Foundation Student Debt Help page](#) and follow instructions to receive student debt help for your specific loan situation
 - ✓ Explore the Student Debt Message Boards: research cases or post your own!
 - ✓ Do a good “Physical Exam” of your student loans on the [Student Debt Center](#)
 - Upload your student aid data file to the VIN Foundation [My Student Loans](#) tool
 - Check your repayment plan, IDR Anniversary Date, monthly payment amount
 - Review your Income-Driven Repayment Eligibility and [IDR Profile](#)
 - ✓ Review recent VIN Foundation [student debt blog](#) posts
 - ✓ Listen to the recent [Veterinary Pulse podcast](#)
- ☐ **STEP 4: Reach out if you are feeling overwhelmed**
 - ✓ The VIN Foundation’s Vets4Vets® confidential wellness program is here to help
 - ✓ Reach out through [Vets4Vets®](#) to get support from a veterinary colleague and mental wellness supporter

Join the VIN Foundation on [Instagram](#), [Facebook](#), and [LinkedIn](#).
Questions? Email StudentDebt@VINFoundation.org.