

How to Enter the VIN Foundation 2025 Debt Repayment Prep 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” file to the VIN Foundation [My Student Loans](#) tool:
 - Graduated recently or will graduate soon? Upload your file using the option titled “I Have Graduated From Veterinary School.”
 - More than a year until you graduate? Upload your file using the option titled “I Have Student Loans With More School To Go.”
 - **Expert tip:** make sure you’re logged into VIN when you upload your file. It will make it easier to answer any questions or provide feedback on your case. All veterinary students have [free access to VIN](#).
- ☐ Add any Health Professions Student Loans (HPSL) or Loans for Disadvantaged Students (LDS) that you received during veterinary school.
 - HPSLs and LDS are special types of federal student loans. Unfortunately, they are not found in your federal student aid data file.
 - Check your school financial aid account for HPSL and LDS balances.
 - Add any HPSL or LDS balances to the My Student Loans tool using the “Add Loans” button.

STEP 2: Send your My Student Loans Summary to the Student Loan Repayment Simulator

- ☐ Update your graduation month
- ☐ Review your principal and unpaid interest balances for accuracy
- ☐ “Repayment Plan” field:
 - If you plan to consolidate your loans, then select the “Other Deferment/Consolidation” option
 - If you do not plan to consolidate your loans, select the “In-School Deferment/Grace Period/Forbearance” option
 - If you know the repayment plan you’ll use, you can also select that specific plan
- ☐ Update your post-graduation plans and income in the Income Information section
 - If you plan to do an internship and/or residency, indicate the duration as well as your expected income for each
 - “Your Planned Annual Taxable Income” will represent your income after graduation if you’re headed into private practice or your expected income after your advanced training if you plan to do internship/residency training.
 - **Expert Tip:** If you have filed a 2024 tax return, be sure to click the “Reduce first and second year’s income” button

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- ☐ If you have a year+ before graduation, send your My Student Loans summary to the In-School Loan Estimator to get a better estimate of your graduation balance
 - 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
 - Send your Estimation Results to the Student Loan Repayment Simulator

STEP 3: Post your results

- ☐ Click the "Save/Share" button available after you run your Student Loan Repayment Simulation (graduating this year) or In-School Loan Estimation (if you're not graduating this year) to copy a unique link to your simulation or estimation.
- ☐ Paste your Student Loan Repayment Simulation (graduating this year) or In-School Loan Estimation (graduating after 2025) URL into this 2025 Debt Repayment Prep Challenge [message board thread](#).
 - You can post anonymously in the student debt message board area if you'd prefer.
 - No personally identifying information is contained in a Student Loan Repayment Simulation or In-School Loan Estimation link so you will still remain anonymous if you choose to participate anonymously. The Student Debt Team will still know who you are and include you in the prize drawings, but the rest of the VIN Community will not know your identity.
 - You will still be eligible for the prizes if you post anonymously as long as you complete the Challenge requirements.
- ☐ Answer the following questions with your post:
 - What will your student debt-to-income ratio be after graduation?
 - What is your Income-Driven Repayment Plan Profile?
 - What is your student loan repayment strategy after graduation?
 - Do you think you should consolidate your loans after graduation? Why or Why not?
 - What do you expect your minimum monthly payment to be during the first 12 months of repayment?
 - Do you think you will reach student loan forgiveness? Why or why not?
 - What other questions came up for you during this exercise?

*****Prizes available for completing steps 1-3:** Participants who complete steps 1-3 in this challenge before 11:59 PM ET on Tuesday, May 6, 2025, will be entered into a drawing to win a VIN Foundation Yeti mug, Rumi blanket, or DoorDash gift card if they post their case. Questions? Email StudentDebt@VINFoundation.org.