



How to Enter the VIN Foundation 2025 Student Loan Borrow Better Challenge:

STEP 1: Check your current student loan balance

- ☐ Log in 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.
- ☐ Use your [free VIN Students login](#) to upload your MyStudentData to the VIN Foundation [My Student Loans](#) tool using the middle option “I Have Student Loans With More School to Go.”
- ☐ 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 and 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. You will still remain anonymous if you choose to contribute your estimation link anonymously.
 - You will still be eligible for the prizes whether you post anonymously or not.
- ☐ Answer the following questions with your post:
 - Does anything surprise you about the results?
 - 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-day window?
 - Do you think you can beat your estimation before graduation? How?
 - What other questions came up for you during this exercise?
- ☐ [Register for and attend the Climbing Mt. Debt: Borrow Better Challenge Webinar](#) in collaboration with SAVMA and VBMA on Wednesday, September 24th at 5 pm PT/8 pm ET.

Participants who complete steps 1-3 in this challenge before 12 PM ET on Wednesday, September 24th, will be entered into a drawing to win a VIN Foundation Yeti mug, Rumpl blanket, or DoorDash gift card. Prize winners will be drawn during the [webinar](#). Questions? Email StudentDebt@VINFoundation.org.