

## How to Enter the VIN Foundation 2026 Debt Repayment Prep Challenge:

### STEP 1: Check your current student loan balance

- Login to [studentaid.gov](https://studentaid.gov) and download your “MyStudentData” file (TXT). 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:
  - Login to the VIN Foundation Student Debt Center using your VIN username and password. All veterinary students have [free access to VIN](#).
  - Graduated recently or will graduate soon? Upload your file using the option titled “***I Have Graduated From Veterinary School.***”
  - Have some time until you graduate? Upload your file using the option titled “***I Have Student Loans With More School To Go.***”
- Add any Health Professions Student Loans (HPSL) or Loans for Disadvantaged Students (LDS) that you received during veterinary school to your My Student Loans Summary.
  - 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.
- Review your loan details
  - What [IDR Profile](#) are you?
  - How much interest do you accrue per month?

### STEP 2: Not yet graduated? Send your My Student Loans Summary to the In-School Loan Estimator

- Edit your graduation date (take your best guess if you’re not sure)
- Done borrowing? Click the “Generate Loan Details” button
- Completing another FAFSA before graduation? Adjust your remaining years to borrow
  - Enter your Cost of Attendance for each year you have remaining
  - Enter the Direct Unsubsidized, any Direct Grad PLUS, or HPSL/LDS amounts you expect to borrow for your remaining years in school
  - Click the “Generate Loan Details” button
- Review your In-School Loan Estimation results
- Leave the “Total Grace Period Interest” box checked
- Send your Estimation Results to the Student Loan Repayment Simulator

### STEP 3: Student Loan Repayment Simulator

- Update your graduation month
- Review your principal and unpaid interest balances for accuracy

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- “Repayment Plan” field:
  - 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
  - **Expert Tip: Do NOT Consolidate your loans in 2026. Any new loan received after July 1, 2026 will make you ineligible for legacy income-driven repayment plans like PAYE and IBR. It will be nearly impossible (logistically) to graduate in 2026 and get your loans consolidated before July 1, 2026.**
- 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: File a 2025 tax return.** You can (and should) voluntarily file a 2025 tax return, ideally before you graduate. Click the “Reduce first and second year’s income” button to factor in the lower monthly student loan payments you will receive with a recent tax return available.

#### STEP 4: Post your results to the 2026 Debt Repayment Prep Challenge Message Board

- 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 2026) URL into this 2026 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:
  1. What is your Income-Driven Repayment Plan Profile?
  2. How much interest do you accrue on your student loans per month?
  3. What is your student loan repayment strategy after graduation?
  4. What do you expect your minimum monthly payment to be during the first 12 months of repayment?
  5. Do you think you will reach student loan forgiveness? Why or why not?
  6. 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, April 21, 2026, will be entered into a drawing if they post their case. Questions? Email [StudentDebt@VINFoundation.org](mailto:StudentDebt@VINFoundation.org).