How to Enter the VIN Foundation 2026 Student Loan Borrow Better Challenge:

STEP 1: Check your current federal 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."
- ☐ Add any/all private student loans you have using the "Add Loans" button
- ☐ 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 your school's total cost of attendance for your residency status
- ☐ Enter any Scholarship/Grant funding you expect to receive each year
- ☐ Enter any personal funds you expect to use each year
- ☐ Enter any Health Professions Student Loan (HPSL) or Loans for Disadvantaged Students (LDS)
- ☐ Click the "DU Max" button to update your Direct Unsubsidized Loans to the maximum amount
- ☐ Take your best guess of the future federal student loan interest rates (a reasonable guess is 8.5%)
- ☐ If you see "Funds Required", click the plus icon in the Private Loan column to enter details
- ☐ After you review your inputs, click the "Generate Loan Details" to see your 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?
    - How much "Total In-School Interest" do you see in your result?
    - Do you think you can meet or beat your estimation before graduation? How?
    - What other questions came up for you during this exercise?

Participants who complete steps 1-3 in this challenge before 11:59 PM PT on Tuesday, October 27th, 2026 will be entered into a drawing to win one of many DoorDash gift cards. Questions? Email **StudentDebt@VINFoundation.org**.