VIN Foundation

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?
- [ ] Register for and attend the Climbing Mt. Debt: 2026 Borrow Better Challenge Webinar on Wednesday, October 28th at 5 pm PT/8 pm ET.

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.

VIN Foundation
413 F Street, Davis, CA 95616
(888) 616-6506 | info@VINFoundation.org | VINFoundation.org