

## Resources for 2025 Graduates

We encourage you to utilize and share the following resources from FIRST with your graduating students.

### **Guide to Money Management and Student Loans** – [aamc.org/first/studentguide](https://aamc.org/first/studentguide)

This guide discusses financial aid, student loans, managing money, and repayment options after medical school and during residency.

### **Guide to Public Service Loan Forgiveness** – [aamc.org/first/pslfguide](https://aamc.org/first/pslfguide)

This guide outlines the PSLF program, eligibility guidelines, and actions to take to qualify for the program.

### **2025 Student Loans and Repayment Strategies (PPT)** – [aamc.org/first/exitresources](https://aamc.org/first/exitresources) (AAMC sign-in is required)

This presentation supplements the required elements of exit counseling and contains guided speaker notes. Please do not edit or change the content of the AAMC slides. A video recording of this presentation will be available soon on the FIRST website.

### **The MedLoans® Organizer and Calculator (MLOC) Tool** – [aamc.org/medloans](https://aamc.org/medloans)

MLOC provides a secure location to organize and track student loans and displays possible repayment plans and costs based on the borrower's student loan debt.

### **Medical Student Education: Debt, Costs and Loan Repayment Fact Card** – [aamc.org/first/debtfacts](https://aamc.org/first/debtfacts)

This fact card provides a snapshot of key student loan data and includes projected repayment scenarios based on the graduating class of 2024.

### **Living on a Resident Stipend** – [aamc.org/residentstipend](https://aamc.org/residentstipend)

This infographic, based on projected national averages for the Class of 2025, indicates how it is possible to afford life during residency, even when including a student loan payment. You may also want to share the [Budget Worksheet for Residents](#) in conjunction with this infographic.

### **Should You Refinance Your Student Loans?** – [aamc.org/first/shouldirefinance](https://aamc.org/first/shouldirefinance)

Borrowers need to understand the differences between federal and private loans and this fact sheet highlights those differences and provides questions borrowers should consider before refinancing.

### **FIRST Recorded Webinars** – [aamc.org/video/webinars](https://aamc.org/video/webinars)

Consider sharing these recorded webinars (and others) with your graduating students: *Monitoring, Maintaining, and Improving Your Credit Score*, or *Home Financing for Graduating Medical Students and Residents*.

### **Loan Forgiveness, Scholarships and Service Programs** – [aamc.org/repayasst](https://aamc.org/repayasst)

Loan forgiveness, Scholarships and Service programs like the National Health Service Corps (NHSC), Indian Health Service (IHS), Public Service Loan Forgiveness (PSLF), the military, and other state and federal programs are available to help reduce loan debt. Consider sharing this information with your students.

### **Selecting a Financial Planner** – [aamc.org/first/finplanner](https://aamc.org/first/finplanner)

Graduating students often ask how they should manage areas of their financial life that center around investments, retirement, insurance, taxes, and estate planning. This fact sheet covers what students need to know and ask before choosing to work with a financial planner.

### **Next Steps** – [aamc.org/nextsteps](https://aamc.org/nextsteps)

This timeline for soon-to-be graduates outlines the steps to take towards managing student loans prior to leaving medical school and the actions to take during and after the transition to residency.