## SUNY DOWNSTATE WEBAID

The SUNY Downstate Office of Financial Aid has developed this electronic financial aid resource to help fourth year students prepare for repaying their student loans. The goal of our WEBAID initiative is to provide you with a clear and concise guide to your repayment options.

You will be able to:

- check the status of your current semester's financial aid; (MyDownstate\_
- review your financial aid history, including the level of debt you have acquired; (NSLDS)
- utilize the resources of the AAMC FIRST financial aid site;(FIRST AAMC)
- review your Direct Loan Account (Complete EXIT INTERVIEW)
- review your SUNY Perkins Loan history at the SUNY Student Loan Center;
- estimate what you can expect your monthly repayment to be;
- explore Income Based Repayment options;
- learn about Public Service and other loan forgiveness programs;
- search for alternative sources of funding for residency interviews travel and relocation costs;
- visit the Downstate Office of Financial Aid web page where you can:
  - o prepare a monthly budget to help you manage your money;
  - o assess opportunities for loan repayment programs;
  - o learn about managing your debt.

MyDownstate http://sls.downstate.edu/mydownstate/

**NSLDS** https://www.nslds.ed.gov/nslds SA/

Financial Information, Resources, Services, and Tools FIRST (AAMC)

https://www.aamc.org/services/first/

(Create a user account if you have not already done so.)

https://www.aamc.org/services/first/first\_for\_residents/

Direct Loan Servicing https://www.myedaccount.com/

**Loan Consolidation** 

Repayment Plans https://studentloans.gov/myDirectLoan/index.action

**SUNY Student (Perkins)** 

**Loan Center** http://slsc.albany.edu/

## Repayment Calculator

http://studentaid.ed.gov/repay-loans/understand/plans/standard/comparison-calculator

## **Income Based Repayment**

http://studentaid.ed.gov/repay-loans/understand/plans/income-based/calculator

## **Public Service Loan Forgiveness**

http://studentaid.ed.gov/PORTALSWebApp/students/english/PSF.jsp

 $\frac{http://studentaid.ed.gov/students/attachments/siteresources/LoanForgivenessMarch}{18.pdf}$ 

http://www.irs.gov/charities/article/0,,id=96136,00.html

**NIH Loan Repayment Programs** 

http://www.lrp.nih.gov/

**National Health Service Corps Loan Repayment Programs** 

http://nhsc.hrsa.gov/loanrepayment/

**Health Professional Shortage Areas** 

http://bhpr.hrsa.gov/shortage/

**Residency/ Re-location Loans:** 

CONTACT US BEFORE BORROWING ESPECIALLY IF BORROWING FOR RESIDENCY INTERVIEWS. YOUR ARE URGED TO EXHAUST ALL FEDERAL LOAN ELIGIBILITY BEFORE RESORTING TO ANY PRIVATE LOAN.

**Downstate Financial Aid Office** http://sls.downstate.edu/financial\_aid/

Contact Us <u>financialaid@downstate.edu</u>.