

## Next Steps

### ✓ Before Graduation

**Step 1:** Find out what loans you have, who your servicer(s) are, and when your payments will be due by logging into your [Federal Student Aid \(FSA\) account](#). Set up an account on your loan servicer's website if you haven't done this yet.

**Step 2:** If any of your loans don't have a grace period, contact your loan servicer(s) to select a [repayment plan](#) or request a [deferment or forbearance](#).

### ✓ After Graduation

**Step 3:** Determine if you want (or need) to apply for a Direct Consolidation Loan. Consolidation is not a requirement (or necessary) for all borrowers. Borrowers can only apply for a Direct Consolidation Loan after the loan servicer is officially notified of the student's separation date, which is handled by staff at the medical school. Any loans consolidated after July 1, 2026 will be placed in either the new RAP (Repayment Assistance Program) or new Standard Repayment Plan.

### ✓ At the Beginning of Residency, Annually, and If You Change Employers

**Step 4:** If interested in [Public Service Loan Forgiveness \(PSLF\)](#), complete the borrower section of the PSLF form, have your employer complete their section, and then submit the PSLF form to [studentaid.gov](#).

### ✓ Before the End of Your 6-Month Grace/Post-Enrollment Deferment Period

**Step 5A: If you want to make payments during residency:** about 60 days before the end of your grace period, apply for your repayment plan. Apply for an [income-driven repayment plan](#) on the Federal Student Aid (FSA) website or by contacting your loan servicer(s). *If you submit your application too early, it can be denied, and you may have to re-apply.*

**Step 5B: If you want to postpone payments during residency:** contact your loan servicer at least 30 days before the end of your grace period to request a [mandatory residency forbearance](#). Be sure you discuss all your forbearance options with your servicer and be aware of any changes to that policy and process.

### ✓ Annually

**Step 6A: If you are enrolled in an income-driven repayment (IDR) plan,** submit your income and household size information to your servicer by the servicer's re-certification due date. Check with your loan servicer for the re-certification date and mark this on your calendar. n servicer(s).

**Step 6B: If you are enrolled in a mandatory residency forbearance,** and want to continue the forbearance throughout residency, be sure to submit the forbearance request form annually before the original request expires.