

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.

✓ 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 [MOHELA](#) (PSLF servicer).

✓ 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](#).

✓ 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.

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.