

Comprehensive Student Loan Consultations

Ideal candidates for these consultations fit the following profile:

- Graduating medical students and current residents/fellows with over \$100k in student loan debt
- Practicing physicians with over \$200k of student loan debt and currently employed by a non-profit, academic, or Public Service organization
- ANY physician interested in Public Service Loan Forgiveness
- ANY student, resident or fellow inquiring about the Revised PAYE program (REPAYE)
- Final year residents/fellows contemplating offers in both the public and private sectors
- Practicing physicians with a need for payment relief on their student loans
- Practicing physicians with high debt and a low credit score or negative credit history
- ANY medical professional interested in federal student loan forgiveness opportunities
- Medical professionals married to any of the above

Refinancing Suitability Analysis

Ideal candidates for these consultations fit the following profile:

- Practicing/attending physicians working for a for-profit organization
- Final year residents/fellows who have signed for-profit contracts
- Current residents/fellows with one or more of the following:
 - Less than \$100k in total student loan debt
 - A high income-earning spouse or cosigner
 - An expectation of for-profit employment after training (Anesthesia, Emergency Medicine especially)
 - No interest in federal loan forgiveness (though we would like to know why, as many trainees don't understand the current and proposed federal programs available)
- Dental students/graduates in (or entering) private practice
- ANY physician with private student loan debt