

Graduation & Beyond

Name: _____ UF ID: _____

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Find your Federal Loans on Student Aid > Dashboard > My Aid: www.studentaid.gov.
For Institutional/College of Medicine Loans, create an account on <https://heartland.ecsi.net/>.

Federal Loans are Subsidized & Unsubsidized Stafford, Graduate PLUS, and Perkins.

Stafford Loans (Each year's interest is different) have a 6-month grace period.

- Subsidized Total \$ _____
- Unsubsidized Total \$ _____

Perkins Loans (5%) have a 9-month grace period.

- Perkins Total \$ _____

Graduate PLUS Loans (Each year's interest is different) have a 6-month grace period.

- Graduate PLUS Total \$ _____

COM Loan Name: _____	Amt: \$ _____	Interest rate: _____ %
Interest Accrument starts: _____	Loan Repayment Starts: _____	

Other Loan Name: _____	Amt: \$ _____	Interest rate: _____ %
Interest Accrument starts: _____	Loan Repayment Starts: _____	

Other Loan Name: _____	Amt: \$ _____	Interest rate: _____ %
Interest Accrument starts: _____	Loan Repayment Starts: _____	

Private/Personal Loan (Residency Relocation Loan, Etc.)

Loan Name: _____ Amt: \$ _____ usually has 9-month grace and up to 48 months forbearance. (Interest rates can be fixed or variable, which change every quarter).

For the following questions, please select Yes or No

- Do you intend to work/serve in a medically underserved community? Yes No
- Do you intend to work/serve in a rural area? Yes No
- Do you intend to work/serve in primary care? Yes No

***DEFERMENTS AND FORBEARANCES MUST BE DONE EVERY 12 MONTHS. ***

Total Stafford: \$ _____

Total Grad PLUS: \$ _____

Total Loan Debt: \$ _____

Estimated Standard Repayment: \$ _____ / month for 10 years.

Estimated SAVE/IBR/PAYE Repayment for 1st year of residency: \$ _____ /month.

YOU MUST COMPLETE EXIT INTERVIEW(S) ONLINE BEFORE YOU GRADUATE. The University Bursar will contact you in April about your online Exit Counseling.