

FIRST PROGRAM

AAMC  
Association of American Medical Colleges

## Student Loans & Repayment Strategies

Texas Tech University HSC School of Medicine

Nicole Knight, MBA  
Sr Education Debt Management Specialist & Trainer  
March 8, 2021

aamc.org/FIRST

FIRST PROGRAM

### Agenda


- Know Your Loan Portfolio
- What Happens After Graduation
- Repayment Plans
- How Repayment Looks in Residency
- Other Considerations

aamc.org/FIRST

FIRST PROGRAM


### Takeaway Resources

Education Debt Manager (EDM)



aamc.org/first/edm

The Next Steps (guide)



aamc.org/nextsteps

aamc.org/FIRST

FIRST PROGRAM

### The CARES Act and Your Student Loans

<https://studentaid.gov/coronavirus>

[aamc.org/first/caresactimpact](https://studentaid.gov/coronavirus)

aamc.org/FIRST

FIRST PROGRAM

1. Suspends monthly payments and interest on federal student loans from: **March 13, 2020 - September 30, 2021.**
2. Does **NOT** apply to **private loans**. It also does **NOT** apply to **Perkins** or **FFELP** loans that are **NOT** owned by the federal government.
3. Time counts. Months of forbearance count towards the **term** of a loan plan, and if working in public service, time also counts towards **PSLF**.

**The CARES Act**  
What YOU Need to Know

**CARES ACT Impact = "Savings" of \$12,300**

<https://studentaid.gov/coronavirus>

aamc.org/FIRST

FIRST PROGRAM

### Know Your Loan Portfolio

aamc.org/FIRST

**Class of 2020 Indebtedness**

TTUHSC SOM	Education Debt
Total Education Debt** (median)	↑ \$160,000 ↓
Credit Card Debt** (mean)	<b>\$6,539</b> <i>Refer to pg. 65 (EDM)</i>

\* GQ: \$150,000 (median) medical school debt. LCME IB: 72% left w/ med ed debt for the class of 2020.  
 \*\* GQ: 15% MD grads reported leaving with credit card debt.

12 www.orgFIRST AAMC

**AnnualCreditReport.com**

Spot identify theft early. Review your credit reports.

Do You Have Other Debt?  
annualcreditreport.com

13 www.orgFIRST AAMC

**You Are America's Smartest Investment**

The U.S. Department of Education's office of Federal Student Aid (FSA) provides more than \$150 billion in financial aid to help pay for college or career school each year.

**Log In** **Create Account**

Getting ready for college can be

**StudentAid.gov**

14 www.orgFIRST AAMC

**My Aid**

Your loan balance is \$160,000

Estimate monthly payments and compare loan repayment plans

Decide whether a Direct Consolidation Loan is right for you

Use the Public Service Loan Forgiveness (PSLF) Help Tool

**StudentAid.gov**

15 www.orgFIRST AAMC

**My Aid**

14 Loans

**ACTION ITEM #1: Download the Details of Your Debt**

Gather 3 Key Details of Your Loans

Your Total Loan Balance: \$160,000

**StudentAid.gov**

16 www.orgFIRST AAMC

**Loan Breakdown**

Loan Servicer(s)

LOAN SERVICED BY	TOTAL BALANCE	REPAYMENT PLAN
NAVIENT SOLUTIONS, LLC	\$0	N/A
NETNET LOAN SERVICES INC. (BIRM)	\$0	N/A
PANHANDLE PLAINS STUDENT LOAN CENTER	\$0	N/A

**StudentAid.gov**

17 www.orgFIRST AAMC

**Dates of Disbursement**

Disbursement Date	Disbursement Amount	Disbursement Type	Disbursement Status	Disbursement Date	Total Amount
08/01/2020	\$0	Disbursement	Not Disbursed	08/01/2020	\$0
08/01/2020	\$0	Disbursement	Not Disbursed	08/01/2020	\$0
08/01/2020	\$0	Disbursement	Not Disbursed	08/01/2020	\$0
08/01/2020	\$0	Disbursement	Not Disbursed	08/01/2020	\$0

**StudentAid.gov**

**Loan Names**

**Direct Unsubsidized**

Loan Type	Loan Amount	Loan Status	Loan Disbursement Date	Total Amount
Direct Unsubsidized	\$0	Not Disbursed	08/01/2020	\$0
Direct Unsubsidized	\$0	Not Disbursed	08/01/2020	\$0
Direct Unsubsidized	\$0	Not Disbursed	08/01/2020	\$0
Direct Unsubsidized	\$0	Not Disbursed	08/01/2020	\$0

**StudentAid.gov**

**Subsidized Loans vs. Unsubsidized Loans**

Subsidized	Unsubsidized
<ul style="list-style-type: none"> <li>Direct Subsidized</li> <li>Perkins Loans*</li> <li>Primary Care Loans</li> <li>Loans for Disadvantaged Students (LDS)*</li> <li>Institutional Loans (some)</li> <li>Consolidation Loans (underlying subsidized loans)</li> </ul>	<ul style="list-style-type: none"> <li>Direct Unsubsidized</li> <li>Direct PLUS</li> <li>Private Loans</li> <li>Institutional Loans (some)</li> <li>Consolidation Loans (underlying unsubsidized loans)</li> </ul>

\* Subsidy and deferment rights are lost in a consolidation loan

**StudentAid.gov**

**Fixed Interest Rates for the Class of 2021**

M1 2017-18	M2 2018-19	M3 2019-20	M4 2020-21
PERKINS* 5.0%	PERKINS* 5.0%	PERKINS* 5.0%	PERKINS* 5.0%
DIRECT UNSUBSIDIZED 6.0%	DIRECT UNSUBSIDIZED 6.6%	DIRECT UNSUBSIDIZED 6.08%	DIRECT UNSUBSIDIZED 4.30%
DIRECT PLUS 7.0%	DIRECT PLUS 7.6%	DIRECT PLUS 7.08%	DIRECT PLUS 5.30%

\* Perkins, PCL and LDS Loans are disbursed at a fixed rate of 5%. All loans shown have a fixed interest rate.

**StudentAid.gov**

**Interest Capitalization for Class of 2021**

Principal: \$160,000

Interest: \$12,200

CARES ACT Impact = "Savings" of \$13,200

**StudentAid.gov**

**Capitalization**


Accrued interest is added to original principal

**\$172,200 New Principal**

\* Numbers are estimated and rounded.

**StudentAid.gov**

**If possible, pay some (or all) accrued interest before it capitalizes.**



AAMC

**Repayment TIP**

**Send Voluntary Payments the Right Way**

- 1) Send as a Separate Payment**
  - Tell servicer to **APPLY NOW**
  - Specify **WHERE** to apply it

*(high interest rate loans are the priority)*
- 2) Verify Payment was Applied Accurately**

**NOTE: All payments are applied to unpaid interest first. Principal is only reduced after all interest is paid.**


AAMC

Principal Borrowed	Owed After Grace* <small>(including CARES ACT until Sept 31, 2021)</small>	Interest/Per Mo. During Residency
\$100K	\$108K	~\$500/mo.
\$150K	\$161K	~\$800/mo.
\$200K	\$216K	~\$1,100/mo.
\$250K	\$270K	~\$1,400/mo.
\$300K	\$324K	~\$1,700/mo.
\$350K	\$378K	~\$2,000/mo.

**NOTE: Payments are applied to unpaid interest first.**

AAMC

**MedLoans® Organizer and Calculator**  
A free tool for MD students and graduates



- Upload your student loan data (details on page 7).
- Keep track of your student loan information.
- Develop personalized repayment strategies.

*"Loans are less scary, and I've made a strategy to confront them. I'm also more confident that I can manage my debt during residency and beyond after using the MedLoans Calculator."*

**Nathaniel Bayes,**  
2015 Graduate, University of Rochester School of Medicine and Dentistry

**aamc.org/medloans**

AAMC

**Know your numbers so you can make educated repayment decisions.**

To log in to the MedLoans Organizer and Calculator, use your AAMC username and password.

**aamc.org/medloans**

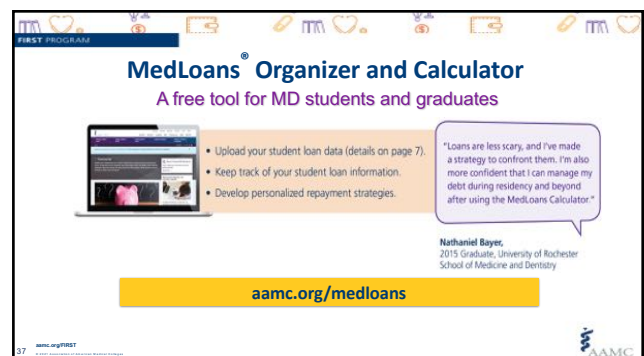
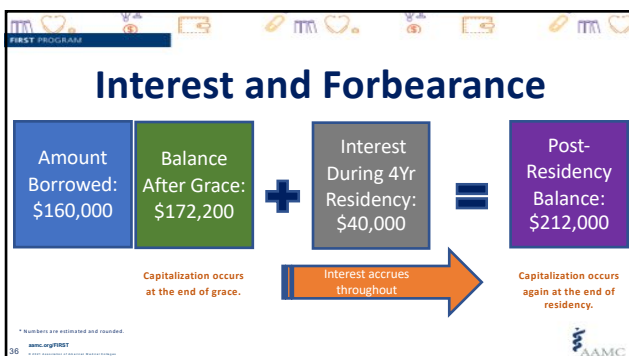
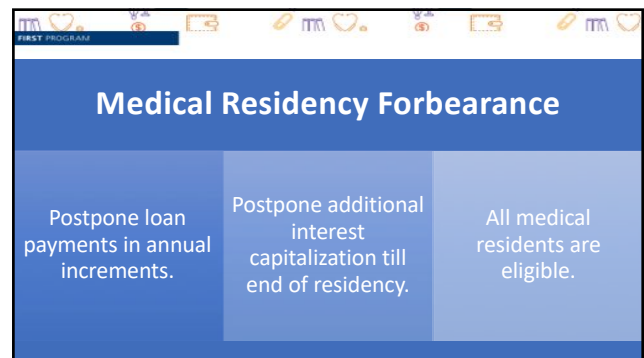
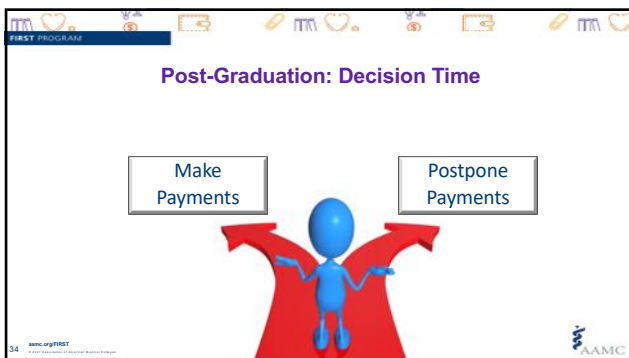
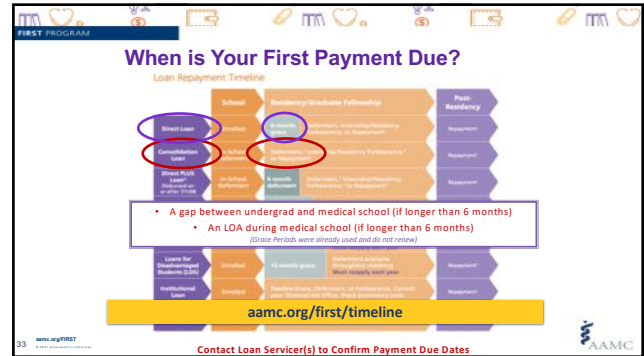
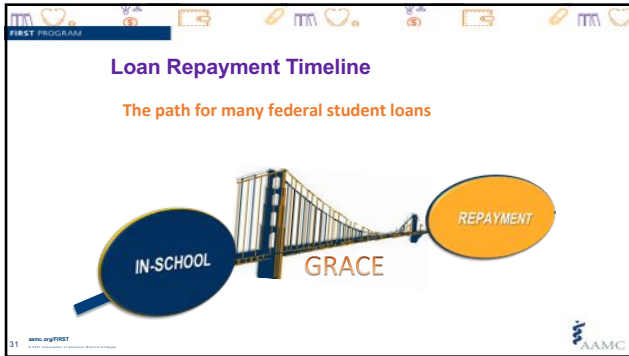
To see your repayment options quickly, export your loan information from NSLDS and then upload it into the Organizer for calculation.

For log in assistance, email [dhales@aamc.org](mailto:dhales@aamc.org).

AAMC

**After Graduation**

AAMC

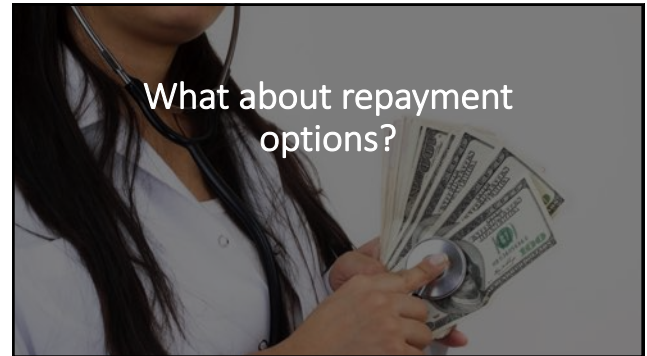


**Medical Residency/Internship Forbearance**  
Is it a Good Option?

BEST for You, IF...	NOT for You, IF...
Seeking to <b>REDUCE</b> stress and financial obligations	Seeking Public Service Loan Forgiveness (PSLF)
Desiring to <b>INCREASE</b> disposable income	Seeking an Income-Driven Repayment (IDR) plan forgiveness
Have <b>PRIVATE</b> loans with higher interest rates	Want to begin repayment immediately

**If life changes, you can change**

www.aamc.org/FIRST  
AAMC



**Repayment Plans**

Monthly payments for the entire repayment term are calculated **up-front** and disclosed to you.

Traditional		
Standard	10 Years	\$1,900/mo
Extended	25 Years	\$1,100/mo
Graduated	10 Years	\$ 800/mo

\* Based on the median amount borrowed by the Class of 2020 at this medical school.

www.aamc.org/FIRST  
AAMC

**Repayment Plans**

Payments are based on household income (AGI) and family size - recalculated annually

**Income-Driven**

Adjusted Gross Income (AGI) - 150% of the Poverty Guideline = Discretionary Income

www.aamc.org/FIRST  
AAMC

**Repayment Plans**

**Income-Driven**

\$770/mo	20% No Max Always Spouse Income	Income-Contingent Repayment (ICR)
\$500/mo	15% CAPPED Maybe Spouse Income	Income-Based Repayment (IBR)*
\$330/mo	10% CAPPED Maybe Spouse Income	Pay As You Earn (PAYE)
\$330/mo	10% No Max Always Spouse Income	Revised Pay As You Earn (REPAYE)

Based on median debt borrowed by the Class of 2020 at this institution, a PDY1 stipend of \$59,300 and a family size of one.  
\* New Borrowers on or after July 1, 2014 that select IBR will receive payment amounts equal to that of PAYE.

www.aamc.org/FIRST  
AAMC

**Repayment Plans**

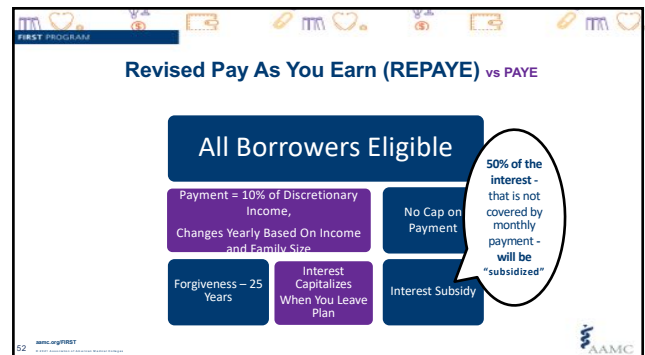
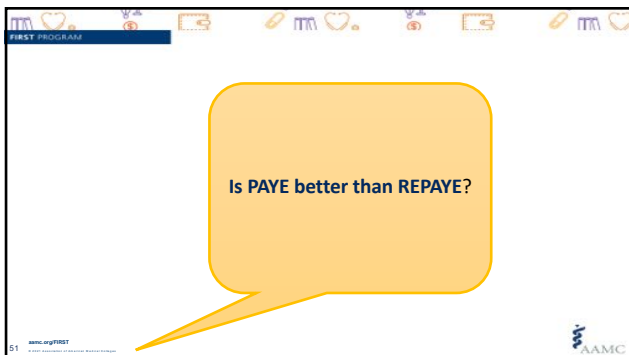
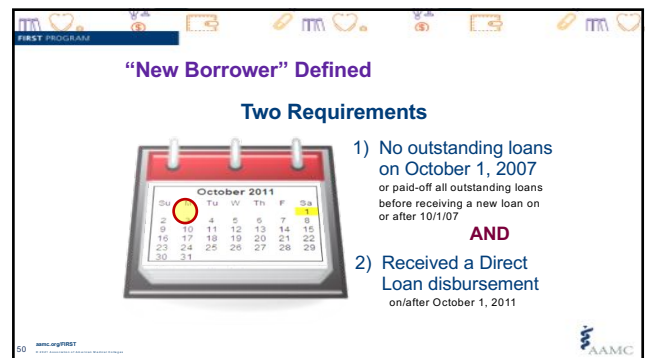
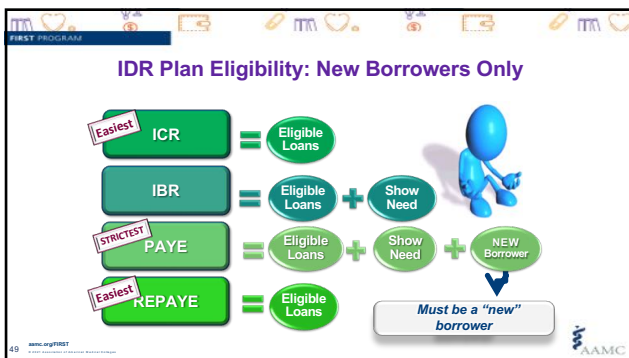
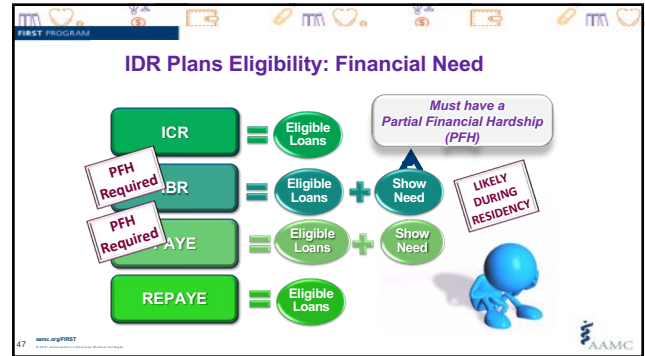
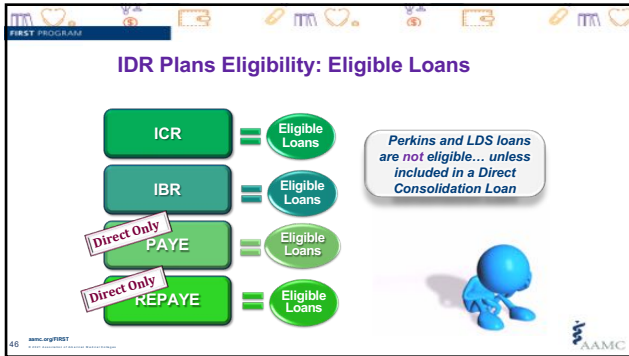
Taxable Forgiveness of Remaining Balance AFTER

**Income-Driven**

\$770/mo	25 years	Income-Contingent Repayment (ICR)
\$500/mo	25 years	Income-Based Repayment (IBR)*
\$330/mo	20 years	Pay As You Earn (PAYE)
\$330/mo	25 years	Revised Pay As You Earn (REPAYE)

Based on median amount borrowed by Class of 2020, a PDY1 stipend of \$59,300 and a family size of one.  
\* New Borrowers on or after July 1, 2014 that select IBR will receive payment amounts equal to PAYE.

www.aamc.org/FIRST  
AAMC





**Revised Pay As You Earn (REPAYE) – 50% Subsidy**

Interest Accrual During Residency  
\$ 800/mo

REPAYE payment/mo for PGY1 (\$330)

UNPAID Interest = \$ 470

50% Subsidized = \$235

Remaining Interest Owed = \$235

50% of interest, not covered by the monthly payment will be "subsidized"

www.aamc.org/first

**Run Your Numbers**

Upload your student loan data (details on page 7).  
Keep track of your student loan information.  
Develop personalized repayment strategies.

"Loans are less scary, and I've made a strategy to confront them. I'm also more confident that I can manage my debt during residency and beyond after using the MedLoans Calculator."

Nathaniel Bayes,  
2015 Graduate, University of Rochester  
School of Medicine and Dentistry

[aamc.org/medloans](http://aamc.org/medloans)

www.aamc.org/first

**Requesting an Income-Driven Repayment Plan?**

**Timing is Everything**

Submit application as early as 90 days before grace ends

**INCOME-DRIVEN REPAYMENT (IDR) PLAN REQUEST**

Section 1: BORROWER INFORMATION

Section 2: REPAYMENT PLAN OR RECOVERY OF DEFERRED INTEREST

StudentAid.gov

www.aamc.org/first

**Option #1: FILE 2020 Taxes**

**SECTION 4B: INCOME INFORMATION FOR SINGLE BORROWERS AND MARRIED BORROWERS TREATED AS SINGLE**

11. Has your income significantly decreased since you filed your last federal income tax return?

12. Do you currently have taxable income?

**Seeking a Zero Payment To Optimize the Forgiveness in PSLE or the REPAYE Subsidy**

**Option #1: FILE 2020 Taxes**

Your Answers Determine Your Payment Amount

StudentAid.gov

www.aamc.org/first

**Option #2: Consolidate to Forfeit Grace**

**SECTION 4B: INCOME INFORMATION FOR SINGLE BORROWERS AND MARRIED BORROWERS TREATED AS SINGLE**

11. Has your income significantly decreased since you filed your last federal income tax return?

12. Do you currently have taxable income?

**Seeking a Zero Payment To Optimize the Forgiveness in PSLE or the REPAYE Subsidy**

**Option #2: CONSOLIDATE to Forfeit Grace**

Your Answers Determine Your Payment Amount

StudentAid.gov

www.aamc.org/first

**Option #2: Consolidate to Forfeit Grace**

**SECTION 4B: INCOME INFORMATION FOR SINGLE BORROWERS AND MARRIED BORROWERS TREATED AS SINGLE**

11. Has your income significantly decreased since you filed your last federal income tax return?

12. Do you currently have taxable income?

**Seeking a Zero Payment To Optimize the Forgiveness in PSLE or the REPAYE Subsidy**

**Option #2: CONSOLIDATE to Forfeit Grace**

Your Answers Determine Your Payment Amount

StudentAid.gov

www.aamc.org/first



**FIRST PROGRAM**

**WHAT HAPPENS TO YOUR PAYCHECK?**

[aamc.org/residentstipend](https://aamc.org/residentstipend)  
[aamc.org/financialwellness](https://aamc.org/financialwellness)  
[aamc.org/first/residentbudget](https://aamc.org/first/residentbudget)

59 aamc.org/FIRST

**FIRST PROGRAM**

**Married Borrowers & Income-Driven Repayment**  
**The Impact of a Spouse's Income and Debt**  
*(page 31 in the EDM)*

[aamc.org/first/edm](https://aamc.org/first/edm) *(Education Debt Manager PDF)*  
[aamc.org/first/marriedphysicians](https://aamc.org/first/marriedphysicians) *(Video - case studies w/ analysis)*  
[aamc.org/first/mlcmarriedphysicians](https://aamc.org/first/mlcmarriedphysicians) *(Video - how to best use MLC)*

61 aamc.org/FIRST

**FIRST PROGRAM**

**Additional FIRST Resources**

[aamc.org/FIRST](https://aamc.org/FIRST)  
 MedLoans® Organizer and Calculator  
 Fact Sheets: Student Loan & Repayment  
 Upcoming Webinar and Posted Videos

[aamc.org/financialwellness](https://aamc.org/financialwellness)  
[aamc.org/first/financialplanning](https://aamc.org/first/financialplanning) *(time-stamped agenda)*  
[aamc.org/first/financialplanning2](https://aamc.org/first/financialplanning2) *(time-stamped agenda)*  
[aamc.org/first/homefinancing](https://aamc.org/first/homefinancing)  
[aamc.org/videowebinars](https://aamc.org/videowebinars) *(all FIRST video resources)*

62 aamc.org/FIRST

**FIRST PROGRAM**

**The Best Repayment Strategy**  
**CASE STUDIES**

63 aamc.org/FIRST

**FIRST PROGRAM**

**How to Know Your "Best" Strategy**

It's not about the **best** one

It's about what **fits** with your life and financial goals

64 aamc.org/FIRST

**FIRST PROGRAM**

**Repayment Plans Compared – CHART** *(pgs 32-33)*

[aamc.org/repayplans](https://aamc.org/repayplans)

65 aamc.org/FIRST



**Dr. IM**

Career	Internal Med
Residency Length	3 years
Starting Residency Stipend	\$59,300
Post Residency Starting Salary	\$200,000
Net Monthly Income	Residency: \$3,600 Post Residency: \$11,000 <small>(up to \$700 depending on state)</small>

67 [www.aamc.org/FIRST](http://www.aamc.org/FIRST)

**Dr. IM** (3 Year Residency, Post Res Net Monthly Income \$11,000)

**Student Loan Debt: \$160,000**

Repayment Plan	Payment During Residency 3yrs	Post-Residency Payment	Total Repayment Amount	Forgiven	Total Years including Residency
Forbearance then Standard	\$0	\$2,200	\$266K	\$0	13
Pay As You Earn (PAYE)	\$330 – \$380	\$1,600 – \$1,900 (10.5 yrs)	\$260K	\$0	14
Revised PAYE (REPAYE)	\$330 – \$380	\$1,600 – \$2,000 (10.3 yrs)	\$259K	\$0	13

Note: Based on PGY-1 median stipend, 2021 graduate. All figures approximate.

68 [www.aamc.org/FIRST](http://www.aamc.org/FIRST)

**Impact of Sending Extra Payments** (pgs. 35-37)

[aamc.org/first/casestudies](http://aamc.org/first/casestudies)

69 [www.aamc.org/FIRST](http://www.aamc.org/FIRST)

**Dr. IM** (3 Year Residency, Post Res Net Monthly Income \$11,000)

**Student Loan Debt: \$250,000**

Repayment Plan	Payment During Residency 3yrs	Post-Residency Payment	Total Repayment Amount	Forgiven	Total Years including Residency
Forbearance then Standard	\$0	\$3,600	\$427K	\$0	13
Pay As You Earn (PAYE)	\$320 – \$380	\$1,600 – \$2,400 (17 yrs)	\$414K	\$158K	20
Revised PAYE (REPAYE)	\$320 – \$380	\$1,600 – \$2,700 (21.7 yrs)	\$557K	\$0	25

Note: Based on PGY-1 median stipend, 2021 graduate. All figures approximate.

70 [www.aamc.org/FIRST](http://www.aamc.org/FIRST)

**Dr. ER**

Career	Emergency Medicine
Residency Length	4 years
Starting Residency Stipend	\$59,300
Post Residency Starting Salary	\$250,000
Net Monthly Income	Residency: \$3,600 Post Residency: \$13,000

72 [www.aamc.org/FIRST](http://www.aamc.org/FIRST)

**Dr. ER** (4 Year Residency, Post Res Net Monthly Income \$13,000)

**Student Loan Debt: \$160,000**

Repayment Plan	Payment During Residency 4 yrs	Post-Residency Monthly Payment	Total Repayment Amount	Forgiven	Total Years Including Residency
Forbearance then Standard	\$0	\$2,300	\$279K	\$0	14
Pay As You Earn (PAYE)	\$330 - \$410	\$1,900 (11.8 yrs)	\$286K	\$0	16
Revised PAYE (REPAYE)	\$330 - \$410	\$2,100 - 2,500 (8.5 yrs)	\$251K	\$0	13

Note: Based on PGY-1 median stipend, 2021 graduate. All figures approximate.

**Dr. Heart**

Career	Cardiologist
Residency Length	6 years
Starting Residency Stipend	\$59,300
Post Residency Starting Salary	\$300,000
Net Monthly Income	Residency: \$3,600 Post Residency: \$15,000

**Dr. Heart** (6 Year Residency, Post Res Net Monthly Income \$15,000)

**Student Loan Debt: \$160,000**

Repayment Plan	Payment During Residency 6 yrs	Post-Residency Monthly Payment	Total Repayment Amount	Forgiven	Total Years Including Residency
Forbearance then Standard	\$0	\$2,500	\$306K	\$0	16
Pay As You Earn (PAYE)	\$330 - \$470	\$1,900 (12.6 yrs)	\$370K	\$0	19
Revised PAYE (REPAYE)	\$330 - \$470	\$2,700 - 3,100 (6.7 yrs)	\$304K	\$0	13

Note: Based on PGY-1 median stipend, 2021 graduate. All figures approximate.

**The FIRST Stop**

A tool for graduates!!!

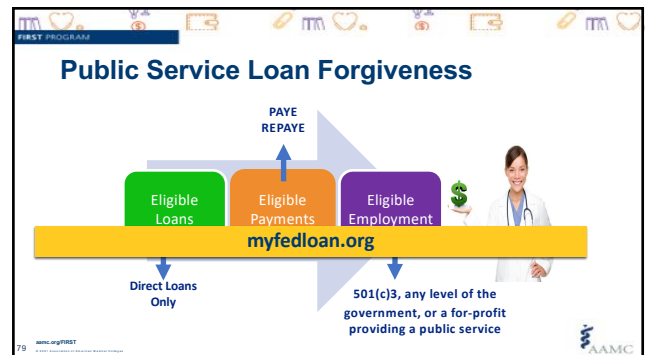
- Upload your student loan data (details on page 7).
- Keep track of your student loan information.
- Develop personalized repayment strategies.

"Loans are less scary, and I've made a strategy to confront them. I'm also more confident that I can manage my debt during residency and beyond after using the MedLoans Calculator."

Nathaniel Bayes, 2015 Graduate, University of Rochester School of Medicine and Dentistry

[aamc.org/medloans](https://aamc.org/medloans)

**Other Considerations**



**Loan Forgiveness – Taxable?**

**Yes**

Income-Driven Plans

**No**

Public Service Loan Forgiveness

80 aamc.org/first AACMG

**Public Service Loan Forgiveness**

Dr. Peds: Borrowed \$160,000, Starting salary \$165,000

Repayment Plan	Total Years – Including Residency	Post-Residency Payment (range)	Total Repayment Amount	Forgiven
Pay As You Earn (PAYE)	10	\$1,300 – 1,500	\$131K	\$137K
Revised PAYE (REPAYE)	10	\$1,300 – 1,500	\$131K	\$126K

[aamc.org/first/pslfbooklet](https://aamc.org/first/pslfbooklet)  
[aamc.org/first/pslfinfographic](https://aamc.org/first/pslfinfographic)

81 aamc.org/first AACMG

**Loan Forgiveness and Repayment Assist.**










[aamc.org/repayasst](https://aamc.org/repayasst)  
[aamc.org/stloan](https://aamc.org/stloan)

82 aamc.org/first AACMG

**Consolidation Vs. Refinancing**



*federal* →

*private* →

Should I  
consolidate or  
refinance?

83 aamc.org/first AACMG



**Should You Consolidate?**

[aamc.org/first/consolidatequiz](https://aamc.org/first/consolidatequiz)

85 aamc.org/first AACMG

**Should I Refinance?**

[aamc.org/first/shouldirefinance](https://aamc.org/first/shouldirefinance)

86 aamc.org/first AACMG

**Taxpayer Relief Act of 1997\***

	Full Deduction	Partial Deduction	NO Deduction
Single	\$70,000 or less	\$70,001 to \$84,999	\$85,000 or more
Married filing Jointly	\$140,000 or less	\$140,001 to \$169,999	\$170,000 or more

**Max student loan interest deduction: \$2,500/year**

**May be eligible:** Voluntary payments & capitalization

\* Student Loan Interest Deduction (1/1/2020)

**[irs.gov/publications/p970](https://irs.gov/publications/p970)**

87 aamc.org/FIRST

**1 Organize Your Loans Immediately**

**2 Manage Loans Without a Grace Period or After Service Production**

**3 Consolidation is an Option Upon graduation**

**4 Complete the Public Service Loan Forgiveness (PSLF) Form When residency begins**

**5 Decide if You'll Pay or Postpone Payments Before the end of grace**

**6 Submit Annual Recertification Paperwork Before the end of the first year**

**[aamc.org/nextsteps](https://aamc.org/nextsteps)**

88 aamc.org/FIRST

**Presentation Feedback:**  
**[aamc.org/texastech](https://aamc.org/texastech)**

**Questions?**

**Email:** [FIRST@aamc.org](mailto:FIRST@aamc.org)

**More Information:** [aamc.org/FIRST](https://aamc.org/FIRST)

**Other Resources:** [aamc.org/videowebinars](https://aamc.org/videowebinars)

89

*"An investment in knowledge always pays the best interest"*

90 aamc.org/FIRST

<a href="https://studentaid.gov/coronavirus">studentaid.gov/coronavirus</a>	<a href="https://aamc.org/medloans">aamc.org/medloans</a>
<a href="https://aamc.org/first/timeline">aamc.org/first/timeline</a>	<a href="https://Studentaid.ed.gov">Studentaid.ed.gov</a>
<a href="https://aamc.org/first/marriedphysicians">aamc.org/first/marriedphysicians</a>	<a href="https://myfedloan.org">myfedloan.org</a>
<a href="https://aamc.org/first/mlocmarriedphysicians">aamc.org/first/mlocmarriedphysicians</a>	<a href="https://aamc.org/pslfinfographic">aamc.org/pslfinfographic</a>
<a href="https://aamc.org/financialwellness">aamc.org/financialwellness</a>	<a href="https://aamc.org/pslfboklet">aamc.org/pslfboklet</a>
<a href="https://aamc.org/first/financialplanning">aamc.org/first/financialplanning</a>	<a href="https://aamc.org/repayasst">aamc.org/repayasst</a>
<a href="https://aamc.org/first/financialplanning2">aamc.org/first/financialplanning2</a>	<a href="https://aamc.org/stloan">aamc.org/stloan</a>
<a href="https://aamc.org/first/homefinancing">aamc.org/first/homefinancing</a>	<a href="https://aamc.org/first/consolidatequiz">aamc.org/first/consolidatequiz</a>
<a href="https://aamc.org/videowebinars">aamc.org/videowebinars</a>	<a href="https://aamc.org/first/shouldirefinance">aamc.org/first/shouldirefinance</a>
<a href="https://aamc.org/repayplans">aamc.org/repayplans</a>	<a href="https://irs.gov/publications/p970">irs.gov/publications/p970</a>
<a href="https://aamc.org/first/casestudies">aamc.org/first/casestudies</a>	<a href="https://aamc.org/nextsteps">aamc.org/nextsteps</a>

**[aamc.org/first/edm](https://aamc.org/first/edm)**

91 aamc.org/FIRST

Please evaluate this presentation:  
**[aamc.org/texastech](https://aamc.org/texastech)**

92