The Rowan University School of Osteopathic Medicine 2014 Exit Handbook is a compilation of web resources to provide you with important, up to date information to help you prepare to repay your federal student loans.

This handbook is designed to use as a supplement to the required online Federal Loan Exit Counseling and the 2014 RowanSOM Mandatory Exit Counseling Program.

Students who borrowed alternative loans while attending RowanSOM should contact the lender(s) directly for repayment options and terms.

**CHAPTER 1**

Federal Direct Subsidized, Unsubsidized and Graduate PLUS Student Loans

**CHAPTER 2**

Perkins Loans

**CHAPTER 3**

Health Professions Student Loans (HPSL), Loans for Disadvantaged Students (LDS) and Primary Care Loan (PCL) Programs

**CHAPTER 4**

New Jersey College Loan to Assist State Students Loans (NJCLASS)

**CHAPTER 5**

Federal Loan Consolidation

**CHAPTER 6**

Deferment and Forbearance

**CHAPTER 7**

Loan Repayment Forgiveness Programs

Public Service Loan Forgiveness Program
Primary Care Practitioner Loan Redemption Program of New Jersey

Indian Health Service

National Institutes of Health

National Health Service Corps

MILITARY SERVICE INCENTIVE PROGRAMS FOR HEALTH PROFESSION STUDENTS

Air Force

Army

National Guard

NJ National Guard

Navy

CHAPTER 8

Default

CHAPTER 9

Federal Student Aid Ombudsman Group