The Rowan University School of Osteopathic Medicine’s Class of 2016 Financial Aid Exit Handbook is a compilation of up to date web resources that provides important information to assist in the repayment of federal, state and private educational loan debt.

This handbook is designed as a supplemental resource document to both your online and in person Exit Counseling Programs. Below are three Financial Aid Debt Management Modules designed by PGPresents for the American Association of Colleges of Osteopathic Medicine (AACOM) and its Council of Student Financial Aid Administrators for the graduating class of 2016. You can access the modules here.

- Repayment Strategies for Osteopathic Medical School Graduates in the Class of 2016
- Income Driven Repayment Plans and Forgiveness Programs as Part of Your Repayment Strategy
- Financial Decisions in Residency and Fellowship: Handling Your First Income Bump

You are encouraged to review the indebtedness documents provided to you, which includes only debt incurred while in attendance at Rowan University School of Osteopathic Medicine. Individuals who borrowed through private educational alternative loans while attending Rowan SOM should contact their respective lender(s) directly for repayment terms and options. Federal undergraduate and/or post graduate debt from other academic institutions and/or programs can be secured by visiting the National Student Loan Data System (NSLDS) at www.nslds.ed.gov

Consolidation can be a useful tool with regards to student loan repayment. Please note, however, terms and conditions vary within loan programs and are impacted by consolidation. Consolidation may also impact some loan repayment programs.

**CHAPTER 1**

Federal Direct Subsidized, Unsubsidized and Graduate PLUS Student Loans

**CHAPTER 2**

Perkins Loans

**CHAPTER 3**

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