The Rowan University School of Osteopathic Medicine 2018 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 2018 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
HRSA Health Professions Student Loans (HPSL)
Loans for Disadvantaged Students (LDS)
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