

No Need to Wait until Graduation to Reserve your Consolidation!

By Brooke Heath

Your graduation from medical school is drawing near! Finally, you can see the light at the end of the tunnel! Medical School Loans knows that once that time does arrive, you will have a lot to think about. Perhaps you will be applying for residencies or maybe even moving. The furthest thing from your mind will be starting to repay your medical student loan debt. However, soon, the burden of repaying your student loan debt will in fact become a reality. You can start to ease this burden today by reserving your federal and private student loan consolidations with Medical School Loans.

Don't Wait to Save!

Consolidating your loans now will allow you to focus on graduating and preparing for the next chapter in your life. All the while, you will be preparing to save money as well! That is because Medical School Loans' consolidation programs save graduates *thousands of dollars* off of their medical student loans!

Apply for a medical student loan consolidation with Medical School Loans today, and we will process your application upon your graduation. There is no need to wait! You will still retain your grace period, so you will not owe a cent until it is over. This will give you time to get settled into your new life as a medical school graduate!

In addition to saving you money, consolidating your federal and private loans with Medical School Loans will also save you time and energy. Consolidating your many outstanding student loans will result in just one loan with just one low monthly payment, to just one lender! Adding a little simplicity to your life is something that any medical student would welcome!

Improve Your Credit by Consolidating

Another advantage to consolidating your private student loans with Medical School Loans is that by managing your student loan debt with consolidation, you are actually improving your credit rating and financial status. This will make you more appealing to lenders when you want to take out or consolidate any other kind of loans in the future.

Medical School Loans Provides a High Quality of Service

As a leader in medical school financing, Medical School Loans is dedicated to helping medical students like you realize all of your educational goals by assisting you with your

loan and consolidation needs. Because Medical School Loans only offers our services to physicians and medical students, we are able to focus our efforts on providing our borrowers with the highest quality of loan and consolidation services. We realize that as a medical student, your time is precious, so our application process is quick and simple! Our team of experts will guide you through the process, addressing any questions or concerns that you might have during that time.

Consolidating your Federal Loans

By reserving your federal student loan consolidation with Medical School Loans today, you will be able to take advantage of the incredible benefits that this program has to offer, such as **low fixed interest rates**, deferment and forbearance options, several flexible repayment options and extended repayment terms! Once you consolidate, you will be locked in with our low, interest rates, which will *save you thousands!* Also, if you reserve your consolidation while you are still in your grace period, you can lock in at an **even lower interest rate** for an even bigger savings!

No Worries!

There are no credit checks involved with consolidating your federal student loans with Medical School Loans, which means there is no need for a cosigner. Also, there are no origination fees involved. And, you can also pay off your consolidation loan as early as you want to because Medical School Loans has no prepayment penalties! Consolidation makes for no worries!

Our Borrower Benefits

In addition to our low interest rates, Medical School Loans offers borrower benefits to save even more! You can receive an **immediate 0.25% interest rate reduction** simply by enrolling in our automated debit payment program. After 36 consecutive, on-time payments, you will receive an **additional 1.00% interest rate reduction!**

Federal Consolidation Repayment Options

Medical School Loans offer these flexible repayment options on our federal student loan consolidations:

- **Equal Payments**

This is the standard option in which both the interest and principal will be paid equally over the life of the loan. Your monthly payment amounts will not change over the life of the loan.

- **Select2/Graduated Payments**

With this option, you will be allowed to make interest-only payments for the first two years of repayment. After two years, the payments will increase to include equal installments of both the interest and principal for the remaining term of the loan.

- **Select 5/Graduated Payments**

This option allows you to make interest-only payments for the first five years of repayment. During the third through fifth years of the loan, the payments will increase to include only a portion of the principal with the interest. Upon the sixth year, your payments will once again increase to include both the principal and interest equally throughout the remainder of the loan.

- **Income-Sensitive Payments**

This option provides for payments to be adjusted annually, based on your expected total monthly gross income from employment and all other sources.

- **Extended Equal Payments**

This option allows up to a 25-year repayment term for loan balances between \$30,000 and \$40,000 of equal payments.

- **Extended Select 2/Payments**

This option allows up to a 25-year repayment term for loan balances between \$30,000 and \$40,000 with the Select 2/Graduated Payment Plan.

- **Extended Select 5/Payments**

This option allows up to a 25-year repayment term for loan balances between \$30,000 and \$40,000 with the Select 5/Graduated Payment Plan.

Consolidating your Private Loans

Reserving your private loan consolidation with Medical School Loans now will allow you to take advantage of our **competitive interest rates** and flexible repayment options. To save you more, we also offer great borrower benefits, such as an **immediate 0.25% interest rate reduction** when you sign up to make payments with our automated debit program. We also offer a 30-year maximum repayment term, regardless of the loan balance. By selecting one of our graduated repayment options with our extended repayment terms, you could actually lower your monthly payments by almost *half!*

With just a short phone call to reserve your consolidation, our dedicated agents will be able to determine your eligibility for a private student loan consolidation with us. Within minutes, and a quick credit check, our agents will also be able to tell you your interest rate, your consolidation loan limit, the amount of your origination fee, as well as information on money-saving borrower benefits.

Private Loan Consolidation Repayment Options

Medical School Loans offers these flexible private loan consolidation payment options:

- **Equal Payments**

This is the standard option in which both the interest and principal will be paid equally over the life of the loan. Your monthly payment amounts will not change over the life of the loan.

- **Select 2/Graduated Payments**

With this option, you will be allowed to make interest-only payments for the first two years of repayment. After two years, the payments will increase to include equal installments of both the interest and principal for the remaining term of the loan.

- **Select 5/Graduated Payments**

This option allows you to make interest-only payments for the first five years of repayment. During the third through fifth years of the loan, the payments will increase to include only a portion of the principal with the interest. Upon the sixth year, your payments will once again increase to include both the principal and interest equally throughout the remainder of the loan.

Reserve Your Consolidation Today!

Medical School Loans wants to congratulate you on your upcoming graduation. Let us help you make the transition into the next chapter of your life as stress-free as possible, by reserving your consolidation with us today! There is no reason to wait!