

## Medical School Loans offers Medical Students the Chance to Save Thousands off of their Federal Student Loans

When it comes to attending **medical school**, it seems like everything costs you something! Tuition and fees cost *thousands*. The cost of living also adds up to thousands. At this point in your life, you are tired of dishing out thousands of dollars. Now it is time to quit paying thousands, and **start SAVING THOUSANDS!**

You can literally **save thousands of dollars** by consolidating your outstanding federal student loans with **Medical School Loans**. When you consolidate with Medical School Loans, your multiple student loans are paid off, and the accounts are closed. The total balance of your multiple loans is then rolled into **one**, easy-to-manage loan. With this loan, there is only **one**, low monthly payment that you make to just **one** lender! So, consolidating your student loans with Medical School Loans not only saves you a lot of money, but also time!

You are probably thinking that this sounds too good to be true. Or perhaps you are leery, because you think that an opportunity like this must cost something, in order to save this much money. Well, this chance to save thousands over the life of your loan is absolutely **FREE!** When you consolidate your federal student loans with **Medical School Loans**, it costs you **NOTHING!** There are no fees attached to our federal student loan consolidations!

### Benefits of a Medical School Loans Federal Consolidation

By consolidating with **Medical School Loans**, our borrowers receive benefits that are *unparalleled*.

#### Say Good-bye to Variable Interest Rates

**Medical School Loans** offer competitively low, fixed interest rates. Most federal student loans have variable interest rates which will fluctuate every year that the government adjusts. This can cost you unnecessary money in interest payments. Only by consolidating can you protect your loan, and save money by locking-in at a low interest rate.

#### Choose Your Payment Options

Federal consolidations with **Medical School Loans** also have flexible repayment benefits. We have seven options that allow you to make payments on both principal and interest, or interest-only payments.

- **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 two 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.

You have the option to change repayment options as often as you like. This puts you in control of your monthly payment! When you select one of our extended repayment options, you can actually **lower your monthly payments** by almost 50%!

There are **no prepayment penalties** with a Medical School Loan consolidation, so our borrowers may pay off their loans as early as they choose!

### **Benefit from Interest Rate Reductions**

To save our borrowers even more money, Medical School Loans offers interest rate reductions of up to 1.25%! When you enroll in our automated debit payment program,

you will **receive an immediate 0.25% interest rate reduction** off of an already low, fixed interest rate. Borrowers may also **receive an additional 1% interest rate reduction** after 36 consecutive, on-time payments. Once these benefits have been earned, they are guaranteed for the life of your loans. They can never be lost or taken away, regardless of the circumstances. None of our competitors can make the same promise!

### **No Credit Checks Necessary!**

Federal loan consolidations with **Medical School Loans** are not credit-based, so **no credit check is necessary!** This is a great option for borrowers who have yet to establish credit, or have poor credit. This also means that there is **no need for a cosigner!**

### **Deferment and Forbearance Options**

Medical School Loans also allows our borrowers to keep the **deferment and forbearance** options that come with their federal loans. Deferment and forbearance options allow borrowers to temporarily postpone their monthly payments due to a financial hardship or another situation that hinders them from making their monthly payments. Borrowers can use these options in hard times to avoid going into default on their loans and damaging their credit ratings.

### **Fast Application Process**

We know that as a medical school student or physician, your time is very valuable. That is why our application process is quick and simple. With our easy e-sign option, you can complete your entire application online in just minutes!

### **Excellent Customer Service**

Medical School Loans also has loan representatives ready to assist you with any questions or concerns that you may have with your consolidation process. We assign one representative to each borrower. This allows the borrowers to contact their personal representative directly with any issues that they may have with their consolidation. No more being put on hold, or listening to elevator music to wait to talk to a representative!

### **Medical School Loans: Dedicated to Medical Students and Physicians**

As a leader in medical student financing, **Medical School Loans** is dedicated to helping medical students and physicians realize both their educational and financial goals. Because we limit our professional services to only those in this prestigious field, we can focus all of our efforts on providing our borrowers with a quality of service that is second to none!

### **Start Saving!**

There is no need to wait! Start saving thousands of dollars today by consolidation with **Medical School Loans!**

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