

Why Consolidate Your School Loans Now?

By Janice Vincent

You are embarking on a new career and entering a time of new possibilities! We congratulate you and wish you the best in this pursuit!

At Medical School Loans, we have a recommendation to help you as you strive to lay a foundation for a financially successful future – manage your educational debt. With services offered by **Medical School Loans**, you can manage this debt by consolidating all of your medical student loans into one, easy-to-manage loan. This will help you free up income you can use for daily expenses or forays into your new world. When you consolidate with Medical School Loans, you can actually save thousands of dollars over the life of your loan, as well as lower your monthly payments by almost half.

With Medical School Loans' amazing consolidation benefits, there has never been a better time to consolidate your loans!

Why Medical School Loans?

Medical School Loans gives you benefits over other companies. Medical School Loans is a true lender, not a marketing firm. We work only with Medical School students and graduates, making us experts in the needs of medical students who have both medical school and undergraduate school loans. Some of the benefits offered by **Medical School Loans** on our federal student loan consolidations are:

- Low, Fixed Interest Rates
- Seven Flexible Repayment options
- Extended Repayment Terms up to 30 years
- An immediate 0.25% interest rate reduction when you enroll in the automated debit payment program
- A full 1% interest rate reduction after 36 consecutive on-time payments
- Improve your Credit Score, the natural result of loan consolidation

Unlike our competitors, our 1% interest rate reduction can never be revoked once it goes into effect.

Additional benefits of federal student loan consolidation are:

- They are absolutely free to you! You pay no origination fees.
- No income verification or credit check is required.
- You are not penalized for early repayment.
- Both deferment and forbearance are available to medical students and professionals.

What are the Eligibility Requirements?

You are eligible for federal student loan consolidation when:

- You currently owe more than \$7,500 in medical school and undergraduate federal loans (Perkins, Stafford, PLUS, etc.).
- You are not delinquent on any payments or in default on any loan.
- You are a U.S. Citizen or Permanent Resident.
- You have not already consolidated your loans, or have new loans to add to your previously consolidated loans.

What's the Application Process?

Begin managing your student loans today, with a federal student loan consolidation with Medical School Loans. You can talk with your personal **Medical School Loans** advocate about benefits, repayment options or your eligibility by calling 800-680-7197 or [Start Application Process Now](#).