



DOCTORS WITHOUT QUARTERS

Exit Counseling with Proven Strategies for Managing Student Debt for ICOM 2022 Graduates

Presented by Doctors Without Quarters

May 11, 2022

Registration will open in the spring

All students who received financial aid are required to attend and must RSVP.

DWOQ works with thousands of medical graduates to strategically navigate the various repayment/forgiveness options and implement strategies which complement their specific career paths. This presentation will go beyond the basics and provides insight to help soon-to-be graduates avoid common mistakes as they transition into training and manage their loans on a limited budget. The salient questions to be addressed include:

- With so many income-driven payment plans, how do I know which is best for me? Should I switch plans as my income or family size changes?
- Is Public Service Loan Forgiveness a reliable strategy? If so, what are the job opportunities and considerations?
- What legislative changes are on the horizon and how could they affect me?
- What do I need to know about the CARES Act and other measures related to COVID-19?
- What are the pros and cons of consolidating my loans?
- What should I know about dealing with or selecting a loan servicer?
- What variables related to my student debt should I be considering when filing taxes?
- What are the advantages and disadvantages of refinancing? How do I find the lowest rates while still having an affordable payment?
- Does my loan repayment strategy impact other aspects of my financial planning? If so, how do I choose the best way to allocate my money?
- How does my student loan debt impact my future career options, and should loan repayment benefits be included in my contract negotiation?