Congratulations on your anticipated graduation from The UT Health San Antonio! You have worked very hard to complete your education at UT Health and you should be extremely proud of yourself and your achievement. Before you leave school, Veteran Services and Financial Aid office would like to assist you by providing steps towards managing your student loan debt. To prepare for the upcoming Debt Management Session, we strongly encourage you to review the steps outlined below.

- **Online Exit Counseling Session**

  The Department of Education requires you complete exit counseling session before you stop attending school. Complete this session at https://studentaid.gov/h/manage-loans to help you understand the basic concepts of loan repayment, terminology and repayment plans.

- **Review your Student Loan Portfolio**

  To begin managing your student loan debt, identify what kinds of loans you borrowed:


  State Loans: if you borrowed loans with the State of Texas such as the College Access Loan and Be-on-Time Loan, visit http://www.hhloans.com

  Private Loans: review your personal records to find notices and/or master promissory notes for any private loans you may have borrowed. You can also review your credit report for free at: www.annualcreditreport.com. This is the website authorized by federal law.

- **Consider Life Goals**

  Take a moment to determine what are your goals regarding your finances. Live debt free, have more spending money to afford a mortgage, provide for family, etc. Are you interested in loan forgiveness as a result of working in the public sector? The answers to these questions will help you select your repayment strategy: aggressive to reduce the impact of interest accrual and capitalization, cautions to protect income and maximize monthly cash flow or Public Service Loan Forgiveness or repayment help in exchange for service commitment.
Loan Repayment Estimator
Select a payment plan that aligns to your repayment strategy. There are eight repayment plans available but they may have strict eligibility criteria. The Department of Education’s Loan Repayment Estimator is a useful tool to help students select a plan consistent with their goals.

Consider also using the AAMC/ADEA Dental Loan Organizer to choose a repayment strategy based on plans for advanced dental education, whether academic or hospital based. [https://www.adea.org/DLOC/](https://www.adea.org/DLOC/)

Resources
During the session, we will review the American Dental Education Association (ADEA) Educational Debt Management Exit Class of 2020 presentation. It is strongly recommended to review this resource prior to the presentation. Click Exit Counseling in the ADEA Financial Resources Website.

101 Sessions
Appointments for one-on-one sessions are available at Veteran Services and Financial Aid. The purpose of this session is to help students better understand their loan portfolio, next steps, and where to find additional resources to formulate their own debt management strategy. Call 210 567 2635 after March 09, 2020 to schedule your session.