

2021 Educational Debt Management Services from PGPresents, LLC
Midwestern University Class of 2021

The following **FREE** services are offered by PGPresents to help you choose a repayment strategy for your student loans as you graduate from Midwestern University and enter your various health sciences careers, including any residency or other post-doctoral programs you may participate in after graduation.

Repayment modules at tinyurl.com/PGarrard

- Short, topical, recorded PowerPoint audio presentations on the following topics:
 1. Simple Steps to a Repayment Strategy
 2. Interest Rates, Payment Application, and Capitalization
 3. Repayment Plans for Federal Loans
 4. Income Driven Repayment Plans
 5. PAYE versus REPAYE
 6. Married Borrowers and Repayment
 7. \$0 IDR Payments
 8. Repayment Calculators
 9. Public Service Loan Forgiveness
 10. Postponing payments
 11. Federal consolidation
 12. Refinancing with private lenders
 13. What to do if you don't successfully Match into a residency program (or complete your program)
 14. The CARES Act
- CODM graduates can access repayment modules and other information for dental school students and graduates from the American Dental Education Association at adea.org under the "red ribbon" (see Financial Resources for Students)

Online PDF "One-Pagers" at tinyurl.com/PGarrard

- Simple Steps to Repayment
- Comparison chart of Income Driven Repayment plans like PAYE and REPAYE
- Quick Reference Guide for Married Borrowers
- Repayment Calculators Quick Reference Guide
- AAMC Medloans Organizer and Calculator (MLOC) Fact Sheet (similar one for CODM students at adea.org/DLOC)
- Important Websites

Debt Management Listserv (DML)

- Private email correspondence on student loans run by PGPresents specifically for graduates in the MWU Class of 2021, with separate DMLs for dentistry, osteopathy, podiatry, veterinary medicine, and other MWU degree programs combined
- *Class of 2021 graduates are automatically subscribed with Midwestern email address*
- **DML starts May 17, 2021 and runs through December 31, 2021**

Direct toll-free access to Paul S. Garrard, Founder and President of PGPresents

- Call 877.201.6162 for help with general student loan repayment questions
- **Starts May 17, 2021 and runs through December 31, 2021, just like the Listserv**

PGPresents, LLC is an independent student loan consulting company, now in its 13th year of helping borrowers determine repayment strategies for their student loans. PGPresents was founded by Paul S. Garrard, nationally recognized as one of the leading educational debt management experts in the nation for health sciences students. He is currently under contract with Midwestern University to provide FREE educational debt management help for students in the MWU graduating Class of 2021. This is his 10th year working with Midwestern University.