

AAMC Medloans Organizer and Calculator

Manage your loans via the AAMC's Medloans Organizer and Calculator. This secure site provides an easy and effective way to manage your educational loans. All first year students must complete this process prior to their individual loan entrance interview with their financial aid officer! Once completed, print out the summary of your loans (by Academic Year) and bring to your loan entrance interview session with your financial aid officer.

Access the Medloans Organizer and Calculator at www.aamc.org/first

Click on the 'Medloans Organizer and Calculator' link

(note: There is no charge for this service as a medical student. However, you will need to create an AAMC Username and Password to access this site)

Upon signing in, click on the 'Get Started Now' link

Click the "Add" button in the "By Academic Year" folder in middle of page

Agree to Terms of Use

Enter loan information for each of the loans you currently have (this includes pre-HMS loan information)

To review the loans you are borrowing at HMS, log-in to the 'My HMS Financial Aid Application' link from the HMS Financial Aid Office website: www.hms.harvard.edu/finaid. Click the 'Apply for Financial Aid' link to log-in to your online financial aid application. The awards folder will contain all accepted awards you have for this year.

The following information is provided to assist you with completing the loan and lender information sections of the Medloans Organizer for the loans you are borrowing while at HMS. To provide a more accurate summary and monthly payment calculation, you should include your undergraduate/other degree educational debt into the MedLoans Organizer. Please review your personal records to determine loan type, lender information and loan amount(s) borrowed prior to HMS, including both principal and interest accrued. The NSLDS website (www.nsls.ed.gov) can assist you with an approximate balance of your federal educational debt. To simplify this process, you can enter the total of your pre-HMS debt in the year immediately prior to your matriculation at HMS.

Loan Information (for HMS institutional loans)

HMS Revolving Loan (HMSRL):

Loan Type: Institutional Loan – Subsidized

Type of Subsidy: In School

Nickname: HMS Revolving Loan (on award letter)

Repayment Terms (years): 10

Interest Rate (%): 5

Wolfson Loan:

Loan Type: Institutional Loan – Subsidized

Type of Subsidy: In School And Residency

Nickname: HMS Wolfson Loan (on award letter)

Repayment Terms (years): 10

Interest Rate (%): 7

Loan Information (for HMS federal loans):

Ford Federal Direct Unsubsidized Stafford Loan:

Loan Type: Stafford Unsubsidized (After 7/1/06)

Type of Subsidy: None

Nickname: Federal Direct Unsubsidized Stafford Loan (on award letter)

Repayment Terms (years): 10

Interest Rate (%): 6.8

Perkins Loan:

Loan Type: Perkins

Type of Subsidy: In School

Nickname: Federal Perkins Loan (on award letter)

Repayment Terms (years): 10

Interest Rate (%): 5

Direct Graduate PLUS Loan:

Loan Type: Grad PLUS – Direct Lending (DL)

Type of Subsidy: None

Nickname: Direct Graduate PLUS Loan (on award letter)

Repayment Terms (years): 10

Interest Rate (%): 7.9

Loan for Disadvantaged Students (LDS):

Loan Type: LDS

Type of Subsidy: In School and Residency

Nickname: Loan for Disadvantaged Students (on award letter)

Repayment Terms (years): 10

Interest Rate (%): 5

Lender Information

Lender Information for HMS Revolving, HMS Wolfson, Perkins and LDS Loans:

Name: Harvard University Student Loan Office

Phone: 800-315-7192

Website: <https://sfportal.harvard.edu/admin/slo/index.shtml>

Email: student_loans@harvard.edu

Address 1: 1033 Massachusetts Avenue, 2nd Floor

City: Cambridge

State: MA

Zip: 02138

Lender Information for Ford Federal Direct Stafford and PLUS Loans:

Name: Direct Loan Servicing Center
Phone: 800-848-0979
Website: www.myedaccount.com
Address 1: P.O. Box 5609
City: Greenville
State: TX
Zip: 75403

Lender Information for Harvard University Employees Credit Union (HUECU) Loan:

Name: Harvard University Employees Credit Union
Phone: 877-716-6587
Website: www.huecu.org/student-loans/ or www.cology.com/harvardecu.aspx
Email: huecu@cology.com
Address: 10640 Mather Boulevard, Suite 100
City: Mather
State: CA
Zip: 95655

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's central database for federal Title IV student aid. Loan information for Stafford, Perkins and PLUS loans is available at this database. You can review this information at www.nsls.ed.gov. To access the site, you will need to provide your Social Security Number (SSN), the first two letters of your last name, data of birth and your Federal PIN (Personal Identification Number) from your FAFSA. *Please note that 2012-13 loan information will be available once loans have been disbursed in the fall.*

Note: Your Direct Stafford and PLUS loans will be managed by one of several servicers. This information will be available after your loans have been disbursed in the fall. At that time, you may log into the NSLDS website to determine to which loan servicer your Direct Loans have been assigned. The contact information for the loan servicers is below:

Aspire Resources, Inc.

NSLDS Servicer Code: 700503
Phone: 855-475-3335
Website: www.aspireresourcesinc.com/Borrowers/Default.aspx

CornerStone

NSLDS Servicer Code: 700502
Phone: 800-663-1662
Website: www.mycornerstoneloan.org/borrowerhome/Default.aspx

Department of Education Student Loan Servicing Center (ACS)

NSLDS Servicer Code: 700577
Phone: 800-835-6511
Website: www.acs-education.com

Direct Loan Servicing Center

NSLDS Servicer Code: 00100
Phone: 800-848-0979
Website: <https://myedaccount.com>

EdManage

NSLDS Servicer Code: 700505
Phone: 855-479-0490
Website: <https://edmanage.myedloan.com/info/home>

ESA/Edfinancial

NSLDS Servicer Code: 700501

Phone: 855-337-6884

Website: www.edfinancial.com/DL

Federal Loan Servicing (PHEAA)

NSLDS Servicer Code: 700579

Phone: 800-699-2908

Website: www.myfedloan.org

Granite State – GSMR

NSLDS Servicer Code: 700504

Phone: 888-556-0022

Website: www.gsmr.org

Great Lakes Educational Loan Services, Inc.

NSLDS Servicer Code: 700581

Phone: 800-236-4300

Website: www.mygreatlakes.org

MOHELA

NSLDS Servicer Code: 700500

Phone: 888-866-4353

Website: www.mohela.com

Nelnet

NSLDS Servicer Code: 700580

Phone: 800-486-4722

Website: www.nelnet.com

OSLA Servicing

NSLDS Servicer Code: 700506

Phone: 866-264-9762

Website: www.osla.org

Sallie Mae

NSLDS Servicer Code: 700578

Phone: 800-722-1300

Website: www.salliemae.com