Flight

Financial Literacy Information for Graduate/Professional Health Students of Today

Take F.L.I.G.H.T.

Student Loan Repayment Graph

In-School Status...
Loans are accruing interest ...

6 month grace period -Direct Stafford Loans

12 month grace period -HPSL and LDS

Deferment/Forbearance, you may be able to stop payments for up to 12 months

CAUTION

6 months

9 months

12months

CAUTION

congrats! GRADUATE

9 month grace period -Perkins Loan Contact your school for repayment options.

If you elect to use deferments and forbearances to postpone payments after grace on Direct Stafford Loans - **Interest capitalizes again** at the end of the postponement

Interested in Loan Consolidation?

Payments begins as soon as the application is processed and the new loan is in place.

Contact your loan servicer to choose a repayment plan at least 45 days before the end of the grace period

You may have already used the grace period on a loan if you had a break in enrollment

CAUTION

INTEREST CAPITALIZATION on Direct Stafford Loan