

NEXT STEPS

FEDERAL LOANS



HARVARD
T.H. CHAN
SCHOOL OF PUBLIC HEALTH

Office of Financial Aid

- Complete online exit counseling at [Studentaid.gov](https://studentaid.gov)

- If you have prior debt, check with your loan servicer on deferment or forbearance options

- Pay off outstanding interest **before November** to avoid capitalization

- Submit paperwork for IDR plans starting in **mid-August** and PSLF Employment Certification Form if you are working for an eligible employer

- View your first bill **in November** and make your first payment **in December**

- Set up automatic monthly payments to get 0.25% interest rate reduction **in November**

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