

NEXT STEPS



HARVARD
T.H. CHAN
SCHOOL OF PUBLIC HEALTH

FEDERAL LOANS

Office of Financial Aid

- Complete online exit counseling at studentaid.gov

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

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

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

- View your first bill **in June** and make your first payment **in July**

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

-
-

NOTES: