

# NEXT STEPS

FEDERAL LOANS



**HARVARD**  
**T.H. CHAN**  
**SCHOOL OF PUBLIC HEALTH**

Office of Financial Aid

- Complete online exit counseling at **Studentaid.gov**

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

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

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

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- View your first bill **in March** and make your first payment **in April**

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

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**NOTES:**