

Loan Repayment Timeline

Class of 2012

	5/12	11/12	5/13	11/13	5/14	11/14	5/15	11/15	5/16	11/16	5/17	11/17	5/18
Federal Subsidized Stafford After 7/1/93	6 month grace	Check with your loan servicer about Medical Residency Forbearance* or repayment options.						Repayment or Forbearance					
Federal Unsubsidized Stafford After 7/1/93	6 month grace	Check with your loan servicer about Medical Residency Forbearance* or repayment options.						Repayment or Forbearance					
Federal Grad PLUS Loan Before 7/1/08	Check with your loan servicer about Medical Residency Forbearance* or repayment options.						Repayment or Forbearance						
Federal Grad PLUS Loan After 7/1/08	6 month grace	Check with your loan servicer about Medical Residency Forbearance* or repayment options.						Repayment or Forbearance					
Federal Perkins After 7/1/93	9 month grace	Check with the Student Loan Office about Medical Residency Forbearance* or repayment options.						6 month grace	Repayment or Forbearance				
Loans for Disadvantaged Students	12 month grace	Unlimited residency deferment MUST APPLY EACH YEAR											
Primary Care Loan	12 month grace	Residency Deferment (up to 4 years in an eligible primary health care residency program) MUST APPLY EACH YEAR									Repayment		
Private/Alternative Loans	Possible Grace, Deferment or Forbearance varies by lender. Check with your lender						Repayment or Forbearance						
Residency and Relocation Loans	Grace periods and deferments during residency vary by lender. Check with your lender						Repayment						
Alumni Medical Loans	5 years of interest free grace, followed by 5 years of repayment												

* Borrowers who apply for Medical Residency Forbearance must re-apply each year.