

Loan Repayment Timeline Class of 2008

	5/08	11/08	5/09	11/09	5/10	11/10	5/11	11/11	5/12	11/12	5/13	11/13	5/14
Federal Subsidized Stafford After 7/1/93	6 month grace	Check with your loan servicer about economic hardship deferment. MUST APPLY EACH YEAR						Repayment or forbearance					
Federal Unsubsidized Stafford After 7/1/93	6 month grace	Check with your loan servicer about economic hardship deferment. MUST APPLY EACH YEAR						Repayment or forbearance					
Federal Subsidized Stafford Prior to 7/1/93	6 month grace	2 years of residency deferment MUST APPLY EACH YEAR				Repayment or forbearance							
Federal Unsubsidized Stafford Prior to 7/1/93	6 month grace	2 years of residency deferment MUST APPLY EACH YEAR				Repayment or forbearance							
Federal Perkins Prior to 7/1/93	9 month grace	2 years of residency deferment* MUST APPLY EACH YEAR				6 month grace	Repayment or forbearance						
Federal Perkins After 7/1/93	9 month grace	Check with the Student Loan Office about economic hardship deferment MUST APPLY EACH YEAR							6 month grace	Repayment or forbearance			
Federal Grad PLUS Loan	Check with your loan servicer about economic hardship deferment. MUST APPLY EACH YEAR						Repayment or forbearance						
PCL and LDS	12 month grace	Unlimited residency deferment MUST APPLY EACH YEAR											
MEDLOANS ALP and MEDEX	3 years grace during residency call MEDLOANS about interest only repayment option during residency						Repayment or up to 36 months forbearance if needed						
T.H.E. Alternative and Residency/Relocation	42 months grace during residency							Repayment					
Alumni Medical Loans	5 years of interest free grace, followed by 5 year repayment												

* Perkins borrowers may apply for the economic hardship deferment for up to 3 years following their residency deferment, prior to the post deferment 6 month grace period; contact your loan servicer for details.