

## AAMC Medloans Organizer and Calculator (MLOC)

Manage your loans via the AAMC's Medloans Organizer and Calculator (MLOC). This secure site provides an easy and effective way to manage your educational loans. All first year students must complete this process prior to their individual loan entrance interview with their financial aid officer! Once completed, print out the summary of your loans (by Academic Year) and bring to your loan entrance interview session with your financial aid officer.

Access the Medloans Organizer and Calculator at [www.aamc.org/first](http://www.aamc.org/first)

Click on the 'Medloans Organizer and Calculator' link

*(note: There is no charge for this service as a medical student. However, you will need to create an AAMC Username and Password to access this site)*

Upon signing in, click on the 'Get Started Now' link

Click the "Add" button in the "By Academic Year" folder in middle of page

Agree to Terms of Use

Enter loan information for each of the loans you currently have (this includes pre-HMS loan information)

To review the loans you are borrowing at HMS, log-in to the 'My HMS Financial Aid Application' link from the HMS Financial Aid Office website: [www.hms.harvard.edu/finaid](http://www.hms.harvard.edu/finaid). Click the 'Apply for Financial Aid' link to log-in to your online financial aid application. The awards folder will contain all accepted awards you have for this year.

The following information is provided to assist you with completing the loan and lender information sections of the Medloans Organizer (MLOC) for the loans you are borrowing while at HMS. To provide a more accurate summary and monthly payment calculation, you should include your undergraduate/other degree educational debt into the MLOC. Please review your personal records to determine loan type, lender information and loan amount(s) borrowed prior to HMS, including both principal and interest accrued.

*Students with federal loans prior to entering HMS:* You have the option to upload your federal student loan information directly into the MLOC! Go to the National Student Loan Data System (NSLDS) website ([www.nslsds.ed.gov](http://www.nslsds.ed.gov)) to export and save your NSLDS file to your computer. Then, sign in to the MLOC and go to the Organizer. Next, click on "Import from NSLDS file" and browse to the NSLDS file on your computer. Click "Attach" and your NSLDS loan information will appear in the Organizer.

*Students with non-federal loans prior to entering HMS:* Enter your prior loans manually into the Organizer. To simplify this process, you can enter the total of your pre-HMS debt in the year immediately prior to your matriculation at HMS.

## **Loan Information (for HMS institutional loans):**

### HMS Revolving Loan (HMSRL):

Loan Type: Institutional Loan – Subsidized  
Type of Subsidy: In School  
Nickname: HMS Revolving Loan (on award letter)  
Repayment Terms (years): 10  
Interest Rate (%): 5

### Wolfson Loan:

Loan Type: Institutional Loan – Subsidized  
Type of Subsidy: In School And Residency  
Nickname: HMS Wolfson Loan (on award letter)  
Repayment Terms (years): 10  
Interest Rate (%): 7

## **Loan Information (for HMS federal loans):**

### Ford Federal Direct Unsubsidized Loan:

Loan Type: Stafford-Unsubsidized  
Type of Subsidy: None  
Nickname: Federal Direct Unsubsidized Loan (on award letter)  
Repayment Terms (years): 10  
Interest Rate (%): 5.84 (2015-16 rate)

### Perkins Loan:

Loan Type: Perkins  
Type of Subsidy: In School  
Nickname: Federal Perkins Loan (on award letter)  
Repayment Terms (years): 10  
Interest Rate (%): 5

### Direct Graduate PLUS Loan:

Loan Type: Grad PLUS – Direct Lending (DL)  
Type of Subsidy: None  
Nickname: Direct Graduate PLUS Loan (on award letter)  
Repayment Terms (years): 10  
Interest Rate (%): 6.84 (2015-16 rate)

### Loan for Disadvantaged Students (LDS):

Loan Type: LDS  
Type of Subsidy: In School and Residency  
Nickname: Loan for Disadvantaged Students (on award letter)  
Repayment Terms (years): 10  
Interest Rate (%): 5

## **Loan Information (for HMS private loans):**

### Harvard University Employees Credit Union Loan

Loan Type: Other - Unsubsidized  
Type of Subsidy: None  
Nickname: HUECU Student Loan (on award letter)  
Repayment Terms (years): 10  
Interest Rate (%): Varies: Prime + 3.5% (no US co-signer)

## **Lender Contact Information:**

### Lender Information for HMS Revolving, HMS Wolfson, Perkins and LDS Loans:

Name: Harvard University Student Loan Office  
Phone: 800-315-7192 or 617-435-3782  
Website: <http://studentloans.harvard.edu>  
Email: [student\\_loans@harvard.edu](mailto:student_loans@harvard.edu)  
Address 1: 1033 Massachusetts Avenue, 2<sup>nd</sup> Floor  
City: Cambridge  
State: MA  
Zip: 02138

### Lender Information for Harvard University Employees Credit Union (HUECU) Loan:

Name: Harvard University Employees Credit Union  
Servicer: University Account Services, UAS  
Phone: 800-723-2210  
Website: [www.huecu.org/student-loans](http://www.huecu.org/student-loans) (lender) [www.uaservice.com](http://www.uaservice.com) (servicer)  
Email: [uasloanservice@ncogroup.com](mailto:uasloanservice@ncogroup.com)  
Address: UAS, P.O. Box 3167  
City: Milwaukee  
State: WI  
Zip: 53201

### Lender Information for Ford Federal Direct Unsubsidized and Direct Graduate PLUS Loans:

Name: Direct Loan Servicing Center  
Phone: 800-848-0979  
Website: [www.myedaccount.com](http://www.myedaccount.com)  
Address 1: P.O. Box 530260  
City: Atlanta  
State: GA  
Zip: 30353-0260

*Note: Your Direct Unsubsidized and Grad PLUS loans will be managed by one of several servicers. This information will be available after your loans have been disbursed in the fall. At that time, you may log into the NSLDS website to determine to which loan servicer your Direct Loans have been assigned. The contact information for the loan servicers is below. Note: new servicers are being added; this list may not be comprehensive of all loan servicers.*

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's central database for federal Title IV student aid. Loan information for Stafford, Perkins and Grad PLUS loans is available at this database. You can review this information at [www.nsls.ed.gov](http://www.nsls.ed.gov). To access the site, you will need to provide your Social Security Number (SSN), the first two letters of your last name, date of birth and your Federal PIN (Personal Identification Number) from your FAFSA. *Please note that 2015-16 loan information will be available once loans have been disbursed in the fall.*

## **FEDERAL DIRECT LOAN SERVICER CONTACT INFORMATION:**

### **Aspire Resources, Inc.**

NSLDS Servicer Code: 700503  
Phone: 855-475-3335  
Website: [www.aspireresourcesinc.com](http://www.aspireresourcesinc.com)

Payment Mailing Address:  
U.S. Department of Education  
Aspire Resources, Inc.  
P.O. Box 530308  
Atlanta, GA 30353-0308

## **FEDERAL DIRECT LOAN SERVICER CONTACT INFORMATION**

*(cont):*

### **CornerStone**

NSLDS Servicer Code: 700502

Phone: 800-663-1662

Website: [www.mycornerstoneloan.org](http://www.mycornerstoneloan.org)

Payment Mailing Address:

U.S. Department of Education

CornerStone Education Loan Services

P.O. Box 105189

Atlanta, GA 30348-5189

### **ESA/Edfinancial**

NSLDS Servicer Code: 700501

Phone: 855-337-6884

Website: [www.edfinancial.com/DL](http://www.edfinancial.com/DL)

Payment Mailing Address:

U.S. Department of Education

P.O. Box 105193

Atlanta, GA 30348-5193

### **FedLoan Servicing (PHEAA)**

NSLDS Servicer Code: 700579

Phone: 800-699-2908

Website: [www.myfedloan.org](http://www.myfedloan.org)

Payment Mailing Address:

U.S. Department of Education

FedLoan Servicing

P.O. Box 530210

Atlanta, GA 30353-0210

### **Granite State – GSMR**

NSLDS Servicer Code: 700504

Phone: 888-556-0022

Website: [www.gsmr.org](http://www.gsmr.org)

Payment Mailing Address:

U.S. Department of Education

P.O. Box 105291

Atlanta, GA 30348-5291

## **FEDERAL DIRECT LOAN SERVICER CONTACT INFORMATION**

*(cont):*

### **Great Lakes Educational Loan Services, Inc.**

NSLDS Servicer Code: 700581

Phone: 800-236-4300

Website: [www.mygreatlakes.org](http://www.mygreatlakes.org)

Payment Mailing Address:

Contact Servicer for information

### **MOHELA**

NSLDS Servicer Code: 700500

Phone: 888-866-4352

Website: [www.mohela.com](http://www.mohela.com)

Payment Mailing Address:

Contact Servicer for information

### **Nelnet**

NSLDS Servicer Code: 700580

Phone: 800-486-4722

Website: [www.nelnet.com](http://www.nelnet.com)

Payment Mailing Address:

U.S. Department of Education

P.O. Box 740283

Atlanta, GA 30374-0283

### **OSLA Servicing**

NSLDS Servicer Code: 700506

Phone: 866-264-9762

Website: [www.osla.org](http://www.osla.org)

Payment Mailing Address:

U.S. Department of Education

P. O. Box 530278

Atlanta, GA 30353-0278

### **Navient**

NSLDS Servicer Code: 700578

Phone: 800-722-1300

Website: [www.navient.com](http://www.navient.com)

Payment Mailing Address:

Navient – U.S. Department of Education

P.O. Box 740351

Atlanta, GA 30374-0351

# **FEDERAL DIRECT LOAN SERVICER CONTACT INFORMATION**

*(cont):*

## **VSAC Federal Loans**

NSLDS Servicer Code: 700511

Phone: 888-932-5626

Website: [www.VSACFederalLoans.org](http://www.VSACFederalLoans.org)

Payment Mailing Address:

U.S. Department of Education

P.O. Box 530815

Atlanta, GA 30353-0815