AAMC Medloans Organizer and Calculator

Manage your loans via the AAMC’s Medloans Organizer and Calculator. This secure site provides an easy and effective way to manage your educational loans. All students are encouraged to complete this process now!

Access the Medloans Organizer and Calculator at www.aamc.org/first
Click on the ‘Medloans Organizer and Calculator’ link
Sign-In (note: you will need to create a AAMC Username and Password to access this site)
In the Medloans Organizer and Calculator, Click “Get Started Now”
Click the “Add” button in the “By Academic Year” folder in middle of page
Agree to Terms of Use
Enter/update loan information, by academic year, for each of the loans you currently have (this includes pre-HMS loan information)

To review the loans you have borrowed during your time at HMS, log-in to the ‘My HMS Financial Aid’ link from the HMS Financial Aid Office website: www.hms.harvard.edu/finaid. The awards folder will contain all accepted awards you have for a given year. You may change the award year via the button at the top of the My HMS Financial Aid webpage.

The following information is provided to assist you with completing the loan and lender information sections of the Medloans Organizer 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 MedLoans Organizer. 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. The NSLDS website (www.nslds.ed.gov) can assist you with an approximate balance of your federal educational debt. 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 Subsidized Stafford Loan:
Loan Type: Stafford Subsidized (After 7/1/06)
Type of Subsidy: In School
Nickname: Federal Direct Subsidized Stafford Loan (on award letter)
Repayment Terms (years): 10
Interest Rate (%): 6.8

Ford Federal Direct Unsubsidized Stafford Loan:
Loan Type: Stafford Unsubsidized (After 7/1/06)
Type of Subsidy: None
Nickname: Federal Direct Unsubsidized Stafford Loan (on award letter)
Repayment Terms (years): 10
Interest Rate (%): 6.8

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 (%): 7.9

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)

**Massachusetts Medical Society Loan:**
- Loan Type: Other - Unsubsidized
- Type of Subsidy: None
- Nickname: Massachusetts Medical Society Loan (on award letter)
- Repayment Terms (years): 10
- Interest Rate (%): 3*

* Interest rate on Mass Med loan is 1% per year while in medical school; 2% for the following two years; 6% the remaining 4 years. 3% is suggested as an average over 10 years; however, actual repayment amount will vary based upon graded interest rate schedule.

**Lender Information**

**Lender Information for HMS Revolving, HMS Wolfson, Perkins and LDS Loans:**
- Name: Harvard University Student Loan Office
- Phone: 800-315-7192
- Website: [https://sfsportal.harvard.edu/admin/slo/index.shtml](https://sfsportal.harvard.edu/admin/slo/index.shtml)
- Email: student_loans@harvard.edu
- Address 1: 1033 Massachusetts Avenue, 2nd Floor
- City: Cambridge
- State: MA
- Zip: 02138

**Lender Information for Ford Federal Direct Stafford and PLUS Loans:**
- Name: Direct Loan Servicing Center
- Phone: 800-848-0979
- Website: [www.dl.ed.gov](http://www.dl.ed.gov)
- Address 1: P.O. Box 5609
- City: Greenville
- State: TX
- Zip: 74503

**Lender Information for Massachusetts Medical Society Loans:**
- Name: Massachusetts Medical Society
- Phone: 781-434-7204
- Website: N/A
- Address 1: 860 Winter Street
- City: Waltham
- State: MA
- Zip: 02451-1411

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 PLUS loans is available at this database. You can review this information at [www.nslds.ed.gov](http://www.nslds.ed.gov). To access the site, you will need to provide your Social Security Number (SSN), the first two letters of your last name, data of birth and your Federal PIN (Personal Identification Number) from your FAFSA.
Note: Your Direct Stafford and PLUS loans will be managed by one of six servicers. For the majority of HMS students, the Direct Loan Servicing Center (ACS) will be your servicer. However, it is possible that you may receive information that another servicer is servicing your loans. The contact information for the six loan servicers is below:

ACS Educational Services (DL Servicer)
NSLDS Servicer Code: 700577
Phone: 800-508-1378
Website: www.acs-education.com

Federal Loan Servicing (PHEAA)
NSLDS Servicer Code: 700579
Phone: 800-699-2908
Website: www.myfedloan.org

Great Lakes Educational Loan Services, Inc.
NSLDS Servicer Code: 700581
Phone: 800-236-4300
Website: www.mygreatlakes.org

MOHELA
NSLDS Servicer Code: 700500
Phone: 888-866-4352
Website: www.mohela.com

Nelnet
NSLDS Servicer Code: 700580
Phone: 800-486-4722
Website: www.nelnet.com

Sallie Mae
NSLDS Servicer Code: 700578
Phone: 800-722-1300
Website: www.salliemae.com