

**AAMC/ADEA Dental Loan Organizer and Calculator (AAMC/ADEA DLOC)  
FACT SHEET**

**Benefits of the AAMC/ADEA DLOC**

1. Keep all your student loan borrowing in one electronic file.
2. See the impact of additional borrowing on repayment estimates every time you take out more loans.
3. Help choose a repayment strategy based on your own debt, repayment objectives and career plans, including any plans for advanced dental education, whether academic-based or hospital-based.

**Getting Started**

1. To access the AAMC/ADEA DLOC, visit [adea.org/DLOC](http://adea.org/DLOC) and follow the instructions for first-time users.
2. Upload current federal borrowing from [StudentAid.gov](http://StudentAid.gov), including any federal loans prior to dental school, and manually enter anticipated borrowing for future years in dental school to ensure more accurate repayment and forgiveness estimates.

**Helpful Hints**

1. For a simple way to see repayment estimates in one place and under all repayment plans in an easy-to-read table, plus forgiveness estimates under the income plans and Public Service Loan Forgiveness:
  - a. Select “Start Full Repayment” when provided the option of choosing a repayment plan.
  - b. Choose “Print” in the top right-hand corner of the screen.
  - c. Click on the PDF icon in the bottom left-hand corner of the screen then look at the table at the top of the page of the PDF.
2. The AAMC/ADEA DLOC makes important assumptions after you enter data in the “Calculator Input Values” section, including (a) no changes to family size; (b) minimum loan payments only (no aggressive payments); (c) moderate salary increases each year, including increases to stipends when appropriate; and (d) no change in repayment plans during repayment.
3. Use the Help text for important information any time you see a question mark surrounded by a blue circle.

**Important Reminders**

1. Work closely with your school’s financial aid office to ensure you do not miss any important deadlines for grants, scholarships and campus-based loan programs that may be available, as this may help reduce the amount you have to borrow for dental school.
2. Never borrow more than you really need, and don’t assume you need to borrow up to the full cost of attendance (financial aid budget).
3. Be sure you know your monthly living allowance in your school’s financial aid budget each year.
4. Your loan servicer will ultimately determine the repayment amounts under whichever repayment plan you choose.
5. There is never a penalty for aggressive repayment under any repayment plan on federal loans.

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