

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

Benefits of AAMC/ADEA DLOC

1. Keep all your student loan borrowing in one file.
2. See the impact of additional borrowing on repayment every time you borrow.
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 or hospital based.
4. Includes updates to repayment options from legislation passed in July 2025 (H.R.1, OBBBA), including the two new repayment plans: New Standard and Repayment Assistance Plan (RAP)

Getting Started

1. Visit adea.org/DLOC, scroll down to Resources to DLOC, and follow the instructions for first-time users.

Two Sections in AAMC/ADEA DLOC – Organizer and Calculator

1. Organizer – This is where you track your current and future borrowing.
 - a. Upload current federal borrowing from StudentAid.gov, including any federal loans prior to dental school.
 - b. Manually enter anticipated borrowing for future years in dental school to ensure more accurate repayment and forgiveness estimates.
2. Calculator – This is where you get repayment estimates under all available repayment plans, plus forgiveness estimates, including Public Service Loan Forgiveness.
 - a. Select your post-doctoral plans in the drop-down menu.
 - b. Enter information on salary, household size, dependents, where you file taxes, and graduation date, then hit Submit.
 - c. Helpful Hint: When selecting a hospital-based residency program in the drop-down menu, enter your expected stipend, then select “Start Repayment” under the “Select repayment scenario” option.

Important Reminders

1. AAMC/ADEA DLOC makes important assumptions after you enter data in the “Calculator” section, including a) no changes to household size or dependents, b) minimum loan payments only (no payments over minimum required payment amount), c) moderate salary increases each year (including increases to stipends during hospital-based residency programs), and d) no changes in repayment plans during repayment.
2. Click on the question mark surrounded by a blue circle for important help text when appropriate.
3. 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.
4. Never borrow more than you need, and don’t assume you need to borrow up to the full cost of attendance (your financial aid budget).
5. While your lender for your direct loans is the U.S. Department of Education (ED), be sure you know who your loan servicer is, as they are the third-party organization that communicates with you regarding all repayment matters. Be sure you have an online account with them and that they are in your safe sender email list.
6. There is never a penalty for aggressive repayment under any repayment plan for federal loans.

Winter/Spring 2026