Debt Management Assistance

If you need help managing your debt, making payment plans for student loans or credit cards, or making and sticking to a budget, the UCSF Financial Aid Office offers counseling for students, residents, staff, and faculty. To make an appointment, call 415-476-4181.

Need help managing Perkins, HPL, LDS, NSL, or University Loan payments? Contact the Student Accounts Office [1].

The [Association of American Medical Colleges (AAMC) [2]](https://www.aamc.org) has great debt management resources available free to residents.

The [AAMC FIRST Medloans Organizer and Medloans Calculator] [2] offers individualized electronic loan portfolio debt management programs specially designed for medical residents, and allows borrowers to enter loan information and immediately calculate repayment options under standard, graduated, income-based, income contingent, consolidated, and extended repayment options. In addition, the [AAMC FIRST website] [2] also offers a wide range of resources specifically catered to medical students relating to debt management and loan repayment.

If you start getting into trouble with your loan repayments, don't wait until it's too late to ask for help. Call your loan servicer [3] if you don't understand the forms they send to you. If you can't get in touch with anyone or you aren't satisfied with the assistance you get, contact the UCSF Student Financial Services Office. We can help by calling servicers on your behalf and by explaining the various procedures and forms to you.

Incorrect addresses and outdated emails cause big problems. Be sure to keep your contact information up to date on [studentloans.gov] [4] and with your loan servicer [5].

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UCSF Main Site

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Links: