AAMC/ADEA Dental Loan Organizer and Calculator

FACT SHEET

The Association of American Medical Colleges and the American Dental Education Association (AAMC/ADEA) Dental Loan Organizer and Calculator (DLOC) is a new educational debt management tool designed specifically for dental school students and residents. DLOC is designed to help promote responsible borrowing and responsible repayment and should prove a tremendous resource for borrowers who need help managing their student loans. DLOC provides a secure location to both organize and track student loans while also providing repayment information for borrowers under various repayment plans.

Benefits of DLOC

1. With DLOC, you can keep all your student loan borrowing in one electronic file.
2. With DLOC, you always know how much the loans you borrow each year will impact your repayment amounts when you graduate.
3. With DLOC, you always know how much you have borrowed to date.
4. With DLOC, you get help choosing a repayment strategy that works best for you based on your career goals and objectives.

Getting Started

1. To access the Dental Loan Organizer and Calculator, go to www.AAMC.org/GoDental.
2. Follow the simple instructions on the Home Page for first time users.
3. You can manually enter your student loan data or you can choose to export any federal loans you already have that are listed at www.NSLDS.ed.gov into the Dental Loan Organizer and Calculator.

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. Don’t borrow more than you need.
3. Be sure you know your school’s financial aid budget (also called the Cost of Attendance) for each year you borrow, and pay close attention to the monthly living allowance.

Questions and Comments

Send your questions and comments on the Dental Loan Organizer and Calculator to FIRST@AAMC.org.