

When I graduated from medical school with over \$300,000 in debt, I felt quite overwhelmed with the road ahead in terms of managing all my loans (I had numerous private and public loans, some from med school, some from undergrad, some consolidated, some not) with various grace periods, various interest rates, various options for repayment etc. I did not know where to even begin!

I've never hired a personal consultant to help me manage anything before, but hiring Paul and working with him over the past 6 months has honestly been one of the best decisions I have ever made.

First of all, Paul was ALWAYS available to me. We spoke about 5 times over the phone and e-mailed each other constantly over the 6 months. He told me I could be in touch at any time and gave me his personal cell phone number. During every conversation we had, Paul was incredibly helpful and I always left the conversation feeling like I knew exactly what was going on with my loans and I was empowered to make the smartest decisions. Paul always gave me options and explained the advantages and disadvantages of each option. Ultimately the decision was mine to make on how to manage my loan repayments, but he always helped me arrive at that decision. All conversations were highly personable. He took time to get to know me and my long-term goals in my career and my general approach to repayment strategy.

Secondly, Paul is the king of making spreadsheets that let you visualize when and how you will pay off EACH and EVERY loan you have. If you don't know what loans you have or the lenders they are through, he will help you. He will help you determine whether to begin repayment or consider forbearance or deferment based on your goals and money situation. This gives you a concrete plan of which loans to pay off and when.

Thirdly, Paul helps you navigate the system. He contacts lenders and helps deal with the nitty gritty stuff that I certainly did not want to be doing my Intern year of Residency. And, he keeps you updated on all that transpires. Granted, you can talk to lenders and attempt to navigate the system as much as your heart desires, but he will always be there to help you out and make suggestions of specific questions you should ask.

Fourthly, Paul is simply a wealth of information. After working for the AAMC as the Director of Student Financial Services and working for Georgetown Medical School and Sallie Mae, he knows all the latest loan information, repayment and scholarship options and policy changes that will affect your loan status. For example, right when the Income Based Repayment option was being created, Paul kept me informed on the status of this option, the advantages and disadvantages of applying for it, and then guided me through the application process step-by-step.

Paul is also committed to making sure you feel comfortable with what is going on. He answers all your questions and ensures that you feel confident in the plan ahead. I never felt rushed in my interactions with him. And, he stays on board with you for an additional month after your grace period ends and you have to start paying off your first set of loans to ensure that you are on track and so that he can answer any additional questions you have.

Paul also helped me address personal financial issues. I gave him a list of all my monthly expenses and he helped me put together a monthly budget that incorporates all the loans I would be paying off in addition to my other expenses, from groceries, to gym membership, to money I owed to people, to 'play' money. After working with him, this is the first time I have ever felt like I had a good grasp on my monthly budget. I am now know where all my money is going, I am assured that all my bills are appropriately paid and on time, and I know how much 'wiggle room' I have with my monthly expenditures.

Paul's number one goal is obviously to ensure that you do not default on any of your loans because that would be really bad in terms of your ability to pay off your loans and obtain additional loans in the future. He is phenomenal at this and double checks on all the work you do to make sure all your loans are currently in good standing. But, what I appreciated most about him was his personal touch as a financial advisor. He got to know me as well as my goals and repayment philosophy and then personalized his advisement based my desires. I always felt like I could reach him at any time, and while I always headed in to each conversation a little overwhelmed, I always left feeling very informed and much more confident in my plans moving forward.

I strongly recommend that anyone who needs any type of financial counseling related to loan repayment strategy hire Paul for his six month contract. Again, I can honestly say this is one of the best decisions and investments I have ever made. He has saved me a lot of money and more importantly eased my worries as I head into one of the most challenging years of my career (and do not want to be dealing with all of this then!). He provides a concrete plan of action (he IS the 'excel spreadsheet man'), a wealth of information, and empowers you to make the best decision based on your financial needs.

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