

THE MEDICAL RESIDENT DEBT MANAGEMENT LISTSERV

What is it?

- The Medical Resident Debt Management Listserv is an Email Group designed to help medical residents and fellows effectively manage their student loan debt.
- It is ideal for any medical resident who would like *timely* and *objective* help with their student loans.
- It is especially ideal for recent medical school graduates who need help ensuring their loans remain in Good Standing as they transition from medical school to residency.

How does it work and how can it help me?

- You get regular, short, and *timely* notices from Paul with *objective* information about everything from consolidation to filing forbearance and other forms to updates about changes in the student loan industry to information about the Income Based Repayment (IBR) plan and Public Service Loan Forgiveness (PSLF).
- You get important reminders about filing deadlines and interest rate changes that may impact your loans.
- You get occasional articles and other important information about student loans and repayment.
- Email notices have titles that make it easy for you to determine if the topic is relevant to you.
- You can ask general questions about your own loan portfolio, which will be answered to the entire Listserv, but with no mention of your name (that way others benefit from your question and the answer).

Who else in on the Listserv?

- Only fellow medical residents, fellows, and fourth year medical students who have matched and are about to start residency can subscribe. There are no lenders, Department of Education officials, school officials, loan servicers, pharmaceutical companies, or anyone else other than medical residents and fellows.

Will anyone try to sell me anything on this Listserv?

- No. There is no advertising on the Listserv, and your information will never be shared with anyone, period.

How much does it cost and how long does a subscription last?

- You pay \$49.95 to cover a period of seven (7) months.

Who runs it?

- The Listserv is run by Paul S. Garrard, President and Founder of PGPresents, LLC. Paul is a 27 year veteran of student financial aid, much of which has been working with medical students and medical residents.

What if I don't like it or find it is not useful to me?

- You can get a *full refund* within the first two months if you don't like the Listserv nor find it useful. Simply send Paul at paul@PGPresents.com indicating why. You get your full refund, no other questions asked.

So, how do I sign up?

- Simply send an email to paul@PGPresents.com and provide the following information:
 - Name and email address (this will NOT be shared with anyone, period)
 - Specialty, year, and hospital (for example, PGY-3, Anesthesia, Hershey Medical Center, PA, etc.)
 - Medical school and year you graduated
- Go to the Pricing & Payment Information page at <http://www.PGPresents.com/Payment.html> and in the Drop Down menu, select Medical Resident Debt Management Listserv to pay by PayPal, or send a check for \$49.95 payable to PGPresents to PGPresents at 736 North Danville Street, Arlington, Virginia 22201.
- Once payment is received, you will receive a receipt and confirmation that you're on the Listserv.

There has to be a catch, so who do I call if I have more questions?

- Nope, no catch, the Listserv is exactly as presented above. It is designed to do nothing more than help ensure you don't mess up your student loan portfolio during residency. Should you have more questions, call Paul toll free at 877.201.6162 (no phone queues) or email him at paul@PGPresents.com.