

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.

Getting Started

1. Visit adea.org/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](https://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, 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 family size; 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 change 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. Federal Student Aid (FSA) at the U.S. Department of Education will determine your payment amount for your federal direct loans (direct unsubsidized and direct PLUS – aka Grad PLUS) under whichever repayment plan you choose and qualify for. However, your correspondence regarding repayment should come from a third-party loan servicer, so be sure you know who your loan servicer is and that they are in your safe-sender list. You can find your loan servicer at [StudentAid.gov](https://studentaid.gov) under your dashboard.
6. There is never a penalty for aggressive repayment under any repayment plan for federal loans.

Last updated: March 2025. (Please note this information may change, thus please refer to federal websites for the most current information regarding loans and loan repayment.)

Spring/Summer 2025