American Association of Colleges of Osteopathic Medicine

partnering with sallie mae

Medical school costs? We're on it.

The Sallie Mae® Medical School Loan can help take care of your school costs, so you can take care of your patients. Sallie Mae loans offer benefits like no upfront fees and monthly FICO® Credit Scores.[1]

Medical school loan benefits

- Get up to 100% coverage of all your school-certified costs.[2]
- Apply once for the money you need for the entire school year.
- We've expanded credit eligibility so more students may qualify for a Sallie Mae loan—and more may qualify without a cosigner.
- There are no upfront fees, helping you save on medical school costs.
- Ease into your medical career with an extended 48-month grace period after leaving school.[3]
- Get up to 48 months of deferment to pause full payments during your residency and fellowship.[4]
- Make 12 lower payments as you start your medical career when you meet certain requirements.[5]
- You can receive a 0.50 percentage point interest rate reduction for the life of the loan after making your first 12 on-time payments of the billed principal and interest amounts. Plus, get an additional 0.25 percentage point interest rate reduction for enrolling in and making monthly payments by autopay for a total up to 0.75 percentage points reduction.[6,7]

Repayment options that fit your medical path

Option 1

Make interest-only payments while in school[3]

- Keeping up with interest will help you lower the total cost of your loan.

Option 2

Pay a fixed amount each month while in school[3]

- Even paying a fixed amount while in school could save you money.
- Paying some interest reduces what's added to your principal amount at repayment.

Option 3

Make no payments until after school[3]

- You'll have no scheduled payments while you're in school and in grace.[3]
- More unpaid interest is added to your principal amount at repayment, increasing your total loan cost.

Apply today at
salliemae.com/studentloans/axpaacom

Ways to set yourself up for success

Consider a cosigner

A creditworthy cosigner isn't always necessary, but having one may increase your chances of approval.

Track your credit health

You and your cosigner (if you have one) will have free access to monthly FICO® Scores online.[1] You will also see key factor(s) affecting your score and educational info to help you understand why keeping tabs on your credit is important.

Available for international students

If you are a student who is not a U.S. citizen or a permanent resident who resides in and attends school in the U.S., you may be eligible with a creditworthy cosigner (who must be a U.S. citizen or U.S. permanent resident).

We can also help you with your medical residency

The Sallie Mae® Medical Residency and Relocation Loan can help you get up to $30,000 for residency costs like board examination fees, interview travel, and moving costs. Current credit and other eligibility criteria apply.

Apply today at
salliemae.com/studentloans/axpaacom

Borrow Responsibly
We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college. Evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future, before considering a private student loan.
Sallie Mae loans may be offered at a lower rate than PLUS to highly-qualified applicants with strong credit profiles. Explore federal loans and compare to make sure you understand the terms and features. Private student loans that have variable rates can go up over the life of the loan. Federal student loans are required by law to provide a range of flexible repayment options, including, but not limited to, income-based repayment and income-contingent repayment plans, and loan forgiveness and deferment benefits, which other student loans are not required to provide. Federal loans generally have origination fees, but are available to students regardless of income.
Medical School Loans are for graduate students in an D.O. program at participating degree-granting schools and are subject to credit approval, identity verification, signed loan documents, and school certification. Graduate Certificate/Continuing Education coursework is not eligible. Student or cosigner must meet the age of majority in their state of residence. Students who are not U.S. citizens or U.S. permanent residents must reside in the U.S., attend school in the U.S., and apply with a creditworthy cosigner (who must be a U.S. citizen or U.S. permanent resident). Requested loan amount must be at least $1,000.
Residency and Relocation Loans are for students who are pursuing or have received a D.O. degree. Students must be enrolled at least half-time in their final year of study at a participating osteopathic medicine school or have graduated from one within the past 12 months. This loan is subject to credit approval, identity verification, and signed loan documents. Student or cosigner must meet the age of majority in their state of residence. Students who are not U.S. citizens or U.S. permanent residents must reside in the U.S., graduate from, or attend school in the U.S., and apply with a creditworthy cosigner (who must be a U.S. citizen or U.S. permanent resident). Requested loan amount must be at least $1,000. Residency and Relocation Loans are intended to cover expenses not included in your school's cost of attendance.
1 Borrowers and cosigners with an available FICO® Score and a Sallie Mae loan with a current balance greater than $0, may receive their score monthly after the first disbursement of their loan. The FICO® Score provided to you is the FICO® Score 8 based on TransUnion data, and is the same score that Sallie Mae uses, along with other information, to manage your account. FICO® Scores and associated educational content are provided solely for your own non-commercial personal review, use and benefit. This benefit may change or end in the future. FICO® is a registered trademark of the Fair Isaac Corporation in the United States and other countries.
2 For applications submitted directly to Sallie Mae, loan amount cannot exceed the cost of attendance less financial aid received, as certified by the school. Miscellaneous personal expenses (such as a laptop) may be included in the cost of attendance for students enrolled at least half-time.
3 Interest is charged starting when funds are sent to the school. With the Fixed and Deferred Repayment Options, the interest rate is higher than with the Interest Repayment Option and Unpaid Interest is added to the loan's Current Principal at the end of the grace/separation period. Payments may be required during the grace/separation period depending on the repayment option selected. Variable rates may increase over the life of the loan.
4 To apply for this deferment, customers and an official from the internship, clerkship, fellowship, or residency program must complete and submit a deferment form to us for consideration. If approved, the loan will revert back to the same repayment option that applied during the in-school period for up to 12 months. Customers can apply for and receive a maximum of four 12-month deferment periods. Interest is charged during the deferment period and Unpaid Interest will be added to the Current Principal at the end of each deferment period, which will increase the Total Loan Cost.
5 GRP allows interest-only payments for the initial 12-month period of repayment when the loan would normally begin requiring full principal and interest payments or during the 12-month period after GRP request is granted, whichever is later. At the time of GRP request, the loan must be current. The borrower may request GRP only during the six billing periods immediately preceding and the twelve billing periods immediately after the loan would normally begin requiring full principal and interest payments. GRP does not extend the loan term. If approved for GRP, the Current Amount Due that is required to be paid each month after the GRP ends will be higher than it otherwise would have been without GRP, and the total loan cost will increase.
6 A 0.50 percentage point interest rate reduction is applied to the loan only if the first 12 payments of the billed principal and interest amounts are paid on time, or if an amount equal to the first 12 principal and interest payments is paid ahead. Although the benefit can be earned by paying ahead, it will not be activated until after the 12th principal and interest payment would have been due. Any period in which the loan is in a forbearance, deferment, or Graduated Repayment Period will not count toward satisfying the on-time principal and interest payment requirement. This benefit will be discontinued if the loan is refinanced or otherwise paid off with another loan.
7 The borrower or cosigner must enroll in auto debit through Sallie Mae to receive a 0.25 percentage point interest rate reduction benefit. This benefit applies only during active repayment for as long as the Current Amount Due or Designated Amount is successfully withdrawn from the authorized bank account each month. It may be suspended during forbearance or deferment.
Information advertised valid as of August 6, 2026.
These loans are made by Sallie Mae Bank. AACOM is not the creditor for these loans and is compensated by Sallie Mae for the referral of Medical School Loan customers.
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