



## Loans & financial services

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AMA members must apply through [www.laurelroad.com/ama](http://www.laurelroad.com/ama) to access these benefits.

AMA members can manage their finances and prepare for their futures in various ways with Laurel Road, an FDIC-insured digital banking platform. Laurel Road also offers a range of customized lending solutions to help physicians run and maintain their practice. Keep reading to learn more about loan for physicians offerings as well as loans for residents and students.

### Laurel Road



### Student loan forgiveness counseling

Get help identifying your student loan repayment and forgiveness options. Laurel Road's student loan experts have helped borrowers qualify for an average of \$117k in student loan forgiveness† and can help you understand how to manage your federal student loan options, including Income-Drive



Repayment (IDR) and Public Service Loan Forgiveness (PSLF). Get expert help to see if you qualify for PSLF and understand how to navigate federal requirements or see how an IDR plan could help stabilize your monthly payments.

**AMA members also get a 20% discount when they open an annual PSLF or IDR Counseling membership.\*\* Set up a free 30-minute session with a student loan specialist today.**

Consider PSLF if you:

- Work for a government or qualifying not-for-profit organization\*\*\*
- Are employed full-time
- Have federal loans

†Members that met the requirement for federal student loan forgiveness through an IDR plan or PSLF qualified for an average of \$117,437.48 in student loan forgiveness as of 04/15/2024.

\*\*AMA members get a 20% discount off the published annual membership rate for PSLF or IDR programs. The discount will apply to both Standard and Freedom Plus membership options and will automatically apply when the annual membership is charged. This offer is only available to current AMA members, is non-transferable and cannot be applied to previous membership purchase(s). This discount cannot be redeemed for cash or combined with other offers; pricing and discount accurate as of June 27, 2024, and are subject to change or cancellation at any time and without notice.

\*\*\*To see if your employer qualifies, visit [studentaid.gov/pslf/employer-search](https://studentaid.gov/pslf/employer-search).

## Student loan refinancing

The AMA and Laurel Road have teamed up to help members save on their student loan debt. Laurel Road provides competitive student loan refinancing rates, and AMA members get access to these exclusive benefits:

- Receive a 0.25% rate discount when you refinance with Laurel Road\*
- Residents are eligible for \$100/month payments all through training\*

Note: the discount is applied to the principal to help pay the loan down faster. These discounts and bonuses are only offered for applications from AMA members in good standing, and the rates will end if the members are no longer active. Other terms and conditions apply. For more information, visit the Laurel Road website and find all program disclaimers.

## Resident interview loans



AMA members can also ease the financial burdens of interviewing for residency positions with Laurel Road. A Laurel Road resident interview loan covers common costs associated with searching for medical residency programs. For example, you may incur travel costs for flights or hotel stays.

- **AMA student members receive an additional 0.25% rate discount when taking out a residency interview loan with Laurel Road.\***
- Special repayment options during training.\*
- Additional 0.25% discount when automatic monthly payments from a bank account is selected at time of closing.\*

## **Personal loans for physicians and residents**

Physicians can borrow up to \$80,000\* with a personal loan if they're in practice.

- AMA members receive an additional 0.25% rate discount when taking a personal loan with Laurel Road.\*
- Special repayment options during training.
- Additional 0.25% discount when automatic monthly payments from a bank account is selected at time of closing.

## **Laurel Road High Yield Savings®**

Doctors and existing AMA members can plan for the future with a highly competitive high yield savings account that lets you earn 10x the national average—with \$0 cost to open. AMA Members get a **\$100 cash bonus** for opening an account.\*

## **Student Loan Cashback® credit card**

AMA members get a \$100 cash bonus after activating.\* Introducing the first card that lets you redeem 2% cashback toward your student loans with any eligible servicer.\* Chip away at your student loans with every dollar you spend.

All credit products are subject to credit approval. Terms and conditions apply. Learn more.

## **Physician financial resource center**



## AMA INSURANCE

AMA Insurance, an AMA subsidiary, is here to help America's doctors prepare for a healthy financial future.

- A full suite of life, health, dental and disability income insurance tailored to meet the unique needs of physicians.
- Access to retirement programs.
- Auto, homeowner and long-term care plans are also available.
- AMA members may save on select plans.

*All trademarks are the property of their respective owners. Additional terms and conditions apply, including verification of current AMA membership status.*

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## Disclaimers: Laurel Road

**IMPORTANT INFORMATION:** Please note that if you refinance qualifying federal student loans with Laurel Road, you may no longer be eligible for certain federal benefits or programs and waive your right to future benefits or programs offered on those loans. Examples of benefits or programs you may not receive include, but are not limited to, Public Service Loan Forgiveness, Income-driven Repayment plans, forbearance, or loan forgiveness. Please carefully consider your options when refinancing federal student loans and consult <https://studentaid.gov/> for the most current information.



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