# **PGPresents**

Independent Student Loan Consulting

## Help Managing Your Student Loans



Student loan repayment can be challenging, especially for medical school graduates balancing the demands of residency with loans coming due.

"What are the differences between IBR, PAYE, and REPAYE? What about Public Service Loan Forgiveness? Should I refinance my loans? What happens to my options with the new administration?"

## **PGPresents can help:**

"Paul was great before I started residency, then four years later when starting my first job, he was available again and we just picked up right where we left off. Using PGPresents has been a great help."

Ruth Yemane, M.D. Palo Alto Medical Foundation

Don't let student loan repayment overwhelm you. Get the help you need from a name you can trust.

Visit www.PGPresents.com to see how we can help.

www. PGPresents.com • 877.201.6162

## **OUR MARQUEE SERVICE - PG On-Call®**

PG On-Call is the most personalized educational debt management consultation service in the country, offering not only a lengthy initial phone consultation and online help with repayment calculations, but a detailed and personalized written summary and plan, extensive support materials, and perhaps most important, extensive ongoing support at absolutely no additional charge. It's trademarked, and there is simply nothing else like it.

Our marquee consultation service covers:

- Detailed review of your entire student loan portfolio
- All repayment options, including IBR, PAYE, and REPAYE
- Impact of marital and tax filing status on repayment plans
- Public Service Loan Forgiveness
- Possible impact of new administration on' repayment
- Federal consolidation and refinancing with private lenders
- PG On-Call<sup>®</sup> also includes:
  - Written summary and plan within 48 hours of
  - phone consultation
  - Proactive follow up with "Courtesy Check" emails
  - Unlimited ongoing support at no additional cost
  - Substantial discount for married and partnered couples

#### Free Resources

Check out www.PGPresents.com for a listing of FREE resources that may help you, including repayment calculators.

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#### What Graduates Say About PGPresents

"Their continued support, their offer to be available to me at any time, and their reminders of important future dates with my lenders, allows me to do what I want to do, which is to focus on my profession and delegate the money talk to someone with more than thirty years of experience."

Brian Shoemaker, DMD Midwestern University College of Dental Medicine Class of 2013

#### What you get with PGPresents

- The most personalized consultation service in the country
- The same person helping you all the time
- Objective, timely, and accurate information
- · Unlimited ongoing support at no extra charge
- Complete privacy of information
- Money back guarantee

#### What you NEVER get with PGPresents

- Phone queues
- Different people each time you call
- · Ads or anyone trying to sell you anything
- Someone sharing your name and contact information



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### **About PGPresents**

PGPresents is an independent student loan consulting company providing educational debt management help for student loan borrowers.

We specialize in helping residents, fellows, and attending physicians develop repayment strategies throughout and beyond their graduate medical education training.

We are in our ninth year and our consultants have more than 90 years of experience working with medical students, residents, fellows, and attending physicians.

We have a stellar reputation with our clients and are known for our proactive follow up.

Our Founder and President, Paul S. Garrard, is one of the most well-known and in-demand educational debt management experts in the nation, especially in the medical community.

## **Contact Information**

Should you have any questions about how PGPresents can help you, please contact us at paul@PGPresents.com or 877.201.6162. There are never any phone queues and there is no commitment whatsoever should you call.

Thank you!

Paul S. Garrard, Founder and President PGPresents, LLC



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