



Loans & financial services

AMA members must apply through 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 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bonuses are only offered for applications from AMA members in good standing, and the rates will end if the members are no longer active.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.

GradFin student loan consultation

Get help identifying your student loan repayment options. Laurel Road student loan experts at GradFin have helped borrowers qualify for an average of \$110k in student loan forgiveness† and can help you understand how to manage your student loan options, including income-driven repayment (IDR) and public service loan forgiveness (PSLF).

AMA members also get a \$50 discount when they open an annual membership with GradFin for PSLF services. Set up a free 30-minute session with a GradFin 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 PSLF qualified for an average of \$110k in student loan forgiveness as of 8/30/23.

**AMA members get a \$50.00 discount on an annual Public Service Loan Forgiveness ("PSLF") program membership with GradFin ("Offer"). The discount will be applied on the current annual membership fee of \$249.00 and will automatically apply at checkout. This Offer is only available to current AMA members, is non-transferable and cannot be applied to previous membership purchase(s). This Offer cannot be redeemed for cash or combined with other offers and is subject to cancellation at any time and without notice.

***To see if your employer qualifies, visit studentaid.gov/pslf/employer-search.

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.***
- Reduced payments during training—pay only \$25/month during the remainder of medical school and up to four years of your residency.*
- 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—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.

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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