Loans & financial services

AMA Member Benefits PLUS makes navigating your financial future easy. Whether it’s a home, student, resident or personal loan or insurance, AMA provides the information to align your finances, and prepare for your future in the medical profession.

Home loans

Explore preferred home loan and real estate match services through AMA Member Benefits PLUS.

Laurel Road

Student loan refinancing

AMA members must apply through www.laurelroad.com/ama to access these benefits. **Laurel Road** provides low-rate student loan refinancing to residents and practicing physicians.

- AMA members receive an additional 0.25% rate discount when refinancing with Laurel Road.
- Entirely online application allows physicians to check rates in minutes—without impacting your credit score.*
- Residents pay only $100/month all through training.*
- Lower your refi rate when you add a new checking account. Open a Laurel Road Checking? account during student loan refinancing and get an introductory 0.25% off your interest rate for the first three months. After that, your interest rate discount varies based on your total monthly direct deposit amount.*

Public Service Loan Forgiveness (PSLF)

Wondering if you qualify for PSLF? Laurel Road student loan experts at GradFin have helped borrowers qualify for an average of $90k in student loan forgiveness† and can help you understand

URL: https://www.ama-assn.org/member-benefits/personal-member-benefits-discounts/loans-financial-services
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how to manage your student loan options, including 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 $90k in student loan forgiveness as of 8/30/22.

**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**

Ease the financial burden of interviewing for residency positions with a personal loan from Laurel Road to cover the costs associated with interviewing.

- **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, an AMA subsidiary, is here to help America’s doctors prepare for a healthy financial future.

- Access a full suite of life, health, dental and disability income insurance, as well as retirement programs tailored to meet the unique needs of physicians.
- Auto, homeowner and long-term care plans are also available.
- Plans offered through the agency provide premium credits and up to a 10% discount for AMA members on select plans.

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Disclaimers: Laurel Road

Notice for Federal Loan Holders: The Department of Education recently announced forgiveness of $10,000 for qualifying Federal student loan borrowers and $20,000 for qualifying Pell Grant recipients. For more information please visit studentaid.gov/debt-relief-announcement. If you refinance a federal student loan with Laurel Road, you will no longer qualify for forgiveness or federal student loan
repayment options, including but not limited to Income Based Repayment (IBR), Public Service Loan Forgiveness (PSLF), Pay As You Earn (PAYE) or Revised Pay As You Earn (REPAYE), and relief offered by the federal government related to the COVID-19 pandemic (such as 0% interest rate, suspension of payments, and forgiveness). Additionally, federal student loans offer deferment, forbearance, and loan forgiveness options that are not available with Laurel Road. Please carefully consider these loss of federal benefits and consult www.studentaid.gov for the most current information.

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