



Smarts, determination and a whole lot of student loans got you your degree, and it was all worth it.

7 in 10 students graduate from college with an average of **\$30K** in debt.¹



The typical graduate school student takes on **\$58K** in loan debt.²



OWES **\$262K**

The average dentist graduates with **\$262K³** in student loans. The typical starting salary is **\$119K.⁴**



EARNS **\$119K**



The average lawyer graduates with **\$84K to \$122K** in student debt.⁵ The average starting salary is **\$135K.⁶**

Med school graduates worked hard, too. Now it should all pay off.

When you refinance your student loans, a 2% reduction in your interest rate means you can immediately improve your financial health and keep your focus where it belongs – on healing people.



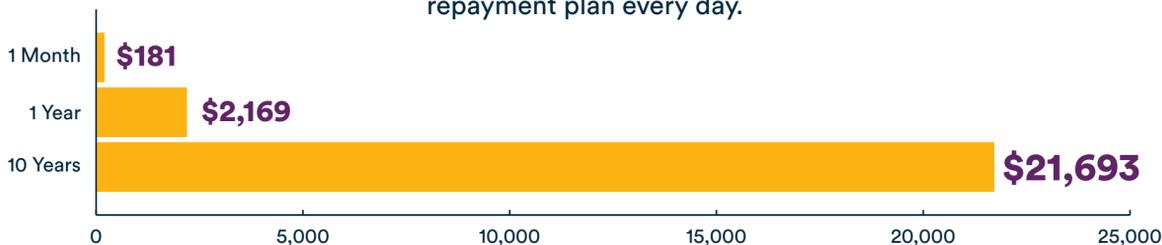
Med students graduate with an average of **\$180K** in debt

The 2% Difference

	10-year Federal Direct PLUS loan with a standard repayment plan	Laurel Road's refinanced 10-year loan	Savings
Interest Rate	7% fixed*	5% fixed*	2%
Monthly Payment	\$2,090	\$1,909	\$181
Yearly Payment	\$25,079	\$22,910	\$2,169
Total Paid	\$250,794	\$229,102	\$21,693

More Savings Over Time

You will spend less on a refinanced loan than a standard repayment plan every day.



*Rates are subject to change

What could you do with \$20K+?



Contribute to your retirement.

Adding more to your 401(k) or IRA now lets you reap the rewards of compound interest. Contributing an extra \$2,169 to your 401(k) over the next 10 years could grow into as much as \$147K when you retire in 30 years.⁷



Put a down payment on a house.

If an extra \$20K can help you avoid PMI, that could save you 0.5% to 1% of the original loan amount per year.



Take a once-in-a-lifetime vacation.

You've worked hard. You deserve a well-earned break wherever your travel bug takes you.



Splurge.

Invest in that luxury item - a watch, a handbag, those shoes - that you'll love for years to come.



Save it for a rainy day.

Because you never know when you may need it.



Use more of your hard-earned money to fund your future, not your past.

Refinance your school loans with Laurel Road. We offer low rates, personalized customer service and technology that makes refinancing a seamless process.

[Refinance Your Student Loans Today](#)

¹ <https://ticas.org/posd/map-state-data>
² <https://www.newamerica.org/education-policy/policy-papers/the-graduate-student-debt-review>
³ http://www.adea.org/GoDental/Money_Matters/Educational_Debt.aspx#sthash.DHawVFd0.dpbs
⁴ <http://www.payscale.com/research/US/Job=Dentist/Salary/add53175/Entry-Level>
⁵ <https://www.law360.com/articles/811358/how-to-manage-your-law-school-debt-after-graduation>
⁶ <http://www.nalp.org/uploads/Research/AssociateSalarySurveyReportPressRelease.pdf>
⁷ 401(k) savings figure calculated by \$2,169 annual deposit for first 10 years and no additional deposits for last 20 years with an 8% rate of compounding interest