



# **Loan Exit Counseling Session Domestic Students**



Presented by:

Office of Financial Aid

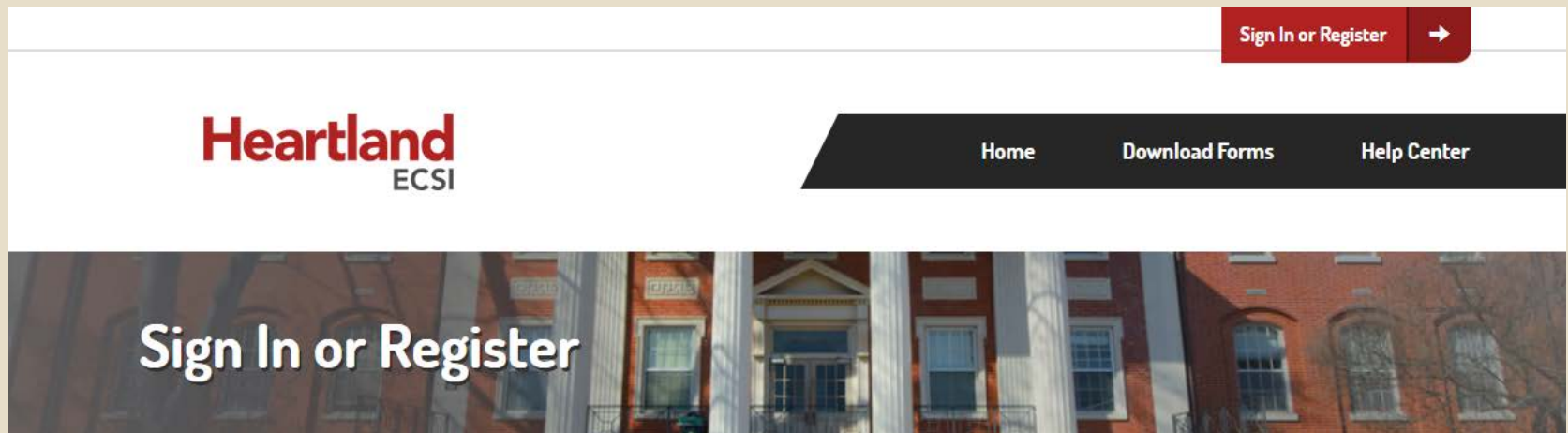
# Exit Counseling – Perkins Loan



2

## ECSI

- Federal Perkins complete exit at ECSI:  
<https://heartland.ecsi.net/>
- To access, view and manage your account information – Click Sign In or Register button at the top of the page.



# Exit Counseling – Perkins Loan



3

## ECSI

- After you have successfully created a new profile and/or signed in, you may need to connect your account to your profile:
  - Click on the Connect An Account button.
  - You will be asked to provide your **HEARTLAND KEY** (NOT your Harvard Key.)
  - Once connected, you will be redirected to your account.
- To complete your exit interview on a connected account, click the school's name, then click the View Account button. Your exit interview will be listed under the documents tab.
- Any questions, please contact Heartland ECSI Customer Service at: <https://heartland.ecsi.net/index.main.html#/contactus>

# Exit Counseling – Direct Loans



4

## [StudentLoans.gov](https://studentloans.gov)

- Direct Loans (Subsidized, Unsubsidized, GradPLUS) – complete exit counseling at: [StudentLoans.gov](https://studentloans.gov)
- Log In using **FSA ID**
- Click on "Complete Counseling" from the main page or the side toolbar
- Select EXIT Counseling for Loan Counseling Type - Click Start
- Select School - Harvard School of Public Health - not Harvard University. The School Code is E00214.

**Check out the [Repayment Estimator](#) \***

\*federal loans only, but offers comprehensive estimates

# StudentLoans.gov

5

The screenshot shows the StudentLoans.gov website. At the top, there is a navigation bar with the logo "Federal Student Aid" (An OFFICE of the U.S. DEPARTMENT of EDUCATION) and "StudentLoans.gov". To the right of the logo are links for "Log In" and "Español", and a "MENU" icon. Below the navigation bar is a large banner image of graduates in caps and gowns. Overlaid on the right side of the banner is a white box with a lock icon, containing the text "Log in to StudentLoans.gov with your verified FSA ID" and a blue "LOG IN" button. Below the button are links for "Create an FSA ID" and "Natural Disasters". At the bottom left of the banner, there is a text overlay: "Find out your student loan repayment options here" with a double arrow icon. Below the banner are four main navigation categories, each with an icon and a dropdown arrow: "Undergraduate Students" (person icon), "Graduate/Professional Students" (graduation cap icon), "Parent Borrowers" (family icon), and "Repayment & Consolidation" (calculator icon). The "Undergraduate Students" section contains a paragraph: "The first step in getting student aid is completing the Free Application for Federal Student Aid (FAFSA®) at [www.FAFSA.gov](http://www.FAFSA.gov). You must do this every year." The "Graduate/Professional Students" section contains a list of 10 items: "Complete Entrance Counseling", "Complete Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)", "Complete Loan Agreement for a PLUS Loan (MPN)", "Apply for a PLUS Loan", "Complete PLUS Credit Counseling", "Appeal Credit Decision", "Complete Financial Awareness Counseling", "Complete Exit Counseling", "Use the Repayment Estimator", "Complete TEACH Grant Counseling", and "Complete TEACH Grant Agreement to Serve". The "Repayment & Consolidation" section contains a video player with a play button and the text "Click on 'Create Your FSA ID Now'" and the title "How To Create An FSA ID".

Federal Student Aid | StudentLoans.gov | Log In | Español | MENU

Log in to StudentLoans.gov with your verified FSA ID  
LOG IN  
Create an FSA ID  
Natural Disasters

Find out your student loan repayment options here >>

**Undergraduate Students**

The first step in getting student aid is completing the Free Application for Federal Student Aid (FAFSA®) at [www.FAFSA.gov](http://www.FAFSA.gov). You must do this every year.

**Graduate/Professional Students**

- Complete Entrance Counseling
- Complete Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)
- Complete Loan Agreement for a PLUS Loan (MPN)
- Apply for a PLUS Loan
- Complete PLUS Credit Counseling
- Appeal Credit Decision
- Complete Financial Awareness Counseling
- Complete Exit Counseling
- Use the Repayment Estimator
- Complete TEACH Grant Counseling
- Complete TEACH Grant Agreement to Serve

**Parent Borrowers**

**Repayment & Consolidation**

How To Create An FSA ID

# Exit Essentials

6

NSLDS —  
[www.nsls.ed.gov](http://www.nsls.ed.gov)

- Know your lenders/servicers
- Know your lenders'/servicers' contact information
- Update your lenders/servicers when you move; always provide updated address, e-mail and phone number
- Open and read billing statements and updates that are sent to you from your lenders/servicers



OFA also has access to NSLDS.

If you need help interpreting something, you are welcome to call our office and we will login and help answer your questions.



## NSLDS STUDENT ACCESS

National Student Loan Data System

### Retrieve Your Loan Information

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data.

<a href="#">Financial Aid Review</a>	View your federal loans, grants, and aid overpayments.
<a href="#">Enrollment</a>	View your current enrollment, or let NSLDS know about future enrollment.
<a href="#">Subsidized Usage</a>	View the status of your loans that are subject to subsidized usage limits.
<a href="#">Your Contact Information</a>	View or add your contact information.
<a href="#">Exit Counseling</a>	Complete exit counseling for your TEACH grant.
<a href="#">Authorization</a>	Authorize a loan servicer to view your information on the NSLDS Professional Access site.
<a href="#">Glossary of Terms</a>	Find definitions of the terms used on this site.
<a href="#">Frequently Asked Questions</a>	View answers to common questions about this website and your financial aid.

**NSLDS** - [www.nsllds.ed.gov](http://www.nsllds.ed.gov)

# Key Terms



## Subsidized Loans

- Interest does not accrue while a student is in a deferment period
  - No more subsidized loans effective for loans disbursed on/after 7/1/2012

## Unsubsidized Loans

- Interest does accrue during deferment periods. Students may opt to pay this interest while in deferment to avoid **capitalizing** interest

## Variable vs. Fixed Interest Rates

- Variable: Interest rate fluctuates based on the market; adjusts annually, quarterly, or daily; based on the terms of the loan
- Fixed: The interest rate remains the same for the length of the loan

## Grace Period:

- A set period between the last day of attendance and the time when repayment begins.
  - Direct/Stafford – 6 months
  - Perkins Loan – 9 months



# Deferment Periods

- An approved period of time when a student is not required to make payments on their loans
- Deferments require documentation
- The most typical loan deferment conditions are:
  - Enrollment in school at least half-time
  - Studying full time in a graduate fellowship program
  - Inability to find full-time employment (for up to 3 years)
  - Economic hardship (for up to 3 years)
  - Military: Active Duty/National Guard Duty
- Other deferment conditions are loan specific

# Forbearance Periods

10

- Temporarily cannot meet repayment schedule but do not meet the requirements for a deferment
- During forbearance, your loan payments are postponed or reduced
- Interest continues to accrue
- Generally: up to 12 months at a time for a maximum of 3 years

# Cancellation (Loan Forgiveness & Discharge)

11

- Releases you from all obligations to repay your loans
  - Total and permanent disability
  - Filed for bankruptcy (in rare cases)
  - Death
  - Forgiveness by some employers (especially certain federal agencies and departments)
  - Public Service Loan Forgiveness: PSLF (10 years)
  - Income-Driven Repayment Plans (25 or 20 years)

**Forgiveness, Cancellation, Discharge Charts**

## Avoid Delinquency & Default



Default occurs when you become 270 days delinquent on your loans.

If you default:

- Entire unpaid balance becomes due & payable
- Reported to national credit agencies
- Garnish wages; take all/part of federal tax refund
- May be sued; pay collection fees and penalties, court costs, attorney fees
- No longer eligible for other federal student aid or federal benefit programs
- No longer eligible for loan deferments

# Federal Perkins Loan

13

<b>Terms</b>	<b>Descriptions</b>
Subsidized Loan	No interest accrues while in school or during grace period
Origination Fee	None
Interest Rate	Fixed at 5%
Grace Period	9 months
Repayment Terms	10 Years
Lender Contact	Harvard University Student Loan Office 1033 Massachusetts Ave. 2 <sup>nd</sup> Floor Cambridge, MA 02138 617-495-3782 or (800)315-7192 <a href="mailto:student_loans@harvard.edu">student_loans@harvard.edu</a> <a href="http://sfs.harvard.edu/loans">http://sfs.harvard.edu/loans</a>
Exit Material Website	<a href="https://heartland.ecsi.net/">https://heartland.ecsi.net/</a>

# Federal Direct/Stafford Loans

14

Terms	Descriptions
Subsidized/Unsubsidized	Only Unsubsidized for grad/prof as of July 1 <sup>st</sup> , 2012
Origination Fee ( <i>deducted at time of disbursement</i> )	<b>1.069% - disbursed on/after October 1, 2016 /1.066% on/after October 1, 2017)</b> 1.068% - on/after October 1, 2015 1.073% - on/after October 1, 2014 1.072% - on/after December 1, 2013 1.051% - on/after July 1, 2013 1% - disbursed on/after July 1, 2012
Interest Rate	<b>6% - disbursed July 1, 2017 – June 30, 2018</b> 5.31% - July 1, 2016 – June 30, 2017 5.84% - July 1, 2015 – June 30, 2016 6.21% - July 1, 2014 – June 30, 2015 5.41% - July 1, 2013 – June 30, 2014 6.8% - July 2006 – June 2013 ( <i>slide 15-rate for prior years</i> )
Grace Period	6 Months
Repayment Plans	Standard, Graduated, and Extended ( <i>slide 19</i> ) Income-Driven Plans – IBR, ICR, PAYE , REPAYE ( <i>slides 19-25</i> )
Lenders/Serviceers	Multiple ( <i>slide 17</i> )
Exit Material Website	<a href="http://StudentLoans.gov">StudentLoans.gov</a>

# Interest Rates – Direct/Stafford Program

Previous loans borrowed and NOT consolidated - based on the 91-day Treasury Bill - <http://www.treasurydirect.gov>

Current variable rate based on 0.02%

15

<b>Dates disbursed</b>	<b>Fixed or Variable</b>	<b>Rate - In-School, Grace, &amp; Deferment Period</b>	<b>Rate - In-Repayment &amp; Other Periods</b>
<b>7/17-6/18</b>	<b>Fixed</b>	<b>6%</b>	<b>6%</b>
7/16-6/17	Fixed	5.31%	5.31%
7/15-6/16	Fixed	5.84%	5.84%
7/14-6/15	Fixed	6.21%	6.21%
7/13-6/14	Fixed	5.41%	5.41%
7/06-6/13	Fixed	6.8%	6.8%
7/98-6/06	Variable	1.72% (T-bill +1.7%)	2.32% (T-bill + 2.3%)
7/95-6/98	Variable	2.52% (T-bill +2.5%)	3.12% (T-bill +3.1%)

**You may be able to deduct some or all of the interest that you pay on your Direct/Stafford Loans. See IRS Publication 970 at <http://www.irs.gov/>**

# Direct Graduate PLUS Loan

16

Terms	Descriptions
Unsubsidized	Loan begins accruing interest upon each disbursement
Origination Fee- (deducted at time of disbursement)	<b>4.276% - disbursed on/after October 1, 2016/4.264% on/after October 1, 2017</b> 4.272% - on/after October 1, 2015 4.292% - on/after October 1, 2014 4.288% - on/after December 1, 2013 4.204% - on/after July 1, 2013 4% - disbursed on/after July 1, 2012
Interest Rates	<b>7 % disbursed – July 1, 2017 – June 30,2018</b> 6.31% – July 1, 2016 – June 30,2017 6.84% – July 1, 2015 – June 30, 2016 7.21% – July 1, 2014 – June 30, 2015 6.41% – July 1, 2013 – June 30, 2014 7.9% (FFEL 8.5%) – July 2006 - June 2013
Grace Period – or Forbearance is granted	Most loans have a 6 month grace period but check with your DL Servicer
Repayment Plans	Standard, Graduated, and Extended ( <i>slide 18</i> ) Income-Driven Plans – IBR, ICR, PAYE, REPAYE ( <i>slides 20-26</i> )
Lenders/Servicers	Multiple ( <i>slide 18</i> )
Exit Material Website	<a href="http://StudentLoans.gov">http://StudentLoans.gov</a>



# Federal Direct Loans - Servicers

17

## **There are multiple Direct Loan Servicers**

- **Find your DL Servicer on [www.nslds.ed.gov](http://www.nslds.ed.gov)**
- **On the Servicer's Website, the borrower can:**
  - View and update demographic data
  - View account balance and a history of all payments
  - Make an online payment
  - Sign up for Electronic Debit from checking account
  - Choose/Change repayment plan or payment due date
  - Complete a deferment or forbearance request online or download the appropriate form

# Direct Loan Servicers – Sample Only

(check site for full list)

18

## Direct Loan Servicers for Students

<b>Servicer</b>	<b>Phone Number</b>	<b>Website</b>
CornerStone	800-663-1662	<a href="http://www.MyCornerStoneLoan.org">www.MyCornerStoneLoan.org</a>
FedLoan Servicing (PHEAA)- <u>(Currently the only PSLF Servicer)</u>	800-699-2908	<a href="http://www.myfedloan.org">www.myfedloan.org</a>
Granite State - GSMR	888-556-0022	<a href="http://www.gsmr.org">www.gsmr.org</a>
Great Lakes Educational Loan Services	800-236-4300	<a href="http://www.mygreatlakes.org">www.mygreatlakes.org</a>
MOHELA	888-866-4352	<a href="http://www.mohela.com">www.mohela.com</a>
Navient (formerly SallieMae)	800-722-1300	<a href="http://www.navient.com">www.navient.com</a>
NelNet	888-486-4722	<a href="http://www.nelnet.com">www.nelnet.com</a>

# Repayment Options

19

- **Standard Repayment Plan**
  - Fixed amount each month; minimum \$50
  - Repayment up to 10 years, not including deferment or forbearance periods
  - Perkins is always repaid on the Standard Plan
- **Graduated Repayment Plan**
  - Payments start out low, then increase every two years
  - Repayment period is 10 years
- **Extended Repayment Plan**
  - Fixed amount per month or Graduated monthly payments that will increase every two years
  - Up to 25 years not including deferment or forbearance periods
  - Minimum \$30,000 debt
  - Results in a lower monthly payment; however, total interest paid will be higher than the total interest paid with the Standard Plan

# Repayment Options – Income-Driven Plans

20

## Four Main Plans – **Highlights & Fact Sheet**

- **ICR – 1994**
  - Direct Loans ONLY
  - No Partial Financial Hardship requirement
  - 20% Rule
  - Forgiveness after 25 years
- **IBR – 2009**
  - Direct and FFEL Loans
  - 15% Rule & Forgiveness after 25 years - **Not** new borrower on/after 7/1/2014
  - 10% Rule & Forgiveness after 20 years - NEW borrower on/after 7/1/2014
- **PAYE – 2012**
  - Direct Loans ONLY
  - New borrower eligibility criteria – no loan balance as of 10/1/2007 ± borrowed on/after 10/1/2011
  - 10% Rule
  - Forgiveness after 20 years
- **REPAYE – 2015**
  - Direct Loans ONLY
  - 10% Rule
  - Forgiveness – 20 years for undergraduate loans – 25 years for graduate/professional loans

# Repayment Options - ICR

21

- **Income-Contingent Repayment (ICR)**
  - Direct Loans ONLY - Consider Loan Consolidation
  - Monthly payment is based on:
    - ✦ Annual income (plus spouse if married)
    - ✦ Family size
    - ✦ Total loan amount
  - Lesser of 12-year standard plan amount X income % factor or 20% discretionary income
  - Payments change as income changes
  - 10% interest capitalization benefit
  - After 25 years, any remaining balance on the loan will be forgiven, but you **may have to pay taxes** on the amount discharged

# Repayment Options - IBR

22

- **Income-Based Repayment (IBR)**

- Direct Loans and FFEL Loans
- Monthly payment based on your income during any period of **partial financial hardship** (PFH) – may be \$0 per month
- Maximum payments are 15% or 10% of discretionary income\*
- Monthly payment may be adjusted annually
- Maximum repayment period up to 25 or 20 years\*
- Qualify for cancellation of any outstanding loan balance after 25 or 20 years\* but **may be taxable**
- Interest capitalization if no PFH or if leave IBR
- Medical residents – IBR replaces the economic hardship deferment
- [www.IBRinfo.org](http://www.IBRinfo.org)

\*New borrower criteria- no outstanding balance & borrowed on/after 7/1/2014

# Repayment Options - PAYE

23

- **Pay As You Earn (PAYE)**
  - Direct Loans ONLY – Consider Loan Consolidation
  - New borrower as of 10/1/2007 AND received a new loan on/after 10/1/2011
  - Monthly payment based on your income during any period of **partial financial hardship** – may be \$0 per month
  - Maximum payments are 10% of discretionary income and capped at amount on the Standard (10-year) Plan
  - Monthly payment may be adjusted annually
  - Maximum repayment period is up to 20 years
  - Qualify for cancellation of any outstanding loan balance after 20 years but **may be taxable**
  - 10% limit on interest capitalization if no PFH or if leave PAYE
  - Medical residents – PAYE replaces the economic hardship deferment

# Repayment Options - REPAYE

24

- **REVISED Pay As You Earn (REPAYE)**
  - Direct Loans ONLY – Consider Loan Consolidation
  - Monthly payment based on your income/family size - Payment may be > than the amount under the Standard Plan if income high
  - No PFH requirement
  - Maximum payments are 10% of income; monthly payment may be adjusted annually
  - Maximum repayment period is up to 20 years for undergraduate loans and 25 year for graduate/professional loans
  - Qualify for cancellation of any outstanding loan balance after 20/25 years but **may be taxable**
  - Medical residents – REPAYE replaces the economic hardship deferment- 100% for 3 years then 50% on subsidized loans; and 50% of negative amortization on unsubsidized loans with no limit



# Repayment Plan Examples (assumes average interest rate of 6.6%)

Debt Level	\$40,000	\$75,000	\$100,000
<u>Standard Plan</u> (10 years)	\$456	\$855	\$1,141
<u>Graduated Plan</u> (Lower 1 <sup>st</sup> two years, then increases every two years for 10 years)	\$263 - \$788	\$492 - \$1,477	\$659 - \$1,969
<u>Extended Plan</u> (Only > \$30,000 in debt)	\$273	\$511	\$681
<ul style="list-style-type: none"> <li>• <b>Fixed</b> (up to 25 years)</li> <li>• <b>Graduated Plan</b> (1<sup>st</sup> two year, the increases every two years for up to 25 years)</li> </ul>	\$220 - \$394	\$412 - \$739	\$550 - \$986
<u>ICR</u> , <u>IBR</u> , <u>PAYE</u> , and <u>REPAYE</u>	Varies	Varies	Varies

# Income-Driven Repayment Plan Request

26

## How to Apply

- [StudentLoans.gov](https://studentloans.gov)
  - [Online Process](#)
- Check with Servicer
- Check Box on IDR Plan Request Form

DL Servicer will determine plan eligibility & lowest monthly payment



IDR

## INCOME-DRIVEN REPAYMENT (IDR) PLAN REQUEST

For the Revised Pay As You Earn (REPAYE), Pay As You Earn (PAYE), Income-Based Repayment (IBR), and Income-Contingent Repayment (ICR) plans under the William D. Ford Federal Direct Loan (Direct Loan) Program and Federal Family Education Loan (FFEL) Programs

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

OMB No. 1845-0102  
Form Approved  
Exp. Date 10/31/2018

### SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN   
Name   
Address   
City  State  Zip Code   
Telephone - Primary   
Telephone - Alternate   
Email (Optional)

### SECTION 2: REPAYMENT PLAN OR RECERTIFICATION REQUEST

It's faster and easier to complete this form online at [StudentLoans.gov](https://studentloans.gov). You can learn more at [StudentAid.gov/IDR](https://studentaid.gov/IDR) and by reading Sections 9 and 10. It's simple to get repayment estimates at [StudentAid.gov/repayment-estimator](https://studentaid.gov/repayment-estimator). If you need help with this form, contact your loan holder or servicer for free assistance. You can find out who your loan holder or servicer is at [StudentAid.gov/login](https://studentaid.gov/login). You may have to pay income tax on any loan amount forgiven under an income-driven plan.

#### 1. Select the reason you are submitting this form

(Check only one):

- I want to [enter an income-driven plan](#) - Continue to Item 2.
- I am submitting documentation for the [annual recertification](#) of my income-driven payment - Skip to Item 5.
- I am submitting documentation early to have my income-driven [payment recalculated immediately](#) - Skip to Item 5.
- I want to [change to a different income-driven plan](#) - Continue to Item 2.

#### 2. Choose a plan and then continue to Item 3.

- (Recommended) I want the income-driven repayment plan with the lowest monthly payment.
- REPAYE  IBR
- PAYE  ICR

#### 3. Do you have multiple loan holders or servicers?

- Yes - Submit a request to each holder or servicer. Continue to Item 4.
- No - Continue to item 4.

#### 4. Are you currently in deferment or forbearance?

After answering, continue to Item 5.

- No.
- Yes, but I want to start making payments under my plan immediately.
- Yes, and I do not want to start repaying my loans until the deferment or forbearance ends.

Note: If you have FFEL Program loans, they are only eligible for IBR. However, you can consolidate your loans at [StudentLoans.gov](https://studentloans.gov) to access more beneficial income-driven repayment plans.

### SECTION 3: FAMILY SIZE INFORMATION

5. How many **children**, including unborn children, are in your family and receive more than half of their support from you?

6. How many other people, **excluding your spouse and children**, live with you and receive more than half of their support from you?

# Public Service Loan Forgiveness

27

- Borrowers may qualify for forgiveness of their remaining loan balance after making **120 qualifying** payments on those loans (after 10 years)
  - Eligible federal student loans - Direct Loans ONLY
  - Must be in certain repayment plans (Standard, ICR, IBR, PAYE, REPAYE)
  - Must be employed full time by certain public service employers
- Any non-defaulted loan made under the William D. Ford Federal Direct Loan Program (Direct Loan Program) is eligible for loan forgiveness.
  - FFEL loans & Perkins Loans *MUST* be consolidated into the Direct Loan Program in order to be considered eligible.
- Why is standard repayment not a good option for Public Service Loan Forgiveness?
- PSLF & Career Paths Presentation

# Recommended Loan Sessions & Information

28

	<b>Additional Loan Sessions</b>	<b>Additional Resources</b>	<b>PSLF Resources</b>
<b>Title:</b>	<u><a href="#">Educational Debt Relief: WEBINARS</a></u>	<u><a href="#">SaltMoney.org</a></u>	<u><a href="#">StudentAid.ed.gov</a></u>
<b>Registration:</b>	<u><a href="#">Register Online</a></u>	N/A	<u><a href="#">FedLoanServicing</a></u>
<b>Date</b>	Recorded version + upcoming Webinars	Video recordings	<u><a href="#">PSLF Employment Certification Form</a></u>
<b>Day</b>	December 28 and 29	N/A	<u><a href="#">Income-Driven Repayment Plan Online Form</a></u>
<b>Time</b>	Varies	N/A	
<b>Location</b>	Online - Webinar	Online – videos, articles, resources	

# What is Loan Consolidation?

29

- Multiple federal loans are combined into one new consolidation loan
- A simple way to manage debt
  - One lender/servicer
  - One payment
- Changes interest rate from variable to fixed – calculates a weighted average
- Can re-consolidate FFEL Consolidation Loan to Direct Consolidation Loan for ICR, PAYE, or REPAYE
- How to Apply:
  - [StudentLoans.gov](https://studentloans.gov) – select from available federal loan servicers
  - Questions call 800-557-7392

# Ombudsman

If you are having a problem with your federal student loan, contact the FSA Ombudsman at the US Department of Education.

- Website: <http://StudentAid.gov>
- Phone at 1-877-557-2575
- Fax at 1-606-396-4821
- Mail at: U.S. Department of Education  
FSA Ombudsman Group  
PO Box 1843  
Monticello, KY 42633
- Online Form
- E-mail at [fsaombudsmanoffice@ed.gov](mailto:fsaombudsmanoffice@ed.gov)

# Private Loan Contact Information

31

## Harvard University Employees Credit Union

- HUECU Website – [www.huecu.org](http://www.huecu.org)
- Servicer - University Accounting Service (UAS) – <https://loanservice.uasecho.com>
- e-mail: [uasloanservice@tsico.com](mailto:uasloanservice@tsico.com)
- 800-723-2210 or 262-780-2000 extension 6917 (for calls outside the U.S.)

# Helpful Websites for Borrowers

32

- **\$ALT – Financial Literacy and More!**
- **FinAid**
- **Federal Loan Information**
- **Student Aid on the Web**
- **AAMC Resources (Medical Students)**
- **Calculate your expected monthly payments**
  - **Repayment Estimator**
  - **<http://www.finaid.org/calculators/loanpayments.phtml>**
- **Student Loan Borrower Assistance**



# OFA – Contact Information

33

Office of Financial Aid  
677 Huntington Ave., G4  
Boston, MA 02115

[osfs@hsph.harvard.edu](mailto:osfs@hsph.harvard.edu)

[www.hsph.harvard.edu/osfs](http://www.hsph.harvard.edu/osfs)

617-432-1867

# Questions?

34

