Organizing Your Loans

Find and manage your educational loans. Federal and UCSF campus student loans can be found by logging onto the various websites listed below. For private loan information, contact your servicer or review your credit report (www.annualcreditreport.com [1]).

1) UCSF Institutional Loans
(Perkins, University Loan, LDS, HPSL, NSL, PCL)

Servicer: Heartland ECSI: CPS Division & UCSF Student Accounting
Heartland ECSI/CPS Borrower Phone: (800) 826-4470
Web: https://heartland.ecsi.net? [2]
UCSF Student Accounting Phone: controller.ucsf.edu/students/contact.asp [3]

2) Federal Loans (Direct, Stafford, Consolidated, & Grad PLUS)

Servicer: log onto www.nslds.ed.gov [4]; click on the numbers for each loan to find contact info
Web: log onto servicer's website to find (& monitor) your loans. The website below contains a list of current Direct Loan servicers:

Register online with all servicer' websites; update contact info

- Loan balances, accrued interest, interest rates, grace period
- When does accrued interest capitalize?
- When does repayment begin? What repayment plans are available?

Deferment options for campus and federal loans

- HPSL/LDS/PCL: may be deferred during residency; check your MPN/contact your Student Accounting representative [3]
- University Loan: may be deferred for two years of residency; check your MPN/contact
your Student Accounting representative

- Direct/Stafford/Grad PLUS/Consolidated Loans: contact servicer/lender for eligible deferments; more... [6]
- Perkins: check your MPN/contact Student Accounting representative [3]

If entering repayment and if possible, pay off accrued interest before it capitalizes (initially prior to entering repayment)

Research your repayment options

- [www.finaid.org](http://www.finaid.org) [7] (calculators to compare repayment plans)
- [www.ibrinfo.org](http://www.ibrinfo.org) [9] (IBR & PSLF)
- Loan servicer websites

For Dental Students pursuing Dental Postgraduate and/or Dental Residency:

- Contact your Dental Program Director to determine your enrollment status
- Generally, if you pay fees or someone pays them for you = in-school deferment status
- If considered a student, send in-school deferment forms to ALL servicers (including UCSF campus loan servicers - Heartland ECSI [https://heartland.ecsi.net?](http://https://heartland.ecsi.net?) (2) or contact your Student Accounting representative

Should I consolidate? [10]

- Click on the link above to complete AAMC’s Consolidation quiz to learn more.
- Can be used to make Perkins and HPSL and LDS loans eligible for income-driven repayment and some forgiveness programs.
- After consolidating - repayment begins
- Lose flexibility to strategically pay more expensive loans more quickly

Consider ALL sources of debt (consumer & educational) when considering strategic plan

- Credit card @17%; student loans should be a priority over 6.8%; private loans (variable rates)
- Develop a budget incorporating loan payments

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UCSF Main Site

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Source URL: [https://finaid.ucsf.edu/organizing_your_loans](https://finaid.ucsf.edu/organizing_your_loans)

Links:
[3] http://controller.ucsf.edu/students/contact.asp
[10] https://students-residents.aamc.org/financial-aid/article/should-you-consolidate/