

# TAKE THE LEAD

DON'T LET YOUR STUDENT LOANS UPSTAGE YOU — EXIT COUNSELING



# YOUR PROMISE

- Know what you promised to do:
  - Read all forms and documents carefully.
  - Return completed forms to SFS.
  - Understand your rights and responsibilities.
  - Ask questions.

# YOUR PROMISE

- Master Promissory Note:
  - Legally binding document.
  - Specifies your rights and responsibilities.
  - Must be signed in order to receive loan funds.
- FFEL Loans:
  - Borrower's Rights and Responsibilities.
  - Notice of Guarantee and Disclosure.
- Campus Based Loans

# YOUR PROMISE

- MPN multi-year feature:
  - Sign once.
  - Authorizes future loan funds upon your request.
  - Some schools do not use this feature.
  - You can “opt out” and sign a new MPN for each loan.
  - Expect a “Plain Language Disclosure” for any subsequent loans.

# YOUR PROMISE

- You promised to repay your loan, even if you:
  - Don't complete your program of study.
  - Don't complete your program within the standard allotted timeframe.
  - Are unable to locate employment after completing your program.
  - Are dissatisfied with or don't receive the services purchased from the school.
  - Don't receive payment coupons or reminders from your lender.

# YOUR PROMISE

- Need specific information?
  - Master Promissory Note.
  - Notice of Guarantee and Disclosure.
  - School records.
  - Lender, guarantor and servicer.
  - National Student Loan Data System:  
*[www.nslds.ed.gov](http://www.nslds.ed.gov)*.
  - U.S. Department of Education:  
*[www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov)*.

# YOUR PROMISE



The screenshot shows the NSLDS Student Access website. At the top left is the Federal Student Aid logo with the text "START HERE GO FURTHER FEDERAL STUDENT AID". To the right is the text "National Student Loan Data System (NSLDS) for Student". Below this is a navigation menu with "Hurricane Assistance" highlighted in red. The main content area features a photo of a student in a red jacket and cap working on a laptop. To the right of the photo is the heading "NSLDS STUDENT ACCESS National Student Loan Data System" and a blue button that says "Retrieve Your Loan Information". Below the button is a paragraph of text describing the NSLDS system.

**START HERE GO FURTHER FEDERAL STUDENT AID**

National Student Loan Data System (NSLDS) for Student

Hurricane Assistance

**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.

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

# YOUR PROMISE



**START HERE**  
**GO FURTHER**  
**FEDERAL STUDENT AID**

National Student Loan Data System (NSLDS) for Students

*NSLDS is a repository of information from many sources. Changes to the data are made by those sources. Collecting the data into one central location such as NSLDS gives you convenience and saves you time. If for any reason you disagree with the information reported to NSLDS, please contact one or more of the sources of your data listed on the detail pages on this site. The Department is also available as a resource at 1-800-4FEDAID if you need additional assistance. Your comments and corrections will help improve the services NSLDS provides.*

**What is your social security number?**

Please enter this number without the dashes. For example, 123456789.

**What are the first two (2) letters of your last name?**

**What is your date of birth?**

Please enter this date in "mmddyyyy" format. For example, 08171975 for August 17, 1975.

**What is your PIN?**

Please enter the PIN you received from Department of Education.

*Since your PIN can be used to retrieve personal information about you and to sign documents, including a promissory note, you must not share or disclose the PIN to others. By using your PIN, you agree that it has not been compromised – no one besides you knows it. If you think your PIN has been compromised, you should change it at the Department of Education PIN Registration Web site using the option "Change PIN".*

*You will be prompted to re-enter the information on this page after 15 minutes of inactivity.*

*Information contained on these pages reflects the most current data in the NSLDS database. The data contained on this site is for general information purposes and should not be used to determine eligibility, loan payoffs, overpayment status, or tax reporting. Please consult the Financial Aid Officer at your school or the specific holder of your debts for further information.*

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

# CONSEQUENCES

“Delinquency” results from making late loan payments.

- Late charges and fines may be assessed.
- Negative mark on your credit record.
- Increased risk of default.

# CONSEQUENCES

“Default” results from making no loan payments for 270 consecutive days or more.

- Lose eligibility for future federal financial aid.
- Lose flexible loan repayment options.
- Bad credit.
- State-issued licenses can be withdrawn.
- Income tax refunds can be withheld.
- Wages can be garnished.
- Interest continues to accumulate.
- Ongoing collection activities, including fees and fines.
- Legal action.

# AFTER DEFAULT

- Make on-time, voluntary monthly payments
  - 3 payments – allows federal loans to be consolidated
  - 6 payments – allows you to take certain types of federal financial aid
  - Stafford and Perkins loan rehabilitation
    - 9 payments on-time monthly payments
      - Loan returned to lender
      - Default removed from credit rating

# SUCCESSFUL REPAYMENT

1. Know who your student loan partners are.
2. Understand the terms of your student loan:
  - Types of federal student loans.
  - Loan fees and interest rates.
  - Repayment timing and options.
3. Keep copies of everything.
4. Manage your money.
5. Ask for help.

# YOUR PARTNERS

- Partners in the process:
  - Borrower.
  - School.
  - Lender.
  - Guarantor.
  - Servicer.
  - Secondary market.
  - U.S. Department of Education:  
*[www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov)*.

# YOUR LOAN TERMS

- Subsidized Federal Stafford loans:
  - Undergraduate and graduate students.
  - Enrolled at least half time in a degree or certificate program.
  - Government pays interest during in-school and grace periods.
  - Borrower responsible for interest payments during repayment.

# YOUR LOAN TERMS

- Unsubsidized Federal Stafford loans:
  - Undergraduate and graduate students.
  - Enrolled at least half time in a degree or certificate program.
  - Borrower always responsible for interest payments.

# YOUR LOAN TERMS

## ■ Perkins and Nursing Loans

- Enrolled at least half time in a degree or certificate program.
- Subsidized – Government pays interest during in-school and grace periods.
- Borrower responsible for interest payments during repayment.
- Lender is Seattle Pacific University
- Nursing Loan In-school deferment only if enrolled at least half-time in a program leading to a degree in nursing or other advanced nursing training

# YOUR LOAN TERMS

## ■ Grad PLUS Loans

- Graduate students.
- Enrolled at least half time in a graduate degree or certificate program.
- Unsubsidized - borrower always responsible for interest payments.

# YOUR LOAN TERMS

## ■ SPU Institutional Loans

- Private loan.
- Enrolled at least half time at Seattle Pacific University
- SPU pays interest during in-school and grace periods.
- Borrower responsible for interest payments during repayment.
- Lender is Seattle Pacific University
- In-school deferment only if enrolled half-time or more at SPU.

# YOUR LOAN TERMS

- Grace period:
  - Period during which no payment is expected following graduation, withdrawal or drop to less than half-time enrollment
  - Stafford, Grad PLUS & SPU Institutional: 6 months
  - Perkins and Nursing: 9 months
  - Interest subsidy applies.
  - First payment due 30-45 days after grace period ends.
  - No penalty for early repayment.

# YOUR LOAN TERMS

## Federal Stafford Loan Fees.

|                     |   |
|---------------------|---|
| Origination Fee     | ■ One percent for loans first disbursed on or after July 1, 2008. |
| Federal Default Fee | ■ One percent for all loans.                                      |

## SPU Institutional Loan Fee.

|                 |  |
|-----------------|--|
| Origination Fee | ■ Five percent; charged to your SPU student account. |
|-----------------|--|

# YOUR LOAN TERMS

| Federal Stafford Loan Interest Rates. |                                    |                       |                                 |
|---------------------------------------|------------------------------------|-----------------------|---------------------------------|
| First Disbursement On or After        | Undergraduate                      |                       | Graduate                        |
|                                       | Subsidized Stafford                | Unsubsidized Stafford | Sub/Unsub Stafford              |
| 7/1/08-6/30/09                        | 6.0%                               | 6.8%                  | 6.8%                            |
| 7/1/06-6/30/08                        | 6.8%                               | 6.8%                  | 6.8%                            |
| Prior to 7/1/06                       | Variable rate not to exceed 8.25%. |                       | Variable rate not to exceed 9%. |

Interest rate information is available at [www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov).

# YOUR LOAN TERMS

## Other Loan Interest Rates.

|   |      |
|---|------|
| Perkins, Nursing and SPU Institutional Loans          | 5%   |
| Grad PLUS Loans<br>Disbursed on or after July 1, 2006 | 8.5% |

# YOUR LOAN TERMS

- Interest that accrues is capitalized at repayment.
- Paying interest while in school saves money.

| Borrower 1   |              | Borrower 2   |                |
|--|--------------|--|----------------|
| <i>\$3,500 unsubsidized loan at 6.8% fixed. Paid interest during three-year period in school at \$19.83 per month.</i> |              | <i>\$3,500 unsubsidized loan at 6.8 percent fixed. Paid no interest during three-year period in school. Interest capitalized at repayment.</i> |                |
| Total paid while enrolled  | \$714        | Total paid while enrolled  | \$0            |
| Amount capitalized   | \$0          | Amount capitalized   | \$714          |
| Monthly payment  | \$50         | Monthly payment  | \$50           |
| Length of repayment  | 7.5 years    | Length of repayment  | 9.6 years      |
| Total cost   | \$4,450      | Total cost   | \$5,700        |
| Interest until repaid  | <b>\$950</b> | Interest charges   | <b>\$1,486</b> |

Source: Cost of Interest Capitalization Calculator at [www.finaid.org](http://www.finaid.org).

# YOUR LOAN TERMS

- Payment methods available:
  - Coupon books.
  - Online payments.
  - Auto-debit from bank account.
- Your payment method could affect any borrower benefits your lender offered.

# REPAYING YOUR LOANS

1. Minimum payments and repayment terms.
2. Repayment plans.
3. Manageable payments.
4. Forgiveness and cancellation.
5. Money management.
6. Debt management strategies.
7. Tax benefits for borrowers.

# REPAYING YOUR LOANS

## ■ Minimum Payments

- Stafford and Grad PLUS\* Loans \$50  
\*Or the interest due on the loan, whichever is greater
- Perkins and Nursing Loans \$40
- SPU Institutional Loan \$50

## ■ Repayment Term:

- At least five years
- Maximum of ten years

# REPAYING YOUR LOANS

## ■ Loan Repayment

| Stafford Loans (subsidized and unsubsidized)                               |                |                         |                |                |                         |                |
|--|----------------|-------------------------|----------------|----------------|-------------------------|----------------|
| Standard Repayment, no fees, ten year repayment after 6 month grace period |                |                         |                |                |                         |                |
| Loan Amt   | 6.80%          |                         |                | 8.25% *        |                         |                |
|  | No of Payments | Minimum Monthly Payment | Total Interest | No of Payments | Minimum Monthly Payment | Total Interest |
| \$2,000  | 46             | \$50                    | \$275          | 47             | \$50                    | \$347          |
| \$3,500  | 90             | \$50                    | \$971          | 96             | \$50                    | \$1,290        |
| \$5,500  | 120            | \$64                    | \$2,095        | 120            | \$68                    | \$2,595        |
| \$7,500  | 120            | \$87                    | \$2,858        | 120            | \$92                    | \$3,539        |
| \$10,000   | 120            | \$115                   | \$3,810        | 120            | \$123                   | \$4,719        |
| \$15,000   | 120            | \$173                   | \$5,715        | 120            | \$184                   | \$7,078        |

\*Loans prior to 7/1/06 are variable, rates are adjusted annually July 1st, cap of 8.25%.

Source: *FinAid.org* loan calculator

# REPAYING YOUR LOANS

## ■ Loan Repayment – Grad PLUS

|          | 8.50%          |                         |                |
|----------|----------------|-------------------------|----------------|
| Loan Amt | No of Payments | Minimum Monthly Payment | Total Interest |
| \$2,000  | 48             | \$50                    | \$360          |
| \$3,500  | 98             | \$50                    | \$1,352        |
| \$5,500  | 120            | \$69                    | \$2,684        |
| \$7,500  | 120            | \$93                    | \$3,659        |
| \$10,000 | 120            | \$124                   | \$4,878        |
| \$15,000 | 120            | \$186                   | \$7,318        |

Source: *FinAid.org* loan calculator

# REPAYMENT PLANS

- Stafford and Grad PLUS:
  - Standard repayment.
  - Graduated repayment.
  - Income-sensitive repayment.
  - Extended repayment.
  - Income-based repayment (*effective July 1, 2009*).
  
- Repayment calculators are available online. One resource is: [www.finaid.org](http://www.finaid.org)

# REPAYMENT PLANS

- Example: \$15,000 at 6.8 percent fixed rate with \$0 fees.

| Repayment Option     | Estimated Monthly Payment | Total Interest | Total Principal and Interest |
|----------------------|---------------------------|----------------|------------------------------|
| Standard             | \$173                     | \$5,715        | \$20,715                     |
| Graduated (15 years) | \$86 to \$239             | \$11,263       | \$26,263                     |
| Income-sensitive*    | \$83 to \$186             | \$6,125        | \$21,125                     |

Source: [www.finaid.org](http://www.finaid.org) loan repayment calculators.

\* Based on one-year exception at \$25,000 annual salary.

# REPAYMENT PLANS

- Extended Repayment

- Loan balance of \$30,000 or more
- Standard and Graduated Repayment Available
- Maximum Repayment Term: 25 years

- Example: \$40,000 at 6.8% fixed rate with \$0 fees.

| Repayment Option | Estimated Monthly Payment | Total Interest | Total Principal and Interest |
|------------------|---------------------------|----------------|------------------------------|
| Extended*        | \$278                     | \$43,288       | \$83,288                     |

Source: [www.finaid.org](http://www.finaid.org) loan repayment calculators.

# REPAYMENT PLANS

- Income-based repayment (IBR).
  - Partial financial hardship.
  - Annual application.
    - Gross income.
    - Family size.
  - Repayment period may exceed 10 years.
  - 10% interest capitalization cap
  - May qualify for forgiveness after 25 years.
    - Tax consequences
  - Available beginning July 1, 2009.

# REPAYMENT PLANS

- Income Based Repayment (IBR)
  - Payment based on percentage of income

| <b>Loan Amount</b> | <b>AGI*</b> | <b>150% of Poverty Line</b> | <b>Disposable Income</b> | <b>Current Monthly Payment*</b> | <b>New Monthly Payment**</b> |
|--------------------|-------------|-----------------------------|--------------------------|---------------------------------|------------------------------|
| \$12,500           | \$25,000    | \$15,600                    | \$9,400                  | \$144                           | \$117                        |
| \$50,000           | \$25,000    | \$15,600                    | \$9,400                  | \$576                           | \$117                        |

\*A subsidized Stafford loan repaid at 6.80 percent interest, assuming the standard repayment plan of 10 years.

\*\*Assumed AGI with one person in the household.

# REPAYMENT PLANS

- You have the right to:
  - Change Stafford and Grad PLUS repayment plans.
  - Shorter repayment period.
  - Pre-pay your loan at any time without fees or penalty.
  - Assistance from your lender or loan servicer

# MANAGEABLE PAYMENTS

- Deferments:
  - Payments postponed under certain conditions.
  - Interest subsidy applies.
  - Length of time varies by type of deferment.
  - Application required (not automatic).
  - Continue to make payments until notified.

## Stafford & Perkins Deferment Options

- Enrolled at least half time.
- Unemployment.
- Economic hardship.
- Graduate fellowship program.
- Rehabilitation training.
- Serving on active duty.

# MANAGEABLE PAYMENTS

## ■ Forbearance:

- Temporarily postpone or reduce payments.
- Extends the repayment period.
- Typically granted for a period up to 12 months, at the discretion of the lender or servicer.
- Interest subsidy is not available.
- Any unpaid interest that accrues will be capitalized, increasing the total balance due.

# MANAGEABLE PAYMENTS

- Federal Consolidation loans:
  - Borrowers of qualifying loans, who are in or entering repayment.
  - Repayment period from 10 to 30 years.
  - Retains interest subsidy on Stafford loans.
  - Fixed interest rate based on weighted average, not to exceed 8.25%.
  - Option to prepay or change repayment plans.

# MANAGEABLE PAYMENTS

## Federal Loan Consolidation

### Pros

- Combines several loans into one new loan.
- One lower monthly payment.
- Interest rate may be lower.
- Interest subsidy still applies, but only to Stafford.
- No fees or pre-payment penalties.

### Cons

- Only certain qualifying loans can be included.
- Lose remainder of any grace period.
- Interest rate may be higher.
- Increases interest charges due to longer repayment period.
- Reduced options for cancellation and forgiveness.
- May lose any lender benefits.

# MANAGEABLE PAYMENTS

|                      | Loan Amount | Interest Rate | Minimum Payment | Repayment Term | Interest Paid | Total Paid  |
|----------------------|-------------|---------------|-----------------|----------------|---------------|-------------|
| Stafford             | \$3,900     | 6.0           |                 |                |               |             |
| Stafford             | \$10,600    | 6.8           |                 |                |               |             |
| Stafford             | \$2,625     | 4.21          |                 |                |               |             |
| Total Stafford (1)   | \$17,125    |               | \$192.00        | 120            | \$5,918.00    | \$23,043.00 |
| Perkins              | \$4,875     | 5.0           | \$51.71         | 120            | \$1,319.40    | \$6,194.40  |
| Total Unconsolidated | \$22,000    |               | \$243.71        | 120            | \$7,237.40    | \$29,237.40 |

## Direct Lending Consolidation (2)

|                     |          |       |                        |     |             |             |
|---------------------|----------|-------|------------------------|-----|-------------|-------------|
| Standard Repayment  | \$22,000 | 5.750 | \$154.46               | 240 | \$15,070.01 | \$37,070.01 |
| Graduated Repayment | \$22,000 | 5.750 | \$105.42 to \$249.75 * | 240 | \$18,639.18 | \$40,639.18 |

|                                       |                 |              |                 |            |                   |                    |
|---------------------------------------|-----------------|--------------|-----------------|------------|-------------------|--------------------|
| <b>Increased Monthly Payments (3)</b> | <b>\$22,000</b> | <b>5.750</b> | <b>\$200.00</b> | <b>157</b> | <b>\$9,352.90</b> | <b>\$31,352.90</b> |
|---------------------------------------|-----------------|--------------|-----------------|------------|-------------------|--------------------|

(1) Source: Sallie Mae Loan Repayment Calculator. Assumes all Stafford loans serviced by one lender.

(2) Source: Direct Consolidation Loan Calculator

(3) [www.bretwhissel.net/cgi-bin/amortize](http://www.bretwhissel.net/cgi-bin/amortize)

\* Minimum monthly payments increase every two years

# FORGIVENESS and CANCELLATION

- Special repayment and forgiveness options for some borrowers:
  - Military benefits.
  - National and community service jobs.
  - Service in areas of national need.
  - Teacher loan forgiveness.
- New repayment program for civil legal assistance attorneys.
- Public Service Loan Forgiveness program (Direct Lending Stafford & Consolidation loans)

# FORGIVENESS and CANCELLATION

- Full cancellation:
  - Death of borrower.
  - School closure.
  - False certification by school.
  - Identity theft.
- Full or partial discharge:
  - Total and permanent disability.
  - Some limited bankruptcy scenarios.

# KEEP COPIES OF EVERYTHING

- Start a file for your loan-related records:
  - Student loan records in one place.
  - Copies of written correspondence.
  - Notes of conversations with lender or servicer.
  - Contact information.
  - Copies of your MPN.
  - Copies of repayment schedules.
  - Copies of deferment forms.

# TAX BENEFITS FOR BORROWERS

- You may be eligible for a federal tax deduction up to \$2,500 based on student loan interest you paid.
  - Income limits apply to this tax benefit.
  - Find out more at [www.irs.gov](http://www.irs.gov).

# MANAGE YOUR MONEY

- Identify your financial goals.
- Develop a realistic monthly budget.
- Pay your bills prior to the due date.
- Reduce total cost of loans with repayment strategies
- Keep accurate and well-organized records.
- Save for the future.

# MANAGE YOUR MONEY

- Find your spending leaks:

- Eating out.
- Entertainment and vacations.
- Gifts and holidays.
- Retail therapy.

- Invisible cash:           \$3 lunch

X     5 days

\$15 per week

X 50 weeks = **\$750** per year!

# MANAGE YOUR MONEY

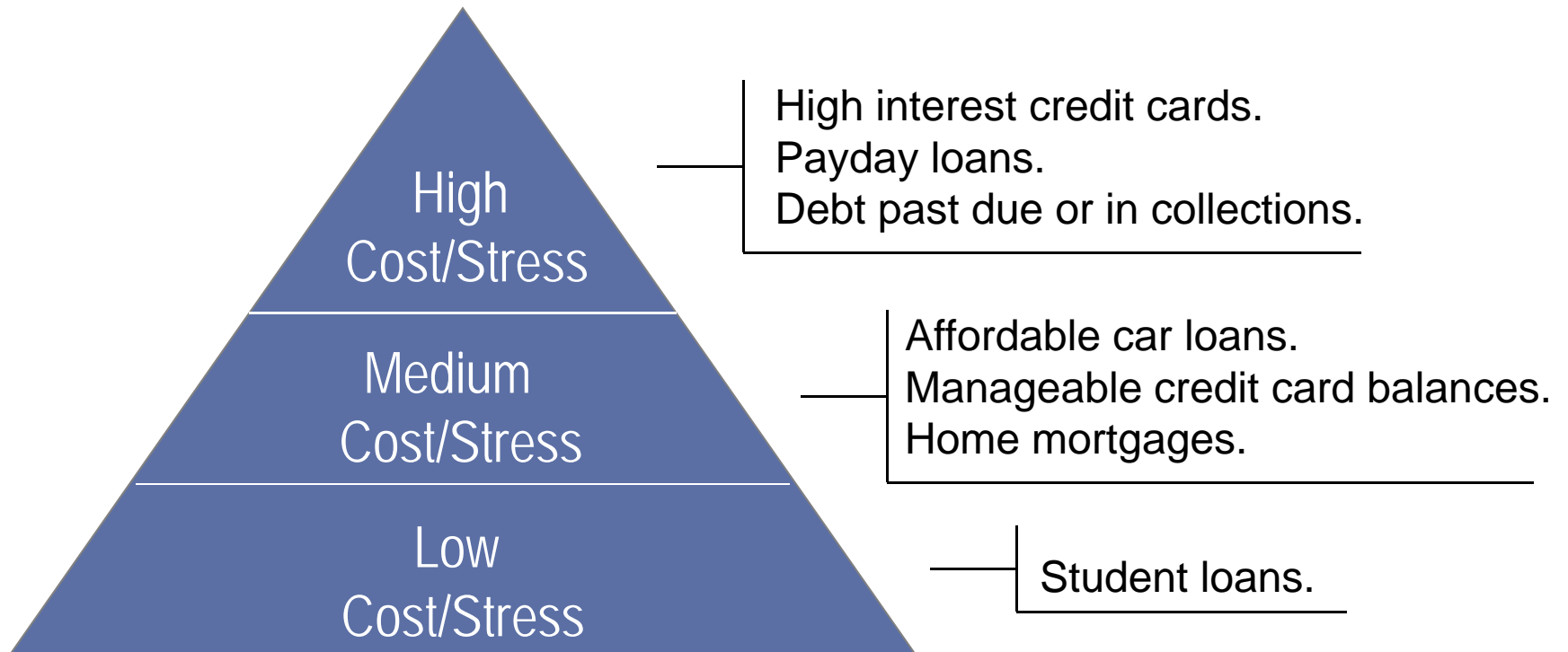
- Use spending stoppers:
  - Leave credit cards at home.
  - Write down cash purchases on back of ATM receipt.
  - Resist easy credit.
  - Eat out less.

# MANAGE YOUR DEBT

- Debt should work for you, not the other way around.
- Don't take on unnecessary debt.
- Know what you owe.
- Develop a plan to get out of debt.

# MANAGE YOUR DEBT

- Understand the debt pyramid:



# MANAGE YOUR DEBT

- Determine highest priority debt.
- Once paid, increase payments on next highest priority.
- Avoid the minimum payment trap.
- Resolve to stay out of debt.

# MANAGE YOUR DEBT

- Review your credit report for accuracy.
- Request a **free** credit report every 12 months:
  - *[www.annualcreditreport.com](http://www.annualcreditreport.com)* or 877.322.8228.
  - Credit information is supplied by the three major reporting bureaus:

## Equifax

*[www.equifax.com](http://www.equifax.com)*

(800) 685-1111

P.O. Box 740241

Atlanta, GA 30348

## Experian

*[www.experian.com](http://www.experian.com)*

(888) EXPERIAN

P.O. Box 2002

Allen, TX 75013

## TransUnion

*[www.transunion.com](http://www.transunion.com)*

(800) 888-4213

P.O. Box 1000

Chester, PA 19022

# WHAT IF YOU NEED HELP?

- If you run into financial difficulty and can't make a student loan payment, contact:
  - Your lender.
  - Your servicer.
  - Your guarantor.
  - Your school.

# WHAT IF YOU NEED HELP?

- U.S. Department of Education Student Loan Ombudsman:

**FSA Ombudsman**  
830 First Street, NE  
Fourth Floor  
Washington, DC 20202-5144  
Phone: 877.557.2575  
Fax: 202.275.0549  
*[fsaombudsmanoffice@ed.gov](mailto:fsaombudsmanoffice@ed.gov)*  
*[www.ombudsman.ed.gov](http://www.ombudsman.ed.gov)*

# WHAT IF YOU NEED HELP?

- Online resources:

- [www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov).
- [www.ombudsman.ed.gov](http://www.ombudsman.ed.gov).
- [www.nsls.ed.gov](http://www.nsls.ed.gov).
- [www.nela.net](http://www.nela.net)
- [www.salary.com](http://www.salary.com).
- [www.truecareers.com](http://www.truecareers.com).
- [www.interviewcoach.com](http://www.interviewcoach.com).
- [www.annualcreditreport.com](http://www.annualcreditreport.com)
- [www.spu.edu/sfs](http://www.spu.edu/sfs)

# REVIEW

Q: What legally binding document defines the terms of your loan?

A: The Master Promissory Note.

# REVIEW

Q: Do you have to repay your loan if you don't finish your program of study?

A: Yes. By signing a Master Promissory Note, you are promising to repay your student loan even if you don't finish your program, you are dissatisfied with your educational experience, or you cannot find a job.

# REVIEW

Q: When will repayment begin on your Federal Stafford loan?

A: After you are no longer enrolled at least half time in a degree program, you will have one six-month grace period before repayment begins. The first payment is due within 30-45 days after the repayment period starts.

# REVIEW

- Q: Which of the following statements about defaulting on your student loan is **NOT** true?
- a. Default means no payment was made for 270 days.
  - b. Default usually results in additional fees and fines.
  - c. Defaulted loans are not reported to credit bureaus.
  - d. Defaulted loans must be returned to good standing in order to get future federal financial aid.

A: (c) Defaulted student loans are reported to credit bureaus, resulting in a damaged credit record.

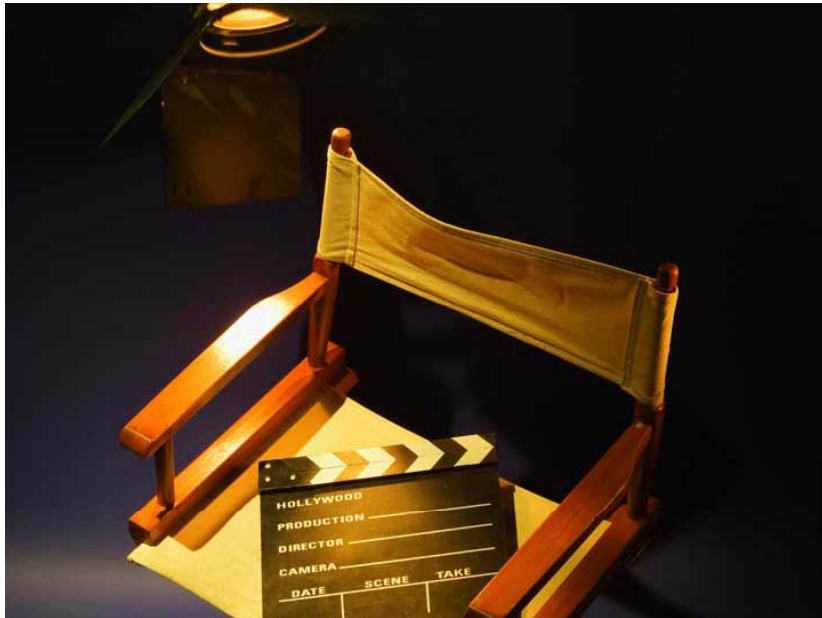
# REVIEW

Q: List at least three ways to get help if you need it.

A: Your resources include:

- Your lender.
- Your servicer.
- Your guarantor.
- Your school.
- U.S. Department of Education Web site.
- U.S. Department of Education Ombudsman.

# QUESTIONS?



Northwest Education Loan Association®  
190 Queen Anne Ave N, Suite 300  
Seattle, WA 98109  
800.562.3001

*www.nela.net*

Seattle Pacific University  
Student Financial Services  
Demaray Hall 10  
206-281-2061 / 800-737-8826  
*www.spu.edu/sfs*