

# Completing an Exit Interview (Student)

## ServicingSelect

### 1.0 Introduction

Borrowers are required to complete exit interviews for loans that were used to pay for the student's education. The exit interview provides information to prepare borrowers for loan repayment. The exit interview process is initiated by the borrower's lending institution and can be completed in person, by audiovisual presentation, or thru interactive electronic means.

Clients should conduct the exit interview shortly before the borrower graduates or falls below half-time status. If ECSI is contracted to provide online exit interview services for a client, the students will have the ability to complete their exit interview online at <https://heartland.ecsi.net>.

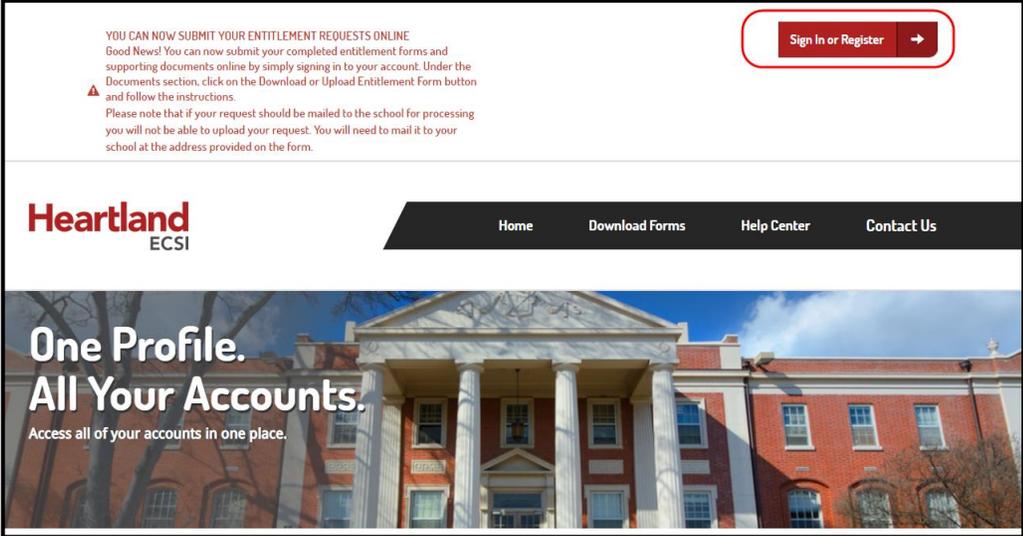
## 2.0 Accessing the Exit Interview

In order for borrowers to access and complete their exit interview(s), they first need to create a profile on <https://heartland.ecsi.net>. Borrowers will then use their Heartland Key to connect their student loan information to their profile.

### 2.1 Creating a Profile

Borrower's will need to create a profile in order to connect an account.

Creating a Profile	
Step 1:	Access <a href="https://heartland.ecsi.net">https://heartland.ecsi.net</a> , click the <b>Sign In or Register</b> button located at the top right of the screen.



The screenshot shows the top portion of the Heartland ECSI website. At the top, there is a message: "YOU CAN NOW SUBMIT YOUR ENTITLEMENT REQUESTS ONLINE" followed by "Good News! You can now submit your completed entitlement forms and supporting documents online by simply signing in to your account. Under the Documents section, click on the Download or Upload Entitlement Form button and follow the instructions." Below this is a warning icon and text: "Please note that if your request should be mailed to the school for processing you will not be able to upload your request. You will need to mail it to your school at the address provided on the form." In the top right corner, a red button with the text "Sign In or Register" and a right-pointing arrow is highlighted with a red rounded rectangle. Below the message is the Heartland ECSI logo on the left and a navigation menu with "Home", "Download Forms", "Help Center", and "Contact Us" on the right. The main content area features a large image of a brick building with columns and the text "One Profile. All Your Accounts." with the subtext "Access all of your accounts in one place."

Step 2: The **Sign In or Register** screen appears. New users must register a new profile in order to access and complete their exit interview. Existing users can sign into their account to complete their exit interview.

Step 3: Create a unique **Username** and **Password**. **Usernames** need to be a minimum of 6 characters and a maximum of 50 characters. The **Password** must be at least 8 characters long, include 1 uppercase character and 1 digit or special character (\*&@!). Once all the fields are populated on this screen, click the **Continue** button.

**Notes:** The **Username** should not have any spaces in the name. Usernames cannot be duplicated in EasyPath. If a username already exists, EasyPath displays the following message:

It appears the username you provided belongs to an existing profile. Please either enter a different username or if this is your username, proceed to Sign In.

Step 4: On the **Contact** screen, the student will need to enter their **First Name, Last Name, Date of Birth, Phone Number, Phone Number Type, Email Address, and Confirm Email Address**. Once this screen is completed, click the **Continue** button.

Fill in the form to create your profile to view all your Heartland ECSI accounts together.

Progress: 1 Profile (checked), 2 Contact (highlighted), 3 Address, 4 Security

Fields: First Name, Last Name, Date of Birth, Phone Number, Phone Number Type, Email Address, Confirm Email Address

Buttons: Back, Continue (circled in red)

**Note:** An email address in Easypath can only belong to one user profile at a time. In the event that an email address already belongs to an existing profile, the following message appears:

It appears the email address you provided belongs to an existing profile. Would you like to retrieve this username? [Click here.](#)

Step 5: The **Address** screen appears asking the student to complete the following fields; **Country** (the system defaults to the United States; click on the drop down arrow to change the Country), **Street Address**, **City**, **Select a state**, and **Zip Code**. Click the **Continue** button to move to the next screen.

Fill in the form to create your profile to view all your Heartland ECSI accounts together.

Progress: Profile (1) ✓, Contact (2) ✓, Address (3) 3, Security (4) 4

United States ▼

Street Address

Street Address 2 (Optional)

City

Select a state ▼

Zip Code

Back Continue

Step 6: The **Security** screen will require the student to setup and answer three security questions. Click the drop down arrow next to **Security Question 1**; select a security question, type in the answer in the **Security Answer 1** field. Answers must be at least four characters long. Repeat the process for **Security Question 2, Security Answer 2, Security Question 3, and Security Answer 3**. To move to the next screen, click **Sign In & Accept**.

Fill in the form to create your profile to view all your Heartland ECSI accounts together.

Profile Contact Address Security

Security Question 1

Security Answer 1

Security Question 2

Security Answer 2

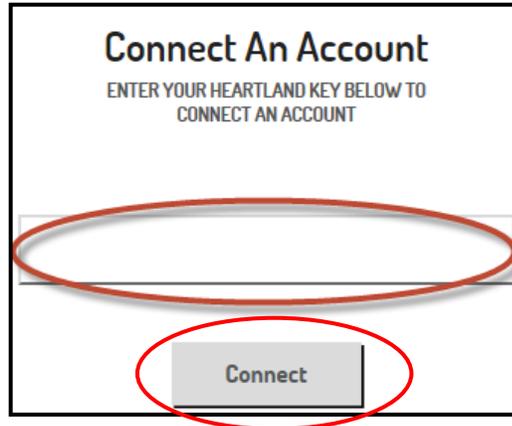
Security Question 3

Security Answer 3

Back Sign In & Accept

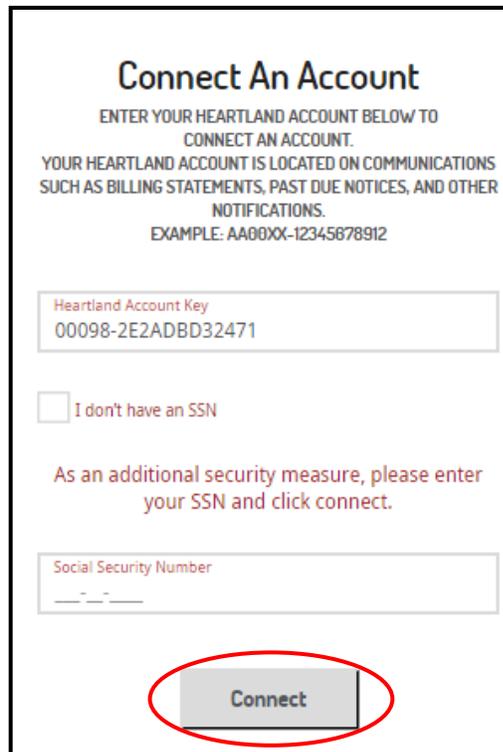
By signing in to your Heartland ECSI profile, you acknowledge that you have read, understand, and agree to the [Terms and Conditions](#) and [Privacy Policy](#).

Step 7: Enter the Heartland Key in the blank field located under **Connect An Account**. Click the **Connect** button.



The screenshot shows a form titled "Connect An Account" with the instruction "ENTER YOUR HEARTLAND KEY BELOW TO CONNECT AN ACCOUNT". Below the text is a large, empty rectangular input field, which is circled in red. Below the input field is a grey button labeled "Connect", also circled in red.

**Note:** Students will also be required to enter in their social security number to connected an account. If the student does not have their SSN, they will select the **I don't have an SSN** checkbox. The student will then be prompted to enter their student identification number (SID) instead. Click the **Connect** button.



The screenshot shows a form titled "Connect An Account" with the instruction "ENTER YOUR HEARTLAND ACCOUNT BELOW TO CONNECT AN ACCOUNT." Below this, it states "YOUR HEARTLAND ACCOUNT IS LOCATED ON COMMUNICATIONS SUCH AS BILLING STATEMENTS, PAST DUE NOTICES, AND OTHER NOTIFICATIONS." and provides an "EXAMPLE: AAB0XX-12345678912". There is a text input field labeled "Heartland Account Key" containing the value "00098-2E2ADB32471". Below this is a checkbox labeled "I don't have an SSN". A message reads "As an additional security measure, please enter your SSN and click connect." Below this is another text input field labeled "Social Security Number" with a dashed line indicating a placeholder. At the bottom is a grey button labeled "Connect", circled in red.

Step 8: The **Your Connected Accounts** screen will appear. Once a borrower or student has reached this page, their profile has been created.

**Your Connected Accounts**  
CLICK ON THE TILE TO ACCESS YOUR DATA.

	
<p><b>Heartland University</b> Pittsburgh, PA 15086 School Code: ACA0</p> <p> Student Loans &amp; Receivables 00098-1E1666942BBC</p>	<p><b>Heartland University</b> CHAPEL HILL, NC 27599-1400 School Code: ACZ0</p> <p> Tax Documents &amp; Information 01445-2ECF3AFB0025</p>
<p><a href="#">+ View All Accounts</a></p>	

## 2.2 Your Connected Accounts

The **Your Connect Accounts** page will contain image tiles representing each school's information connected to the profile. Users will click the account tile that contains student loan and receivables information in order view/sign an exit interview for that school.

Alternatively, users can click the **Heartland Key** under the student loans and receivables label to access their account information.

**Your Connected Accounts**  
CLICK ON THE TILE TO ACCESS YOUR DATA.



**Heartland University**  
Pittsburgh, PA 15086  
School Code: ACA0

Student Loans & Receivables  
00098-1E1666942BBC

+ View All Accounts



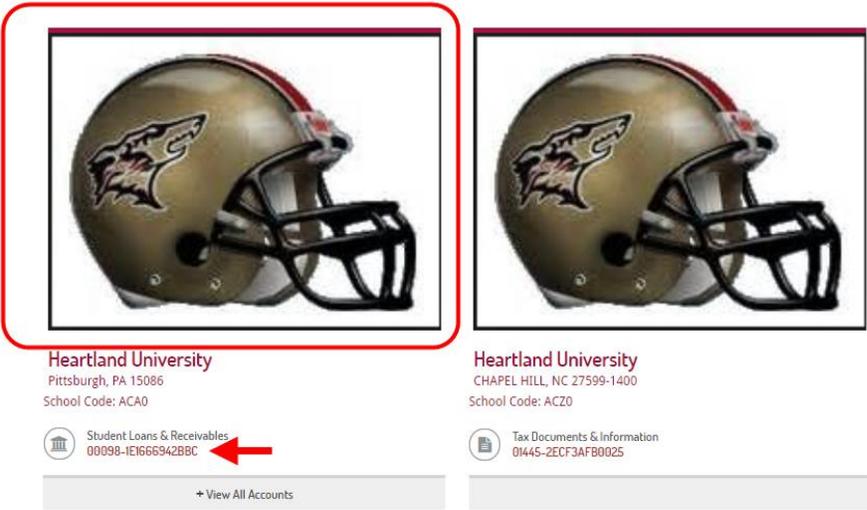
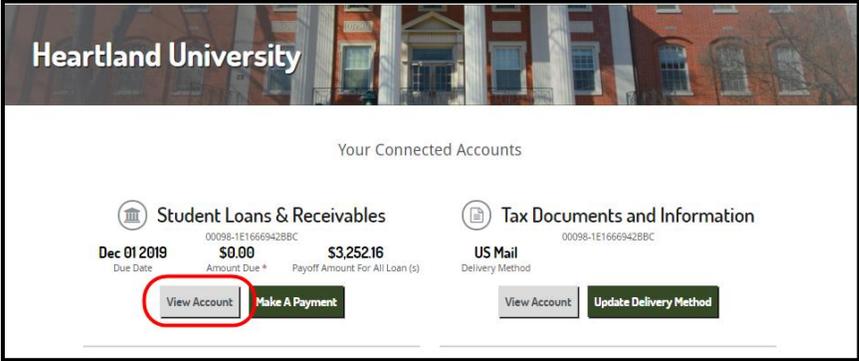
**Heartland University**  
CHAPEL HILL, NC 27599-1400  
School Code: ACZ0

Tax Documents & Information  
01445-2ECF3AFB0025

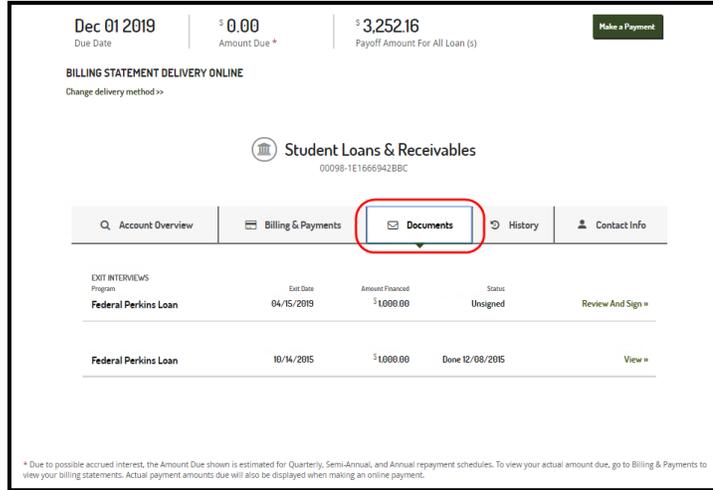
+ View All Accounts

## 2.3 Accessing the Exit Interview

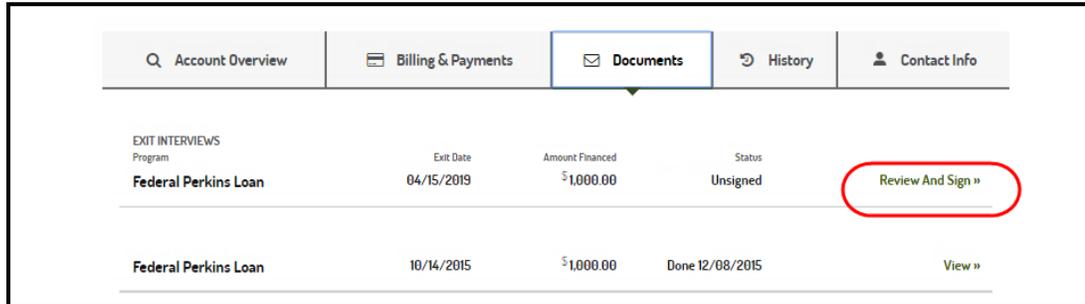
In order for students to review and sign their exit interview(s) they will access their student loan and receivables information from the **Your Connected Accounts** page.

Accessing the Exit Interview	
Step 1:	<p>From the <b>Connected Accounts</b> page, click the <b>Account Tile</b> that contains student loans and receivable information. Alternatively, users can click on the <b>Heartland Key</b> located under the <b>Student Loans &amp; Receivables</b> label.</p> <div data-bbox="370 636 1369 1304"><p style="text-align: center;"><b>Your Connected Accounts</b> CLICK ON THE TILE TO ACCESS YOUR DATA.</p><p><b>Heartland University</b> Pittsburgh, PA 15086 School Code: ACAO</p><p><b>Heartland University</b> CHAPEL HILL, NC 27599-1400 School Code: ACZO</p><p>Student Loans &amp; Receivables 00098-1E1666942BBC</p><p>Tax Documents &amp; Information 01445-2ECF3AFB0025</p><p>+ View All Accounts</p></div>
Step 2:	<p>The <b>Your Connected Accounts</b> page will appear. Click the <b>View Account</b> button.</p> <div data-bbox="440 1419 1299 1780"><p><b>Heartland University</b></p><p style="text-align: center;"><b>Your Connected Accounts</b></p><p><b>Student Loans &amp; Receivables</b> 00098-1E1666942BBC</p><p>Dec 01 2019    <b>\$0.00</b>    <b>\$3,252.16</b> Due Date    Amount Due *    Payoff Amount For All Loan (s)</p><p><b>View Account</b>    <b>Make A Payment</b></p><p><b>Tax Documents and Information</b> 00098-1E1666942BBC</p><p>US Mail Delivery Method</p><p><b>View Account</b>    <b>Update Delivery Method</b></p></div>

Step 3: The **Student Loans & Receivables** page will appear. Click the **Documents** tab. The **Documents** tab will display the borrower's Promissory Note(s), Exit Interview(s), and Disclosure Statement(s).

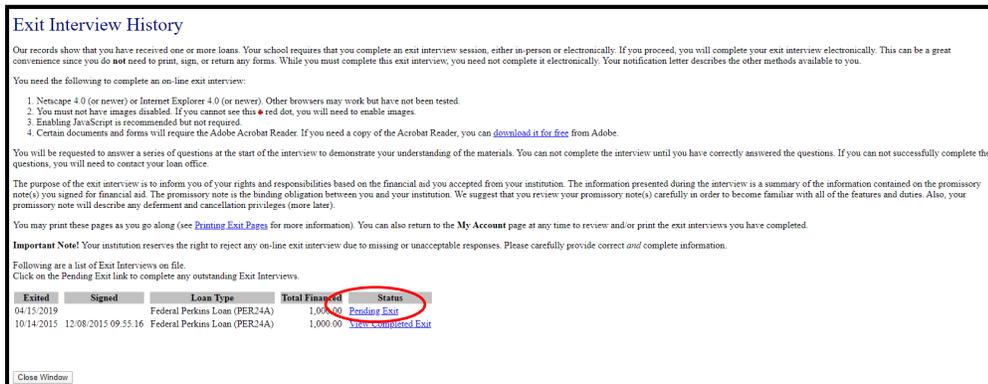


Step 4: Click the **Review and Sign** link to the right of the exit interview.



**Note:** Pop up blockers must be disabled in order for the next page to appear. Completed exits can also be viewed at any time by the borrower by clicking the **View** link.

Step 5: The **Exit Interview History** page will appear. Select the **Pending Exit** link under the **Status** column to begin the Exit Interview.



### 3.0 Completing the Exit Interview

The **Exit Interview History** page will provide users with the requirements needed to complete the exit interview online. This page will also provide a summary of the information contained within the exit interview(s).

Users will need the following to complete an online exit interview:

1. Netscape 4.0 or Internet Explorer (or Newer). Other browsers may work but have not been tested.
2. Users can not have images disabled.
3. Enabling JavaScript is recommended but not required.
4. Certain documents will require the Adobe Acrobat Reader. A link to download Adobe is provided.

From this page, a borrower has access to all of their exit interviews on file for their school. Users have the option review signed exits, or complete pending exit interviews.

#### Exit Interview History

Our records show that you have received one or more loans. Your school requires that you complete an exit interview session, either in-person or electronically. If you proceed, you will complete your exit interview electronically. This can be a great convenience since you do **not** need to print, sign, or return any forms. While you must complete this exit interview, you need not complete it electronically. Your notification letter describes the other methods available to you.

You need the following to complete an on-line exit interview:

1. Netscape 4.0 (or newer) or Internet Explorer 4.0 (or newer). Other browsers may work but have not been tested.
2. You must not have images disabled. If you cannot see this **•** red dot, you will need to enable images.
3. Enabling JavaScript is recommended but not required.
4. Certain documents and forms will require the Adobe Acrobat Reader. If you need a copy of the Acrobat Reader, you can [download it for free](#) from Adobe.

You will be requested to answer a series of questions at the start of the interview to demonstrate your understanding of the materials. You can not complete the interview until you have correctly answered the questions. If you can not successfully complete the questions, you will need to contact your loan office.

The purpose of the exit interview is to inform you of your rights and responsibilities based on the financial aid you accepted from your institution. The information presented during the interview is a summary of the information contained on the promissory note(s) you signed for financial aid. The promissory note is the binding obligation between you and your institution. We suggest that you review your promissory note(s) carefully in order to become familiar with all of the features and duties. Also, your promissory note will describe any deferment and cancellation privileges (more later).

You may print these pages as you go along (see [Printing Exit Pages](#) for more information). You can also return to the **My Account** page at any time to review and/or print the exit interviews you have completed.

**Important Note!** Your institution reserves the right to reject any on-line exit interview due to missing or unacceptable responses. Please carefully provide correct *and* complete information.

Following are a list of Exit Interviews on file.  
Click on the Pending Exit link to complete any outstanding Exit Interviews.

Exited	Signed	Loan Type	Total Financed	Status
04/15/2019		Federal Perkins Loan (PER24A)	1,000.00	<a href="#">Pending Exit</a>
10/14/2015	12/08/2015 09:55:16	Federal Perkins Loan (PER24A)	1,000.00	<a href="#">View Completed Exit</a>

[Close Window](#)

### 3.1 Completing an Exit Interview

Borrowers will need to complete the following steps to sign their exit interview on the ECSI website.

Completing an Exit Interview																			
Step 1:	From the <b>Exit Interview History</b> page, click the <b>Pending Exit</b> link for the exit interview you wish to complete.																		
<p><b>Important Note!</b> Your institution reserves the right to reject any on-line exit interview due to missing or unacceptable responses. Please carefully provide correct <i>and</i> complete information.</p> <p>Following are a list of Exit Interviews on file. Click on the Pending Exit link to complete any outstanding Exit Interviews.</p> <table border="1"><thead><tr><th>Exited</th><th>Signed</th><th>Loan Type</th><th>Total Financed</th><th>Status</th></tr></thead><tbody><tr><td>04/23/2020</td><td></td><td>Federal Perkins Loan (PER24A)</td><td>5,000.00</td><td><a href="#">Pending Exit</a></td></tr><tr><td>04/23/2020</td><td></td><td>NURSING FACULTY LOAN (NFL01A)</td><td>1,000.00</td><td><a href="#">Pending Exit</a></td></tr></tbody></table> 					Exited	Signed	Loan Type	Total Financed	Status	04/23/2020		Federal Perkins Loan (PER24A)	5,000.00	<a href="#">Pending Exit</a>	04/23/2020		NURSING FACULTY LOAN (NFL01A)	1,000.00	<a href="#">Pending Exit</a>
Exited	Signed	Loan Type	Total Financed	Status															
04/23/2020		Federal Perkins Loan (PER24A)	5,000.00	<a href="#">Pending Exit</a>															
04/23/2020		NURSING FACULTY LOAN (NFL01A)	1,000.00	<a href="#">Pending Exit</a>															

Step 2: The **Loan Explanation & Quiz** page will appear. Read through each question and complete the short quiz by checking the radio button next to each correct answer.

**Test Your Understanding?**  
 After you have read the text above, you may answer the questions below. You will not be permitted to continue until you have successfully answered all questions below.

- Whom do I contact if I have questions about the terms and conditions of my loan?
  - A. My school or its billing service
  - B. A local lender
  - C. United States Department of Education - Student Financial Aid
  - D. My parents
- My lender for my Federal Perkins Loan is:
  - A. My school or schools
  - B. The federal government
  - C. The same bank as for my Stafford Loan
  - D. My state guarantor
- The interest rate on my Perkins Loan is:
  - A. 8.25%
  - B. 5.00%
  - C. Variable
- During my grace period I will receive the following information from my school or its billing service:
  - A. A repayment schedule
  - B. Interest rate information
  - C. Payment methods available
  - D. All of the above
- What is the maximum length of time I have to pay back my unconsolidated loan?
  - A. Five years
  - B. Ten years or \$40 month, whichever results in a larger payment
  - C. No limit as long as I pay the loan interest
  - D. As my income allows
- After I leave school or drop below half-time attendance, my first payment is due:
  - A. Immediately
  - B. After an initial nine-month grace period
  - C. After a six-month grace period, if I used up my initial nine-month grace period prior to returning to school
  - D. B or C
- If I miss one payment and therefore may be in default, I should:
  - A. Do nothing
  - B. Contact my school or billing service for payment arrangements or rehabilitation
  - C. Consider bankruptcy since it is my only option
- If I can't make my payments, I should:
  - A. Contact my school or its billing service
  - B. Hire an attorney
  - C. Verify eligibility for deferment or forbearance
  - D. Do nothing, and wait for them to contact me
  - E. A and C
- If I qualify for Perkins Loan cancellation:
  - A. My loans are automatically cancelled
  - B. I must file the cancellation form annually
  - C. I can just stop paying my loan
  - D. My school or its billing service will know to contact me

At the bottom of the page click the **Continue** button to complete the quiz.

- If I qualify for Perkins Loan cancellation:
  - A. My loans are automatically cancelled
  - B. I must file the cancellation form annually
  - C. I can just stop paying my loan
  - D. My school or its billing service will know to contact me
- Consolidating my Perkins Loan will:
  - A. Shorten my repayment term
  - B. Take away my eligibility for Perkins Loan cancellation
  - C. May increase the total amount of interest I pay if repayment is extended beyond 10 years
  - D. Both B & C

**Note:** If one or more answers are incorrect, a **Warning!** message will appear at the top of the page. The question(s) that was answered incorrectly will have an **Incorrect-Try Again!** message beside it.

**Warning!**  
 One or more of your answers to the questionnaire were incorrect.  
 You must answer all questions correctly before you can proceed with your exit interview.

8. If I can't make my payments, I should: **Incorrect - Try Again!**

- A. Contact my school or its billing service
- B. Hire an attorney
- C. Verify eligibility for deferment or forbearance
- D. Do nothing, and wait for them to contact me
- E. A and C

Users will not be able to continue until all questions are answered correctly. Once each question is answered correctly, click the **Continue** button again to complete the quiz.

Step 3: The **Demographics** page will appear. Users will update the student's demographic information in the **Student Information** section. Fields designated with a red asterisk (\*) are required and cannot be left blank.

Account XXXXX6789	Exit Interview Demographics	Date 03/31/2020
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\* Items marked with a red asterisk are required. You cannot complete your exit interview until you provide all required entries.

**Student Information**

First Name: JOE  
 Middle:  
 Last: LANGE  
 Maiden:  
 Date of Birth: 05 / 20 / 1990 (Month/Day/Year)  
 Address 1: 115 FEDERAL STREET  
 Address 2: APT. 08  
 City/State/Zip: PITTSBURGH PA 15112  
 Country: United States  
 Home Phone:  
 Work Phone:  
 Fax Phone:  
 Cell Phone: 4128675308  
 Driver License: State: [State/Province] Number:  
 (Do not enter any dashes or spaces in the number.)  
 Permanent Email: DEMO@ECSI.NET  
 Major:

Step 4: Continue down the page and complete the **Next of Kin** section. Fields designated with a red asterisk (\*) are required and cannot be left blank.

**Next Of Kin**

This should be the name of someone related to you who would always know how to contact you in the event of an emergency.

First Name: \*  
 Middle:  
 Last: \*  
 Address 1: \*  
 Address 2: \*  
 City/State/Zip: \* State/Province  
 Country: \* United States  
 Home Phone: \*  
 Work Phone: \*  
 Permanent Email: \*  
 Relationship: \* Select Relationship

**Note:** Next of Kin is someone related to the student who would always know how to contact the student in event of an emergency.

Step 5: Continue down the page and complete the **First, Second, Third Reference** sections. Fields designated with a red asterisk (\*) are required and cannot be left blank.

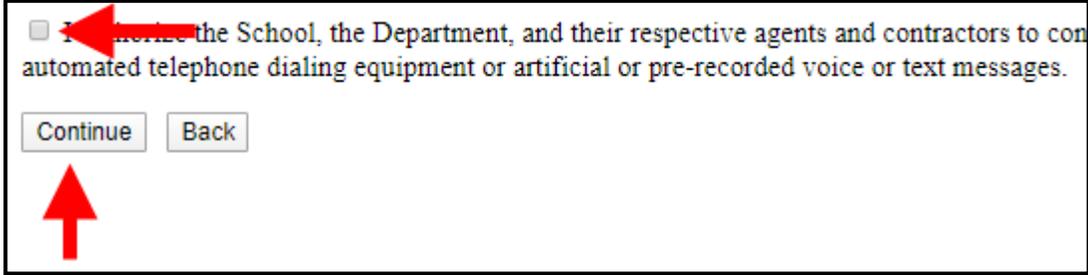
The screenshot displays three identical reference sections, each titled 'First Reference', 'Second Reference', and 'Third Reference'. Each section includes the instruction: 'This should be the name of someone who would know how to contact you. Do not use someone who lives at one of the addresses above.' The fields in each section are: First Name, Middle, Last, Address 1, Address 2, City/State/Zip (with a dropdown for State/Province), Country (with a dropdown for United States), Home Phone, Work Phone, Permanent Email, and Relationship (with a dropdown for Select Relationship). Red asterisks are placed next to the First Name, Middle, Last, Address 1, Address 2, City/State/Zip, Country, Home Phone, Work Phone, Permanent Email, and Relationship fields to indicate they are required.

**Note:** Users cannot list the same address for more than one reference. References are persons who would know how to contact the student. Students should not use someone who lives at one of the addresses previously provided in the exit interview.

Step 6: Complete the Expected Employer section. If the student does not know their future employer at the time, they may provide an alternate reference.

The screenshot shows the 'Expected Employer' section with the instruction: 'If you know the name of the organization you will be working for, please provide it below and use "Employer" for the relationship. If you do not know your future employer, you may provide an alternate reference (be sure to supply relationship).' The fields are: First Name, Middle, Last, Address 1, Address 2, City/State/Zip (with a dropdown for State/Province), Country (with a dropdown for United States), Home Phone, Work Phone, Permanent Email, and Relationship (with a dropdown for Select Relationship). A checkbox is located below the fields with the text: 'I authorize the School, the Department, and their respective agents and contractors to contact me regarding my loan request or my loan(s), including repayment of my loan(s), at the current or any future number that I provide for my cellular phone automated telephone dialing equipment or artificial or pre-recorded voice or text messages.' At the bottom of the form are 'Continue' and 'Back' buttons.

Step 7: At the bottom of the page, check the authorize **checkbox**. Click the **Continue** button.



A screenshot of a web form. At the top, there is a checkbox followed by the text: "Authorize the School, the Department, and their respective agents and contractors to connect automated telephone dialing equipment or artificial or pre-recorded voice or text messages." A red arrow points to the checkbox. Below the text are two buttons: "Continue" and "Back". A second red arrow points to the "Continue" button.

**Note:** If one or more of the required fields on the page isn't completed a **Warning!** message will appear at the top of the page along with an **Error** message beside the incomplete field(s). Users will have to complete the required field(s) and click the **Continue** button.



**Warning!**  
One or more of the required items below are missing.  
You must provide all items marked with an asterisk (\*) before you may continue.



**Error**

Step 8: The **Rights and Responsibilities** page will appear. Users will read and acknowledge the information to continue the exit interview.

Account XXXXX6789	Exit Interview Rights and Responsibilities	Date 03/31/2020
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**FEDERAL PERKINS LOAN PROGRAM STATEMENT OF RIGHTS AND RESPONSIBILITIES**  
*In order to complete your exit interview, you must read and acknowledge the information below.*

- The school is the holder of my Promissory Note and I must, without exception, contact the school (or its billing service).
  - If I withdraw from school.
  - If I change my name.
  - If my telephone number changes.
  - If I transfer to another school.
  - If my address changes (pertains to physical and/or e-mail address).
  - If I drop below half-time status.
  - If my Social Security Number changes.
  - If my expected graduation date changes.
  - If my driver's license number changes.
- An Exit Interview is required when I graduate, withdraw, or drop below half-time status from the school. I must arrange for an interview by calling the school. Failure to comply can result in an administrative hold being placed on my diploma, transcripts, and registration status.
- My first payment will be due ten (10) months from the time I cease to be at least a half-time student.
- My minimum payment will be \$40.00 per month, unless the amount I borrowed exceeds \$3,750. The maximum length of time for repayment of all loans is ten (10) years.
- The interest rate will be 5% per annum on the unpaid principal balance. Interest will begin to accrue nine (9) months after I cease to be enrolled as at least a half-time student with my first payment due the following month.
- I may be eligible to receive a partial loan cancellation for certain types of services performed (refer to Promissory Note). I am required to inform the school (or its billing service) of such status in writing in a timely manner.
- I may request that payments on my loan(s) be deferred based on provisions stated in my Promissory Note. I must inform the school (or its billing service) of such status in writing in a timely manner.
- If I cannot pay on time, I must contact the school's student loan office (or its billing service) to make arrangements. I will be charged late fees or penalty charges for each month I fail to make an installment when due or to comply with other terms of my promissory note or written repayment agreement.
- If I fail to repay my loan as agreed, the total balance may become due and payable immediately.
- If my loan goes into default, I will no longer be eligible to receive further financial aid. My loan could be sent to an outside collection agency and legal action could be taken against me. I will be responsible for all costs of collections as stipulated in my Promissory Note. (Default is when you fail to make an installment when due or to comply with other terms of your promissory note or written repayment agreement.) A defaulted loan may be assigned to the U.S. Government for collection. If you default you may lose your benefits for deferment and cancellation.
- I will promptly answer any communication from the school regarding my loan.
- I may prepay the entire balance, or any portion thereof, at any time without penalty.
- I realize that aggregate loan limits are \$27,500.00 for an undergraduate and \$60,000.00 for a graduate or professional student and the maximum I may borrow in any given year is \$5,500.00 for an undergraduate and \$8,000.00 for a graduate or professional student. The amount is at the discretion of the financial aid director.
- I authorize the school to contact any school which I may attend to obtain information concerning my student status, year of study, dates of attendance, graduation or withdrawal, my transfer to another school, or my current address. This authorization is in effect until my loan is paid in full.
- I understand that default on any loan(s) will be reported to national credit bureaus.
- I understand that I may consolidate my Federal Loans.

At the bottom of the page, select the checkbox stating that they have read and understand the rights and responsibilities. Click the **Continue** button.

By checking this box, I affirm that I have read and understand my rights and responsibilities. \*

Step 9: The **Loan Specifics** page will appear. Users will review this page to learn the specific details of the loan. This page also includes the **Truth in Lending Statement**.

Account  
XXXXXXXX789

Exit Interview  
Loan Specifics  
Federal Perkins Loan (PER24A)

Date  
03/31/2020

**Introduction:**

You have received monies from federal and/or institutional funds to assist in the cost of your education. This loan was issued by your institution using monies provided by the Federal Government or the institution. The money (including interest) that you repay goes immediately back into the fund which helps other needy students meet their educational needs. Most of the money you were given came from other students who have repaid their loans. It is important that you repay your debt, not only to protect your good credit, but also to benefit others who need assistance.

**Truth In Lending Statement**

Name: LANGE, JOE  
Address: 115 FEDERAL STREET  
Address: APT 08  
City/State/Zip: PITTSBURGH PA 15112  
Phone: 4123315656  
Reference No.:  
Email: DEMO@ECSI.NET

Please make checks payable and mail to:  
A0-TEST UNIVERSITY

Phone: --  
DO NOT SEND CASH

Check your account on the web: <https://heartland.ecsi.net> Heartland Key: 00098-1E1666942BBC

Disb Loan	Disb Loan	Disb Loan	Disb Loan
Accepted Amount	Accepted Amount	Accepted Amount	Accepted Amount
09/01/14	1,000.00		

Grace Period in Months: 9  
Supervision Date: 12/01/2014  
Grace Period Begins: 12/01/2014  
Grace Period Ends: 09/10/2015  
First Payment Due: 10/10/2015

Maximum Term of Loan in Months: 27  
Charge Penalty or Late Fee: YES  
Annual Percentage Fee: 3.000  
Frequency: --MONTHLY--  
Plan: 1 - FIXED PAYMENT INCLUDING INT - 40.00

Total Financed: 1,000.00						Less Principal Paid: 0.00						Equals Balance 1,000.00					
No.	Balance Due	Payment Total	Principal Due	Finance Charge		No.	Balance Due	Payment Total	Principal Due	Finance Charge		No.	Balance Due	Payment Total	Principal Due	Finance Charge	
1	1,000.00	40.00	35.83	4.17		2	964.17	40.00	35.98	4.02		1	1,000.00	40.00	35.83	4.17	
3	928.19	40.00	36.13	3.87		4	892.06	40.00	36.28	3.72		3	928.19	40.00	35.98	4.02	
5	855.78	40.00	36.43	3.57		6	819.35	40.00	36.59	3.41		5	855.78	40.00	36.28	3.72	
7	782.76	40.00	36.74	3.26		8	746.02	40.00	36.89	3.11		7	782.76	40.00	36.59	3.41	
9	709.13	40.00	37.05	2.95		10	672.08	40.00	37.20	2.80		9	709.13	40.00	36.89	3.11	
20	293.03	40.00	38.78	1.22		27	18.16	18.24	18.16	.08		20	293.03	40.00	37.20	2.80	

Total Number of Payments: 27  
Total Payment Amount: 1,058.24  
Total Principal: 1,000.00  
Total Interest Cost: 58.24

The bottom of the page will provide information about the loans entitlement provisions.

**Deferments Privileges**  
You may defer (delay) payments on your loan by submitting properly completed and certified forms requesting deferment. Submission of these forms is required once each term. Deferments are granted based on your promissory note provisions. You can review a list of [possible deferments](#), including the conditions under which each deferment can be granted.

**Partial/Full Cancellation Privileges**  
Borrowers who perform "Certain Services" may qualify for cancellation benefits. A portion or all of the loan and accrued interest will not have to be repaid. You can review a list of [possible cancellations](#), including the conditions under which each cancellation can be granted.

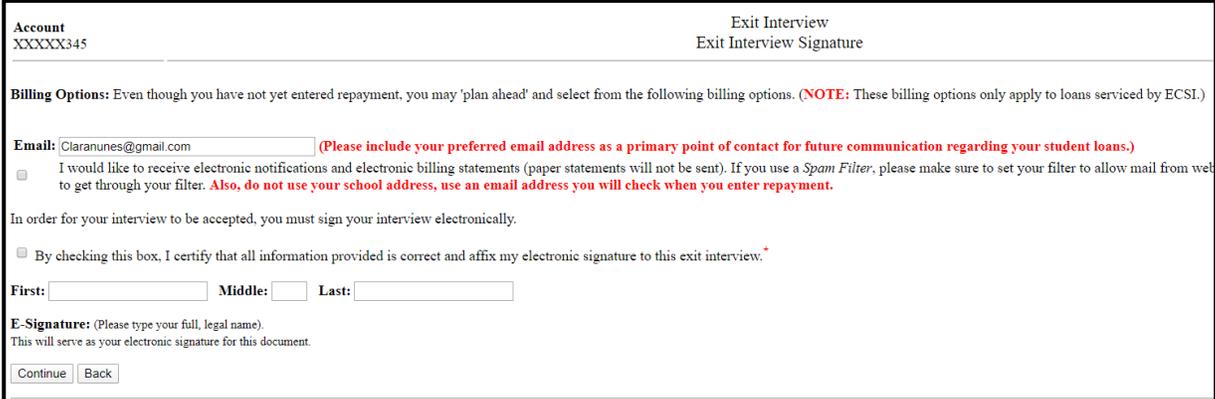
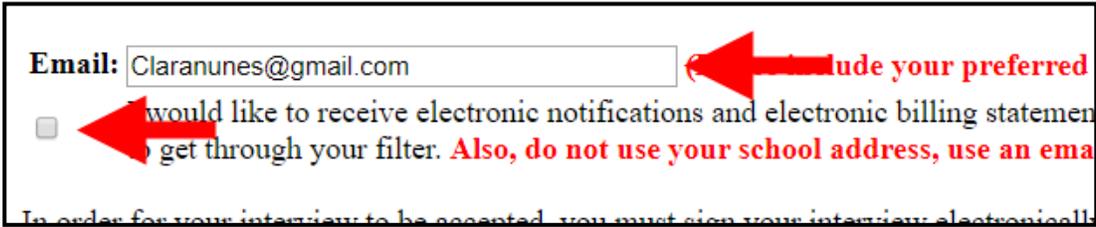
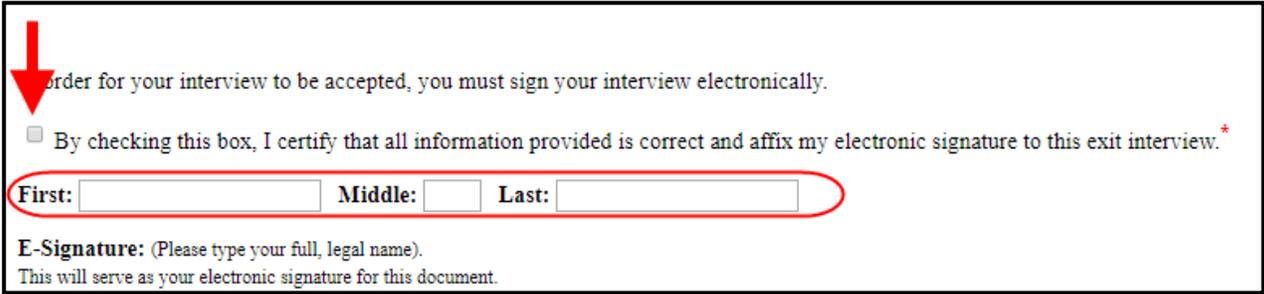
**Promissory Note**  
All of the rights and responsibilities available to you under the Perkins Loan Program are documented in the [Promissory Note](#) (sample in PDF will open in a new window). You may contact your school and request a copy of your signed promissory note.

**NOTE:** The finance charge is computed at the rate-per-annum on the unpaid principal balance as stated above. This schedule will be valid only if every payment is made in full and on time. Due diligence regulations required defaulted accounts be referred to the credit bureau.

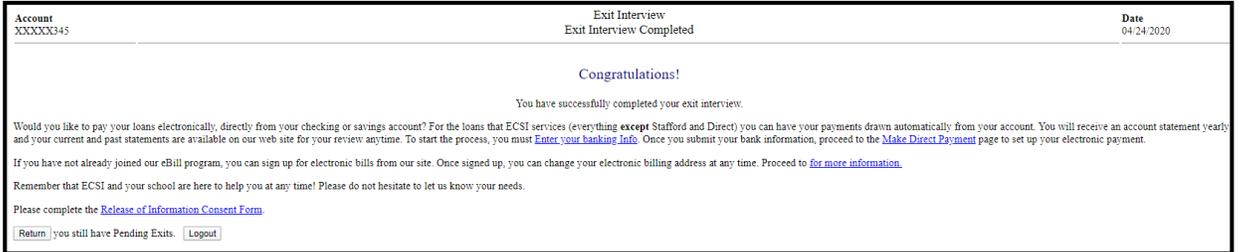
If you disagree with any information shown, you must contact your school prior to completing the exit interview process.

Step 10: At the bottom of the page click the **Continue** button.

If you disagree with any information shown, you must contact your school prior to completing the exit interview process.

<p>Step 11:</p>	<p>The <b>Exit Interview Signature</b> page will appear. Users will have the option to sign up for electronic communications and sign their exit interview.</p> 
<p>Step 12:</p>	<p>The email that is currently on file will be populated in the <b>Email</b> field. If desired, users can enter a different email address in the <b>Email</b> field. Select the <b>Checkbox</b> to receive electronic notifications and electronic billing statements to the email address provided.</p> 
<p>Step 13:</p>	<p>Select the <b>Checkbox</b> to certify that all information provided is correct. To sign the exit interview, the user will need to enter the first name, middle Initial, and last name of the student in the <b>First:</b>, <b>Middle:</b> and <b>Last:</b> fields.</p> 
<p>Step 14:</p>	<p>Click the <b>Continue</b> button.</p> 

Step 15: The **Exit Interview Completed** page will appear.



**Note:** If users still have pending exit interviews that need to be reviewed and signed, then a **www.ecsi.net** says pop window will appear. Click the **OK** button.



Step 16: Click the **Return** button to go back to the **Exit Interview** page and complete the other pending exits, or click the **Logout** button to exit the page.

