

CONTACT INFORMATION YOU MAY NEED

PERKINS LOAN: (*deferment, repayment*)

ACS.....800-826-4470
www.acs-education.com
OR
Financial Services Office.....800-376-7075
Allegheny College

STAFFORD LOANS: (*deferment, repayment*)

Many Stafford Loan lenders use AES as the servicer on the loan,
Ex: CitiBank, PNC, National City, KeyBank & Wachovia

AES.....800-233-0557
www.aessuccess.org

William D. Ford Direct Stafford Loan.....800-848-0979
Fax.....800-848-0984
<http://www.ed.gov/offices/OSFAP/DirectLoan>

For all other lenders: Contact bank or credit union directly.

FEDERAL LOAN CONSOLIDATION:

Stafford Loans serviced by AES.....800-338-5000
<http://www.aessuccess.org/manage/consolidate/>

William D. Ford Direct Loan Consolidation 800-557-7392
Fax.....800-557-7396
E-mail: loan_consolidation@mail.ed.gov
www.loanconsolidation.ed.gov

LISTING OF ALL FEDERAL LOANS:

National Student Loan Data System www.nslds.ed.gov

ALTERNATIVE LOANS:

Chase Select	Chase Bank	866-306-0868	www.ChaseSelectLoans.com
CitiAssist	CitiBank	800-967-2400	www.studentloan.com
Key Alternative	Great Lakes	800-236-4300	www.key.com
Resource, Solutions	PNC Bank	800-762-1001	www.eduloans.pncbank.com
Signature	Sallie Mae	800-441-7420	www.salliema.com
Teri Loans	TERI	800-837-4326	www.teri.org
Wachovia WEL	Wachovia	877-689-0763	www.wachovia.com/education
Wells Fargo	Wells Fargo	877-437-3029	www.wellsfargo.com/student/loan

OTHER:

Ombudsman 877-557-2575 or 202-377-3800 www.ombudsman.ed.gov
Dept of Ed. PIN Number www.pin.ed.gov

GUIDELINES FOR REPAYMENT OF STUDENT LOANS

3 Types of Loans:	Federal Stafford – Subsidized and Unsubsidized Federal Perkins Alternative Loans – ie: CitiAssist, Signature, Key, Resource, Gate, etc.
Repayment begins:	Stafford Loans – 6 months after last day of class Perkins Loans – 1 year after last day of class Alternative Loans – varies, but usually 6 months from last day of class
Payments:	Stafford - Monthly (minimum \$50) – paid to lender or their servicer Perkins - Quarterly (minimum \$120) – paid to Allegheny or ACS
Student Responsibilities:	NOTIFY LENDER (or servicer) of all changes: address, name, school, disability, unemployment, etc. Make payments ON TIME File for deferments PRIOR to due date PAY all costs incurred in collection of delinquent loans
Lender Responsibilities:	Report status of loan to National Credit Bureau Perform Due Diligence on loan (notices at appropriate intervals, etc.)
Deferments/ Forbearance/ Cancellation	It is YOUR Responsibility to request deferment, forbearance, cancellation from appropriate lender, and file papers as needed in a timely manner.
Student Rights:	Pay off or pay ahead at any time Consolidate your loans Contact Student Loan Ombudsman Rehabilitate your loan (once)
Helpful Websites:	www.acs-education.com www.aessuccess.org www.nsls.ed.gov www.ombudsman.ed.gov www.dl.ed.gov
Consolidation:	Federal loans may be consolidated, BUT you may lose your deferment rights AND pay more interest – so be sure to get all the facts from your lender before choosing this option.