



Name (Last, First): \_\_\_\_\_ SUA ID #: \_\_\_\_\_

Date: \_\_\_\_\_ Cell Phone #: \_\_\_\_\_

## SECTION A: Information & Definitions Regarding Your Soka Loan

**Soka Loan** - Money you borrow directly from Soka University of America that you must repay with interest.

**Interest** - What it costs to borrow money. A Soka Loan has a fixed interest rate.

**Grace Period** - You will receive a 6-month grace period on the repayment of each Soka Loan that you receive. Your 6-month grace period begins the day after you graduate. You do not have to begin making payments on your loan until after your grace period ends.

**Master Promissory Note** - A binding legal document that you signed before you received a Soka Loan.

**Standard Loan Repayment** - This is a fixed payment of at least \$50.00 per month. The standard repayment period is 10 years.

**Loan Deferment** - You may receive a deferment while you are any of the following:

- Enrolled at least half-time at an eligible school
- A volunteer in the Peace Corps
- A full-time member/officer of the U.S. Armed Forces, or are in the U.S. Public Health Service
- A Graduate/Fellowship

In order to receive a deferment, you must submit a **"Deferment Request Form"** to your loan servicer and include supporting documentation.

**Early Repayment** - You may pre-pay all, or part of, your Soka loan(s) at any time without a penalty.

### Loan Servicer

Your loan servicer is Educational Computer Systems, Incorporated (ECSI).

You should contact ECSI when you have questions about your loan, your repayment options; or you change your name, email address, or phone number. Although you will mail your loan repayments to ECSI, checks should be made out to: **Soka University of America**

If you do not receive a billing statement, you must contact ECSI, or log in to your ECSI account, to access your loan information.



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## SECTION B: Repayment

**You must repay the full amount of your Soka loans, even if you:**

- Did not complete your program of study.
- Cannot find employment after graduation.
- Are not satisfied with, or did not receive, the education or other services that you paid for with your Soka student loans.

### Loan Servicer Information

- Access your account, and obtain more detailed loan information, at: [www.ecsi.net](http://www.ecsi.net)
- Payments made by paper check:
  - Check payments should be payable to: **Soka University of America**
  - Check payments should be sent to ECSI, **not** to Soka, at:
    - Heartland ECSI  
P.O. Box 1278  
Wexford, PA 15090  
Email: [cservice@ecsi.net](mailto:cservice@ecsi.net)  
Phone: (888) 549-3274

### Failure to make timely payments, or making no payments at all

Your Soka Loan will become “delinquent” the first day after you miss a payment.

A “hold” will be placed on any **delinquent** Soka Loans. A hold will prevent you from receiving any services from SUA; including release of transcript, grades, or alumni services.

Your loan account will be placed with a collection agency when loan payments are delinquent and contact with the payee cannot be established. Delinquent loans will be reported to credit bureaus, and borrowers will be responsible for any collection costs incurred; including but not limited to agency fees, attorney's fees, court costs, and other fees relating to collection of the loan.



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**SECTION C: Student's Contact information**

**You are required to provide your current contact information to your loan servicer.**

Name (Last, First): \_\_\_\_\_ SUA ID #: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Non-Soka Email: \_\_\_\_\_

Passport Number: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Permanent Address (Non-Soka Address): \_\_\_\_\_

City, State, Zip Code, Country: \_\_\_\_\_

**SECTION D: Student's Reference Information**

**Provide two personal references that have a different address other than provided above. A U.S. address is preferred.**

**Reference 1**

Name (Last, First): \_\_\_\_\_

Relationship: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip Code, Country: \_\_\_\_\_

**Reference 2**

Name (Last, First): \_\_\_\_\_

Relationship: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip Code, Country: \_\_\_\_\_

**SECTION E: Future Employer or Future School (if applicable)**

Employer or University: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip Code, Country: \_\_\_\_\_

