

COLLEGE OF
Saint Benedict



Saint John's
UNIVERSITY

Student Loans

Your rights and responsibilities

Federal Stafford Student Loan
Federal Perkins Student Loan
Student Educational Loan Fund (SELF)

TABLE OF CONTENTS:

YOUR RESPONSIBILITIES AS A LOAN RECIPIENT.....	2
YOUR RIGHTS AS A LOAN RECIPIENT.....	3
FEDERAL STAFFORD STUDENT LOAN	3
STUDENT EDUCATION LOAN FUND (SELF).....	5
FEDERAL PERKINS LOAN	6
FEDERAL PERKINS LOAN CANCELLATION CONDITIONS.....	8
DEFERMENTS FOR FEDERAL PERKINS, STAFFORD.....	10
CONTACT INFORMATION.....	11

YOUR RESPONSIBILITIES AS A LOAN RECIPIENT

Change of name, address, telephone, social security number

You are responsible for keeping your lending institution and their billing agent informed of any changes in your name, address, telephone number or social security number. You are responsible to pay your loan, late fees and finance charges even though you may not get a bill because of a bad address or name change.

Completion of deferment or cancellation forms

It is your responsibility to report your eligibility for deferment or cancellation on properly completed deferment or cancellation forms. These forms must be filed in a timely manner or your loan could go into default. Forms are available from your lender or their billing agency.

Repayment of your loan

Your student loan is a serious obligation. Your total loan amount, plus the accrued interest on that amount, is repayable in installments according to the schedule agreed upon by your lending institution.

If you are on a quarterly repayment plan, your first payment will be due three months after the end of your grace period. If you are on a monthly repayment plan, your first payment will be due one month after the expiration of your grace period. Maximum repayment for Federal Stafford, SELF and Federal Perkins Loans is ten (10) years.

You will be sent a billing statement for Federal Perkins and SELF Loans. Most banking servicers send coupon books for repayment of your Federal Stafford Loan.

If you fail to receive a bill or notice for payment, you are still responsible for making your regularly scheduled payment. Notify your lending institution or their billing agent if you don't receive payment information.

If you are not able to make a scheduled payment, it is your responsibility to contact your lender or their billing servicer in a timely manner.

Repayment is required even if you are displeased with your education, did not graduate or cannot find a job.

Default

If you fail to make regular scheduled payments your loan will be considered in default. There are significant consequences if you fail to repay your loan as promised:

- The entire unpaid balance on your loan, plus accrued interest, and any applicable penalty cost, may become immediately due and payable.
- You may be declared ineligible for future student loans and other federal/state student assistance.
- Your loan will be reported to national credit bureaus as delinquent. This will affect your credit rating and may hinder future credit.
- Your account may be turned over to a professional debt collection agency.
- You will be responsible to pay all collection agency fees, legal fees and other charges incurred by your lending institution in the collection of your loan.
- You may be sued in court and your wages may be garnished.
- Your federal income tax refund may be seized to repay part or all of your debt.
- You may lose your rights to a deferment or cancellation.

Penalty Charges

Under the terms of your promissory note, your lending institution may assess late charges should you fail to make your payments on time or should you fail to file the necessary deferment or cancellation forms prior to their scheduled due date.

Credit Bureau Reporting

Your loan will be reported to a national credit bureau. Prompt payments will assist you when you plan to borrow money for a car, home or credit card. Delinquent payments will affect your ability to secure other loans.

YOUR RIGHTS AS A LOAN RECIPIENT

Prepaying your loan

You may prepay your entire loan or any part of it at any time, without any penalty.

Loan Consolidation

Loan consolidation programs are available to enable you to consolidate loans received under the Federal Stafford Loan and the Federal Perkins Loan Programs. The SELF Loan program does not participate in loan consolidation programs.

You are eligible for loan consolidation if you are in repayment or in the grace period preceding repayment; or if in a delinquent or default status, will re-enter repayment through loan consolidation. The interest rate for the consolidated loan will be the weighted average interest rate of those loans consolidated, rounded to the nearest one-eighth of one percent, not to exceed 8.25 percent. For more information, contact your lender or lending institution.

There are several factors to consider before choosing loan consolidation:

1. If you consolidate your loans, you may pay more interest for the life of the loan. For example, if you have \$20,000 in Federal Stafford Loans and choose the normal 10-year repayment based on 6 percent interest, your monthly payment would be \$222 for a total repayment of \$26,645. If you choose to consolidate your loans with a 20-year repayment based on 4.13 percent interest, your monthly payment would be \$123 for a total repayment of \$29,417. You will ultimately pay \$2,772 more in interest by choosing loan consolidation.
2. If you consolidate your Federal Perkins Loan or your Federal Stafford Loan, you will lose the option of loan cancellation in the future (i.e. teacher and nursing cancellation).
3. If you consolidate your Federal Perkins Loans and you are in a deferment status, you will lose your Federal Perkins interest subsidy.

Deferments and Cancellations

You may be eligible for a deferment of your loan or up to 100 percent cancellation (Federal Perkins Loan). See the deferment and cancellation descriptions on pages 8 and 10.

FEDERAL STAFFORD STUDENT LOAN

Grace period for subsidized Federal Stafford Loans

Repayment of your student loan does not begin until six (6) months after you have either graduated or ceased being at least a half-time student. During this grace period you are not required to make any payments. Interest will accrue on your unsubsidized, but not your subsidized Federal Stafford Loan.

Stafford Loan Repayment Options

There are four main repayment plans for Federal education loans, consisting of Standard Repayment and three alternatives. Each of the alternatives has a lower monthly payment than Standard Repayment, but this extends the term of the loan and increases the total amount of interest repaid over the lifetime of the loan.

The repayment plans are as follows:

- **Standard Repayment.** Under this plan you will pay a fixed monthly amount for a loan term of up to 10 years. Depending on the amount of the loan, the loan term may be shorter than 10 years. There is a \$50 minimum monthly payment.
- **Extended Repayment.** This plan is like Standard Repayment, but allows a loan term of 12 to 30 years, depending on the total amount borrowed. Stretching out the payments over a longer term reduces the size of each payment, but increases the total amount repaid over the lifetime of the loan.
- **Graduated Repayment.** Unlike the Standard and Extended Repayment plans, this plan starts off with lower payments, which gradually increase every two years. The loan term is 12 to 30 years, depending on the total amount borrowed. The monthly payment can be no less than 50 percent and no more than 150 percent of the monthly payment under the standard repayment plan. The monthly payment must be at least the interest that accrues and must also be at least \$25.

- **Income Contingent Repayment.** Payments under the Income Contingent Repayment plan are based on the borrower's income and the total amount of debt. Monthly payments are adjusted each year as the borrower's income changes. The loan term is up to 25 years. At the end of 25 years, any remaining balance on the loan will be discharged. The write-off of the remaining balance at the end of 25 years is taxable under current law. There is a \$5 minimum monthly payment.

For extended and graduated repayment, the following chart shows how the maximum loan term depends on the amount borrowed.

Amount Borrowed	Maximum Loan Term
Less than \$10,000	12 years
\$10,000-\$19,999	15 years
\$20,000-\$39,999	20 years
\$40,000-\$59,999	25 years
\$60,000 or more	30 years

Stafford Loan Prepayment Options

All Federal education loans allow prepayment. For loans that are not in default, any excess payment is applied first to interest and then to principal. However, if the additional payment is greater than one monthly installment, you must include a note with the payment telling the processor whether you want your prepayment to be treated as a reduction in the principal. Otherwise, the government will treat it as though you paid your next payment(s) early and will delay your next payment due date as appropriate. (It is best to tell them to treat it as a reduction to principal, since this will reduce the amount of interest you will pay over the lifetime of the loan.)

Due to the way the income contingent repayment plan treats interest, it is not advisable to prepay a loan in the income contingent repayment plan.

Loan Servicers

Your lender may contract with another agency to service your account (i.e. Nelnet, Student Loan Servicing Center). You will receive information from this servicer regarding payments and available services. Payments will be sent to the contracted servicer.

Sale of your loan to another lender

Your lender has the right to sell your loan to another lender. This is common in the student loan business. Your lender will notify you if your loan is sold and you must then make payments to the new lender when your payments are due.

Interest Rates

- Subsidized/Unsubsidized Stafford loans with a first disbursement on or after 7/1/98 — annual variable based on 91-day T-bill + 2.3 percent, capped at 8.25 percent.
- Subsidized/Unsubsidized Stafford loans with a first disbursement on or after 7/1/06 will have a fixed 6.8 percent interest rate.
- Subsidized Stafford loans with a disbursement of 7/1/08-06/30/09 will have a fixed 6.0 percent interest rate.
- Unsubsidized Stafford loans with a disbursement on or after 7/1/08 will have a fixed 6.8 percent interest rate.

Deferments

Repayment of the principal (and interest for subsidized Federal Stafford) on your student loan may be deferred (delayed) by submitting properly completed deferment forms. You must request the deferment and provide your lender with all documentation required to establish your eligibility. If you believe you are eligible for a deferment, contact your lender.

Death or disability

If you die or become permanently disabled, your loan will be canceled.

Teacher Loan Forgiveness

To be eligible to participate in the Stafford Loan Forgiveness Program for teachers you must meet the following requirements:

1. You received a Stafford Loan through the Federal Family Education Loan (FFEL) Program and/or the William D. Ford Federal Direct Loan (Direct Loan) Program.
2. You are a new borrower. You are considered a new borrower if you did not have an outstanding balance on an FFEL or Direct Loan on Oct. 1, 1998, or on the date you obtained an FFEL or Direct Loan after Oct. 1, 1998.
3. You have been employed for at least five consecutive, complete school years as a full-time teacher in an elementary or secondary school designated as a low-income school. To find out whether your school is considered a low-income school, call 1-800-4-FED-AID or visit www.studentaid.ed.gov and select "Repaying". Click on "Cancellation and Deferment Options for Teachers", then on "Cancellation for Stafford Loans".

NOTE: All schools operated by the Bureau of Indian Affairs (BIA) are considered low-income schools for teacher loan forgiveness purposes.

4. You are not in default on the loan for which you are requesting forgiveness (unless you have made satisfactory repayment arrangements with the holder of the loan).
5. You have not received a benefit for the same teaching service through the AmeriCorps Program.
6. At least one of your five years of qualifying teaching service must be after the 1997-98 academic year.
7. You received the loan for which you are requesting forgiveness before the end of your fifth year of qualifying teaching.

Applying for Loan Forgiveness

You must complete a Teacher Loan Forgiveness Application and return it to the holder(s) of the loan(s) for which you are requesting forgiveness. The chief administrative officer of the school where you performed your qualifying teaching service must certify on the application that your teaching service met the requirements for loan forgiveness for all five years.

To obtain a Teacher Loan Forgiveness Application, contact your loan holder.

Federal Ombudsman

If you have a dispute with how your loan payments are being handled, you must contact your lender/servicer to resolve your complaint. If you and your lender/servicer cannot resolve the dispute, you will be referred to the guarantee agency ombudsman, and if necessary, the federal ombudsman to resolve your dispute.

Federal Ombudsman Information

Internet:	http://ombudsman.ed.gov
Toll free telephone:	1-877-557-2575
Mailing Address:	U.S. Department of Education FSA Ombudsman 830 First Street, NE Fourth Floor Washington, DC 20202-5144

STUDENT EDUCATIONAL LOAN FUND (SELF)

Repayment

The SELF Loan is always in repayment. There is no "grace period," and no deferment of payment is available. Quarterly payment (interest only) begins 90 days after disbursement and continues as long as you are properly enrolled. At termination of study, monthly payment (interest only) begins and continues for up to 12 months. On the 13th month out of school, you have a choice of two repayment plans:

- The Standard Plan requires monthly payment of both principal and interest for up to nine (9) more years.
- The Extended Interest Plan provides two more years of monthly interest only, followed by up to seven (7) years of monthly principal and interest payments.

Information for Borrowers or Cosigners contacting FIRSTMARK for SELF Loans:

Borrower Services Phone Lines for SELF Loans Toll-Free: 1-888-295-0713
Hearing Impaired: 1-651-265-7650 (8 a.m. to 5 p.m.)

Representatives are available Monday through Thursday, from 7 a.m. to 7 p.m. central time and Fridays from 7 a.m. to 5 p.m. central time

Borrower Services Payment Address for SELF Loans Firstmark Services
P.O. Box 2977
Omaha, NE 68103-2977

Correspondence Address Firstmark Services
Attn: Private Loans
P.O. Box 25410
Woodbury, MN 55125-0410

Web site Address SELF borrowers and co-signer information is available on Firstmark’s Web site.
www.Firstmarkservices.com

Cosigner Liability

Your cosigner is responsible for repayment of your loan should you fail to make payments and your loan goes into default. This loan will appear on the cosigner’s credit report.

Death or Permanent Disability

The borrower’s and cosigner’s obligation to pay principal and interest is canceled should you die or become totally and permanently disabled. However, if your cosigner dies or becomes permanently disabled, you still will have to repay this loan.

Continuing education at another institution

If you transfer to another school or go on to graduate school, you can still make interest-only payments as long as you transfer before your 12-month transition period elapses and only if the school to which you transfer is an eligible one (a school who has signed a contract with the MHESO). Once you are in the repayment period on your SELF Loan, you may not go back to the interest only period, even if you enroll in an eligible school.

Interest Rate

The interest rate on the SELF Loan will vary quarterly throughout the life of the loan. The rate is calculated the first day of each calendar quarter by adding a fixed percentage to the average sale price of the 91-day Treasury Bill for the previous quarter. Because the 91-day Treasury Bill varies, the interest rate to the borrower will go up, or down, accordingly. There is a cap on interest rate changes of 3 percent during any 12-month period.

FEDERAL PERKINS LOAN

Grace Period

Repayment of your student loan does not begin until nine (9) months after you have either graduated or ceased being at least a half-time student. During this grace period you are not required to make any payments and interest will not accrue on your loan.

Billing Servicer

The billing servicer for the Federal Perkins Loan is:

College of Saint Benedict	Saint John's University
Perkins Servicer: ACS, Inc. – Education Services	Perkins Servicer: ECSI (Educational Computer Systems Inc.)
For Correspondence: ACS, Inc. – Education Services Campus Services 900 Commerce Drive Suite 320 Oak Brook, IL 60523	For Correspondence: G6 – Saint John's University c/o ECSI 181 Montour Run Road Coraopolis, PA 15108-9408
For Online Borrower Services: www.acs-education.com/cs/jsp/general/home.jsp	For Online Borrower Services: www.ecsi.net (see Truth in Lending Statement for PIN#)
For Payments: ACS, Inc. – Education Services Monetary Processing P.O. Box 7061 Utica, NY 13504-7061	For Correspondence: G6 – Saint John's University c/o ECSI 181 Montour Run Road Coraopolis, PA 15108-9408
Phone Number: 800-432-2372 Ext. 2785	Phone Number: 888-549-3274
Your bills for your Federal Perkins loan will be sent to you quarterly (unless you request monthly billing) by ACS. Checks should be made payable to the College of Saint Benedict and mailed to the address indicated on the bill. Questions about bills and deferment/cancellation form requests can be directed to ACS. Forms for deferment and cancellation can be downloaded from the ACS website.	ECSI will send you a monthly bill for your Federal Perkins loan payment. You also have the option of making payments directly from your checking or savings account. Any questions about your account can be directed to ECSI and deferment/cancellation forms can be downloaded from their website.

Promissory Note

A copy of your Federal Perkins promissory note is available upon request at:

CSB Student Accounts (320)363-5387 or (800) 249-9840	SJU Student Loan Office (320)363-2900
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Deferments

Repayment of both the principal and interest on your student loan may be deferred (delayed) by submitting properly completed "Request for Deferment Forms." The forms should be completed each term for student deferments and at the beginning and the end of each year for other deferments. You may request deferment forms from CSB/SJU or from your servicer listed above.

See chart on page 10 for information on available deferments.

NSLDS

The National Student Loan Data System (NSLDS) is available to verify any federal loans you may have borrowed. This system records the amount(s) and the lenders(s) from whom you have borrowed Federal Title IV funds. To access the NSLDS system you need your Federal PIN. This PIN is the same one you used for your Free Application for Federal Student Aid (FAFSA). If you do not have your PIN, the Web site informs you how to obtain a new one. The Web address for NSLDS is: <http://www.nsls.ed.gov/>.

Partial Cancellation Benefits

All or part of a loan borrowed under the Federal Perkins Loan program may be canceled for certain types of public service. Although cancellation provisions vary, depending on whether you have a Defense, Direct or Federal Perkins Loan, the following rules apply to any loan:

- No portion of any loan may be canceled for prior services the borrower performed.
- You must apply for a cancellation by submitting to the lending institution both a written request and any appropriate documentation required by the institution.
- Repayments made when you would have qualified for cancellation are not refundable unless there is an institutional error.
- Teacher cancellation is based on the duties presented in an official position description, not on the position title.
- If you teach both adults and children you may qualify for a teacher cancellation only if the majority of students taught are children.

In order to receive any cancellation benefits, you must submit a properly completed a "Request for Partial Cancellation" form when entering such service (postponement), or upon receiving a bill (whichever comes first) and upon completion of each full year of service. After signing the form, you have your school principal, district official or commanding officer certify the form as required in the appropriate section.

Federal Ombudsman

If you have a dispute with the way your loan payments are being handled, you must contact your lender/servicer to resolve your complaint. If you and your lender/servicer cannot resolve your dispute, you will be referred on to the agency ombudsman, and if necessary, the federal ombudsman to resolve your dispute.

Federal Ombudsman Information

Internet: <http://ombudsman.ed.gov>
Toll free telephone: 1-877-557-2575
Mailing Address: U.S. Department of Education
FSA Ombudsman
830 First Street, NE
Forth Floor
Washington, DC 20202-5144

FEDERAL PERKINS LOAN CANCELLATION CONDITIONS

NOTE: Percentage listed is the maximum percentage of the loan that can be canceled.

Cancellation criteria	Cancellation %
1. Full-time teaching in low-income school eligible for funding.....	100%
2. Full-time teacher of math, science, foreign languages, bi-lingual education or other as determined by state agency.....	100%
3. Full-time special education teacher, including teacher of infants, toddlers, children or youth with disabilities.....	100%
4. Full-time employment in a Head Start program.....	100%
5. Nurse or medical technician providing health care services.....	100%
6. Provider in a public or private nonprofit child or family service agency	100%
7. Professional provider of early intervention services.....	100%
8. Service in the U.S. Armed Forces.....	50%
9. Peace Corps or ACTION program volunteer.....	70%
10. Full-time law enforcement or correction officer	100%
11. Total and permanent disability or death of borrower	100%

FEDERAL PERKINS CANCELLATION DESCRIPTIONS

1. **Teaching:** Full-time teacher in an elementary or secondary school determined by the federal government to have a high concentration of students from low-income families.

The list of low-income schools eligible for Federal Perkins cancellation is on the Internet at:

<http://studentaid.ed.gov/PORTALSWebApp/students/english/cancelperk.jsp?tab=repaying>

To qualify for cancellation benefits in this category, you must be employed as a full-time teacher for a complete academic year or its equivalent. For purposes of this category, a teacher is defined as a person who is devoted in providing classroom instruction or performing related duties in support of the education program.

Cancellation rates: 15% for first and second year of teaching
 20% for third and fourth year of teaching
 30% for fifth year of teaching

2. **Teaching:** (for loan borrowers after July 23, 1992): Full-time teacher of mathematics, science, foreign languages, bilingual education, or any other field of expertise that is determined by the state education agency to have a shortage of qualified teachers.

Cancellation rates: 15% for first and second year of teaching
 20% for third and fourth year of teaching
 30% for fifth year of teaching

3. **Teaching Special Education (for loan borrowers after July 23, 1992):** Full-time special education teacher, including teachers of infants, toddlers, children or youth with disabilities in a public or other nonprofit elementary or secondary school system.

Cancellation rates: 15% for first and second year of teaching
 20% for third and fourth year of teaching
 30% for fifth year of teaching

4. **Teaching in the Head Start Program:** Employment as a teacher in the Head Start Program. Cancellation rate is 15 percent per year until the entire loan is canceled.

5. **Nurse or Medical Technician (for loan borrowers after July 23, 1992):** Employment as a nurse or a medical technician, full-time, providing health care services.

Cancellation rates: 15% for first and second year
 20% for third and fourth year
 30% for fifth year

6. **Employment in a public or private nonprofit child or family service agency (for loan borrowers after July 23, 1992):** Full-time employment in a public or private nonprofit child or family service agency who is providing, or supervising the provision of, services to high-risk children who are from low-income communities and the families of such children.

Cancellation rates: 15% for first and second year
 20% for third and fourth year
 30% for fifth year

7. **Provider of early intervention services in a public or nonprofit program (for loan borrowers after July 23, 1992):** Full-time employment as a qualified professional provider of early intervention services in a public or other nonprofit program under public supervision by the lead agency as authorized in section 676(b)(9) of the Individuals With Disabilities Education Act.

Cancellation rates: 15% for first and second year
 20% for third and fourth year
 30% for fifth year

8. **Military Service:** Member of the United States Armed Forces, subsequent to receiving your loan. Eligibility is limited to those who are serving in an area of hostility and receiving special pay under Section 310 of Title 37, United States Code. You may cancel at the annual rate of 12 percent for a maximum of four (4) years. Cancellations are granted upon completion of 12 consecutive months of service.

9. **Peace Corps or VISTA Service:** 15 percent of the total principal amount of the loan, plus interest on the unpaid balance, will be canceled for the first and second 12-month period of volunteer service; 20 percent of the total principal amount of the loan, plus interest on the unpaid balance, will be canceled for the third and fourth 12-month period of volunteer service.

10. Law Enforcement or Corrections Officer (for loan borrowers after November 20, 1990): Full-time law enforcement or corrections officer for an eligible employing agency. An eligible employing agency is an agency: 1) that is local, State or Federal law enforcement or corrections agency; 2) that is public-funded; and the principal activities of which pertain to crime prevention, control, or reduction or the enforcement of the criminal law.

Agencies that are primarily responsible for enforcement of civil, regulatory, or administrative laws are ineligible employing agencies.

A borrower qualifies for cancellation under this section only if the borrower is:

1) a sworn law enforcement or corrections officer; or 2) a person whose principal responsibilities are unique to the criminal justice system. To qualify for cancellation under this section, the borrower's service must be essential in the performance of the eligible employing agency's primary mission. The agency must be able to document the employee's functions. A borrower whose principal official responsibilities are administrative or supportive does not qualify for cancellation under this section.

Cancellation rates: 15% for first and second year
 20% for third and fourth year
 30% for fifth year

11. Death or Disability: In case of death, your loan will be canceled on the basis of a death certificate or other evidence that is conclusive under state law.

If you become permanently or totally disabled, the loan will be canceled based on medical evidence supplied by you or your representative. Permanent and total disability is the inability to work and earn money or to attend an institution because of an impairment that is expected to continue indefinitely or result in death.

FEDERAL PERKINS LOAN AND FEDERAL STAFFORD LOAN DEFERMENTS

Student Deferment:

- While enrolled at least half-time at a participating school.
- While enrolled full-time at an institution of higher education or a vocational school that is operated by an agency of the United States government (e.g., the service academies).
- While enrolled in an eligible graduate fellowship program excluding a medical internship or residency program.
- While enrolled in an eligible rehabilitation training program for disabled individuals.

Graduate Fellowship:

Study in an eligible graduate fellowship program, including study outside the United States.

Rehabilitation Training:

Study in an approved rehabilitation program for the disabled.

Economic Hardship:


The borrower must reapply every 12 months and give the lender documentation that he or she either:

- a. received a hardship deferment on a Federal Direct Student Loan for the same loan period;
- b. is receiving federal or state public assistance, such as AFDC, SSI or food stamps;
- c. is working full-time and has a gross income that does not exceed the minimum wage or poverty line for a family of two, whichever is greater;
- d. is working full-time, and has a federal educational debt of at least 20 percent of adjusted gross income, and the difference between gross income and debt burden is less than 220 percent of the greater of the annual income of a borrower earning the minimum wage or the federal poverty line for a family of two;
- e. is not working full-time, and has a total monthly income that does not exceed twice the minimum wage or poverty level for a family of two, whichever is greater, and after subtracting payments on federal student loans, remaining income is less than the minimum wage or poverty level, whichever is more;
- f. is serving as a volunteer in the Peace Corps. Eligibility is for the lesser of the full term of service or the borrower's remaining period of economic hardship deferment eligibility under the three-year maximum.

Unemployment:

Deferment is granted for up to six months at a time. The borrower must be conscientiously seeking but unable to obtain full-time employment, and must register with a public or private employment agency. Documentation required: proof that the borrower is receiving unemployment benefits or proof that the borrower is registered with an agency and this agency is working toward finding the borrower full-time employment.

Contact Information

 COLLEGE OF Saint Benedict	
Federal Perkins Loan	
School Contact:	Dave Schneider, Director of Student Accounts College of Saint Benedict 37 S. College Avenue St. Joseph, MN 56379 (320) 363-5387 or (800) 249-9840 csbperkins@csbsju.edu
Servicer Contact:	ACS Education Services (800) 432-2372 Ext. 2785 www.acs-education.com/CS/Jsp/general/home.jsp
Federal Stafford Loan	
Contact the servicer for your loan or the bank where you applied for the loan.	
SELF Loan	
Servicer Contact:	Firstmark (888) 295-0713
General Loan Questions	
School Contact:	Financial Aid Office College of Saint Benedict 37 S. College Avenue St. Joseph, MN 56379 (320) 363-5388 or (800) 249-9840 csbfinaid@csbsju.edu

 Saint John's UNIVERSITY	
Federal Perkins Loan	
School Contact:	Student Loan Office Saint John's University P.O. Box 2222 Collegeville, MN 56321-2222 (320) 363-2900 sjuperkins@csbsju.edu
Servicer Contact:	ECSI (888) 549-3274 www.ecsi.net
Federal Stafford Loan	
Contact the servicer for your loan or the bank where you applied for the loan.	
SELF Loan	
Servicer Contact:	Firstmark (888) 295-0713
General Loan Questions	
School Contact:	Financial Aid Office Saint John's University P.O. Box 5000 Collegeville, MN 56321 sjuфин@csbsju.edu (320) 363-3664

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