

CHAPTER FOURTEEN

UMDNJ STUDENT FINANCIAL AID WEBSITE

Graduates are encouraged to visit the Student Financial Aid Website to enhance materials provided during the Exit Interview.

Borrowers of UMDNJ internal loans, including the Primary Care Loan, Perkins Loan and Loans for Disadvantaged Students can secure deferment and forbearance forms through the Student Loan Office data link.

Copies of the Exit Handbook are archived for easy access. Helpful links to servicing agencies, lenders, loan forgiveness programs and other helpful sites are provided.

Visit our website at www.umdj.edu/studentfinancialaid

DIRECTORY OF IMPORTANT CONTACTS

1. **ACCESS GROUP**
Kentucky Higher Education Student Loan
GENERAL CORRESPONDENCE
DEFERMENT & FORBEARANCE
P.O. Box 24328
Louisville, KY 40224-0328
LOAN ORIGINATIONS
KHESLC
P.O. Box 4250
Frankfort, KY 40604-4250
PAYMENT
KHESLC
P.O. Box 9001774
Louisville, KY 40290-1774
1-888-678-4625 (hotline)
1-888-250-6401 (Access Group Loans)
1-502-329-7077 (fax)
www.aessuccess.org
2. **AMERICAN EDUCATION SERVICES**
(Formerly ACCESS GROUP)
PAYMENT
GRADUATE/PROFESSIONAL LOAN CENTER
Harrisburg, PA 17130-001
1-800-446-8210
1-717-720-3931 (fax)
www.aessuccess.org
3. **AMS SERVICING GROUP**
(Formerly EFG TECHNOLOGIES)
REPAYMENT HPSL, PERKINS,
UMDNJ INTERNAL, LDS, PRIMARY CARE
P. O. Box 2901
Winston-Salem, NC 27102-2901
GENERAL INFORMATION
CORRESPONDENCE
P.O. Box 2901
Winston-Salem, NC 27102-2901
CUSTOMER SERVICE
1-800-334-458-4492
Email:campusbased@amsweb.com
www.amsservicing.com
4. **AFFILIATED COMPUTER SERVICES**
AFSA Loan Servicing Center
P. O. Box 7051
Utica, NY 13501-7051
1-800-835-4611
1-315-738-2232 (fax)
www.afsa.com
5. **CHEMICAL BANK**
Education Financing Group
300 Jericho Quadrangle
Jericho, NY 11753
1-800-648-7722
6. **CITIBANK THE LOAN CORPORATION**
GENERAL CORRESPONDENCE
Citibank (South Dakota), N.A.
P. O. Box 6191
Sioux Falls, SD 57117-6191
DEFERMENT
P. O. Box 6192
Sioux Falls, SD 57117-6192
PAYMENT
The Student Loan Corporation
%Citibank, (Nevada), NA
P.O. Box 6615
The Lakes, NV 89901-6615
Customer Service
1-800-967-2400
1-605-357-2013 (fax)
www.citibank.com
7. **GREAT LAKES HIGHER EDUCATION**
CORRESPONDENCE, DEFEREMENT &
FORBEARANCE
BORROWER SERVICING DEPT
P. O. BOX 7860
Madison, WI 53707
PAYMENT
P.O. Box 3059
Milwaukee, WI 53201-3059
1-800-236-4300
1-608-246-1608 (fax)
www.mygreatlakes.com
8. **HEAL ORIGINATIONS**
P.O. Box 59012
Panama City, FL 32412
1-888-272-5543
1-800-848-1949
TDD:1-888-833-7562
GENERAL INFORMATION
P.O. Box 7300
Wilkes Barre, PA 18773-7300
1-800-345-6984
www.salliemae.com
9. **INTERSECTIONS, INC.**
Credit Report Information
P.O. Box 222546
Chantilly, VA 20153
1-800-777-9700
1-703-378-7260 (fax)
Fee: \$32.90
www.creditcom.com

- 10. KEY EDUCATION RESOURCES**
(Formerly Key Bank/Society National/Knight College Resources Group)
AMSA/AADS
745 Atlantic Avenue
Suite 300
Boston, MA 02111
1-800-539-5363
www.Key.com/educate
- 11. KIRKSVILLE COLLEGE OSTEOPATHIC MEDICINE**
HEAL, FSL & UFSL
NOW LOANS
800 West Jefferson
Kirksville, MO 63501
1-800-626-5266 Ext. 2529
1-800-539-5363 ((fax))
- 12. MEDCAP**
P.O. Box 5185
Sioux Falls, SD 57117-5185
1-800-658-3567
1-800-456-0561 (fax)
Email:studentloans@wellsfargoefs.com
www.wellsfargo.com
- 13. MEDICAL SOCIETY OF NEW JERSEY**
Two Princess Road
Lawrenceville, NJ 08648
1-609-896-1766 Ext. 259
1-609-896-1368 (fax)
Email:info@msnj.org
www.msnj.org
- 14. MEDLOANS**
CORRESPONDENCE
P.O. Box 9500
Wilkes-Barre, PA 18773
PAYMENT
P.O. Box 4600
Wilkes-Barre, PA 18773
1-800-858-5050
1-800-848-1949 (fax)
CONSOLIDATION HOTLINE
1-800-622-6214
www.salliemae.com
- 15. NATIONAL STUDENT LOAN PROGRAM**
P.O. Box 82507
Lincoln, NE 68501-2507
1300 O Street
Lincoln, NE 68508
1-800-735-8778
1-402-475-8686
1-402-479-6658 (fax)
www.nslp.org
- 15. NEW JERSEY HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY (HESAA)**
(For NJCLASS, FFELP)
NJCLASS Program
P.O. Box 538
FFELP LOAN SECTION
P.O. Box 543
4 Quakerbridge Plaza
CN 540
Trenton, NJ 08625
1-800-792-8670
1-609-588-2390 (fax)
www.hesaa.org
- 16. NEW YORK STATE HIGHER EDUCATION SERVICE CORP.**
99 Washington Avenue
Albany, NY 12255
CUSTOMER COMMUNICATION CENTER
1-888-697-4372
1-518-473-1574
1-518-486-7418 (fax)
DEFAULT
1-800-888-0741
webmail@hesc.com
www.hesc.com
- 17. PENNSYLVANIA HIGHER EDUCATION ASSISTANCE AGENCY (PHEAA)**
PAYMENT
AES SLSC OR AES GLC
Harrisburg, PA 17130-0001
CORRESPONDENCE
AES SLSC
P.O. Box 2461
Harrisburg, PA 17105-2461
1-800-233-0557
www.aesuccess.org
- 18. PENNSYLVANIA HIGHER EDUCATION ASSISTANCE AGENCY (PHEAA)**
Network Consolidation Program
P.O. Box 8139
Harrisburg, PA 17105-8139
1-800-338-5000
1-717-720-3922 (fax)
Email:network@aessuccess.org
www.aessuccess.org
- 19. PNC BANK**
Educational Loan Center
Customer Service
2600 Liberty Avenue
Suite 200
Pittsburgh, PA 15222-4619
1-412-762-7827
1-800-762-1001
www.eduloans.pncbank.com

- 20. SALLIE MAE**
Smart Loan Origination
Telemarketing Department
P.O. Box 6178
Indianapolis, IN 46206-6178
1-800-448-3533
www.salliemae.com
- 21. SALLIE MAE SERVICING CORP.**
CORRESPONDENCE
(For All Loans)
P. O. Box 9500
Wilkes-Barre, PA 18773-9500
REPAYMENT
P.O. Box 4600
Wilkes-Barre, PA 18773-4600
1-800-858-5050 (Medloans borrowers only)
1-888-272-5543 (All other loans)
www.salliemae.com
- 22. SALLIE MAE SERVICING CORP.**
CUSTOMER SERVICE
P. O. Box 9500
Wilkes-Barre, PA 18773-9500
1-888-272-5543
www.salliemae.com
- 23. STUDENT FINANCIAL AID OFFICE-NEWARK**
University of Medicine and Dentistry of NJ
30 Bergen Street, ADMC 1208
P.O. Box 1709
Newark, NJ 07101-1709
1-973-972-4376
1-973-972-7436 (fax)
www.umdnj.edu/studentfinancialaid
- 24. STUDENT FINANCIAL AID OFFICE-PISCATAWAY**
UMDNJ-Robert Wood Johnson Medical School
675 Hoes Lane, C103
Piscataway, NJ 08854
1-732-235-4689
1-732-235-3264 (fax)
www.umdnj.edu/studentfinancialaid
- 25. STUDENT FINANCIAL AID OFFICE- STRATFORD**
UMDNJ-School of Osteopathic Medicine
40 East Laurel Road
PCC Building Suite 119
Stratford, NJ 08084
1-856-566-6008
1-856-566-6015 (fax)
www.umdnj.edu/studentfinancialaid
- 26. STUDENT LOAN OFFICE**
GENERAL INFORMATION
DEFERMENT REQUEST
University of Medicine and Dentistry of NJ
Liberty Plaza
335 George Street, 4th Floor
New Brunswick, NJ 08903-2686
1-732-235-9181
1-732-235-9236 ((fax)
Email:atwellm@umdnj.edu
www.umdnj.edu/cntrlweb/studentloans
- 27. STUDENT LOAN SERVICING CENTER**
CORRESPONDENCE
P.O. Box 2461
Harrisburg, PA 17105-2461
1-800-233-0557
www.pheaa.org
- 28. THE EDUCATIONAL RESOURCES INSTITUTE (TERI)**
Overnight/Express Mail
31 St. James Avenue, 6th Floor
Boston, MA 02116
Regular Mail
P.O. Box 312
Boston, MA 02117
1-800-255-TERI (8374)
International Calling
1-617-426-0681
1-888-329-8374 (fax)
Email:custserv@teri.org
www.teri.org
- 29. Total Higher Education Loan Program (T.H.E)/ Northstar**
CORRESPONDENCE
The Loan Processing Program
P.O. Box 64722
St. Paul, MN 55164-0722
PAYMENT
Great Lakes
P.O. Box 3059
Milwaukee, WI 53201-3059
OVERNIGHT
Northstar
444 Cedar Street, Suite 550
St. Paul, MN 55101
1-800-366-0604
1-888-843-3099 (fax)
Email:service@northstar.org
www.northstar.org

**30. WELLS FARGO EDUCATION
FINANCIAL SERVICES**

CORRESPONDENCE

P.O. Box 5185
Sioux Falls, SD 57117-5185

MAILING

301 E. 58th Street, North
Sioux Falls, SD 57104

PAYMENT

P.O. Box 5151
Sioux Falls, SD 57117-5151
1-800-658-3567
1-800-456-0561 (fax)

www.wellsfargo.com

USEFUL FINANCIAL AID RESOURCES

LENDERS

<http://www.aamc.org>

<http://www.salliemae.com>

<http://www.wellsfargo.com>

<http://www.northstar.org>

<http://accessgroup.org>

<http://Key.com/educate>

<http://www.adea.org>

<http://www.ed.gov>

<http://www.finaid.org>

<http://www.hesaa.org>

<http://www.dhhs.gov>

DESCRIPTION

American Association of Medical Colleges includes information about the MEDLOANS Program, MEDEX Loans and Debt management for borrowers.

Homepage of the Student Loan Marketing Association and Signature Loan preapproval.

Information about the Medcap Program, Allied Health Loan, and other private loan programs of Norwest Bank.

Information about student loans through the Total Higher Education Loan (T.H.E.) program.

ACCESS Group lending programs website.

Information about student loans through Key Bank. Also includes payment calculators for estimating loan payments.

American Dental Education Association website. Includes information about the DEAL program.

U.S. Department of Education

A very good catchall financial aid information index sponsored by the National Association of Financial Aid Administrators.

State of New Jersey's homepage and New Jersey Class Loans.

Department Health and Human Service's site Title VII programs.

<http://www.umdj.edu/cntrlweb/studentloans.html>

UMDNJ Student Loan home page where you can download the application for Economic/Hardship and Forbearance forms for Campus Based loans.

<http://www.amsservicing.com>

Click on AMS Servicing Group and click on downloadable forms. This will provide the borrower with access to Campus Based Deferment forms for Perkins, LDS & HPSL loans.

<http://www.loanconsolidation.ed.gov>

Information about federal loan consolidation.

<http://www.ed.gov/updates/979tax.html>

Information on the Hope and Lifetime Learning tax credits, and other tax benefits for postsecondary students.

http://www.irs.gov/prod/forms_pubs/

You can get a copy of Publication 970 *Tax Benefits for Higher Education*.

UMDNJ Homepage – <http://www.umdj.edu>

University's homepage, including the Financial Aid Office website, important links to other financial aid resources and the Financial Aid Handbook.

PLEASE NOTE: *The information contained in the Handbook is based on current terms and conditions. Some items are subject to change, please contact your lender, servicer and/or institution if you have any questions.*

ADDENDUM

In-School Deferment For Dental Residents

An in-school deferment applies only to dental residents if they are doing their dental residency at an institution of higher education or at a hospital affiliated with an institution of higher education that can certify to the enrollment and in school status of a borrower. The institution at which the residency is performed or with which the hospital is affiliated must consider the dental resident to be a **student** enrolled on at least a half-time basis. The institution's enrollment records must reflect this status through registration records and/or tuition charges. A dental resident's in-school deferment would cover only the period during which the institution considered the resident enrolled as at least half-time student.

Conditions necessary for a dental resident to receive in-school deferment on qualified student loans:

- Attends a dental residency program at an institution of higher education or at a hospital program affiliated with an institution of higher education,
- Institution must consider the dental resident to be a student enrolled on at least a half-time basis.
- Enrollment status must be reflected through registration records and/or tuition charges.
- In-school deferment covers only the period of time during which the institution considers the resident enrolled at least a half-time student.

Dental residents attending non-affiliated programs:

- A dental resident participating in a hospital-based residency program not affiliated with an institution of higher education is not eligible for an in-school deferment because the resident cannot be considered an enrolled student at an eligible institution.
- A dental resident participating in a residency at a non affiliated hospital is not eligible for an in-school deferment because the resident cannot be considered an enrolled student at an eligible institution.
- Non-affiliated programs are institutions that do not qualify for federally guaranteed student financial aid.
- Economic hardship deferment and forbearance are options for dental residents participating in a hospital-based residency program not affiliated with an institution of higher education.

In-School Deferment

Dental residents must be proactive in ensuring that they receive an in-school deferment if they are entitled to receive one. Lenders must grant an in-school deferment based on enrollment and in-school status of a borrower as certified by an institution of higher education or an affiliated hospital. It is anticipated that lenders will be able to determine the borrower's eligibility for the deferment based on either of the following: a newly completed loan application that documents the borrower's eligibility for the deferment, the student status information received by the lender that indicates the borrower is enrolled at least half-time. Again,

dental residents must double-check to see if this has occurred. If the lender defers the loan based on a loan application or enrollment status information, the lender must notify the borrower that the deferment was granted and give the borrower the option of continuing to repay the loan.

Non-Affiliated Programs

Non-affiliated programs are institutions that do not qualify for federally guaranteed student financial aid. Dental residents attending non-affiliated programs can apply for economic hardship deferment just as medical residents do while in medical residency training programs. We estimate that most dental residents will qualify for economic hardship. Once in-school and /or economic hardship deferment runs out, dental residents may apply for forbearance. In each instance, residents would not be required to pay student loan bills during dental residency training.

About Deferment

Deferments allow borrowers to postpone regular loan payments for a period of time. Deferment privileges vary by loan program and are granted to borrowers in certain situations, including enrollment in dental residency training programs. Financial aid officers will assist dental residents in determining their deferment privileges. Lenders may grant deferment to a borrower who has not completed the proper deferment form, however, the deferment cannot be granted until the lender receives the required documentation from the borrower. Processing a deferment request can take several weeks so it is important that dental residents are informed of their eligibility to apply as soon as possible.

Dental residents may be required to complete and submit separate deferment forms for different types of loans. With FFEL loans, one deferment form is usually all that is necessary. Lenders are encouraged to be flexible in accepting information that supports a borrower's deferment entitlement. A lender may use a combination of verbal requests and documentation that supplies sufficient information to ensure the borrower meets all deferment eligibility criteria. Dental residents should be reminded to keep copies of all forms and correspondence related to their deferment and they should request to receive written confirmation of deferment. If they have requested a deferment they must continue to make payments until it is granted.

Deferments generally are borrower specific-not loan specific. This means that time limits should be enforced for each borrower, rather than for a borrower's individual loans or groups of loans. However, if all the borrower's loans are paid in full (except through consolidation) and the borrower subsequently obtains a new loan, the borrower is eligible for all deferments applicable to that loan despite any previous periods of deferment. If they have used up the maximum amount of time allowed for a particular type of deferment, they will not be eligible for additional deferments of the type.

Economic Hardship Deferment

Dental and medical residents and other borrowers experiencing financial difficulties or those unable to obtain an in-school deferment may apply for economic hardship deferment or forbearance. Remember that each deferment request must be approved before payments will be suspended. Residents are encouraged to check with the servicers of their loans for more information.