



REV 10/12

California Polytechnic State University
Student Accounts Office
Administration Building, Room 211
SLO, CA 93407
(805) 756-1428

INSTITUTIONAL LOAN STUDENT LOAN EXIT INTERVIEW PACKET

Please read all provided instructions, and then complete and submit the following (3) documents *together* to the Student Accounts Office (completed exit packet submission options are referenced at the bottom of this form):

- **Institutional Loan Disclosure Statement** (also referred to as a Truth in Lending Statement)
This form must be requested by emailing studentaccounts-loans@calpoly.edu . Include your name and ID#.
- **Statement of Rights & Responsibilities** (2 pages)
This form is included in this packet.
- **Student Loan Worksheet** (2 pages)
This form is included in this packet.

Because you have entered into a legal and binding student loan repayment agreement, all information requested in the exit interview process is ***required without exception***. The most common mistakes made on these forms are:

- Answering Worksheet questions with, "N/A" (this is never an acceptable response);
- Leaving a Worksheet line blank; and
- Illegible writing, or completing and signing in pencil.

The two page Student Loan Worksheet must be completed with ***acceptable responses***. Please use the information provided below as a guide:

BORROWER INFORMATION:

- All requested information is required ***except*** cell and pager information. However, including it is recommended, as it can help in our efforts to keep your account current.
- **The complete Social Security Number is required on each document.**
- **We would prefer that you provide your personal email address on this document**, not your Cal Poly assigned email address. However, if you do not have a personal email address, please provide the Cal Poly assigned address.
- If you do not have a local address, you may answer "same as permanent address" in the local address section.

SPOUSAL INFORMATION:

- If you answered "yes" to question (3), please complete this section. Otherwise, leave it blank.

BORROWER'S PARENTAL INFORMATION:

- No matter your age, unless a parent is deceased, or you have no contact, this information is required (do not leave the line blank. Please respond with *Deceased, No Contact, Ward of the Court*, etc.). Your parents will never be expected to repay your loan. The information is used for contact purposed only (if we cannot reach you at an address you have provided, we will contact the parent for assistance).
- If your parents are divorced, you still need to reference both.
- Please refer to the *Employer Responses* section for additional information.

SPOUSE'S PARENTAL INFORMATION:

- If you are not married you may leave this section blank. Otherwise, the information is required. Please refer to the *Borrower's Parental Information* section (above) for assistance.

REQUIRED REFERENCE INFORMATION:

- All references must be at least 18 years of age; reside in the United States; and have a home address & phone number.
- Unless the reference you are listing is a relative, the reference cannot be a Cal Poly staff member or current Cal Poly student.
- No reference you list can have the same home address or phone number as you, your parents, or other references listed.
- If the reference is attending college (other than Cal Poly), please use the reference's permanent home address, NOT the school address.
- References CAN have the same employer.

EMPLOYER RESPONSES:

- If employed, all information is required.
- If a student, indicate school of attendance.
- If unemployed, please indicate.
- If self-employed, please indicate - and include cell phone #.

DO NOT:

- **Do not** leave a line blank, unless instructed to do so.
- **Do not** sign any document in pencil.
- **Do not** use "N/A" on any line.
- **Do not** cross through a line.
- **Do not** forget the zip codes.

EXIT PACKET SUBMISSION OPTIONS:

Mail or walk-in: use the address at the top of this form.

Fax: (805) 756-2774

Email attachment:

studentaccounts_loans@calpoly.edu .



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STATEMENT OF RIGHTS & RESPONSIBILITIES

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Institutional student loans lent by California Polytechnic State University, SLO

Institutional Loan Lender:

California Polytechnic State University, SLO
Student Accounts Office
Administration Bldg., Room 211
San Luis Obispo, CA 93405
(805) 756-2608
Studentaccounts-loans@calpoly.edu

Institutional Loan Billing Service:

ECSI
181 Montour Run Road
Coraopolis, PA 15108
(888) 549-3274
www.ecsi.ent or
cservice@ecsi.net

I understand that (please read and initial each line):

- _____ 1) In my last quarter of at least half-time enrollment (undergrad = 6 units; grad = 4 units) I must complete my required institutional loan exit interview. I can access the on line instructions at http://www.afd.calpoly.edu/Student_Accounts/exit_online_institutional.asp?pid=3 (cut and paste into browser). Failure to complete the exit process as requested will result in Cal Poly withholding services until the exit process is complete, or the loan is paid in full – whichever occurs first.
- _____ 2) Taking a school-approved leave of absence, or dropping below half-time enrollment FOR ANY REASON will automatically put me in my 6-month grace period (grace period = the amount of time between dropping below half-time enrollment and the first loan payment coming due).
- _____ 3) At any time during repayment I may request that my loan(s) be rehabilitated. Upon successful rehabilitation all previously reported negative credit information will be removed from my credit report, and I will regain access to deferments and forbearance options. Further information can be obtained through the billing service (ECSI)
- _____ 4) Cal Poly and/or its billing service DOES report all repayment information to the three major credit bureaus. Accurately reported information is NOT negotiable, even if the loan has been paid in full.
- _____ 5) There is never a prepayment penalty. I may make my payments in excess of the amount expected at any time. Unless otherwise notified, any amounts received in excess of the amount expected will be applied to the principal balance and WILL NOT take the place of my regularly scheduled payments.
- _____ 6) If I choose to pay off my loan within my grace period I will not be charged any interest.
- _____ 7) My loan may be subject to late fees of up to 20% of the past due installment.
- _____ 8) I must, without exception, notify the billing service, ECSI, within ten days if (A) I withdraw from Cal Poly; (B) my name should change; (C) I transfer to another school; (D) I drop below half-time enrollment at any school I am attending; (E) my billing address and/or phone number should change (do not rely on the Post Office’s Address Change form. CONTACT ECSI DIRECTLY); or (F) I think I’m eligible for a deferment or forbearance (forms should be requested from, and eligibility will be determined by, ECSI): (888) 549-3274.
- _____ 9) If I fail to pay my loan as agreed, my loan will be assigned to a collection agency and may be accelerated (loan balance due and payable IN ITS ENTIRETY); all loan benefits may no longer be available to me and I will be required to pay all collection, court and attorney’s fees if my loan becomes, or persists to be, past due without appropriate arrangements being made, and kept, to bring the loan current.
- _____ 10) I am expected to contact the billing service, ECSI, BEFORE MY PAYMENT DUE DATE, if I cannot make the payment on time. If I do not successfully submit a timely deferment or forbearance request in writing to ECSI (to place my expected payments on hold, or lower the monthly amount due), Cal Poly will withhold all services until my delinquent and/or defaulted student loan is brought current and/or paid in full.



California Polytechnic State University
STATEMENT OF RIGHTS & RESPONSIBILITIES

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Institutional student loans lent by California Polytechnic State University, SLO

- _____ 11) I understand that whether or not I receive my monthly billing statement, my payment is due on time. I further understand that I am expected to promptly answer all communications – written or otherwise – from Cal Poly and/or ECSI.
- _____ 12) ECSI will attempt to notify me during enrollment, and grace period with information related to my loan disbursements, and during my grace period with information related to my exit interview requirement and loan repayment information.
- _____ 13) I understand that it is my responsibility – even during enrollment at Cal Poly – to maintain a current address, phone number, and non-Cal Poly email address on my ECSI loan account: cservice@ecsi.net / (888) 549-3274.
- _____ 14) My institutional loan has a repayment period of 5 years – not including periods of deferment, forbearance, or hardship, as determined by ECSI.
- _____ 15) If I enter the military service, Peace Corps, VISTA, or comparable services, become an officer of the Commission Corps of the U.S. Public Health Services, serve an approved internship which is required to begin professional practice, or if I return to at least half-time study at an accredited institution of higher education, I may request the payment on my loan be deferred. Such a request should be mailed to the billing service, ECSI.
- _____ 16) If I allow my loan to be more than 120 days past due, it will be considered in default, and such a status may compromise my ability to receive future Title IV funds, or additional institutional loans funds through Cal Poly, until such time as the default is paid in full. Further, Cal Poly will withhold all services until such time as the loan is paid in full.
- _____ 17) This loan will be discharged in the event of my death, or permanent disability (determined using the federal Perkins loan program guidelines in place on the first day of the disability status as reported on a Physician’s Affidavit). I understand that I, or a person acting in my best interest, must inform ECSI of such a status.

I attest that I have read and understand the repayment responsibilities and options available to me. I understand that the money I receive(d) may be used only for educational expenses, and it is a loan that must be repaid. The loan must be repaid in a timely manner as called for in my Promissory Note. The payment terms associated with this loan program were mutually agreed upon between me and my lending institution, Cal Poly, San Luis Obispo. In signing below I acknowledge that I have printed out an exact copy of this form, and that said copy will be considered the “borrower’s copy”.

Date of Signature	Print Full Name	Signature	Complete Social Security Number
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STUDENT LOAN WORKSHEET - 2 page document
Institutional Student Loan Program

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COMPLETE BOTH PAGES OF THIS WORKSHEET AND SUBMIT WITH SUPPORTING DOCUMENTS (SEE PAGE ONE)

BORROWER INFORMATION:

1. NAME: FIRST MIDDLE LAST			2. DATE OF BIRTH: (MO/DAY/YEAR)		
3. MARTIAL STATUS: <input type="checkbox"/> SINGLE <input type="checkbox"/> MARRIED		4. SOCIAL SECURITY NUMBER		5. DRIVER'S LICENSE OR STATE IDENTIFICATION CARD STATE: NUMBER:	
6. LOCAL (SCHOOL) ADDRESS. IF YOU DON'T HAVE ONE YET, COMPLETE PERMANENT ADDRESS ONLY.			7. PERMANENT MAILING ADDRESS. REFERENCE AN ADDRESS WHERE YOU CAN ALWAYS GET YOUR MAIL		
CITY STATE ZIP			CITY STATE ZIP		
8. REQUIRED PHONE NUMBERS:		LOCAL AT SCHOOL (WITH AREA CODE)		PERMANENT (WITH AREA CODE)	
				WORK (WITH AREA CODE & EXTENSION)	
9. MORE REQUIRED INFORMATION:		E-MAIL ADDRESS (PLEASE PROVIDE YOUR PERMANENT EMAIL ADDRESS, NOT YOUR SCHOOL EMAIL)		CELL PHONE (WITH AREA CODE)	
10. BORROWER'S EMPLOYER, NAME OF COMPANY AND COMPLETE MAILING ADDRESS					

SPOUSE INFORMATION: IF YOU ARE NOT MARRIED SKIP TO QUESTION #15

11. NAME: FIRST MIDDLE LAST			12. DATE OF BIRTH: (MO/DAY/YEAR)		
13. SOCIAL SECURITY NUMBER		14. IS YOUR SPOUSE ATTENDING SCHOOL? <input type="checkbox"/> NO <input type="checkbox"/> YES		IF "YES" WHERE? NAME, CITY & STATE OF SCHOOL	

BORROWER'S PARENTAL INFORMATION: (REQUIRED)

15. FATHER: NAME: FIRST MIDDLE LAST			FATHER'S EMPLOYER		
MAILING ADDRESS			EMPLOYER'S MAILING ADDRESS		
CITY STATE ZIP		PHONE NO. WITH AREA CODE		CITY STATE ZIP	
				PHONE NO. WITH AREA CODE	
16. MOTHER: NAME: FIRST MIDDLE LAST			MOTHER'S EMPLOYER		
MAILING ADDRESS			EMPLOYER'S MAILING ADDRESS		
CITY STATE ZIP		PHONE NO. WITH AREA CODE		CITY STATE ZIP	
				PHONE NO. W/ AREA CODE	

(STUDENT LOAN WORKSHEET PAGE 2) STUDENT NAME (print): _____ LAST 4 OF SS#: _____

SPOUSE'S PARENTAL INFORMATION: REQUIRED IF YOU ARE MARRIED; OTHERWISE SKIP TO QUESTION #19

17. FATHER: NAME: FIRST MIDDLE LAST			18. MOTHER: NAME: FIRST MIDDLE LAST		
MAILING ADDRESS		HOME: AREA CODE & PHONE NO.	MAILING ADDRESS		HOME: AREA CODE & PHONE NO.
CITY	STATE	ZIP	WORK: AREA CODE & PHONE NO.	CITY	STATE
				ZIP	WORK: AREA CODE & PHONE NO.

REFERENCES: Please review the instruction page that printed with this packet if you have questions about reference information.

19. List two (2) relatives, other than your parents, who will always know your address. You may use close family friends if you do not have relatives with U. S. addresses. Each reference must have a different home address and phone number and they cannot be the same as yours, your parents, or any other reference listed. References must be at least 18 years old, and cannot be Cal Poly students or staff.

1. RELATIVE REFERENCE NAME	HOME: AREA CODE & PH #	EMPLOYER NAME	EMPLOYER: AREA CODE & PH#
HOME: MAILING ADDRESS		CITY	STATE ZIP

2. RELATIVE REFERENCE NAME	HOME: AREA CODE & PH #	EMPLOYER NAME	EMPLOYER: AREA CODE & PH #
HOME: MAILING ADDRESS		CITY	STATE ZIP

20. List three (3) references, other than Cal Poly students, staff, or previously listed references who will always know your address. Each reference must have a different home address and phone number and they cannot be the same as yours, your parents, or any other reference listed. References must be at least 18 years old and reside in the United States.

1. REFERENCE NAME	HOME: AREA CODE & PHONE NO.	EMPLOYER NAME	EMPLOYER: AREA CODE & PHONE NO.
HOME: MAILING ADDRESS		CITY	STATE ZIP

2 REFERENCE NAME	HOME: AREA CODE & PHONE NO.	EMPLOYER NAME	EMPLOYER: AREA CODE & PHONE NO.
HOME: MAILING ADDRESS		CITY	STATE ZIP

3. REFERENCE NAME	HOME: AREA CODE & PHONE NO.	EMPLOYER NAME	EMPLOYER: AREA CODE & PHONE NO.
HOME: MAILING ADDRESS		CITY	STATE ZIP

I certify that to the best of my knowledge the information provided is true and correct and agree to its use (by Cal Poly or any contracted third party) in the event I default on my loan. I acknowledge that I am receiving a loan that must be repaid, and that I am required to notify Cal Poly, and the student loan billing service, ECSI, of all changes until the loan is paid in full. I understand that my failure to repay this loan as outlined in the promissory note terms and conditions will result in Cal Poly, SLO withholding all University services until my loan delinquency is resolved.

Date of Signature

Print Full Name

Signature

Complete Social Security Number



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REVIEW YOUR FORMS BEFORE SUBMISSION

Make sure you review all your forms and submit them together. Incomplete forms will be rejected and returned to the student. A records hold will be added to your account and will not be removed until the exit interview process is successfully completed, or the loan is paid in full – whichever occurs first.

Disclosure Statement (also referred to as a Truth in Lending Statement):

- You must request your Disclosure Statement by email: studentaccounts-loans@calpoly.edu . Include your full name and ID# with your request.
- If you have more than one institutional loan type, you will have a Disclosure Statement for each.
- Make sure you read the information on the Disclosure Statement. Let your exit counselor know if you have questions: studentaccounts-loans@calpoly.edu .
- Sign and date the Disclosure Statement. Keep a copy for your records.

Statement of Rights & Responsibilities:

- If you have more than one institutional loan type, you will have more than one Statement of Rights & Responsibilities.
- Make sure you read the information and initial each line item on the Statement of Rights & Responsibilities.

Student Loan Worksheet (2 page document):

- Make sure you read over the instruction page that is included in this packet.
- Provide all required information and sign and date the bottom of the second page.
- If you have more than one institutional loan, you need only submit one completed Student Loan Worksheet.
- Keep a copy for your records.

Exit interview packet submission options:

You may submit your completed forms together using one of the following submission methods:

- In person, or by mail: refer to the address at the top of this form.
- By fax: (805) 756-2774.
- By email attachment: studentaccounts-loans@calpoly.edu .