

# Cal Poly Student Account Obligations

*Do you understand your student account information?*

**IMPORTANT:** Student account repayment activity is reported to the three major credit bureaus. Accurately reported information will not be removed from your credit report.

Before you leave Cal Poly, San Luis Obispo please make sure you understand your account obligations:

- Cal Poly student account debt
- Cal Poly student account holds
- Student loan exit interview and repayment obligations (for each of your loan types)

Please use the information below to find out what kind of debt you may have – as well as what kind of account holds you may have.

## Cal Poly student account debt:

### Unpaid

*Registration fees  
Housing fees*

*Course fees  
Phone bills  
Housing Damages  
Health Center charges  
Etc...*

Students leaving with a Cal Poly student account balance are **required** to make payment arrangements with the Student Accounts Office.

### VIEW DEBT:

My.calpoly.edu  
*Money Matters* tab...*Account Summary* link  
(Make sure your mailing address is up-to-date)

### Make payment arrangements:

[Jday@calpoly.edu](mailto:Jday@calpoly.edu)  
(805) 756-2608 or (805) 756-1428  
Include account # with all correspondence

## Cal Poly student account holds:

*Confidential information may show up as a hold, not a debt (parking citations, booking fees, etc.)*

Holds are placed on the student's account for a variety of reasons. It is important that the student understand why each hold was placed, and by whom. Holds may prevent the student from accessing records or receiving a diploma. Financial holds may result in negative credit bureau reportings. Students should monitor their Cal Poly student account activity for at least a few months after they leave Cal Poly.

### VIEW HOLDS:

My.calpoly.edu (*Money Matters* tab)  
(Make sure your mailing address is up-to-date)

### Discuss a hold with a staff member:

Please use the contact information given on the my.calpoly portal.

## Student loans lent by Cal Poly: (non-federal)

*Emergency Loans  
Short-term loans  
Long-term loans:*

*Collins  
CFFA  
Camp  
Dugan  
Humphrey  
Lutz  
Nissen  
Van Asperen*

If you received an institutional loan from Cal Poly (a non-federal student loan that was *lent by* Cal Poly, and will be *repaid to* Cal Poly) it could be referenced on your student account as a balance due, or it could have been assigned to Cal Poly's contracted billing service for repayment management. Either way, it is a debt that must be repaid according to set terms.

### VIEW DEBT:

My.calpoly.edu or billing service

- Review repayment terms (below)
- Make sure your mailing address is up-to-date

### Repayment terms:

See below for details

- If it is part of your student account balance (on the my.calpoly portal), please use the following contact information to make specific payment arrangements:

*Long term loans have an on line exit interview requirement. Go to the Student Accounts homepage and use the [Student Loan Information](#) link on the left hand side.*

**Student loans lent by Cal Poly: (Federal Perkins loan)**

*Federal Perkins loans have an on line exit interview requirement. Go to the Student Accounts homepage and use the [Student Loan Information](#) link on the left hand side.*

**Student loans lent by a bank: Federal Stafford subsidized and unsubsidized loans**

*Federal Stafford loans have an on line exit interview requirement. Go to the Student Accounts homepage and use the [Student Loan Information](#) link on the left hand side.*

- Janice Day [Jday@calpoly.edu](mailto:Jday@calpoly.edu)
- (805) 756-2608 or (805) 756-1428
- If you know you have an institutional loan and it is not on your student account balance, it is a loan that has the following requirements:
  - The student is required to complete an exit interview in their last quarter at Cal Poly, San Luis Obispo (a records hold is placed until the requirement has been satisfied)
    - Submit the exit interview packet (forms):  
[http://www.afd.calpoly.edu/Student\\_Accounts/Student\\_loan/xitinst.htm](http://www.afd.calpoly.edu/Student_Accounts/Student_loan/xitinst.htm)  
Send to the Cal Poly Student Accounts Office
  - All repayment issues are handled by the billing service:  
ECSI [www.ecsi.net](http://www.ecsi.net) or email [cservice@ecsi.net](mailto:cservice@ecsi.net)  
(888) 549-3274  
All address/phone updates should be reported to ECSI directly  
Include the last 4 digits of your SS# with all correspondence
- If you are not sure whether or not you have an institutional loan, you may find out by contacting your Loan Repayment Counselor:
  - [Studentaccounts@calpoly.edu](mailto:Studentaccounts@calpoly.edu)
  - (805) 756-2608 or (805) 756-1428  
Include full name and account number with all correspondence

If you received a Federal Perkins loan from Cal Poly (a federal student loan that was *lent by* Cal Poly, and will be *repaid to* Cal Poly) it will be assigned to Cal Poly's contracted billing service for repayment management.

- Federal Perkins loan have the following exit and repayment requirements:
  - The student is required to complete an exit interview in their last quarter at Cal Poly, San Luis Obispo (a records hold is placed until the requirement has been satisfied)
    - Submit the exit interview packet (forms):  
[http://www.afd.calpoly.edu/Student\\_Accounts/Student\\_loan/xitinst.htm](http://www.afd.calpoly.edu/Student_Accounts/Student_loan/xitinst.htm)  
Send to the Cal Poly Student Accounts Office
  - All repayment issues are handled by the billing service:  
ECSI [www.ecsi.net](http://www.ecsi.net) or email [cservice@ecsi.net](mailto:cservice@ecsi.net)  
(888) 549-3274  
All address/phone updates should be reported to ECSI directly  
Include the last 4 digits of your SS# with all correspondence

**VIEW PERKINS LOAN DEBT:** [WWW.ECSI.NET](http://WWW.ECSI.NET)  
Log in assistance: (888) 549-3274  
*OR*  
The National Student Loan Database:  
[http://www.nslds.ed.gov/nslds\\_SA/](http://www.nslds.ed.gov/nslds_SA/)

**Discuss repayment options:** [WWW.ECSI.NET](http://WWW.ECSI.NET)  
**Update billing address/phone:** Log in assistance: (888) 549-3274

Federal Stafford student loans are *lent by* and *repaid to* a lending institution (bank; credit union, etc.) other than Cal Poly.

**VIEW ALL FEDERAL STUDENT LOAN DEBT:** The National Student Loan Database:  
[http://www.nslds.ed.gov/nslds\\_SA/](http://www.nslds.ed.gov/nslds_SA/)

**Federal consolidation loans lent by and repaid to a bank – or the federal government:**

**Discuss repayment options:  
Update billing address/phone:**

Contact your loan lender by phone or web site

Federal consolidation loans are *lent by* and *repaid to* a bank, or the federal government (William Ford Consolidation program). To lock in to a good interest rate, some students decided to consolidate while still enrolled at Cal Poly. These students may have BOTH a consolidation loan *and* another student loan (that was disbursed after the consolidation loan was processed).

**VIEW ALL FEDERAL STUDENT  
LOAN DEBT:**

The National Student Loan Database:  
[http://www.nslds.ed.gov/nslds\\_SA/](http://www.nslds.ed.gov/nslds_SA/)

**Discuss repayment options:  
Update billing address/phone:**

Contact your loan lender by phone or web site

**Alternative student loans:  
Non-federal loans lent by and repaid to a bank or Credit Union**

Private, credit-based student loan *lent by* and *repaid to* a bank or Credit Union.

**VIEW ALTERNATIVE STUDENT  
LOAN DEBT:**

Send your debt inquiry to the Financial Aid Office at:  
[financialaid@calpoly.edu](mailto:financialaid@calpoly.edu)  
*OR*  
Contact your alternative loan lender  
(alternative lender info is available on the Financial Aid web site)

**Discuss repayment options:  
Update billing address/phone:**

Contact your loan lender by phone or web site

*A space for your pencil to play...*

notes

# Obligation Summary Sheet

*Debt types, amounts and due dates*

Using the information provided on previous pages, please take some time to research your obligations (amounts due). List all obligations below. This will give you a quick reference material that will assist in the management of your obligations.

DEBT SUMMARY (ONE PAGE PER DEBT TYPE)...

<b>Debt type (student account or loan type):</b>		<b>Account number:</b>	
<b>Amount:</b>		<b>Is there a Cal Poly hold until paid?</b>	
<b>Interest rate:</b>		<b>Fixed or variable interest rate:</b>	
<b>Will interest rate change?</b>		<b>If yes, when?</b>	
<b>Lender name:</b>		<b>Lender phone:</b>	
<b>Lender or billing service web site:</b>			
<b>Login &amp; password for web access:</b>			
<b>Billing service name:</b>		<b>Billing service phone:</b>	
<b>Day of month for each payment:</b>		<b>First payment due date (month):</b>	
<b>Payment type (check, credit card, auto pay):</b>		<b>If auto pay (directly from checking/savings), date set up with lender:</b>	
<b>If auto pay, is there an interest rate reduction? Reduction percentage:</b>		<b>Is there an exit interview requirement? Date completed?</b>	

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## *Cal Poly Student Account HOLD*

If you have Cal Poly student account hold, it is important that you understand why it was placed, and what you need to do to get it removed. List all your account hold information below. This will give you quick reference material that will assist in the management of your obligations.

**Note:** Account holds may or may not be related to a debt owed. Or, may be related to a debt owed that does not show on your student account. It is for these reasons that you should make contact with each department who has placed a hold on your account.

### ACCOUNT HOLD SUMMARY...

Name of department that placed the hold: \_\_\_\_\_

Phone number to contact: \_\_\_\_\_

Date you contacted department about hold: \_\_\_\_\_

Name of staff member you spoke to: \_\_\_\_\_

Hold information (write in the information as you obtain it) –

Type of hold (balance due, academic, or loan obligation (example: exit interview requirement)):

If balance due that is not referenced on student account, what is the process for getting debt paid and hold taken off:

If academic, what is the process for getting the hold removed:

If loan obligation, what is the requirement, and what is the process for getting the requirement satisfied:

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