

ESTIMATED LOAN DEBT LETTER INFORMATION

UIW sends estimated loan debt amounts every year to students that borrow. The Estimated Loan Debt Letter can be used as a tool in understanding your current loan balances, ensuring you will have manageable repayment, and help you plan for any future borrowing. Knowing what you owe will help you make wise borrowing decisions.

KNOW WHAT (AND WHO) YOU OWE!

- **Direct Federal Student Loans**

The [National Student Loan Database System \(NSLDS\)](#) is available to students online and can be used to view your direct loan and Pell grant balances at any time, as well as retrieve your student loan data file. Please note, you will need your FSA ID credentials to login to the NSLDS portal for students.

- **State Loans (THECB B-on-Time and College Access Loans)**

Access www.hhloans.com to view your balances and payment information for the B-on-Time Loan, or the College Access Loan. The B-on-Time Loan must be repaid if you do not qualify for loan forgiveness. These loans are owned and managed by the Texas Higher Education Coordinating Board (THECB). THECB can be reached at www.hhloans.com or 800-242-3062.

- **Non-federal loans**

www.Annualcreditreport.com is a free website you can use to obtain a free copy of your credit report from each of the three credit bureaus every 12 months. You will find any private loans you've borrowed on your credit report, regardless of who you borrowed them from or what school you borrowed them at. You should review your credit report periodically to ensure your information is correct.

CREATE A PLAN OF ACTION!

- **Financial Literacy Tools**

[iGrad](#) is a free "Financial Wellness" tool that is available to all current UIW students via the [MyWord Portal](#). You can login to [NSLDS](#) to retrieve your personal loan data file, and upload it into the Loan Tracker tool within iGrad. You will be able to view all your available loan repayment options, as well as lender information and customer service numbers. The chat feature within iGrad links directly to loan experts at ECMC who can answer any questions you have about loans or finances.

- **Loan Repayment Timeline**

Once you graduate, transfer, withdraw or drop below half-time status, you will have a grace period of 6 months and 1 day before you enter repayment on your direct student loans that you borrowed at UIW, unless you have used your grace period previously. It is important you understand when your grace period starts and ends, as well as when repayment begins. *Even if you do not walk the stage until a later date, your grace period begins when your courses end or you drop below half-time.*

- **Academic Planning**

Work with your academic adviser to verify the coursework needed to complete in the most efficient timeframe. Tools like Degree Works can also help make sure you are on track to graduate timely.

GET YOUR QUESTIONS ANSWERS!

- **UIW Office of Financial Assistance (OFA)**

The OFA is available from 8am – 5pm Monday through Friday to answer any questions you have about your loans, repayment, or aid applications. Contact us at 210-829-6008 or finaid@uiwtx.edu. Information is also available online at <https://www.uiw.edu/finaid/beyonduiw.html>

- **ECMC Solutions**

[ECMC Solutions](#) is a nonprofit corporation which has teamed up with UIW to assist you with your federal student loans! When you graduate from UIW, you can contact ECMC at 1-844-HELPFUL, and they will assist you in reviewing and setting up your loan repayment options.