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Loan-Related Frequently Asked Questions

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When is my payment due? And when will I receive a bill?

When your grace period ends and you begin the repayment process, your payment will be due the first of every month. You will get your first bill at the end of your grace period, approximately 15 days prior to first payment due date.

I did not receive any bills but I received a past due notice in the mail.

You might have requested to receive e-bills when you completed your exit interview. Your e-bill and notifications will be sent to the e-mail address you provided as part of the exit process. Please make sure to set your spam filter to accept email from these specific websites: ebill@ecsi.net and webmaster@ecsi.net. You can update your e-mail address or choose to receive your bills by mail on [Heartland ECSI](#).

Why do I have a hold on my account? And how do I get the hold removed?

The Student Loans Department may place a hold on your account if:

- You did not complete your Exit Interview.
- Your loan has defaulted.
- Your Student Account balance was transferred to [a Student Note](#).

You can get the hold(s) removed by:

- Completing your Exit Interview.
- Bringing your loan account current.
- Paying off your Student Note in full.

I am still a student (or going back to school next semester). Do I have to complete the exit interview?

You must be enrolled at least half-time or greater in order to be considered an 'enrolled student'. Also, if you stopped attending during the academic year, you will need to complete the exit interview. You may still have access to the grace period provided you have not exhausted the time allotted as per the terms of the loan.

Will my loans be reported to a credit bureau?

Yes. The status of all Perkins, Health Professions Student Loans, University Loans, and Student Notes all are reported at the end of every month.

What can I do if I disagree with the information reported on my credit report?

You can dispute any information by submitting an online or written dispute. See [Student Loan Collections](#) page for details.

Where do I send my payment?

Send all payments to the address and via the methods described at [Payment Options](#).

Can I pay with credit card?

Yes. Credit card transactions are processed by Heartland ECSI. (Except VISA credit card.) Your credit card statement will reference Heartland ECSI, as the payee. There is a processing fee charged if done online or over the phone with a representative at Heartland ECSI. (See [Payment Options](#) for other payment choices.)

Can I give authorization to a family member to access my loan information?

If you wish to authorize someone else to obtain any information on your accounts, you must complete the [Release of Information Authorization form](#) and submit it to the Student Loans office.

If I end up having a credit on my Student Account from my loans, how can I receive a refund?

You can request a refund through the Student Accounts Office.

What is the Annual Disclosure Statement? And how can I access it?

According to federal regulations, the University of the Pacific is required to provide borrowers with an annual disclosure statement. The disclosure statement details the disbursement activity and status of the loan. You can access and review your current disclosure statement by logging in to your [Heartland ECSI](#) account, under Documents tab.

I didn't receive my 1098-E tax form for my loan(s). How can I get a copy?

You can obtain a copy of your 1098-E tax form for your loans from [Heartland ECSI](#).

Contact Student Loans Department

209.946.2446 (Fax: 209.946.2653)

Hours

Monday - Friday 8:30am - 5:00pm
(Thursday closed 8:30am - 9:30am)

Location

Finance Center - 1st Floor
3601 Pacific Avenue
Stockton, CA 9521

UNIVERSITY OF THE
PACIFIC

Stockton Campus

3601 Pacific Ave.
Stockton, CA 95211
Admissions: 209.946.2211

Sacramento Campus

3200 Fifth Ave.
Sacramento, California 95817
Admissions: 916.739.7105

San Francisco Campus

155 Fifth St.
San Francisco, California 94103
Admissions: 415.929.6491

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