# Loan Repayment

## Know Where to Go

<table>
<thead>
<tr>
<th>If you need to . . .</th>
<th>Go to . . .</th>
</tr>
</thead>
</table>
| **Get details about your Federal Stafford Loans:**  
  - The names of your lenders/servicers  
  - Your outstanding balances & disbursement history  
  - The status of your loans | • The National Student Loan Data System (NSLDS) [www.nslds.ed.gov](http://www.nslds.ed.gov)  
• Federal Student Aid: [StudentAid.gov](http://StudentAid.gov) |
| **Get details about your Perkins or Institutional Loans** | • Brown Univ. Loan Office: [loans@brown.edu](mailto:loans@brown.edu) or 401-863-3296  
• Online account access: [https://borrower.ecsi.net](https://borrower.ecsi.net). Log in with our School Code: E7, your ECSI PIN; & your SSN for US Citizen or your Loan ID number for international student |
| **Loan Consolidation**  
• [www.studentloans.gov](http://www.studentloans.gov) (Application) |
| **Compare federal repayment plans & Loan Calculators** | • Repayment Estimator: [https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action](https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action)  
• Repayment plan calculators: [StudentAid.ed.gov](http://StudentAid.ed.gov) or [FinAid.org](http://FinAid.org)  
• Interest Capitalization Calculator: [http://www.finaid.org/calculators/interestcap.phtml](http://www.finaid.org/calculators/interestcap.phtml)  
• Pre-payment calculator: [http://www.finaid.org/calculators/prepayment.phtml](http://www.finaid.org/calculators/prepayment.phtml) |
| **Know when your loans are due and your grace period**  
(a length of time when payments are not required) | • Grace period begins the day after you drop below ½ time enrollment  
• [http://www.brown.edu/loanoffice](http://www.brown.edu/loanoffice) (Grace Period) |
| **Postpone repayment due to specific circumstances**  
  - Perkins and University Loans  
  - Federal Stafford Loans | • [www.brown.edu](http://www.brown.edu) (Loan Office Deferment & Forbearance)  
| **Check your credit report for free**  
  - Get info about credit | • [www.annualcreditreport.com](http://www.annualcreditreport.com)  
• [www.myfico.com](http://www.myfico.com) |
| **Loan Cancellation & Forgiveness** | • Public Service Loan Forgiveness: [http://www.myFedLoan.org/PSLF](http://www.myFedLoan.org/PSLF)  
• [www.brown.edu/loanoffice](http://www.brown.edu/loanoffice) (Cancellation)  
• [www.mint.com](http://www.mint.com) (mobile)  
• [YouCanDealWithIt.com](http://YouCanDealWithIt.com)  
• [MoneyUnder30](http://MoneyUnder30) |