

**YOU CAN RETURN THIS FORM ONLINE BY UPLOADING THE COMPLETED FORM AND ANY SUPPORTING DOCUMENTATION.**

How do I upload the form and supporting documents?

Step 1: To upload the completed form and any supporting documentation, you must sign in to your online account at [heartland.ecsi.net](http://heartland.ecsi.net).

Step 2: Select the account you want to apply the deferment to by Viewing the Account.

Step 3: Under the **Documents Section**, click on the **Download or Upload Entitlement Form** button located at the top of the Documents page.

Step 3: Set the response to "Have you downloaded the entitlement form yet?" to **Yes**.

Step 4: Select the form name that you are uploading from the **Select a Form** dropdown list.

Step 5: Click on the **Choose a File to Upload** link and select the file you would like to upload. You can upload up to 5 documents per entitlement form type.

*IMPORTANT: The file format for the document(s) that you upload must be PDF. The file size for each file uploaded must be less than 4MB per file.*

Step 6: Once you have added all of the documents you would like to upload, click on the **Submit** button. You will receive an on-page confirmation that your documents have been uploaded successfully.

You can view the documents you uploaded under the Entitlement Documents section on the Documents page.

**Don't have an online account?**

Go to [heartland.ecsi.net](http://heartland.ecsi.net), click on the **Help Center**, and select **Are You New to Heartland ECSI**. Follow the instructions to Create a Profile and Connect an Account.

You can also return this form via U.S. Mail at the address listed on the form.

## INSTRUCTIONS FOR COMPLETING THE FINANCIAL ARRANGEMENT FORM

### Page 1: Borrower Information

**Complete this page.** If you don't have an SSN, please leave this field blank. Along with completing all requested information, please list your most frequently used email address to expedite communication about the status of your form. **You must sign and date this form in the fields specified on the form. Your signature must be a digital signature or an ink signature.** Digital signatures include an uploaded image of your handwritten signature, drawing your signature with a cursor or stylus on a touch device, or an authenticated signature using a mathematical algorithm (such as Adobe Signature). **Typed signatures will not be accepted.** If the form is not properly signed, your request will be rejected.

### Page 2: Financial Statement

**You must complete this page based on the instructions provided on the form.** Please provide the requested documentation along with your completed application. Failure to complete this section in its entirety could result in the form being rejected.

### Page 3: Deferment Request

Check the box(es) pertaining to your specific loan type and reason for your request. If you want a specific deferment start date and end date, please enter that in the appropriate field. All requests for forbearance will have interest billed monthly.

**IMPORTANT: You must sign and date this form no more than 45 days before you submit the form.**

# FINANCIAL ARRANGEMENT FORM

|   |                    |   |                       |
|---|--------------------|---|-----------------------|
| NAME OF BORROWER:   |                    | ACCOUNT NUMBER(S):  |                       |
| PERMANENT ADDRESS: <input type="checkbox"/> <b>Check if new address</b> |                    | NAME OF LENDING INSTITUTION: (IU Campus from which loan originated) _____ |                       |
| LAST FOUR OF SOCIAL SECURITY:   |                    | EMAIL ADDRESS:  | IU STUDENT ID NUMBER: |
| CELL PHONE NUMBER:  | WORK PHONE NUMBER: | HOME PHONE NUMBER:  |                       |

### Acknowledgements and Certification

I understand that all information and supporting documents submitted will be held in strictest confidence and will not be subject to dissemination outside the requirements of the Lending Institution.

I am aware that my request for deferment or forbearance neither implies the Lending Institution will grant my request nor signifies the dates of my request will be those necessary for my account.

I further understand that this arrangement will consist of reduced or deferred payments, as determined by the Lending Institution based on my financial situation.

I recognize it may be necessary to make payments for timeframes prior to the start date of eligibility of my deferment or forbearance request.

I recognize it may be necessary to make accelerated payments at the expiration of this arrangement to repay my loan(s) within the maximum repayment period.

If I have an HPSL, PCL, NSL, or LDS and am approved for forbearance, I acknowledge my interest is required to be paid each month. I recognize failure to pay the interest may result in my loan becoming delinquent and reported negatively to the credit bureaus.

I certify that all statements made are true and correct. I also certify that I will immediately notify the Lending Institution of any change in my employment status or significant change in my financial situation. I authorize a representative of the Lending Institution to obtain pertinent information from applicable parties for verification purposes.

|  |      |
|--|------|
| Borrower Signature<br><b>(Failure to sign will result in form being denied.)</b> | Date |
|--|------|

If you need assistance or have questions on how to complete this form, please contact University Collections & Loans Services at Indiana University (800) 458-8756 or [ucls@iu.edu](mailto:ucls@iu.edu)

**Please submit completed form to:**

ECSI  
PO Box 1289  
Moon Township, PA 15108

OR



Indiana University  
1024 E 3rd Street Room 122  
Bloomington, IN 47405



# FINANCIAL STATEMENT

For enrollment requests, the Financial Statement is not needed.

**1. Marital Status:** (check one)

Single       Widow(er)  
 Married       Divorced or Separated

**2. Dependents:**

| Name  | Relationship | Age   |
|-------|--------------|-------|
| _____ | _____        | _____ |
| _____ | _____        | _____ |
| _____ | _____        | _____ |

**3. Employment Information:** Provide information for current or most recent employer.

Employer Name: \_\_\_\_\_ Employer Phone: (\_\_\_\_) \_\_\_\_\_

Employer Address: \_\_\_\_\_

\_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Full-time: \_\_\_\_\_ Part-time: \_\_\_\_\_ Date of hire: \_\_\_\_\_ Date last worked: \_\_\_\_\_

Number of hours worked per week: \_\_\_\_\_ Hourly Rate: \_\_\_\_\_ Salary: \_\_\_\_\_

**4. Monthly Income:** (Please provide written documentation supporting reported income)

Gross Monthly Income \$ \_\_\_\_\_  
Net Monthly Income \$ \_\_\_\_\_  
Public Assistance and type: \$ \_\_\_\_\_  
Support Income (if separated or divorced) \$ \_\_\_\_\_  
Other Income and type: \$ \_\_\_\_\_

**5. Monthly Expenses:**

List all outstanding student loans by name/type and Lending Institution. Provide supporting documentation for all educational loans not owed to the Lending Institution to which you are submitting this application. Include the original total loan amounts, outstanding loan balances and monthly payment amounts. If a loan is currently deferred, provide the monthly payment amount as if it were not in deferment.

| Loan Name/Type                                      | Lending Institution | Original Loan Amt. | Balance Outstanding | Monthly Payments |
|---|---------------------|--------------------|---------------------|------------------|
| _____   | _____               | \$ _____           | \$ _____            | \$ _____         |
| _____   | _____               | \$ _____           | \$ _____            | \$ _____         |
| _____   | _____               | \$ _____           | \$ _____            | \$ _____         |
| _____   | _____               | \$ _____           | \$ _____            | \$ _____         |
| _____   | _____               | \$ _____           | \$ _____            | \$ _____         |
| _____   | _____               | \$ _____           | \$ _____            | \$ _____         |
| Mortgage/Rent                                       |                     |                    | \$ _____            | \$ _____         |
| Car Expenses  |                     |                    | \$ _____            | \$ _____         |
| Student Loans                                       |                     |                    | \$ _____            | \$ _____         |
| Gas, Insurance                                      |                     |                    | \$ _____            | \$ _____         |
| Credit Cards  |                     |                    | \$ _____            | \$ _____         |
| _____   | _____               |                    | \$ _____            | \$ _____         |
| _____   | _____               |                    | \$ _____            | \$ _____         |
| Personal Loans (list type):                         |                     |                    | \$ _____            | \$ _____         |
| _____   | _____               |                    | \$ _____            | \$ _____         |
| _____   | _____               |                    | \$ _____            | \$ _____         |
| Medical   |                     |                    | \$ _____            | \$ _____         |
| Utilities   |                     |                    | \$ _____            | \$ _____         |
| Telephone   |                     |                    | \$ _____            | \$ _____         |
| Insurance (Life, Health, Home)                      |                     |                    | \$ _____            | \$ _____         |
| Food  |                     |                    | \$ _____            | \$ _____         |
| Monthly Support Payments (if separated or divorced) |                     |                    | \$ _____            | \$ _____         |
| Other Expenses:                                     |                     |                    | \$ _____            | \$ _____         |



# DEFERMENT REQUEST

Please select all applicable statements and return the requested supporting documentation to expedite the verification of your eligibility and approval of your deferment request.

- I am employed full time/part time (**circle one**) and experiencing financial difficulty.
- IU Institutional Loans only:** I would like to request forbearance consideration for the begin date \_\_\_\_\_ and end date \_\_\_\_\_. **I understand interest will be billed monthly during my forbearance.**
- IU Institutional Loans only:** I am currently/was enrolled at least half-time in a collegiate program at \_\_\_\_\_. My enrollment began on \_\_\_\_\_ and ended on \_\_\_\_\_. **If my enrollment is unverifiable via the clearinghouse Indiana University will require a signed letter on your university letterhead detailing the dates of enrollment, student status, and anticipated graduation date.**
- IU Miller, Miller HomeStretch, Crimson Loans only:** I am employed full time and gross less than 150% the federal poverty guidelines for my family size. **Include supporting pay stubs.**
- IU Miller, Miller HomeStretch, Crimson Loans only:** I am underemployed (working less than 30 hours) and am seeking full-time employment. My underemployment began on \_\_\_\_\_.
- IU Miller, Miller HomeStretch, Crimson Loans only:** I am/was unemployed and sought full-time employment. My unemployment began on \_\_\_\_\_ and ended on \_\_\_\_\_.
- IU Miller, Miller HomeStretch, Crimson Loans only:** I am/was receiving unemployment benefits. My benefit began on \_\_\_\_\_ and ended on \_\_\_\_\_. **Include official documentation of this benefit.**
- IU Miller, Miller HomeStretch, Crimson Loans only:** I am not eligible to receive unemployment benefits.
- IU Miller, Miller HomeStretch, Crimson Loans only:** I have never been employed and am not seeking full-time employment.
- IU Miller, Miller HomeStretch, Crimson Loans only:** I have been granted an Unemployment Deferment for a Federal Direct Student Loan or a Federal Family Education Loan. My benefit began on \_\_\_\_\_ and ended on \_\_\_\_\_. **Include official documentation of this benefit.**
- IU Miller, Miller HomeStretch, Crimson Loans only:** I have been granted an Economic Hardship Deferment for a Federal Direct Student Loan or a Federal Family Education Loan. My benefit began on \_\_\_\_\_ and ended on \_\_\_\_\_. **Include official documentation of this benefit.**
- IU Miller, Miller HomeStretch, Crimson Loans only:** I am receiving payment under federal or state public assistance. (Section 8, SNAP, SSI, etc.) **Include official supporting documentation.**
- HPSL, PCL, NSL, LDS, NFLP only:** I would like to request a forbearance for the begin date \_\_\_\_\_ and end date \_\_\_\_\_. **I understand I must pay interest monthly during my forbearance, and my remaining monthly installments may increase to ensure my loan is paid by date of maturity.**
- HPSL, PCL, NSL, LDS, NFLP only:** I am currently/was enrolled at least half-time in a collegiate program in the same discipline for which my loan(s) were disbursed. My enrollment began on \_\_\_\_\_ and ended on \_\_\_\_\_. **Include a signed letter on your university letterhead detailing the dates of enrollment, student status, course of study, and anticipated graduation date.**

Please also describe the any other details of your circumstance to consider when reviewing your account for deferment. If you are unemployed or underemployed and not a recipient of unemployment payments, please list 3-4 of the most recent places where you have applied on the lines below.

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