

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.

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, 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 NFLP FORBEARANCE REQUEST

Part I: Borrower Information

Complete this section. Include your name, SSN, address, original loan balance, and present loan balance.

Part II: Borrower Financial Data

Complete this section in its entirety. Provide any supporting documentation that may help expedite your forbearance request.

Part III: Agreement

You must enter the requested start and end date of the forbearance.

You must sign and date in the fields specified on the form. Your signature can be an electronic signature or an ink signature.

If the form is not properly signed, your request will be rejected.

IMPORTANT: You must sign and date the document no more than 45 days prior to the date that you are submitting this form.

For Office Use Only

Do not complete this section. This section will be completed by the school that holds your student loan or the student loan servicer for the school.



MAIL FORM TO: ECSI
P.O. Box 1289
Moon Township, PA 15108

NFLP FORBEARANCE REQUEST FORM

Borrower Name: _____ **Social Security Number:** _____
Street Address, City/State/Zip: _____
Original Loan Balance: _____ **Present Loan Balance:** _____

If poor health or your present financial situation makes paying your Nurse Faculty Loan Program (NFLP) loan a financial hardship, we may be able to grant you a forbearance of your NFLP loan. Principal payments are delayed during forbearance; however, interest will continue to accrue. You may pay the interest as it accrues or allow it to be added to your outstanding principal balance (capitalized) when the forbearance period ends. You must complete this entire form and show documented financial hardship before we can grant you a forbearance of your loan. Read this form carefully before signing and return it by _____.

When we receive your request, we will review it immediately and will notify you of our decision. You must continue making your regular monthly payments until your forbearance request is approved. **If you are past due on your payments, it is especially important that you return this form to us.** Collection activities will continue against you until we have received and approved this form: late notices will be sent, phone calls will be made, and, if your payments become seriously past due, the delinquency may be reported to a National credit bureau.

If you are interested in requesting forbearance of your NFLP loan, please fill out this form completely and return it to us by _____. You must provide the reason for your financial hardship before we can grant a forbearance of your loan. You may contact us at _____ if you have any questions.

BORROWER FINANCIAL DATA

Employer Name _____ Address _____ City _____ State _____ Zip _____

Years Employed _____ Net Monthly Salary _____ Other Income _____ Source of Other Income _____

Monthly Expenses:

RENT/MORTGAGE: _____ UTILITIES: _____ FOOD: _____ OTHER: _____

Creditors Information:

Name of Creditor	City/State	Monthly Payment	Balance	Past Due Amount

REASON

Although I intend to repay my NFLP loan balance, I am temporarily unable to make payments because (state reason below):



AGREEMENT

I request a forbearance of my NFLP loan starting _____ and ending _____. Any outstanding accrued interest may be added to and become a part of the principal of the loan at the end of the forbearance period. The projected capitalized interest during the forbearance period is

\$ _____. I will resume monthly payments on _____. I will make payments of approximately \$__ per month with payments due on the same day of each month as the day the first regular payment is due until the full unpaid principal amount of the loan is paid off. I understand that periodically I will be provided with an account statement listing the activity on the loan and the outstanding unpaid principal amount at the end such period.

Do you understand that you must be employed as a full-time nurse faculty member for a complete year to be eligible for partial loan cancellation? Yes__No __

(Signature of Borrower)

(Date)

FOR OFFICE USE ONLY:

_____ (Lending School) believes, based upon the borrower's statement above and/or other communications regarding forbearance recorded in the account record that the borrower intends to repay the NFLP loan but is currently unable to make loan payments.

(Accepted by Authorized Official)

(Date)

