



Facts about Your Federal Perkins Loan

**University of West Georgia
Loan Collections
Carrollton, GA 30118**

**Where should I send my payments, forms or correspondence?
In the future, mail all payments to the address printed on your
billing statements.**

Your correspondence and/or forms should be mailed to:

University of West Georgia
Loan Collections
Carrollton, GA 30118
678-839-4737
678-839-5649 fax

All payments, forms and correspondence directed to this office MUST include your student ID number.
Your cancelled check will serve as your receipt.

How Long Is My Grace Period?

- 9-months after graduation

Terms and Benefits of Your Loan:

- Your loan must be repaid on a timely basis, as stated in the repayment plan which was mutually agreed upon by you and your lending institution.
- You may make payments in excess of the amount due without penalty. It may reduce the total amount of interest you will pay over the life of the loan but may not automatically advance the due date of future installments unless you request it.
- **You must immediately inform University of West Georgia, Bursar's Office, of any changes in your name or address.**
- You may be eligible to defer or cancel repayment of your loan. **Please Read The**

Enclosed Material Carefully in order to determine if you are eligible for the benefits of this program. The filing of forms for these benefits will not be necessary, however, until you are billed.

A Form Will Be Included With Your First Statement. If you are eligible, send the completed form in lieu of payment.

- Depending on the terms of your promissory note, you may: (1) be scheduled to repay this loan in minimum monthly which will result in the loan being repaid in less than the maximum 10-year period; (2) be subject to late charges if payments are past due; (3) be required to pay the cost of collection and/or litigation if your account becomes delinquent and appropriate arrangements are not made to bring the account current; (4) be reported to a credit bureau.

Your contact person in the Bursar's Office:

Malissa Lowe
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