

About your Perkins Loan

Your Perkins Loan is a subsidized federal student loan taken out while attending UCSB. Your Perkins Loan is separate from any federal direct loans or private loans you may have, and it is important to know the difference between the various repayment terms.

Your Perkins Loan is billed on a quarterly payment cycle with the option to set up monthly payments instead—your quarterly payment divided by three. Payments are due on the tenth of the month.

Things to Know About Your Loan:

- Your Perkins Loan is billed on a quarterly cycle with payments due on the tenth of each month.
- There are special [forgiveness](#) options available to those who work in a public service industry.
- Your loan servicer is UCSB and ECSI:
 - Heartland ECSI
 - Website: heartland.ecsi.net
 - Phone: (888) 549-3274
 - Email
 - Mailing:
Heartland ECSI
P.O. Box 718
Wexford, PA 15090
 - UCSB
 - Website: bfs.ucsb.edu/barc/collection
 - Phone: (805) 893-4204
 - *Please do not call the BARC department main phone line as they are a separate department and cannot assist with loan inquiries.*
 - Email: loan.info@bfs.ucsb.edu
 - Mailing:
Loan Collections
1212 SAASB
Santa Barbara, CA 93106

Making a Payment

You can make a payment on the [Heartland ECSI website](#) or by mailing a payment to ECSI directly. Please make checks payable to UCSB and mail to :

UCSB
C/O Heartland ECSI
P.O. Box 718
Wexford, PA 15090

Unable to Make a Payment?

We understand that changes in your financial situation can affect your ability to make your loan

payment. In the event of financial hardship, we have multiple options available to help you stay current with your loan. For your Perkins Loan, you have access to:

- [Deferments](#)
- [Forbearance](#)
- [Repayment Plans](#)

If you are looking for additional information, please visit our [FAQ](#) page.