

Frequently Asked Questions

Campus Partners transfer to Heartland, ECSI

Boston University is presently in the process of having all loans serviced by Boston University (i.e. Federal Perkins loans, HPSL, Institutional etc.) transferred from our billing servicer, Campus Partners to a new servicer, Heartland, ECSI.

Beginning March 1, 2018 ECSI will assume responsibility for servicing Boston University loans that were previously handled by Campus Partners.

We recognize that as a result of the transition to ECSI, there will be various changes affecting our borrowers and a period of disruption in services. We are making every effort to make the transition a smooth one, with as little service interruption as possible, following the guiding principle of doing our best to address borrower needs.

Q. When does the change in student loan servicers take effect?

A. The effective date of the new service with ECSI is March 1, 2018. The process for transitioning all student loan account data from Campus Partners to ECSI will commence on March 1, 2018 and is expected to be completed by mid-March, 2018. Please note that during the transition, Campus Partners staff, ECSI staff, and Boston University staff will not have access to view any loan data or process transactions, nor will you be able to access loan account information on-line. Upon completion of the transition, ECSI and Boston University will immediately begin processing all outstanding payments and transactions. You will receive instructions from ECSI for accessing your account.

Q. How long will Campus Partners be able to provide student loan account information and/or assistance to me?

A. All account transactions made by Campus Partners will cease after February 28, 2018. Processing of online electronic payments and other transaction by Campus Partners will also cease as of February 28th.

Q. When will ECSI be able to provide student loan account information and assistance to me?

A. The target date for the transition and when we will be able to provide complete borrower assistance and account information is mid-March, 2018. Please note that until then, Boston University staff will not have access to view your loan account information or be able to process any transactions, such as payments requests for deferment, forbearance or cancellation. Once the transition to ECSI is complete, you can access your account through ECSI's website at

<https://heartland.ecsi.net>, where you will be able to view your account information, make one-time or recurring ACH payments, update your address and more.

Q. I received several different student loans while I attended Boston University. Which of these loans will be affected?

A. This change will impact loans you received through Boston University currently serviced by Campus Partners. This includes: Federal Perkins Loans, medical and dental Health Professions Student Loans, Primary Care Loans, Loans for Disadvantaged Students and various Boston University institutional loans. This change does NOT apply to any Federal Direct/Stafford/FFEL or private loans you may have.

Q. Once the student loan servicer transition to ECSI is complete, will I have a new student loan account number?

A. Yes, ECSI will assign you a new account number.

Q. Will my due date change?

A. Yes. Your payment due date will change to the 10th of each month.

Q. Will I be able to access my loan account on-line after the transition to ECSI?

A. Yes. Your ECSI billing statements will contain a Heartland Key. Your Heartland Key is a unique code giving you complete access to your loan account information. (you may also receive a separate communication with the key.) After you receive your Heartland Key from ECSI, you will need to register on the ECSI website to access your account information and take advantage of expanded payment options and electronic statements. To register, complete the following steps:

1. Go to <https://heartland.ecsi.net>
2. Click the red 'Register' button and create a profile
3. Connect your account using your Heartland Key visible on your billing statement or other notification

Q. Where do I send my payments?

A. After March 1, 2018, please make your check payable to Boston University and mail your payments to:

Boston University
Heartland ECSI
P.O. Box 718
Wexford, PA 15090

Please note, there may be a delay in processing checks sent to either Boston University or ECSI during the transition period.

Q. What should I do if I have a payment due in March and do not receive a bill?

A. Generally, the failure to receive a billing statement does not absolve you from your obligation to pay on time. If you do not receive a bill or are concerned about your payment, please call the Boston University Student Loan Department at 617-353-2340.

Q. If my payment is not credited to my account by the due date and the posting delay is a result of this loan servicer transition, will my loan be subject to a late fee?

A. To ensure that you are not penalized as a result of this transition, late fees will not be assessed for bills generated by ECSI during the months of March, April and May. (You are still responsible to make your monthly payment as well as any fees that may have been assessed prior to March 1, 2018)

Q. If I am late making my monthly payment, when will the late fee be assessed on my loan?

A. Late fees will typically be assessed when your payment is 10 days late (or around the 20th of the month.)

Q. If my payment is not credited to my account by the due date and the posting delay is a result of this loan servicer transition, will any negative credit information be reported to the credit bureaus?

A. No. To ensure that you are not penalized as a result of this transition, all credit bureau reporting will be suspended for the months of March, April, and May 2018. Your account status will begin being reported again to credit bureaus in June 2018.

Q. If my loan is presently in a deferment/forbearance, will I need to complete another form to cover the same period of time?

A. All deferment/forbearance information processed and applied to your loan will be transferred to ECSI. Your deferment period should continue without interruption. If your loan was deferred in anticipation of a service cancellation, you will be required to submit a properly completed and certified Cancellation Request Form upon completing your service for the year.

Forms received after March 1st and during the transition will not be processed until the transition is completed, which is expected to be around mid-March.

Q. If I need to submit a Cancellation Request Form at this time, what do I do?

A. You should complete the Cancellation Request Form, have it certified per the directions on the form, and return the signed and certified form to Boston University, Student Loan Department, 881 Commonwealth Avenue, Lower Level, Boston, MA 02215.

Q. If I am currently making my payments via automatic withdrawal, what will happen as a result of this transition?

A. The last drafts made through Campus Partners will be made for all payments made in February. Please note, you MUST set up a new recurring payment schedule with Heartland ECSI. This can be done by creating your EasyPath profile and selecting Make A Payment. You will receive further communication on creating your EasyPath Account.

If your question has not been addressed by the FAQ, please contact the Student Loan Department at Boston University, (617) 353-2340.

We apologize for the inconvenience and thank you for your patience!