Federal Perkins Loans

The Federal Perkins Loan program is funded by the federal government and administered by the College. This loan program is designed to assist qualified students with paying for the cost of education. Funds are awarded to eligible students as part of the Financial Aid award process.

Interest Rate: 5%

Repayment Period: 10 years maximum

Grace Period: 9 months

In order for the student to accept the Federal Perkins Loan as assistance for payment of the student account and to be in compliance with the federal regulations, the student must complete the following process which includes:
1. A Federal Perkins Master Promissory Note (MPN)
2. Entrance Counseling
3. A loan Interview

Students who have been awarded a Federal Perkins loan by the Financial Aid Office at Gettysburg College, may complete the required process by logging on to the following website https://borrower.ecsi.net/ and following the instructions in the email from webmaster@ecsi.net that will be mailed to the student gettysburg.edu email address.

This information must be completed before the initial disbursement of Perkins loan funds.

Exit Interview Counseling

Any student who has received a Federal Perkins loan during his/her time at Gettysburg College and leaves the college for any reason must complete the Exit interview process. Students may complete this process by logging onto the following site and creating an account based on information that should already be in the system. https://borrower.ecsi.net/

Federal Perkins Loan Repayment

Upon dropping below half-time status, graduation or withdrawal from the College, a student has nine months before repayment of the Federal Perkins Loan will begin.

During the repayment period, billing is handled by Heartland ECSI, a private loan servicing agent acting on behalf of Gettysburg College. Students may access their loan information, update their contact information, request e-bills and make payments online by logging onto the Heartland ECSI website at https://borrower.ecsi.net/.

Students may also contact Heartland ECSI for more information regarding deferments, forbearance, or special circumstances regarding the Federal Perkins loan at:

Gettysburg College c/o ECSI
100 Global View Drive
Warrendale, PA 15086
1-888-549-3274

For additional assistance students may also contact the Student Loan Coordinator at Gettysburg College, pwilson@gettysburg.edu or at 1-717-337-6203.