

**TERMS AND CONDITIONS  
FOR THE PRIMARY CARE LOAN**

**CREDITOR: West Virginia University  
P.O. Box 6004  
Morgantown, WV 26506  
(304) 293-1988**

**LOAN INTEREST RATE**

**5% fixed**

**LOAN FEES**

**\$0**

**LOAN COST EXAMPLE**

Example of ten (10) year standard repayment term for a \$100,000 loan balance at a 5% fixed interest rate.

| Repayment Option   | Amount    | Monthly Payment | Interest Rate | Loan Term     | Total Paid over 10 years |
|--------------------|-----------|-----------------|---------------|---------------|--------------------------|
| Standard Repayment | \$100,000 | \$1,061         | 5% fixed      | May 2026-2036 | \$127,279                |

**OTHER INFORMATION ON PRIMARY CARE LOANS**

- Primary Care loans are subsidized; no interest accrues during deferment and grace periods.
- Must enter a residency training program in family medicine, internal medicine, pediatrics, combined medicine/pediatrics, preventive medicine or osteopathic general practice. Must complete residency program within 4 years of graduation. Must practice in primary health care for 10 years (including the years spent in residency training) or through the date on which the loan is paid in full, whichever occurs first.
- At the point you fail to fulfill your service obligation, the outstanding balance will be computed at an interest rate of 7 percent from the date of noncompliance, compounded annually.
- Grace period: - twelve (12) months after you are no longer enrolled as a full time student
- Repayment begins immediately after the grace period.
- Minimum monthly payment is \$40.00 (unless otherwise specified on your promissory note) plus accrued interest.
- Cancellation may be granted in certain instances such as death or permanent disability as detailed in the promissory note.
- Deferments may be requested for: Up to 4 years in an eligible primary health care residency program. Up to 3 years as a volunteer under the Peace Corps Act practicing in an eligible primary health care activity. Up to 3 years as a member of a uniformed service. To be eligible for deferment, you must be on sustained full-time active duty to practicing in an eligible primary care activity in the Army, Navy, Air Force, Marine Corps, Coast Guard, National Oceanic and Atmospheric Administration Corps or the U.S. Public Health Service Commissioned Corps. And for periods of advanced professional training in primary health care.
- Loan can be prepaid without a penalty.
- Loan cannot be consolidated because of service obligation.
- Loan will be serviced by WVUs loan servicer - Educational Computer Systems, Inc. (ECSI) – [www.ecsi.net](http://www.ecsi.net)

**Federal Education Loan Alternatives**

| Loan Program   | Interest Rate  |
|--|--|
| Federal Direct Unsubsidized Loan (Graduate)                          | Interest rate through July 1, 2026 is fixed at 7.94% |
| Federal Direct Graduate PLUS Loan (PLUS Loan for Graduate Students)* | Interest rate through July 1, 2026 is fixed at 8.94% |

\* For new borrowers after July 1, 2026, the Graduate PLUS Loan is no longer available  
Primary Care Loan Disclosure 4/14/2026