

**TERMS AND CONDITIONS
FOR THE DEPARTMENT OF
HEALTH AND HUMAN SERVICES
(DHHS) LOANS**

(Health Professions Loan,
Loan for Disadvantaged Students and
Nursing Student Loan)

**CREDITOR:
West Virginia University
WVU Hub
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 \$10,000 loan balance at a 5% fixed interest rate.

Repayment Option	Amount	Monthly Payment	Interest Rate	Loan Term	Total Paid over 10 years
Standard Repayment	\$10,000	\$106	5% fixed	May 2026-2036	\$12,728

OTHER INFORMATION ON DHHS LOANS

- If you are awarded a DHHS loan, WVU’s loan servicer, Heartland Campus Solutions ECSI will send notification to your MIX email account of when the promissory note is available for you to complete. The Heartland Campus Solutions ECSI website, www.heartlandecsi.com, also provides deferment forms. Heartland Campus Solutions ECSI will collect payment for the loan when you enter repayment.
- DHHS loans are subsidized; no interest accrues during deferment and grace periods.
- Grace period: Loan for Disadvantaged Students and Health Professions Loan - twelve (12) months after you are no longer enrolled as a full time student – Nursing Student Loan - Nine (9) months after you are no longer enrolled as a half time student.
- Repayment begins immediately after the grace period and must not exceed ten (10) years.
- 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 military service, Peace Corps, advanced professional training, etc. Additional deferment provisions are included in the promissory note.
- Loan can be prepaid without a penalty.
- Loan can be consolidated. However once consolidated, the loan becomes an unsubsidized loan and is subject to the repayment terms of the consolidation loan.
- Not all loans are available to all disciplines.

Federal Education Loan Alternatives

Loan Program	Interest Rate
Federal Direct Loan Undergraduate (subsidized and unsubsidized – subsidized loan is only for undergrad students)	Interest rate through July 1, 2026 is fixed at 6.39%.
Federal Direct Loan Graduate (unsubsidized)	Interest rate through July 1, 2026 is fixed at 7.94%
Federal Direct Parent PLUS Loan (PLUS Loan for Parents of Dependent Undergraduate Students)*	Interest rate through July 1, 2026 is fixed at 8.94%
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, there is a limit of \$20,000 per dependent student and \$65,000 aggregate limit in the Parent PLUS Loan

**For new borrowers after July 1, 2026, the Graduate PLUS Loan is no longer available