

Current Students with Direct Loans or Federal Family Education Loans

Attendance and Withdrawal

The Medical University of Silesia regularly reports the attendance and withdrawal of all U.S. loan borrowers to the U.S. National Student Loan Database System (www.nslds.ed.gov). Students who withdraw, graduate, attend less than half-time or fail to return from an Student Financial Aid - Approved Leave of Absence (SFA -LOA) are withdrawn for Financial Aid Purposes. This change of attendance status can result in your loans entering repayment status. The six-month grace period assigned to your loan(s) will begin on the day after you cease to be enrolled on at least a half- time basis. Your loans will go into repayment on the day after the last day of your grace period. It is your responsibility to maintain close contact with your lender and loan servicer to ensure a good borrower status.

Approved Leaves of Absences

The U.S. Department of Education regulations allow student borrowers to remain enrolled during one 180 day Approved Leave of Absence in any 12 month period. If you receive an official leave of absence from the University, the first 180 days (inclusive of vacation periods) of the school's Leave of Absence may be considered an Leave of Absence for Student Financial Assistance (SFA-LOA). During a SFA-LOA, your loans will also enter their grace period. If you return on time from the leave, your loans will not enter repayment status. However, if you fail to return within the SFA-LOA approved deadline, your loans will enter repayment as of the day after the expiration of the leave. Therefore, it is important that you are aware that by electing to take an ALOA you may exhaust the grace periods of your loans.

EXIT Counseling

Federal Direct Loan (Stafford and Grad PLUS) exit counseling is required prior to your graduation, separation or less than half-time attendance at Medical University of Silesia. During your counseling session your loans will be reviewed, and the terms of repayment, deferment and responsibility will be explained to you. Student borrowers are generally awarded loan funds to pay for their education on the basis of a promise to repay after leaving school. Failure to do so will result in adverse consequences, including placement of negative information on a student's credit report, incurring additional fees and collection costs, and in some cases garnishment of future wages.

Exit Counseling should be conducted online at www.studentloans.gov.

Financial Aid Office Contacts:

Financial Aid Office (FAO): Ms. Ewa Straszak is the contact person at the Medical University of Silesia for general financial aid issues. She can be reached via email at estraszak@sum.edu.pl or via phone at the Dean's Office at 32 208 86 89.

Financial Aid Services (FAS): Ms. Jane Sutter is the contact person at Financial Aid Services, for specialized financial aid services. She can be reached via email at jsutter@hmi-edu.org or via U.S. phone at U.S. 1-941-218-6784 or 631 338 8272/what's app.