

December 22, 2021

To Whom It May Concern:

As you are aware, colleges and universities in the State of Washington must have begun providing “Student Loan Debt Letters” to students by July 1, 2018 each time a financial aid package that includes a new or revised student education loan is offered to the student. In accordance with Chapter 154, 2017 Laws, Pacific Northwest University of Health Sciences is pleased to submit to the Legislature this report informing how it has complied. A signed Student Loan Information Compliance Form is included with this letter.

Our notifications to student borrowers include the following information about individual student’s education loans certified by PNWU:

- An estimate, based on information available at the time the notification is provided, of the total amount of student education loans taken out by the student; potential total payoff amount of the student education loans incurred or a range of the total payoff amount, including principal and interest; the monthly repayment amount that the student may incur for the amount of student education loans the student has taken out, based on the federal loan repayment plan borrowers are automatically enrolled in if they do not select an alternative repayment plan; and percentage of the aggregate federal direct loan borrowing limit applicable to the student's program of study the student has reached at the time the information is sent to the student;
- Consumer information about the differences between private student loans and federal student loans, including the availability of income-based repayment plans and loan forgiveness programs for federal loans, and a statement that the estimates and ranges provided are general in nature and not meant as a guarantee or promise of the actual projected amount. It must also include a statement that a variety of repayment plans are available for federal student loans that may limit the monthly repayment amount based on income; and
- The notification must include information about how to access resources for student education loan borrowers provided by federal or state agencies, such as a student education loan debt hotline and website or student education loan ombudsman, federal student loan repayment calculator, or other available resources.

PNWU has contracted with Ascendium Educations Solutions to implement and send Student Loan Debt Letters. As the director of financial aid, I submit applicable student data through an encrypted and protected upload. Ascendium uses data from the report we provide and from the National Student Loan Data System to send all eligible students a notice of their student loan information to their PNWU email address. The notices sent by Ascendium cover all the requirements on the Compliance Form.

PNWU will provide an update to the Legislature, as required in statute, biannually through December 25, 2025. In the meantime, please reach out with any questions.

Sincerely,



Laura Pendleton, MEd  
Director of Financial Aid



## Student Loan Information Compliance Form

Institution: Pacific Northwest University of Health Sciences

Person completing the form: Laura Pendleton, Director of Financial Aid

Pacific Northwest University of Health Sciences regularly sent information as required in RCW 28B.10.285 to students with a certified loan. The communication contained the following estimated information on student education loans PNWU has certified:

- Total amount of education loans taken out by the student and certified by this institution
- Potential total payoff amount (or a range of the total payoff amount) of the student education loans incurred and certified by this institution, including principal and interest
- The estimated monthly repayment amount for the loans taken out at, and certified by, this institution, based on the federal loan repayment plan borrowers are automatically enrolled in
- A statement that a variety of repayment plans are available for federal students loans that may limit the monthly repayment amount based on income; income-driven repayment plans may allow a federal student loan borrower to reduce their monthly payment amount according to a percentage of their income; and a brief summary of the potentially applicable plans
- An estimate of the aggregate federal direct loan borrowing limit applicable to the student's program of study the student has reached at the time the information is sent
- Consumer information about the differences between private student loans and federal student loans, including a brief overview of the availability of income-driven repayment plans and loan forgiveness programs for federal loans
- A statement that estimates and ranges provided are general in nature and not meant as a guarantee or promise of the actual projected amount
- Information about how to access resources for student education loan borrowers by federal or state agencies, such as a student education loan debt hotline and web site or student loan advocate; federal student loan repayment calculator; and complaint portals

Signed: Laura Pendleton

Date: December 22, 2021