



MOAA Education Assistance Program

**Interest-Free Loan
Repayment Resource Guide**

Interest-Free Loan Repayment Resource Guide

Loan Servicing

ZuntaFi handles all servicing activities for your interest-free student loan from The MOAA Scholarship Fund. This includes:

- Establishing recurring payments
- Processing deferral requests
- Updating contact information
- Changing banking information

To create a **ZuntaFi** account please visit www.zuntafi.com or call **800-592-1270**. You can use your account to make payments, check your current loan balance, and other loan-related inquiries.

When you create your ZuntaFi account, you will be assigned an account representative who will be your primary point of contact for any questions that may arise during your repayment process.

Repayment

Loan repayment begins 6 months after undergraduate graduation.

Loan Interest Rate & Fees

- **Interest Rate:** 0.0% for the life of the loan
- **Loan Term:** 60 months
- **Fees:** You may incur fees for non-sufficient fund checks, certain repayment types (e.g., debit card payments), and collection fees after entering repayment.

Repayment Options

- **Deferment:** You can defer payments while in graduate school. Requests may be submitted through ZuntaFi.
- **Making Payments While in School:** Even if you defer, you can still make payments during your schooling.
- **Change Deferment Choice:** You may switch to making full payments at any time. Details are in your loan agreement.
- **Prepayments:** You can pay off the loan early without a penalty, though you won't receive a refund for part of the finance charge.

Bankruptcy Impact

- Filing for bankruptcy may not relieve you of the obligation to repay this loan.

Credit Reporting

- Borrower and co-signer information will be reported to credit bureaus upon acceptance of the loan from the MOAA Scholarship Fund.

Fund Uses

- This loan is to help cover your undergraduate educational expenses.
- Loan funds must be used in the school year they are disbursed and can cover *any* school related expenses such as tuition, room and board, books, etc.

Discharge Conditions

Your loan may be discharged and forgiven under these circumstances:

- Death of the student
- Total and permanent disability of the student

Default Conditions

You will be in default if any of the following occur:

- **Non-Payment:** Failing to make payments as due.
- **Insolvency:** Filing for bankruptcy or making an assignment for the benefit of creditors.
- **Breach of Obligations:** Not fulfilling any obligation or breaking any promise related to the loan.

If you default, the entire unpaid balance may become immediately due and payable.



ZuntaFi Contact Information

For further assistance with loan repayment, please reach out to ZuntaFi. You can contact them by phone at **800-592-1270**, visit their website at **www.zuntafi.com**, or email them at **service@zuntafi.com**.