

**A LOAN WILL ONLY BE PROCESSED IF THIS FORM AND DATA FROM A COMPLETED FAFSA ARE RECEIVED.**

**THOMAS JEFFERSON SCHOOL OF LAW  
2008 / 2009 STAFFORD LOAN REQUEST FORM**

Last Name	First	M.	Social Security Number	
Address			Telephone Number	
City	State	Zip Code	County (CA Residents Only)	Cell Phone Number
Date of Birth	Driver' License Number	Email Address	TJSL ID Number	

**SELECT A LENDER**

Students with previous and/or outstanding student loans should select the same lender for all subsequent student loans. If you are a first time borrower, we recommend that you consider one of the lenders listed below. You will e-sign a Master Promissory Note (MPN) with EdFund. Federal Loans will not be disbursed until EdFund has received your completed MPN.

If you do not select a lender, we will not be able to process your Stafford loan

- Access Group 808851                       Chase 803000                       Citibank 826878  
 Sallie Mae 802218                       Wachovia Education Finance 830005

**IF YOU WANT TO BORROW YOUR STAFFORD LOAN FROM A LENDER NOT LISTED ABOVE, PLEASE LIST YOUR LENDER CHOICE AND LENDER CODE (IF KNOWN).**

Lender: \_\_\_\_\_ Lender Code: \_\_\_\_\_

**ACCEPTING A FEDERAL STAFFORD LOAN**

Stafford Loan eligibility is determined by the Financial Assistance Office based on federal eligibility and financial need. If your eligibility for a Subsidized Loan is decreased due to a packaging change, an Unsubsidized Loan will be used to supplement the decreased Subsidized amount.

I accept the maximum Federal Stafford Loan of \$20,500 per academic year:  Yes  No \$ \_\_\_\_\_ Reduced Amount

1. Select other forms of financial aid that you are requesting:

- Work-Study     Graduate PLUS Loan     Private Loan     Perkins Loan

To apply for a Graduate PLUS Loan, please go to your desired lenders website

2. Indicate if this is the first time that you are borrowing a Stafford Loan from TJSL (if you are a first time loan borrower, you must complete an Entrance Interview. This can be done online at [www.edfund.org](http://www.edfund.org), by selecting the Ed Test icon):

- Yes     No

3. Expected enrollment per semester:  Full Time (12 or more credits)     Part Time (6-11 credits)

4. Expected date of graduation: \_\_\_\_\_ Month \_\_\_\_\_ Year

5. Designate a loan period. Federal loans are processed for a maximum period of two semesters. The academic year for federal loans begins with the Fall semester and ends with the Spring semester. (Please check one loan period below.)

- Fall/Spring Semester     Fall Semester Only (December Grads)     Spring Semester Only (Spring Entering Students)

**BORROWER INFORMATION**

*I authorize Thomas Jefferson School of Law to process my Federal Stafford Loan request. I understand that my Federal Stafford Loan constitutes a debt that will enter repayment upon the expiration of my grace period, six months after I graduate, withdraw or otherwise drop below half-time enrollment. I have received payment information and realize this is a loan and must be repaid.*

*I have either attended an Entrance Interview or completed the requirement online and understand the information pertained within.*

Borrower's Signature \_\_\_\_\_ (see reverse side for more information) \_\_\_\_\_ Date \_\_\_\_\_

**IF THIS IS THE FIRST TIME THAT YOU ARE BORROWING A FEDERAL STAFFORD LOAN, YOU MUST COMPLETE THIS FORM IN ORDER FOR THE LOAN TO BE PROCESSED.**

**THOMAS JEFFERSON SCHOOL OF LAW  
FEDERAL STAFFORD LOAN ENTRANCE INTERVIEW**

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Name (Please print clearly) Social Security Number Telephone Number

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Permanent Address (Expected address, if graduating) City/State Zip Code Driver's License Number

I understand the following information regarding my student loan(s):

1. I am obligated to repay my loan(s) even if I do not complete the program, am unable to obtain employment or am otherwise dissatisfied with the education or other services received.
2. I must repay my loans with all accrued interest and deducted fees.
3. I have a maximum of 10 years to repay my loans. (Repayment may be extended if loans are consolidated.)
4. I may prepay all or part of my loans at anytime without penalty.
5. The minimum monthly payment for each loan is \$50 per month, but can be more depending on the amount I borrow. Repayment will begin following a six-month grace period.
6. The prevailing interest rate, fees and repayment terms for each loan are specified in my promissory note.
7. I must notify my lender in writing within 10 days if I:
  - Change my name
  - Change my telephone number
  - Change my address
  - Change my graduation date
  - Withdraw from school
  - Enroll less than half time or drop below half time during any term
  - Transfer to another school
8. I will be notified in writing if my loans are transferred or sold to a new holder. I must direct all future correspondence to the new holder.
9. If I qualify for a deferment (or postponement) of my loan payments, I must contact my lender to apply.
10. If I do not qualify for a deferment and I am unable to make payments, I may request a forbearance from the holder of my loans. Forbearance is a lender option; it is not a student entitlement.
11. If I fail to repay my student loans for 270 days, I will be considered to be in default with the following negative results:
  - I will be reported to a National Credit Bureau and have a negative effect on my credit rating.
  - The entire unpaid amount, including interest, may become due and payable immediately.
  - I may lose eligibility for deferment.
  - My wages may be garnished.
  - I may be assessed collection costs, including attorney's fees.
  - My federal income tax refunds may be withheld.
  - I will be ineligible to receive any additional federal or state financial aid funds.
  - I may be ineligible to obtain a state professional license in my field.
12. If I have a dispute with my lender, I have the right to mediation assistance through the Office of Student Loan Ombudsman at the Department of Education. Visit <http://ombudsman.ed.gov> or call toll-free at 877-557-2575.

I have read this form and understand the meaning and intent of the information. I have received federal loan counseling including repayment options and debt management information.

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Student Signature - Entrance Interview

Date