

HARVARD LAW SCHOOL SUBSIDIZED LOAN PROGRAM
Loan Application and Solicitation Disclosure

FOR QUESTIONS CONTACT:
 Financial Aid Office
 Harvard Law School
 324 Pound Hall, 1563 Massachusetts Ave.
 Cambridge, MA 02138
 617-495-4606
 sfs@law.harvard.edu

LENDER:
Harvard University
Student Loan Office
1033 Massachusetts Ave., 2nd Floor
Cambridge, MA 02138

Loan Interest Rate & Fees

Your interest rate will be:

7.00 %

Your rate will not vary.

Your Interest Rate (upon approval)
 The interest rate you pay will be the interest rate set forth herein.

Your Interest Rate during the life of the loan
Your rate is fixed. This means that your rate will not change during the life of your loan.

Loan Fees

Returned check charge: \$25.00

Loan Cost Example

The total amount you will pay for this loan will vary depending upon the amount you borrow. This example provides an estimate based upon a loan of \$10,000.

Repayment Option (while enrolled in school)	Amount Provided (amount provided directly to you or your school)	Interest Rate	Loan Term (how long you have to pay off the loan)	Total Paid over 10 years
DEFER PAYMENTS Make no payments while enrolled at least half-time or during the 6 month grace period. Interest does not accrue during the in-school and grace periods.	\$10,000	7.00%	10 years Begins after the in-school/grace period ends	\$13,933.20

About this example: No interest accrues while you are enrolled at least half-time or during the 6 month grace period thereafter. Repayment begins once this grace period ends.

Federal Loan Alternatives – Only Available to U.S. Citizens and Permanent Residents

Loan program	Current Interest Rates by Program Type	You may qualify for Federal education loans. You can learn more from the Department of Education at: www.federalstudentaid.ed.gov
PERKINS for Students	5.00% fixed	
STAFFORD for Students	Please see the following website for current interest rates: http://www.finaid.org/loans/studentloan.phtml	
	PLUS for Parents and Graduate / Professional Students	
	Please see the following website for current interest rates: http://www.finaid.org/loans/studentloan.phtml	

Note: When your application for financial aid (i.e. FAFSA) is reviewed by your Financial Aid Office, they will determine whether you are eligible for any of these federal loan programs and the amount(s) that you are eligible to receive. You will receive this information as part of your financial aid award letter.

Next Steps

1. If you have not already done so, apply for financial assistance.

Some schools have school-specific student loan benefits and terms not detailed on this form. Check the Financial Aid Office's website for information about loans and how to apply.

2. Additional requirement to apply for this Loan - Complete the Self-Certification Form.

Your Financial Aid Office will supply the lender with the information needed to complete the self-certification form. If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law).

REFERENCE NOTES

Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.

Promissory Note

- Your promissory note will contain the terms of this loan including information about repayment, default, deferment and prepayment.