

**HARVARD LAW SCHOOL UNSUBSIDIZED 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., 2<sup>nd</sup> Floor**  
**Cambridge, MA 02138**

**Loan Interest Rate & Fees**

<p>Your interest rate will be:</p> <div style="text-align: center; border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;"><b>7.00 %</b></div> <p>Your rate will not vary.</p>	<p><b>Your Interest Rate (upon approval)</b>                  The interest rate you pay will be the interest rate set forth herein.</p> <p><b>Your Interest Rate during the life of the loan</b>  <b>Your rate is fixed.</b> This means that your rate will not change during the life of your loan.</p>
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**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
<p><b>DEFER PAYMENTS</b></p> <p>Make no payments while enrolled at least half-time or during the 6 month grace period.</p>	\$10,000	7.00%	10 years  Begins after the in-school/grace period ends	<b>\$17,184.00</b>

**About this example:**

- 1) Loan will accrue interest from the date of each disbursement and continue to accrue until the loan has been repaid in full.
- 2) Total Paid=Interest calculated on the loan amount from August of your initial year through the 6 month grace period (this interest will be capitalized at the end of the grace period – added to the principal) plus principal and interest paid during the repayment period.
- 3) Your 6 month grace period begins once your enrollment falls below half-time status. Repayment begins at the end of the grace period.

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

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

**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

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**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.