



HOFSTRA UNIVERSITY.

Federal PLUS Loan Request Form for Graduate Students 2009-2010

The Federal Graduate PLUS loan allows graduate students to borrow money to assist with education costs. You can request an amount equal to the entire cost of attendance at Hofstra minus other financial aid, including scholarships. Estimated Cost of Attendance for a full-time graduate student living on campus for 2009-2010 is approximately \$34,826 (this includes tuition, fees, room, board, books, transportation, and personal expenses).

- ⇒ Competitive fixed interest rate – 8.5% as of July 1, 2006
- ⇒ Repayment begins 60 days after the second disbursement, but in-school deferments are available with registration of at least half time
- ⇒ The payment term is 10 years with flexible repayment options
- ⇒ No prepayment penalties
- ⇒ Repayment incentives offered for “on-time” payments
- ⇒ Income tax deduction may apply- consult your tax advisor

Students Must:

- ⇒ File a FAFSA for the 2009-2010 award year
- ⇒ Have no adverse credit history
- ⇒ Apply for the annual maximum in both the Stafford Subsidized and Unsubsidized Loans
- ⇒ Be enrolled at least half- time (4.5 credits per term at Hofstra)



How to Apply

Step 1: Beginning May 15, 2009 you should log on to www.HESC.com. Eligible students who have not previously received a Graduate PLUS Loan guaranteed by HESC, must complete an electronic master promissory note (e-MPN). Please visit hesc.com and click on “Students, Families Borrowers and Counselors.” Click on either “New York Residents” or “Outside of New York” (if you are not a New York state resident). Then click on the “Complete the e-MPN” box located on the bottom left of the Web page. Under the “Students Only” section, click on “Go” to complete the “Graduate/Professional PLUS Loan” e-MPN. For assistance completing the e-MPN, call 1-888-NYS-HESC.

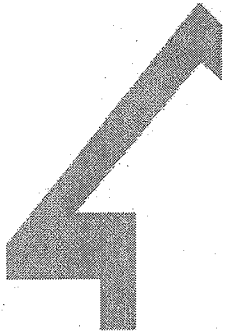
The instructions will direct the student to register for a HESC PIN if the student does not already have a PIN. The PIN is a four-digit number created by the student, therefore, the same PIN assigned for completing FAFSA can be used. Please follow the directions carefully while completing the e-MPN. You may choose any lender from the drop-down menu or any other lender or guarantor that is approved to participate in the FFEL Program. For help in choosing a lender and evaluating loan benefits, please go to finaid.org or hofstra.edu/learnaboutloans. Links are provided as a general information resource for the use of visitors to the web site. The links provided are maintained by their respective organizations and they are solely responsible for their content. Hofstra does not favor one link over the other, nor does Hofstra endorse or profit, in whole or in part, from any products or services offered or promoted by any of the web sites whose links appear.

If you choose not to sign the e-MPN electronically, please call 1-888-NYS-HESC to obtain a paper MPN.

Paper MPN forms must be returned to: NYSHESC, 99 Washington Avenue, Albany, NY 12255. If you choose a guarantee agency or lender that does not participate with HESC, contact your lender for an MPN and submit the request for certification to Hofstra’s Financial Aid Office.

Step 2: Complete the request form **on the back of this sheet** and **return the form** to the Office of Financial Aid, 202 Memorial Hall, 126 Hofstra University, Hempstead, NY 11549-1260.

Step 3: Complete required entrance counseling at www.hofstra.edu/GradPLUSentrance



Federal PLUS Loan for Graduate Students Request Form

Please be certain to read and follow the steps on the front of this form.

Completing this form allows us to certify a PLUS for you. For a lender to finalize and disburse funds, you must complete a Master Promissory Note as directed on the front page. The information requested below must be completed in full to avoid any delays. All names included must be your legal name as it is on record with the Social Security Administration. **If you are attending Hofstra in the fall and spring semesters, apply for the amount you need for the full academic year, not just one semester.** We suggest you keep a copy of this form for your records, and please return the original to the Office of Financial Aid.

Student's Last Name	First Name	MI	Student's Social Security Number
Permanent Street Address	Home Telephone Number		
City	State	Zip	Lender Code, if known
Lender Name	City	State	Student's Hofstra ID Number
Student's Date of Birth (MM/DD/Birth Year)	7		
Requested Loan Amount	Student's Loan Period (MM/YYYY)		
\$.00	From	To	

Return to:



**Office of Financial Aid
202 Memorial Hall
126 Hofstra University
Hempstead, NY 11549-1260
Telephone: (516) 463-8000
Fax: (516) 463-7257**