



Federal Student Loans

Name	Sponsor	Amount	Interest	Term	Fees	Deferral
Federal Stafford Loan (Subsidized)	U.S. Department of Education 800-4-FED-AID www.ed.gov	Up to \$3,500 Freshman, \$4,500 Sophomore, \$5,500 Junior and Senior, \$8,500 Graduate.	Undergraduate Students: 5.60% for 2009-10, 4.50% for 2010-11, 3.40% for 2011-12, 6.80% for 2012-13. Graduate Students: 6.80%.	10 years	Origination: up to 3% Default Fee: up to 1%	Principal and interest.
Federal Stafford Loan (Unsubsidized)	U.S. Department of Education 800-4-FED-AID www.ed.gov	Up to \$5,500 Freshman, \$6,500 Sophomore, \$7,500 Junior/Senior, \$20,500 Graduates, \$40,500 Graduates in health professions. (All amounts minus any subsidized Stafford loan.) Additional unsubsidized amounts: see table on our web site at www.nyu.edu/financial.aid (Types of Financial Aid → Loans Available → Federal Unsubsidized Stafford Loan).	6.80%.	10 years	Origination: up to 3% Default Fee: up to 1%	Principal only. Interest may be capitalized.
Federal PLUS Loan	U.S. Department of Education 800-4-FED-AID www.ed.gov	Up to the full cost of education, minus other financial aid received.	8.50%.	10 years	Origination: up to 3% Default Fee: up to 1%	Principal only. Interest may be capitalized.
Federal Perkins Loan	U.S. Department of Education 800-4-FED-AID www.ed.gov	Varies.	5.0%.	10 years	None.	Principal and interest.

New York University Payment Plans (Applications are available from the Office of the Bursar at www.nyu.edu/bursar/paymentplans)

NYU offers several payment plans to assist in either budgeting or financing your education. The information listed will enable you to decide which of these plans will be most beneficial to you. You may use one of these plans or a combination of several. By combining these payment alternatives with your financial aid package, you should find a New York University education financially accessible. Please note that University payment plans are subject to change; check the bursar's Web site periodically for new options and information.

TuitionPay Plan: Students are able to pay all or a portion of education expenses (including tuition, fees, room and board) in monthly installments with no finance or interest charges. Administered by Sallie Mae. For more information, see the TuitionPay web site at www.TuitionPay.com or phone 800-635-0120. (Also available to graduate students.)

Fixed Payment Plan: Full-time students not receiving any form of financial aid, loans, or scholarships may prepay (in one lump sum) up to 4 years of tuition, fees, room, and board at the current rate and avoid future cost increases. (Available to undergraduate students only.)

Deferred Payment Plan: Students not in arrears can defer up to 50% of their *net* tuition and room and board due per semester. An interest rate of 12% per annum (1% per month) on the unpaid balance will be assessed if payment is not made in full by the final installment due date. Payments are due within the semester. Late fees are charged when a student misses a payment. (Also available to graduate students.)

Tuition Stabilization Plan: Full-time students may avoid future tuition increases by paying the current tuition and fee rate plus an additional stabilization fee. (Available to undergraduate students only.)

Private (Non-Federal) Alternative Student Loans

The Office of Financial Aid encourages students to apply first for all eligible federal assistance before considering a private, alternative loan. The terms, conditions, and eligibility requirements vary for private loans, and the borrower (and co-borrower, if applicable) should carefully research the options and apply for the alternative loan that best suits their needs. If you decide to apply for a private educational loan, you must provide all documentation requested by the lender and follow their application instructions.

A non-federal private loan may be an appropriate choice for you, if:

- You have applied for the maximum amount of all federal loans suggested to you and still have a difference between the cost of attendance and the total financial aid you have received.
- You are a dependent undergraduate student and your parents will not borrow (or have been denied) a Federal PLUS Loan (see also the Federal Unsubsidized Stafford Loan).
- U.S. government regulations make you ineligible for a federal loan. You may still qualify for a private loan because such programs are not bound by the same federal restrictions. For example, if you are not making satisfactory academic progress, are in default on a federal loan, did not respond to verification requests, are enrolled for less than 6 points, or are ineligible for federal loans for other reasons, you may be eligible for private loans instead.
- You are in arrears for a semester prior to the current semester. You may be able to receive a private loan for an earlier loan period.
- You are an international student with limited borrowing alternatives. (See our notice to international students at right.)

Most private loans are more expensive than federal loans and you are advised to plan accordingly. Some do not have full deferment options. It is best not to borrow more than you absolutely need. Also note that such loans are for educational purposes only, which means you must be a registered student and the amount you borrow cannot exceed the cost of attendance. (Specific alternative loan programs may have fixed minimum and maximum amounts for which

you can apply.)

Below is a reference list of all lenders that have provided private education loans to NYU students during the past several years. (The list is sorted alphabetically by lender name.) New York University does not prefer, recommend, promote, endorse, or suggest any of these lenders. You are not required to borrow from any of the lenders appearing below and there is no penalty for selecting a different lender, if you prefer. (Processing delays may result only if another lender you select has not previously authorized NYU to certify a loan.) We encourage you to compare information among these and other available student loan providers. (See our information about Lenders and Guarantors at www.nyu.edu/financial.aid/lenders.html)

There are no maximum income limits. Individual lenders will evaluate credit history. For application instructions and details about terms and conditions, refer to the lender's web site via the URLs provided or contact them by phone. Please note that application fees are not refundable.

NOTICE TO INTERNATIONAL STUDENTS: The list below includes private lenders that provide education loans specifically to international students. (However, not all international students will be eligible for every international loan program shown.) Before you investigate these and other sources of international student loan funding (we advise you to check with your home country), consider first whether you are eligible for U.S. federal student aid (see Citizenship at www.nyu.edu/financial.aid/citizenship.html). If you are eligible, it is in your best interest to pursue federal student financial aid opportunities first (begin by submitting the Free Application for Federal Student Aid). Next, you may find more favorable loan terms and conditions by applying instead for a U.S. domestic private loan with a creditworthy U.S. co-signer. In any event, you are free to choose any lender that makes loans to students attending New York University.

* indicates loans for eligible international students

Lender Name and Telephone	Web Site
Academic Answer, toll-free: 1-866-763-6350	academicanswer.suntrustededucation.com
Affinity Private Loan, toll-free: 1-800-737-5115	www.affinityplusstudentloans.org
Alaska Advantage Loan, toll-free: 1-800-441-2962	alaskadvantage.state.ak.us

<i>Lender Name and Telephone</i>	<i>Web Site</i>
Canada Student Loans, phone: 1-819-994-5559	www.hrsdc.gc.ca/eng/learning/canada_student_loan/index.shtml
* Chase Select International Loan	
If you are eligible for the Chase Select International Loan for Fall 2009, you will be contacted by the Office of Financial Aid. If you are eligible for Spring 2010 you will be notified by the Office of Financial Aid by no later than December 1, 2009. (All notifications are sent by e-mail to the student's NYU e-mail address.)	
Chase Select Student Loan, toll-free: 1-866-306-0868	www.chasestudentloans.com
CHESLA Student Loan, toll-free: 1-800-935-2275	www.chesla.org
Citibank CitiAssist Student Loan, toll-free: 1-800-967-2400	www.studentloan.com
Citizens Bank TruFit Student Loan, toll-free: 1-800-708-6684	www.citizensbank.com/trufitsstudentloan
Credit Union EdAccess Loan, toll-free: 1-888-549-9050	custudentloans.org
Credit Union Student Choice, toll-free: 1-800-237-5678	www.studentchoice.org
Digital Credit Union, toll-free: 1-800-324-1589	dcu.studentchoice.org
Discover Student Loan, toll-free: 1-877-728-3030	www.discoverstudentloans.com/student/private.aspx
EdFinancial Services, toll-free: 1-800-337-1009	www.edfinancial.com
* Global Student Loan, phone 212-736-9666	www.globalslc.com
In accordance with the lender's criteria, the Global Student Loan is currently available only to students from India. DISCLAIMER: Dr. Keith Jepsen, President of Global Student Loan Corporation, was formerly NYU's Director of Financial Aid. Barry Fingerhut, a current member of the NYU Stern School Board of Overseers, is a director and shareholder of EduFund International, the parent company of Global Student Loan Corporation as well as of GSLC. Mr. Fingerhut does not receive compensation for his service on these boards, and is not involved in discussions or decisions with respect to these loans.	
Iowa Student Loan, toll-free: 1-800-243-7552	www.studentloan.org
* Leo S. Rowe Pan American Fund, phone: 202-458-6208	www.oas.org/rowe
In accordance with the lender's criteria, the Leo S. Rowe Pan American loan is currently available only to students from Latin America and Caribbean OAS Member countries.	
MEFA Loan, toll-free: 1-800-449-6332	www.mefa.org
MELA Loan, toll-free: 1-800-922-6352	www.mela.net
NASA Federal Credit Union, toll-free: 1-888-627-2328	www.nasafcu.com
New York State HELPs, toll-free: 1-888-697-4372	www.hescmarketplace.org/nyhelps
New York University Federal Credit Union, phone: 212-995-3171	www.nyufcu.com/asp/links.asp
DISCLAIMER: Because New York University is the sponsoring organization of the NYU Federal Credit Union, its field of membership is limited to individuals who are connected to the University (such as students or employees and their immediate families). However, NYU and the NYUFUCU are not affiliated and the NYUFUCU acts as a completely independent lender for all purposes.	
NJCLASS Loan, toll-free: 1-800-792-8670	www.hesaa.org
Northwest Federal Credit Union, toll-free: 1-800-349-9470	nwfcu.studentchoice.org
PNC Student Loan, toll-free: 1-800-762-1001	www.pnconcampus.com
Polish and Slavic Federal Credit Union, toll-free: 1-800-206-8503	www.psfcu.studentchoice.org
RISLA Student Loan, toll-free: 1-800-758-7562	www.risla.com
Sallie Mae Smart Option Student Loan, toll-free: 1-888-272-5543	www.salliemae.com
U.S. Bank Student Loans, toll-free: 1-800-242-1200	www.usbank.com
UMASS Federal Credit Union, toll-free: 1-866-266-3832	umassfive.studentchoice.org
VSAC Student Loan, toll-free: 1-800-798-8722	services.vvac.org/wps/wcm/connect/VVAC/vvac
Wells Fargo Student Loan, toll-free: 1-800-658-3567	www.wellsfargo.com/student