



Federal PLUS Loan Request Form for Graduate Students 2008-2009

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 2008-2009 is approximately \$33,081 (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 2008-2009 award year
- ⇒ Have no adverse credit history
- ⇒ Apply for the annual maximum in both the Stafford Subsidized and Unsubsidized Loans



Step 1: Beginning May 15, 2008 you should log on to www.HESC.com. Click on the “Students, Families and Counselors” box. After that, you will need to click on the “complete the e-MPN” box and follow steps 1-3 for the Graduate/Professional PLUS loans. The instructions will direct you to the area to register for a HESC PIN if you do not already have one. Further, you will be walked through the credit check process required to obtain a PLUS. This PIN will be of your choosing; therefore, you can use the same one assigned for completing the FAFSA. You will be required to choose a lender while completing the e-MPN. The lender should be the same as your Stafford Loan Lender. If you have not already chosen a lender, please refer to the following websites for assistance in choosing a lender and evaluating loan benefits: www.federalstudentaid.org, www.NASFSA.org or www.finaid.org.

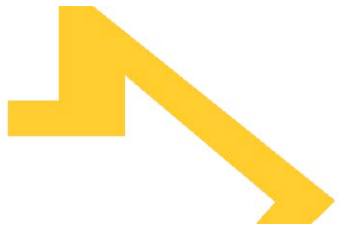
If you choose not to sign the e-MPN electronically, please call 1-888-NYS-HESC to obtain a paper MPN.

Paper MPN forms must be returned to:

NYSHESC
99 Washington Avenue
Albany, NY 12255

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



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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. We suggest you keep a copy of this form for your records, and please return the original to the Financial Aid Office. **Remember you can complete your MPN quickly and easily at www.HESC.com.**

Student's Last Name	First Name	MI	Student's Social Security Number
Permanent Street Address			Home Telephone Number
City	State	Zip	
Lender Name	City	State	Lender Code, if known
Student's Date of Birth (MM/DD/Birth Year)			Student's Hofstra ID Number 700
Requested Loan Amount \$.00		Student's Loan Period (Month/Year)

Return to:



**Office of Financial Aid
202 Memorial Hall
126 Hofstra University
Hempstead, NY 11549-1260
Telephone: (516) 463-8000
Fax: (516) 463-4936**