LOAN AUTHORIZATION FORM
2004-05 Academic Year

All students requesting a loan must complete this form and submit it to the Office of Financial Aid.
You must be admitted to a degree program to receive a Stafford Loan. You must be registered for at least 6 points in each semester. Students who have previously applied for a Stafford Loan while attending Teachers College need only complete this form. All first-year students and first time Federal Stafford Loan borrowers must also complete a Federal Stafford Loan Master Promissory Note.

Use the Applying for a Loan guide to assist you in completing this request form. Information on this form is used to ensure that students know important details about their education debt. Additional information can be obtained from your lender or the Office of Financial Aid.

Name: ________________________________________________ SSN/TCID_____________________

Indicate Registration – write in the number of points and/or check box.

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<tr>
<th>Semester</th>
<th>Points</th>
<th>COE*</th>
<th>DIS ADV**</th>
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<td>Fall 2004</td>
<td>_____</td>
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<td>Spring 2005</td>
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*COE – Certificate of Equivalency must be processed by the Registrar prior to loan disbursement
**DIS ADV – Dissertation Advisement, 8900 level courses only (full-time status)

Amount requested Subsidized Stafford Loan $ _________ Unsubsidized Stafford Loan $ _________

Private/Alternative Loan (if known)_____________________________________________________

Total Amount Requested: $ _________ Please Note: All loan amounts certified will be disbursed in two even installments, one at the beginning and one in the middle of the period, for which they are requested.

From which lender/program will you be borrowing:

☐ College Loan Corporation (833733) ☐ Higher Education Solutions (833820)
☐ Student Loan Express (833890) ☐ Access Group (808851)
☐ Citibank (826878) ☐ Chase (807807)
☐ William D. Ford Direct Loan Program ☐ Other _________________________________
What is your estimated last date of attendance? ____________________________________________

Who is the Guarantor: ___________________________________________________________________

Who is the Servicer of the Loan: _________________________________________________________

What is the current interest rate of your loan? ______________________________________________

What percentage of fees will be deducted from your loan: _______%

During the "In-school Period," the interest is (check all that apply):

__ Subsidized      __ Accruing      __ Capitalizing

Do you understand the difference between Accruing and Capitalizing Interest? ________________

What is your accumulated student loan debt prior to this loan: _______________________________

What would be your monthly repayment* if:

a) You had to begin repaying your prior debt today? $___________________

b) You had to begin repayment the amount you are requesting? $__________________

c) If you had to begin repayment your new debt (including prior debt & amount you are requesting)? $____________________

*See the Preliminary Projected Monthly Payment chart or use one of the loan calculators at http://www.finaid.org.

What will your new student loan debt total be? $_____________________

How much interest can you expect to pay on that total* by the time you finish repaying? $________________________

*See the Preliminary Projected Monthly Payment chart or use one of the loan calculators at http://www.finaid.org. Debt figures most likely do not include accrued or capitalized interest.

Does your lender offer any of the following repayment incentives?

☐ Interest reduction if payments are made by auto-debiting

☐ Interest reduction for ____ on-time payments

☐ Principal reduction for ____ on-time payments

I authorize Teachers College to use these funds to cover all charges on the student’s account for semester(s) indicated.

____________________________________  ______________________
Signature                          Date

Return this form to the Office of Financial Aid, 138 Horace Mann, 525 West 120th Street, Box 309, New York, NY 10027. If you have any questions, please contact us at (212) 678-3714 or financialaid@exchange.tc.columbia.edu, or visit us at http://www.tc.edu/financialaid