

Financial Aid Office

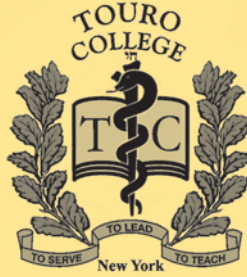
**Touro College of Osteopathic Medicine**

1-212-851-1199

1-212-531-2264 FAX

School Code: 010142 - New York

Website: [www.touro.edu/med](http://www.touro.edu/med)



TOURO COLLEGE OF OSTEOPATHIC MEDICINE

# STUDENT LOAN REQUEST *Statement*

**Please print in dark ink**

\_\_\_\_\_  
Last name, first name, and middle initial

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Mailing Address

\_\_\_\_\_  
Phone Number

**My signature below constitutes my request for a loan under the Federal Family Education Loan program for attendance at Touro College of Osteopathic Medicine.**

**I request a loan for** (mark one choice for each loan type)

Returning students check here if you would like to use the same lender from the prior academic year.

Indicate lender choice here. \_\_\_\_\_

(Preferred lender list on reverse side of page. Choosing a lender other than a preferred lender may delay funds.)

Subsidized Stafford Loan \$ \_\_\_\_\_ (see Cost of Attendance (COA)\* for amount)

Unsubsidized Stafford Loan \$ \_\_\_\_\_ (see Cost of Attendance (COA)\* for amount)

Check here if you would like to be considered for a Federal Perkins Loan.

**If you are applying for a Grad PLUS or private alternative loan, please apply directly with one of our preferred lenders.**

**Please check the following boxes** after you have read the statements and sign below.

I understand that this loan is to be used for educational purposes while I am attending Touro College of Osteopathic Medicine, and I will use the proceeds from this loan accordingly. I also understand that this and any other student loan that I may have acquired must be repaid, with interest, and that I may be charged interest on unsubsidized loan funds while I am in school.

I further understand that I must immediately notify my lender if my status as a student changes and that failure on my part to adhere to the terms and conditions of my loan will result in default and forfeiture of some of the benefits afforded me in this program.

Finally, I understand that I have other rights and responsibilities, and that if I am not fully aware of them, I will ask the Financial Aid Office at my school to provide me with the information.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\* Costs of Attendance are located online at [www.touro.edu/med.edu](http://www.touro.edu/med.edu) → Current Students → Financial Aid → Tuition and Fees

## LENDER LIST

Touro College of Osteopathic Medicine has chosen the following preferred lenders because they offer excellent customer service and all offer zero-fee Stafford loans. Realizing the decision of selecting a lender is the sole responsibility of the student, we have put together a list of preferred lenders in whom we feel confident in recommending to our students.

### STAFFORD LOANS - FIXED 6.8%

Lender	Telephone	Web site
Touro College	1-877-689-0763	<a href="http://www.wachovia.com/education">www.wachovia.com/education</a> <sup>1</sup>
Access Group	1-800-282-1550	<a href="http://www.accessgroup.org/apply">www.accessgroup.org/apply</a>
College Loan Corporation	1-888-972-0852	<a href="http://www.collegeloan.com">www.collegeloan.com</a>
Edamerica	1-800-337-1009	<a href="http://www.edamerica.net">www.edamerica.net</a>
Health Education Solutions	1-877-272-7828	<a href="http://www.HealthEdSolutions.com">www.HealthEdSolutions.com</a>

### FEDERAL PLUS LOANS FOR GRADUATE AND PROFESSIONAL STUDENTS<sup>2</sup> – FIXED 8.5%<sup>1</sup>

Lender	Telephone	Web site
Wachovia	1-877-689-0763	<a href="http://www.wachovia.com/gradplus">www.wachovia.com/gradplus</a>
AccessGroup	1-800-282-1550	<a href="http://www.accessgroup.org/apply">www.accessgroup.org/apply</a>
College Loan Corporation	1-888-972-0852	<a href="http://www.collegeloan.com">www.collegeloan.com</a>
Edamerica	1-800-337-1009	<a href="http://www.edamerica.net">www.edamerica.net</a>
HealthEducationSolutions	1-877-272-7828	<a href="http://www.HealthEdSolutions.com">www.HealthEdSolutions.com</a>

Federal Graduate PLUS Loans can charge up to a 3% loan origination fee up front. Refund checks issued may take up to 14 business days from when Touro College of Osteopathic Medicine receives the funds.

### ALTERNATIVE LOANS<sup>2</sup> – VARIABLE INTEREST RATE

Lender	Telephone	Web site
Wachovia	1-800-338-2243	<a href="http://www.wachovia.com/wel">www.wachovia.com/wel</a>
Access Group	1-800-282-1550	<a href="http://www.accessgroup.org/apply">www.accessgroup.org/apply</a>
College Loan Corporation	1-888-972-0852	<a href="http://www.collegeloan.com">www.collegeloan.com</a>
Edamerica	1-800-337-1009	<a href="http://www.edamerica.net">www.edamerica.net</a>
Health Education Solutions	1-877-272-7828	<a href="http://www.HealthEdSolutions.com">www.HealthEdSolutions.com</a>

All alternative, Grad PLUS, and Unsubsidized loans accrue interest from the first disbursement. Students may defer principal and interest payments until the start of the repayment period. None of these lenders charges a financial penalty for pre-payment of these loans.

The fees charged at disbursement are percentages that are taken out of each semester's disbursement. The fees charged at repayment are percentages of the total outstanding balance at the start of repayment.

Interest rates vary from one lending institution to another. It is very important that you read all information on your Master Promissory Note (MPN) before signing it. If you do not understand all information, please call your lender for clarification.

<sup>1</sup> Does not pertain to undergraduate programs

<sup>2</sup> Credit approvals on Grad PLUS and alternative loans are generally valid for 90 to 180 days; confirm with your lender.