

MONTCLAIR STATE UNIVERSITY
Office of Student Financial Aid
Federal Perkins Loan Program

Section A: Student Information

Name _____
Last First M.I. Social Security Number

Permanent Address _____
Street Apt. No. Telephone Number

City, State Zip Code E-Mail Address

Former Name Date of Birth State Abbreviation, Driver's License Number

Parent/Guardian Information

Father _____ **Mother** _____
Last, First M.I. Last First M.I.

Address _____ Address _____
Street Apt. No. Street Apt. No.

City State Zip Code City State Zip Code

(_____) _____ (_____) _____
Area Code/Telephone Number Area Code/Telephone Number

Section B: Reference Information

References: Enter the requested information for two relatives or acquaintances who do not live with you and who have known you for at least three years. References may not live outside the United States.

_____ Name	_____ Name
_____ Permanent Address	_____ Permanent Address
_____ City, State Zip Code	_____ City, State Zip Code
(_____) _____ Area Code/ Telephone Number	(_____) _____ Area Code/Telephone Number

**Montclair State University--Office of Student Financial Aid
Student Loan Disclosure Statement**

The loan which you have received under the Federal Perkins Loan Program, together with an ANNUAL PERCENTAGE RATE of 5% on the unpaid balance, is repayable in accordance with a repayment schedule to be executed at the end of the grace or other deferment period.

The AMOUNT FINANCED (or the total of all loans due) is repayable in accordance with the provisions of the promissory note and the repayment schedule to be attached thereto; this is subject to provisions relating to DELINQUENCY and DEFAULT charges specified in the promissory note form.

The MAKER acknowledges receipt of an exact copy of this statement.

Signature-Maker (Student)

Date

**TABLE OF FINANCE CHARGES
5% INTEREST RATE LOANS - EQUAL PAYMENTS - \$40.00 MIN. PER MONTH**

<u>Loan Amount</u>	<u># of Payment</u>	<u>Reg. Pmt. Amount</u>	<u>Finance Charge</u>
\$ 50.00	2	\$ 40.00	\$.24
100.00	3	40.00	.75
150.00	4	40.00	1.50
200.00	6	40.00	2.52
250.00	7	40.00	3.84
300.00	8	40.00	5.42
350.00	9	40.00	7.26
400.00	11	40.00	9.41
450.00	12	40.00	11.83
500.00	13	40.00	14.54
550.00	15	40.00	17.53
600.00	16	40.00	20.84
650.00	17	40.00	24.41
700.00	19	40.00	28.31
750.00	20	40.00	32.50
800.00	21	40.00	37.00
850.00	23	40.00	41.81
900.00	24	40.00	46.94
950.00	26	40.00	52.37
1,000.00	27	40.00	58.15
1,050.00	28	40.00	64.23
1,100.00	30	40.00	70.66
1,150.00	31	40.00	77.40
1,200.00	33	40.00	84.49
1,250.00	34	40.00	91.92
1,300.00	35	40.00	99.68
1,350.00	37	40.00	107.82
1,400.00	38	40.00	116.29
1,450.00	40	40.00	125.13
1,500.00	41	40.00	134.32
1,550.00	43	40.00	143.88
1,600.00	44	40.00	153.81
1,650.00	46	40.00	164.12
1,700.00	47	40.00	174.81
1,750.00	49	40.00	185.89
1,800.00	50	40.00	197.35
1,850.00	52	40.00	209.22
1,900.00	54	40.00	221.46
1,950.00	55	40.00	234.14
2,000.00	57	40.00	247.22
2,050.00	58	40.00	260.71
2,100.00	60	40.00	274.63
2,150.00	61	40.00	288.95
2,200.00	63	40.00	303.75
2,250.00	65	40.00	318.95
2,300.00	66	40.00	334.61
2,350.00	68	40.00	350.73
2,400.00	70	40.00	367.30
2,450.00	71	40.00	384.32
2,500.00	73	40.00	401.84
2,550.00	75	40.00	419.81
2,600.00	76	40.00	438.27
2,650.00	78	40.00	457.23
2,700.00	80	40.00	476.69
2,750.00	82	40.00	496.63