

Federal Stafford Loan Disclosure Statement

This is a loan that must be repaid.

If you have any questions regarding this disclosure, contact your lender immediately. If you want to cancel or reduce the amount of this loan, see the instructions in the Borrower's Rights and Responsibilities Statement section of your Master Promissory Note (MPN) or contact your lender.

Borrower Information			Lender Information		
Loan No.	Phone	I.D.	Phone		
Guarantor					
Name			Name		
Address			Address		
City	State	Zip	City	State	Zip
Loan Information			School Information		
Loan Amount	Loan Type	I.D.	Phone		
Loan Period					
Grade Level					
Guarantee Date	Federal Default Fee %	Name			
Graduation Date	Origination Fee %	Address			
Interest Rate %					
Grace Period	Months	City	State	Zip	

Disbursement Schedule					
Disbursements	Estimated Date	Gross Disbursement Amount	Federal Default Fee	Origination Fee	Net Disbursement Amount
First					
Second					
Third					
Fourth					

Borrower Messages

Terms of Loan – This disclosure statement identifies the terms and conditions of the loan identified above. Laws and regulations governing this loan may have changed since you signed your MPN. Except as specifically stated in this disclosure, or a separate disclosure, the MPN and Borrower's Rights and Responsibilities Statement applicable to this loan govern the terms and conditions of this loan.

Interest Rate – The interest rate shown is the rate in effect for this loan at the time of guarantee. The interest rate for Stafford loans may be fixed or variable depending on when the loan is made. For disclosure reprints, see the appropriate Interest Rate Addendum to determine the correct applicable rate.

Release of Proceeds – The disbursement date is the earliest date the lender will send money to your school. If you remain eligible for the loan, your school will release your money shortly following the date it is received.

Outstanding Balance of Loans – The total amount of loans you have with this lender, including this loan, is . It does not include any amounts you may owe through other lenders. Your estimated outstanding balance may not include cancellations or payments on your loans. To estimate your monthly payments, use the charts in the Borrower's Rights and Responsibilities section of your Master Promissory Note or for additional information contact your lender at the phone number above.