



Financial Aid Office

financialaid@hebrewcollege.edu

Office hours: Mon–Thurs: 9 a.m.–5 p.m.; Fri 9 a.m.–1 p.m. EST

Closed weekends, all legal holidays, and Jewish holidays

2026-2027 Hebrew College Federal Student Loan Request Form

Your student loan cannot be processed until Hebrew College’s Financial Aid Office receives data from the FAFSA (Free Application for Federal Student Aid) and this form. Please fill out all fields. You must also complete a Master Promissory Note (MPN) and a 20-30-minute, online Entrance Counseling session. For more details, please see page 2.

Please complete BOTH pages. If you’d prefer to submit the form more securely via DocuSign, please email us for a link.

Hebrew College Student ID # _____

Legal Name

First Middle initial Last

Address

City State Zip code

Cell Phone # _____ Hebrew College Email _____

1. Is this the first time that you are borrowing a Direct Student Loan? Yes No

2. Type of Hebrew College student: Graduate Degree program: Masters

Program of Study: _____ Expected Graduation Year: _____

Loan Period: Loans are processed for a maximum period of one academic year, in the fall and spring semesters. **You will NOT receive the full loan at the start of the year;** half will be applied to your account in the fall, and the other half at the start of the spring semester, so please plan your living expenses budget accordingly. You must be enrolled at least half-time (six credits) in each semester. The academic year begins with the fall semester and ends with the spring semester.

Accepting a Direct Loan: Direct loan eligibility is determined by the FAFSA (Free Application for Federal Student Aid) and Hebrew College’s calculation of need requirements.

- Loan eligibility and amounts are subject to change according to changes in your financial situation, the number of credits you take, and/or your withdrawal from courses or school. Some of these changes may require you to return funds.
- Because loans generate interest, and we encourage students to only borrow what you absolutely need, **you are not required to accept the full amount of the loan for which you are eligible. If you accept a lesser amount, your eligibility will remain the same and you may borrow the additional amount during the school year.**

I wish to accept the following unsubsidized direct loan: I am qualified to borrow up to \$20,500 via a federal unsubsidized direct loan. (The government will deduct a fee from what you borrow; see “Direct Loan Information” for details.)

Please check one box:

- I accept the full amount (\$20,500 or \$10,250/semester) of the federal unsubsidized direct loan I am qualified to borrow.
- I do not want to borrow the full amount for which I qualify. I want to borrow only \$ _____ and recognize that I may request the remaining amount for which I qualify during the academic year. (Please remember that the origination fee the U.S. Department of Education deducts before you receive a loan means that you will receive less than the amount you borrow

but you must still repay the full amount. To ensure you receive the full amount of what you need, for example, \$10,000, the disbursement amount would be \$9,894. Therefore, to receive the full \$10,000, you would need to request \$10,107.)

Entrance Counseling: A 20-30-minute online process you can complete at any time that ensures you understand the terms and conditions of your loan and your rights and responsibilities. You will learn how interest works, your options for repayment, and how to avoid delinquency and default. When you are finished, a record of your completion will be sent to Hebrew College, and you can then receive your loan money.

- You must complete an Entrance Counseling Session here.
- You cannot save and leave an incomplete session; you must complete entrance counseling in one sitting.
- No loan money will be disbursed until you complete the Entrance Counseling.

I have gone to studentaid.gov and completed my counseling session.

Master Promissory Note (MPN): A legal document in which you promise to repay your loan(s) and any accrued interest and fees to the DOE. It also explains the terms and conditions of your loan(s). You may receive more than one loan under an MPN over a period of up to 10 years to pay for your educational costs, as long as Hebrew College is authorized to use the MPN in this way.

- You must complete a Master Promissory Note (MPN) here.
- No loan money can be disbursed until you complete the MPN.

I have gone to studentaid.gov and completed my MPN.

Student's signature (required):

I have read the material above and have decided to borrow through the federal Direct Loan Program. I have completed all required elements of this form because I understand that I will not receive any federal student loan funds otherwise.

First name, middle initial, last name

Student ID #

Date

Return form to/drop it off at: Hebrew College Financial Aid Office (in the Administrative Services suite by the elevator)
1860 Washington Street
Newton, MA 02466

Or scan/photograph it and send the file via your Hebrew College email address to financialaid@hebrewcollege.edu.

If you'd prefer to submit the form more securely via DocuSign, please email us for a link.