

This form to be completed with **Student's** information.  
Please complete all questions. Failure to do so may delay processing.

**STUDENT**

Last Name		First Name		Middle Name	Class Start Date	Program of Study
Home Address			Apt.	How Long?	Birthdate	Social Security Number
City	State	Zip	Home Phone			
Physical Address (if different from home address)			Apt.	Drivers License #		State
City	State	Zip	E-mail Address			
Previous Address			Apt.	How Long?		
City	State	Zip	Employer's Phone			
Employer			How Long?	Occupation/Position		
Address		City	State	Zip		

**REFERENCES** - you must have 3 complete personal references who reside at 3 different addresses. The first reference should be a parent or close relative if possible.

1. Name	Address	City	State	Zip	Phone	Relationship to borrower
2. Name	Address	City	State	Zip	Phone	Relationship to borrower
3. Name	Address	City	State	Zip	Phone	Relationship to borrower

**FERPA** - I give permission for International Air and Hospitality Academy to release my financial aid information to the following person (people):

Name(s) \_\_\_\_\_

Where will you be living while attending International Air and Hospitality Academy?

With Parent                      In Student Housing                      My Own Home

**FEDERAL STAFFORD LOANS**

Some students may not be eligible to borrow subsidized loan funds. Mark the loan type or types you're willing to consider borrowing and select a lender from the Lender List (on the page below).

Subsidized      Unsubsidized                      Lender Code \_\_\_\_\_

Have you been in foster care, in Washington state, for at least 1 year since your 16th birthday?    Yes                      No

 All students are required to complete *NELA Entrance Counseling for Financial Aid*. If you are filling this out online, click [this link](#) to be directed the website. If not, go to [www.aha.edu](http://www.aha.edu) and find the gray box (under current and past students) on the Financial Aid page for the link.

I certify that the information provided herein is true and complete. You are authorized to check my credit and employment history.

Student Signature \_\_\_\_\_ Date \_\_\_\_\_

# Lender List

*It is your choice as to which lender you select for your loans. This decision is important and should be made according to what benefits you best. International Air and Hospitality Academy developed this lender list after researching loan terms and borrower benefits. We have maintained excellent customer service relationships with the following banks for an average of 15 to 26 years. However, neither International Air Academy nor its employees benefit by your lender selection. You may also choose a lender that is not listed below, it is your preference.*

**Please note that loan fees and benefits can change, refer to the lenders website for more information.**

## **Interest Rates for the 2008-2009 Academic Year as of July 1, 2008**

- Subsidized Stafford Loan Interest Rate is 6%
- Unsubsidized Stafford Loan Interest Rate is 6.8%
- FFELP Parent PLUS Loan Interest Rate is 8.5%

Lender	Stafford Loan Benefits and Fees	PLUS Loan Benefits and Fees
<b><u>Sallie Mae Education Trust</u></b> <b><u>(Lender code 802218)</u></b>  <a href="http://www.salliemae.com">www.salliemae.com</a>	<ul style="list-style-type: none"> <li>• 1.5% origination fee</li> <li>• Manage Your Loans - online account management tool serves as a borrower's single source to find information about their Sallie Mae serviced-education loans.</li> <li>• Combined billing for borrowers with multiple Sallie Mae serviced loans.</li> </ul>	<ul style="list-style-type: none"> <li>• Manage Your Loans - online account management tool serves as a borrower's single source to find information about their Sallie Mae serviced-education loans.</li> <li>• Combined billing for borrowers with multiple Sallie Mae serviced loans.</li> <li>• 3% origination fee and 1% default fee</li> </ul>
<b><u>Bank of America</u></b> <b><u>(Lender code 824421)</u></b>  <a href="http://www.bankofamerica.com">www.bankofamerica.com</a>	<ul style="list-style-type: none"> <li>• 0.25% interest rate reduction for BOA checking or savings account customers.</li> <li>• Life of the loan benefit. Once the .25% interest rate reduction is applied to your loan, it's yours.</li> <li>• Automatic in-school deferment.</li> <li>• Free student checking account and online bill payer.</li> <li>• Extended 15 day grace period.</li> <li>• 1.5% origination fee and 1% default fee</li> </ul>	<ul style="list-style-type: none"> <li>• 0.25% interest rate reduction for BOA checking or savings account customers.</li> <li>• Life of the loan benefit. Once the .25% interest rate reduction is applied to your loan, it's yours.</li> <li>• In-school deferment option.</li> <li>• Extended 15 day grace period.</li> </ul>

**Loans go into repayment 6 months after graduation. Interest only payments on unsubsidized loans can also be made during school.**

Estimate your payment for federal loans using this [MONTHLY LOAN REPAYMENT CHART](#). Based on a 10 year repayment period. Minimum monthly payment is \$50.00

Total Amount Borrowed	6.00%	6.80%	8.50%	Total Amount Borrowed	6.00%	6.80%	8.50%
<b>\$2000.00</b>	\$50.00	\$50.00	\$50.00	<b>\$5000.00</b>	\$55.51	\$57.54	\$61.99
<b>\$2625.00</b>	\$50.00	\$50.00	\$50.00	<b>\$6000.00</b>	\$66.61	\$69.05	\$74.39
<b>\$3000.00</b>	\$50.00	\$50.00	\$50.00	<b>\$7000.00</b>	\$77.71	\$80.56	\$86.79
<b>\$3500.00</b>	\$50.00	\$50.00	\$50.00	<b>\$8000.00</b>	\$88.82	\$92.06	\$99.19
<b>\$4000.00</b>	\$50.00	\$50.00	\$50.00	<b>\$9000.00</b>	\$99.92	\$103.57	\$111.59

International Air and Hospitality Academy • **Financial Aid Office**  
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 360-695-2500 • 360-992-4340 fax • 800-868-1816 • [www.aha.edu](http://www.aha.edu)