

Syracuse University

2026-2027 Monthly Payment Option

Retail Installment Obligation

FEDERAL TRUTH IN LENDING ACT DISCLOSURES

ANNUAL PERCENTAGE RATE (APR) The cost of your credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost you	AMOUNT FINANCED The amount of credit provided to you is a signature limit not to exceed \$95,000.00*	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled will not exceed \$95,000.00* plus the application fee of \$75.00
0.00%	\$0.00		

PAYMENT SCHEDULE: ESTIMATED NUMBER OF PAYMENTS: 11. FALL SEMESTER: PAYMENTS BEGIN IN JUNE AND CONCLUDE IN OCTOBER. SPRING SEMESTER: PAYMENTS BEGIN IN NOVEMBER AND END IN APRIL. ESTIMATED PAYMENT AMOUNT IS \$8,636.36 SUBJECT TO ADJUSTMENTS FROM FINANCIAL AID AND OTHER CHARGES AND CREDITS.

SECURITY [X] THIS LOAN IS UNSECURED.

SEE THE "TERMS AND CONDITIONS" SECTION BELOW FOR ADDITIONAL INFORMATION ABOUT NONPAYMENT, DEFAULT, THE RIGHT TO ACCELERATE THE MATURITY OF THE OBLIGATION AND PREPAYMENT REBATES AND PENALTIES.

PREPAYMENT: YOU MAY PREPAY THIS DEBT IN FULL OR IN PART AT ANY TIME WITHOUT PENALTY.

There is an annual nonrefundable application fee of \$75 for participation in this plan.

PLEASE TYPE OR PRINT CLEARLY AND COMPLETE IN FULL.

Student's name _____
LAST FIRST MIDDLE

SUI.D. number _____ E-mail address _____

Billing address _____
NUMBER STREET CITY STATE ZIP CODE

Telephone (_____) _____ Cell phone (_____) _____

THIS INFORMATION IS NECESSARY FOR THE CALCULATION OF YOUR CONTRACT:

A. STUDENT STATUS

- Undergraduate
- Graduate/JDi(3 payments for fall/spring)
- Law
- Semester abroad
- SUNY ESF (room and board only)

B. FINANCIAL AID

1. Do you anticipate receiving financial aid? (this includes student loans)
 Yes No
2. Do you anticipate receiving aid from non-University sources?
(outside scholarships, etc.) Yes No
If yes, provide documentation of this non-University aid to the Office of Financial Aid.

C. HOUSING AND MEAL PLAN CHARGES are posted to your Bursar account by the Housing Office. They will be calculated into your payment plan automatically when posted. **Any requests for, or changes to, housing and/or meal plans must be made directly to the Housing Office.**

