



Student Access Fund Loan Repayment Terms

Students make small loan repayments while in school, and HFLA will try to keep repayments under \$200 a month for the life of the loan, as long as the borrower maintains regular payments.

Make your repayments to HFLA through the Zelle payment system. The email address to send your Zelle payment to is office@HFLAWA.org. Contact the office if you have questions. Contact information below.

Repayments begin 30 days after receiving the SAF loan.

\$7,500 Repayment Terms (based on 1 year in school)

Year	Months	Per month	Months in Period	Per year/ Period	Cumulative	Remainder of \$7,500.00
0						
1	1-12	\$50	12	\$600	\$600	\$6,900
2	13-18	\$50	6	\$300	\$900	\$6,600
2	19-24	\$100	6	\$600	\$1,500	\$6,000
4	25-36	\$100	12	\$1200	\$2,700	\$4,800
5	37-48	\$100	12	\$1200	\$3,900	\$3,600
6	49-60	\$150	12	\$1800	\$5,700	\$1,800
7	61-72	\$150	12	\$1,800	\$7,500	\$0

Please sign below to acknowledge you have reviewed and understand your SAF repayment schedule.

Applicant Signature:	Date:
Spouse or Partner Signature:	Date:



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Repayments begin 30 days after receiving the SAF loan.

\$7,500 Repayment Terms (based on 2 years in school)

Year	Months	Per month	Months in Period	Per year/ Period	Cumulative	Remainder of \$7,500.00
1	1-12	\$50	12	\$600	\$600	\$6,900
2	13-24	\$50	12	\$600	\$1,200	\$6,300
3	25-30	\$50	6	\$300	\$1,500	\$6,000
3	31-36	\$100	6	\$600	\$2,100	\$5,400
4	37-48	\$100	12	\$1,200	\$3,300	\$4,200
5	49-60	\$150	12	\$1,800	\$5,100	\$2,400
6	61-72	\$165	12	\$1,980	\$7,080	\$420
7	73-75	\$105	4	\$420	\$7,500	\$0

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Repayment of \$7,500 (based on 3 years in school)

						Remainder of
Year	Months	Pay Per month	Months in Period	Pay Per year/ Period	Cumulative Totals	\$7,500.00
1	1-12	\$50	12	\$600	\$600	\$6,900
2	13-24	\$50	12	\$600	\$1,200	\$6,300
3	25-36	\$50	12	\$600	\$1,800	\$5,700
4	37-42	\$50	6	\$300	\$2,100	\$5,400
4	43-48	\$100	6	\$600	\$2,700	\$4,800
5	49-60	\$150	12	\$1,800	\$4,500	\$3,000
6	61-72	\$150	12	\$1,800	\$6,300	\$1,200
7	73-84	\$100	12	\$1,200	\$7,500	\$0

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Repayments begin 30 days after receiving the SAF loan.

Repayment of \$7,500 (based on 4 years in school)

Year	Months	Per month	Months in Period	Pay Per year/ Period	Cumulative	Remainder of \$7,500
1	1-12	\$50	12	\$600	\$600	\$6,900
2	13-24	\$50	12	\$600	\$1,200	\$6,300
3	25-36	\$50	12	\$600	\$1,800	\$5,700
4	37-48	\$50	12	\$600	\$2,400	\$5,100
5	49-54	\$50	6	\$300	\$2,700	\$4,800
5	55-60	\$150	6	\$900	\$3,600	\$3,900
6	61-72	\$160	12	\$1,920	\$5,520	\$1,980
7	73-84	\$165	12	\$1,980	\$7,500	\$0

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Applicant Signature:	Date:
Spouse or Partner Signature:	Date: