



Financial Aid Office
416 Huntington Ave, Suite 101 Knowles, Boston, MA 02115
Tel: 617.373.4620

2025 LOAN DEFERRAL/FORGIVENESS PROGRAM APPLICATION

First Round Deadline: November 14, 2025

Second Round Deadline: May 29, 2026

IMPORTANT: Applications should be emailed to lawfinaid@northeastern.edu

PLEASE PRINT OR TYPE

Date: _____

1. Name: _____

2. Address: _____

3. Year of
Graduation: _____

4. NU ID (if known): _____

5. Phone: (H or C): _____ (W): _____

6. E-Mail Address: _____

7. Have you previously applied to the LD/F Program? Yes _____ No _____

8. Employment Information

A. Employer name: _____

B. Employer address: _____

C. Date of hire: _____

D. Estimated 2025 annual salary: \$ _____

E. Number of working hours/week: _____

F. Please attach a description of the public interest nature of your employment.

PLEASE NOTE: We have been advised by the University Counsel's Office that recent federal legislation excludes from income any loan forgiven, in whole or in part, if the recipient is working for a qualifying governmental unit or 501 c(3) organization, which is also exempt from taxes under section 501 (a) of the IRS. However, although Program loan awards issued to Graduates for their work with private firms doing public interest work are eligible to be forgiven in the same manner as other program participants, such Program awards forgiven, in whole or in part, for such work constitute income under IRS Code Regulation 1.61-12.

9. Financial Information

A. Other income

1. Estimated 2025 annual gross income of spouse or non-married individual sharing his/her income with you: \$ _____
2. List each additional source of income with an estimated/actual **2025** annual amount for each source:

3. Are you the beneficiary of any trust? Yes ____ No ____
4. Have you received or do you anticipate receiving any gifts, inheritances or other amounts excludible from federal gross income during 2025? Yes ____ No ____
5. Number of dependents for 2025 federal income tax purposes _____
(Do not include yourself or your spouse)
6. Have you received or do you anticipate receiving any bonuses connected with your work?
Yes ____ No ____
7. Have you received or do you anticipate receiving any loan repayment assistance from your employer or other non-LD/F Program source? Yes ____ No ____
If YES, please specify:

B. Debt

1. Complete attached **Supplemental Schedule of Qualified Indebtedness**, as defined in the **2025** Program guidelines.
2. Additional debt (*please specify*):
3. Have you ever been in default in connection with any loan? Yes ____ No ____
Applicants who have defaulted on a loan are not eligible for LD/F funding. If YES, please specify:

4. If necessary in connection with the review of this application, will you authorize Northeastern University to obtain a credit report on you? Yes ____ No ____

5. Have you consolidated your federal loans with the federal direct lending program (for federal loan forgiveness benefits)? Yes ____ No ____

If yes, what is your Income Based Monthly Payment (IBR) on this loan?

(Please note that NUSL will be using the IBR calculation for all federal loans that are eligible for this program regardless of whether or not you have consolidated into the program.)

C. Assets (include assets of spouse if applicable)

1. Cash, savings and checking account holdings (*please list*):

	Type	Name of Institution	Amount
a			
b			
c			

2. Investments:

	Type	Current Value	Loans Against
a			
b			
c			

3. Real estate holdings:

	Year Purchased	Purchase Price	Estimated Current Market Value	Mortgage Balance
a				
b				
c				

4. Additional assets (*please specify*):

10. Please Attach copies of the Following Information:

- A. Your 2024 complete federal income tax return (for round 1) or 2025 federal income tax (round 2);
- B. The 2024/2025 federal income tax return of your spouse or of the non-married individual who shares income with you, if any;
- C. Student loan payment schedules (copies from loan website are acceptable);
- D. Most recent monthly loan payment statements from all lenders (online print-outs acceptable);
- E. Proof of your current balance for each of the loans potentially covered by the Program (on-line print-outs acceptable);
- F. Your trust tax return if you answered yes to question 3.

11. Please Attach Original Copies of the Following:

- A. Your original Confirmation of Employment and Salary Form completed by your employer;
- B. If applicable, your spouse's original Confirmation of Employment and Salary Form completed by their employer.

12. For applicants who received an LD/F award in the 2024 award year, you must provide documentation of total payments made against your student loans in the past year.

CERTIFICATION

All of the information on this form is true and complete to the best of my knowledge. If asked by the Program Administrative and Policy Board or its designee, I agree to provide additional information with respect to representations made in this application.

Applicant's Signature

Date



2025 LOAN DEFERRAL/FORGIVENESS PROGRAM
Confirmation of Employment and Salary

This form should be completed by the applicant's employer and/or the applicant's spouse's employer and returned to the applicant or the applicant's spouse to be submitted with the completed application. If as the employer, you wish to forward this to NUSL directly, please use the following address: Loan Deferral/ Forgiveness Program; Financial Aid Office; 416 Huntington Ave, Suite 101

Knowles; Boston, MA 02115. You may also email the completed form to
lawfinaid@northeastern.edu.

Name of LD/F Applicant: _____

Name of Employer: _____

Name of Supervisor: _____

Address: _____

City, State, Zip: _____

Phone: _____

Date of hire: _____

Date of last salary increase: _____

Current salary: _____

Date of next salary increase: _____

Revised salary after next increase: _____

CERTIFICATION

I certify all of the information on this form is true and complete to the best of my knowledge.

Employer's Signature

Date

2025 LOAN DEFERRAL/FORGIVENESS PROGRAM PUBLIC RELATIONS AUTHORIZATION RELEASE FORM

Please check one of the lines below and sign and date this form. This release will be effective only if you receive a 2025 Loan Deferral/Forgiveness Program Award.

___ I give permission for Northeastern University School of Law ("The Law School") to use my name and publicize the fact that I received a Loan Deferral/Forgiveness Program Award for working at my current place of employment.

___ I give permission for The Law School to publicize the fact that a Loan Deferral/Forgiveness Program award was issued to a graduate working at my current place of employment, but I do not want The Law School to use my name in its public relations efforts.

___ I do not give permission to The Law School to publicize the fact that I received a Loan Deferral/Forgiveness Program Award or that a Loan Deferral/Forgiveness Program Award was issued to a graduate working at my current place of employment.



Applicant's Signature

Date

Print Name

SUPPLEMENTAL SCHEDULE OF QUALIFIED INDEBTEDNESS

Outstanding education loans (include only undergraduate and law school loans from student loan programs sponsored or guaranteed by governmental entities and agencies, and bar study loans up to \$15,000):

(Please note that it is the applicant's responsibility to fill out the grid completely). Applications with incomplete grids will not be accepted.

	Type	Lender	Interest Rate	Original Principal Balance	Outstanding Principal Balance	2025 Monthly Payment Amount	If loan is currently in deferment or forbearance, when will it come out of deferment of forbearance?
a							
b							
c							
d							
e							

f	Consolidated Federal Loans # of years to repay: (Do not <u>include loans</u> listed above)						
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