



## **Financial Aid Instructions**

Apply for a Federal Direct Loan for the Loan Year 2025-2026 at <https://studentaid.gov/h/apply-for-aid/fafsa>

Make sure you apply for a loan that is for a **“degree graduate/professional”**

Our school code is 038113. You will need your most current tax returns to complete your application.

Once you have **completed** your FAFSA contact Jennifer Coppola [jcoppola@esatm.edu](mailto:jcoppola@esatm.edu) for more information.

The current maximum loan amount for your 1<sup>st</sup> year of studies from a Federal Direct Loan is around \$20,500.00. If you wish to pay the balance or portion of tuition out of pocket, you can meet with the Bursar to make financial arrangements for payments after you complete your Federal Direct Loan application.

Current loan amounts on this information sheet are based on the 2025-2026 loan year. Loan years run from July 1<sup>st</sup> through June 30<sup>th</sup> and are recalculated on an annual basis. New loan amounts will not be published for the 2026-2027 loan year until after July 2025. Estimated amounts on this information sheet are provided as an example only.

### **NJ CLASS LOAN INFORMATION**

If you wish to borrow additional funds you can apply for a NJ Class loan; however to be eligible to apply for NJ Class loans, you must be approved for the Federal Direct Loan. In addition, you must have an annual income of \$40,000.00 per year or have a co-signer with \$40,000.00 annual income and a good credit rating.

Go to <https://www.hesaa.org/>

The maximum amount that you can borrow is \$26,000.00 annually. Please make an appointment with the Bursar to finalize loan agreements and payment arrangements.

**Eastern School of Acupuncture and Traditional Medicine**  
440 Franklin St.  
Suite 500  
Bloomfield, NJ 07003  
[www.esatm.edu](http://www.esatm.edu)