



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 **for more information.**

The current maximum loan amount for your 1st 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 1st through June 30th 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 New loan amounts will not be published for the 2026-2027 loan year until after July 2025.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.

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