

(These figures differ from the approximately \$ 39,000 NYSHESC has claimed)

GSL (Guaranteed Student Loans) are also known as Stafford Loans.

Regarding LDS (Loans for Disadvantaged Students) and HPSL (Health Professions Student Loans) government Loans: the promissory note states:

13) Repayment by the Secretary:

- a. At the option of the Secretary, The Borrower and the Secretary may enter into an special contract to have partially repaid for service of at least two years in a health manpower shortage area.
- b. Subject to the availability of funded and upon application of the borrower, the Secretary may repay without liability to the Borrower all or any part of the Borrowers loan if 1) borrower failed to complete the course of study leading to his professional degree 2) is in exceptionally needy circumstance 3) is from a low income or disadvantaged family and 4) has not resumed the study of medicine within two years of ceasing course of study for which the loan was made.