NYU Stern School of Business — Graduate Summer 2010 Deferred Payment Plan Instructions
Phone: 212-998-0630 Fax: 212-995-3708

Due to new Federal Lending Legislation, in order to be eligible to participate in New York University’s Summer 2010 Deferred Payment Plan you are required to complete and sign the following 5 forms:

Please return all 5 forms and your initial payment to the NYU Stern Office of the Bursar:

Stern Bursar’s Office
44 West Fourth Street, Suite 6-110
New York, NY 10012

# 1: Summer 2010 Deferred Payment Plan Application and Agreement: (Pages 1 & 2)
- Please note: The Deferred Amount you include in “Box 2,” of this form will be the same amount you should use to complete the remaining boxes on Form pages 3 through 7.

# 2: NYU Institutional “Credit Application” Form (Page 3)
- The “Deferred Amount” you entered on (Form #1) Deferred Application and Agreement in (Box #2), is the amount you should use to complete (boxes 6 through 8) on this form.
- SIGN page 3 of this form.

# 3: NYU Institutional “Credit Approval” Form (Pages 4 & 5)
- The “Deferred Amount” you entered on (Form #1) Deferred Application and Agreement in (Box #2), is the same amount you should use to complete (boxes 9 through 15) on this form.
- SIGN page 5 of this form

# 4: NYU Institutional “Credit Final” Form (Pages 6 & 7)
- The “Deferred Amount” you entered on (Form #1) Deferred Application and Agreement in (Box #2), is the same amount you should use to complete (boxes 16 through 22) on this form.
- SIGN page 7 of this form

# 5: Private Education Loan Applicant Self-Certification form: (Pages 8 & 9)
- Additional information to complete Section #2 “Cost of Attendance” can be found at: www.nyu.edu/bursar/coa
- If you have additional questions about determining your "Cost of Attendance" or "Estimated Financial Assistance," please contact the Financial Aid office at 212-998-4444, or by e-mail financial.aid@nyu.edu
- SIGN page 8 of this form

*Please note: All 5 forms must be completed and signed in order for your Summer 2010 Deferred Payment Plan Application and Agreement to be accepted.
New York University  
Stern School of Business — Graduate  
Summer 2010 Deferred Payment Plan  
Application and Agreement  
Phone: 212-998-0630: Fax: 212-995-3708

| FORM #1 OF 5 | Please complete all sections, and SIGN below (Page 1 of 9) |

<table>
<thead>
<tr>
<th>STUDENT’S LAST NAME</th>
<th>FIRST</th>
<th>MIDDLE INITIAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>STUDENT IDENTIFICATION NO. (NYU ID NO.)</td>
<td>TERM/YEAR</td>
<td>SCHOOL/DIVISION</td>
</tr>
<tr>
<td>DRIVER’S LICENSE (STATE AND NO.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>EMPLOYER NAME AND ADDRESS</td>
<td>BUSINESS TELEPHONE</td>
<td></td>
</tr>
<tr>
<td>PERMANENT HOME ADDRESS</td>
<td>E-MAIL ADDRESS</td>
<td>HOME TELEPHONE</td>
</tr>
</tbody>
</table>

I have read and fully understand the information and Terms stated below, and also the Disclosure statement on Page 2 of this form. I attest to the truth of all statements made and agree to fulfill the terms of the plan of payment requested as described herein, and I promise to pay New York University the amounts due under the agreement by June 14, 2010.

| DATE | SIGNATURE OF STUDENT |

**NET AMOUNT DUE FOR SUMMER TERM**

<table>
<thead>
<tr>
<th>BOX 2</th>
<th>Subtract DEFERRED AMOUNT (50% or less of Net Amount Due, payable in one equal installment)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$</td>
<td>▲</td>
</tr>
</tbody>
</table>

**SUBTOTAL**

| $    | ▲ |

<table>
<thead>
<tr>
<th>Add a Non-Refundable $50.00 APPLICATION FEE</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50.00</td>
</tr>
</tbody>
</table>

**INITIAL PAYMENT**

| $    | ▲ |

**Terms of this installment payment agreement**

**Summer 2010 Semester only**

**OPEN ONLY TO STUDENTS WHO ARE:**

- Not in arrears (past due) for any University charge or loan.
- Without a previously unsatisfactory University credit record.
- Matriculated New York University students.

**APPLICATION FEE**

- The plan includes a non-refundable Application fee of $50.00, which is to be included with the initial payment on the payment due date.

**INITIAL PAYMENT**

- 50% of the net amount due for the Summer 2010 term only, plus the $50.00 application fee.

**SUBSEQUENT PAYMENT**

- The entire 50% deferred balance is due on June 14, 2010.

**PENALTY FEE**

- A $100 penalty fee will be assessed on any late payments.

**PREPAYMENT**

- There is no prepayment penalty.

**INTEREST RATE:**

- Interest at the rate of 12% per annum (1% per month) on the unpaid balance will be assessed if payment is not made in full by the final installment due date (June 14, 2010)

**APPLICATION FORM**

- A separate application and agreement is required for each semester this plan is used.
I understand that withdrawal from courses or from the University will not alter my obligation to pay any portion of the full charges that are not officially canceled.

I understand that the University may withhold all academic privileges (including registration materials, grades, transcripts, and all information regarding my record) if I am in arrears in the payment of fees or other charges.

If the University refers any unpaid accounts for collection, I will be held responsible for all associated charges including attorney's fees of up to one-third of the balance, to the full extent permitted by law.

I agree to pay the semester's tuition and fees, now due in full, with the application fee as described on page 1.

ITEMIZATION OF AMOUNT FINANCED
The full amount financed as stated on page 1 will be credited toward tuition, fees, room, board, etc. at New York University.

TERMS
See terms (on page 1) for information about late payments, scheduled payment dates and penalties.

DEFAULT INTEREST
Interest at the rate of 12% per annum (1% per month) on the unpaid balance will accrue if payment is not made in full by the final installment due date (June 14, 2010).

Please note, interest at the rate of 12% per annum (1% per month) will accrue beginning on June 15, 2010 until the date of endorsement of any student loan check applied toward settlement of this agreement.

LATE PAYMENT
A late payment fee of $100 dollars will be assessed on any late payments.

PREPAYMENT
There is no prepayment penalty.
Credit Interest Rate & Fees:

Your fixed interest rate is: 0%
Credit Application Fees: $50.00

Credit Cost Example:
The total amount you will pay for this credit will vary depending upon when you start to repay it. This example provides an estimate based upon our required repayment schedule.

<table>
<thead>
<tr>
<th>Repayment Terms</th>
<th>Amount of Credit Extended to You</th>
<th>Interest Rate (Fixed)</th>
<th>Credit Term (How long you have to pay off the Credit)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entire amount of credit due by June 14, 2010 with no prepayment penalty</td>
<td>$</td>
<td>0 %</td>
<td>Due on June 14, 2010</td>
</tr>
</tbody>
</table>

- An interest rate of 1% per month will be imposed on balances that are not paid by June 14, 2010.
- A late penalty fee of $100 will be imposed on balances that are not paid by June 14, 2010.

Repayment Schedule & Terms:

<table>
<thead>
<tr>
<th>Payment Number</th>
<th>Schedule of Payments</th>
<th>Principal</th>
<th>Accrued Interest</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>#1</td>
<td>Due June 14, 2010</td>
<td>$ Box 7</td>
<td>$0</td>
<td>$ Box 8</td>
</tr>
</tbody>
</table>

Federal Loan Alternatives:
You may qualify for Federal education loans. For additional information, contact the Office of Financial Aid at (212) 998-0790 or the Department of Education at: www.federalstudentaid.ed.gov

<table>
<thead>
<tr>
<th>Loan program</th>
<th>Current Interest Rates by Program Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>PERKINS: for Students</td>
<td>5.00 % fixed</td>
</tr>
<tr>
<td>STAFFORD: for Students</td>
<td>5.60 % fixed Undergraduate Subsidized, 6.80 % fixed Undergraduate Unsubsidized &amp; Graduate</td>
</tr>
<tr>
<td>PLUS: for Parents and Graduate/Professional Students</td>
<td>8.50 % fixed Federal Family Education Credit, 7.90 % fixed Federal Direct Credit</td>
</tr>
</tbody>
</table>

Find Out About Other Loan Options:
2. To Apply for this Credit, Complete the Application and the Self-Certification Form: You may get the certification form from the Bursar’s website. The credit terms will be available for 3 days (terms will not change during this period, except as permitted by law).

Reference Notes:
- Bankruptcy Limitations: If you file for bankruptcy, you may still be required to pay back this credit.
- Default Interest: An interest rate of 1% per month will be imposed on balances that are not paid by June 14, 2010.
- Late Fee: A late fee of $100 will be imposed on balances that are not paid by June 14, 2010.

By signing below, I attest that I have read and understood the options available to me and have received, or kept an exact copy of this document for my records:

Print Name of Applicant  Relationship of Applicant to Student

Signature of Applicant  Date

Print Name of Student  NYU Student ID Number
NYU Institutional “Credit Approval” Form
Summer 2010

Student's Name: 
NYU ID Number: 
Mailing Address: 

Credit Rates & Total Costs:

<table>
<thead>
<tr>
<th>Total Credit Amount</th>
<th>Interest Rate</th>
<th>Finance Charge</th>
<th>Total of Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Enter the total amount you are Deferring)</td>
<td>(Your current Interest rate)</td>
<td>(The dollar amount the credit will cost you)</td>
<td>(The amount you will have paid when you have made all payments)</td>
</tr>
<tr>
<td>$ Box 9</td>
<td>0%</td>
<td>$0</td>
<td>$ Box 10</td>
</tr>
</tbody>
</table>

Itemization of Amount Financed:

<table>
<thead>
<tr>
<th>Amount of Credit Extended to You:</th>
<th>$ Box 11</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount of Credit Extended to Others:</td>
<td>+ $0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Amount financed:</th>
<th>$ Box 12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial finance charges (total):</td>
<td>+ $0</td>
</tr>
<tr>
<td>Total credit amount:</td>
<td>= $ Box 13</td>
</tr>
</tbody>
</table>

About Your Interest Rate:

- Your rate is fixed. This means that your rate will not change for the life of the credit.
- Your Annual Percentage Rate (APR) is 0%.
- An interest rate of 1% per month will be imposed on balances that are not paid by June 14, 2010
- A late fee of $100 will be imposed on balances that are not paid by June 14, 2010.

Fees:
- $50.00 Application Fee

Repayment Schedule & Terms:

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<tr>
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<td>Due June 14, 2010</td>
<td>$ Box 14</td>
<td>$0</td>
<td>$ Box 15</td>
</tr>
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</table>

There are 2 pages to the “Credit Approval” Form
Please sign on page 2
Federal Loan Alternatives:
You may qualify for Federal education loans. For additional information, contact the Office of Financial Aid at (212) 998-0790 or the Department of Education at: www.federalstudentaid.ed.gov

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<td></td>
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</tr>
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Next Steps & Terms of Acceptance:

1. Find out about other Credit Options:
   Please visit our website at http://www.nyu.edu/financial.aid/private-loans.php or Department of Education's website at www.federalstudentaid.ed.gov for more information about other credits.

2. You have until 3 business days from date of receipt to accept this offer. The terms will not change except as permitted by law.

3. To accept the terms of this credit agreement, print your name, student’s name and NYU Student ID number below, sign your name and date the document.

Reference Notes:
Prepayment:
- You may prepay all or any part of the credit principal or accrued interest without penalty

Bankruptcy Limitations:
- If you file for bankruptcy, you may still be required to pay back this credit

Default Interest & Late Fees:
- An interest rate of 1% per month will be imposed on balances that are not paid by June 14, 2010.
- Late Fee: A late fee of $100 will be imposed on balances that are not paid by June 14, 2010.

By signing below, I attest that I have read and understood the options available to me and have received, or kept an exact copy of this document for my records:

Print Name of Applicant  Relationship of Applicant to Student

Signature of Applicant  Date

Print Name of Student  NYU Student ID Number
NYU Institutional “Credit Final” Form  
Summer 2010

Student's Name:  
NYU ID Number:  
Mailing Address:  

Credit Rates & Total Costs:  

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<tr>
<td>(Enter the total amount you are Deferring)</td>
<td>(Your current Interest rate)</td>
<td>(The dollar amount the credit will cost you)</td>
<td>(The amount you will have paid when you have made all payments)</td>
</tr>
<tr>
<td>$ _____________</td>
<td>0%</td>
<td>$0</td>
<td>$ _____________</td>
</tr>
</tbody>
</table>

Itemization of Amount Financed:  

| Amount of Credit Extended to You: | $ _____________ | Box 18 |
| Amount of Credit Extended to Others: | + $0 |
| Amount financed: | $ _____________ | Box 19 |
| Initial finance charges (total): | + $0 |
| Total credit amount: | = $ _____________ | Box 20 |

About Your Interest Rate:  
- Your rate is fixed. This means that your rate will not change for the life of the credit.
- Your Annual Percentage Rate (APR) is 0%.
- An interest rate of 1% per month will be imposed on balances that are not paid by June 14, 2010.
- A late fee of $100 will be imposed on balances that are not paid by June 14, 2010.

Fees:  
- $50.00 Application Fee

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<td>$ _____________</td>
<td>$0</td>
<td>$ _____________</td>
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There are 2 pages to the “Credit Final” Form  
Please sign on page 2
Reference Notes:

Prepayment:
- You may prepay all or any part of the credit principal or accrued interest without penalty.

Bankruptcy Limitations:
- If you file for bankruptcy, you may still be required to pay back this credit.

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- An interest rate of 1% per month will be imposed on balances that are not paid by June 14, 2010.
- Late Fee: A late fee of $100 will be imposed on balances that are not paid by June 14, 2010.

By signing below, I attest that I have read and understood the options available to me and have received, or kept an exact copy of this document for my records:

Print Name of Applicant

Signature of Applicant

Print Name of Student

NYU Student ID Number

Relationship of Applicant to Student

Date
Private Education Loan
Applicant Self-Certification

Important: Pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. The school is required on request to provide this form or the required information only for students admitted or enrolled at the school. Throughout this Applicant Self-Certification, “you” and “your” refer to the applicant who is applying for the loan. The applicant and the student may be the same person.

Instructions: Before signing, carefully read the entire form, including the definitions and other information on the following page. Submit the signed form to your lender.

SECTION 1: NOTICES TO APPLICANT

- Free or lower-cost Title IV federal, state, or school student financial aid may be available in place of, or in addition to, a private education loan. To apply for Title IV federal grants, loans and work-study, submit a Free Application for Federal Student Aid (FAFSA) available at www.fafsa.ed.gov, or by calling 1-800-4-FED-AID, or from the school’s financial aid office.
- A private education loan may reduce eligibility for free or lower-cost federal, state, or school student financial aid.
- You are strongly encouraged to pursue the availability of free or lower-cost financial aid with the school's financial aid office.
- The financial information required to complete this form can be obtained from the school’s financial aid office. If the lender has provided this information, you should contact your school’s financial aid office to verify this information and to discuss your financing options.

SECTION 2: COST OF ATTENDANCE AND ESTIMATED FINANCIAL ASSISTANCE

If information is not already entered below, obtain the needed information from the school’s financial aid office and enter it on the appropriate line. Sign and date where indicated.

A. Student’s cost of attendance for the period of enrollment covered by the loan $____________________
B. Estimated financial assistance for the period of enrollment covered by the loan $____________________
C. Difference between amounts A and B $____________________

WARNING: If you borrow more than the amount on line C, you risk reducing your eligibility for free or lower-cost federal, state, or school financial aid.

SECTION 3: APPLICANT INFORMATION

Enter or correct the information below.

Full Name and Address of School ________________________________________________________________

Applicant Name (last, first, MI) ___________________________________________ Date of Birth (mm/dd/yyyy) ______/_____/______

Permanent Street Address ________________________________________________________________

City, State, Zip Code ________________________________________________________________

Area Code / Telephone Number Home ( ) ___________________ Other ( ) ___________________

E-mail Address ________________________________________________________________

Period of Enrollment Covered by the Loan (mm/dd/yyyy) From ______/_____/______ to ______/_____/______

If the student is not the applicant, provide the student’s name and date of birth.

Student Name (last, first, MI) ___________________________ Student Date of Birth (mm/dd/yyyy) ______/_____/______

SECTION 4: APPLICANT SIGNATURE

I certify that I have read and understood the notices in Section 1 and, that to the best of my knowledge, the information provided on this form is true and correct.

Signature of Applicant ___________________________ Date (mm/dd/yyyy) __________________

2/12/2010
**SECTION 5: DEFINITIONS**

Cost of attendance is an estimate of tuition and fees, room and board, transportation, and other costs for the period of enrollment covered by the loan, as determined by the school. A student’s cost of attendance may be obtained from the school’s financial aid office.

Estimated financial assistance is all federal, state, institutional (school), private, and other sources of assistance used in determining eligibility for most Title IV student financial aid, including amounts of financial assistance used to replace the expected family contribution. The student’s estimated financial assistance is determined by the school and may be obtained from the school’s financial aid office.

A lender is a private education lender as defined in Section 140 of the Truth in Lending Act and any other person engaged in the business of securing, making, or extending private education loans on behalf of the lender.

A period of enrollment is the academic year, academic term (such as semester, trimester, or quarter), or the number of weeks of instructional time for which the applicant is requesting the loan.

A private education loan is a loan provided by a private education lender that is not a Title IV loan and that is issued expressly for postsecondary education expenses, regardless of whether the loan is provided through the school that the student attends or directly to the borrower from the private education lender. A private education loan does not include (1) An extension of credit under an open-end consumer credit plan, a reverse mortgage transaction, a residential mortgage transaction, or any other loan that is secured by real property or a dwelling; or (2) An extension of credit in which the school is the lender if the term of the extension of credit is 90 days or less or an interest rate will not be applied to the credit balance and the term of the extension of credit is one year or less, even if the credit is payable in more than four installments.

Title IV student financial aid includes the Federal Pell Grant Program, the Academic Competitiveness Grant (ACG) Program, the Federal Supplemental Educational Opportunity Grant (FSEOG) Program, the Leveraging Educational Assistance Partnership (LEAP) Program, the Federal Family Education Loan Program (FFELP), the Federal Work-Study (FWS) Program, the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Perkins Loan Program, the National Science and Mathematics Access to Retain Talent Grant (National SMART Grant) Program, and the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program. To apply for Title IV federal grants, loans, and work-study, submit a Free Application for Federal Student Aid (FAFSA), which is available at www.fafsa.gov, by calling 1-800-4-FED-AID, or from the school’s financial aid office.

**SECTION 6: PAPERWORK REDUCTION NOTICE**

Paperwork Reduction Notice: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0101. The time required to complete this information collection is estimated to average 0.25 hours (15 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed and complete and review the information collection.

If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Education, Washington, DC 20202-4651.

If you have any comments or concerns regarding the status of your individual submission of this form, contact your lender.