

# Student Loan Contract Form

This **student loan contract form sample** offers flexible terms tailored to suit individual repayment capabilities, ensuring ease and convenience for borrowers. It clearly outlines the loan amount, interest rate, repayment schedule, and other vital conditions. Designed for clarity and legal compliance, this form helps students and lenders establish a transparent financial agreement.

## PARTIES TO THE AGREEMENT

Lender Name: \_\_\_\_\_  
Borrower (Student) Name: \_\_\_\_\_  
Date of Agreement: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

## LOAN DETAILS

Item	Details
Loan Amount	\$ _____
Interest Rate (Annual)	_____ %
Disbursement Date	____ / ____ / ____
Grace Period (months)	_____ months

## REPAYMENT SCHEDULE

Repayment Start Date	____ / ____ / ____
Number of Payments	_____
Payment Amount (Flexible*)	\$ _____ per month
Payment Due Date	_____ (e.g., 15th of each month)
Flexible Terms Details	<ul style="list-style-type: none"><li>Borrower may request temporary reduction/deferral based on income/hardship.</li><li>Interest-only payments permitted for up to ____ months during hardship.</li><li>Early repayment allowed without penalty.</li></ul>

*\*Payment amount and schedule may be adjusted upon mutual agreement between lender and borrower, subject to documentation of circumstances.*

## OTHER CONDITIONS

- Default triggers standard legal remedies, including acceleration of all payments due.
- Loan may not be transferred or assigned without lender's written consent.
- All terms comply with relevant state and federal regulations.

\_\_\_\_\_  
Borrower's Signature      Date

\_\_\_\_\_  
Lender's Signature      Date