



St. John's University – Office of Student Financial Services

Health Professions Student Loan (HPL) 2026–2027

What is the Health Professions Student Loan?

A federally funded loan program administered by St. John's University for students pursuing a Doctor of Pharmacy (PharmD) degree.

Eligibility

- Dependent student enrolled full-time (12+ credits per term)
- Pursuing a Doctor of Pharmacy (PharmD) degree
- Demonstrate financial need
- Loan applies only to undergraduate portion of PharmD program

Benefits

- Fixed interest rate: 5%
- No interest accrues while enrolled full-time
- 12-month grace period after leaving full-time status
- Repayment term: up to 10 years
- Options for deferment/cancellation (e.g., school return, military service)

How to Apply

1. Log in to My Financial Aid portal: <https://www.stjohns.edu/myfinancialaid>
2. Go to Financial Aid > My Overall Status of Financial Aid
3. Select 2026–27 aid year
4. Print and complete: Health Professions Application, Master Promissory Note (MPN), Truth in Lending form
5. Submit original signed forms to: St. John's University, Office of Student Financial Services, 8000 Utopia Parkway, Queens, NY 11439

Important Notes

- Students under 18 must have a parent sign the MPN.
- Loan will not disburse until all requirements are satisfied.
- Loan funds will be applied and disbursed on a semester basis to your St. John's student account.
- Students must complete the loan process within the academic year that they are enrolled. Students who enroll for one semester in an academic year must complete the process within their period of enrollment.

Questions? Call (718) 990-2000