

STUDENT LOAN APPLICATION

Account no. _____

DATE: _____

JEWISH FREE LOAN

3443 N. Central Ave., Suite 707, Phoenix, AZ 85012
www.jewishfreeloan.org • 602-230-7983 • fax 602-230-0180

PLEASE PRINT CLEARLY

The Jewish Free Loan is funded by members of the Jewish community and lends money only to members of the Jewish community.

You must be Jewish to obtain a loan and your guarantor(s) must also be Jewish.

Are you Jewish Yes No
Have you or any family member ever applied for a loan from JFL Yes No When _____
Have you or any family member ever received a loan from JFL Yes No When _____
Have you or any family member ever co-signed a loan from JFL Yes No For whom _____
How did you hear about the Jewish Free Loan _____

APPLICANT INFORMATION

Amount requested \$ _____ Purpose of loan _____

Name (please print) _____ Maiden name or AKA _____

Street address _____ City _____ Zip _____

Home telephone () _____ Cell phone () _____ E-mail _____

Social Security no. _____ - _____ - _____ Arizona driver's license no. _____

Date of birth ____ / ____ / ____ U.S. citizen: Yes ___ No ___ City of birth _____ State _____

In Arizona since: _____ If foreign born, emigrated from: _____ In U.S. since: _____

Marital Status: Single ___ Married ___ Divorced ___ Separated ___ Widower ___ Domestic partner ___

Rent ___ Own ___ Rent/Mortgage \$ _____ / month How long at this address: _____

Applicant's occupation _____ Name of firm _____

Salary (gross) \$ _____ per _____ Employed since _____

Business address _____ City _____ Zip _____ Phone () _____

Name of nearest close relative or friend _____ Relationship _____

Relative's address _____ City _____ Zip _____ Phone () _____

SPOUSE AND DEPENDENT INFORMATION

Spouse's name _____ Spouse's maiden name _____

Spouse's Social Security no. _____ - _____ - _____ Spouse's Arizona driver's license no. _____

Spouse's date of birth ____ / ____ / ____ Spouse's occupation _____

Spouse's salary \$ _____ per _____ Name of firm _____ Employed since _____

No. of dependents _____ Name _____ Age _____ Name _____ Age _____ Name _____ Age _____

PARENT INFORMATION

Father's name _____ Mother's name _____

Parents' telephone () _____ () _____ E-mail _____

Street address _____ City _____ Zip _____

Mother's occupation _____ Name of firm _____

Father's occupation _____ Name of firm _____

Parents' combined income range \$20,000-40,999 \$41,000-60,999 \$61,000-80,999 \$81,000-99,999 \$100,000 and over

Parents' combined monthly salary (gross) \$ _____ Monthly salary (net) \$ _____

Will the student loan applicant be a dependent on your tax return or anyone else's? Yes No

No. of dependents _____ Name _____ Age _____ Name _____ Age _____ Name _____ Age _____

SCHOOL INFORMATION

School _____ City _____ State _____

Field of study _____ Degree sought _____ Program length _____

Current level _____ Expected graduation date _____

Tuition \$ _____ per Year Semester Quarter Next payment due ____/____/____

Does the above tuition include room and board? Yes No If no, yearly room and board \$ _____

Does the above tuition include books/supplies? Yes No If no, yearly books/supplies \$ _____

FINANCIAL ASSISTANCE

Loans applied for and/or received:

	Amount	Applied for	Received
Stafford	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
Perkins	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
Other _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
Other _____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>

Scholarships, grants, fellowships, assistantships, stipends:

	Amount	Applied for	Received
_____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
_____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
_____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>
_____	\$ _____	<input type="checkbox"/>	<input type="checkbox"/>

Is your family providing financial assistance? \$ _____ per semester quarter year

BANK INFORMATION

Name of Bank _____ State ____ Type of Account _____

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CURRENT ASSETS AND LIABILITIES

Assets (savings, securities, car, equity on property, etc.)	Amount	Liabilities (mortgages, loans, credit cards, etc.)	Amount	Monthly payment
_____	\$ _____	_____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	\$ _____

CERTIFICATION OF COMPLETENESS AND ACCURACY, and APPROVAL TO OBTAIN ADDITIONAL INFORMATION

- I authorize the Jewish Free Loan to investigate my credit and personal history.
- I authorize agencies and persons contacted by the Jewish Free Loan in connection with this application (including credit reporting agencies, banks, and social service organizations) to provide information about my credit and personal history to the Jewish Free Loan.
- I certify that the information contained in this loan application is complete and accurate.

Applicant's signature _____ Date _____

[If applicant is under age 18 and not married, signature of legal guardian is also required.]

Spouse's signature _____ Date _____

BORROWER'S ACKNOWLEDGEMENT OF TERMS AND CONDITIONS

I understand and agree that the following terms and conditions will apply to my loan:

- There will be no interest charged.
- The cost of obtaining a credit report will be deducted from the proceeds of the loan.
- I will repay my loan according to the amounts and schedule stated in the promissory note that I sign.
- If I fail to make payments as agreed, the Jewish Free Loan will start collection proceedings against me and my guarantors (each of whom is *individually responsible* for the *full amount* of the outstanding balance).
- I will immediately notify the Jewish Free Loan about any change in my address or in my ability to make my payments as agreed.

Applicant's signature _____ Date _____

Spouse's signature _____ Date _____



PRIVACY NOTICE

All providers of loan services are required by law to inform their clients of their policies regarding privacy of client information.

TYPES OF NONPUBLIC PERSONAL INFORMATION WE COLLECT

We collect nonpublic personal information about you that is provided to us by you or obtained with your authorization.

PARTIES TO WHOM WE DISCLOSE INFORMATION

For current and former loan recipients we do not disclose any nonpublic personal information obtained in the course of our loan activities except as required or permitted by law. Permitted disclosures include, for instance, providing information to our employees, and in limited situations, to unrelated third parties who need to know that information to assist us in providing services to you. In all such situations, we stress the confidential nature of the information being shared.

PROTECTING THE CONFIDENTIALITY AND SECURITY OF CURRENT AND FORMER BORROWER'S INFORMATION

We retain records relating to loan services that we provide so that we are better able to assist you with your borrowing needs. In order to guard your nonpublic personal information, we maintain physical, electronic, and procedural safeguards that comply with our internal standards.

Jewish Free Loan Association collects nonpublic personal information about you, the borrower from the following sources:

- Information we receive from you on and in connection with loan applications, and government issued personal identification.
- Information we receive from your guarantor(s).
- Information we receive about your transactions with us or others.
- Information we receive from a credit reporting agency, if needed.

We restrict access to your personal information to those who need to know that information to process the loan application and collect loan payments. We maintain procedural, physical, and electronic safeguards that comply with federal standards to guard your nonpublic personal information.

We do not disclose any nonpublic personal information about you to anyone, except as required or permitted by law.

We will continue to adhere to the privacy policies and practices as described in this notice even after the time you satisfy your loan obligation to us.

Your privacy and the ability to provide you with quality loan services are very important to us. We want to assure you that your personal information is protected. Please keep this information in your records. If you have any questions or concerns, please contact us.