

4. Since the applicant's financial circumstances will be considered in the granting of this loan, financial information shall be provided (See "Statement of Income & Expenses").

REPAYMENT

1. Each loan shall be guaranteed by a negotiable promissory note. Payment on a loan begins upon the borrower's graduation or separation from the educational institution. One of the provisions of the note is that the Educational Loan Committee reserves the right to require payment on demand when the borrower is in default. A co-signer of the promissory note is required for borrowers under 19 years of age.
2. The borrower is required to keep the YWCA Lincoln informed of:
 - a. All changes of address (whether temporary or permanent);
 - b. Any changes in the course of study or training;
 - c. All grades received during the course of study or training;
 - d. Completion of education or training or withdrawal from education or training. (The borrower will contact the YWCA Lincoln Finance Manager at 402-434-3494 ext. 114 within thirty (30) days to arrange for note repayment.)

The YWCA Lincoln must be notified of items 2a, 2b, and 2c within two (2) weeks of change of availability.

3. Repayment will commence no later than six months after completion of education or training or separation from the educational or training institution. A minimum of \$50.00 per month is required until repayment of the entire loan is made. A late fee will be assessed for each payment not received by the due date stated in the promissory note.
4. Payment deferrals may be available for individuals pursuing further education or training upon application by the loan recipient, and approval by the YWCA Lincoln.
5. The terms of the promissory note supersede the above conditions.

APPLICATION

CORA BEACH BYER YWCA LINCOLN EDUCATION LOAN

Amount Requested \$_____ Academic Year:_____ Beginning Date:_____

Educational Institution:_____ Month/Year of Expected Graduation:_____

Educational Goal/Field of Study:_____

PERSONAL INFORMATION

Name:_____

Date of Birth:_____ Phone # (____) _____ Student ID: _____
(mo/day/year)

Present Address: _____
Street City State Zip Code

Permanent Address: _____
Street City State Zip Code

Marital Status: Single Married Legally Separated Divorced

If Married: _____
Spouse's Name

Spouse's Occupation Employer Employer's Address

Are you or were you in legal guardianship as determined by a court in Nebraska? Yes No

RESIDENCY

I qualify as a resident of Lancaster County in the following way (please check all that apply). Further documentation may be requested by the YWCA Lincoln.

I currently live in Lancaster County, and:

_____ Am a graduate of a Lancaster Co. High School within the last 5 years.

_____ Lived in Lancaster Co. at the time I earned my GED, within the last 5 years.

_____ Have lived in Lancaster Co. continuously for the past 5 years.

_____ Have parents or other immediate family who have lived in Lancaster Co. continuously for the past 5 years. Please indicate name of individual and relationship (i.e., parent, spouse, offspring, etc.)

_____ I do not qualify as a resident under any of the provisions above, but believe I should qualify in another way. Please see information below.

DEPENDENTS

<u>Name</u>	<u>Age</u>	<u>Relationship</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Did you or will you receive more than \$10,000 in support (cash or gifts) from parents/guardians in:

Previous Yr	Current Yr
20__	20__
Yes ___	___
No ___	___

Did you or will you live with your parents/guardians for more than 8 weeks in:

Previous Yr	Current Yr
20__	20__
Yes ___	___
No ___	___

If you answered 'yes' to either of the previous two (2) questions, please complete the following: if no, go to Prior Education.

FATHER

MOTHER

Name _____

Name _____

Street Address City State Zip

Street Address City State Zip

Occupation _____

Occupation _____

Employer _____

Employer _____

PRIOR EDUCATION (List high school, college, or university)

<u>School</u>	<u>Address</u>	<u>Yr. Attended</u>	<u>Degree/Diploma</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Copies of transcripts of high school, college, and/or university work must be sent to YWCA Lincoln Attn: Cora Beach Byer Educational Loan Program.

Please select the following choices that best describe you and your situation for the school term(s) (academic year/semester/quarter) for which you are applying for this loan.

GRADE LEVEL

Undergrad-

Indicate grade level _____

Grad Student _____

Professional _____ (Law, Medical, etc.)

Other (please explain) _____

INSTITUTION I WILL ATTEND

_____ Name of Institution

FIELD OF STUDY/MAJOR

DEGREE OR CERTIFICATION TO BE EARNED

EXPECTED EMPLOYABILITY

Excellent _____ Most graduates are able to find employment quickly

Average _____ Some openings in the field

Poor _____ May have to move or seek additional degree to gain employment

EXPECTED ANNUAL SALARY

\$ _____

List your most current employer first

<u>Employer</u>	<u>Position Held</u>	<u>Beginning Date</u>	<u>Ending Date</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

GOALS

Please describe your personal and career goals and how this course of study will help you achieve them.

FINANCIAL INFORMATION

Note: Financial information is intended to assist you in planning your financial situation as you pursue your degree. Information provided here is only one part of the criteria to be used to determine successful applicants.

OUTSTANDING DEBT

Please provide a complete list of all debts you currently owe, including credit card balances, auto loans, educational and other loans and home mortgages.

<u>Debt Type</u>	<u>Origination Date</u>	<u>Balance Due</u>	<u>Current Monthly Payments</u>
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STUDENT FINANCIAL AID INFORMATION

Have you applied for and/or received other educational grants or scholarships in the last 5 years? ___Yes ___No. If yes, specify amount of grant or scholarship applied for, amount received, and source of grant or scholarship (continue on reverse side if necessary).

<u>Source</u> (Name)	<u>Amount</u> <u>Applied For:</u>	<u>Amount</u> <u>Received:</u>
_____	_____	_____
_____	_____	_____

Have you applied for student financial aid for the term for which you are applying for this loan?
___Yes ___No

STATEMENT OF INCOME AND EXPENSES

Note: Please fill out this statement of income and expenses to the best of your ability.

Estimated Annual Household Income

	<u>Annual</u>
1. Part-time/full-time employment	_____
2. Work Study	_____
3. Scholarship	_____
4. Other educational loans	_____
5. Grants	_____
6. Support from relatives	_____
7. Other income, including child support, alimony	_____
8. Proceeds from this loan, if granted	_____
9. TOTAL INCOME (add lines 1-9)	_____

Estimated Expenses (monthly)

	<u>Monthly</u>		<u>Annual</u>
10. Tuition and fees			_____
11. Books and supplies			_____
12. Rent/house payments/other housing	_____ x 12 =		_____
13. Utilities	_____ x 12 =		_____
14. Food	_____ x 12 =		_____
15. Child Care	_____ x 12 =		_____
16. Medical expenses (health insurance)	_____ x 12 =		_____
17. Auto expenses/transportation (loans)	_____ x 12 =		_____
18. Insurance (auto, house)	_____ x 12 =		_____
19. Personal expenses	_____ x 12 =		_____
20. Miscellaneous (credit cards)	_____ x 12 =		_____
21. TOTAL EXPENSES (add lines 10-20)			_____

Line 9 _____
 (minus)- Line 21 _____ = _____

PERMANENT CONTACTS

The applicant will provide the name and address of parent or other closest living relative. The applicant will also provide names and addresses of three other individuals with whom the applicant expects to have permanent contact. These individuals are authorized to provide the YWCA Lincoln with the applicant's address and phone number at any time in the future.

Name:	Address:	City, State, Zip Code	Phone:
1)			
2)			
3)			
4)			

CERTIFICATION BY APPLICANT

This certifies that:

- (1) I have read and understand this application and agree to all terms thereto;
- (2) The information contained in this application is true and correct;
- (3) If such loan is granted, I shall repay the loan according to its terms;
- (4) I understand that the YWCA Lincoln has the right to verify information I have included in this application.

(Date)

(Signature)

(Please Print Name)

**CORA BEACH BYER EDUCATIONAL LOAN
YWCA LINCOLN**

Certification by Educational Institution

Applicant's Name _____

Student id: _____

Please provide the following information:

- (1) Length of applicant's current program of study _____
- (2) Hours (units) required for completion of degree _____
- (3) Hours (units) completed toward degree _____

I hereby certify that the applicant is accepted for enrollment is enrolled in **good standing**, and is making satisfactory progress in her course of study.

_____ (Date)	_____ (Signature)
_____ (Institution)	_____ (Name) please print or type
_____ (Address)	_____ (Title)
_____ (Telephone)	

SEND TO: YWCA Lincoln
Attn: Cora Beach Byer Educational Loan Program
P.O. Box 95123
Lincoln, NE 68509-5123

THANK YOU!

Cora Beach Byer Application Checklist

In order to be considered for the Cora Beach Byer Educational Loan program, you must do the following:

- ❑ Complete and return the application form by May 15 for loans to be disbursed on or after August 1, or by October 15 for loans to be disbursed on or after January 1.
- ❑ Sign certification on last page of application.
- ❑ Send transcript of any prior college work and most recent college courses.
- ❑ Have educational institution complete and send certification directly to the YWCA Lincoln.

Transcript and educational institution certification must be received within 15 days after the application deadline in order for the applicant to receive full consideration.