



**Newton and Rochelle Becker  
Graduate Student Loan Guidelines**

- Loans are need based, not merit based
- The maximum loan request is \$5,000 (a student may reapply as needed as long as his/her outstanding loan balance does not exceed \$5,000)
- One cosigner living in Northeastern Ohio is required
- Loans are for full-time and part-time graduate students
- The graduate student must submit the following information for a complete application package

<b>Required Documents for applicant</b>	<b>Included</b>
Completed application forms	
Completed Financial Questionnaire	
Letter of acceptance from College	
Financial Award Letter	
SARS/FAFSA Report	
Documented list of expenses	
If employed: current paystub & most recent 1040	
<b>Required documents for co-signers</b>	<b>Included</b>
Completed co-signer forms	

- Once a completed application is received an interview for the applicant will be scheduled with the loan committee.
- Requests are reviewed monthly.
- While enrolled in school, the repayment will be \$100 per month. Once this status changes, the loan balance converts to regular loan terms and those repayment terms apply.
- The student is required to submit proof of status twice a year.

(Additional co-signers may be requested at the discretion of the board.)

If you have any questions or would like additional information, please contact the HFLA office at 216-378-9042 or email [team@hflaclev.org](mailto:team@hflaclev.org) .

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<b>Graduate Loan Application</b>				Application No.: _____ (for office use only)	
Amount Requested: \$ _____ (max \$5,000)					
Applicant's Last Name		First Name	Date of Birth (DD/MM/YY)	Social Security #	Driver's License #
Previous Name(s) if Applicable					
Spouse/Partner's Last Name		First Name	Date of Birth (DD/MM/YY)	Social Security #	Driver's License #
Previous Name(s) if Applicable					
Address			City		Postal (Zip) Code
Previous Address					
No. of Years at this address	No. of years in Ohio	No. of Years at previous address	Home Phone	Cell Phone	Email
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widow/Widower <input type="checkbox"/> Spouse/partner Household (HH) Type: <input type="checkbox"/> 2 Parent HH <input type="checkbox"/> Single Parent HH <input type="checkbox"/> Single Adult <input type="checkbox"/> 2 or more adults					
Dependents (Age & Gender) _____ M/F    _____ M/F    _____ M/F    _____ M/F    _____ M/F    _____ M/F					
Applicant's Occupation		Employer		Phone No.	
Employer's Address			Monthly Gross Salary	How long at this job?	
Spouse's Occupation		Employer		Phone No.	
Employer's Address			Monthly Gross Salary	How long at this job?	
<b>Other Income Sources</b>					
Check any of the following income sources that you receive: <input type="checkbox"/> Social Security/Disability (SELF) <input type="checkbox"/> Social Security/Disability (DEPENDENTS)					
<input type="checkbox"/> Child Support/Alimony <input type="checkbox"/> Pension/Retirement <input type="checkbox"/> OWB (Cash Assistance) <input type="checkbox"/> Unemployment <input type="checkbox"/> Other					
Please enter the amount received for any income sources checked: _____					
Frequency of Payment (weekly, biweekly, monthly, etc.): _____					
<b>School Information</b>					
School Attending: _____			Year in School: _____		
School Address: _____					
Program Cost: Tuition: _____		Books: _____	Cost of Living: _____		
Additional fees (please be specific): _____					
Financial Aid received: (Please list all grants, scholarships and loans – include your financial aid award letter – if you do not have a financial award letter or are not accepting financing offer to you please explain why on next page)					
_____					
_____					
_____					
_____					
_____					
_____					

Explanation for denial of financing offer(s):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Housing information**

Home Purchase Price \$ \_\_\_\_\_ Year Purchased \_\_\_\_\_ Current Value \$ \_\_\_\_\_

Unpaid Mortgage Balance \$ \_\_\_\_\_ Mortgage Servicer? \_\_\_\_\_

Monthly Mortgage Payment \$ \_\_\_\_\_ Taxes/Insurance Included?  Yes  No

If not included: Tax Payment \$ \_\_\_\_\_ Insurance Payment \$ \_\_\_\_\_

*If Renting:*

Monthly rent \$ \_\_\_\_\_ Term of lease \_\_\_\_\_ Name of Landlord: \_\_\_\_\_

**Debt/Asset Information**

Vehicle 1 \_\_\_\_\_ Model \_\_\_\_\_ Make \_\_\_\_\_ Year \_\_\_\_\_

Balance of loan \$ \_\_\_\_\_ Monthly payments \$ \_\_\_\_\_ With which institution? \_\_\_\_\_

Vehicle 2 \_\_\_\_\_ Model \_\_\_\_\_ Make \_\_\_\_\_ Year \_\_\_\_\_

Balance of Loan \$ \_\_\_\_\_ Monthly payments \$ \_\_\_\_\_ With which institution? \_\_\_\_\_

Check any debts that you currently owe to creditors:

Student Loan(s) Amount Owed: \_\_\_\_\_  Line of Credit Amount Owed: \_\_\_\_\_  Credit Card 1 Amount Owed: \_\_\_\_\_

Credit Card 2 Amount Owed: \_\_\_\_\_  Other (Please describe) \_\_\_\_\_

Do you have any payday loans outstanding?  Yes  No If yes, amount owed: \$ \_\_\_\_\_

**Available Assets**

Cash & Investment Assets (e.g. stocks, cash, investments) \_\_\_\_\_

Other Assets (e.g. vacation property) \_\_\_\_\_

Assets in Other countries (include all details) \_\_\_\_\_

**Additional Information**

Did you apply to a bank or other sources for a loan?  Yes  No If not, why not? \_\_\_\_\_

If you were declined for a loan, please provide a copy of the decline letter and state the reason for the decline: \_\_\_\_\_

How did you hear about HFLA?  Friend/Family Member  Website  Temple/Religious Institution  Social Services Agency/Caseworker  
 Other, please specify: \_\_\_\_\_

**Signatures**

The above information is for the purpose of obtaining credit and is warranted to be true. I/we agree to pay all bills upon receipt or statement or as otherwise expressly agreed. I/we hereby authorize the person of firm to whom this application is made, any credit bureau or other investigative agency employed by such person to investigate the references herein listed or statements or other data obtained from me or from any other person pertaining to my credit and financial responsibility.

**I/WE CERTIFY THAT THE INFORMATION IN THIS APPLICATION IS TRUE AND CORRECT**

This \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_  
(date) (month)

X \_\_\_\_\_ Print Name: \_\_\_\_\_

X \_\_\_\_\_ Print Name: \_\_\_\_\_

**Optional Information (not used for loan consideration)**

Ethnicity: \_\_\_\_\_ Religious Affiliation: \_\_\_\_\_

**Applicant Name:**

<b>MONTHLY INCOME</b>	<b>BORROWER</b>	<b>SPOUSE/PARTNER</b>
Salary / Commission	\$	\$
Soc Sec / Disability / Workers Comp	\$	\$
Retirement / Pension Benefits	\$	\$
Child Support / Alimony	\$	\$
Other Income	\$	\$
<b>TOTAL MONTHLY HOUSEHOLD INCOME</b>	\$	<input type="checkbox"/> Gross <input type="checkbox"/> Net

**Housing Expenses**

Rent/Mortgage		
2nd Mortgage/Home Equity Loan		
Property Taxes (if not included in mortgage)		
Homeowner's Insurance (if not included in mtg.)		
Homeowner's Association Fees		
Utilities (electric, gas, water, sewer)		
Cell Phone/Home Phone		
Internet/Cable		

**Personal Expenses**

Food (Groceries)		
Toiletries/Clothing		
Pet Care		
Recurring donations/tithes		

**Transportation**

Car Payment		
Gasoline		
Public Transportation		

**Insurance**

Auto Insurance		
Healthcare Premium (if not taken out of pay)		
Life Insurance		

**Medical**

Prescriptions		
Medical/Dental Bill Pymt. Plan		

**Childcare**

Daycare/Babysitter (monthly)		
Before/Aftercare (monthly)		

**Educational Expenses**

Tuition		
School Supplies		
Extra curricular lessons (swim, dance, sports...)		

**Debts**

Total minimum monthly credit card payments		
Total minimum monthly student loan payments		
Total minimum monthly personal loan payments		
Other		

**Taxes**

Income Taxes		
Business Taxes/Addtl Real Estate Taxes (ex: rental prop.)		

**For Office Use:**

Monthly Net Income	
Monthly Expenses	
Proposed HFLA Payment	
Remainder	



## HFLA FINANCIAL QUESTIONNAIRE

### TAX ISSUES

Do you or your spouse/partner have any un-filed tax returns? Yes  No  If Yes, please explain below

Do you or your spouse/partner owe any amounts for taxes? Yes  No  If Yes, for which year(s)? \_\_\_\_\_

Amount(s) owed: \$ \_\_\_\_\_ Have you established a payment plan? Yes  No

Please explain: \_\_\_\_\_

\_\_\_\_\_

### LEGAL ISSUES

Are you or your spouse/partner being sued by anyone? Yes  No  If Yes, please explain below

Amount: \$ \_\_\_\_\_ Reason: \_\_\_\_\_

Are you in the process of or planning to file for divorce? Yes  No

Please explain: \_\_\_\_\_

\_\_\_\_\_

### BANKRUPTCY FILING

Have you or your spouse filed for bankruptcy in the past? Yes  No

If Yes, Type of Bankruptcy Filed: \_\_\_\_\_ Year Filed: \_\_\_\_\_

Are you or your spouse/partner in the process of or planning to file for bankruptcy? Yes  No

Please explain: \_\_\_\_\_

\_\_\_\_\_

**Borrower Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**Co-Borrower Signature** \_\_\_\_\_ **Date** \_\_\_\_\_



### Our Privacy Policy

We collect non-public personal information about you from the following sources:

- Information we receive from you on loan applications, and government issued personal identification
- Information we receive from your co-signers
- Information about your transactions with us or others
- Information we receive from a credit reporting agency

We do not disclose any non-public personal information about you to anyone, except as 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.

We restrict access to your personal information to those who need to know that information to provide services to you. We maintain procedural, physical and electronic safeguards that comply with federal standards to guard your non-public personal information.

Your confidence in us is important and we want you to know that your personal information is safe. If you have any questions or concerns, please contact us.

Signature: \_\_\_\_\_

\_\_\_\_\_

Date: \_\_\_\_\_