



Hebrew Free Loans are available to Jewish community members through a partnership between the Birmingham Jewish Foundation and Collat Jewish Family Services (CJFS). CJFS serves as the intermediary to enable loan recipients to maintain their anonymity during the process.

There are two types of loans available: student loans for college educational expenses and general loans for other short-term/one-time unexpected expenses. Eligibility for student loans is explained below.

Student Loans:

Interest-free loans are available for \$1,500 per semester up to a maximum of \$12,000. Repayment of a student loan is deferred as long as the student remains enrolled full-time. Repayment begins 6 months after graduation with minimum payments of \$100 per month until the loan is paid in full.

Eligibility requirements:

1. Students must be Jewish.
2. Students must be enrolled with full-time status in either a degree-seeking program or in a program, which will provide certification for a specialty.
3. Applicants must apply at least one month prior to the beginning of the semester for which they are requesting a loan.
4. Students must maintain a "C" average.
5. Students must be residents of Alabama. Preference will be given to students coming from the Greater Birmingham area (352— zip code).
6. A local co-signer, preferably a parent, is required. Co-signers must complete an application including proof of income.

Complete the following application and co-signer application and email them to Lynn Rathmell at lynn@cjfsbham.org. If you have questions or concerns you can email Lynn or call her at 205.278-7105. Once received, Lynn will set up an interview to complete the application process.



HEBREW STUDENT FREE LOAN APPLICATION

Date _____

Name _____ Birth Date _____ Sex _____

Address _____
(Street) (City) (State) (Zip Code)

Phone Number _____ Marital Status _____

High School Attended _____ Date of Graduation _____

Present or Previous College Attended _____

Date Attended _____ Anticipated Graduation Date _____

School or College You Plan to Attend _____

Location _____

This coming year, you will be a (choose one): Freshman ___ Sophomore ___ Junior ___
Senior ___ Graduate Student ___

Have you been accepted into college? Yes ___ No ___ Waiting ___

List extracurricular activities and achievements in or out of school: _____

Awards, honors, prizes, not listed above: _____



HEBREW STUDENT FREE LOAN APPLICATION
Family Information

Parent 1

Name _____ Age _____

Address _____

Parent 2

Name _____ Age _____

Address _____

Siblings

—

Name

Age

School or Employer

Address

Please explain here or on a separate sheet your vocational goals and education required to meet them as well as the reasons for your choice of school. Why is a loan being requested? What special factors are involved, such as illness of parents, etc.?



HEBREW STUDENT FREE LOAN APPLICATION

Student's Financial Data

Employment

A. Three-year employment record (Employer, Type of Work)	Dates of Employment	Amount Earned
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(If married, list for spouse also)

Annual Income and Financial Aid

B.	<u>This College Year</u>	<u>Next College Year</u>
1. Annual salaries and wages		
2. From family		
3. Social Security/Pensions		
4. Interest & Dividends (Taxable And Non-Taxable)		
5. Government Scholarship Grants		
6. Other Scholarship Grants, aside From HFLA (Show Grants and Amounts on separate page)		
7. Loans, aside from HFLA		
8. Income from trusts		
9. All other income (Itemize On separate sheet)		
10. TOTAL		

NOTE: If married, show combined amounts and other information of applicant and spouse. If exact figures are not known, give your estimate and indicate with an "E."



HEBREW STUDENT FREE LOAN APPLICATION

EXPENSES

C. Annual Education Expenses:

	<u>This College Year</u>	<u>Next College Year</u>
1. Tuition	_____	_____
2. Fees	_____	_____
3. Books	_____	_____
4. Supplies	_____	_____
5. Other (Explain)	_____	_____
6. TOTAL	_____	_____

D. Other Expenses:

	<u>This College Year</u>	<u>Next College Year</u>
1. Dormitory fees	_____	_____
2. Rent (including utilities)	_____	_____
3. Food and household supplies	_____	_____
4. Clothing, Laundry, Cleaning	_____	_____
5. Auto expenses (see G-1)	_____	_____
6. Other transportation	_____	_____
7. Medical	_____	_____
8. Other (Itemize)	_____	_____
9. TOTAL	_____	_____

E. Total All Expenses

_____	_____
_____	_____

F. Do you own any of the following? If so, put the value in the right-hand column.

1. Cash, Savings Accounts, CD's, etc.	_____
2. U.S. Securities	_____
3. Stocks and bonds	_____



HEBREW STUDENT FREE LOAN APPLICATION

- 4. Value of home, if owned _____
- 5. Other real estate _____
- 6. A trust set up for your benefit (Explain) _____
- 7. Any other assets (Itemize on separate sheet) _____
- 8. TOTAL _____

G. Do you have any debts? If so, show the amount in the right-hand column.

- 1. Monthly accounts and credit cards _____
- 2. Mortgages and other installments
(Monthly payments \$_____)
- 3. Unpaid income tax _____
- 4. Other debts (Itemize) _____
- 5. TOTAL _____

H. Other Information:

- 1. Do you own an automobile? Yes ____ No ____
Do you have use, as a principal driver, of an automobile owned by another?
Yes ____ No ____
- 2. Were you required to file an income tax return last year? Yes ____ No ____
- 3. Do one or both parents claim you as a dependent on a U.S. Income Tax Return?
Yes ____ No ____
- 4. Do you have dependents? Yes ____ No ____
(If yes, explain below)



HEBREW STUDENT FREE LOAN APPLICATION

5. Is the school you plan to attend a state-supported school in your state of residence? Yes ____ No ____

If no, explain below:

6. Are you entitled to any form of aid (as free or reduced tuition or case grant from your employer or employer of one of your parents)? Yes ____ No ____

If yes, use separate sheet to give details; if no, give reason for not doing it.

PLEASE USE A SEPARATE SHEET TO ITEMIZE EARLIER QUESTIONS OR TO ADD ANY OTHER INFORMATION THAT MAY BE USEFUL.

PARENT INFORMATION FORM

NAME OF APPLICANT _____

Father _____
(Name) (Phone Number)

(Address) (City) (State) (Zip Code)

Occupation _____ **Income** _____

In Home: Yes ____ No ____

Mother _____
(Name) (Phone Number)

(Address) (City) (State) (Zip Code)

Occupation _____ **Income** _____

In Home: Yes ____ No ____



HEBREW STUDENT FREE LOAN APPLICATION

Dependents (List all):

1.	_____	_____	_____
	(Name)	(Age)	(Occupation or School)
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____
5.	_____	_____	_____
6.	_____	_____	_____

ALL INFORMATION ON THIS PAGE AND ON SUCCEEDING PAGES IS TRUE AND COMPLETE.

 (Signature)

 (Date)

Dependent Data
 (Column numbers below correspond to line number on previous page)

	1	2	3	4	5	6
Age						
Is dependent living at home?						
Relationship to parents						
If in college, educational expenses paid by you						
Other expenses paid by you in excess of usual living expenses (explain on next page)						



HEBREW STUDENT FREE LOAN APPLICATION

BB. Income and expense information for calendar year (or latest tax year, if other than calendar year) for which tax return was filed or preparation substantially completed.
Year ended _____.

1. Income from U.S. Tax Return: (Show combined figures if parents filed separately)

a. Total income (page 1 before deductions at bottom) \$ _____

b. Total number of exemptions _____

2. Income and benefits not on tax return:

- a. Tax free interest _____
- b. Social Security _____
- c. Recurring benefits _____
- d. Child support _____
- e. All other income and benefits (itemize on next page) _____
- f. TOTAL _____

3. Deductions from U.S. tax returns: (Show combined figures if parents filed separately)

- a. Deduction on page 1 to arrive at BB-1 _____
- b. Total of itemized deductions as shown on page 2 on income tax return _____

CC. Assets and liabilities at date of application. (All at estimated current values)

1. Assets:

- a. Cash, savings accounts, CD's, etc. _____
- b. U.S. Securities _____
- c. Stocks and bonds _____
- d. Home (if owned) _____
- e. Other real estate _____
- f. All other assets (itemize below) _____
- g. TOTAL ASSETS _____

2. Liabilities

- a. Monthly accounts and credit cards _____
- b. Mortgages and other installments _____
(Monthly payments \$ _____)



HEBREW STUDENT FREE LOAN APPLICATION

- c. Unpaid income tax _____
- d. Other liabilities (itemize below) _____
- e. TOTAL LIABILITIES _____

3. Total assets minus total liabilities _____

DD. Itemized information: _____



HEBREW FREE LOAN ASSOCIATION OF

**BIRMINGHAM
Co-Signer Application**

_____ **Amount Requested** _____ **Date**

I. Name _____ DOB _____

Maiden Name (if applicable) _____

Street Address _____

City _____ State _____ Zip _____

Telephone (____) _____ Residing at Address Since _____

Rent or House Pmt \$ _____ In Area Since _____ Formerly from _____

U.S. Citizen? ___ Yes ___ No Migrated from _____ In U.S. Since _____

Name of Relative Applying For Loan _____

Relationship _____ Relative's Telephone (____) _____

Relative's Address _____ Zip _____

II. Co-Signer's Occupation _____ Name of Employer _____

Business Address _____ Zip _____

Business Telephone (____) _____

Salary (Gross) \$ _____ per _____ Employed Since _____

Previously Employed as _____

Name of Previous Employer _____

Dates of Previous Employment _____



III. Co-Signer's Marital Status (check one): Single Married Widowed
 Divorced Separated

Spouse's Name (if applicable) _____

Spouse's Maiden Name _____

Spouse's Occupation _____ Spouse's Employer _____

Spouse's Salary \$ _____ per _____ Employed Since _____

IV. Dependents:

	NAME	AGE	RELATIONSHIP
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____

In connection with this application the undersigned hereby certify that the information provided is true, correct, and complete. Jewish Free Loan of Birmingham is authorized to make inquiries and gather information that it feels is necessary and reasonable concerning statements made on this application. It is further agreed that Jewish Free Loan of Birmingham will be promptly notified of any changes in this information.

CO-SIGNER'S SIGNATURE _____ DATE _____

Co-signer further agrees to be responsible for repayment of loan if applicant is unable to comply with terms agreed herein.
