



MINNIE STEVENS PIPER FOUNDATION

1250 N.E. LOOP 410, SUITE 810 • SAN ANTONIO, TEXAS 78209-1539

• TELEPHONE 210/525-8494

• FAX 210/341-6627

• EMAIL studentloan@mspf.org

JOYCE M. ELLIS
Executive Director

INSTRUCTIONS FOR STUDENT LOAN APPLICATION

1. Information requested in this application form is self-explanatory and is necessary for the student loan committee for evaluation purposes.
2. All financial information requested in this application is for evaluation purposes by the student loan committee only. Such information will be kept confidential.
3. Complete all items in this application. Leave no blanks. If an item is not applicable, write "n/a". If none, write "none".
4. Apply for one semester only. For succeeding semesters, student must complete an additional application form and submit it for review by the student loan committee. The student loan committee reviews loan applications on the basis of continued need and satisfactory academic progress.
5. Print this application, sign and mail to the Minnie Stevens Piper Foundation as soon as possible thereafter, forward the following materials:
 - (a) Transcript of grades to date of all colleges/universities attended. If student has previous loans with the foundation, the latest available transcript not previously forwarded is required.
 - (b) Letter of recommendation from head of major department in college regarding character and scholastic ability; or if no declared major, a letter of recommendation from the Dean of Students or other responsible college official.
6. Supporting documents listed in 5(a) and (b) above must be received by this office within thirty (30) days of receipt of completed application.
7. Submit completed application and all attachments to:

Student Loan Committee
Minnie Stevens Piper Foundation
1250 NE Loop 410, Suite 810
San Antonio, Texas 78209-1539
8. The student loan committee is scheduled to review applications during the third week of each month. Unless the application is complete, the committee will not review it.

All of the following documents are required in order for an application to be considered complete.

- (a) Completed loan application with original signature, otherwise application will be considered incomplete
 - (b) Transcript of grades to date of all colleges/universities attended/or as stated in paragraph 5(a) above
 - (c) Letter of recommendation from head of your major department/or as stated in paragraph 5(b) above
 - (d) Signed [Authorization for Release of Transcript](#) for semester for which loan is requested
 - (e) Signed [Authorization for Release of Address](#)
 - (f) Form completed by the financial aid officer at your school (Form is sent by us to the FAO upon receipt of application and it is returned directly to us.)
 - (g) Forms completed by your three personal references (Forms are sent by us to listed references upon receipt of application and are returned directly to us.)
9. Keep this instruction sheet - together with the "[Rules and Procedures Governing Student Loans](#)" for your records.

5. Marital status (check one): () Married; () Unmarried (includes single, divorced, & widowed persons); () Separated
 Number of dependents _____ (ages of dependents _____, _____, _____, _____)
6. Military Service Record: Branch: _____ Dates: _____
7. Are you a citizen of the USA? _____; If not, do you intend to become a citizen? _____
 Are you a resident of Texas? _____ How long? _____
8. LIST names and addresses of three persons **(NON-STUDENT, NON-RELATIVE)** in your home community who have known you over an extended period (3-5 years) whom we may contact as character and financial references:

Name	Complete Address with Zip Code	Occupation
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

II. EDUCATION EXPERIENCE:

1. Schools and Colleges Attended, Beginning with High School:

Institution	Dates of Attendance	Degree/Diploma Rec'd.
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

2. Have you ever been on scholastic probation? _____ If yes, explain _____

3. School you wish to attend if loan is granted: _____
4. Have you ever been enrolled there? _____ Dates _____

5. Your scholastic standing during semester for which loan will apply. (check one)

UNDERGRADUATE LEVEL: () Junior () Senior

GRADUATE LEVEL: () First () Second () Third () Fourth

() Other - Explain: _____

6. Degree sought: _____ Major _____

Minor _____

7. Work completed toward this degree: _____ semester hours

8. Work remaining toward this degree: _____ semester hours

Number of semester hours you intend to carry during semester of loan: _____

On what date will this degree be conferred? _____
Month Year

9. Proposed occupation or profession: _____

10. Do you have an offer of position or employment after graduation? _____

If so, in what capacity and salary expected? _____

With or for whom? _____

III. YOUR INDEBTEDNESS, INCOME AND RESOURCES: Exclusive of loans for educational purposes.

1. Your Current Indebtedness:

	Total Owing	Approximate date this will be paid
Home	\$ _____	_____
Furniture	_____	_____
Auto	_____	_____
Medical & Dental	_____	_____
School Debts	_____	_____
Other (Specify)	_____	_____
TOTAL	\$ _____	

2. Your Proposed Budget FOR THE SEMESTER: (Include dependents' expenses)
 (Leave no blanks; If None, write "NONE")

<u>COSTS (A)</u>		<u>YOUR RESOURCES (B)</u>	
Tuition and Required Fees	\$ _____	Personal Savings	\$ _____
Books, Instructional Equipment and Materials	_____	Earnings during Vacation	_____
Room	_____	Part-time Earnings during Semester	_____
Board	_____	Aid from Parents, Guardian	_____
Clothing	_____	Aid from other relatives, including husband's or wife's earnings	_____
Lunches and travel expenses for commuting students	_____	Scholarships	_____
Personal and recreation	_____	Veterans Benefits	_____
Car	_____	Other Resources (specify)	
Other costs (specify)		(1) _____	_____
(1) _____	_____	(2) _____	_____
(2) _____	_____	(3) _____	_____
(3) _____	_____	TOTAL DURING PERIOD (B) \$	_____
TOTAL DURING PERIOD (A) \$	_____	DIFFERENCE (A minus B)	\$ _____

3. Other information: Indicate any other pertinent information concerning your own earnings or other financial assets or obligations that would be helpful to the Student Loan Committee in assessing your financial need for this loan:

4. To what organization, student or otherwise, on or off campus; and to what fraternities, sororities, or other such societies do you belong?

IV. THE FOLLOWING INFORMATION IN PART IV, SECTION 1, MUST BE COMPLETED BEFORE APPLICATION CAN BE SUBMITTED TO THE STUDENT LOAN COMMITTEE (EVEN IF YOU ARE AN INDEPENDENT STUDENT).

1. Income:

Name	Address	Occupation	Income during period of Loan
Guardian/ Father _____	_____	_____	_____
Res. Tel: (____) _____	Wk. Tel: (____) _____		
Mother _____	_____	_____	_____
Res. Tel: (____) _____	Wk. Tel: (____) _____		
Close Relative _____	_____	_____	_____
Res. Tel: (____) _____	Wk. Tel: (____) _____		
Spouse _____	_____	_____	_____
Res. Tel: (____) _____	Wk. Tel: (____) _____		
Number of children dependent upon your parents for support _____			

2. Spouse's Assets and Resources:

Value of Bank Accounts	Value of Investments	Value of Real Estate Holdings
_____	_____	_____

3. Other Information: Indicate any other pertinent information concerning the financial assets and obligations of your family that would be helpful to the Student Loan Committee in assessing your financial need for the loan requested:

V. OTHER LOANS

1. Have you ever received a loan from:
- a. The Student Loan Fund of the Minnie Stevens Piper Foundation? () Yes () No.
 - b. Any other source to help finance your education? () Yes () No.
2. If "Yes", please complete the following, listing the Minnie Stevens Piper Foundation first:

Date of Loan	Borrowed From	Amount	When Due	College/University Attending
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

3. Do you expect to apply for a future loan from the Student Loan Fund of the Minnie Stevens Piper Foundation or any other student loan fund in order to complete your course of study? () Yes () No.
4. Have you ever defaulted on an educational loan? () Yes () No.

If yes, explain _____

CONDITIONS: All loans granted by Minnie Stevens Piper Foundation are expressly subject to the following conditions:

1. I will do my utmost to justify the loan, if it is granted, in order to continue my college work by diligent study in order to maintain academic grades satisfactory to the Student Loan Committee;
2. I will enroll as a full-time college student, as the term is defined by the Office of the Registrar in the college or university at which I am or will be enrolled;
3. I understand and agree that the loan is an educational loan made by the Foundation, a non-profit institution;
4. I will use the proceeds of the loan only for the payment of tuition, required fees, room and board, other typical living expenses, (such as clothing), and equipment, materials and books needed for my college education;
5. I have read a copy of, do understand, and will comply with the “[Rules and Procedures Governing Student Loans](#)” and further understand that should this loan be approved, it will be evidenced by a note bearing interest at 4% per annum;
6. I understand that this note will be due and payable, both principal and accrued interest, on or before the earlier of: (i) one year after graduation; or (ii) one year after I cease to be enrolled as a full-time student at a college or university of higher education as stated in the “[Rules and Procedures Governing Student Loans](#)”;
7. **I will report all changes of address immediately to the Foundation;**
8. I hereby authorize the Minnie Stevens Piper Foundation to obtain, without advance notice, any information which it deems necessary for approval of this application, including requesting credit reports, verifying bank references and employment, and responding to credit inquiries. I also understand that additional information may be required and that all loans are subject to credit approval.
9. I hereby acknowledge that the information submitted herewith is true and correct and I fully understand my obligations incurred by the grant of this loan and conditions of its repayment.

I have read and understand each of the foregoing conditions and I agree to be bound thereby.

Date

Signature of Applicant

**MUST HAVE ORIGINAL SIGNATURE OR
APPLICATION WILL BE CONSIDERED INCOMPLETE.**

NOTICE TO CONSUMER: A consumer report may be requested in connection with this application for credit or any future update, renewal or extension of such credit. Upon request, you will be informed whether or not a consumer report was requested. If a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the report.

We may report information about your account to the credit bureau. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

NOTICE REGARDING INACCURATE INFORMATION: As a participant in the consumer credit reporting system, we may furnish information about our experience with you to consumer reporting agencies. These consumer reporting agencies allow us to make credit and other opportunities available to you. If you believe that we have furnished information to a consumer reporting agency that is inaccurate, please notify us at 1250 NE Loop 410, Suite 810, San Antonio, Texas 78209-1539 and identify the specific information that is inaccurate.

RULES AND PROCEDURES GOVERNING STUDENT LOANS

The Student Loan Fund of the Minnie Stevens Piper Foundation is a revolving fund totaling approximately \$2.5 million. Loans are available from these funds to assist worthy and needy students at the college or graduate level with school and living expenses under the following conditions:

1. A U.S. Citizen/Permanent Resident and a Texas Resident attending or wishing to attend a college or university within the State of Texas is eligible.
2. Loan applications will be considered for undergraduate Juniors, Seniors and graduate students attending graduate schools.
3. Loan applications will be reviewed only after financial aid has been applied for with the Financial Aid Office at the college/university student is attending or wishes to attend.
4. Applications for loans will be made by submitting loan application forms containing information as requested thereon, together with:
 - a. Transcript of grades to date from all colleges.
 - b. Letter of recommendation from head of major department in college regarding character and scholastic ability; or if no declared major, a letter of recommendation from the Dean of Students or other responsible college official.
5. Loan application will be considered by a Student Loan Committee, meeting monthly. This Committee consists of professional educators with the Executive Director of the Foundation, or his representative, acting as Chairman.
6. Loans to undergraduate students will be made in accordance with the following schedule:
Not to exceed: \$1,000.00–Fall Semester
1,000.00–Spring Semester
500.00–1st Summer Semester *
500.00–2nd Summer Semester
7. Loans to graduate students will be made in accordance with the following schedule:
Not to exceed: \$2,000.00–Fall Semester
2,000.00–Spring Semester
1,000.00–1st Summer Semester *
1,000.00–2nd Summer Semester
8. A maximum total of \$10,000.00 may be loaned to any one student.
9. A full-time student as defined by the institution student will attend.
10. Loans will be secured by promissory notes signed by the borrower only.
11. Notes will bear interest at the rate of 4% per annum prior to maturity.
12.
 - a. Notes will fall due the earlier of one year after graduation, or one year after student ceases to be enrolled as a full-time student at a college or university of higher education.
 - b. Upon due date, if lump-sum payment cannot be made, monthly payment plan may be requested. If approved, a renewal Note with interest at 4% per annum prior to maturity will be prepared, providing for up to four -year repayment period.
 - c. Student borrowers currently paying on loans and wishing to discontinue payments in order to return to school to pursue further studies or advanced degrees must make arrangements by contacting the Executive Director of the Minnie Stevens Piper Foundation. For payments to be discontinued for six months or longer, a renewal Note must be executed.
13. Loan applications will not be considered for students seeking an additional, similar degree, i.e., holding a Bachelor's degree and interested in obtaining another Bachelor's degree, etc.

For Additional Information Relating Thereto, Contact

MINNIE STEVENS PIPER FOUNDATION
1250 N.E. Loop 410, Suite 810
San Antonio, Texas 78209-1539
Telephone: (210) 525-8494 FAX (210) 341-6627
Email Address: studentloan@mspf.org

Requests should include student's name, complete address, Social Security number, college/university attending and if Junior, Senior or Graduate student.

* Single application will suffice for both summer semesters.



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JOYCE M. ELLIS
Executive Director

AUTHORIZATION FOR RELEASE OF TRANSCRIPT

STUDENT LOAN APPLICANT: This form must be COMPLETED, ATTACHED and RETURNED to us with your loan application. If loan is granted, this form will be used in the future to secure transcript for the semester during which the loan is to be used.

Office of the Registrar

Name of Institution

Location/Branch (Indicate if Law, Medical, Dental, etc.)

In connection with the aid-to-education programs of the Minnie Stevens Piper Foundation, in one of which I am currently participating, authorization is hereby given for you to release to the Minnie Stevens Piper Foundation a complete transcript of my grades including the _____ semester.

(semester during which loan is to be used)

Request is made that you send the transcript only after such grades for the above-mentioned semester will have been posted and recorded.

Name of Student

Signature (Original Signature Required)

Date

Social Security No.

STUDENT LOAN

Rev 012317

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**OPERATING
PROGRAMS:**

Student Loan Fund
Piper Professor Awards
Piper Fellow Awards

Piper Scholar Awards
Student Aid Library
Bexar County Scholarship
Clearing House



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TO WHOM IT MAY CONCERN:

I have recently applied for a loan from the Student Loan Fund of the Minnie Stevens Piper Foundation, 1250 N.E. Loop 410, Suite 810, San Antonio, Texas 78209, to assist in the payment of my educational and living expenses while I am a full-time student.

I authorize all persons and entities, including, but not limited to, any credit bureau or credit reporting agency, the registrar at any College or University in which I have registered or may register, and all federal and state agencies, (including, but not limited to, the U.S. Postal Service, the Texas Department of Public Safety, and the Drivers License issuing agency of any other state) to furnish to the Foundation any information, including, but not limited to, my home and business addresses and telephone numbers and any information bearing upon my creditworthiness, which the Foundation may request now or in the future, in connection with its processing of my pending loan application, or its administration or collection of any loan to me thereafter.

Signature of Loan Applicant

Name-Please Print

Date of Loan Application

Social Security Number of Loan Applicant

Texas Driver's License Number of Loan Applicant

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