

INTRODUCTION
First Presbyterian Church Student Loan Program
820 Colonial Avenue • Norfolk, VA 23507
(757) 625-1697 (p) • (757) 625-1288 (f)

Mission

The FPC Student Loan Program was graciously funded by Frances and Mai Priddy, who wished to support students' financial ability to attend college. Loan recipients formally agree to pay back the loan upon completion or termination of their education, so that future students may benefit from the same financial support. Students may reapply for up to four years of financial support, as determined by the FPC Student Loan Committee and approved by the Session.

Eligibility

Any student pursuing higher education through academic, vocational, or graduate studies within an accredited post-secondary education institution may be eligible for an FPC Student Loan. Each applicant will be evaluated on an individual basis in relation to financial need, commitment to repay, academic merit, strength of recommendations, and a personal essay. Only applicants who have submitted all required materials completely by the submission deadline will be considered. Award decisions will be made by the FPC Student Loan Committee and approved by the Session; all decisions will be final. Applicants shall not be denied on the basis of race, sex, age, or national origin.

Terms

The number of loans and the amounts offered each year will be determined by the funds available and the applicants approved. No interest is charged on FPC Student Loans. Applicants may be eligible for loans for a period normally not to exceed four (4) years; however, applicants must reapply each year. Decisions of the committee will be communicated via an award letter and will become finalized upon the recipient's formal acceptance and signature of the loan agreement. The loan may be used at an accredited college, university, graduate school, or other institute or program approved by the Committee. Award funds are mailed directly to the institution the student will be attending in order to be applied to the student account. (One-half of the award amount will be sent to the institution in mid-July, and the second payment will be sent by mid-December.)

Application Materials

All of the following materials must be submitted to the Chair of the Student Loan Committee no later than **March 17th** in order to be considered for a loan award. Late or incomplete applications may not be considered for a new or renewal application.

1. Loan application
2. Three personal, professional, and/or academic reference forms and letters of support
3. Personal essay describing academic and professional goals
4. Financial information form
5. Current Free Application for Federal Student Aid (FAFSA)
6. Official grade transcript from current or most recent high school or college program
7. A personal interview

The applicant must inform the Committee should any change in status occur in regard to the program for which the loan was requested or granted. The applicant, parent(s), and guarantor (if applicable) must provide notice to FPC of any changes in address and/or contact information.

LOAN APPLICATION
First Presbyterian Church Student Loan Program
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Personal Information

Applicant Name _____	Date _____
Renewal Type <input type="checkbox"/> First-Time Applicant <input type="checkbox"/> Renewal _____	Renewal Year <input type="checkbox"/> 2 nd <input type="checkbox"/> 3 rd <input type="checkbox"/> 4 th <input type="checkbox"/> N/A _____
Permanent Address _____	Permanent Phone _____
	Permanent Email _____
Date of Birth _____	Social Security # _____
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single _____	Spouse's Name _____
College to Attend _____	Degree Level <input type="checkbox"/> AAS <input type="checkbox"/> BA <input type="checkbox"/> MA <input type="checkbox"/> PhD _____
Major or Program _____	Program Start Date _____

Family Information

Father's Name _____	Father's Occupation _____
Mother's Name _____	Mother's Occupation _____
Parent's Email _____	Parent's Address _____
Head of Household <input type="checkbox"/> Parent/Guardian <input type="checkbox"/> Self <input type="checkbox"/> Spouse _____	
Family Member 1. _____	Age _____
Names who Receive 2. _____	Age _____
Support from Head 3. _____	Age _____
of Household 4. _____	Age _____
5. _____	Age _____
6. _____	Age _____
Do you have a sibling who has an active FPC Student Loan? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, name _____	

Guarantor Information (if applicable)

Guarantor's Name _____	Guarantor's Occupation _____
Guarantor's E-mail _____	Guarantor's Address _____
Guarantor's Phone _____	

Current Church Membership Information

Name of Church _____	Pastor _____
Address _____	Phone _____
	Years as Member _____

Academic History

High School Name _____	Graduation Date _____
	GPA _____
College Name _____	Degree Level <input type="checkbox"/> Associate <input type="checkbox"/> BA <input type="checkbox"/> MA _____
Major or Program _____	GPA _____
	Graduation Date _____
College Name _____	Degree Level <input type="checkbox"/> Associate <input type="checkbox"/> BA <input type="checkbox"/> MA _____
Major or Program _____	GPA _____
	Graduation Date _____

Professional Information

Employer 1 _____	Position _____
City, State _____	Employment Dates _____
Employer 2 _____	Position _____
City, State _____	Employment Dates _____
Employer 3 _____	Position _____
City, State _____	Employment Dates _____
Employer 4 _____	Position _____
City, State _____	Employment Dates _____

2023 Application

Volunteer/Community Service Information

Organization 1	_____	Position	_____
City, State	_____	Service Dates	_____
Organization 2	_____	Position	_____
City, State	_____	Service Dates	_____

Academic Honors, Professional Recognitions, Organization Affiliations, and Extra-curricular Activities

Honor or Activity	_____	Date(s)	_____
Description	_____		
Honor or Activity	_____	Date(s)	_____
Description	_____		
Honor or Activity	_____	Date(s)	_____
Description	_____		
Honor or Activity	_____	Date(s)	_____
Description	_____		
Honor or Activity	_____	Date(s)	_____
Description	_____		
Honor or Activity	_____	Date(s)	_____
Description	_____		

Personal References (All references shall complete a reference form and return it to the Student Loan Committee)

Reference Name 1	_____	Relationship	_____
Address	_____	Phone	_____
		Email	_____
Reference Name 2	_____	Relationship	_____
Address	_____	Phone	_____
		Email	_____
Reference Name 3	_____	Relationship	_____
Address	_____	Phone	_____
		Email	_____

Personal Essay

Attach a 300-500 word-processed description of your academic goals, career plans, financial need, spiritual journey, church involvement and/or other information you would like the FPC Student Loan Committee to know about your candidacy for financial support.

Financial Information

Attach a completed Financial Information Form.

Academic Transcripts

Attach an official transcript for your current or most recent high school or college program attended.

Repayment Information

Signing and submitting this application certifies that you understand that the FPC Student Loan must be paid back upon completion or termination of your education. This process will allow others to receive the same benefits you enjoyed with this student loan. Repayment terms will be set at a minimum payment of \$100 per month with payments beginning six months after the academic program concludes, unless otherwise negotiated with an authorized FPC Representative. Repayment status will be held confidential. By signing this application, you also agree to provide written notice to the Student Loan Committee of any change in enrollment or change in institution attended.

You agree to provide all changes of address and contact information to the Committee until the loan is fully repaid. The applicant gives permission to FPC to contact your parent(s) and/or guarantor to verify or obtain contact information, to verify your status in the program to which loan funds were remitted, and/or to discuss repayment of the loan.

Applicant Signature	_____	Date	_____
Guarantor Signature	_____	Date	_____

REFERENCE FORM
First Presbyterian Church Student Loan Program
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This form must be provided to all references who will be writing in support of the candidate. References should be mailed directly to the Chair of the FPC Student Loan Committee and must arrive at the Church office by **March 17th** in order for the application to be considered complete.

Thank you for agreeing to provide a personal, academic, or professional reference for the Student Loan from First Presbyterian Church in Norfolk, Virginia. The applicant who has contacted you for a reference will be considered for financial support as they begin an academic program soon. The FPC Student Loan Program is available to any student pursuing higher education through academic, vocational, or graduate studies within an accredited post-secondary education institution. Each applicant will be evaluated on an individual basis in relation to financial need, academic merit, strength of recommendations, and a personal essay. Your recommendation is an important part of the candidate's application portfolio.

The Student Loan Committee appreciates your filling out all information on this form completely and attaching a word-processed recommendation, addressing as many of the following areas as you have been able to observe the candidate:

- 1) Academic performance and potential
- 2) Problem-solving skills
- 3) Independent learning ability
- 4) Communication skills
- 5) Motivation and self-discipline
- 6) Maturity and responsibility
- 7) Sensitivity towards the needs of others
- 8) Integrity
- 9) Community service

Please do not send the reference back to the applicant, as confidentiality is important to the selection process. Instead, please return the reference to the address above, to the attention of the Chair of the Student Loan Committee. Thank you for your participation.

Name of applicant: _____

Your name: _____

Your position and affiliation _____

Relationship to applicant & years known: _____

Signature and Date: _____

FINANCIAL INFORMATION

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Permanent Address _____	Permanent Phone _____
_____	Permanent Email _____
Date of Birth _____	Social Security # _____
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single _____	Spouse's Name _____
College to Attend _____	Degree Level <input type="checkbox"/> AAS <input type="checkbox"/> BA <input type="checkbox"/> MA <input type="checkbox"/> PhD _____
Major or Program _____	Entry Date _____
College Address _____	College Phone _____
_____	College Fax _____

Estimated Annual Cost of College Attendance

Expense	Description	Amount
Tuition and Fees	_____	\$ _____
Room and Board	_____	\$ _____
Books and Supplies	_____	\$ _____
Tools and Technology	_____	\$ _____
Auto Expenses	_____	\$ _____
Insurance	_____	\$ _____
Travel	_____	\$ _____
Other Expenses	_____	\$ _____
Total Expenses	_____	\$ _____

Estimated Annual Fund Sources for Education (not including FPC Student Loan)

Fund Source	Description	Amount
Federal Grants	_____	\$ _____
Scholarships	_____	\$ _____
Other Grants	_____	\$ _____
Family Contribution	_____	\$ _____
Personal Income	_____	\$ _____
Federal Loans	_____	\$ _____
Other Loans	_____	\$ _____
Other Fund Sources	_____	\$ _____
Total Funding	_____	\$ _____

Estimated Need and Requested Loan Amount

Estimated Need	Subtract Total Funding from Total Expenses and enter it here	\$ _____
Requested Amount	May be more, less, or equal to Estimate Need	\$ _____

Repayment Estimation

Repayment terms will be set at a minimum of \$100 per month with payments beginning six months after the academic program concludes, unless otherwise negotiated with the Committee or Church Session. Though future events may change your timeline and payment arrangements, please estimate the terms that you believe will likely suit your ability to repay.

Graduation Date _____	Repayment Begins _____
Repayment Terms <input type="checkbox"/> Monthly Payments <input type="checkbox"/> Full Payment _____	Monthly Amount \$ _____
Applicant Signature _____	Date _____
Guarantor Signature _____	Date _____

2023 Application