

SMU FAMILY ASSISTANCE LOAN PROGRAM CREDIT APPLICATION**ACADEMIC YEAR 2015-2016****Application Deadline: Aug. 1, 2015****Amount of Family Assistance Loan we wish to borrow:**

FALL \$ _____ + SPRING \$ _____ = ANNUALLY \$ _____ (_____)
approved & initialed by applicant, guarantor & co-guarantor

STUDENT INFORMATION

Name first middle initial last	Social Security # / SMU ID #	Year at 1st o 2nd o SMU: 3rd o 4th o
---	------------------------------	---

GUARANTOR INFORMATION (Neither Student's spouse or SMU student can be Guarantor.)

Name first middle initial last	Social Security #	Age
Relationship To Student Applicant	U. S. Citizen Yes o No o	Ages of dependent children
Home address	City/State/Zip	How long? Years _____ Months _____
Previous address if less than 5 years	City/State/Zip	Current Home telephone number Area Code ()
Employer	Address/City	Position? How long? Yrs _____ Mos _____
Previous Employer if less than 5 years	How long? Years _____ Months _____	Current Business telephone number Area Code ()
Banking Relationship	Address/City	Checking Savings Loan o o o
Banking Relationship	Address/City	Checking Savings Loan o o o
Gross monthly income from employment (after business expenses) \$	Monthly income from savings, stocks, bonds, other investments \$	
Other gross monthly income (You do not have to list income from alimony, child support, or maintenance unless you want us to consider it for the purpose of the application.) \$ Source(s):	Total Gross Monthly Income \$	

CO-GUARANTOR INFORMATION (Neither Student's spouse or SMU student can be Co-Guarantor.)

Name first middle initial last	Social Security #	Age
Relationship To Student Applicant	U. S. Citizen Yes o No o	
Home address	City/State/Zip	Current Home telephone number Area Code ()
Employer	Address/City	Position: How long? Yrs _____ Mos _____
Previous Employer if less than 5 years	How long? Years _____ Mos _____	Current Business telephone number Area Code ()
Gross monthly income from employment (after business expenses) \$	Monthly income from savings, stocks, bonds, other investments \$	
Other gross monthly income (You do not have to list income from alimony, child support, or maintenance unless you want us to consider it for the purpose of the application.) \$ Source(s):	Total Gross Monthly Income \$	

PLEASE CONTINUE WITH APPLICATION ON BACK

CREDIT INFORMATION (List all debts over \$500.00 owed to banks, credit unions, finance companies, credit cards, department store credit plans, etc. Use additional sheets if necessary.)		
Is the co guarantor's income part of the family income contributing to the student's support? Yes <input type="radio"/> No* <input type="radio"/>		*If No, list only the debts owed by the guarantor or by the guarantor and the co-guarantor jointly.
Auto Loan Company & address	Auto Make & Model: Original amt. Unpaid bal. \$ \$	Acct. #. Monthly payments \$
Company & address	Original amt. Unpaid bal. \$ \$	Acct. #. Monthly payments \$
Company & address	Original amt. Unpaid bal. \$ \$	Acct. #. Monthly payments \$
Company & address	Original amt. Unpaid bal. \$ \$	Acct. #. Monthly payments \$
Company & address	Original amt. Unpaid bal. \$ \$	Acct. #. Monthly payments \$
Company & address	Original amt. Unpaid bal. \$ \$	Acct. #. Monthly payments \$
<i>Total Short Term Debt</i> \$		<i>Subtotal: Monthly debt payments</i> \$
Living facilities are Rented <input type="radio"/> Owned <input type="radio"/> Provided by employer <input type="radio"/>	Property is in My name only <input type="radio"/> Joint <input type="radio"/>	
Home purchase price & year purchased \$ Yr.	Present market value \$ Mortgage balance \$	Monthly mortgage/ \$ rent payment
Name & address of landlord or mortgage holder	Alimony/Child support To whom?	Alimony/Child support monthly payment \$
Do you currently have an SMU Patrick, Sells, or Family Assistance Loan? Yes <input type="radio"/> No <input type="radio"/>	If Yes, List names of loan and monthly payment amount. \$ \$	
Are you, the guarantors, defendants in any suits or legal actions? (If yes, please explain on separate piece of paper.) Yes <input type="radio"/> No <input type="radio"/>	Have you, the guarantors, ever been declared bankruptcy? (If yes, please explain on separate piece of paper.) Yes <input type="radio"/> No <input type="radio"/>	Total all monthly payments \$

ASSET INFORMATION (List the present value of all of your assets.)	
Retirement accounts	\$
Cash, savings, check account(s)	\$
All other assets, including home from above	\$

Guarantor Income INFORMATION	
Your wages	\$
Your spouse's wages, if applicable	\$
Part-time wages	\$
Savings account interest	\$
Child support/alimony	\$
Social Security income	\$
Other income	\$

PLEASE CONTINUE WITH APPLICATION ON Page 3

Guarantor Expense INFORMATION	
Mortgage/rent	\$
Real estate taxes	\$
Homeowners insurance	\$
Car loan/lease payments	\$
Car insurance	\$
Child support/alimony	\$
Student loan payments	\$
Other loan payments	\$
Variable Expense INFORMATION – please provide monthly average	
Utilities	\$
Gasoline	\$
Other expenses	\$
Discretionary Expense INFORMATION	
Medical/Dental	\$
Other	\$
Guarantor Summary	
Total Monthly Income	\$
Less Total Expenses	-
Less Total Variable Expenses	-
Less Total Discretionary Expenses	-
Equal Discretionary Funds	=

We have completed this application to obtain credit, and certify that the above statements are true and complete. We authorize you to check our banking relationships, to check our credit references, to obtain a credit report and to review any financial information that may be on file at the college. By signing this application, we consent to the information contained herein being divulged to any Agency that may be used by the University to determine our credit-worthiness. We acknowledge that the information provided is true and accurate.

Student applicant's signature (required)	Date
Guarantor's signature (required)	Date
Co-guarantor's signature (required)	Date

Please mail this completed Credit Application with copies of your most recent Federal Income Tax Return including all schedules & W-2's, most recent pay stubs, credit report from all three credit bureaus with FICO credit score from each*, and the \$75 processing fee made payable to SMU.

SMU, Attn: Breighan Long, Box 750181, Dallas, TX 75275

AN INCOMPLETE APPLICATION WHICH DOES NOT CONTAINING ALL OF THE ABOVE MENTIONED MATERIALS CANNOT BE PROCESSED.
ALL INFORMATION PROVIDED WILL BE TREATED WITH THE STRICTEST CONFIDENCE

For general questions or concerns, please contact the Student Financials Loan area by email at SFLoans@smu.edu
or by phone at 214-768-2090 or 214-768-4840.

***Though credit reports from all three credit bureaus can be obtained every 12 months at no charge, there typically is a charge to obtain your FICO score. These fees are the responsibility of the applicant and are not reimbursed by SMU.**