



**HEBREW FREE  
LOAN SOCIETY**  
**125 YEARS**

IMPROVING LIVES THROUGH LENDING

675 Third Ave, Suite 1905  
New York, NY 10017  
Phone: (212) 687-0188  
Fax: (212) 682-1120  
Email: loan@HFSL.org  
www.HFSL.org

Amt. Requested \_\_\_\_\_

Date \_\_\_\_\_

**FOR HFSL USE ONLY**

Loan Officer Initials \_\_\_\_\_

Amount Approved \_\_\_\_\_

Approval Date & Initials \_\_\_\_\_

Program/Fund \_\_\_\_\_

PLEASE PRINT CLEARLY IN BLOCK LETTERS

RESPONSES ARE REQUIRED FOR ALL QUESTIONS

**Undergraduate Student Loan Application (Student Borrower)**

Legal Name \_\_\_\_\_ S.S. Number \_\_\_\_\_ Date of Birth \_\_\_\_\_

Street, Apt #, City, State, Zip Code \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ Email Address \_\_\_\_\_

Marital Status (check one):  Single  Married  Divorced  Separated  Widowed

# of Dependents & Their Ages \_\_\_\_\_ # of People in Household \_\_\_\_\_

School Name \_\_\_\_\_ Anticipated Degree/Major \_\_\_\_\_

Start Date (Month/Year) \_\_\_\_\_ Expected Graduation Date (Month/Year) \_\_\_\_\_ Private Education Loans? Yes \_\_\_ No \_\_\_

Occupation/Job Title \_\_\_\_\_ Annual Income \$ \_\_\_\_\_

Employer/Business Name \_\_\_\_\_ Start Date (Month/Year) \_\_\_\_\_

Business Address \_\_\_\_\_ Business Phone \_\_\_\_\_

*Immigration information is for HFSL use only and will not be shared with other organizations.* Country of Birth \_\_\_\_\_

Status Upon Entry to the US:  Refugee  Political Asylum  Tourist Visa  Green Card Year of Arrival in US: \_\_\_\_\_

How did you hear about Hebrew Free Loan Society? \_\_\_\_\_

**Spouse Legal Name** \_\_\_\_\_ S.S. Number \_\_\_\_\_ Date of Birth \_\_\_\_\_

Cell Phone \_\_\_\_\_ Email Address \_\_\_\_\_

Occupation/Job Title \_\_\_\_\_ Annual Income \$ \_\_\_\_\_

Employer/Business Name \_\_\_\_\_ Start Date (Month/Year) \_\_\_\_\_

Business Address \_\_\_\_\_ Business Phone \_\_\_\_\_

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Status Upon Entry to the US:  Refugee  Political Asylum  Tourist Visa  Green Card Year of Arrival in US: \_\_\_\_\_

**By submitting this form, you are acknowledging that you understand it is a crime to knowingly make any false statements concerning any of the above facts.**

Credit Report & Verification: By signing below, you authorize us to obtain your credit report. If you ask, we will tell you if a report has been obtained and the name and address of the agency furnishing the report. You also authorize anyone named in this application or on any credit report we obtain regarding you to verify any information given in this application or on the credit report.

Borrower's Signature \_\_\_\_\_

Date \_\_\_\_\_

Spouse's Signature \_\_\_\_\_

Date \_\_\_\_\_

**Hebrew Free Loan Society**

C#1  C#2

**PROUD PARTNER UJA FEDERATION NEW YORK**

# HEBREW FREE LOAN SOCIETY GUARANTOR FORM

Name of the person whose loan you are seeking to guarantee: \_\_\_\_\_

Legal Name \_\_\_\_\_ S.S. # \_\_\_\_\_ Date of Birth \_\_\_\_\_

Street, Apt #, City, State, Zip Code \_\_\_\_\_

Marital Status (check one):  Single  Married  Divorced  Separated  Widowed

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ Email Address \_\_\_\_\_

# of Dependents & Their Ages \_\_\_\_\_ # of People in Household \_\_\_\_\_

Occupation/Job Title \_\_\_\_\_ Annual Income \$ \_\_\_\_\_

Employer/Business Name \_\_\_\_\_ Start Date (Month/Year) \_\_\_\_\_

Business Address \_\_\_\_\_ Business Phone \_\_\_\_\_

*Immigration information is for HFLS use only.* Citizenship Status:  Citizen  Permanent Resident  Other

Relationship to Borrower \_\_\_\_\_

Spouse Legal Name \_\_\_\_\_ S.S.# \_\_\_\_\_

Date of Birth \_\_\_\_\_ Cell Phone \_\_\_\_\_ Email Address \_\_\_\_\_

Occupation/Job Title \_\_\_\_\_ Annual Income \$ \_\_\_\_\_

Employer/Business Name \_\_\_\_\_ Start Date (Month/Year) \_\_\_\_\_

Business Address \_\_\_\_\_ Business Phone \_\_\_\_\_

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\_\_\_\_\_  
Guarantor's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Spouse's Signature

\_\_\_\_\_  
Date

You may return this form directly to the Hebrew Free Loan Society at the address, email address, or fax number indicated below, or return the form to the loan applicant for whom you are serving as guarantor.

\* Hebrew Free Loan Society \* 675 Third Ave, Suite 1905 \* New York, NY 10017 \*  
\* Phone: (212) 687-0188 \* Fax: 212-682-1120 \* Email: loan@HFLS.org \* Website: www.HFLS.org \*



# HEBREW FREE LOAN SOCIETY GUARANTOR FORM

Name of the person whose loan you are seeking to guarantee: \_\_\_\_\_

Legal Name \_\_\_\_\_ S.S. # \_\_\_\_\_ Date of Birth \_\_\_\_\_

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Employer/Business Name \_\_\_\_\_ Start Date (Month/Year) \_\_\_\_\_

Business Address \_\_\_\_\_ Business Phone \_\_\_\_\_

*Immigration information is for HFLS use only.* Citizenship Status:  Citizen  Permanent Resident  Other

Relationship to Borrower \_\_\_\_\_

Spouse Legal Name \_\_\_\_\_ S.S.# \_\_\_\_\_

Date of Birth \_\_\_\_\_ Cell Phone \_\_\_\_\_ Email Address \_\_\_\_\_

Occupation/Job Title \_\_\_\_\_ Annual Income \$ \_\_\_\_\_

Employer/Business Name \_\_\_\_\_ Start Date (Month/Year) \_\_\_\_\_

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Guarantor's Signature

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Date

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Spouse's Signature

\_\_\_\_\_  
Date

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## **Borrower Application Disclosures for Post-Secondary Education Expenses** **Student Loan**

**This document contains important information regarding a Student Loan from the Hebrew Free Loan Society. Please keep this document for your records.**

**Lender:** Hebrew Free Loan Society, Inc. (“HFLS”)

**Term of Loan:** Based on the loan amount (and for deferred loans to student borrowers, also based on your expected graduation date).

**Amount of Loan:** Based on the level of need, as evidenced by cost of attendance, financial aid awarded, and other information provided by the school’s Financial Aid Office on the required Financial Aid Officer Assessment Form.

**Finance Charge:** None

**Annual Percentage Rate:** Zero

**Payment Schedule:**

- **Parent Borrower:** Monthly payments of \$300, each payable on either the 5<sup>th</sup> or the 20<sup>th</sup> of the month, beginning one month after the loan check is issued.
- **Student Borrower with deferred loan payments:** Monthly payments of at least \$25, each payable on the 5<sup>th</sup> or the 20<sup>th</sup> of the month, beginning one month after the loan check is issued. This payment schedule shall remain in place until three months after the graduation date stated on your application form, at which time the monthly payment amount shall increase to between \$250 and 300 per month, depending on the loan amount.

**Total of all Payments:** Equal to the amount of the loan.

**Prepayment at Election of Borrower:** At any time without penalty.

**For more information about nonpayment, default, or the right to accelerate the maturity of the loan, please contact HFLS at (212) 687-0188 or [info@hfls.org](mailto:info@hfls.org).**



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## **Borrower Application Disclosures for Post-Secondary Education Expenses** **Student Loan**

(Continued from page 1)

If borrower becomes subject to bankruptcy, the borrower may nonetheless be required to repay the loan.

To be eligible for a loan, the borrower must be at least 18 years old; enrolled in or have a child enrolled in an accredited, degree-granting institution of higher education; a resident of New York City's five boroughs, Westchester, or Long Island; and demonstrate financial need.

Please note that you/your child may qualify for Federal student financial assistance through a program under title IV of the Higher Education Act of 1965 (20 U.S.C. 1070 *et seq.*). The interest rates are available under each program under title IV of the Higher Education Act of 1965 (20 U.S.C. 1070 *et seq.*). You may obtain additional information concerning Federal student financial assistance (including as to fixed and variable rates of interest) from the institution of higher education that you attend/your child attends, or at the Website of the U.S. Department of Education, see <https://studentaid.ed.gov/>. Your/you child's educational institution may have school-specific education loan benefits and terms not detailed here.



## **Hebrew Free Loan Society, Inc.**

### **Privacy Policy**

The Hebrew Free Loan Society (HFLS) is a nonprofit organization that makes interest-free loans to deserving individuals in the New York City area. HFLS observes all state and federal requirements regarding the confidentiality and safeguarding of the personal information of its borrowers, guarantors, and employees.

Federal law requires HFLS to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

We collect your personal information when you apply for a loan or provide a guaranty for a loan. We may also collect your personal information from credit bureaus. The types of personal information we collect on our borrowers and guarantors can include: Social Security number, address, telephone number, income, credit history, and credit scores.

HFLS keeps confidential the personal information regarding its borrowers, guarantors, and employees except to the extent required by law (e.g. in response to court orders or legal investigations) or for our everyday business purposes, such as to report to credit bureaus (for small business loans only), process your transactions, enforce your obligations, or maintain your accounts.

To protect personal information from unauthorized access and use, we use security measures that comply with state and federal law. These measures include computer safeguards and secured files. Our staff is trained to not disclose personal information unless in compliance with this policy.

If you have questions about our privacy policy, please call (212) 687-0188 or email [info@hfls.org](mailto:info@hfls.org).