

# RUDOLF STEINER COLLEGE

## Co-Signer LOAN APPLICATION

**Notice to Co-signer:** You are being asked to guarantee payment of a student loan. Be sure that you can afford this responsibility.

If the borrower doesn't pay the debt, you will be expected to pay the remaining debt. You may also have to pay late fees or collection costs, which increase this amount. The creditor can collect this debt from you after first trying but failing to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower. If this debt is ever in default, that fact may become part of your credit record.

**HOW TO APPLY:** Complete and mail/fax this form 30-45 days prior to the student's first class. Once approved, a loan contract will be mailed/faxed for your signature. The signed loan contract must be in the Admissions Office 10 business days prior to the student's first class.

Name of student you are co-signing for: \_\_\_\_\_ Program \_\_\_\_\_

Approximate loan amount: \_\_\_\_\_ (This amount should match what is in the student's application, although amount awarded to the student may be slightly more or less.)

Print clearly. May we FAX you?  Yes  No If yes:  Business fax  Private fax  Call first

Legal Name \_\_\_\_\_  
LAST FIRST MIDDLE PREVIOUS NAME OR MAIDEN

Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_

Current Address \_\_\_\_\_  
STREET CITY STATE ZIP COUNTRY

How long have you lived at this address: \_\_\_\_\_ Housing:  Own  Rent  Other \_\_\_\_\_

Previous Address: \_\_\_\_\_  
STREET CITY STATE ZIP COUNTRY

Date of Birth \_\_\_\_\_ Place of Birth \_\_\_\_\_ Permanent US resident?  Yes  No  
CITY STATE/COUNTRY

Marital Status:  Single  Married  Separated  Divorced Spouse's Name/ Occupation \_\_\_\_\_

Dependents for whom you are financially responsible (names & ages): \_\_\_\_\_

### CURRENT EMPLOYMENT

Employer	Phone/email	Address	Position/Title	Dates employed	Monthly Salary

Have you ever declared bankruptcy:  Yes  No Have you ever defaulted on a loan:  Yes  No

Please explain by giving dates and circumstances then and today: \_\_\_\_\_

### CREDIT CARD INFORMATION

Name on Card	Type of Card	Balance	Monthly Payment

For security purposes you are welcome to put your SOCIAL SECURITY NO. and DRIVERS LICENSE NO. with State on another piece of paper that we can destroy after your paperwork has been approved.

Social Security No. \_\_\_\_\_ Drivers License Number \_\_\_\_\_ State \_\_\_\_\_

(OVER)

ASSETS / INCOME	AMOUNT	LIABILITIES/MONTHLY EXPENSES	TOTAL BALANCE DUE	MONTHLY PAYMENT
Cash, Checking & Savings Accounts		Mortgage or Rent ( <i>circle one</i> )		
Certificates of Deposits		Auto/Boat Loans		
Stocks & Bonds*		Other Loan Payments		
Vehicles/Boats*		Taxes Owed		
Real Estate*		Credit Cards		
<b>ASSETS TOTAL</b>		Outstanding Bills		
Monthly Net Salary/Wages (Co-Applicant)		Tuition for Children/Spouse		
Monthly Net Salary/Wages (Spouse)		College Loans		
Monthly Dividends/Interest		Estimated Living Expenses (food,utilities,phone,etc)	N/A	
Monthly Alimony and/or child support		Other Expenses:		
Other Monthly Income		What you pay for alimony &/or child support	-----	
<b>MONTHLY INCOME TOTAL</b>		<b>TOTAL MONTHLY LIABILITIES/EXPENSES</b>	-----	

\*Current market value

The above information refers to  Co-Signer  Co-Signer and Spouse  Co-Signer & \_\_\_\_\_  
 Another person pays for or shares in my monthly expenses.

As the co-signer you will be sent an RSC loan contract to sign. It must be returned by the date specified or late fees will be incurred (a \$50 late loan fee; \$50 late registration fee).

**ATTACH A COPY OF THE FIRST TWO PAGES OF YOUR MOST RECENT, SIGNED IRS 1040 TAX RETURN and a copy of YOUR MOST RECENT PAY STUB.**

I do not have a recent tax return because: \_\_\_\_\_,  
and I have included the following proof of my income: \_\_\_\_\_

I certify that the information I have provided on this application is correct and complete, and I acknowledge that Rudolf Steiner College (RSC) is relying on this information to evaluate my loan request. I authorize RSC to investigate my credit and/or employment status either directly or through an agency. In the event of a loan default, I grant RSC the right to disclose necessary information concerning my loan account to a collection agency or any other interested party. RSC may retain this application even if my loan is not approved. I have read, understood and agree to this as well as the responsibilities stated in the 1<sup>st</sup> paragraph "Notice to Co-signer" on the reverse of this page.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Please be sure you have completed this application. Incomplete applications will be returned.

Admissions Office—Finance: (916) 961-2859 for Kim Hofer or email kim.hofer@steinercollege.edu  
Admissions Office: (916) 961-8727 ext. 121 for Lyn Dixon or email admissions@steinercollege.edu

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