



HELP

Higher Education Loan Program

Frequently Asked Questions

Who is eligible for the HELP Loan?

Jewish Residents of Central Ohio who are pursuing secondary education and can identify financial need.

When is the application due?

Applicants interested in a loan for fall quarter/semester should submit their application no later than May 31st. Applicants interested in a loan for winter quarter or 2nd semester should submit their applications no later than October 15th.

What if I missed the application deadline?

Please submit your application with updated information prior to the next deadline.

Is there a fee for the application?

Yes, there is a \$50.00 application processing fee for each submitted application.

How will I receive my Help loan?

The loan fund will be sent to your school or we will issue you a check, made payable to your financial institution. Loan checks are cut approximately four weeks after they are approved. Your loan money must first be used to pay for your tuition, fees, and room and board.

What is the interest rate of the loan?

The HELP loan is an interest free loan.

What is the maximum annual allowable loan amount?

\$3000 per individual, per academic year.

What is the maximum total allowable (over 4 academic years)?

\$12,000 per individual.

What is the repayment plan?

This interest free loan will be paid back in monthly installments over a 36 month period. Payments begin 3 months following graduation or withdrawal from school.

Can I complete the application electronically?

Yes, the application can be saved to your computer and completed electronically. Once the application has been completed electronically or manually, it must be printed, signed and notarized.

What must be included with my application?

The application must be electronically ***completed and accompanied by two letters of recommendation, a recent academic transcript and a copy of your individual and your parent's most recent Federal Income Tax form (Form 1040)***. If additional space is needed, please attach a separate sheet of paper. *******Incomplete applications will be returned.*******

HELP is a service of Jewish Family Services 1070 College Ave, Columbus, Ohio 43209

Higher Education Loan Program (HELP) Application

Applicant Initials

If there is additional pertinent financial information, please include here

Family’s Gross Income Last Tax Year

Student’s Gross Income	\$
Father’s Gross Income	\$
Father’s Occupation	
Mother’s Gross Income	\$
Mother’s Occupation	
Spouse’s Gross Income	\$
Spouse’s Occupation	
Assets for Applicant or Family	\$
Present Value of Home if Owned	\$
Equity in Home	\$
Mortgage Balance and Monthly Payment	\$
Other Real Estate	\$
If Renting, Monthly Rent	\$
Savings/Checking Total Balance	\$
Investments (Asset Value)	\$
Other Income	\$
List any Special Family Debts or Expenses	\$

I certify that all information presented here is correct at this time and that I will send timely notice of any significant changes in my family financial situation, school status or address. I agree that if awarded the HELP loan, I will use it for educational purposes only.

Signature of Applicant

Date

Signature of Parent or Guardian (for applicants under 21 years of age)

Date

State of Ohio)
) ss,
Franklin County)

Sworn to and subscribed in my presence by

This _____ day of _____, 20

Notary Public

Higher Education Loan Program (HELP) Application

Applicant Initials

How did you hear about the Higher Education Loan Program?

HELP Amount Requested

Have you received a HELP loan in the past? Yes No

If yes, how many HELP loans have you received?

Please list the total amount loaned to you

Date of Birth / / Place of Birth

My mother and/or father are émigrés to the United States of America. Yes No

Educational Institution

Program of Study

Beginning Date (when loan will be used) / / Projected Graduation Date / /

Current Grade Level College GPA *2.5 GPA or higher required.*

High School Attended High School GPA

Gender Male Female Marital Status Spouse

Student's Employer (If Applicable)

Do you have any relatives who have received HELP loans? Yes No

If yes, please list their name(s)

Please list the total number of loans they received

Please list the total amount loaned to your family

Yes I am or No I am not a relative of a JFS employee or member of the Board of Directors.

Please list name(s)

Higher Education Loan Program (HELP) Application

Applicant Initials

Please write a brief (500 words or less), essay describing your educational and career interests and your career goals.

Higher Education Loan Program (HELP) Application**Applicant Initials****Financial Data Sheet for HELP Applicants-Proposed Budget (Estimate cost/resources for the entire academic year.)****Expenses**

Tuition and Fees	\$
Room and Board	\$
Books and Materials	\$
Necessary Transportation (Gas, Insurance, Car Payment, Bus or Air Fare, etc...)	\$
Other (Please specify)	\$
TOTAL	\$

Resources

Student Savings	\$
Student Summer Employment	\$
Student Employment during School Year	\$
Support from Parents	\$
Support from Other Relatives	\$
Income from Spouse	\$
Scholarship(s)	\$
Grant(s)	\$
Pell Loan(s)	\$
Stafford Loan(s)	\$
Other Loan(s)	\$
Veteran's Benefits	\$
Other Sources (Please specify)	\$
TOTAL	\$

HELP Amount Requested **\$3000.00*** amount granted determined by the HELP Loan Committee-loan request maybe lower than the \$3000.00 as determined by review of application.