

STUDENT LOAN COORDINATOR MRS. KAROL CLEMENT

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Dear Student:

The Student Loan Packet consists of the Student Loan Application, our policy statements, release form for financial aid information from the college, and 2 credit release forms. This information is needed in order to be considered for a student loan with American Baptist Women's Ministries of PA/DE. As per our policy statement, you must be a member of an American Baptist Church of Pennsylvania or Delaware to qualify for this loan.

If you qualify and are interested in this program, please complete the application, financial release form, and the credit release forms and return the same to me. I need to remind you that **this is a loan program and all moneys must be repaid**. We also require that you have a cosigner for your loan (endorser). Read the policy statements carefully and if you have any questions, please feel free to contact me. The student must sign the financial release form and the endorser sign the credit release forms.

We have a Student Loan Committee who evaluates the information we receive on each applicant, and they make the final decision on granting loans. All information received will be kept in the strictest of confidence. It takes some time to process a loan, so please be patient.

If you have any questions, please contact me.

Sincerely,

Karol Clement, Student Loan Coordinator