



Study Abroad Graduate Loan

Why Apply Now?

Your loan can be used for tuition, books and supplies, computers, room and board, and can even apply to previous school balances! With the Study Abroad Graduate Loan, there are no application or out-of-pocket fees.

The Study Abroad Graduate Loan is the smart choice for your private student loan needs.

- Competitive interest rates
- Preliminary approval generally in minutes
- Loan proceeds in as few as 5 business days after receipt of completed application
- Cover the cost of going to school, not just the tuition

We highly recommend having a co-signer, as it greatly improves your chances of getting approved and of receiving the best rates.

If you make a mistake, do not use white-out, simply draw a line through the error and write the correct information next to it.

Please fill out this form using blue or black ink and PRINT LEGIBLY. If a field cannot be read, it will delay processing of your application.

All fields MUST be filled out.

Student Information

First Name: _____ Middle Initial: _____ Last Name: _____ Suffix: _____

Social Security #: _____ - _____ - _____

Birth Date: (MM/DD/YYYY) _____ / _____ / _____

Would you like your Credit Agreement available online? Yes No

Please select a password for online access: _____

Have you ever defaulted on a student loan or declared bankruptcy? Yes No

Are you a United States citizen or permanent resident? Yes No

Have you ever borrowed through TERI before? Yes No

Return this application to:
 International Student Loan
 1250 Hancock Street, Suite 703N
 Quincy, MA 02169
 Phone: 866-235-2255
 Fax: 904 212 0412
 Loan Tracking Code: ACTSABPG

Student's Permanent (Home) Address *(Cannot contain a P.O. Box)*

Address: _____

City: _____ State: _____ Zip: _____

Years at Home Address: _____ If less than one year, how many years at previous address: _____

Drivers License #: _____ Drivers License State: _____

Email Address: _____ Home Phone: (_____) _____

Student's Mailing Address *(If different from Permanent Address)*

Address: _____

City: _____ State: _____ Zip: _____

Student's Employer *(only if student is applying as creditworthy without a cosigner)*

Employer: _____ Years with employer: _____

Employer Phone: (_____) _____ Are you self-employed? Yes No

Occupation/Position: _____ Occupational Field: _____

Years with previous employer (if current is less than 2 years): _____ Gross Annual Salary: \$ _____

Other Gross Annual Income: \$ _____ Source: _____

Alimony, child support, or separate maintenance incomes do not have to be revealed if you do not wish to have them considered as a basis for repaying this obligation.

Do you: Own Rent Other *(if other, please explain)* _____

Rent/Mortgage: \$ _____ including home equity

Student's Reference

(Nearest friend or relative not living with you, must be different from reference listed in co-signer section)

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: (_____) _____

Study Abroad Graduate Loan

Loan Information

Loan Amount Requested \$ _____

School Name: _____ School Code _____

City: _____ State: _____ Zip: _____

Loan is for: Current Year Previous Year Grade Level (year): 1st 2nd 3rd 4th 5th

Academic Period From (MM/DD/YYYY): _____ / _____ / _____ To: _____ / _____ / _____

Expected Graduation Date (MM/YYYY): _____ / _____

Degree Program: _____ How did you hear about us? _____

Co-signer Information

First Name: _____ Middle Initial: _____ Last Name: _____ Suffix: _____

Social Security #: _____ - _____ - _____ Birth Date: (MM/DD/YYYY) _____ / _____ / _____

Address (Cannot contain a P.O. Box): _____

City: _____ State: _____ Zip: _____

Home Phone: (_____) _____ Email Address: _____

Years at Home Address: _____ If less than one year, how many years at previous address: _____

Drivers License #: _____ Drivers License State: _____

Previous Address: _____

City: _____ State: _____ Zip: _____

Have you ever defaulted on a student loan or declared bankruptcy? Yes No

Are you a citizen of the United States or permanent resident? Yes No

Co-signer Employer

Employer: _____ Years with employer: _____

Employer Phone: (_____) _____ Are you self-employed? Yes No

Occupation/Position: _____ Occupational Field: _____

Years with previous employer (if current is less than 2 years): _____

Gross Annual Salary: \$ _____

Alimony, child support, or separate maintenance incomes do not have to be revealed if you do not wish to have them considered as a basis for repaying this obligation.

Other Gross Annual Income: \$ _____ Source: _____

Do you: Own Rent Other (please explain) _____

Rent/Mortgage: \$ _____ including home equity

Co-signer Reference

(Nearest friend or relative not living with you, must be different from reference listed in student section)

Name: _____ Phone: (_____) _____

Address: _____

City: _____ State: _____ Zip: _____

Disclosure Statement: To the best of my knowledge, everything disclosed on this form is true and complete. I authorize the Lender, its agent, TERI, and/or my school to gather credit information about me. A consumer report (credit report) may be obtained from a consumer-reporting agency (credit bureau) in connection with this Application. If I request (1) I will be informed whether or not consumer reports were obtained, and (2) if reports were obtained, I will be informed of the names and addresses of the credit bureaus that furnished the reports. If the Application is approved, a consumer credit report may be requested or used in connection with renewals or extensions of any credit for which I have applied, reviewing my loan, taking collection action on my loan, or legitimate purposes associated with my loan. I further authorize my school to receive, provide, and confirm information regarding my attendance, financial aid, or status as may be relevant to consideration of this application. I understand that the proceeds of this loan must be used for educational purposes. This application and supporting documentation remain the property of the Lender. I further understand that if this application is approved, it will be subject to the terms and conditions of the credit agreement.

Important information about procedures for opening a new account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. **What this means for you:** When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Student's Signature: _____ Date: _____

By signing this application below, you certify that you intend to (i) apply for joint credit and (ii) be jointly liable with the Student for this loan.

Co-signers's Signature _____ Date: _____

Disclosure Statement:

As used in this Disclosure Statement, the terms "I", "we", "me", and "my" refer to each applicant and/or co-signer (if any).

I promise:
Everything disclosed in my application is true and complete.

If I am applying with a co-signer, we intend to:
(i) apply for joint credit
(ii) be jointly liable for the requested loan

I authorize:
The lender and its agent, The Education Resources Institute, Inc., to:
(i) gather credit information about me and to obtain a credit report about me from a credit bureau in connection with this application; and
(ii) give personally identifiable information about me and my loan application to others, including sharing information among my co-applicants.

My school to receive and provide personally identifiable information about me, my loan, attendance, financial aid, status and/or this loan application.

The lender, in the event my application is declined, to share my application information with its agents so I may be contacted by mail, phone or email about other offers that might be available to me.

In the event that my application is approved, the lender, any future holder of my loan, and their respective agents to, on occasion, request a copy of my credit report for the purpose of reviewing my loan, taking collection action on my loan, or any other lawful purpose(s).

I understand:
- That this loan must be used for educational purposes.
- That the application is the property of the lender.
- That upon final approval of my application, the loan will be subject to my Credit Agreement.
- That if I request, I will be informed of whether credit reports were obtained, and, if so, I will also be informed of the associated names and addresses of the credit bureau(s) that provided those reports.

By signing and submitting this application, you certify that, if you consulted your school's financial aid office, the financial aid office provided you with information about all available federal financing options, including terms of federal loans that might be more favorable to you.

By signing and submitting this application, I agreed to the terms of the disclosure statement.

Student's Signature: _____ **Date:** _____

Co-signers's Signature: _____ **Date:** _____

Application Passwords: Please provide three secret passwords, that will be used to protect your personal information. Passwords must be between 6-10 characters.

Person: _____

Place: _____

Thing: _____