



# Undergraduate Study Abroad 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 Student Loan, there are no application or out-of-pocket fees.

The Study Abroad Student 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

*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:

## Student 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 Mailing Address (If different from Permanent Address)

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

## Student Employer (only if student is applying as creditworthy without a co-signer)

Employer: \_\_\_\_\_ Years with employer: \_\_\_\_\_ Are you self-employed?  Yes  No

Employer Phone: ( \_\_\_\_\_ ) \_\_\_\_\_ Occupation/Position: \_\_\_\_\_

Occupational Field: \_\_\_\_\_ Years with previous employer (if current is less than 2 years): \_\_\_\_\_

Gross Annual Salary: \$ \_\_\_\_\_ Other Gross Annual Income: \$ \_\_\_\_\_

*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 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: ( \_\_\_\_\_ ) \_\_\_\_\_

# Undergraduate Study Abroad Loan

## Loan Information

Loan Amount Requested \$ \_\_\_\_\_ Loan is for:  Current Year  Previous Year

Grade Level (year):  1st  2nd  3rd  4th  5th

Expected Graduation Date (MM/YYYY): \_\_\_\_\_ / \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Academic Period From (MM/DD/YYYY): \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ To: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

School Name: \_\_\_\_\_ School Code \_\_\_\_\_

Program of Study: \_\_\_\_\_ How did you hear about us? \_\_\_\_\_

Repayment Options:  
 Option 1: Immediate  
 Option 2: Interest-only  
 Option 3: Deferred  
Principal and Interest

## 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: \_\_\_\_\_