

Section 1: Personal Information	
Name:	Social Security Number:
Date of Birth:	Expected Graduation Date:
Local Address (Street):	City, State, Zip:
Country:	Local Phone Number:
Driver's License Number:	State of Issue of Driver's License:
Permanent Address (Street):	City, State, Zip:
Country:	Permanent Phone Number:

Section 2: Employment Information	
Employer:	Work Phone Number:
Address, City, State, Zip:	

Section 3: Family Information	
Father, Stepfather, or Guardian's Name:	Employer:
Address, City, State, Zip:	Phone Number:
Mother, Stepmother, or Guardian's Name:	Employer:
Address, City, State, Zip:	Phone Number:

Section 4: References (This section must be completed)	
Instructions: Please list two references from home locality other than relatives or students.	
1. Name:	Phone Number:
Address, City, State, Zip:	Employer:
2. Name:	Phone Number:
Address, City, State, Zip:	Employer:
Instructions: Please list one relative and their spouse other than parents who will always know your address.	
1. Relative's Name:	Phone Number:
Address, City, State, Zip:	Employer:
2. His/Her Spouse's Name:	Phone Number:
Address, City, State, Zip:	Employer:

Section 5: Statement of Rights and Responsibilities	
A loan is a serious legal obligation. Therefore, it is extremely important that you understand our rights and responsibilities as shown below:	
<ol style="list-style-type: none"> 1. I understand that I must, without exception, report any of the following changes to the Bursar's Office, Student Services Center 408-283-7500. 2. I understand that when I drop below half-time status, withdraw, or graduate from San Jose State University, I must arrange for a loan "exit" interview by calling 408-283-7500. 3. I understand that my first quarterly payment will be due 12 months from the time I cease to be at least a half-time student. 4. I understand that my minimum monthly payment will be \$40.00. If I borrow more than \$3,100.00, my monthly payment will exceed \$40. 5. I understand that the Finance Charge (interest) is five percent (5%) per year of the unpaid balance. The Finance Charge begins to accrue nine months after I cease to be enrolled for at least six units (four units if I am a graduate student). 6. I understand that my loan may be fully canceled in the event of my death or permanent disability. It is my responsibility, or in case of my death it is the survivor's responsibility to inform the school of such status. 7. I understand that if I return to pursue at least a half-time course of study at an institution of higher education or become temporarily totally disabled, I may request that the payments on my loan be deferred. 8. I understand that if I fail to repay my loan as agreed, the total loan becomes due and payable immediately and legal action may be taken against me. The University may also withhold all services, including requests for transcripts, and may deduct any past-due amounts from my State Income Tax refund. 9. I agree that I will promptly answer any communication from San Jose State University regarding my loan. 10. I understand that I may prepay my loan at any time without penalty. I further understand that future interest will be reduced by making such payments. 11. I understand that if I cannot make payment on time, I must contact the Bursar's Office to make arrangements. 12. I authorize San Jose State University to contact any school which I may attend to obtain information concerning my student status, years of study, date of attendance, graduation, withdrawal, transfer to another school, or my current address. 	
Signature of Borrower:	Date: