

**Applicant Personal Information**

- Please fill out this section completely. The SID is your CBC Student ID number.
- Please include your student email in this section. Program staff will only correspond with you through your CBC issued email account.

**Loan Specific Information**

- Please indicate what loan you are applying for.
- Send a copy of your STEPP agreement form if applying for a tuition loan.
- Please provide an emailed copy of the STEPP agreement form to [cctandloanprogram@columbiabasin.edu](mailto:cctandloanprogram@columbiabasin.edu).
- To apply for STEPP, please visit the CBC website and under section 'I am', click on 'Future Hawk', and then on 'Pay for College' which will direct you to the STEPP page.
- If you are applying for a book loan, please provide a list of the books that is needed along with their prices, which can be found on the CBC Bookstore website using your class schedule.
- If you are requesting loan for student housing, please provide amount of deposit and/or month's rent.
- Please provide the due date of the month's rent if requested housing loan is for month's rent.

**Loan Repayment**

- Indicate the basis for your loan repayment.
- For income basis repayment, please indicate whether you are using your personal income or someone else's income.
- Complete list of monthly income for your household and monthly expenses.
- If you are relying on another person's income to qualify for the loan, you must provide a written and signed statement of approval from that person to use their income for the purpose of qualifying for the loan. The person must be of legal age (18 or older). Email a copy of the written and signed statement to [money4you@columbiabasin.edu](mailto:money4you@columbiabasin.edu)
  - The written statement must include the person's name, relationship to you, income and place of employment, and current address and telephone number.
- For Financial Aid basis repayment, please make sure your Financial Aid file is complete.

**Consent and Signature**

- Read the statement and type in your name acknowledging you have read and understand it the statement.
- If you have questions, contact Samantha Smith at 509-544-4981.

## Frequently Asked Questions

**Q:** How do these loans work?

**A:** Tuition Loans: If approved, you will be enrolled in STEPP (Student Tuition Easy Payment Plan). The Resource Center will submit payment on your behalf for the amount of the first STEPP. You will be responsible for paying the second and third STEPP on time, in addition to repaying our loan by the due date stated in the Promissory Note, which is typically the end of the quarter. A block will be placed on your account until the loan has been repaid. This block prevents adding/dropping classes and ordering transcripts.

Book Loans: If approved, program staff for Emergency Loan Program will give you a voucher to purchase your textbooks from the Columbia Basin College Bookstore. You will be responsible for repaying our loan by the due date stated in the Promissory Note, which is typically the end of the quarter. A block will be placed on your account until the loan has been repaid. This block prevents adding/dropping classes and ordering transcripts.

Student Housing Loans: If approved, the program staff for Emergency Loan Program will submit payment on your behalf for the student housing deposit and/or month's student housing payment. You will be responsible for repaying our loan by the due date stated in the Promissory Note, which is typically the end of the quarter. A block will be placed on your account until the loan has been repaid. This block prevents adding/dropping classes and ordering transcripts.

**Q:** How much is the interest for this loan? Will this affect my credit score?

**A:** This short-term loan is interest-free. Your credit score is not a factor in determining eligibility for this loan.

**Q:** Will you reimburse me for my books if I buy them through Chegg/Amazon/craigslist?

**A:** Our book loan program does not reimburse students for books that they have already purchased. Eligible students will receive a voucher to take to the Columbia Basin College bookstore to acquire their textbooks.

**Q:** My financial aid won't be processed until I submit my transcripts/academic plan/missing documents. How will this affect my application?

**A:** Once you complete your file with the CBC Financial Aid office, it may take several weeks until your file is processed. We cannot process a loan application for a loan which will be repaid with financial aid funds until we are able to confirm your financial aid approval status.

**Q:** Once I turn in my application, how long will it take to process?

**A:** Applications are reviewed as soon as possible; however, it could take up to one week for processing. If your application is incomplete, this will delay processing.

**Q:** How will I be notified once my application has been reviewed, or if more information is needed?

**A:** We will contact you with the information provided on the application to let you know once a decision has been reached, or if we have any questions.