

# RESOURCE CENTER EMERGENCY LOAN APPLICATION

**Please clearly print all information on application.**

Complete the application in blue/black ink. Do not leave any blank spaces—enter “0” or N/A if it does not apply. Make sure all required documents are returned with your application. Incomplete applications cannot be processed and will be returned.

## Section 1:

- Please fill out this section completely. The SID is your CBC Student ID number.
- All applications must have your current class schedule attached.
- Print out your STEPP agreement form if applying for a tuition loan.
- Complete the Book Price List if applying for a book loan.
- Checkmark loan repayment method(s).

## Section 2:

- This section must be completed if you are basing your loan repayment on personal income.
- 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).
  - The written statement must include the person's name, relationship to you, income and place of employment, and current address and telephone number.
- Completely fill out the Income Chart.
  - Read each type of income and enter the income amount or a “0” in each box.
  - Fill out the second column and list the income amounts for the other people in your home only if they will be assisting you with your payments.
  - Proof of income must be submitted with the application, and should show the **year-to-date income.**
- Completely fill out the Expenses Chart.
  - Read each type of expense and enter the expense amount or a “0” in each box.
  - Fill out the second column and list the expenses for any other persons who will be assisting you with your payments.
- Fill in the table at the top of page five (5). Write in the number of people who live in your household, and/or any persons living outside the home who contribute income to the household. List their names and relationship to you.

## Section 3:

- This section must be completed if you are basing your loan application on financial aid. Print out your financial aid information using the Financial Aid Portal in the CBC Kiosk.
- Your financial aid file **MUST** be complete. If any paperwork/petitions have not been completed, we will not be able to process your Emergency Loan Application.

## Section 4:

- Read the statement, sign, date, and print your name at the bottom of the page.

## 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, the Resource Center 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 Resource Center 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 call the contact number listed on the application to let you know once a decision has been reached, or if we have any questions.

# Emergency Book, Student Housing, and Tuition Loan Application

	Please return applications to Resource Center, T-403 rcdesk@columbiabasin.edu  Phone: 509.542.4412 Fax: 509.544.2032	<i>Date Stamp Here</i>
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Please clearly print all information on application in blue or black ink. Submitted applications are processed on a first-come/first-served basis. Incomplete applications will not be processed.

**Section 1:**

Name (please print) \_\_\_\_\_ SID \_\_\_\_\_

Mailing Address \_\_\_\_\_

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

Home Phone (\_\_\_\_) \_\_\_\_\_ Cell Phone (\_\_\_\_) \_\_\_\_\_

Date of Birth \_\_\_\_\_ CBC Student Email \_\_\_\_\_

Emergency Contact Person \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_\_

**Current class schedule is attached**

**REQUESTED ASSISTANCE:**

Book Loan

List requested textbooks and their prices in the space below. Information can be found by going to the Columbia Basin College Bookstore, located upstairs in the H-building, or through the CBC Bookstore website.

Title of Book	Cost (New)	Cost (Used)

Student Housing Loan

Check all that apply:  Deposit  Student housing payment, month of \_\_\_\_\_

Tuition Loan

You will need to provide a print-out of the STEPP agreement form found under My CBC Kiosk. For the purposes of this Emergency Loan Application only, please print the STEPP agreement form without submitting it to the Kiosk.

**LOAN REPAYMENT METHOD (check all that apply):**

Income (complete section 2)

Financial Aid (complete section 3) Cannot use Financial Aid for student housing loan

## Section 2: Income

Fill out tables below. Proof of income must be submitted with the application, and should show the **year-to-date income**. If self-employed, a bank statement showing your year-to-date deposits will be accepted as proof of income. For any income type that does not apply, enter a "0" or N/A in the box. Applications cannot be processed until all income verification documentation is submitted and all information is accurately entered below.

### Year-To-Date Income

Type of Income	Student's Income	Other's Income (If assisting with payments)
Net pay (after taxes):		
Social Security income:		
TANF/GAU income:		
Unemployment income:		
Alimony/child support:		
Retirement income:		
Housing Assistance:		
Food stamps:		
Other income:		
Total income after taxes	\$	\$

### Average Monthly Expenses

Type of Expense	Paid by Student	Paid by Other (If assisting with payments)
House payment/Rent:		
Car payment:		
Electric, phone, etc.:		
Food:		
Childcare expense:		
Child support payment:		
Auto/insurance:		
Gas/oil:		
Loan payments:		
Other expenses:		
Total Monthly Expenses	\$	\$

### Section 2 (continued):

Total number of people living in the home: \_\_\_\_\_

Names of people in household	Relationship to applicant	Contributes income to household? (yes/no)

### Section 3: Financial Aid

- Print the Financial Aid Portal, found under your MyCBC Home page. Use your social security number and your six-digit birth date to log in. Check that the Academic Year lists the correct year.
- Under the section “Information We Need From You” is a list of paperwork required to complete your financial aid file. Double-check that all paperwork has been turned in; incomplete financial aid files are an automatic denial.

- If you have any questions about your financial aid, please speak with Hawk Central.

**Section 4:**

I consent to the release of Columbia Basin College, without notice to me, of relevant student records necessary to the enforcement of the terms or conditions of this loan. I further understand that this application may be used as a basis for credit investigation, if necessary.

By signing this application, I certify under penalty of perjury that the foregoing statements are true and correct to the best of my knowledge, and I agree to the terms and conditions stated herein.

Applicant Signature:

Date:

Signed in the City of

, State of

**FOR OFFICE USE ONLY**

APPROVED:       RG       VN

FS Hold Placed \_\_\_\_\_ Placed by \_\_\_\_\_

FS Hold Cleared \_\_\_\_\_ Cleared by \_\_\_\_\_

Z Hold Placed \_\_\_\_\_ Placed by \_\_\_\_\_

Z Hold Cleared \_\_\_\_\_ Cleared by \_\_\_\_\_

DENIED \_\_\_\_\_

**Notes:**

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Columbia Basin College complies with the spirit and letter of state and federal laws, regulations and executive orders pertaining to civil rights, Title IX, equal opportunity and affirmative action. CBC does not discriminate on the basis of race, color, creed, religion, national or ethnic origin, parental status or families with children, marital status, sex (gender), sexual orientation, gender identity or expression, age, genetic information, honorably discharged veteran or military status, or the presence of any sensory, mental, or physical disability, or the use of a trained dog guide or service animal (allowed by law) by a person with a disability, or any other prohibited basis in its educational programs or employment. Questions or complaints may be referred to the Vice President for Human Resources & Legal Affairs and CBC's Title IX/EEO Coordinator at (509) 542-5548. Individuals with disabilities are encouraged to participate in all college sponsored events and programs. If you have a disability, and require an accommodation, please contact the CBC Resource Center at (509) 542-4412 or the Washington Relay Service at 711 or 1-800-833-6384. This notice is available in alternative media by request.