

**SMU FAMILY ASSISTANCE LOAN PROGRAM CREDIT APPLICATION** **ACADEMIC YEAR 2011-2012**

**Application Deadline: Aug. 1, 2011**

**Amount of Family Assistance Loan we wish to borrow:**

FALL \$ \_\_\_\_\_ + SPRING \$ \_\_\_\_\_ = ANNUALLY \$ \_\_\_\_\_  
 (Amount approved & initialed by Applicant, Guarantor & Co-Guarantor)

| <b>STUDENT INFORMATION</b>      |                              |  |
|---------------------------------|------------------------------|--|
| Name: First Middle Initial Last | Social Security # / SMU ID # | Year at SMU: 1st <input type="checkbox"/> 2nd <input type="checkbox"/> 3rd <input type="checkbox"/> 4th <input type="checkbox"/> |

| <b>GUARANTOR INFORMATION (Neither Student's spouse or SMU student can be Guarantor.)</b>  |   |  |
|---|---|--|
| Name: First Middle Initial Last   | Social Security #   | Date of Birth (mm/dd/yyyy)   |
| Relationship To Student Applicant   | U. S. Citizen<br>Yes <input type="checkbox"/> No <input type="checkbox"/> | Ages of Dependent Children   |
| Current Home Address  | City/State/Zip  | <input type="checkbox"/> Own <input type="checkbox"/> Rent<br>Number of Years ___ Months ___     |
| Previous Home Address (if residing at current home address for less than 5 yrs.)  | City/State/Zip  | Current Home & Cell Phone No.<br>(H) Area Code ( )<br>(C) Area Code ( )                          |
| Current Employer <input type="checkbox"/> Self Employed   | Address/City  | Position/Title/Type of Business<br>How long? Yrs ___ Mos ___                                     |
| Previous Employer (if less than 5 yrs. with current employer)   | How long?<br>Years ___ Months ___   | Current Business Phone No.<br>Area Code ( )  |
| Banking Relationship  | Address/City  | Checking <input type="checkbox"/> Savings <input type="checkbox"/> Loan <input type="checkbox"/> |
| Banking Relationship  | Address/City  | Checking <input type="checkbox"/> Savings <input type="checkbox"/> Loan <input type="checkbox"/> |
| Gross monthly income from employment (after business expenses)<br>\$  | Monthly income from savings, stocks, bonds, other investments<br>\$       |  |
| Other gross monthly income (You do not have to list income from alimony, child support, or maintenance unless you want us to consider it for the purpose of the application.)<br>\$ | <b>Total Gross Monthly Income</b><br>\$                                   |  |

| <b>CO-GUARANTOR INFORMATION (Neither Student's spouse or SMU student can be Co-Guarantor.)</b>   |   |   |
|--|---|---|
| Name: First Middle Initial Last  | Social Security #   | Date of Birth (mm/dd/yyyy)  |
| Relationship To Student Applicant  | U. S. Citizen<br>Yes <input type="checkbox"/> No <input type="checkbox"/> | Ages of Dependent Children(not listed above)                            |
| Current Home Address   | City/State/Zip  | Current Home & Cell Phone No.<br>(H) Area Code ( )<br>(C) Area Code ( ) |
| Current Employer <input type="checkbox"/> Self Employed  | Address/City  | Position/Title/Type of Business<br>How long? Yrs ___ Mos ___            |
| Previous Employer (if less than 5 yrs. with current employer)  | How long?<br>Years ___ Mos ___  | Current Business Phone No.<br>Area Code ( )                             |
| Gross Monthly Income from Employment (after business expenses)<br>\$   | Monthly Income from Savings, Stocks, Bonds, other Investments<br>\$       |   |
| Other Gross Monthly Income (You do not have to list income from alimony, child support, or separate maintenance unless you want us to consider it for the purpose of the application.)<br>\$ | <b>Total Gross Monthly Income</b><br>\$                                   |   |

**PLEASE CONTINUE WITH APPLICATION**

**CREDIT INFORMATION** (List all debts over \$500.00 owed to Banks, Credit Unions, Finance Companies, Credit Cards, Department Store Credit Plans, Savings/Retirement Loans i.e. 401K/403B Loans, etc. Use additional sheets if necessary.)

Is the Co-Guarantor's income part of the family income contributing to the student's support?  Yes  No\*  
 \*If No, list only the debts owed by the Guarantor or by the Guarantor and the Co-Guarantor jointly.

|   |  |   |
|---|--|---|
| <b>Auto Loan/Lease</b><br>Company & Address   | <b>Auto Make &amp; Model:</b><br>Original Amt.      Unpaid Bal.<br>\$                              \$  | Acct. #.<br><br>Monthly payment \$  |
| <b>Auto Loan/Lease</b><br>Company & Address   | <b>Auto Make &amp; Model:</b><br>Original Amt.      Unpaid Bal.<br>\$                              \$  | Acct. #.<br><br>Monthly payment \$  |
| Company & Address   | Original Amt.      Unpaid Bal.<br>\$                              \$   | Acct. #.<br><br>Monthly payment \$  |
| Company & Address   | Original Amt.      Unpaid Bal.<br>\$                              \$   | Acct. #.<br><br>Monthly payment \$  |
| Company & Address   | Original Amt.      Unpaid Bal.<br>\$                              \$   | Acct. #.<br><br>Monthly payment \$  |
| Company & Address   | Original Amt.      Unpaid Bal.<br>\$                              \$   | Acct. #.<br><br>Monthly payment \$  |
| <b>Total Short Term Debt \$</b>   |  | <b>Total Short Term<br/>Monthly Debt Pmts \$</b>                                  |
| My Primary Residence is <input type="checkbox"/> Rented<br><input type="checkbox"/> Owned<br><input type="checkbox"/> Provided by employer  | My Primary Residence is held<br><input type="checkbox"/> Solely, in my name only<br><input type="checkbox"/> Jointly   |   |
| Home Purchase Price & Year Purchased<br>\$    Yr.   | Present Market Value<br>\$<br>Mortgage Balance(s) (1 <sup>st</sup> & 2 <sup>nd</sup> if applicable)<br>\$  | Monthly Mortgage/ Rent Payment<br>(Principal + Interest + Taxes +Insurance)<br>\$ |
| Name & Address of Mortgage Holder or Landlord   | Do you pay Alimony/Child support? <input type="checkbox"/> Y <input type="checkbox"/> N<br>To whom?  | Alimony/Child support<br>monthly payment \$                                       |
| Do you currently have an <b>SMU Patrick, Sells, or Family Assistance Loan</b> ? <input type="checkbox"/> Yes* <input type="checkbox"/> No   | *If Yes, List names of loan and monthly payment amount.<br><br>\$ /mo.<br>\$ /mo.  |   |
| Are you, the Guarantors/Co-Guarantors, defendants in any suits or legal actions? <input type="checkbox"/> Yes* <input type="checkbox"/> No<br>(*If yes, please explain on separate piece of paper.) | Have you, the Guarantors/Co-Guarantors, ever declared bankruptcy? <input type="checkbox"/> Yes* <input type="checkbox"/> No<br>(*If yes, please explain on separate piece of paper.) | <b>Total all monthly payments (Short Term, Loans, Mortgage/Rent, etc.)</b><br>\$  |

**ASSET INFORMATION** (List the present value of all of your assets.)

|   |    |
|---|----|
| Retirement Accounts                         | \$ |
| Cash, Savings, Checking Account(s)          | \$ |
| All other Assets, including home from above | \$ |

**GUARANTOR INCOME INFORMATION**

|                                    |    |
|------------------------------------|----|
| Your Wages                         | \$ |
| Your Spouse's Wages, if applicable | \$ |
| Part-Time Wages                    | \$ |
| Savings Account Interest           | \$ |
| Child Support/Alimony              | \$ |
| Social Security Income             | \$ |
| Other Income                       | \$ |

**PLEASE CONTINUE WITH APPLICATION**

| <b><i>GUARANTOR EXPENSE INFORMATION</i></b>                                 |    |
|---|----|
| Mortgage/Rent   | \$ |
| Real Estate Taxes   | \$ |
| Homeowners Insurance  | \$ |
| Auto Loan/Lease payments  | \$ |
| Auto Insurance  | \$ |
| Child Support/Alimony   | \$ |
| Student Loan payments   | \$ |
| Other Loan payments   | \$ |
| <b><i>VARIABLE EXPENSE INFORMATION – please provide monthly average</i></b> |    |
| Utilities   | \$ |
| Gasoline  | \$ |
| Other Expenses  | \$ |
| <b><i>DISCRETIONARY EXPENSE INFORMATION</i></b>                             |    |
| Medical/Dental  | \$ |
| Other   | \$ |

| <b><i>GUARANTOR SUMMARY</i></b>   |    |
|-----------------------------------|----|
| Total Monthly Income              | \$ |
| Less Total Expenses               | -  |
| Less Total Variable Expenses      | -  |
| Less Total Discretionary Expenses | -  |
| Equal Discretionary Funds         | =  |

We have completed this application to obtain credit, and certify that the above statements are true and complete. We authorize you to check our banking relationships, to check our credit references, to obtain a credit report and to review any financial information that may be on file at the college. By signing this application, we consent to the information contained herein being divulged to any Agency that may be used by the University to determine our income and credit-worthiness. We confirm and acknowledge that the information provided in this application is true and correct.

\_\_\_\_\_  
Student Applicant's signature (required) Date

\_\_\_\_\_  
Guarantor's signature (required) Date

\_\_\_\_\_  
Co-Guarantor's signature (required) Date



S O U T H E R N  
M E T H O D I S T  
U N I V E R S I T Y

*Division of Enrollment Services  
Student Financial Operations*

Please mail this original completed Credit Application with copies of:

- Two (2) consecutive years most recent Federal Income Tax Returns including all schedules
- Two (2) consecutive years most recent W-2s/1099s
- Two (2) current consecutive pay stubs to cover a one (1) month period
- Credit Report for Guarantor individually, if income/assets from only Guarantor used. Credit Report for both Guarantor & Co-Guarantor, if income/assets from both Guarantor and Co-Guarantor used (this credit report may be pulled jointly).
- Credit Report(s) must be pulled from all three (3) credit bureaus (Trans Union, Equifax, & Experian) with a FICO credit score from each\*.
- **\$75 processing fee** made payable to SMU
- **Mail to: SMU-Student Financial Operations**  
**Attn: Mary Ann Frye**  
**P.O. Box 750181**  
**Dallas, TX 75275-0181**

**\*Though credit reports from all three credit bureaus can be obtained every 12 months at no charge, there typically is a charge to obtain your FICO score. These fees are the responsibility of the applicant(s) and are not reimbursed by SMU.**

AN INCOMPLETE APPLICATION WHICH DOES NOT CONTAIN ALL OF THE ABOVE MENTIONED MATERIALS CANNOT BE PROCESSED.  
**ALL INFORMATION PROVIDED WILL BE TREATED WITH THE STRICTEST CONFIDENCE**

For general questions or concerns, please contact Student Financial Operations by email at [SFLoans@smu.edu](mailto:SFLoans@smu.edu) or by phone at 214-768-4794 or 214-768-2090.