

**JOE W. INGRAM TRUST
211 SOUTH BROADWAY
SALISBURY, MISSOURI 65281**

Office: (660) 388-5555 Mobile: 660.414.5547

Website: <https://www.ingramtrust.com>

E-mail: ingramtrust@cvalley.net

Spring 2026

RE: Application Deadline: November 1, 2025

Dear Student:

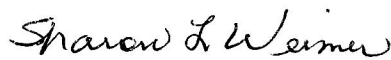
The Joe W. Ingram Trust have loans available for educational expenses for college and trade schools if funds are available. You, the applicant must be a physical resident of Chariton County, Missouri.

- ❖ Confirm that you have the current application for the term(s) for which you are applying.
- ❖ Applications may be typed (keyed, entered) or hand written in black ink.
- ❖ Answer all questions. If not applicable, indicate with (n/a) or (zero).
- ❖ An incomplete application may be rejected.

Please meet the application deadline. For all other documents must be submitted when available. The following documents will be submitted: (1) FAFSA letter, (2) official transcript, (3) tax returns, (4) self-certification form, and (5) class schedule.

Ingram Trust student loan current rate of interest is 4 percent (%) and mature in 10 years. Payments begin following a six-month grace period at the end of your full-time enrollment. Loans are interest free while the student is in school full-time (at least 12 hours per semester) and during the six-month grace period. An Ingram Trust student loan requires the same commitment to full and prompt repayment that any personal loan requires.

Sincerely yours,



Sharon L. Weimer
Student Loan Advisor

Enclosed: Interest rate disclosure, application, self-certification form

Office Hours: Monday, Wednesday, and Friday: Noon to 5 p.m.

STUDENT LOAN APPLICATION DEADLINES

April 1: Summer session

May 1: Fall and Spring semester

November 1: Spring semester