Return To: **Joe W Ingram Trust**
211 S Broadway
Salisbury, MO 65281
(660) 388-5555 Mobile: (660) 414-5547
Website: www.ingramtrust.com
E-mail: ingramtrust@cvalley.net

Name: ______________________________
Last First Middle
Social Security Number: _____-_____-______
Date of Birth: _____/_____/_______
Loan Amount Requested: $ ________________

Joe W. Ingram Trust Student Loan Application
For the Spring 2026

If you are a Chariton County resident, this application may be used until November 1, 2025 and consists of 5 pages. The deadline for this application is **November 1, 2025.** Applications will be considered if funds are available. **Applications will not be accepted after the deadline.** If the deadline falls on a weekend, the next business day by 5:00 p.m. or postmarked by November 1 is acceptable.

Eligibility requirements for all borrowers: (1) A graduating high school senior attending college must have maintained a cumulative grade point average (CGPA) of a 3.0 on a 4.0 scale. (2) A high school graduate attending a trade school is eligible for, but is not guaranteed, a loan regardless of high school GPA. Such a student must maintain at least a 2.0 on a 4.0 scale at the trade school. (3) A returning college student needs to have a CGPA of a 2.25 on a 4.0 scale with 30 hours or less or have a CGPA of a 2.50 on a 4.0 scale with greater than 30 hours.

An undergraduate student must earn a minimum of 15 hours credit per semester. However, a student who takes less than 15 hours may be eligible to borrow but their current or future loans may be reduced as a result.

If taking less than 12 hours, you may borrow for tuition, fees and books only. The Trust considers this to be part-time for both undergraduate and graduate programs (regardless of the educational institutions' policies).

(1.) Financial Aid Required (FAFSA):
Attach a copy of your Financial Aid letter from the college you are attending for 2025-2026 school year. If financial aid award letter is not included in the application, please include the ***confirmation that you have applied for financial aid.***

(2.) Transcript(s) Required:
(a.) If you have NO college credit, submit an Official High School Transcript.
(b.) If you are attending college or trade school, please submit your Official College Transcript(s) that show all previous college courses ending with December 2025 semester. Please include your ***transcript request receipt*** with this application.

(3.) Federal Tax Returns Required:
(a.) A **dependent student** should attach a copy of 2024 federal tax return (pages 1 and 2 and schedules 1-5 if applicable) for yourself and your parents, including a non-custodial parent who is claiming the student as a dependent or who has obligation to contribute financially to the support of the applicant.
Sign here if the dependent student did not file a 2024 tax return: ______________________________

- If a **dependent student**-do you and your parents physically reside in Chariton County on a full-time basis? Yes__ No__.
- If a **dependent student** – are you a registered voter in Chariton County? Yes ____ No ____.

(b.) An **independent student** should attach a copy of his/her 2024 federal tax return (pages 1 and 2 and schedules 1-5 if applicable). See page 4 of this Application Form to determine your dependent status.
Sign here if the independent student did not file a 2024 tax return: ______________________________

- If an **independent student** - Do you physically reside in Chariton County? Yes__ No__.
If NO, please attach an explanation.
- If an **independent student** – are you a registered voter in Chariton County? Yes____ No____.

(4.) Private Education Loan Applicant Self-Certification form (please complete - sign and date).

(5.) Spring 2026 Class Schedule: (please provide when available).

Joe W Ingram Trust - Spring 2026 Student Loan Application

Personal Information

Name of **Parent, Guardian, Spouse** or (*if* **Independen**t name Yourself): ______________________

Permanent Address: ____
Street City State / Zip County

Current Address: ____
Street City State / Zip County

Applicant's E-mail:____

Applicant's Cell: ______________________

Parents Cell: (Father's) ______________________ (Mother's) ______________________

Name of High School: ______________________ Graduation Date: ____/____/_____

Name of School You Will Be Attending: ______________________

Address: ____
Street City State Zip

Phone: ______________________

Type of Degree Seeking or / Field of Study: ______________________

Anticipated Graduation Date: _____/__________

Year in College: Spring 2026: 1st ____ 2nd ____ 3rd ____ 4th ____ 5th ____

Other _____ Please explain: ______________________

If attending Graduate School: Name Bachelors Degree awarded: ______________________

Name of College from which Bachelors Degree was earned: ______________________

Enter Date when Bachelors Degree was earned: ____/____/_____

________________ Date:

______________________ Signature of Applicant

Joe W Ingram Trust - Spring 2026 Student Loan Application
Financial Information

Spring 2026: Hours to be taken on campus: __ Additional Online hours: __ Total number of hours: __ Start Date: ___/____

Where do you plan to live while attending college? Home: ____ Dorm ____ Off Campus ____

Please provide **COST** and **RESOURCES** (money available for COST shown) for education expenses for the Spring 2026 semester.

Cost:		**Resources:**			
Tuition & Fees: (*) (see below)	$________	Parents' Contribution	$ ________		
		Child Support:	________		
		Student Savings:	________	**Total Cost:**	$ __________
Books:	________				
Room & Board:	________	Scholarships and Grants: (List below):	________ ________	**Less Total Resources:**	$ __________
OR Commuting Expenses: (**) (see below)	________	Work Study or Work	________		
Additional Supplemental Fees: (***) (see below)	________	Loans: Accepted Subsidized Unsubsidized	________ ________	**Amount of Loan Requested:**	$ __________
Total Cost:	$________	**Total Resources:**	$ ________		

Please enter ***Total Cost*** in the top right column. Please enter ***Total Resources*** in the right hand column.
(*) Have you qualified for an A+ grant for the school year 2025-2026? Yes ___ No ___
(**) Enter number of days commuting per week _______ Roundtrip miles per day _______
(***) If you are required to pay additional supplemental fees: Amount per credit hour $ _______and number of hours ______
Attach documentation and information for non-traditional programs or internships, school out of state, etc. Provide information from this school for tuition and any additional required expenses.

Scholarships:		**Grants:**	
______________________	$______	______________________	$______
______________________	$______	______________________	$______
______________________	$______	______________________	$______
______________________	$______	______________________	$______

You, the applicant, need to write something about yourself, goals or any information you feel will help the Trust Committee to judge your merit as a loan applicant: (If more space is needed, please attach a separate sheet)

____
____
____
____
____
____

This foregoing application for a Private Education Student Loan is made under oath or affirmation that all representations are true and correct to the best knowledge and belief of the undersigned, subject to the penalties for making false affidavits or declarations.

______________ Date:

______________________ Signature of Applicant

Joe W Ingram Trust - Spring 2026 Student Loan Application
Student Confidential Financial Statement

Student Status:

Were you born before January 1, 2003? Date of Birth: ____/____/______ Yes ___ No ___

Are you a veteran of the US Armed Forces? Yes ___ No ___

Will you be enrolled in a graduate or professional program (beyond a bachelor's degree) in Spring 2026? Yes ___ No ___

Are you married or do you have a legal dependent(s)? Yes ___ No ___

If **NO** is the answer to all questions above, means that the applicant has Dependent Status and the following questions should be answered by the Student. His/her parents should answer the questions on page 5.
If **YES** is the answer to any of the questions above, means that the applicant has an Independent Status and the following questions should be answered by the Independent Student and also the questions on page 5.

Please answer all questions. If not applicable, indicate by using (n/a).

1. Do you drive a vehicle? Yes ___ No ___ Year, Make & Model ______________________ Cost: $ __________
   Date of Purchase: _____/_____/_______
   Whose name is on the registration? ______________________ Who paid or who's paying for the vehicle? ______________________

2. You are required with this application to include a copy of your financial aid letter from the college or school you are attending before a loan can be made.
   Have you applied for Financial Aid for the college or trade school you will be attending? Yes ___ No ___
   If you answered NO to the above question, explain why not: ______________________
   Will you accept any other loans offered by the college or school you will be attending? Yes ___ No ___
   If Yes, list the amount accepted: $ __________

3. Current Student Savings balance: $ __________
4. Current balance with the Joe W. Ingram Trust: $ _________
5. Present student debt of $100 or more. Include car loans, credit card debt and student loans; do not include Ingram Trust loans.

Creditors Name	Date Incurred	Original Loan Amt	Balance	Monthly Pmt	Due Date
____________	___/___/_____	$ ____________	$ ____________	$ ____________	___/___/_____
____________	___/___/_____	$ ____________	$ ____________	$ ____________	___/___/_____
____________	___/___/_____	$ ____________	$ ____________	$ ____________	___/___/_____
____________	___/___/_____	$ ____________	$ ____________	$ ____________	___/___/_____

6. List (a.) a relative other than your parent or spouse who is a resident of Chariton County and who is at least 25 years of age whom we may contact in the future for your address. List (b.) a non-relative who is a resident of Chariton County and whom is at least 25 years of age whom we may contact in the future for your address.

(a.) Name: ______________________
Address: ______________________
____
Phone No.: ______________________

(b.) Name: ______________________
Address: ______________________
____
Phone No.: ______________________

By signing this student financial statement, I certify that to the best of my knowledge the above information is correct and I hereby give permission for the Joe W. Ingram Trust Committee members, the student loan advisor or other designated representatives to contact any member of my family for information related to my loan status or my current address for as long as the loan is in existence.

______________ Date:

______________________ Signature of Applicant

Joe W Ingram Trust - Spring 2026 Student Loan Application
Family or Independent Student Confidential Financial Statement

The following will be completed by the parent(s) of a Dependent Student or by the Independent Student about themselves. Please answer all questions. If the answer to the question is **zero**, indicate by showing **zero**. Non-custodial parents will complete a separate page 5. Failure to answer this information completely and accurately could result in the application being rejected. (Show Current Values).

Marital Status: Single: ___ Divorced: ___ Widowed: ___ Married: ___

Number in household: ___ Number in school, all ages:___ Number of tax exemptions: ___

1. Balance of all Banking Accounts: $ ___________
2. Investments: ___________
3. Retirement Accounts: (IRA, 401K, etc.) ___________
4. Estimated annual amount of current or future government or teacher retirement pension: ___________
5. Do you own your home? Yes __ No __
   Value of Residence? ___________
6. Other assets: (Business or Farm Value, Real Estate; including Ownership in Farm or Business Corporation, LLC, etc.)
   Please List: __________________________ ___________
   __________________________ ___________
   __________________________ ___________
7. Indebtedness on the above assets: $ ___________

If there is anything that you feel the Committee should be aware of in order to make a decision on your son's or daughter's loan?

____
____
____
____
____

How much financial support will you, the parent, in addition to my child support shown below, give the applicant for cost listed on page 3? Support means help with tuition, textbooks, room and board, ***not personal expenses***. $ __________

List the amount of Child Support received for this applicant? ($_____ per month X 10 months = $_____) or lump sum $______.

Education Tax Credits received $ ________ From Form 1040, Line 29 American Opportunity Credit and Form 1040 Schedule 3 Line 3 Education Credits from Form 8863.

By signing this family/student financial statement, we agree to provide change of name and address in the future and we do hereby certify that to the best of our knowledge the above figures are correct.

____
Date:

____
Signature of Parent

____
Signature of Parent

____
Signature of Independent Student

Private Education Loan
Applicant Self-Certification

OMB No. 1845-0101
Form Approved
Exp. Date 02-28-2013

Important: Pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. The school is required on request to provide this form or the required information only for students admitted or enrolled at the school. Throughout this Applicant Self-Certification, "you" and "your" refer to the applicant who is applying for the loan. The applicant and the student may be the same person.

Instructions: Before signing, carefully read the entire form, including the definitions and other information on the following page. Submit the signed form to your lender.

SECTION 1: NOTICES TO APPLICANT

- Free or lower-cost Title IV federal, state, or school student financial aid may be available in place of, or in addition to, a private education loan. To apply for Title IV federal grants, loans and work-study, submit a Free Application for Federal Student Aid (FAFSA) available at www.fafsa.ed.gov, or by calling 1-800-4-FED-AID, or from the school's financial aid office.
- A private education loan may reduce eligibility for free or lower-cost federal, state, or school student financial aid.
- You are strongly encouraged to pursue the availability of free or lower-cost financial aid with the school's financial aid office.
- The financial information required to complete this form can be obtained from the school's financial aid office. If the lender has provided this information, you should contact your school's financial aid office to verify this information and to discuss your financing options.

SECTION 2: COST OF ATTENDANCE AND ESTIMATED FINANCIAL ASSISTANCE

If information is not already entered below, obtain the needed information from the school's financial aid office and enter it on the appropriate line. Sign and date where indicated.

A. Student's cost of attendance for the period of enrollment covered by the loan $__________

B. Estimated financial assistance for the period of enrollment covered by the loan $__________

C. Difference between amounts A and B $__________

WARNING: If you borrow more than the amount on line C, you risk reducing your eligibility for free or lower-cost federal, state, or school financial aid.

SECTION 3: APPLICANT INFORMATION

Enter or correct the information below.

Full Name and Address of School ____________________

Applicant Name (last, first, MI) ____________________ Date of Birth (mm/dd/yyyy) ____/____/____

Permanent Street Address ____________________

City, State, Zip Code ____________________

Area Code / Telephone Number Home ( ) __________ Other ( ) __________

E-mail Address ____________________

Period of Enrollment Covered by the Loan (mm/dd/yyyy) From ____/____/____ to ____/____/____

If the student is not the applicant, provide the student's name and date of birth.

Student Name (last, first, MI) ____________________ Student Date of Birth (mm/dd/yyyy) ____/____/____

SECTION 4: APPLICANT SIGNATURE

I certify that I have read and understood the notices in Section 1 and, that to the best of my knowledge, the information provided on this form is true and correct.

Signature of Applicant ____________________ **Date** (mm/dd/yyyy) __________

SECTION 5: DEFINITIONS

Cost of attendance is an estimate of tuition and fees, room and board, transportation, and other costs for the period of enrollment covered by the loan, as determined by the school. A student's cost of attendance may be obtained from the school's financial aid office.

Estimated financial assistance is all federal, state, institutional (school), private, and other sources of assistance used in determining eligibility for most Title IV student financial aid, including amounts of financial assistance used to replace the expected family contribution. The student's estimated financial assistance is determined by the school and may be obtained from the school's financial aid office.

A **lender** is a private education lender as defined in Section 140 of the Truth in Lending Act and any other person engaged in the business of securing, making, or extending private education loans on behalf of the lender.

A **period of enrollment** is the academic year, academic term (such as semester, trimester, or quarter), or the number of weeks of instructional time for which the applicant is requesting the loan.

A **private education loan** is a loan provided by a private education lender that is not a Title IV loan and that is issued expressly for postsecondary education expenses, regardless of whether the loan is provided through the school that the student attends or directly to the borrower from the private education lender. A private education loan does not include **(1)** An extension of credit under an open-end consumer credit plan, a reverse mortgage transaction, a residential mortgage transaction, or any other loan that is secured by real property or a dwelling; or **(2)** An extension of credit in which the school is the lender if the term of the extension of credit is 90 days or less or an interest rate will not be applied to the credit balance and the term of the extension of credit is one year or less, even if the credit is payable in more than four installments.

Title IV student financial aid includes the Federal Pell Grant Program, the Academic Competitiveness Grant (ACG) Program, the Federal Supplemental Educational Opportunity Grant (FSEOG) Program, the Leveraging Educational Assistance Partnership (LEAP) Program, the Federal Family Education Loan Program (FFELP), the Federal Work-Study (FWS) Program, the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Perkins Loan Program, the National Science and Mathematics Access to Retain Talent Grant (National SMART Grant) Program, and the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program. To apply for Title IV federal grants, loans, and work-study, submit a Free Application for Federal Student Aid (FAFSA), which is available at www.fafsa.gov, by calling 1-800-4-FED-AID, or from the school's financial aid office.

SECTION 6: PAPERWORK REDUCTION NOTICE

Paperwork Reduction Notice: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0101. The time required to complete this information collection is estimated to average 0.25 hours (15 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed and complete and review the information collection.

If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Education, Washington, DC 20202-4651.

If you have any comments or concerns regarding the status of your individual submission of this form, contact your lender.