

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

Name: _____
Last First Middle
Social Security Number: _____ - _____ - _____
Date of Birth: ____/____/_____
Loan Amount Requested: \$ _____

Joe W. Ingram Trust Student Loan Application For the Fall 2026 and Spring 2027

If you are a Chariton County resident, this application may be used until May 1, 2026 and consists of 5 pages. The deadline for this application is **May 1, 2026**. 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 May 1 is acceptable.

Eligibility requirements for all borrowers: (1) A graduating high school senior attending college to 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 Offer letter [financial aid] letter from the college you are attending for 2026-2027 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 May 2026 semester. Please include your **transcript request receipt** with this application.

(3.) Federal Tax Returns Required

- (a.) A **dependent student** should attach a copy of your parents' and your 2025 federal tax return (pages 1 and 2 and Schedules 1-5 if applicable); 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 2025 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/hers 2025 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 2025 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 form-Lines A,B,C are amounts from page 3, cost, resources, loan requested and sign and date).

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

Joe W Ingram Trust - Fall 2026 and Spring 2027 Student Loan Application
Personal Information

Name of **Parent, Guardian, Spouse** or (*if Independent* 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) _____

Parent(s) Phone: _____

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: Fall 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 - Fall 2026 and Spring 2027 Student Loan Application

Financial Information

Fall 2026: Hours to be taken on campus: ___ Additional Online hours: ___ Total number of hours: ___ Start Date: ___/___/___
Spring 2027: 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 2026-2027 school year.

<u>Cost:</u>		<u>Resources:</u>			
Tuition & Fees: (*) (see below)	\$ _____	Parents' Contribution Child Support:	\$ _____ _____ _____	Total Cost:	\$ _____
Books:	_____	Student Savings: Scholarships and Grants (list below)	_____ _____ _____	Less Total Resources:	\$ _____
Room & Board: OR Commuting Expenses: (**) (see below)	_____ _____ _____ _____	Work Study or Work Loans: Accepted Subsidized Unsubsidized	_____ _____ _____ _____	Amount of Loan Requested:	\$ _____
Additional Course Fees: (***) (see below)	_____ _____	Total Resources:	\$ _____		
Total Cost:	\$ _____				

(*) Have you qualified for an A+ grant for the school year 2026-2027? Yes ___ No ___

(**) Enter number of days commuting per week _____ Roundtrip miles per day _____

(***) If you are required to pay additional Course 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.

<u>Scholarships:</u>		<u>Grants:</u>	
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

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 - Fall 2026 and Spring 2027 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 Fall 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 to include a copy of your financial aid letter from the college or school you are attending with application 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: _____ (b.) Name: _____
 Address: _____ Address: _____
 Phone No.: _____ 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 "B" Co-Trustees, 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

