



Western Illinois University Naomi I. Carnes Student Loan Fund

The Naomi I. Carnes Student Loan Fund has been made available through the memorial donation from Naomi Carnes of Baylis, Illinois. The purpose of the loan fund is to provide monies to highly recommended students *from Pike or Morgan Counties in Illinois* who demonstrate a financial need. The loan fund has been designated for students with a WIU Grade Point Average of at least 2.5. This loan is open to freshman through graduate class levels.

Your credit history will be reviewed as a part of the application review process. The loan has been set up to allow a student to borrow based on financial eligibility. The loan may be renewed for up to four years provided the student maintains full time enrollment at WIU.

This loan **must** be REPAID. The loan will be interest free as long as payments are submitted by the due dates. Failure to submit payment by the due dates will initiate the accrual of interest for the remainder of the loan at an Annual Percentage Rate of 7%. Repayment will begin six months after you cease to be at least a half-time student at Western Illinois University. A minimum monthly payment of \$50 will be due the tenth of each month.

Educational deferment of payments will be allowed. However, verification of attendance at another institution must be submitted and approved prior to the deferment of payments.

If given this loan, I agree to the following conditions:

- During my last semester at Western Illinois University, I will contact the Billing and Receivables Office to obtain my loan repayment schedule.
- I will notify the Billing and Receivables Office at Western Illinois University of all name and address changes.

I AGREE TO THE ABOVE CONDITIONS AND ACKNOWLEDGE RECEIPT OF AN EXACT COPY OF THIS STATEMENT.

Signature

Date

Return this form and the completed application to:

**Western Illinois University
Financial Aid Office
1 University Circle
Macomb, IL 61455**

Phone 309.298.2446 ~ Fax 309.298.2353

**WESTERN ILLINOIS UNIVERSITY
NAOMI I. CARNES STUDENT LOAN APPLICATION**

NAME _____ WIU ID # _____
(Last) (First) (Middle)

AMOUNT REQUESTED _____

PERMANENT ADDRESS:

Address _____

City _____ State _____ Zip _____

PHONE () _____

DRIVER'S LIC. # _____

DATE OF BIRTH _____

UNIVERSITY ADDRESS:

Address _____

City _____ State _____ Zip _____

PHONE() _____

STATE _____

EMAIL ADDRESS _____

PARENTAL INFORMATION:

Father _____

Address _____

City _____ State _____

Zip _____ Phone () _____

Fathers Employer _____

Employer Phone _____

Mother _____

Address _____

City _____ State _____

Zip _____ Phone () _____

Mothers Employer _____

Employer Phone _____

PERSONAL REFERENCES (May be relatives not living at permanent address listed above)

Name _____

Address _____

City _____ State _____

Zip _____ Phone() _____

Name _____

Address _____

City _____ State _____

Zip _____ Phone() _____

CREDIT REFERENCES (Credit Cards, Bank, Savings Account, Car Loan)

Name _____

Address _____

City _____ State _____

Phone # _____

Name _____

Address _____

City _____ State _____

Phone # _____

Signature _____ Date _____