

# ALTERNATIVE LOAN APPLICATION



## Student Information

Student's Full Name (First/MI/Last/Suffix) \_\_\_\_\_  
Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
Permanent (Home) Address (Cannot contain a P.O. Box) \_\_\_\_\_  
\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Home Phone (\_\_\_\_\_) \_\_\_\_\_  
Years at Home Address \_\_\_\_ If less than one, how many years at previous address? \_\_\_\_  
Drivers License # \_\_\_\_\_ Drivers License State \_\_\_\_\_  
E-Mail Address \_\_\_\_\_  
Would you like your Credit Agreement made available online?  Yes  No  
Please select password for online access \_\_\_\_\_  
Mailing Address (if different from Permanent Address) \_\_\_\_\_  
\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Have you ever defaulted on a student loan or declared bankruptcy?  Yes  No  
Are you a United States citizen or permanent resident?  Yes  No  
Have you ever borrowed through TERI before?  Yes  No  
Student's Employer (only if working full-time while in school)  
Employer \_\_\_\_\_ Years There \_\_\_\_\_  
Employer Phone (\_\_\_\_\_) \_\_\_\_\_ Are you self-employed?  Yes  No  
Occupation/Position \_\_\_\_\_ Occupational Field \_\_\_\_\_  
Years with previous employer (if current less than 2 years) \_\_\_\_\_  
Gross Salary  Monthly  Annual \$ \_\_\_\_\_  
*Alimony, child support, or separate maintenance incomes do not have to be revealed if you do not wish to have them considered as a basis for repaying this obligation.*

Other Gross Annual Income \$ \_\_\_\_\_ Source: \_\_\_\_\_  
Do you  Own  Rent  Other (if other, please explain): \_\_\_\_\_  
\_\_\_\_\_ Rent/Mortgage \$ \_\_\_\_\_ (including home equity)

**Reference** (Nearest friend or relative not living with you, must be different from reference listed in co-signer section)

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Home Phone (\_\_\_\_\_) \_\_\_\_\_

## Alternative Lending Programs (Please check one option only)

Citizens Bank Undergraduate Loan (Choose Repayment Option)

- Option 1: Immediate  Option 2: Interest-Only  
 Option 3: Deferred Principal and Interest

Citizens Bank Graduate Loan (Choose a Program Type)

- Credit-worthy\*  Credit-ready\*

Citizens Bank Continuing Education Loan

- Deferred Principal and Interest

Citizens Bank MedAdvantage Loan (Choose a Program Type)

- Credit-worthy\*  Credit-ready\* (Undergraduates in accelerated programs and graduates only)

\*A credit-worthy applicant demonstrates a current ability to repay the loan. A credit-ready applicant demonstrates an ability to make loan payments in the future, usually after graduation.

## All Applicants Sign Below

**Disclosure Statement:** To the best of my knowledge, everything disclosed on this form is true and complete. I authorize the Lender, its agent, TERI, and/or my school to gather credit information about me. A consumer report (credit report) may be obtained from a consumer-reporting agency (credit bureau) in connection with this Application. If I request (1) I will be informed whether or not consumer reports were obtained, and (2) if reports were obtained, I will be informed of the names and addresses of the credit bureaus that furnished the reports. If the Application is approved, a consumer credit report may be requested or used in connection with renewals or extensions of any credit for which I have applied, reviewing my loan, taking collection action on my loan, or legitimate purposes associated with my loan. I further authorize my school to receive, provide, and confirm information regarding my attendance, financial aid, or status as may be relevant to consideration of this application. I understand that the proceeds of this loan must be used for educational purposes. This application and supporting documentation remain the property of the Lender. I further understand that if this application is approved, it will be subject to the terms and conditions of the credit agreement.

The lender for the Citizens Bank Undergraduate, Graduate, Continuing Education, and MedAdvantage Loan programs is RBS Citizens, N.A., Member FDIC and Equal Opportunity Lender. RBS Citizens, N.A. may sell your student loan to a third party. RBS Citizens, N.A. will only sell your student loan if the third party agrees to honor all of RBS Citizens, N.A.'s promises to you, including all promised benefits that you will receive or might become eligible for during the loan repayment period.

**Important information about procedures for opening a new account:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. **What this means for you:** When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Student's Signature \_\_\_\_\_ Date \_\_\_\_\_

By signing this application below, you certify that you intend to (i) apply for joint credit and (ii) be jointly liable with the Student for this loan.

Co-signer's Signature \_\_\_\_\_ Date \_\_\_\_\_

Please complete this application in full and mail it to: TERI, PO Box 312, Boston, MA 02117-0312.

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## Co-signer Information

Co-signer's Full Name (First/MI/Last/Suffix) \_\_\_\_\_  
Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
Permanent Address (Cannot contain a P.O. Box) \_\_\_\_\_  
\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Home Phone (\_\_\_\_\_) \_\_\_\_\_  
Years at Home Address \_\_\_\_ If less than one, how many years at previous address? \_\_\_\_  
Drivers License # \_\_\_\_\_ Drivers License State \_\_\_\_\_  
E-Mail Address \_\_\_\_\_  
Previous Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Have you ever defaulted on a student loan or declared bankruptcy?  Yes  No  
Are you a United States citizen or permanent resident?  Yes  No  
Employer \_\_\_\_\_ Years There \_\_\_\_\_  
Employer Phone (\_\_\_\_\_) \_\_\_\_\_ Are you self-employed?  Yes  No  
Occupation/Position \_\_\_\_\_ Occupational Field \_\_\_\_\_  
Years with previous employer (if current less than 2 years) \_\_\_\_\_  
Gross Salary  Monthly  Annual \$ \_\_\_\_\_  
*Alimony, child support, or separate maintenance incomes do not have to be revealed if you do not wish to have them considered as a basis for repaying this obligation.*  
Other Gross Annual Income \$ \_\_\_\_\_ Source: \_\_\_\_\_  
Do you  Own  Rent  Other (if other, please explain): \_\_\_\_\_  
\_\_\_\_\_ Rent/Mortgage \$ \_\_\_\_\_ (including home equity)

**Reference** (Nearest friend or relative not living with you, must be different from reference listed in student section)

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Home Phone (\_\_\_\_\_) \_\_\_\_\_

Loan Amount Requested \$ \_\_\_\_\_

School Name \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

School Code \_\_\_\_\_

Loan is for  Current/Upcoming Year  Previous Year

Grade Level (year)  1st  2nd  3rd  4th  5th

Academic Period From \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ To \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
Month Day Year Month Day Year

Expected Graduation Date (if applicable) \_\_\_\_\_

Program of Study \_\_\_\_\_

How did you hear about us? \_\_\_\_\_

Loan Tracking Code: Paper Application