

## What is this Application For?

The student loan facility provides financial assistance for higher education at tertiary institutions approved by the Ministry of Education under the tutelage of the University Council of Jamaica. You can apply if you are:

- ❖ A Jamaican national;
- ❖ Able to establish your financial need; and
- ❖ Making satisfactory academic progress or enrolled in or accepted to pursue an approved programme of study.

In addition:

- ❖ The student loan programme covers the cost of one year's tuition and examination fees per application.
- ❖ All loans are repayable with interest.
- ❖ The Students' Loan Bureau provides a grant for eligible students to assist in the cost of books and maintenance (no additional application required).
- ❖ The Students' Loan Bureau insures your loan against death and permanent incapacity.

## General Instructions

Be sure to read these instructions carefully and completely before completing this form. Incomplete application forms cannot be submitted.

- ❖ Where information requested in a particular section is not applicable to

your situation, please leave that field blank.

- ❖ Sections A, B, C, D, E, J and K are specific to the Applicants and should therefore be completed by **all Applicants**.
- ❖ Sections F, G, H, and I should be responded to in accordance to the applicant's circumstances; bearing in mind that complete information concerning each member of the household must be given.
- ❖ The applicant **must not** include himself/herself in sections F, G, and H.

## Definitions

For the purpose of this application form:

### a) **The household:**

This represents all persons living permanently together as a family and who are:

1. Contributing to the family expense; and/or
2. Benefiting from the family provisions.

**The household must include, where applicable:**

1. Children living and studying away from home, but who are fully maintained by the family
2. Elderly relative(s) (i.e. parents or grandparents) who do not reside in the family dwelling, but who depend

on the household for the payment of no less than 80% of living expenses.

**The household must not include:**

1. Live-in employees of the family;
2. Visitors to the family (i.e. persons spending less than six (6) months of the year within the household).

**b) Head of the Household:**

This is the persons recognized as the main decision-maker in the household. In cases where, for example, both parents are regarded as joint decision makers (equal household), the applicant should make the choice bearing in mind that the Head of the Household should be actively involved in the completion of this application form.

**c) Employed, Self-Employed:**

All references to 'Employed' should be read to also mean 'Self-employed' where this is not explicitly stated. A person is self-employed if they do work for which they receive pay. This job may be regular or occasional, but should be the main source of earned income to the individual. Employed persons are specifically individuals who work for a company, a business, or an individual and are paid on a regular basis i.e. hourly, weekly, fortnightly or monthly.

Self-employed persons include any person that pays himself or herself directly from the work that he or she does; or receives payment from the business or company that he or she owns and/or operates. Additionally, anyone engaged in any contractual arrangement/service.

Self-employed persons include but are not limited to individuals who own a company or business, do farming, 'buy and sell', operate a shop, do trade work etc. Professionals such as doctors, lawyers, consultants that operate privately and pay themselves, should also be considered self-employed.

**d) Annual Income**

This is the total of the gross amount earned from the household member's main job or business during the past twelve (12) months. In this context, 'main' means the paid activity in which the individual engages for most of their work time.

In cases where pay slips are provided, annual salaries should be calculated by using the last three pay slips. The gross pay on these pay slips should be added and the sum multiplied to obtain the annual figure. Note that income from the past year is used as a guide to the income of the household during the period of the applicant's study.

**e) Income from Other Sources**

This should include income earned from part-time or temporary employment (e.g. consultancy, teaching, extra lessons, book-keeping jobs, etc.)

**Specific Instructions**

**Section A:**

**Generally, all questions in this section must be answered with the following exceptions:**

- ❖ Complete only if your mailing address is different from your permanent address.

- ❖ Do not answer “**Amount Requested**” unless the amount you wish to borrow is less than the tuition and examination fees charged for your course of study.

### **Section B:**

**Years Enrolled** is the number of years in attendance, whether continuously or not. If it is less than one (1) year or you will be a new student at the selected institution “0” should be entered.

### **Section C:**

The applicant must provide a response to one of the three options for the **Employment Status** of the applicant. If ‘Employed/Self Employed’ is selected, the current employment information should be entered. If ‘Unemployed’ is selected then the applicant must provide the most previous employment information.

### **Section D:**

If the applicant has applied or intends to apply for a scholarship or bursary for this academic year, then the response should be ‘yes’ to this question. All other persons should respond ‘no’ including those expecting financial assistance from family and friends, the SLB and other loan sources.

### **Section E:**

- ❖ **Other Income (received in the past 12 months/annually)** covers the total of all monies received (excluding salaries and other income listed elsewhere on this form) for all household members (including the applicant).
- ❖ **PATH** is the Government’s Programme of Advancement through

Health and Education which is aimed at providing assistance to the poor and most vulnerable. Household receiving assistance under this programme should provide their registration number in the form of these options: NCB Keycard Cash Card, most recent Path Cheque stub or a Letter from the Ministry of Labour & Social Security.

- ❖ **‘Household Items’** must be completed to provide all requested information about the housing condition of your household.
  - **Separate house** is a single family house with no other house attached. **Semi-detached or part of house** is two or more self-contained family homes which are attached.

**Section F** is divided into two parts:

**Section F** should contain information on all household members who are twelve (12) years old and older, excluding the applicant. In all cases, the first person entered in Section F is expected to be the Head of the Household.

**Section F2** should contain information on all household members who are younger than twelve (12) years of age. The relation of these children to the **Head of the Household** must be stated by making the appropriate selection.

**Section G** should be completed for all household members 16 years and older. Specifically, in the case of:

- ❖ Persons attending an educational institution on a full-time basis.

- ❖ Employed or self-employed persons, full information should be entered on the form.
- ❖ Unemployed persons with a history of employment should provide information on their most recent employment or job.

**Note: If no member of your household is working and has an income, then you must also complete and submit the S120a form.**

**Section H** should be completed for all household members attending secondary and tertiary institutions in the academic year that this application covers.

**Section I** should be completed if the parents of the applicant is not a member of the household i.e. the parents are not listed in Section F.

**Section J:**

The two Referees should not be an immediate family member, a student or any member of the household. The referees should not be the same persons listed as your Guarantors in Section K nor the individuals who write the Letters of Recommendation.

**Section K:**

Please note that persons being presented as guarantors must not:

- ❖ Be themselves indebted to the SLB;
- ❖ Be the individual who wrote a Letter of Recommendation
- ❖ Be younger than 18 years of age or older than 60 years.
  - Consideration will be made for individuals over the age of 60 years.

**WARNING:**

*The information that you supply will be verified by the Students' Loan Bureau, using means provided under the law for this purpose. If you purposefully give false or misleading information, you will be denied any financial assistance from the Students' Loan Bureau and any sums outstanding under this loan programme will be recalled immediately.*

*Money received on the basis of inaccurate information may constitute a fraud punishable by law with possible imprisonment.*