

George B. Hartzog, Jr. Educational Loan Program

Application for Dependent Child of an NPS E&AA Member

About the Educational Trust Fund

Howard Baker implemented the E&AA Educational Trust Fund in 1974 to assist members' dependent children to pursue higher education. Many students in E&AA families have benefited. In 2002, this program was named after longtime member and supporter George B. Hartzog, Jr. This assistance program is supported only by tax-deductible contributions. It is a revolving fund that relies on the full and timely repayment of loans in order to continue its mission.

The amount of loans granted each year will depend on the availability of funds. The maximum loan granted per student per year is \$2,500 with a maximum of \$10,000 per student. A family, including dependent children and loans for members' education, may not have more than \$20,000 outstanding to the fund at any time.

Loan application process and approval

In order to qualify for the loan, the student must be a dependent child/grandchild of an NPS E&AA member in good standing. An application and most current transcript must be submitted by March 1 each year. A Grade Point Average of at least 2.5 is required.

Approval of loans is dependent upon the number of applications received and fund availability. Grade point average and submission date will be considered if necessary. The student must be accepted to pursue a bachelor's degree or its equivalent or be enrolled full time in an accredited program at a college, university, or trade school, in good standing.

In order to process the approved loan, a notarized, negotiable confessed judgment promissory note signed by the member, spouse, and child must be submitted along with proof that the student has been accepted or is enrolled in the school stated on the application. These materials must be submitted to E&AA by the deadline stated in the letter notifying member of loan approval.

After the negotiable confessed judgment promissory note and proof of acceptance are received, the E&AA will send the funds as you direct.

In June 2007, the Trust Fund was expanded to meet the needs of NPS employee relief, and an Endowment Fund was initiated to support Trust Fund programs.

Educational Trust Fund loan repayment terms

Payments on the loan must begin one year from the date of graduation. Payments are then to be made in equal installments over the next sixty months, interest free, until the full amount of the loan is paid. If there is a change in the student's expected graduation date that will affect the due date of the loan, the student and/or member must notify the E&AA in writing at least six months before the student's original expected graduation date. All funds issued from the George B Hartzog, Jr. Educational Loan Program are strictly loans and must be repaid. There are no scholarships or grants.

If the student withdraws from school for any reason, installment payments are to begin the first month after the month of the withdrawal and then continue over the next succeeding sixty months until the loan is paid in full. It is the student's and member's legal obligation to notify the E&AA of any change in educational status, address, and all other factors that may affect the loan agreement. It is recommended that the notification be made by certified mail. Both student and member are responsible for repaying the loan(s).

Member's dues to the E&AA must be kept current or the loan will be recalled immediately with interest being accrued from the date the loan was issued. The E&AA will determine interest rate.

E&AA anticipates receiving 100% of the loan to be paid back on schedule. If member and/or student default on a loan, E&AA shall exercise its legal right to pursue the necessary actions to recover the full amount of the loan(s) including interest, legal fees and administrative costs incurred during such collection. Both the member and the child assume responsibility for the debt.

If you have questions about The George B. Hartzog, Jr. Educational Loan Program, please call (215) 283-6900 x 131.

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Loan Application and Agreement for Dependent Child Loan

We have read, understand, and agree to the provisions explained in this document, and we hereby apply for a loan in the amount of \$_____ (\$2,500 maximum). This application is an () initial loan () additional loan. If this is an additional loan, the total amount due to the George B Hartzog, Jr. Educational Loan Program for this child will be \$_____ (\$10,000 maximum). Total amount outstanding permitted per family is \$20,000. The information on the reverse side of this application is complete and accurate.

Parent/Grandparent or Guardian's Signature _____ Date: _____

Print Name _____

Student's Signature _____ Date: _____

Print Name _____

Please print or type

Parent/Grandparent/Guardian Name _____
E&AA-NPS member (please circle one above)

Address _____

Social Security Number _____
Home Phone () _____

E-mail address _____

If active employee, assignment location _____

Work Phone () _____
.....

Student Name _____
Address _____

Home Phone () _____

Birth Date _____

Social Security Number _____

Name and Address of Educational Institution

Expected Graduation Date _____

Undergrad Year of Education 1 2 3 4 5

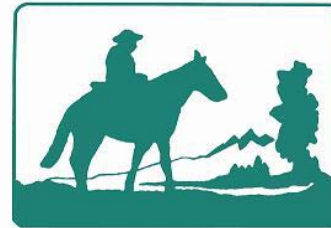
Educational Degree Sought _____

Present Grade Point Average _____

The National Park Service Employees & Alumni Trust Fund

Loan Application

Dependent Child



After making a copy for your records,
submit application with copy of transcript to:

E&AA Trust Fund
470 Maryland Drive, Suite 1
Fort Washington, PA 19034

215-283-6900 extension 131