BCCC
Baltimore City Community College

The Lillian and Willard Hackerman
Student Emergency Loan Program

Fax applications to: **410-462-7444** For questions: **410-462-8500**	Mail Applications to: **Office of Financial Aid** **2901 Liberty Heights Avenue** **Baltimore, Maryland 21215**

Instructions: **PLEASE PRINT** If all information is not completed in full, it may delay the processing. Initial any changes; do not use correction fluid. Once you have completed the application, turn it in to the Office of Financial Aid. Processing should be complete within 24 hours.
Loans will be offered only IF funds are available.
THIS IS A LOAN AND MUST BE REPAID - FILLING OUT AN APPLICATION DOES NOT GUARANTEE APPROVAL!!!!!

Last	First	MI	Social Security Number	Date of Birth – (If under 18 must have co-signer/ Parent or Guardian)

Street Address	Apt#	City / State / Zip Code	Own	Rent	**Living w/parents**

Home Phone	How long at present address:	Monthly Mortgage / Rent Amount

Employer Name	Work Phone

Employer Address	City / State / Zip Code

Position / Title of Applicant	How long at present job: Years: Months:	Gross Annual Salary $

Name of nearest relative not living with you (Must be 21 or older) Relationship:	Name of a friend not living with you (Must be 21 or older)

Relative's Permanent Address City / State / Zip Code	Friend's Permanent Address City / State / Zip Code

Relative's Phone Number	Friend's Phone Number

Amount Requested:	Reason for Loan

Please explain in **DETAIL** how you plan to repay the loan.

All information set forth in this application is declared to be a true representation as to the facts, made for the purpose of obtaining the loan requested, and ANY willful misrepresentation in this application may result in Criminal Action.

Borrower's Signature	Date

Office Use Only:

Completed FAFSA?	EFC:	NEED:

Does student have an outstanding Hackerman Loan?	Is student awaiting a FA refund?

Date: _____ Approved: _____ Amount: _____ Declined: _____ Date: _____ Reason:_____

Processor's Signature:

The Lillian and Willard Hackerman Student Emergency Loan Program

Established by the CEO of the Whiting-Turner Contracting Company, the Lillian and Willard Hackerman Student Emergency Loan Program will finance SHORT-TERM (90 day) *non-interest bearing loans* for eligible BCCC students who face financial problems requiring immediate resolutions. **Please note that funding cannot be used to pay off debt owed to Baltimore City Community College.**

To qualify for an Emergency Loan, you must:

- **Have a completed Free Application for Federal Student Aid (FAFSA) on file at the time the application is submitted**
- **Be currently enrolled for at least six-credit hours or enrolled in a non-credit career class**
- **Students must be in good academic standing**
- **Borrow no more than $500. (limited to one emergency loan per semester)**
- **Have no outstanding Hackerman Loans**
- **Provide necessary documentation that supports your emergency**
- **Provide proof of employment or income, (e.g. most recent check stubs, or verification of income on company's letter head)**
- **Loans will not be made during a period of non-enrollment**

What would qualify as an emergency?

An emergency is a serious situation or occurrence that happens unexpectedly and demands immediate action, (e.g. an eviction notice, BGE turn-off notice.) Hackerman Emergency Loan is not designed to meet long-term loan needs. **An example of a non-emergency: payment of a differed payment plan.**

What is a repayment plan?

A repayment plan is a well thought-out, detailed arrangement of how much and when the funds will be repaid within the 90-day grace period.
Exact dates of repayment will be required and must be consistent with the most recent pay stubs. **[Students awaiting a financial aid refund can have the loan deducted from their refund**].

What will happen if I don't repay the Hackerman Loan according to the repayment plan?

Your loan will be sent to the Central Collection Unit of Maryland. A 17% collection fee will be added to your original loan amount. Also, your credit will be affected by having a defaulted loan; you will forfeit your eligibility for any future Hackerman Loans. In addition, **YOU WILL NOT BE** permitted to register for future classes, receive your grades, or apply for a transcript. ****Poor payment history on a prior loan will prohibit processing of future applications**

  Each student applying for the Hackerman Student Emergency Loan will have to meet the requirements of the program. All emergencies must be in direct relation to the applicant. Applications will be reviewed on a case-by-case basis. Filling out an application does not guarantee approval. Financial Aid makes a recommendation for the loan to be approved, however, Student Accounting has the final rule if the Hackerman Loan is approved or not.

I understand my rights and responsibilities as a Hackerman Emergency Loan applicant.

_____
Student's Signature

_____
Date