

## JEWISH SCHOOL LOANS (CJE)

### GUIDELINES FOR COMPLETING YOUR APPLICATION

<b>Application</b>	<ul style="list-style-type: none"> <li>• Please ensure that you complete your form using <b>legal names</b> as indicated on your government-issued photo ID.</li> <li>• Nicknames, aliases etc. cannot be accepted by our office and may impede the release of funds.</li> <li>• All fields are required.</li> </ul>
<b>Signatures:</b>	<ul style="list-style-type: none"> <li>• We require <b>original signatures</b> on all the documents.</li> <li>• Married applicants must provide <b>spouses' signatures</b> on all forms.</li> </ul>
<b>Photo ID:</b>	<ul style="list-style-type: none"> <li>• You must provide a copy of the front and back of your government-issued photo ID (for example, a driver's license).</li> <li>• If you do not have a driver's license, you may provide a bill with your address AND one of the following: passport, citizenship/permanent residence card.</li> </ul>
<b>Promissory Note:</b>	<ul style="list-style-type: none"> <li>• The loan <b>amount must be written on the Promissory Note</b> .</li> </ul>

Scan and email completed documents to [info@jewishfreeloan.ca](mailto:info@jewishfreeloan.ca).

# JEWISH FREE LOAN APPLICATION (CJE)

See Guidelines for requirements.

Amount  up to \$12,000	OFFICE USE ONLY
	Loan #

## APPLICANT #1

Last Name	First Name	Country of Birth	Birthday MM/DD/YY	Social Insurance #
Address		City	Postal Code	# Years at this address
Home Phone	Cell Phone		Email	
Marital Status	Single <input type="checkbox"/>	Married <input type="checkbox"/>	Divorced <input type="checkbox"/>	Widow/ Widower <input type="checkbox"/>
Dependants (Age)				
Citizenship Status	Citizen <input type="checkbox"/>	Permanent Resident <input type="checkbox"/>	Years in Canada	Previous Country (if any)
Occupation	Employer		Work Phone	
Work Address			How long have you worked at this job?	

<p style="text-align: center;"><b>I hereby confirm that under the Bankruptcy and Insolvency Act (Canada): (answer all questions)</b></p> <p>I/We am/are not an undischarged Bankrupt. <input type="checkbox"/></p> <p>I/We have not filed an Assignment in Bankruptcy. <input type="checkbox"/></p> <p>I/We have not made a Consumer Proposal. <input type="checkbox"/></p>	<p><b>If you DID NOT check all three boxes, provide an explanation:</b></p>
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## CO-APPLICANT

First and Last Name	Country of Birth	Birthday MM/DD/YY	Social Insurance #
Occupation	Employer		Work Phone
Work Address			How long have you worked at this job?

<p style="text-align: center;"><b>I hereby confirm that under the Bankruptcy and Insolvency Act (Canada): (answer all questions)</b></p> <p>I am not an undischarged Bankrupt. <input type="checkbox"/></p> <p>I have not filed an Assignment in Bankruptcy. <input type="checkbox"/></p> <p>I have not made a Consumer Proposal. <input type="checkbox"/></p>	<p><b>If you DID NOT check all three boxes, provide an explanation:</b></p>
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## CHILDREN'S INFORMATION

Last Name	First Name	Birthday MM/DD/YY
School		Grade in September 2020
Last Name	First Name	Birthday MM/DD/YY
School		Grade in September 2020
Last Name	First Name	Birthday MM/DD/YY
School		Grade in September 2020
Last Name	First Name	Birthday MM/DD/YY
School		Grade in September 2020
Last Name	First Name	Birthday MM/DD/YY
School		Grade in September 2020
Last Name	First Name	Birthday MM/DD/YY
School		Grade in September 2020
Last Name	First Name	Birthday MM/DD/YY
School		Grade in September 2020

## DECLARATION

I/We, the Applicant(s), hereby certify that the information provided in this application is correct, complete and accurate. I/We agree to comply with the loan criteria set out by Jewish Free Loan Toronto.

I/We understand that Jewish Free Loan Toronto (JFLT) collects personal information in accordance with its Privacy Policy available at [www.jewishfreeloan.ca](http://www.jewishfreeloan.ca). The type of information collected and related purposes include data such as name, address, contact numbers, email contact, income, employment, age, net worth, financial need, and banking information; unique identifiers such as social insurance number, and government-issued photo ID used to fulfill regulatory and other governmental obligations as well as to confirm and/or authenticate my/our identity.

Signature of Applicant

Date

Signature of Co-Applicant

Date

# Promissory Note

OFFICE USE ONLY
Loan #
JFLT has referred this applicant to:

Applicant(s) Name(s)		Date
Address	City	Postal Code

For value received, we, the undersigned, jointly and severally, promise to pay ON DEMAND to, or to the order of		
<b>JEWISH FREE LOAN TORONTO</b>		
at its office in Toronto, Ontario		
<b>THE SUM NOT TO EXCEED:</b>		<b>DOLLARS</b>

The undernamed agree that they will pay to the Jewish Free Loan Toronto all costs and expenses incurred by them by reason of any default hereunder.

And each of us, whether principal, surety, guarantor or other party hereto, hereby jointly and severally agree that additional makers, guarantors or sureties, may become parties hereto, either with or without notice to us, or any of us, without affecting our liability hereon or hereunder.

And each of us hereby authorizes the holders hereof to grant at their options any extension or extensions, in whole or in part, with or without notice to us, or any of us, also agreeing that in case of non-payment of monies when due, suit may be brought by the holder of this note, against any one or more or all of us, at the option of said holder, the holder of the said note reserving all rights against those of us, against whom suit is not commenced.

And each of us hereby severally waives presentment for payment, protest and notice of protest and notice of non-payment of this note and of any extension, thereof, or any installments due thereunder, and our rights as sureties, or otherwise, both legal and equitable.

SIGN AND PRINT NAME (SPOUSES MUST SIGN)			
Applicant (sign and print name)	Date	Co-Applicant (sign and print name)	Date

# INCOME STATEMENT

AS PART OF THE LOAN APPLICATION, JFLT WOULD LIKE TO UNDERSTAND YOUR INCOME AND YOUR EXPENSES.  
PLEASE INCLUDE AS MUCH DETAIL AS YOU CAN. SEE THE GLOSSARY TO HELP YOU COMPLETE THIS FORM.

USE AFTER TAX NUMBERS	Applicant 1	Applicant 2	MONTHLY TOTAL (PRE-COVID)	MONTHLY TOTAL (CURRENT)
Take-home Salary				
<ul style="list-style-type: none"> <li>• Including commissions, tips, and/or any income from self employment</li> <li>• Income you get from a RIF (Registered Retirement Income Fund)</li> </ul>				
COVID relief from the government (eg. CERB)				
Family/Child Benefits				
Spousal/Child Support <i>This is only if you are divorced. It is the money your ex-spouse gives you each month.</i>				
Social Assistance <i>(eg. Ontario Works, EI, Canada Pension Disability, WSIB)</i>				
Jewish Family & Child Services Supplementary Financial Assistance				
Pensions <i>(eg. CPP, Old Age Security, Private, etc.)</i>				
Investment Income, rental income, etc.				
Bursaries, Scholarships, Subsidies <i>(Annual amount divided by twelve months)</i>				
Other. Please specify:				
<b>TOTAL MONTHLY INCOME</b>				
<b>Optional Notes (if any)</b>				



<b>DEBT PAYMENTS</b>	• Credit Cards:		
	• Bank Loans/Lines of Credit:		
	• Other Personal Debts:		
	<b>Other (please specify):</b>		
<b>Total Monthly Expenses</b>			

ASSETS		CURRENT VALUE
<b>Residence</b> (only if owned) Year of Purchase:		
<b>Automobile</b> (owned, not leased) Make & Year:		
<b>Other Properties</b> (specify)		
<b>Other</b> (please specify):		
<b>SAVINGS &amp; INVESTMENTS</b>	Non-registered (eg. Cash accounts, mutual funds, stocks, bonds)	
	Registered (RRSP, RESP, LIRA, etc.)	
	TFSA	
	Other	
<b>Total Assets</b>		

LIABILITIES & DEBTS		Pre-COVID BALANCE	CURRENT BALANCE
Statements Required			
<b>Mortgage Owning</b>			
<b>Secured Lines of Credit Owning</b>			
<b>Personal Lines of Credit Owning</b>			
<b>Credit Cards</b> (all cards combined)			
<b>Outstanding Taxes</b> (if applicable)			
<b>Other</b> (specify):			
<b>Total Liabilities &amp; Debts</b>			