### **Scholarship Application Form**

Name
DOB
Address
Home No
Mobile No
Secondary School
College Name
Start Date
Course Code
Course Name
CU Account Number
Your account must maintain membership between the 1st January and the 30th September in the calendar year you are applying for the Scholarship.  The student must be entering college for the first time and going into the first year of a third level course. For a mature student this must be your first year attending Third Level.  You will have to provide written evidence of acceptance to a full-time Third Level Course in a recognised institution.  In applying for the Scholarship, you are agreeing to participate in promotional activities arranged by People First Credit Union.  Only entries on the official application form (available in our offices or website) will be accepted and closing date for entries is 31st October in each Scholarship year.  The grand draw will take place at the AGM every year. The decision of the Board of Directors is final. No correspondence will be entered into.  One application per student may only be entered into the draw.  All eligible applicants will be acknowledged of the date of the grand draw.  The grand draw will take place at the AGM every year.  The Scholarship Award will be lodged into your People First Credit Union Account.  In applying for the Scholarship, you are agreeing to contribute 15 hours voluntary work per annum with People First Credit Union.  The third level course must be for a minimum of two years.  The student will receive the first payment of €1000 at the end of the first year pending exam results. Payments two, three and four will be released once a copy of successful exam results have been received by People First Credit Union.  In applying for the Scholarship, you are agreeing to participate in promotional activities such as photo opportunities arranged by People First Credit Union.  In applying for the Scholarship, you are agreeing to participate in promotional activities such as photo opportunities arranged by People First Credit Union.  Tick to receive marketing updates.  I agree to be bound to the Terms and Conditions of the Scholarship
Award.
SIGNATURE:
DATE



### **PORTLAOISE**

Head Office, James Fintan Lalor Avenue Portlaoise - Co. Laois R32 XE18

### ABBEYLEIX

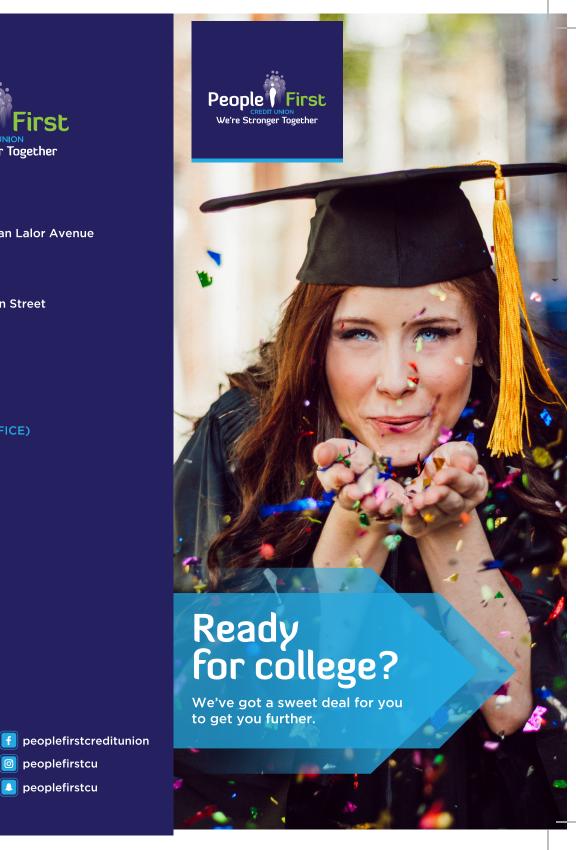
Credit Union House, Main Street Abbeyleix - Co. Laois R32 XHH0

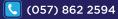
### > ATHY

13-14 Emily Square Athy - Co. Kildare R14 XV40

### > STRADBALLY (SUB OFFICE)

**Main Street** Stradbally - Co. Laois R32 V065









www.peoplefirstcu.ie





### What do I need to apply for a Student Loan?

Proof of your college course, three months most recent bank statements and two payslips required from parent/s. If a student is working, we will need 2 recent payslips. If the student qualifies for a Susi Grant, we will also need proof of this.

## Do I need to have a lot of savings to take out a student loan?

You need a regular savings record with us, however, loans granted are based on your ability to repay not on your savings. You can apply for a loan with a minimum of €20 in your savings.

## If I am a new member how long do I need to save with you until I can apply for a loan?

You can join as a new member and apply the same day with a minimum of €20 in your account.

# Fancy a €4K scholarship?

See how you can apply.

### How soon can I have access to my loan?

We recommend that you apply for your student loan earlier than you need it. Once your loan has been granted you have a period of 3 months to drawdown your loan, you will not start paying interest or making any repayments until you draw down your loan.

We recommend that you apply for your student loan earlier than you need it so it will be ready to draw down for when you do need it.

Loans are subject to approval. Terms and conditions apply. People First Credit Union is regulated by the Central Bank of Ireland.

### Our lowest rate ever!

To sweeten the deal, we lowered our Student Loan Rate to the lowest rate so far...



Only 6.7% APR on Student Loans Free Loan Protection Insurance Quick and easy application

#### LOAN EXAMPLE

€3,000 Loan 104 weekly repayments of €30.78 (2 years) Rate of Interest 6.5%pa variable, Representative of 6.71%APR Total amount payable €3,201.12

## And that's not all...

To get you further, we're giving every student loan applicate a chance to



12 FREE DRIVING LESSONS

## Sounds good?

It's easy, apply online for your loan www.peoplefirstcu.ie/Online-Loan-Application or call us on 057 862 2594 and we'll take it from there.



## How about €4,000 towards college funds?

The purpose of People First Credit Union is to provide its members with valuable financial services. With this in mind we will award one Scholarship of up to €4,000 based on a four year degree, to a student (including mature students) entering third level education. €1,000 will be awarded for each successful year in college.

We recognise that being in full time third level education can be a financial burden on students and their families so our Education Scholarship of €4,000 will go a long way in reducing the financial strain of registration fees, rent, travel, utility, bills, books, etc.

This Award is not performance based i.e. based on Leaving Certificate Results. Applications are welcome from Members who have joined People First Credit Union before 1st June.

A helping hand is always available at People First Credit Union to get you started, providing loans is one of our core functions. Fill in the application form on reverse and drop it into one of our offices to discuss a student loan or scholarship.