

The USGA Interest-Free Student Loan Program Guidelines

*Established by the USGA at the 22nd N.C.C. in 1997
Adopted and inaugurated at the 23rd N.C.C. in 1998
Evaluated and extended at the 24th N.C.C. in 1999*

1. Name of the Program:
USGA Interest-Free Student Loan
2. Date of founding:
Founded at the 22nd National Church Conference held in Dallas, Texas in November 1997 (F-6, proposed by the Philadelphia Church).
3. Purpose:
To provide timely partial financial assistance toward tuition, fees, and living expenses to our church members who have particular financial needs. Applicants must be a permanent resident or citizen of the United States who are or will be attending college or graduate school in the U.S.
4. Source of funding:
From voluntary donations
5. Administration:
This program is administered by the USGA Student Aid Committee. Its members are appointed by the USGA Council.
6. Nature of the Student Loan:
The Student Loan is an interest-free student loan. It is essentially a revolving fund until such a time when sufficient amount of fund has been raised to establish an endowment whose interest alone can be used to award bona fide scholarships.
7. Number of loans awarded:
It is estimated that a total of five awards (with a maximum of \$10,000 each) be made annually, depending on the availability of funds and the number of qualified applicants.

8. Criteria of selection:

- a. Academic performance (overall GPA of 3.0 or above during the two semesters or three quarters preceding the current one)
- b. Full-time enrollment in an accredited undergraduate or graduate educational institution in the U.S.
- c. A minimum of three years of TJC membership prior to application
- d. Involvement in church-related activities
- e. Evidence of application for financial support elsewhere
- f. Financial need: This loan is intended to aid qualified students who would otherwise have to discontinue their education for lack of funds
- g. In view of the limited funds available, the maximum amount of "Interest-Free Student Loan" each applicant can apply for and receive is no greater than \$10,000 each academic year for a maximum of two years during his/her undergraduate and/or graduate education.

9. Replenishment of fund:

Contributions and tax-deductible donations from church members and non-members are accepted at any time. Recipients of this Interest-Free Student Loan are required to pay back in installments and help replenish the fund beginning one year after the completion of their respective academic degree programs. Detailed terms of the installment pay-back plans and payment coupons will be forwarded to the recipients by the Student Aid Committee when the awards are announced.

An extension may be granted if the recipient continues on to pursue a graduate degree (i.e. the installment pay-back to begin or continue one year after the completion of the graduate degree).

THE USGA INTEREST-FREE STUDENT LOAN

2025 Application Form

Deadline of Application: **June 30, 2025**

- Please note that all required supporting documents must be sent together with your loan application form. Incomplete applications will not be processed. Please fill out your loan application form by typing.

Name of Applicant	<i>English</i> <i>Non-English (if applicable)</i>
Church Attending	
Date of Baptism	
Place of Baptism	
Home Address	
Telephone	<i>Home</i> () <i>Work</i> ()
Email Address	
University Attending	
Will Enroll As	☐ <i>Freshman</i> ☐ <i>Sophomore</i> ☐ <i>Junior</i> ☐ <i>Senior</i> ☐ <i>Graduate</i>
GPA (2 semesters or 3 quarters preceding the current one)	
Are you a permanent resident or citizen of the United States?	
Other Student Loan or Financial support Applied (Include name and date of application filed)	1. 2. 3.

Financial Needs Calculation	1. Total annual tuition, fees, and materials: \$ 2. Total living expenses (housing, meals, transportation): \$ 3. Financial aid (scholarships, grants, and loans) secured from other sources: \$ 4. Financial support from parents: \$ 5. Estimated shortage (calculate from items above: 1 + 2 - 3 - 4): \$
Requested loan amount	\$
Statement of your financial difficulties	
Major Church Activities Participated (Include approximate date of event)	1. 2. 3. 4.

Signature of Applicant_____

Date of Application_____

Be sure to attach a copy of your official transcript and evidence of loan application(s) filed.

Please be advised that the recipient of this interest-free student loan is required to sign an installment pay-back agreement at the time of its disbursement.

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Please mail completed application to:

*USGA Student Aid Committee
General Assembly of the True Jesus Church in the U. S.A.
21217 Bloomfield Avenue
Lakewood, California 90715*

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If you have questions or need additional information, please contact:

Deacon Patrick Wong
patrick.wong@tjc.org