

J. H. Baker Trust

PO Box 280/802 Main/LaCrosse, Kansas 67548
Telephone 785-222-2537 Fax 785-222-2465

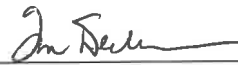
To: Individuals interested in a Student Loan from the J.H. Baker Trust

Thank you for your recent inquiry about a loan from the J.H. Baker Trust.
To be eligible for a loan you must be a college student who:

- Graduated from High School and lives in Rush, Pawnee, Ness, Ellis or Barton Counties, Kansas;
- Is under 25 years of age;
- Establishes financial need;
- Meets certain academic requirements.

Thank you for your interest in the J.H. Baker Trust Student Loan Program.

Sincerely,



Tom Dechant, Trustee
J.H. Baker Trust

TD:rmm
Enclosures

J. H. Baker Trust

Requirements for a Student Loan

Eligibility

- be a high school graduate who lives in Rush, Barton, Ellis, Ness or Pawnee Counties in Kansas.
- be less than 25 years old.
- be a full-time undergraduate student at a college, university or vocational-technical school. (The Trust has discretion to approve such school.) A minimum of twelve credit hours, or equivalent, per semester is considered full-time.
- maintain a cumulative grade point average of 2.0 or greater.

Loans may or may not be made in future years due to changes in need, decline in academic performance, or the capability of the Trust to fund loans.

Loan Provisions

- normally, loans will never exceed the cost of tuition, or \$1,250 per semester, whichever is less. Total loans for college education will normally not exceed \$10,000.
- loans must be guaranteed by a suitable party, usually a parent. No loans will be made without a guarantee.
- interest must be paid semi-annually while a student attends college.
- the interest rate is determined by the Selection Committee and is currently 4% although a temporary reduction to 3% is in effect provided that payments are timely made. It can be changed at any semi-annual renewal date.
- repayment of the loan must commence within six months of completion of education, or upon failure to qualify as a full-time student.
- the loan must be repaid within the same time frame as the education. (Usually four years.)

J. H. Baker Trust
Requirements for a Student Loan

Selection Criteria

Criteria used by the Selection Committee will include, but shall not be limited to:

- financial need, and
- academic performance, and
- motivation, character, ability and potential.

How to Apply (first time borrower)

- complete the enclosed application
- provide high school transcript or most recent college transcript.

How to Apply (for renewals)

- complete the enclosed application
- provide most recent college transcript.

All information should be received by the Selection Committee no later than January 10th/August 10th. You will be notified by January 20th/August 20th whether or not your request has been approved.

J. H. BAKER TRUST
APPLICATION FOR STUDENT LOAN

I. PERSONAL INFORMATION:

1. Name _____ Social Security No. _____
 Address _____ Telephone No. _____
 Date of your birth _____
2. Parents or Guardian Name, Address and Occupation: _____

 How many brothers or sisters do you have? _____ List ages _____
 How many brothers or sisters will be in college next year? _____
 Where? _____

II. EDUCATIONAL EXPERIENCE:

1. Name of High School _____ Graduating year _____
2. College you attend _____
3. Proposed occupation or profession _____
 Proposed major field of study _____
4. I will be a _____ full time _____ part time student.

III. COLLEGE EXPENSES & RESOURCES: _____

(Semester – Year)

1. Proposed budget **(FOR CURRENT SEMESTER ONLY):**

	EXPENSES		RESOURCES
Tuition & fees	\$ _____	Parents' contribution	\$ _____
Room	_____	Your earnings	_____
Board	_____	Your savings	_____
Books & supplies	_____	Veteran's benefits	_____
		Social security	_____
		Scholarships, Grants and other loans	_____
		Other sources	_____
Total	\$ _____*	Total	\$ _____*

* Note - If RESOURCES exceed EXPENSES, you have not demonstrated sufficient need.

2. Would one of your parents or an acceptable relative be willing to co-sign your note?
 Yes _____ No _____

IV. OTHER INFORMATION:

1. What classification (grade) are you? _____
2. What was your grade point average last semester? _____
3. What is your cumulative grade point average? _____
4. What was your adjusted gross income for previous year? (If a tax return was not filed, please estimate.) _____
5. What was your parents' adjusted gross income for previous year? (If a return has not yet been filed, please estimate.) _____

I declare that the responses made in this loan application are true, correct, and complete to the best of my knowledge and belief.

Your Signature

Date

Mail Completed Application To:
J. H. Baker Trust
Student Loan Committee
PO Box 280
LaCrosse, KS 67548

About Doctor J. H. Baker

Born in Montreal, Missouri on February 21, 1889, Joseph H. Baker was destined to practice medicine for over 61 years. A 1915 graduate of Eclectic Medical University in Kansas City, Baker began his general practice in LaCrosse, Kansas, in that same year. In 1924 he built the 28-bed Baker Hospital which he operated until 1951, the year in which the current Rush County Memorial Hospital was built.

Baker untiringly performed his medical duties. He delivered over 5,000 babies in Rush and nearby counties. He freely gave his medical services to needy families and donated his medical library to the Rush County Memorial Hospital. Even though Baker was a dedicated doctor, he allowed time for his wife, Lottie Lee who he married in 1911, and his daughter Wilma.

He was active in the community and belonged to local civic organizations: Masons for 65 years; Lions Club for 49 years; Odd Fellows; Chamber of Commerce; Republican Party; and Tau Alpha Epsilon Fraternity. Baker helped organize the local school and library boards and the American Legion to which he donated land and the building. Baker served as president of the Home State Bank and deacon/trustee of the First Christian Church for over 50 years. He was also a farmer and rancher.

To honor his contributions to the community, the American Medical Society and many organizations have recognized Dr. Baker with Awards.

Upon his death in 1976, Dr. Baker's will created the J. H. Baker Trust Student Loan Program. Since inception over 1.5 million dollars of student loans have been made to qualified students in Rush and the four surrounding counties of Kansas.