

# KANSAS MASONIC FOUNDATION, INC.

"Dedicated to Serving Humanity"

320 SW 8th Avenue  
 P.O. Box 1217  
 Topeka, Kansas 66601-1217  
 785-357-7646 FAX 785-357-7406  
 E-mail – kmf@kmfonline.org  
 www.kmfonline.org

September 17, 2009

Dear Kansas High School Counselor,

Enclosed please find some brochures about the Kansas Masonic Foundation Student Loan Program. Please see to it that these brochures are given to seniors who are planning to continue their post-secondary education here in Kansas.

Established in 1970, the Foundation's Student Loan Program has loaned just under \$3 million to over 600 Kansas students to continue their education at a Kansas post-secondary educational institution. These loans are interest-free to the student until they graduate or end the agreement with us.

Once again, the Cynthia Ruth Russell Memorial Grants for the physically challenged (handicapped) are available from the Kansas Masonic Foundation. To qualify, the Kansas resident must be physically challenged and planning to attend a Kansas post-secondary institution in the 2010-11 school year. No more than two grants will be awarded each year. Amounts will vary. Grant recipients may re-apply each year, but they must go through the interview process with each application. Eligible students may request an Application Form and Financial Aid Verification Form from the Kansas Masonic Foundation. The students may send their written requests to: PO Box 1217, Topeka, KS 66601-1217 or you may go to our web site at [www.kmfonline.org](http://www.kmfonline.org). The deadline for paperwork in our office is April 15, 2010 for the grant and the loan.

Besides the Application Form, the following documentation must also be in the Foundation office on or before April 15 for either a student loan or grant:

- ▶ Student's latest grade transcript;
- ▶ Letters of reference;
- ▶ Copy of the student's ACT-SAT scores;
- ▶ Statement of Educational goals.

On the back of the grant application form, the student will be asked to give a statement of educational goals (300 words or less); a short autobiography including a discussion of the student's physical challenge; a list of his/her extracurricular activities; and their employment history.

Non-solicitable scholarships are also available through the Kansas Masonic Foundation's Educational Department. Students who have been in the loan program for at least two years; remain a full-time student; and have and maintain a 3.5 or higher cumulative grade point average may be eligible for one of the King scholarships. These non-solicitable scholarships are made possible through the generosity of Lester Barrett King and Clarice Whitehill King. Since the 1995-96 school year, 90 worthy Kansas students have been awarded a total of over \$260,000.00 in scholarships.

**OVER**

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The current maximum interest rate for the Student Loan Program is 4%. No Masonic affiliation is needed to apply for the loan. Loan approvals are based on each student's situation without regard to Masonic affiliation, age, race, sex or disability. The Loan Agreement is made directly with the student and two co-signers. Interest is not compounded as long as the student remains a full-time student (minimum of 12 hours per semester for undergraduates and a 9-hour-per-semester minimum for graduate students) during the contract period.

We are accepting loan applications for the 2010-11 school year and beyond. For a loan application, have the student contact us during business hours at (785) 357-7646 or write or e-mail us at the addresses mentioned earlier in this letter. On the back of the brochure is an application request form. **Loan Applications must** be completed and returned to our office by **April 15, 2010**. Feel free to make copies of the application request form if you run low on brochures. You may also download an application from our web site at [www.kmfonline.org](http://www.kmfonline.org).

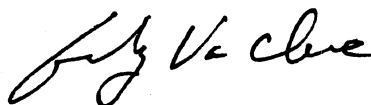
Gary Van Cleave has personally visited with some of you the past six years. He enjoyed getting the opportunity to meet some of you and hopes to visit more high schools in future years.

We appreciate the fine work you do for our high school students. We hope everything is going well for you this school year. If you have any questions, please feel free to contact Gary.

Sincerely,



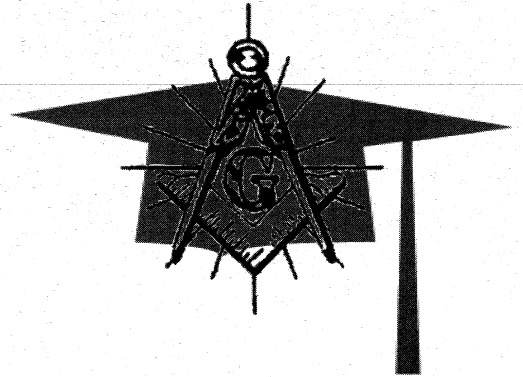
Mark E. Nelson, PGM  
Executive Director



Gary Van Cleave  
Assistant Director

MN/gvc  
encl:

# Kansas Masonic Foundation *Student Loan & Scholarship Program*



**Kansas Masonic Foundation, Inc.**  
320 SW 8th, PO Box 1217  
Topeka, KS 66601-1217

## The Time Schedule

Specified deadline in letter - Application forms must be received in the Foundation office.

**Mid-June** - Student interviews in Topeka and at a site in western Kansas. Interviews generally take about an hour and family members may be present but it is not required. Interviews are professional so the student needs to dress accordingly.

**Early July** - Loan decisions completed by the Educational Committee.

**Late July** - Educational Loan Agreement signed by all parties. First loan disbursement mailed to students for upcoming semester.

## Masonic Affiliation

No Masonic affiliation is required. Loan decisions are based on each student's situation without regard to Masonic affiliation, age, race, sex or disability.

## Amount of the Loan

Amounts vary depending on the student's financial needs and availability of funds. These loans are not intended to completely finance a student's education, but to serve as a supplement to other financial aid and the student's personal or family resources. These are loans and must be repaid according to the terms of the agreement regardless of any changes in the student's situation. A parent or spouse will need to co-sign the loan agreement as a guarantor of repayment.



## Application Request Form

cut along dotted line

Please send me a Student Loan Application Form immediately! Today's date is \_\_\_\_\_

Name: \_\_\_\_\_ Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Telephone: (\_\_\_\_) \_\_\_\_\_ Phone Listing (Name): \_\_\_\_\_

School planning to attend: \_\_\_\_\_ Current Year in School: \_\_\_\_\_

(Circle) H.S. • College • Vo/Tech

Please mail to:

Kansas Masonic Foundation, PO Box 1217, Topeka, KS 66601-1217



KANSAS MASONIC

Thank you for your interest in our Student Loan Program!

FOUNDATION

# Kansas Masonic Foundation Student Loan/Scholarship Program

## Instructions & Eligibility

Low-interest loans are available each year from the Kansas Masonic Foundation to Kansas residents attending a Kansas institution of higher learning as a full-time student. These multi-year loans are designed to assist a student throughout a 1, 2, 3 or 4-year educational process. Repayment starts one year after completion of school and is accomplished over a 4-year period with increasing annual payments at a 5% or less interest rate on the principal. The interest charge starts at the date of completion of school or the termination of agreement.

## Affecting Other Financial Aid

Your student loan does not necessarily affect other financial aid. The Education Loan Agreement is made directly with the student and co-maker. All subsequent disbursements are made by check to the student to be used for educational purposes. Reports are not sent to the school or other lenders unless requested.

## Minimum Grade Point Average

Students are required to maintain at least a 2.0 semester GPA on a 4.0 scale and remain a full-time student (minimum of 12 hours for undergraduates, 9 hours for post-graduates). If the student does not meet this eligibility, his/her disbursement request will be reviewed and possibly disqualified by the Educational Committee for the semester in question. For proof that the student is in school, he/she will be required to send us copies of his/her grades and class schedule each semester.

## Applying for a Student Loan

For an application contact the Kansas Masonic Foundation and request an Application Form and Financial Aid Verification Form. These forms must be filled out completely. Uncompleted forms will not be accepted. The top section of the Financial Aid Form must be filled out by the student and then sent to the Financial Aid office of the student's school of choice. With the Application Form, the student must enclose a cover letter telling us about themselves and their educational and career plans; a recent official transcript; and at least one letter of recommendation. You may also download an application from our website at [www.kmfonline.org](http://www.kmfonline.org).

The application and other paperwork **must** be in our office by the deadline specified in the packet that you receive. Students will be professionally interviewed in June in Topeka or at a site in western Kansas by members of the Board of Trustees. The student will be asked to supply the last three year's tax forms that show their parents/spouse/co-maker's Adjusted Gross Income to the interview. Students will also be asked to submit a photograph so we can remember you as a person and not just a name.

## Where to contact us

If you wish to receive more information about our Student Loan Program, contact:

Kansas Masonic Foundation, Inc.  
PO Box 1217  
Topeka, KS 66601-1217  
(785) 357-7646 during business hours  
[www.kmfonline.org](http://www.kmfonline.org)  
E-mail: [kmf@kmfonline.org](mailto:kmf@kmfonline.org)

## Non-Solicitible Scholarships

Students who have been in our loan program for at least two years; remain a full-time student; have and maintain a 3.5 or higher cumulative GPA; and major in certain areas of study may qualify for one of these scholarships.

These non-solicitible scholarships are made possible through the generosity of Lester Barrett King and his wife, Clarice Whitehill King. Since the inception of the scholarship program in the 1995-96 school year, over \$100,000.00 in scholarships/grants have been awarded to these students.

Grants are also available for the physically challenged (handicapped). Cynthia Ruth Russell Memorial Grants for the physically challenged are available each year to Kansas residents who attend a Kansas institution of higher learning. The application and other paperwork **must** be in our office by the deadline specified in the packet that you receive and the grant is for one year only. However, grant recipients may re-apply each year. For an application, contact our office and request a Cynthia Ruth Russell Memorial Grant application.

## What they say about the program

*"It is nice to know that in today's day and time there are still people out there, such as you who care about education and its benefit for our future."*

**--Monica Huke**

*"I have a feeling of relief knowing that I will not have to struggle to find money each semester for class materials."*

**--Jana Tuttle**