**Student Grant Application Form 2024**

***Newmarket***

***Credit Union***

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

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

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Phone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Email: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Newmarket Credit Union Account Number: \_\_\_\_\_\_\_\_\_\_\_\_

Secondary School Attended: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

I wish to apply to be considered for the Newmarket Credit Union Student Grant 2024.

Yes 󠅎 No 󠆷

I hereby give permission to my school principal to verify the results of my Leaving Certificate Examination to the Credit Union, if required.

Yes 󠅎 No 󠆷

I give permission to Newmarket Credit Union to display my name and photo in the Public Office, Credit Union website and social media pages and press should I win.

Yes 󠅎 No 󠆷

**Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Parent’s Signature:**

**(If Student is under 18 years of age) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Date of Application:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Applications must be returned to Newmarket Credit Union on or before **Friday 6th September 2024.** The rules of this competition are attached to this Form. The decision of the Board of Directors is final.

Newmarket Credit Union Limited will process and retain the personal data collected in this application for the purposes of this competition. Application forms will be retained for a period of 2 years after which they will be destroyed.

Where the successful applicants have consented to the publication of their names and photographs, this data will be retained for so long as Newmarket Credit Union carries out promotional activities associated with the student grant awards.

Our full data privacy notices are available from the credit union offices.

***Enquire in the Credit Union today about our Special Education Loan***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Amount Borrowed | Loan Duration | Interest Rate | APR | Repayments | Cost of Borrowing | Total Amount Repayable |
| Monthly | Weekly | Paying Monthly | Paying Weekly | Paying Monthly | Paying Weekly |
| €1,000 | 1 Year | 5% | 5.12% | €85.61 | €19.73 | €27.18 | €25.59 | €1,027.18 | €1,025.59 |
| €3,000 | 1 Year | 5% | 5.12% | €256.83 | €59.17 | €81.54 | €76.80 | €3,081.54 | €3,076.80 |
| €3,000 | 3 Years | 5% | 5.12% | €89.92 | €20.72 | €236.48 | €231.28 | €3,236.48 | €3,231.28 |
| €5,000 | 3 Years | 5% | 5.12% | €149.86 | €34.53 | €394.14 | €385.50 | €5,394.14 | €5,385.50 |
| €10,000 | 5 Years | 5% | 5.12% | €188.72 | €43.48 | €1,321.46 | €1,302.19 | €11,321.46 | €11,302.19 |
| €15,000 | 5 Years | 5% | 5.12% | €283.07 | €65.21 | €1,982.27 | €1,953.63 | €16,982.27 | €16,953.63 |
| €20,000 | 5 Years | 5% | 5.12% | €377.43 | €86.95 | €2,643.00 | €2,604.72 | €22,643.00 | €22,604.72 |

***!***

Loans are subject to approval. Terms & Conditions apply.

**WARNING** If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future. Newmarket Credit Union Limited is regulated by the Central Bank of Ireland.

***Newmarket Credit Union acknowledges the huge cost of education and further training for young people and their families. With this in mind we are proud to continue Sponsorship of our Annual******Newmarket Credit Union Student Bursary for 2024***

**OPERATING RULES OF THE 2024 Newmarket Credit Union Student Bursary**

1. **3 lucky persons will receive an award of €700 (on a once off basis) towards their training and education costs.**
2. The Bursary is open to all **eligible students** who intend to continue ineducation at:

 3rd Level College – University - College of Further Education or Apprenticeship.

1. **Applicants must have completed their Leaving Certificate in 2024 and**
2. Be a member of Newmarket Credit Union, maintaining a minimum shareholding of €10.00 and
3. Live or attend a second level school within our Common Bond Area and
4. Have joined the Credit Union on OR before the 31st May 2024 (if not living within the common bond)
5. To be in with a chance to be one of this year’s lucky recipients, **Applicants** are required to complete a short **Application Form** available at the:

Credit Union Office Newmarket or

Sub Office in Boherbue or

Website at [www.newmarketcu.ie](http://www.newmarketcu.ie).

1. **Closing date** for applications is close of business **Friday 6th September 2024**
2. Only **one Application** per member is allowed
3. **Winners** are chosen by a **simple draw** conducted at the September meeting of the Board of Directors. The decision of the board of directors will be final.
4. The winners will be notified by phone.
5. The names of the winners will be displayed in the public offices of the Credit Union, on the Credit Union website and social media pages and published in the press.
6. **Proof that the student is pursuing his/her education will be required BEFORE PRESENTATION OF AWARD.**
7. Where the student wishes to defer their further education, and thus defer their bursary, this can be done for up to one-year. Proof will be required the following year in order to release the deferred bursary. In the event that the deferral is extended or further education is not ultimately pursued, the bursary will be awarded to another applicant from the year that the original bursary was originally drawn. This may be a contingency winner drawn at the same time, or a subsequent draw from the unsuccessful candidates at a later date.
8. The credit union reserves the right to amend the rules of this bursary competition at any time.