



# Nagahara Flutes/NNI Inc.



## Student Loan Program

Nagahara Flutes is please to present our Student Loan Program. As part of our commitment to help flutists acquire the best quality instrument that meets their needs, we have created a student Loan offered to those exceptional and deeply committed students wishing to pursue a career in music and in need of a professional-level instrument.

Any full-time college student (*preferably with a concentration/major in flute studies*) pursuing a Music Education, Performance, or Composition degree is eligible. The applicant must be a US citizen or at least be enrolled in a U.S. college for the duration of the loan agreement and have at least a 3.5 GPA in a 4.0 grading scale.

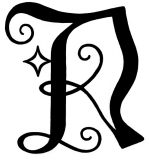
If qualified, our company would loan up to \$10,000 towards the purchase of a Nagahara Flute instrument at an affordable simple fixed interest of 3.2%. We would require a 30% minimum down payment of the total value of the instrument at the beginning of the loan period. Any remaining balance above the \$10,000.00 maximum loan amount would also have to be paid prior to beginning the loan program. Students who qualify would have up to 3 years to provide full payment of the loan, though they may choose to pay off the balance at any time. The borrower may also choose to have monthly or quarterly payments.

Though we would like to help as many students as possible, we do have a limited amount of loans granted per year. Consideration is based upon recommendations, academic performance, artistic talent/potential, and financial need. All applications will be individually consider, and the number of loans granted per year is based on the number of applications received, individual need, and available budget. All applicants under the age of 18 must have two parent/legal Guardian signatures as cosigners in order to be considered. If the applicant is selected for the Loan Program, the signatures would once again be required for the final agreement/Promissory note.

In order to apply for the Nagahara Flutes Student Loan, please provide the following:

- A complete Nagahara Flutes Student Loan Program application form
- Two letters of recommendation: one from your current flute teacher, and one from a music or fine arts teacher.
- Proof of enrollment in a U.S. College or University (*a school transcript or acceptance letter if you are an incoming freshman or transferred student*).
- A brief statement about yourself (ex. why you wish to be considered, career aspirations, how this new instrument will help you, etc...)

At Nagahara Flutes we take pride in every one of our hand-made flutes and headjoints. We are constantly researching & developing new innovations and manufacturing techniques to produce instruments that meet the highest of standards. With this program, we hope to help students to acquire a quality instrument that will play a key role in the most important years of their musical education/ training. For more information, please contact our office or visit our website at [www.nagaharaflutes.com](http://www.nagaharaflutes.com). Thank you.



# Nagahara Flutes/NNI Inc.



131 STEDMAN STREET ~ UNIT 7 ~ CHELMSFORD, MA 01824  
PHONE: 978 458 1345 FAX: 978 458 1349 EMAIL: INFO@NAGAHARAFLUTES.COM

## Student Loan Program ~ Application Form

**APPLICANT'S NAME:** \_\_\_\_\_  
(first) (middle) (last)

**DATE OF BIRTH:** \_\_\_\_\_ **SOCIAL SECURITY #:** \_\_\_\_\_

**STREET ADDRESS:** \_\_\_\_\_

**CITY:** \_\_\_\_\_ **STATE:** \_\_\_\_\_ **ZIP CODE:** \_\_\_\_\_

**PHONE:** \_\_\_\_\_ **FAX:** \_\_\_\_\_

**EMAIL:** \_\_\_\_\_

**HIGH SCHOOL:** \_\_\_\_\_

**ADDRESS:** \_\_\_\_\_

**TOWN/CITY:** \_\_\_\_\_ **STATE:** \_\_\_\_\_ **ZIP CODE:** \_\_\_\_\_

**YEAR OF GRADUATION:** \_\_\_\_\_

**GPA:** \_\_\_\_\_ **SAT:** \_\_\_\_\_ **OTHER:** \_\_\_\_\_

**COLLEGE (CONSIDERING/ENROLLED IN):** \_\_\_\_\_

**MAJOR:** \_\_\_\_\_ **EXPECTED YEAR OF GRADUATION:** \_\_\_\_\_

**SEMESTER(S) COMPLETED:** \_\_\_\_\_ **GPA:** \_\_\_\_\_

**SCHOLARSHIPS/GRANTS:** \_\_\_\_\_

**SPECIAL AREA(S) OF STUDY:** \_\_\_\_\_

**RELATED ACTIVITIES:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**YEARS OF MUSICAL EDUCATION:** \_\_\_\_\_

**FLUTE/MUSIC TEACHER(S):** \_\_\_\_\_

\_\_\_\_\_

**PERFORMANCE BACKGROUND/EXPERIENCE:** \_\_\_\_\_

\_\_\_\_\_

**ENSEMBLE/SOLO COMPETITION AWARDS:** \_\_\_\_\_

\_\_\_\_\_

**ARE YOU A U.S. CITIZEN?** \_\_\_\_\_

**CAN YOU PROVIDE A PASSPORT OR VISA UPON REQUEST?** \_\_\_\_\_

**PERSONAL REFERENCES** *(Name – Address – Phone Number)*

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

**APPLICANT'S CREDIT REFERENCES** *(Please provide Bank/Creditor's Name, Address, and Phone number)*

1. \_\_\_\_\_ **ACCOUNT #:** \_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_ **ACCOUNT #:** \_\_\_\_\_

\_\_\_\_\_

3. \_\_\_\_\_ **ACCOUNT #:** \_\_\_\_\_

\_\_\_\_\_

**INSTRUMENT MODEL CONSIDERED FOR PURCHASE:** \_\_\_\_\_

**PRICE:** US \$ \_\_\_\_\_

**DOWN PAYMENT:** (at least 30%) US \$ \_\_\_\_\_

**REQUESTED LOAN AMOUNT:** US \$ \_\_\_\_\_

**LOAN PERIOD:** \_\_\_\_\_ months (maximum 36 months)

**PAYMENT PREFERENCE:** ( ) MONTHLY ( ) QUARTERLY

*I have read and understand the Nagahara Flutes Student Loan Program Application Form. I would like to be considered for a student loan of up to (but no more than) \$10,000 to be paid back in full within three years at a fixed interest rate of 3.2%. I understand that there is a limited number of loans granted per year and that my application does not guarantee a loan. If accepted for the program, I agree to make monthly payments (or quarterly payments) at 3.2% interest, and abide to the penalty fee policy for late payments. All the information I have provided is accurate and true to the best of my knowledge and I agree to allow Nagahara Flutes/NNI Inc. to process and verify the information in this form.*

**SIGNATURE OF APPLICANT:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**PRINT NAME:** \_\_\_\_\_

**THIS SECTION IS FOR APPLICANTS UNDER THE AGE OF 18 ONLY**

*The parent(s) and/or guardian(s) of the applicant above agree(s) to allow Nagahara Flutes/NNI Inc. to process and verify the information in this form.*

**SIGNATURE OF PARENT/GUARDIAN:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**PRINT NAME:** \_\_\_\_\_

**SIGNATURE OF PARENT/GUARDIAN:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**PRINT NAME:** \_\_\_\_\_

*\*At least one signature is required above for all applicants under the age of 18. If the application is approved and a loan is granted, two cosigners will be required in the final contract.*

*Please mail or fax to:*

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PHONE: 978 458 1345 FAX: 978 458 1349 EMAIL: INFO@NAGAHARAFLUTES.COM

*Office use only:*

Date received: \_\_\_\_\_ Application No: \_\_\_\_\_ Approved : yes no Date of notification: \_\_\_\_\_