



Dear Foss Fund Loan Applicant:

The Robert B. Foss Memorial Education Fund was established to provide interest-free loans to assist deserving EFCC members who attend college in California. This is a loan and not a grant so repayment of all funds is required.

This folder contains information and forms needed to apply for a Foss Fund loan. It includes:

- A brief history and description of the Fund
- Loan application instructions
- Loan approval criteria
- A Foss Fund loan application form
- Personal reference forms

Emmanuel Faith is responsible for oversight of this Fund, and we are legally and ethically bound to ensure its appropriate use. Moneys provided from this Fund are loans, not grants. Loans must be repaid in order for the Fund to sustain itself and provide opportunity for future students. Please carefully and prayerfully consider your repayment responsibility before applying for a Foss Fund loan. Don't accept a loan if you cannot make a personal commitment to repay it.

***Ecclesiastes 5:4-5 "When you make a vow to God, do not delay to pay it; For He has no pleasure in fools. Pay what you have vowed. It is better not to vow than to vow and not pay."***

Details of application requirements and selection criteria are in this folder. Some highlights:

- Loan recipients must be active EFCC members
- Loan recipients must attend California colleges/universities
- Loan recipients must determine a monthly repayment schedule and sign a commitment to repay
- Loan recipients will be sent loan balance statements until loans are repaid
- Application and associated documents are submitted to the EFCC Accounting Department
- Applications are considered by the Foss Fund Committee once annually; the submittal deadline for this school year is Wednesday, June 15th.

A "word to the wise": It often takes a student some significant time to get the references needed as part of an application, and applications are considered only if they are complete. Please allow adequate time. You may check with the EFCC Accounting Department after submitting your application to verify that it is complete.

We in the EFCC congregation are immensely blessed by the generosity and foresight of the Foss Family and others like them who make opportunities available to other believers. We are also thankful for those believers, perhaps like you, who utilize these opportunities, along with their own gifts and diligent efforts, to become better servants of God.

In His service,

*Mike Peters*

Mike Peters  
Chairman, Foss Fund Committee



# THE HISTORY OF THE FOSS EDUCATIONAL FUND

Robert Bruce Foss, a tall, quiet man with piercing eyes under bushy brows, was a lover of God, children, flowers & good music. He also believed in hard work & frugal use of his money, time & energy. Days, from early dawn 'till dusk, were full of toil not only for self, but often for others. Evenings would frequently find Mr. & Mrs. Foss reading together under one light bulb.

He & his wife, Lillie, lived just west of the Battlefield Monument in San Pasqual Valley, where they owned & operated a creamery from 1915 to 1920; at that time, they moved the operation into Escondido where the Union Bank is now located. The Escondido home was directly behind the creamery & was typically, white & wooden with a large yard. This yard was full of flowers, especially roses & chrysanthemums, as well as a lush garden, Rhode Island Red hens, fruit trees, & Beehives. After the creamery's demise in the late 1950's, the Fosses moved to a new home they built on Ash Avenue, where they continued living in the same thrifty, "old-fashioned" manner until their deaths.

Although Mr. Foss loved children, he was never blessed with any of his own, so he "adopted" grandchildren from among the church family. He helped provide these children with music, vocal lessons & camp experiences which they would not have been able to afford otherwise. As the young people grew, Mr. Foss began to make a college education available to those desiring one, but unable to obtain one on their own. He set up a fair system of paying the student tuition costs while they were in school, then they would repay upon graduation. He viewed this repayment as an important moral obligation so that others yet to come, would also be able to benefit.

I will always remember Mr. Foss' proud look as he wrote "Paid in full" across the loan note I had signed. Needless to say, I was, & still am, thankful for love & generosity God gave this man towards me throughout my life.

Observing the values that came to the handful of youth that he helped, Mr. Foss hoped to continue assisting young men & women after his departure from this earth. God enabled this selfless view to come to a reality. Upon his homegoing in 1963, the people of this church, Emmanuel Faith, discovered he had established a perpetual fund to help deserving young people advance toward worthy goals. Recipients represent a variety of services benefitting mankind, pastors, educators, Christian camp directors, missionaries, nurses, linguists & lawyers. These people, along with recipients yet to come, comprise a living witness to a man whose diligence & thrift towards self-enabled him to be generous towards others. Truly a magnanimous man of God!



Written by:

Wynona Foy Behling, a friend of Robert & Lillie Foss  
& a recipient of one of his first education loans.



**1<sup>st</sup> Time NEW LOAN APPLICATION**  
**ROBERT B FOSS MEMORIAL EDUCATION FUND**

Name \_\_\_\_\_ Phone \_\_\_\_\_

Mailing Address \_\_\_\_\_

Street \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_  
Social Security Number \_\_\_\_\_ Email Address: \_\_\_\_\_

Joined church membership \_\_\_\_/\_\_\_\_ Applying for School year \_\_\_\_\_

Will be: Freshman, Sophomore, Junior, Senior, Graduate study: year 1, 2, 3, 4 (circle one)

Expected date of completion of studies: \_\_\_\_\_

Name of school I will attend \_\_\_\_\_

Address of school's Financial Aid Office \_\_\_\_\_  
(include any office or department numbers) \_\_\_\_\_  
\_\_\_\_\_

STATEMENT OF FINANCES

1. Funds I need for the school year:

Tuition/Fees	\$ _____	Transportation	_____
Books	_____	Recreation & Entertainment	_____
Room & Board	_____	Miscellaneous	_____
On campus	_____	Off campus	_____
		Total	\$ _____

2. Funds I expect to have available:

Savings	\$ _____	School Loan	_____
Parents	_____	Government Loan	_____
Work while at School	_____	Miscellaneous	_____
Scholarship	_____	Total	\$ _____

Total Difference \$ \_\_\_\_\_

3. What I have done to attempt to bridge the deficit (savings, scholarships, loans, grants, etc.,)

A. \_\_\_\_\_

B. \_\_\_\_\_

C. \_\_\_\_\_

4. Amount of financial assistance for which I am applying: \$ \_\_\_\_\_

5. Dates school requires payment: \_\_\_\_\_

6. For re-applicants, please indicate name of church regularly attending while away at school:

**If granted a loan from the Robert Foss Fund Memorial Trust, I, \_\_\_\_\_, will begin making payments within the first year after graduation and will make every attempt to pay my loan off in a timely manner so that funds are available for future applicants of the Foss Fund.**

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

**\*MY SIGNATURE INDICATES MY COMMITMENT TO REPAYING ANY AND ALL OF MY FOSS FUND LOANS.**

**RE-APPLY LOAN APPLICATION**  
**ROBERT B FOSS MEMORIAL EDUCATION FUND**

Name \_\_\_\_\_ Phone \_\_\_\_\_

Mailing Address \_\_\_\_\_

Street \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_  
Social Security Number \_\_\_\_\_ Email Address: \_\_\_\_\_

Joined church membership \_\_\_\_/\_\_\_\_ Applying for School year \_\_\_\_\_

Will be: Freshman, Sophomore, Junior, Senior, Graduate study: year 1, 2, 3, 4 (circle one)

Expected date of completion of studies: \_\_\_\_\_

Name of school I will attend \_\_\_\_\_

Address of school's Financial Aid Office \_\_\_\_\_  
(include any office or department numbers) \_\_\_\_\_  
\_\_\_\_\_

STATEMENT OF FINANCES

1. Funds I need for the school year:

Tuition/Fees	\$ _____	Transportation	_____
Books	_____	Recreation & Entertainment	_____
Room & Board	_____	Miscellaneous	_____
On campus	_____	Off campus	_____
		Total	\$ _____

2. Funds I expect to have available:

Savings	\$ _____	School Loan	_____
Parents	_____	Government Loan	_____
Work while at School	_____	Miscellaneous	_____
Scholarship	_____	Total	\$ _____

Total Difference \$ \_\_\_\_\_

3. What I have done to attempt to bridge the deficit (savings, scholarships, loans, grants, etc.,)

- A. \_\_\_\_\_  
B. \_\_\_\_\_  
C. \_\_\_\_\_

4. Amount of financial assistance for which I am applying: \$ \_\_\_\_\_

5. Dates school requires payment: \_\_\_\_\_

6. For re-applicants, please indicate name of church regularly attending while away at school:

**If granted a loan from the Robert Foss Fund Memorial Trust, I, \_\_\_\_\_, will begin making payments within the first year after graduation and will make every attempt to pay my loan off in a timely manner so that funds are available for future applicants of the Foss Fund.**

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

**\*MY SIGNATURE INDICATES MY COMMITMENT TO REPAYING ANY AND ALL OF MY FOSS FUND LOANS.**

## **ROBERT B. FOSS MEMORIAL EDUCATION FUND LOAN APPLICATION AND RE-APPLICATION INSTRUCTIONS**

1. The Foss Fund provides loans, not grants. Loan recipients must personally commit to repaying this loans.
2. Submittal deadline this year is **June 15th** and funds are disbursed to schools in August for the ensuing 12 month period. Students may re-apply each year for succeeding years.
3. Applications are submitted to the EFCC Accounting Department. Since only complete applications are considered, applicants should verify application completeness with the Accounting Department prior to deadlines.
4. **To initially apply** for a Foss Fund loan an applicant must submit the following:
  - a. Statement of personal salvation and subsequent spiritual growth (1 page)
  - b. Statement describing involvement in EFCC ministries (1 page)
  - c. Statement describing God's leading in life decisions including choice of school, and educational and career pursuit (1 page)
  - d. Completed Loan Application (EFCC Form FF102)
  - e. **Three** references (EFCC Form FF103) from non-relatives. At least one of the references should be from a recent teacher or counselor. In cases where time or distance makes access to a former educator unrealistic, at least one of the references must be from someone who has recently observed the applicant from a management or supervisory perspective.
  - f. Transcript(s) of high school and college courses to date (or since most recent Foss Fund Loan application).
5. **To re-apply** for a Foss Fund loan, if the most recent Foss Fund loan application was completed within the preceding two years, an applicant must submit:
  - a. Completed Loan Application (EFCC Form FF102)
  - b. A reference (EFCC Form FF103) from a recent teacher.
  - c. Transcript data for school since previous application.
  - d. Reference from a professor from most recent school year or pastor at current church attending during school year if not living near Emmanuel Faith Church.

**PERSONAL REFERENCE  
FOSS MEMORIAL EDUCATION FUND**

To Applicant: **Fill in your name and school, and provide  
a stamped envelope pre-addressed to:**

**Foss Memorial Education Fund  
Accounting Dept.  
Emmanuel Faith Community Church  
639 E. 17th Ave  
Escondido, CA 92025**

**Email: [fossfund@efcc.org](mailto:fossfund@efcc.org)**

**Reference forms due by June 15th**

**Name** \_\_\_\_\_  
**Address** \_\_\_\_\_  
**School** \_\_\_\_\_  
**Year in school** \_\_\_\_\_  
**Course of Study** \_\_\_\_\_

**To Reference:** The Robert B. Foss Memorial Fund exists for the purpose of providing interest-free loans to deserving college students who are members of Emmanuel Faith Community Church in Escondido, California, and who will attend California schools. Your honest and frank observations and opinions regarding this applicant will provide valuable insight to a selection committee which is charged with recommending loan recipients and loan amounts from a limited set of funds.

Please provide information as requested below.

I have known the applicant for \_\_\_\_\_ years. My relationship to the applicant was as his/her \_\_\_\_\_ (e.g. friend, employer, teacher, pastor).

Among students and prospective students, I have known, I rate this applicant as follows: (Please enter a score from 0 to 10, where 10 would be very high - among the very best you have ever known, 0 would be very low, 5 would be average, and N would indicate you have not observed the applicant in this regard):

- \_\_\_\_\_ Maturity
- \_\_\_\_\_ Self-discipline
- \_\_\_\_\_ Sense of purpose
- \_\_\_\_\_ Worthiness of goals
- \_\_\_\_\_ Study habits
- \_\_\_\_\_ Demonstrated academic success
- \_\_\_\_\_ Potential and readiness to successfully complete planned academic curriculum
- \_\_\_\_\_ Potential and readiness to benefit from planned college experience
- \_\_\_\_\_ Capabilities and gifts demonstrated in extra-curricular activities
- \_\_\_\_\_ Likelihood that the applicant would repay loaned funds

Please feel free to add any comments you feel would be helpful in determining the applicant's worthiness for a Foss Fund loan.

The information on this form will be held in confidence by the Foss Fund Committee and will be used only for the purpose of Foss Fund loan recommendations.

**Reference Name** \_\_\_\_\_  
**Address** \_\_\_\_\_  
\_\_\_\_\_  
**Phone** \_\_\_\_\_  
**Position** \_\_\_\_\_  
**Date** \_\_\_\_\_

**FF103  
03//2021**

**PERSONAL REFERENCE  
FOSS MEMORIAL EDUCATION FUND**

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a stamped envelope pre-addressed to:**

**Foss Memorial Education Fund  
Accounting Dept.  
Emmanuel Faith Community Church  
639 E. 17th Ave  
Escondido, CA 92025**

**Email: [fossfund@efcc.org](mailto:fossfund@efcc.org)**

**Name** \_\_\_\_\_  
**Address** \_\_\_\_\_  
**School** \_\_\_\_\_  
**Year in school** \_\_\_\_\_  
**Course of Study** \_\_\_\_\_

**Reference forms due by June 15th**

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Among students and prospective students, I have known, I rate this applicant as follows: (Please enter a score from 0 to 10, where 10 would be very high - among the very best you have ever known, 0 would be very low, 5 would be average, and N would indicate you have not observed the applicant in this regard):

- \_\_\_\_\_ Maturity
- \_\_\_\_\_ Self-discipline
- \_\_\_\_\_ Sense of purpose
- \_\_\_\_\_ Worthiness of goals
- \_\_\_\_\_ Study habits
- \_\_\_\_\_ Demonstrated academic success
- \_\_\_\_\_ Potential and readiness to successfully complete planned academic curriculum
- \_\_\_\_\_ Potential and readiness to benefit from planned college experience
- \_\_\_\_\_ Capabilities and gifts demonstrated in extra-curricular activities
- \_\_\_\_\_ Likelihood that the applicant would repay loaned funds

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**Reference Name** \_\_\_\_\_  
**Address** \_\_\_\_\_  
\_\_\_\_\_  
**Phone** \_\_\_\_\_  
**Position** \_\_\_\_\_  
**Date** \_\_\_\_\_

**FF103  
03//2021**

**PERSONAL REFERENCE  
FOSS MEMORIAL EDUCATION FUND**

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Accounting Dept.  
Emmanuel Faith Community Church  
639 E. 17th Ave  
Escondido, CA 92025**

**Email: [fossfund@efcc.org](mailto:fossfund@efcc.org)**

**Name** \_\_\_\_\_  
**Address** \_\_\_\_\_  
**School** \_\_\_\_\_  
**Year in school** \_\_\_\_\_  
**Course of Study** \_\_\_\_\_

**Reference forms due by June 15th**

**To Reference:** The Robert B. Foss Memorial Fund exists for the purpose of providing interest-free loans to deserving college students who are members of Emmanuel Faith Community Church in Escondido, California, and who will attend California schools. Your honest and frank observations and opinions regarding this applicant will provide valuable insight to a selection committee which is charged with recommending loan recipients and loan amounts from a limited set of funds.

Please provide information as requested below.

I have known the applicant for \_\_\_\_\_ years. My relationship to the applicant was as his/her \_\_\_\_\_ (e.g. friend, employer, teacher, pastor).

Among students and prospective students, I have known, I rate this applicant as follows: (Please enter a score from 0 to 10, where 10 would be very high - among the very best you have ever known, 0 would be very low, 5 would be average, and N would indicate you have not observed the applicant in this regard):

- \_\_\_\_\_ Maturity
- \_\_\_\_\_ Self-discipline
- \_\_\_\_\_ Sense of purpose
- \_\_\_\_\_ Worthiness of goals
- \_\_\_\_\_ Study habits
- \_\_\_\_\_ Demonstrated academic success
- \_\_\_\_\_ Potential and readiness to successfully complete planned academic curriculum
- \_\_\_\_\_ Potential and readiness to benefit from planned college experience
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**Reference Name** \_\_\_\_\_  
**Address** \_\_\_\_\_  
\_\_\_\_\_  
**Phone** \_\_\_\_\_  
**Position** \_\_\_\_\_  
**Date** \_\_\_\_\_

**FF103  
03//2021**



## LOAN APPROVAL CRITERIA

1. A Foss Fund loan application is reviewed by the Foss Fund committee and considered for possible loan recommendation only if:
  - a. Application forms are complete
  - b. The Applicant is an active member of EFCC
  - c. Application is for attendance at a college, university, or other post-secondary school in the State of California.
2. Loans are approved only for the upcoming (August through July).  
Students may reapply for succeeding years, but not more than once for the same academic year.
3. Loans are not approved to pay off previously accrued debt.
4. The Committee recommends loans for applicants who:
  - a. Have been members of EFCC for at least one year
  - b. Have been active in EFCC for at least two years
  - c. Have compiled at least a 3.0 grade point average (on a 4.0 scale) from 10<sup>th</sup> through 12<sup>th</sup> grade, and at least a 2.0 since beginning college
5. The Committee generally gives higher priority for selection and loan amounts to applicants who are juniors, seniors, or graduate students, and who demonstrate:
  - a. Need
  - b. Spiritual growth and dedication to the Lord's leading in their lives
  - c. Service in EFCC ministries and/or current church attending during school year
  - d. Realistic and worthy career goals
  - e. Strong academic achievement and potential
  - f. Tangible efforts to finance their own educations, e.g. working to earn money and applying for other assistance such as grants and scholarships
  - g. Realistic plans and motivation to repay the Foss Fund.

## OTHER FOSS FUND LOAN INFORMATION

1. Loan funds are sent directly to the school prior to the appropriate term.
2. It is expected that funds will be returned by the school if the applicant does not attend as planned.
3. We expect you to contact the accounting department if you change your address or contact information at any time so that we can easily send you regular statements.
4. Loan repayments should be payable to: Robert B Foss Memorial Fund and are sent to:

Robert B. Foss Memorial Fund  
c/o Emmanuel Faith Community Church  
639 E. 17<sup>th</sup> Ave.  
Escondido, CA 92025

\*\*\*DO NOT make out loan payments to Emmanuel Faith Church. Emmanuel Faith only administers this loan program as a courtesy to the Trust of Mr. Foss and our congregation, but the funds are completely separate from all funds of Emmanuel Faith Church.

5. Loan recipients will be sent loan balance and repayment statements regularly.
6. Questions about the Foss Fund or about specific accounts may be addressed to the EFCC Accounting Department (760-781-2154).

*\*\*\*As you consider and complete the application for a loan from the Foss Fund, please understand that the financial assistance provided is a loan and not a grant. The sustainability of the fund is dependent on the repayment of the loans in a timely manner. Mr. Foss' desire was to provide no interest loans to qualifying students and in turn the recipients "will adhere to a moral obligation to repay the amounts received from the fund." Thus, the fund will be self sustaining and can continue to provide loans to the benefit of future students for many years. Please do not accept a loan if you are unwilling to make a personal commitment to begin repayment of the loan upon completion of your education.*