

**Frost Bank  
Student Loan Division**

**P O Box 8210 • Galveston, TX 77553-8210  
(409) 770-5665**

The following zero-interest loan programs are available through the Trust Department at Frost Bank of Galveston. Qualified applicants may contact our office after November 1 to request an application packet(s) for the upcoming fall/spring long-term school year.

**Abe and Annie Seibel Foundation**

- USA citizen and Texas resident, graduate of a Texas high school, enrolled full-time at a Texas college/university, working toward a first undergraduate degree.
- Approximately 800 loans available.
- Maximum loan \$8,000.00 per year.
- Application deadline February 28.

**Jack & Katherine Pearce  
Educational Foundation**

- USA citizen and resident of Galveston, Texas, graduate of a Galveston, Texas high school, enrolled full-time at any college/university in the United States, working toward an undergraduate or graduate degree.
- Approximately 35 loans available.
- Maximum loan \$5,000.00 per year.
- Application deadline March 31.

**Vandal and Winifred Mercer  
TAMU Foundation**

- USA citizen and Texas resident, graduate of a Texas high school, enrolled full-time at Texas A&M University at College Station or any branch located in Galveston County, working toward an undergraduate or graduate degree.
- Approximately 30 loans available.
- Maximum loan \$2,500.00 per year.
- Application deadline March 31.

**Ernest A. Mantzel Foundation**

- USA citizen and Texas resident, enrolled full-time at a Texas College, working toward a graduate degree.
- Approximately 50 loans available.
- Maximum loan \$4,000.00 per year.
- Applications accepted until funding is exhausted.