



Western Maryland Joint Apprenticeship & Training Committee  
Electrical Workers Training Center  
307 East Offutt Street  
Cumberland, MD 21502



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## **SCHOLARSHIP LOAN/PROMISORY NOTE**

All Apprentices entering the Western MD JATC program must sign a scholarship loan/promissory note before becoming an apprentice. This document will be signed at the indenture date. If an apprentice quits or is removed from the program for failure to abide by the rules and policies of this program the amount of the note must be paid to the Western MD JATC. If an apprentice completes all five years of apprenticeship and works as a journeyman wireman under a collective bargaining agreement for five years, then the loan would be considered paid in full. As a Journeyman, your payback is 7,500 hours of work or five years of employment, whichever one comes first. The amount of the note depends on the amount of class hours for each year of apprenticeship.

For example: First year apprentice signs note for \$3,060. Class hours to be completed in the first year are 180 hours at \$17.00/hour. If an apprentice quits or is removed from the program for failure to abide by the rules and policies after 100 hours of instruction, then the apprentice would owe the Western MD JATC \$1,700.

If you have any questions, please contact this office.

For the Committee,

Ed Crowe  
Training Director