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Applying For A Student loan -Some Things To Remember

The world has been regarded as a 'Global Village' in many theories. Why Global Village? That's because, now a days, more people wish to shift their base to foreign countries to look for a better livelihood and opportunities. The largest section of these migratory humans is students. They believe in pursuing education from a high reputed institute, like Harvard or Stanford, and then returning to their home countries. Most students opt for loans from reputed multinational banks, and sign on the dotted lines to fulfill their dreams and ambitions. What they must realize, however, is that this could be either a boon or a bane. It may seem lucrative in the beginning, but may turn out to be a vicious trap one may get stuck into.

Thus, there are a few parameters, which one must remember before they opt for a student loan.

Choice of Bank

Thanks to the competition these days, every bank offers loans at around similar interest rates. What differs, is the grounds on which they offer loans to students. All banks have a certain pre-determined set of components, based on which they grant a student loan. One must collect brochures and conduct extensive research before choosing the bank. A reference check also helps. Speak to a friend or a relative who may have taken a loan from the same bank. Check the credibility of the financial institution, along with the flexibility it offers. One can go and meet financial or educational counselors for suggestions too, on banks to apply to.

Choice of Guarantor

A guarantor is one who provides the assurance to the bank that the student will repay the loan. Any shortfall has to be borne by the guarantor. Always remember, that before granting the loan, a bank checks the background of the guarantor too, and ensures that the person has the money to repay the bank. Moreover, this guarantor should be an individual and not an organization.

Terms and Conditions

This is the tricky part, where one may get fooled into signing a document with hidden costs. Read every single clause carefully before signing the loan agreement. Read the fine print as well when it comes to interest rates and other charges. Ensure that the repayment period details are of your and the guarantor's liking. One may allow their legal advisor to go through the document too. This document has to be read not only once or twice, but thrice and probably more, to ensure that every doubt or query is extremely clear and sorted.

James Hopes is the author of this post. He has been blogging about the various financial issues and maintains a website HowToTradeCommodities.co.uk for all the information about commodity trading

About Us

SBA Loans | SBALoans-123

We believe in helping small business become educated in the small business administrations loan programs. Having attempted SBA Financing ourselves we discovered that our education about the deference loan programs cost us time and money.

Our goal is to help the small business owner become educated, informed and connected with the correct loan and lender.

Source: SBALoans-123.com

REQUESTS FOR BIDS & SUB-BIDS

Requests

EXPRESSIONS OF INTEREST

from Qualified DBE

Subcontractors/Suppliers for:

I-15/215 Devore Interchange Caltrans DB Contract 08-0K7104 In San Bernardino County Price Proposal Due to Caltrans August 31, 2012

Description of Work: Aggregate Supply, Architectural Surfacing, Asphalt Paving, Bridge/Road Joint Seals, Cast-in-Drill Holes, Clear and Grub, Concrete Barrier, Concrete Pavement Supply, Concrete Supply, Demolition, Dowels, Earthwork, Electrical, Erosion Control, Fence, Landscaping, Metal Beam Guard Rail, Minor Concrete, Misc. Iron and Steel, Painting, Pavement Markings, Piling, Potholing, Precast Bridge, Precast Prestressed Concrete Panels, Prestressing, Rebar, Signs, Soundwalls, Steel Bridge, Storm Drain, Striping, SWPPP, Tie Bars, Traffic Control, Trucking.

Atkinson Contractors, LP

27422 Portola Parkway, Suite 250 Foothill Ranch, CA 92610 Phone: 949-855-9755 Fax: 949-855-9923 Contact Andrew Nelson at 949-204-7140

To see plans, specs and addenda go to: http://www.dot.ca.gov/hq/oppd/designbuild/ devore-index.htm

100% Performance & Payment Bonds will be required for subcontractors greater than \$100,000. Atkinson will pay the cost of bonds up to 1.5%. Insurance requirements per ITB Book 1 - DB Contract, Section 9.

An Equal Opportunity Employer

Subcontractor Partners Sought City of San Diego's Consulting Services for Operation Optimizations Contract (H135825)

As the global water industry leader, Veolia Water understands the importance of local knowledge and expertise. That's why we're looking for certified MBE, WBE, Small Local and Emerging Local Business Enterprises with expertise in engineering, finance, administration and operations/maintenance to join our team for this new opportunity with the City. By combining your skills with ours, we can be the perfect partner to fulfill the city's need to optimize water and wastewater services.

For additional information contact: Francis Crehan @ 317-917-3718 or francis.crehan@veoliawaterna.com.

You can also complete a Diverse Supplier Registration form on our web site:

http://www.veoliawaterna.com/about-us/supplier-diversity/



REQUESTING SUB-BIDS

From All Qualified Small and Very Small Business (SBE/VSBE) Subcontractors/Sub-consultants/Suppliers/Vendors registered with the Port's online vendor database at www.polb.com/sbe for:

Pier E Terminal, North Gate Redevelopment, Phase 1
Specification No. HD-S2378
Owner: City of Long Beach
Port of Long Beach

Aggregate Base Course: Trucking from POLB Stockpile (8,300 CY), Place base course (8,300 CY), Cement treated base (10,000 CY), Asbestos Removal/Abatment, Asphalt Concrete: Supply asphalt concrete (22,300 tons), Place asphalt concrete (22,300 tons), Truck asphalt concrete (22,300 tons), Built-up asphalt roofing on metal deck (4,126 SF bldg.), Bottom dump trucking: Truck base from POLB stockpile (8,300 CY), Truck asphalt concrete (22,300 tons), Misc trucking, Building Construction (4,126 SF building): Louvers & Vents, K-Rail, Truck scale deck, Metal deck roof (Roofing), Reinforcing steel, Rear & container cameras, Doors and Frames, Concrete slabs, Trenching and grading, Building electrical, Structural steel framing, Gutters and downspouts (downdrain), Painting (clean and paint steel & painting structures), Metal wall panel, Gravity relief vents, Bay number signage, Thermal insulation, Metal trims, Guard posts, Clean and Paint Steel/ Painting Structures: Paint 4126 SF Bldg. structural steel, Paint reefers structural steel, Paint misc. steel items, Clean and Seal Pavement Joints: PCC pavement joints (16,600 CY), Saw joints (16,600 CY), Concrete and Cement: Supply ready mix concrete, Supply cement, Supply flash, Concrete Structures: Concrete supplies (i.e. cure, joint filler), Supply lumber for wood forms, Construct retaining walls, Concrete pump (hourly rate), Construct reefer foundations, Concrete transfer islands/sidewalk, Concrete weel stops, Misc concrete pads, Drill and bond for PCC pavement (16,600 CY of concrete), Construction area signs: Misc construction area signs, Construction equipment rental/Heavy Equipment Rental: Tier 3 or higher equipment rental, Motor grader (CAT 140/14/16 or equal), Water truck (4k gallon), Loaders (CAT 950/966/980 or equal), Roller compactors (various sizes), Skiploader (JD 210 or equal), Forklift (10k pound variable reach), Excavator (70k and 100k), Backhoe (JD 410 and JD 710 or equal), Construction Schedule, Land Surveying, Coring pavement for verifying thickness, Demolition: Existing Container Terminal Gate, Electrical demolition, Sewer/Water/Storm Drain Line Demolition, Concrete structures demolition, Fencing demolition, Asphalt concrete removal 16" and 8" (22,719 CY of concrete), PCC pavement demolition, Crush/recycle asphalt concrete and PCC, Metal beal guard rail and post, Electrical: Electrical testing, Hangers & Supports, Wires and Cables, Grounding and Bonding, Electrical identification, Dry type transformers, 15Kv Selector switches, Packaged engine generators, Underground electrical work, Enclosed switches, Distribution switchboards, Panel boards, Lightings, High mast lighting, Automatic transfer switch, Fire alarm system, Operation and Maintenance manual, Electrical systems commissionings, Erosion Control: Supply silt fence, Supply straw roles/ bales, Supply sandbags, Concrete washouts, Tire cleanouts, Prepare SWPP plan, Fencing: Chain link fence (8' - 5,200 LF), Concrete foundation for posts, Removable chain link fence, Grading, Janitorial services for temporary office trailer, Minor Concrete Structures: Misc iron and steel frame, cover & grate & vaults, Storm drainage catch basins, Sewer and storm drainage manholes, Supply CDS storm water treatment unit, Sewer lift station, Sewer connection, Trench drain, Storm drainage junction structures, Supply red dye diesel, Traffic stripe and marking: K-Rail, Reinforcing Fabric: Supply geogrid, Install geogrid, Pipelines: Supply reinforced concrete pipe (RCP) pipe (1,409.46 LF), Supply Vitrified pipe (VCP - 2,198.78 LF), Supply Ductile iron pipe & fittings (187.23 LF), Supply PVC pipe and fittings (806.4 LF), Supply Corrugated Steel Pipe (CSP) & Fittings (1,260.78 LF), Supply Cement Mortear Line Pipe (CML) & Fittings (1,260.78 LF), Supply valves and fittings, Supply fire hydrants, Construct sanitary sewer system, Construct storm drainage system, Construct main water system, Construct fire protection sprinkler system, Portland Cement and Concrete Pavement: Place PCC pavement (16,600 CY), Reinforcing Steel: Retaining walls, Reefer rack foundations, Footings and Slabs, Electrical concrete foundations, Trench drain, Sewer Lift Station, Sand and Gravel: Supply concrete aggregates, Supply washed concrete sand, Supply bedding material, Trucking of sand and gravel, Reefer rack steel structures, OCR portal steel frames, Street sweeping truck, Temporary fencing, Waste collection and disposal: Treated wood waste removal and disposal (41 TONS)

BID DATE: August 21, 2012 @ 10:00 am

Reyes Construction, Inc.

State License Number 507561 1383 South Signal Drive, Pomona, CA 91766 Phone: 909-622-2259 • Fax: 909-622-3053 Contact: Estimating Mon-Fri 8am-5pm

Assistance will be available for obtaining Bonds, Lines of Credit, and/or Insurance, necessary equipment, supplies, materials or related assistance services.

Plans and Specifications can be viewed online at no additional cost at

1.) http://www.bidmail.com/Sublogin.aspx (To request an invite please email estimating@reyesconstruction.com)
2.) Contract Documents Available at Harbor Dept. Admin 925 Harbor Plaza, Long Beach, CA 90802

Please fax quotes to: 909.622.3053

REQUEST FOR CERTIFIED

WBEs, MBEs, and DBEs Subcontractors and Suppliers for:

LADWP – UMC Gorge Power Plants Bishop, California LADWP RFP # 90066

Bids needed by: 6 September 2012

We are soliciting bids for

Trucking, Paint/Painting, Janitorial, NDT services, Lead Abatement, plus others **SBIW, Inc.**

San Ramon, California 94582 Contact: M.Wedel @ (530) 265-5099 An Equal Opportunity Employer

REQUESTS FOR BIDS & SUB-BIDS

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

Hwy 580 Widen & Rehab, Caltrans # 04-2908E4 Livermore, Pleasanton, Dublin BID DATE: August 29, 2012 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, SWPPP, Fencing, Sweeping, Rain Event Action Plan, Storm Water Annual Report, Storm Water Sampling & Analysis, Water Quality Monitoring Report, Water Quality Sampling & Analysis, Construction Area Signs, Traffic Control System, Crash Cushion, Natural Resource Protection Plan, Temp Creek Diversion System, Noise Monitoring, Reconstruct BART Barrier, Adjust Inlet, Cold Plane AC, Cap Inlet, Bridge Removal, Clearing & Grubbing, Develop Water Supply, Roadway Excavation (Type Y-1 ADL), Lead Compliance Plan, ADL Burial Location Report, Imported Material, Highway Planting, Erosion Control, Lime Stabilized Soil, Lean Concrete Base, Geosynthetic Pavement Interlayer, Data core, AC Dike, Tack Coat, Precast Prestressed Concrete Pavement, Dowel Bar Retrofit, Structural Concrete, Minor Concrete, Paint Bridge Identification, Fractured Rib Texture, Drill & Bond Dowel, Rapid Set Concrete Patch, Bar Reinforcing Steel, Shotcrete, Sign Structure, Roadside Signs, Underground, Misc. Iron & Steel, MBGR, Concrete Barrier, Pipe Handrailing, Concrete Barrier, Striping & Marking, Electrical, Asphaltic Emulsion (Curing Seal), Lean Concrete Base-Rapid Setting, Precast Concrete Panels, Jointed Plain Concrete Pavement, Seal Joints, Grated Line Drain, Construction Materials

O.C. Jones & Sons, Inc.

1520 Fourth Street • Berkeley, CA 94710 Phone: 510-526-3424 • FAX: 510-526-0990 Contact: Greg Souder

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100% Performance & Payment Bonds may be required. Worker's Compensation Waiver of Subrogation required. Please call OCJ for assistance with bonding, insurance, necessary equipment, material and/or supplies. OCJ is willing to breakout any portion of work to encourage DBE Participation. Plans & Specs are available for viewing at our office or through the Caltrans Website at www.dot.ca.gov/hq/esc/oe/weekly_ads/index.php.

PSOMAS

REQUEST FOR BIDS & NOTICE OF INTEREST

Psomas is bidding on the following project as a Prime Contractor:

As-Needed Environmental and Cultural Consultant Services, Architectural Engineering Division, LA County Department of Public Works (LADPW) Bid Date: August 29 2012 @ 3:00 pm

Psomas is seeking qualifications from CBEs and other subcontractors for the following work:

- Air Quality/Climate Change Analysis
- · Archeological Surveys
- · Biological and Ecological Surveys
- CEQA/NEPA Analysis
- · Cultural Surveys
- · Environmental Planning
- Freshwater Aquatic Surveys
- Habitat Preservation and Restoration
- Noise Surveys and Assessments
- · Transportation/Traffic Surveys

Experience providing similar services directly to LADPW and/or in LA County is preferred.

This proposal is in alignment with the LA County Community Business Enterprise (CBE) Program. Certified CBEs—Disabled Veterans, Disadvantaged Business Enterprises, and Minority- and Women-Owned Businesses (DVBE, DBE, MBE, WBE)—are encouraged to respond.

In addition, Psomas can provide assistance to firms in obtaining required bonds, lines of credit, or insurance. No plans are available but the RFP can be provided, if needed.

Psomas intends to conduct itself in good faith in regards to all firms.

Interested businesses should email a two-page firm overview with LADPW experience and CBE documentation by <u>August 23, 2012</u> to Outreach_LA@psomas.com.

REQUESTING SUB-QUOTES FROM QUALIFIED UDBE SUBCONTRACTORS/SUPPLIERS FOR:

I-280 / I-880 / Stevens Creek Boulevard
Interchange Improvements
Contract No.: C12048F
Federal Project No. HPLUL-6264 (053)
Owner: Santa Clara VTA
Engineers' Estimate: \$30,000,000.
BID DATE: August 23, 2012 @ 2:00 PM

Items of work include but are not limited to: Street Sweeping, CAS, Striping, Electrical, Crash Cushions, Signs, Landscape, Minor Concrete, Jacked Pipe, MBGR, Excavation, Trucking, Portable Changeable Message Signs, Survey, Clearing & Grubbing, Structural Concrete, Fence, Bridge Removal, SWPPP, Traffic Control, Cold Plane AC Placement, Erosion Control, AC Dike, Rebar, Misc. Metals, Retaining Walls and Concrete Barrier.

Plans/Specs available to view or copy at Pavex San Jose office. 100% payment and 100% performance bonds in the amount of the subcontractors bid will be required from a qualified surety company. Bonding assistance is available. Granite Rock Company dba Pavex Construction Division will pay bond premium up to 1.5%. Subcontractors are encouraged to contact Pavex Estimating for insurance requirements, or if any other assistance is needed.

Granite Rock Company DBA Pavex Construction Division

120 Granite Rock Way • San Jose, CA 95136 Phone (408) 574-1400 • Fax (408) 365-9548 Contact: **Bob Williams** Email: bwilliams@graniterock.com

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Requesting Bids from Qualified MBE/WBE/OBE

 $Heavy\ Equipment\ Transportation\ Contractors:$

Transportation of 4 Power Transformers from Port of Long Beach, CA to Various Locations in L.A. County Transformers, Power, 100 / 130 / 160-MVA, 230-kV and 138-kV,

for Various Receiving Stations Los Angeles Department of Water and Power <u>Bid Deadline: August 27th, 2012, 5:00 PM PST</u>

For information on the availability of drawings and specifications and our policy concerning assistance to subcontractors in obtaining bonds, lines of credit, and/or insurance, please contact our office.

JSHPTransformer

4030 Moorpark Ave., San Jose, CA 95117 Contact: **Jim Cai** Tel: (408) 850-1416 • Fx: (408) 519-7091 Email: jimcai@jshp.com

Looking for Subcontractors, Vendors, and Suppliers?

Advertise your Sub-Bid Requests in the **Small Business Exchange**.

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California Small Business No. 27118

Human Rights Commission No. HRC 071410535, Minority-Owned SF Local Business

Department of Transportation (DOT) No. 35208, Disadvantaged Business Enterprise (DBE)

LBE-PUC (Public Utilities Commission) NPE No. 52662, Minority-Owned (MBE) Firm

State of California license/certificate, Consumer Affairs Division, California Shorthand Court Reporter No. 3077

Registered Professional Reporter, NCRA No. 703

PUBLIC LEGAL ADVERTISEMENTS



CITY & COUNTY OF SAN FRANCISCO DEPARTMENT OF PUBLIC WORKS

Contract No. 1933J
(ID No. FCE12091)
PAVEMENT RENOVATION AND SEWER REPLACEMENT - 24TH STREET

Sealed bids will be received at 875 Stevenson Street, Room 420, San Francisco, California 94103 until 2:30 p.m. on September 5, 2012, after which they will be publicly opened and read. Digital files of Bid Documents may be downloaded at no cost from the Department of Public Works (DPW) Electronic Bid Documents download site at http://bsm.sfdpw.org/contractadmin, or purchased on a CD format from 875 Stevenson St., RM 420, SF, CA 94103, tel: 415-554-6229, for a non-refundable \$15.00 fee paid by cash or check to "Department of Public Works".

Addenda and other bid changes will be distributed by email only to plan holders with email addresses, and will be posted on the Bids and Contracts page at the City's Office of Contract Administration website address: http://mission.sfgov.org/OCABidPublication/

The Work is located on 24th St. from Guerrero St. to Potrero Ave. and consists of pavement renovation, curb ramps, traffic routing, traffic signal conduits and pullboxes ,sewer replacement and all other related work. The time allowed for completion is 240 consecutive calendar days. The Engineer's estimate is in excess of \$2,000,000. For more information, contact the Project Manager, Ramon Kong at (415)-554-8280.

Pursuant to San Francisco Administrative Code (SFAC) Section 6.25, "Clean Construction" is required for the performance of all work.

The Specifications include liquidated damages. Contract will be on a Unit Price basis. Progressive payments will be made.

Bid discounts may be applied as per SFAC Chapter 14B. Subcontracting goal is 25% LBE. Call Selormey Dzikunu at (415)-558-4059 for details. In accordance with SFAC Chapter 14B requirements, all bidders, except those who meet the exception noted below, shall submit documented good faith efforts with their bids and must achieve 80 out of 100 points to be deemed responsive. Bidders will receive 15 points for attending the pre-bid conference. Refer to HRC Form 2B for more details. Exception: Bidders who demonstrate that their total LBE participation exceeds the above subcontracting goal by 35% will not be required to meet the good faith efforts requirements.

A pre-bid conference will be held on **August 21**, **2012**; 1:30PM; 1680 Mission St., 3rd Fl.

For information on the City's Surety Bond Program,

call Jennifer Elmore at (415) 217-6578.

A corporate surety bond or certified check for ten percent (10%) of the amount bid must accompany each bid. SFAC Sec. 6.22(A) requires all construction contracts awarded by the City and County of San Francisco to include performance and payment bonds for 100% of the contract award.

Class "A" license required to bid.

In accordance with SFAC Chapter 6, no bid is accepted and no contract in excess of \$400,000 is awarded by the City and County of San Francisco until such time as the Mayor or the Mayor's designee approves the contract for award, and the Director of Public Works then issues an order of award. Pursuant to Charter Sec. 3.105, all contract awards are subject to certification by the Controller as to the availability of funds.

Minimum wage rates for this project must comply with the current General Prevailing Wage as determined by the State Dept. of Industrial Relations. Minimum wage rates other than applicable to General Prevailing Wage must comply with SFAC Chapter 12P, Minimum Compensation Ordinance.

Right reserved to reject any or all bids and waive any minor irregularities.

8/16/12

CNS-2361353# SMALL BUSINESS EXCHANGE