

Client Information (Please Print Clearly)

Orientation Date: _____ **Erie, Wyoming**

Applicant name:

First: _____ **Middle:** _____ **Last:** _____

Soc Sec #: _____ **Date of Birth:** _____

Address: _____

City: _____ **State:** _____ **Zip Code:** _____

Phone: _____ **Cell:** _____

Co-Applicant name: (if applicable)

First: _____ **Middle:** _____ **Last:** _____

Soc Sec #: _____ **Date of Birth:** _____

Address: _____

City: _____ **State:** _____ **Zip Code:** _____

Purpose of Loan: _____

Household Income Must Be less Than 80% of Median Income.

Referred by: _____

Please complete the following for our outcome measures. The information is reported in aggregate to our funders. Your loan application and demographic information is stored on a secured data base. The data base is shared with Ways To Work, Inc. for the purpose of maintaining and upgrading the data base. You may be asked, periodically, if you wish to participate in outcome surveys sponsored by Ways To Work Inc. to evaluate the program's success. Please either circle, or fill in the following blanks:

Applicant:

Gender:	male	female	Housing: Rent Or Own		
Marital Status:	single	married	separated	divorced	widowed
Ethnic Group:	African American	Asian	Caucasian	European	Other:
	Native American	Mexican	Refugee	Immigrant	
Employer:	_____				
Occupation:	_____				
Employment:	hours per week	_____	Hours	Years/months at job	_____
	per hour	\$ _____	Time Missed:	days last month	_____
Last Pay Stub:	Net	\$ _____	Gross	\$ _____	
Paid:	weekly	two weeks	bi-monthly		

Co-Applicant:

Gender:	male	female	Housing: Rent or Own		
Marital Status:	single	married	separated	divorced	widowed
Ethnic Group:	African American	Asian	Caucasian	European	Other:
	Native American	Mexican	Refugee	Immigrant	
Employer:	_____				
Occupation:	_____				
Employment:	hours per week	_____	Hours	Years/months at job	_____
	per hour	\$ _____	Time Missed:	days last month	_____
Last Pay Stub:	Net	\$ _____	Gross	\$ _____	
Paid:	weekly	two weeks	bi-monthly		

Household:

In Transit:	_____	hours per month to and from work/school/child to child care
Cash Assistance (TANF):	\$ _____	per month
Child Care Assistance:	\$ _____	per month
Food Stamps:	\$ _____	per month
Housing Assistance:	\$ _____	per month
Other Assistance:	\$ _____	(SSI / SSD / Unemployment / Child Support)

Children: Please Complete for each child:

Child # 1

First Name:	_____	Last Name:	_____
Date of Birth:	_____	Gender:	Male Female
Ethnic Group:	African American Asian	Caucasian	European Other:
	Native American Hispanic	Refugee	Immigrant

Child # 2

First Name:	_____	Last Name:	_____
Date of Birth:	_____	Gender:	Male Female
Ethnic Group:	African American Asian	Caucasian	European Other:
	Native American Hispanic	Refugee	Immigrant

Child # 3

First Name:	_____	Last Name:	_____
Date of Birth:	_____	Gender:	Male Female
Ethnic Group:	African American Asian	Caucasian	European Other:
	Native American Hispanic	Refugee	Immigrant

Child # 4

First Name:	_____	Last Name:	_____
Date of Birth:	_____	Gender:	Male Female
Ethnic Group:	African American Asian	Caucasian	European Other:
	Native American Hispanic	Refugee	Immigrant

**CHILD & FAMILY SERVICES
WAYS TO WORK LOAN PROGRAMS
844 Delaware Avenue
Buffalo, NY 14209-2008
Phone: (716) 335-7400 Toll Free: 1-866- 269-1587
FAX: (716)335-7583**

The Child & Family Services Ways To Work Loan Programs offer small loans to help families keep their jobs and complete their education programs. Loans are available at less than 9% interest to families who do not qualify for conventional credit.

1. Applicants are invited to register for an Orientation session or participate on-line @ www.cfsbny.org. The presenter covers the purposes for loans and the eligibility criteria. Directions for completing the applications, developing a spending plan, increasing the money available within households, the wise use of credit and a review of strategies to address delinquent credit are provided.
2. Applications are distributed at the Orientation Session or are available on line. The last page serves as verification of participation in the Orientation.
3. Applicants call the office to schedule an intake appointment with Loan Counselor. A fee of \$20.00, in the form of a money order, certified check or cash is due at the time of intake / loan application submission. Applicants meet with a loan counselor to review the application which is submitted to the Loan Committee every two weeks.
4. The Loan Committee conditionally approves applications based upon applicants having sufficient disposable income and showing intent to repay the loans. A non-refundable origination fee of \$60 in the form of a money order, certified check or cash is due at the time of loan receipt. In the event a payment is made late, a fee of up to \$5.00 is charged.

WAYS TO WORK LOAN PROGRAM ELIGIBILITY CRITERIA:

1. Resident of Erie, Niagara or Wyoming County;
2. Involved parent(s) of dependent children;
3. Not eligible for conventional credit: unable to borrow from a bank, savings and loan, or a credit union at a reasonable rate of interest;
4. Employed at least 20 hours a week for three months or longer at the present job; and/or be enrolled in a post high school educational program equivalent to nine credit hours per semester, having completed 9 credit hours in the previous semester.
5. Monthly disposable income sufficient to repay the loan;
6. Have a household income no greater than 80% of the area's median income.
7. No suspensions or revocation of the driver's license within the past two years for those applying for auto repair or purchase loans.

PURPOSE AND MAXIMUM \$ AMOUNTS FOR LOANS:

Vehicle purchase, vendor carts or business equipment	\$6,000
Housing including security deposits, rent/mortgage arrears, home repairs:	\$850
Child Care including day camp programs:	\$800
Vehicle repairs:	\$750
Other purposes including: computers, necessary appliances, furniture,	\$500
medical or dental care, eyeglasses or assistive devices, when another source of payment does not exist and the care is necessary to the applicant's employment or schooling	

THE CHILD & FAMILY SERVICES WAYS TO WORK LOAN PROGRAM IS SUPPORTED BY THE FOLLOWING:

The Alliance for Children and Families/ Ways To Work Inc.	Bank of America
The United Way of Buffalo & Erie County	Citizens Bank
The McKnight Foundation	First Niagara Bank
The John R. Oishei Foundation	HSBC Bank USA, NA
The Conable Family Foundation	Key Bank, NA
	M & T Bank, NA

ELIGIBILITY CRITERIA:

Eligibility Criteria

Wheels For Work Wyoming County Funded by New York State Office For Temporary Disability and Assistance	Ways To Work Inc.
Resident of Wyoming County	Resident of Erie, Wyoming, or Niagara County
A member of a family that includes a minor child, under age 18 or under age 19 and attending a secondary school or its equivalent. If a non- custodial parent, a child support order is established if the custodial parent has requested child support services from the social services district;	Involved parent(s) of dependent children;
TANF eligible or gross family unit income does not exceed 200% of the federal poverty guidelines and unable to access conventional credit: 1 / \$19,600 5 / \$46,800 2 / \$26,400 6 / \$53,600 3 / \$33,200 7 / \$60,400 4 / \$40,000 8 / \$67,200 Additional members add \$6,800 for each member _____/_____	Gross income within 80% of the median family income for County, and unable to access conventional credit.
Loan request: purchase, repair, insuring of personal vehicle necessary to obtain or maintain employment. Vehicle repairs @ 24 month term Vehicle Purchase up to \$4,000 @ 24 or 36 month terms.	Loan request: 24 month term Vehicle or vendor cart: purchase / repair Housing: repair, rent, mortgage, security deposit, moving costs Child care Other: computer, tools, furniture, appliance, necessary medical / dental care
Applicant scheduled to work at least 20 hours per week.	Applicant employed at least 20 hours a week for three months or longer at the present job, or is enrolled in a post- secondary education program, beyond a GED, having completed nine credits in the immediate preceding term and be enrolled in nine credit hours the current term.
Projected monthly disposable income sufficient to cover projected gasoline, maintenance costs, insurance premium and loan payment.	Sufficient disposable income to repay loan.
No previous suspensions / revocations of driver's license within last two years, all violations and auto insurance premiums satisfied.	For vehicle related loans: no previous suspensions / revocations of driver's license within last two years, all violations and auto insurance premiums satisfied.

**CHILD & FAMILY SERVICES
WAYS TO WORK LOAN PROGRAMS
844 Delaware Avenue
Buffalo, NY 14209-2008
Phone: (716) 335-7400
Toll Free: 1-866-269-1587
FAX: (716) 335-7583**

FAMILY MEETINGS:

It is suggested that a family sit down for one hour each week to discuss the progress made toward their financial goals. Outline rules for the meeting; i.e., each person have a chance to speak, speak calmly, avoid the use of the word "you" (use "I" instead), and thank each person for their participation.

QUESTIONS to ask when looking at each area where you spend your money: Is this

the safest way ?

a wise use of \$?

a wise use of time ?

the least expensive way to do this ?

the only way, is there a back-up plan ?

what I want to teach my children / parents ?

are we getting closer to our goals?

LOAN APPLICATION / Erie, Niagara, Wyoming County

Client # _____ - _____

Child & Family Services Ways To Work Loan Programs

844 Delaware Avenue, Buffalo, NY 14209 – 2008

Phone: (716) 335-7400

Toll Free: 1-866-269-1587

FAX: (716) 335-7583

Applicant: Last Name	First	Middle	Date of Birth	Social Security Number
/		/	/	- -
Current Street Address:			How Long:	Home Number:
/		/	/	/
City:	State:	Zip:	County:	Cell Phone:
/		/	/	/
E-Mail: _____				
Landlord's Name: _____			Landlord's Number: _____	
Applicant's Previous Address: _____			How Long? _____	
Applicant's Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed				
# of Adults in Household: _____		# of children in household: _____		Ages of children: _____
Applicant's Employer:	Occupation:	Years/Months	Hours per week	Telephone #
/		/	/	/
Work Site Address: _____				
Previous / 2 nd Employer:	Occupation:	Years/Months	Hours per week	Telephone #
/		/	/	/
Work Site Address: _____				

Co - Applicant: Last Name	First	Middle	Date of Birth	Social Security Number:
/		/	/	- -
Current Street Address:			How Long:	Home Number:
/		/	/	/
City:	State:	Zip:	County:	Cell Phone:
/		/	/	/
Co-Applicant's Employer:	Occupation:	Years/Months	Hours per week	Telephone #
/		/	/	/
Work Site Address: _____				
Previous / 2 nd Employer:	Occupation:	Years/Months	Hours per week	Telephone #
/		/	/	/
Work Site Address: _____				

Applicant's Education: School Name:	Degree:	Advisor	Advisor's telephone #
/		/	/
Anticipated Graduation:	Credits Last Semester:	Credits this Semester:	

Are any sources of income likely to be reduced in the next two years? _____

Referred to program by: _____

Is Public Transportation available? _____

How many hours a week do you spend in transit to and from work, school, child-care each week? _____

How many hours have you missed from school / work in the last month? _____

Current Vehicle: Year: _____ Make: _____ Model: _____ Odometer: _____

Needed Repairs: _____ Estimate: \$ _____

Value: \$ _____

APPLICATION -

Expenses/Income:

*Loans are available to qualified families regardless of race, color, religion, national origin, sex, sexual orientation, marital status or age.

Monthly	Expenses (if paid yearly, divide by 12)
	Rent / Mortgage Portion paid by Section 8 / BMH / RAC: \$
	Real Estate / School Taxes
	Heat: Gas, oil, wood
	Electricity
	Other utilities (cable / satellite TV, water, garbage)
	Groceries, food, dry goods (\$162 per person per month)
	Insurance (auto, fire, renter's/homeowner's, life)
	Medical Insurance: Medicaid, FHP, CHP
	Medical co-pays, prescriptions, glasses, braces, etc.
	Telephone
	Cell Phone / Pager
	Transportation: gas @ \$ per gallon, parking, bus fare, tolls
\$80	Auto repairs
	Clothing (if unknown, use \$25 per person per month)
	Daycare / Babysitter
	Tuition / After School Activities
	Child Support/Alimony
	Personal Care (haircuts, beauty salon, nails)
	Entertainment: movies, dining
	Dry Cleaning/Laundry
	Newspapers/Magazines
	Pets
	Gifts
	Tobacco / alcohol / lottery
	Church/Charities
	Car payment
	Household Repairs
	Rent To Own
	Banking / Money Order Fees
	Total Expenses

Monthly \$ Totals	Income
	<i>Alimony/child support or separate maintenance income need not be revealed if you do not want it considered as a basis for repaying the requested loan</i>
	Take home pay (self)
	Take Home Pay (Joint-applicant)
	Part time job (who):
	Support/Alimony*
	Pension
	Social Security (for how long)
	Other income
	TANF (cash assistance)
	Food Stamps
	Childcare subsidy
Office Use	
<u>Applicant</u>	Gross Monthly Pay \$
<u>Co-Applicant</u>	Gross Monthly Pay \$
<u>Total</u>	Gross Annual Income \$
	Total Net Income (above)
	Total Expenses
	Total monthly payment to creditors
	Disposable Income
\$	WFW months % Interest
	Payment
	WTW months % Interest
	Payment
	WTW months % Interest
	Payment

LOAN APPLICATION:

For request consideration, call (716) 335-7400 or toll Free: 1-866-269-1587 for an (one hour intake appointment. A \$20 fee is required at time of intake / submission of loan application. Payment will be accepted in the form of cash, certified check or money order; it is not refundable. One hour intakes are offered to those submitting applications. The intake session includes: assistance with the preparation and update of the application as information becomes available in an effort to assure that the information presented to the servicing bank is accurate. Review of applicants' credit reports. Preparation of an Action Plan providing recommendations regarding applicants' financial goals and strategies to address them as identified during the intake session.

The Loan Committee conditionally approves applications based upon applicants having sufficient disposable income and showing intent to repay the loans. A non-refundable origination fee of \$60 in the form of a money order, certified check or cash is due at the time of loan receipt. In the event a payment is made late, a fee of up to \$5.00 is charged.

The selection of service(s) or item(s) made possible through the Child & Family Services Ways To Work Loan Programs is your responsibility. The Child & Family Services Ways To Work Loan Programs, the McKnight Foundation, the Alliance for Children and Families, Ways To Work Inc., the New York State Office of Temporary & Disability Assistance and community partners do not guarantee the items or quality of the service performed.

Information and Notice: I (We) certify that the information provided throughout this application is true and correct and authorize you to verify it. I understand that the program staff will assist with the preparation and update of the application as information becomes available in an effort to assure that the information presented to the servicing bank is accurate. (We) also authorize you to provide any information contained in this application to the financial institution providing credit to me (us). I (We) understand you may request a credit report on me, co-applicant, and co-signer, as appropriate, from a credit reporting agency in connection with this application or in connection with any update, extension or renewal of any credit extended as a result of this application and for outcome reports. In addition, I understand that, if I (we) ask, you will tell me (us) if a credit report was requested, and if so, the name and address of the credit reporting agency furnishing the report.

In the event your application is conditionally approved, the Child & Family Services Ways To Work Loan Programs can, in our sole discretion, refuse to make the loan, if, (1) the program discovers that the applicant has made any false or misleading statement in the application documentation and or in the process of applying for a loan, or (2) the program discovers anything that we feel may adversely affect the applicant's creditworthiness or ability to repay the loan.

In the event a payment is not made as agreed, collection activities will be pursued that may include repossession, Commercial Claims Court and Property and/or Income Execution. The loan applicant, co- applicant, and co-signer will be responsible for the associated collection costs. If in default, I authorize Child & Family Services Ways To Work Loan Programs to release information to third-parties necessary for collection activities. Further details will be outlined in the Fixed Rate Note and Security Agreement provided by Ways To Work, Inc. at the time of loan closing.

The Child & Family Services will contact you on a periodic basis to collect information including, but not limited to outcomes. Aggregate data, i.e.: number of loans, loan purposes, hours in transit, the reduction of time missed at work, reduction of public assistance benefits, increased wages, will be shared with Ways To Work, Inc., New York State Office of Temporary & Disability Assistance and funders.

Your loan application and demographic information is stored on a secured data base. The data base is shared with Ways To Work, Inc. for the purpose of maintaining and upgrading the data base. You may be asked, periodically, if you wish to participate in outcome surveys sponsored by Ways To Work Inc. to evaluate the program's success.

I understand and agree to the terms listed above:

Signature of Applicant

Date:

Signature of Co-Applicant

Date:

LOAN APPLICATION

**CHILD & FAMILY SERVICES
WAYS TO WORK LOAN PROGRAMS**

**844 Delaware Avenue
Buffalo, NY 14209-2008
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REFERENCES

Your Name: _____
Address: _____
City: _____ State: _____ Zip: _____

LIST FIVE REFERENCES (Three non-relatives and two relatives)

1. Name: _____

Address: _____

City: _____ State: _____ Zip: _____
Home phone number: _____ How long have they known you? _____ Nature of relationship: _____
Work phone number: _____ Cell number: _____

2. Name: _____

Address: _____

City: _____ State: _____ Zip: _____
Home phone number: _____ How long have they known you? _____ Nature of Relationship: _____
Work phone number: _____ Cell number: _____

3. Name: _____

Address: _____

City: _____ State: _____ Zip: _____
Home phone number: _____ How long have they known you? _____ Nature of Relationship: _____
Work phone number: _____ Cell number: _____

4. Name: _____

Address: _____

City: _____ State: _____ Zip: _____
Home phone number: _____ How long have they known you? _____ Nature of relationship: _____
Work phone number: _____ Cell number: _____

5. Name: _____

Address: _____

City: _____ State: _____ Zip: _____
Home phone number: _____ How long have they known you? _____ Nature of relationship: _____
Work phone number: _____ Cell number: _____

CHILD & FAMILY SERVICES WAYS TO WORK LOAN PROGRAMS
844 Delaware Avenue, Buffalo, NY 14209-2008

Orientation Evaluation

Topic: Child & Family Services Ways To Work Loan Programs' Orientation

Date: _____ Presenter: _____ Audience: Inquiring Applicants

Why have you attended this orientation?

- Apply for a loan,
- Learn about credit,
- Learn how to repair credit,
- Other: _____

Pre-orientation: Please take this time to complete this block of questions before the orientation. Yes No

	Yes	No
1. Is it wise to include children in discussions regarding the spending of money?	<input type="checkbox"/>	<input type="checkbox"/>
2. Is it true that banks only look at a person's credit report score when deciding to approve a loan?	<input type="checkbox"/>	<input type="checkbox"/>
3. It is true that a creditor can list a debt on a credit report for only 7 years?	<input type="checkbox"/>	<input type="checkbox"/>
4. Is it true that if a person has a loan for \$1,000 at 0 % interest & no payment is made, that they owe \$1,000?	<input type="checkbox"/>	<input type="checkbox"/>
5. It is true that a car dealer will not offer credit if a person cannot afford the monthly payments?	<input type="checkbox"/>	<input type="checkbox"/>
6. Is it important that a person have their employer withhold taxes for each member in the household?	<input type="checkbox"/>	<input type="checkbox"/>
7. Is it recommended that a person keep financial records for seven years?	<input type="checkbox"/>	<input type="checkbox"/>
8. Can landlords, employers, insurers, and credit lending institutions pull a person's credit report?	<input type="checkbox"/>	<input type="checkbox"/>

What information was most helpful?

Have you learned more about how to set up a spending plan to meet your family's goals?

We are offering monthly educational workshops. What topic you would like to learn more about?

We can give half hour to hour information sessions throughout the community. Do you know of a group that may be interested in information about the program? If yes, please provide the name of the organization and a contact person if possible.

Was the presenter prepared, understandable, knowledgeable and was time well used? Yes No

Comments: _____

Post-orientation: Please take time following the Orientation to Complete this block of questions. Yes / No

	Yes	No
1. Is it wise to include children in discussions regarding the spending of money?	<input type="checkbox"/>	<input type="checkbox"/>
2. Is it true that banks only look at a person's credit report score when deciding to approve a loan?	<input type="checkbox"/>	<input type="checkbox"/>
3. It is true that a creditor can list a debt on a credit report for only 7 years?	<input type="checkbox"/>	<input type="checkbox"/>
4. Is it true that if a person has a loan for \$1,000 at 0 % interest & no payment is made, that they owe \$1,000?	<input type="checkbox"/>	<input type="checkbox"/>
5. It is true that a car dealer will not offer credit if a person cannot afford the monthly payments?	<input type="checkbox"/>	<input type="checkbox"/>
6. Is it important that a person have their employer withhold taxes for each member in the household?	<input type="checkbox"/>	<input type="checkbox"/>
7. Is it recommended that a person keep financial records for seven years?	<input type="checkbox"/>	<input type="checkbox"/>
8. Can landlords, employers, insurers, and credit lending institutions pull a person's credit report?	<input type="checkbox"/>	<input type="checkbox"/>

Are you going to apply for a loan? Yes No

If no, why not? Comments: _____

- My credit is not good enough:
- Do not meet eligibility criteria: work school
- Too much paper work:

Other: _____

Thank You for Your Time and Feedback!