

**Covenant Community Capital
2012 Financial Services Application**

Referred by: United Way/211; Nonprofit; Bank; Broker; Internet; Radio; Brochure; Friend; Other:

Prior Program Use: Earned Income Tax Credit (EITC); Child Tax Credit; TANF/AFDC; SNAP; WIC; CHIP; Medicaid; SSDI; IDA

Applicant's Name	Date of Birth (mm/dd/yy)	Home Phone (incl. area code)
------------------	--------------------------	------------------------------

Home Address (street, city, ZIP) <input type="checkbox"/> Own, <input type="checkbox"/> Rent, <input type="checkbox"/> Other; Yrs. at address: _____; Mo. rent/mortgage: _____	Work Phone (incl. area code)
--	------------------------------

Mailing Address (if different from home address)	Cell Phone (incl. area code)
--	------------------------------

Primary Email Address	Secondary Email Address
-----------------------	-------------------------

Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Domestic Partnership <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Never Been Married	Education Completed: <input type="checkbox"/> Grade: _____ <input type="checkbox"/> Vocational School <input type="checkbox"/> High School/GED <input type="checkbox"/> AA or 2-Year Degree <input type="checkbox"/> Attended College <input type="checkbox"/> 4-Year College Degree
---	---

Household Member Name	Age	Relationship to You	Claim on Tax Return?
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

Emergency Contact	Emergency Contact Phone	Emergency Contact Email
-------------------	-------------------------	-------------------------

Household Employment

Name & Address of Applicant's Employer <input type="checkbox"/> Self-employed	Name & Address of Spouse's Employer <input type="checkbox"/> Self-employed
---	--

Position / Type of business	Position / Type of business
-----------------------------	-----------------------------

Years on this job	Years in this line of work	Years on this job	Years in this line of work
-------------------	----------------------------	-------------------	----------------------------

Household Income

Income for all household members – please check all that apply & list gross income (before taxes)	Applicant Monthly	Spouse Monthly
<input type="checkbox"/> Salary & wages		
<input type="checkbox"/> Self-employment income		
<input type="checkbox"/> Government assistance: <input type="checkbox"/> TANF; <input type="checkbox"/> SSI/SSDI; <input type="checkbox"/> SNAP/Lone Star Card; <input type="checkbox"/> EITC		
<input type="checkbox"/> Pension or retirement income		
<input type="checkbox"/> Child support and/or alimony		
<input type="checkbox"/> Other (please specify):		

Household Assets

(as of most recent statement)

Checking account balance: <input type="checkbox"/> No account	Savings account balance: <input type="checkbox"/> No account
Retirement savings balance: <input type="checkbox"/> No account	Education savings balance: <input type="checkbox"/> No account
Car make, model & year: _____	Monthly payment: _____ Payments left: _____

Certification, Agreement & Authorization

By signing below, I certify that all information provided on this application is accurate and complete to the best of my knowledge; I have received and agree to Covenant's Privacy Policy and Program Evaluation Agreement; and I authorize Covenant to periodically obtain a copy of my credit report for the purpose of providing financial consulting services and evaluating the longitudinal results of those services.

Signature: _____ Date: _____

Application Instructions

Please submit a clear copy of the following documents with your application. Without this information your application will be considered incomplete and will be returned to you. Please feel free to call or email us if you have any questions.

- Current Driver's License or other government ID with your name and photo
- Most recent payroll check stubs for all working members in your household
- Most recent income tax return(s) covering all working members in your household (2011 tax information)
- Most recent checking and savings account statements (or utility bill if you have no checking or savings account)

Send Application to the Covenant Financial Services Desk by mail, email, fax, or in person:

Mail: P.O. Box 15398, Houston, Texas 77220
Email: paulina@covenantcapital.org
Fax: (713) 223-1853
In Person: 3300 Lyons Avenue Suite 203, Houston TX 77020

For those opening a Smart Saver IDA account, once your application is approved a staff member will contact you to open your account. The initial deposit to your account will be collected at that time.

Definitions:

Earned Income: all taxable income, salary and wages you get from working for a third party and/or from running your own business.

EITC: the Earned Income Tax Credit is a refundable federal income tax credit for qualified working individuals and families.

Fair Labor Standards Act: requires employers to keep records for each covered nonexempt worker, including accurate data on the year-to-date hours worked and wages earned. There is no specific required form for the records.

Household: all individuals who share use of a dwelling unit as primary quarters for living and eating separate from others.

Roommate: a person who shares a residence with you but is not part of your household and whose expenses are separated.

Single Parent: a person who is unmarried or legally separated from a spouse, and has custody of one or more minor children.

SNAP: means the Supplemental Nutrition Assistance Program, formerly known as Food Stamps, distributed through the Lone Star Card.

SSI: Supplemental Security Income

SSDI: Social Security Disability Insurance

TANF: Temporary Assistance for Needy Families.

Privacy Policy

This notice describes our policy regarding the collection and disclosure of personal non-public information. Personal non-public information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information.

We collect personal non-public information about you to support our financial consulting and to aid you in shopping for financial services.

Information We Collect:

We collect personal non-public information about you from the following sources:

- Information that we receive from you orally or on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer credit reporting agency or any organization that collects your credit report information.

Information We Disclose:

We may disclose the following kinds of personal non-public information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income;
- Information about your transactions with us, our affiliates, or others, such as your payment/deposit history or loan balance; and
- Information we receive from a consumer credit reporting agency, such as your creditworthiness, credit risk score, or credit history.

To Whom We Disclose:

We may disclose personal non-public information about you to the following types of third parties:

- Financial service providers that may assist you in achieving your asset goal, such as companies engaged in providing a home mortgage;
- Consumer credit reporting agencies (if you have received a Covenant Credit Builder Loan);
- Other entities, such as nonprofit organizations or other non-financial companies that may be assisting you in your asset purchase; and
- Organizations that provide financial support for the program, but only for program review, auditing, research and oversight purposes.
- Other third parties as permitted by law (e.g. if required by a court order).

Program Evaluation Agreement

I agree to truthfully complete statistical and qualitative surveys and questionnaires, written and verbal, to help Covenant evaluate the effectiveness of its programs during the term of my enrollment and in five-year intervals afterward. These measures include information about educational attainment, occupational status and income, net worth, credit, risk management, and civic engagement.