



**Minneapolis
Urban League**

Wealth Accumulation Program Application

Wealth Accumulation Program
Urban League Twin Cities
2100 Plymouth Avenue, Minneapolis, MN 55411
Phone: 612-302-3100
Fax: 612-521-1444

We believe you can achieve your financial goals by a process of setting a more concrete goal, putting together a solid plan, selecting appropriate financial products and financial tools, taking necessary actions, being accountable in effort and actions, and accessing community resources as available to you. Your coach will assist you through this process keeping you on track on achieving your financial goals. You can initiate this process by completing this form.

By submitting this form to a coach, you are enrolled in Wealth Accumulation Program at ULTC. You will have access to financial literacy and/or financial coaching through your assigned coach.

We respect you and your interest in improving your financial knowledge or pursuing your financial goals, and our coach will make the effort to work with you on an on-going basis through appointments, emails and phone calls. The working relationship starts when your application have been accepted and can be terminated by either party.

Application Form Instruction

Please, complete all three sections (Intake, Financial Assessment and Credit Information Release) of this application form or complete partially according to instructions given you by a coach if you are already in contact with one. Submitting a completed application by clicking on "Email Application" button at the end of this application. With email submission, you'll sign your credit information release form when you meet with your coach. And with successful submission, your application will be emailed as an attachment with a password protect that only our staff will be able to open it.

You can also choose the "Print Application" button after you have filled out. Sign your credit information release forms (must sign one, if not both) and submit your print application by mail, facsimile, or dropping it off. Address your application to the attention of LYNNE KELLY. After submission of your application, you may call 612-302-3100 to set up an appointment with a coach. Or you can wait for a coach to call you within two business days of receiving your application. Read the application for instructions by section below as needed.

Intake Section "

Fill in your application intake section accurately and checking appropriate boxes. Be sure to complete your employment records accordingly.

This section is to gather financial information for financial assessment. Information gathered on this section will be discussed to confirm or revise as needed. Your coach will discuss with you any potential missing information, and you are encouraged to help with accuracy and completeness of information gathering for an accurate financial assessment for your financial situation.

Visions/ Goals:

1. Answers the three questions with your visions or goals. Visions are more abstract general ideas such as “I want to live debt free” or “I want to be financially stable.”
2. You may answer with your SMART goals! Example, “I want to save \$3000.00 for a down payment on a car in three years.” The example has characteristics of SMART, an acronym which stands for:
 - S – Specific,
 - M – Measurable,
 - A – Attainable, action-oriented or achievable within your mean,
 - R – Realistic, result-oriented (unique to you, for your pursue)
 - T – Timed.

Baseline Profile:

1. Answers to question **B3**, give your best estimate of age, full months worked and earned income after taxes for each 18-year old or older household members. With additional household members after the third adults (not including yourself), give number of all other adults and their combined income after taxes.
2. There are three questions (**G4, G6 & G10**) with follow up questions. Depending on your answer, you may skip the follow up questions.

Budget:

1. Fill in categories applied to you. All budget entries are monthly figures rounding up to the dollar amount. For fixed expenses and variable expenses enter your average cost per month. For example, groceries may varies from month to month and electric may varies between seasons, enter your average cost for the expense categories that you have. For periodic expenses such as gift expenses, donation expenses, quarterly insurance premiums or clothing expenses, estimate your annual expense total for each category and divide by 12 for your monthly figure.
2. If you do not have an income or very low income, you can complete the budget by listing your expenses that you used to have when you had a good income. This will help you to know the income you’ll need on a monthly basis to get back as you once were.
3. Adding up the totals is optional if you print and fill the form. Some figures will likely be revised when you discuss with a coach.

Balance Sheet:

1. For assets such as primary residence and vehicles, make your best estimate of their market value. For investment accounts, complete with the latest value.
2. For liabilities, enter balances balances of what you still owe for each category.
3. Adding up for totals is also optional. Some figures will be adjusted when you discuss your credit report with your coach.

There are two credit information release authorization forms. Signing one of the forms will be adequate for

1. Read and understand your credit information release authorization form. If there is a question, be sure to ask when you meet your coach.
2. Fill in your full name, SS#, DOB, addresses as applied, answer the two questions, sign and date either credit information release authorization form or both. You may wait until you have a chance to discuss with your coach before signing.
3. By signing the release form, you understood the following:
 - a. You authorized Urban League Twin Cities to pull your credit reports (which may or may not include credit score) as needed from Equifax, Experian and/or TransUnion for the initial pull and at least once every 6 months for five (5) years for the purpose of assessing your financial situation and working on your financial outcome.
 - b. The authorized credit report pulls are soft pulls and will not impact your credit history or credit score negatively.
 - c. To meet ULTC contract obligation with credit bureaus, credit reports pulled and paid for by ULTC will only be available for review discussion, and copies will not be given out to clients (except for free credit reports, which clients are entitled by law).
 - d. You can ask for counseling sessions on credit reports pulled on your behalf by ULTC.
 - e. You can terminate your credit information release authorization with ULTC at any time by notifying your coach.
 - f. You have the right to dispute incorrect information on your credit report and receive a corrected, free copy.
 - g. Credit information is sensitive and there may be inherent risk to accessing credit data, and you have the opportunity to ask a coach regarding such risks.
 - h. All of your personal information will be kept confidential by ULTC and used only as authorized by you.

**If you have questions on this form or about the
Wealth Accumulation Program at the Urban League Twin Cities
call 612-302-3100 ask for Nick Jaeger or Vachel Hudson.**

Intake Section"

Wealth Accumulation Program Application

Urban League Twin Cities 2100
Plymouth Ave North
Minneapolis, Minnesota 55411
Phone: 612-302-3100

Application Date:

Full Name: _____

Street Address:

City, State, Zip:

Date of Birth:

Home Phone:

Cell Phone:

Work Phone:

Email:

Emergency Contact Name:

Emer. Phone:

Gender:

- Male
- Female
- Transgender
- Other

Primary Interest at Program Entry:

- Digital literacy
- Income Supp/ PubBenefits
- Financial Edu
- Prepurchase Counseling
- Rental/Fair Housing
- Other

Marital Status:

- Common Law
- Divorced
- Domestic Partners
- Separated
- Single
- Married (live together)
- Married (live separately)
- Widowed

Residency Status:

- Permanent Resident
- U S Citizen
- Work Permit
- Student Visa
- Visitor

Race:

- African American
- Asian
- Caucasian/White
- Multi-Racial
- Am. Indian/Alaskan
- Bi-Racial
- Hawaiian/Pac Islander
- Other

Ethnicity:

- Hispanic
- Non-Hispanic

Primary Language:

- Arabic
- Chinese
- English
- Polish
- Spanish
- Other

Living Arrangement:

- House/apartment is owned by household member
- House/apartment is rented by household member–subsidized
- House/apartment is rented by household member–unsubsidized
- Household stays in house/apartment for free
- Household is homeless (without a roof or in a shelter)

Criminal Convictions:

- No Convictions
- Convicted of felony (ies)
- Convicted of Misdemeanor(s) only

Military Status:

- Active duty
- Spouse of active member
- Veteran
- Spouse of veteran
- Never served

Paying Child Support:

- No
- Yes

If yes, amount/mo: _____

Public Assistance/Support Services:

- Child Care Subsidy
- Food Support
- Free Reduced Lunch
- General Assistance
- Housing Assist.
- Medical Assistance
- MFIP
- MN Care
- SSI/SSDI
- None
- Other: _____

Highest Grade Completed:

- AA Degree
- High School Diploma
- GED
- No High School Diploma
- Some College
- Bachelors Degree
- Masters Degree
- Doctoral Degree

Vocational Training/Bridge Program History:

- Completed Vocational Training/Bridge Program(s)
- Some Vocational Training/Bridge Program(s)
- No Vocational Training/Bridge Program History

Intake Section"

In school/training at program entry?

No _____ Yes (d'YUgY Vta d'YHY'9HC'9Xi VUjcb F YVtFX Zcf VV ffYbhgV cc #fUJb]b[E'
 If yes, what is the institution? _____ Program/major: _____
 Start date: _____ Check one: Part-time _____
 Projected end date: _____ Full-time _____

Gross Annual Household Income: _____ **Estimated income after taxes:** _____
 9ghja UHYX]bVta Y Zcf H Y dUghig] 'a cbh'g'a i 'hd'mVm&' D'YUgY]bVU XY'cb'mh Y Zc'ck]b['malYg'cZ]bVta Y. 'K U[Yg'gU'Uf]Yg'z'h'dg'z'Vi g]bYgg'cf'
 gY'ZYa d'cnyX fUZYf'fUJ Yg'UbX'cdYfU]b['YI dYbgYgtz]bhfYg'z'X]j]XYbXzi bYa d'cna YbhzX]gUV]]m'adi V]WUgg]ghUbW' fH5B: t'zU'ja cbrz'VW]X'
 gi ddcfz[]zhffY[i 'UF[]Zg Zca 'bcb\ci gY\c'X'a Ya VYfgt'UbX'Ufa YX ZcfWg'gU'Ufmi'

In the past 12 months, what is the number of full months worked? _____
 5Z 'a cbh' fYZfg'tc Y]h'Yf'h Y VU'YbXU'fa cbh' cf'Ubm('Vt'bh]bi ci gk Y'Y'g''

Working at program entry? f5bgk Yf Y]h Yf'f'V'g] 'cf'f'bc] 'tc'h]g'ei Ygh]cb 'UbX'dfcWYX'tc'h'Y'Zc'ck i d'ei Ygh]cb X]fYV'miVY'ck]h'k'
 Yes _____ No _____

If working, is current job also the longest job held? Yes fVta d'YHY'cb'mh Y ZfghYa d'cna YbhfYVtFX VY'ck E'
 No fVta d'YHY'Vch' Ya d'cna YbhfYVtFXg VY'ck E'
If not working, is last job also longest job? N/A - there's no employment history. (G]d'Ya d''fYVt'
 Yes fVta d'YHY'h'Y'gYVt'bx Ya d'cna YbhfYVtFX VY'ck E'
 No fVta d'YHY'h'Y'gYVt'bx Ya d'cna YbhfYVtFX VY'ck E'

EMPLOYMENT RECORD fV ffYbh'cV'cfz]ZbchV ffYbh'k cf_]b[z'Ugh'cV\Y'Xt'

Job Title: _____ Employer Name: _____

Start date: _____ If last job held, termination date: _____

Hourly wage: _____ Hours per week: _____

If working with a ULTC employment specialist, were you provided a lead? Yes (work on empl readiness/lead) _____
 No (no employment work conducted) _____
 N/A (previous emplmt/ not assigned to an empl spclst) _____
 Employment status: Still employed _____
 Fired _____
 Not known _____
 Quit _____
 Laid-off _____

Benefit Type: (if current job) Job **WILL** offer health insurance or retirement ben. _____
 Job **WILL NOT** offer health insurance or retirement ben. _____
 Employment type: Full-time _____
 Seasonal _____
 Part-time _____
 Temporary _____

Industry: Clerical/Admin _____ Communication _____ Comm Dev _____ Construction _____ Education _____ Financial/Banking _____
 Health Care _____ Hospitality _____ Mfrtg _____ Retail _____ Trans _____ Warehousing _____
 Other _____

EMPLOYMENT RECORD fcb[Ygh'cV\Y'Xt'

Job Title: _____ Employer Name: _____

Start date: _____ Termination date: _____

Hourly wage: _____ Hours per week: _____

Reason for termination: Quit _____ Laid-off _____ Fired _____ Not known _____

Benefit Type: Job **OFFERED** health insurance or retirement ben. _____
 Job **DID NOT** offer health insurance or retirement ben. _____
 Employment type: Full-time _____
 Seasonal _____
 Part-time _____
 Temporary _____

Industry: Clerical/Admin _____ Communication _____ Comm Dev _____ Construction _____ Education _____ Financial/Banking _____
 Health Care _____ Hospitality _____ Mfrtg _____ Retail _____ Trans _____ Warehousing _____
 Other _____

Baseline Profile

Household Composition:

How many in household (include yourself)? **(B1):** _____

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Living Arrangement: **(B2)**

- House/apt is owned by household member House/Apt is rented by household member-subsidized
 House/apt is rented by household member-unsubsidized Household stays in the House/Apt for free
 Household is homeless (without a roof) or in a shelter

Number of OTHER household members 18 years or older (do not include yourself): _____ **(B3) If none, go to question (G1).**

Please complete the table below for all OTHER household members 18 years or older (do NOT complete for yourself) (A5)

	Age	Is this person working now?	In the past 12 months, how many full months did this person work?	How much earned income (after tax) for this person in the past 12 months?
Adult 1		Yes <input type="checkbox"/> No <input type="checkbox"/>		
Adult 2		Yes <input type="checkbox"/> No <input type="checkbox"/>		
Adult 3		Yes <input type="checkbox"/> No <input type="checkbox"/>		
For additional adults, how many?(F1):			Enter income of additional adults(after tax):	

Products/Practices:

Do you have a budget (a written spending plan) for all your monthly expenses? **(G1)** Yes No

Over the past three months, have you been able to pay your bills on time? **(G2)** Yes No

Over the past three months, had you borrow from friends or family members for basic needs? **(G3)** Yes No

Do you presently have a checking account with a bank or credit union? **(G4)** Yes No

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Do you bounce checks (at least once a month for the past three months)? **(G5)** Yes No

Have you ever had a checking account? **(G6)** Yes No

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What is the main reason for not having one now? **(G7)**

- In ChexSystems Don't like dealing with bank personnel Not sure how to set one up Fees too high
 Not enough money to make account useful Transactions take too long Other

Do you presently have a savings account with a bank or credit union? **(G8)** Yes No

Do you set aside money for savings on a regular basis (after all living expenses)? **(G9)** Yes No

Do you presently have an active credit card(s)? **(G10)** Yes No **If no, go to (G12).**

If yes to **(G10)**, number of cards: _____ **(G10a)**

Over the past three months, how did you pay your credit card(s)? **(G11)**

- Paid the minimum owed on all your cards Paid the entire balance on all your cards
 Paid less than the minimum, or nothing Paid more than the minimum, but not the entire balance

Have you ever had a credit card? **(G12)** Yes No

Are you in a Debt Management Plan or working with a Debt Settlement or Credit Repair company? **(G13)** Yes No

Did you file a tax return in the last tax season? **(G14)** Yes No

Health Insurance Status (primary insurance only): **(G15)**

- Private insurance through a household member's employer Insured through government program
 Private insurance (not through a household member's employer) No insurance at all

Red Flags:

Have your wages been garnished recently, or are you in danger of having your wages garnished? **(H1)** Yes No

Are you considering bankruptcy as a financial solution, in the process of filing or filed recently? **(H2)** Yes No

If your household rents, have you been evicted recently or are you in danger of being evicted? **(H3)** Yes No N/A

If your household owns, has your mortgage lender started foreclosure proceedings against you? **(H4)** Yes No N/A

Have experienced a utilities shut off recently or are you in danger of it? **(H5)** Yes No

Has your car(s) been repossessed recently, or is it presently in danger of being repossessed? **(H6)** Yes No N/A

Are collection agencies presently contacting you about unsettled claims? **(H7)** Yes No

Financial Assessment Section

Budget

Monthly Income		Amount	Monthly Income (continued)		Amount
Wages (after tax)			Worker's Compensation		
Self-employed/business (after exp's)			Veteran's Compensation		
SSI/SSDI			Rental Income		
SNAP/WIC			Interest/Investment Income		
Other public benefits			Income from other household members		
Alimony/child support			Other Income:		
Unemployment					
			Total Income=		
Monthly Expenses		Amount	Monthly Expenses		Amount
Housing			Health-Related		
Rent			Health Ins. (not deducted from paycheck)		
Renter's insurance			Dental Ins. (not deducted from paycheck)		
Mortgage(s)-primary residence			Life Insurance		
Home Equity Line of Credit(s)-Prim. Res.			Monthly medical and prescriptions bills		
Property Tax			Other:		
Other real estate			Health exp's total=		
Homeowner's Insurance			Credit card and other debt pmts		
Home Maintenance			Credit card(s)		
Other:			Student loans		
Housing total=			Consumer loans (includes payday/title loans)		
Utilities			Business loans		
Gas/Heating			Informal loans - family, friends, etc.		
Electric			Other:		
Water - same bill w/ sewer, check			Credit card total=		
Sewer (On the same bill, enter amt above.)			Personal		
Trash			Cable		Internet
Phone (landline)			Laundry/Dry Cleaning		
Cell Phone			Tobacco		Alcohol
Other:			Clothing & accessories		
Utilities total=			Personal hygiene/toiletries/non-food supplies		
Foods			Beauty salon/Barber shop		
Groceries			Recreation activities/going out		
Other Food (dining out, school lunch, etc.)			Other:		
Foods total=			Personal exp's total=		
Transportation			Miscellaneous		
Vehicle(s) pmt (lease & purchases)			Charitable giving		
Gas			Gift		
Car Insurance			Newspapers/ Magazines		
Public Transportation			Pet care		
Car Maintenance/ Other			Allowances		
Trans. total=			Membership dues (health, licenses,etc.)		
Child/Dependent Related			Education (not stu. loan pmt, not child's)		
Child Support			Average monthly financial fees		
Education(kids') -tuition, books, pictures, fee, etc.			Other:		
Childcare/Daycare			Misc. total=		
Other:			Total Monthly Expenses=		
Child related total=					
Total Monthly Net Income		Amount			
Total Monthly Income					
Total Monthly Expenses					
Total Monthly Net Income after expenses=					

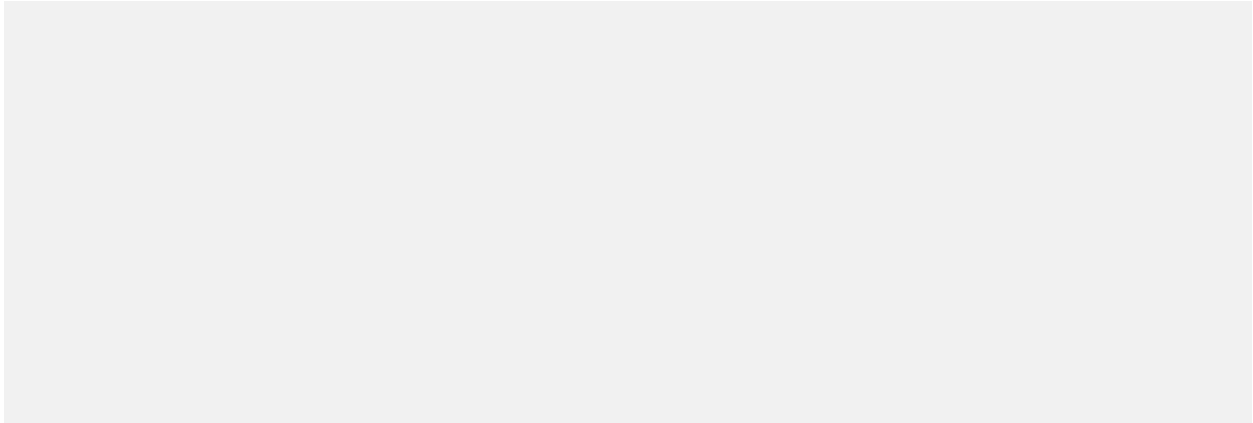
Balance Sheet

Assets		Amount
Checking Accounts (balance carrying over each month)		
Savings Accounts		
Cash - not in any type of account		
Vehicle(s) -market value of cars, boats, bikes, et.		
Primary Residence-market value of residential house		
Real Estate - other than Primary Residence		
Investments - Stocks/Bonds/Mutual Funds/Retirement accts		
College Savings Account (529 or other)		
Business Ownership		
Other:		
		Total Assets=
Liabilities (All debt owed to creditors)		Amount
Housing		
Mortgage balance(s)		
Home equity line(s) of credit (portion used)		
Real estate balances-other than primary residence		
		Housing Total=
Transportation (balances owed on cars, boats, etc.)		
Vehicle 1 balance		
Vehicle 2 balance		
All other vehicle payments together		
		Transportation Loans Total=
Credit Cards/ Other Loan Balances		
Credit card (s)		
Student loans (s)		
Consumer loans (s)		
Business loan (s)		
Informal loan (s) -money owed to family, friends, etc....		
		Credit Cards/ Loan Balances Total=
Unpaid Bills (not in collections, balances owed if not made by current due date)		
Unpaid utilities (phone, electricity, gas, water, ect.)		
Unpaid rent		
Unpaid medical bills		
Money owed to banks and/or credit unions		
Other:		
		Unpaid Bills Total=
Collections/Judgments		
Medical collections		
All other collections		
Child support in arrears		
Back taxes owed		
Judgments (amount owed to creditors after court decisions)		
		Collections/ Judgments Total=
		Total Liabilities=
Net Worth		
Total Assets		
Total Liabilities		
Total Net Worth=		

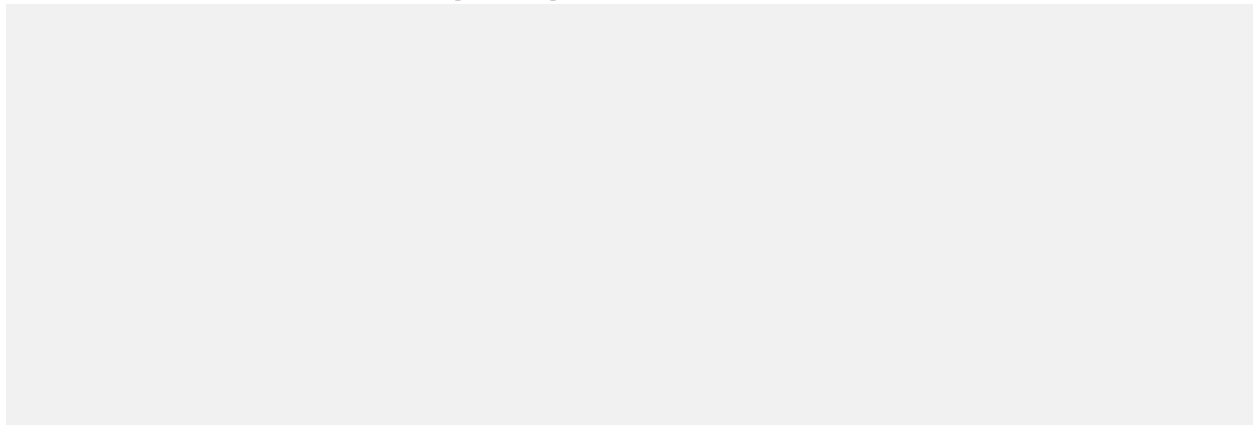
Visions/ Goals

Answers to the following questions will help your coach understand your issues/concerns, financial goals and financial knowledge or skills you are interested to discuss. Each item can be discussed, prioritized and worked on.

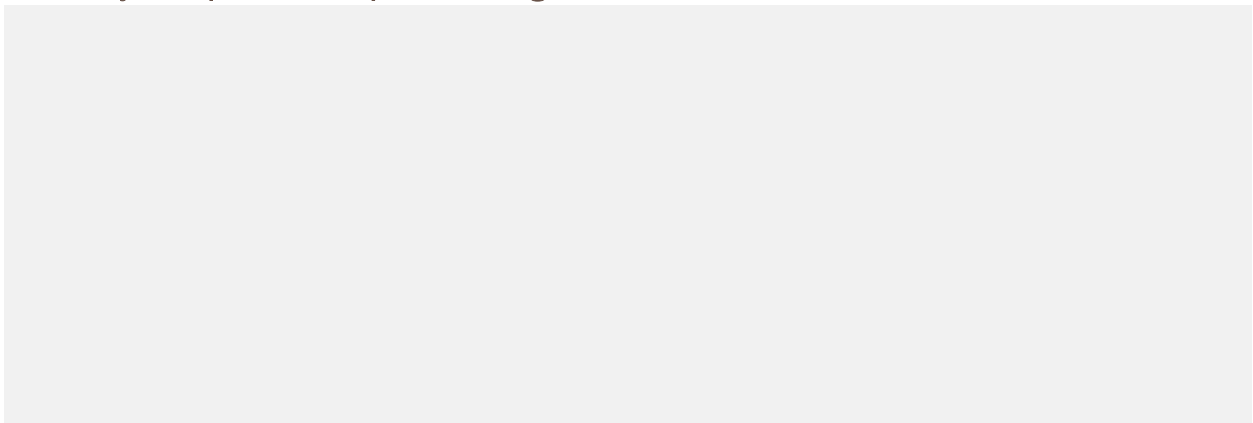
1. What financial concerns do you have or like to have them resolved?



2. What are your short-term and long-term goals?



3. What do you hope to accomplish working with a coach?



Full Name:

Date:

Credit Information Release Authorization

To assist Urban League Twin Cities, Inc. (ULTC) in its ability to provide me with financial counseling services, I hereby authorize ULTC to pull, free or paid for by ULTC, my credit reports which may include credit score as needed from **Experian** now and periodically for at least once every six (6) months for a period not to exceed five (5) years from the date of this authorization. I understand that all inquiries by ULTC into my credit constitute "soft inquiries" and will not adversely affect my credit or my credit rating. While the credit reports and scores pulled by ULTC on my behalf will be used to provide me with financial counseling and/or to track my financial outcomes, it is understood that I will not receive copies of my reports paid for by ULTC. I understand that I may request a financial counseling session for credit report review in association with each of my credit report pull by ULTC on my behalf. I further understand that I may withdraw Minneapolis Urban League's authorization to pull additional credit reports or credit scores at any time by simply notifying my assigned coach. Notwithstanding the foregoing, I understand that I have the right to dispute information with the credit bureau, to request reinvestigation, and to have corrected reports reissued to previous recipients of the credit report at issue.

I understand that credit information is sensitive and that there may be inherent risks to accessing such data; I have had the opportunity to ask my designated Coach questions regarding such risks. I understand that all of my personal information will be held confidential by Urban League Twin Cities and used only as authorized by me.

Any questions that I may have regarding the above will be answered by my designated Coach at Urban League Twin Cities.

Social Security Number:

Date of Birth:

Previous names or Alias:

If you had a foreclosure(s) in the last 7 years, enter the date (mm/yy) for the most recent one:

If you filed for a bankruptcy(ies) in the last 10 years, enter the date (mm/yy) for the most recent one:

Current Address:

Bi a VYf/ gtfYYh 5dh. 7Jm GHUHY Njd 7cXY

Previous address if current address is less than 2 years:

Bi a VYf/ gtfYYh 5dh. 7Jm GHUHY Njd 7cXY

Signature

Signature Date

Full Name:

Date:

Credit Information Release Authorization

To assist Urban League Twin Cities, Inc. (ULTC) in its ability to provide me with financial counseling services, I hereby authorize ULTC to pull, free or paid for by ULTC, my credit reports which may include credit score as needed from **TransUnion**, and/or **Equifax** now and periodically for at least once every six (6) months for a period not to exceed five (5) years from the date of this authorization. I understand that all inquiries by ULTC into my credit constitute "soft inquiries" and will not adversely affect my credit or my credit rating. While the credit reports and scores pulled by ULTC on my behalf will be used to provide me with financial counseling and/or to track my financial outcomes, it is understood that I will not receive copies of my reports paid for by ULTC. I understand that I may request a financial counseling session for credit report review in association with each of my credit report pull by ULTC on my behalf. I further understand that I may withdraw Minneapolis Urban League's authorization to pull additional credit reports or credit scores at any time by simply notifying my assigned coach. Notwithstanding the foregoing, I understand that I have the right to dispute information with the credit bureau, to request reinvestigation, and to have corrected reports reissued to previous recipients of the credit report at issue.

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If you filed for a bankruptcy(ies) in the last 10 years, enter the date (mm/yy) for the most recent one:

Current Address:

Bi a VYf/ gtfYYh 5dh 7]mi GHUY N]d'7cXY

Previous address if current address is less than 2 years:

Bi a VYf/ gtfYYh 5dh 7]mi GHUY N]d'7cXY

Signature

Signature Date

Submitting Application to ULTC Learning Center

Email Application

Print Application

Click above to email your application to an assigned coach.

Click above to print the fill-in portion of this application (pages 4-12).

Below is for ULTC staff use only!

Full Name:

Street Address:

City, State, Zip:

Referral Source:

Banking

Healthcare

Access Lab

ULTC Short term customized

Training

Other ULTC referrals

Northside Homes

All homebuyer referrals

Other:

Referral source contact (if applicable):

Name:

Phone:

Completion Checklist:

- Date application Received:
- Intake Form
- Vision/ Goals
- Baseline Profile
- Budget
- Balance Sheet
- Credit Release
- Entered in ETO
- Entered Date: