**Business Loan Application**

**Loan Application Instructions**

1. Please review the guidelines before completing your application.
2. If you are married, include your combined household information on the financial information form.
3. If you have a co-signor or guarantor, both you and the co-signor should complete a financial information form.
4. Please make sure that your application is filled out completely, signed and dated.
5. Please include the requested attachments:
6. An invoice, bid or other information showing cost of business items together with   
   description of the equipment or services to be provided
7. Verification of Income
8. Verification of proper Business Licenses and Insurance
9. Please include a Business Plan\* (See instructions on next page)

**Northwest Access Fund will conduct a credit check on each individual who completes a financial information form.**

**RETURN COMPLETED APPLICATION TO:**

**NORTHWEST ACCESS FUND**

**1437 South Jackson Street, Ste. 302, Seattle, Washington 98144.**

**Phone: (206) 328-5116 (V), or, (888) 494-4775 (TTY)**

**Email:** [**kathy@nwaccessfund.org**](mailto:kathy@nwaccessfund.org)

*\*If you don’t have a Business Plan, please contact Northwest Access Fund and we will be happy to refer you to agencies that may be able to help, or with an instruction workbook.*

**Business Plan Instructions**

Please attach a business plan that describes what you plan to do in your business, how you will find customers, how much money you expect to earn and what other resources you have or need to get this business going. If you have an existing business, please include financials showing how much your business has earned over the past two years. If you don’t have a business plan, the Northwest Access Fund staff will be happy to refer you to helpful resources.

**Sample Business Plan Outline**

1. **Description of the Business: Write a general introduction to your business that answers the following questions.**

* What is your business name and what service/product will your business sell?
* How will your business be organized? (i.e. sole proprietorship, partnership, or corporation)
* Is your business currently making sales? If not, when do you plan to start?
* What is your business mission statement?
* This should be a one or two sentence statement explaining the broad goals of your business. An effective mission statement should be able to tell your company story and ideals in less than 30 seconds. For example: “JavaNet is a start-up business that will provide a unique forum for communication and entertainment through the medium of the Internet.”
* What are your long-term and short-term business goals?

1. **Marketing Plan:** It is a good idea to interview both potential customers and competitors to get accurate information for this section.You will also want to visit your local library and ask the librarian if there is a business section. You can get demographic information there to help you narrow your target market and determine the best way to sell to them.

* What are the features and benefits of your product/service? What is unique about your product/service?
* How will you (or did you) decide to set your prices?
* Who is your target customer?
* Your target customer should be a very specific group of people. Other people may purchase your product or service, but this group will be your bull’s eye to which you will focus most of your marketing efforts. For example: Students in the Seattle urban area between the ages of 18 and 25 with an annual income of $25,000/yr. who use the Internet to complete most of their research for school.
* Who are your major competitors? Describe them and assess their strengths and weaknesses.
* What are the current trends in your market? Is your product/service reaching a new level of popularity or has it already hit its peak?   
  If you haven’t gathered this information from your interviews, trade magazines made for business owners specifically in your line of business are a good place to find out about the most recent trends.
* How will you use ads, networking, phone calls, direct mailings, etc. to let your target customer know about the product/service you have to offer?

1. **Operating Plan:**

* How will you produce and deliver your product/service?
* Describe your bookkeeping method.
* List the people who will be running the business. It is a good idea to include a resume.
* Describe where the majority of the business activities will take place.

1. **Financial Projections: Complete Financial Projection worksheets and include a paragraph explaining the numbers.** If you need worksheets call us at 206-328-5116. Don’t be discouraged if your business is not profitable to start with—it would be a rarity if it was! By looking at your financial projections, you can also determine how long you will need to continue to live on your current income and when you will be able to start paying yourself with business profits

* Sales Forecast
* Profit & Loss Projections
* Cash Flow Projections

Northwest Access Fund

**Privacy Policy & Disclosure**

The Gramm-Leach-Bliley Act requires us to tell you what steps we take to safeguard the privacy of the financial information you provide to us. Here is a summary of our privacy and disclosure policies.

# Our Privacy Policy

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

* Information we receive from you on your loan application
* People and organizations identified on your loan application
* Information about your transactions with us, our affiliates or others
* Information we receive from a consumer credit reporting agency

# What We Disclose

Northwest Access Fund is a member of the Credit Builders Alliance through which we report loan repayment history to national credit bureaus. As such, your loan repayment history may become a part of your credit record. We do not disclose any other non-public personal information about our customers or former customers to anyone except as permitted by law.

# Telling Your Story

We may use "your story" (for example,why you needed a loan, what equipment or technology you purchased and how it impacted your life) to explain and market our program to other borrowers and contributors. However, we will not identify you by name unless you give us permission to do so. **If you do not wish to have your story told, please let us know at the time of your application.** It will not affect loan eligibility.

# Confidentiality & Security

Northwest Access Fund takes every precaution to ensure that your personal information remains private. Except as noted herein, we restrict access to non-public personal information about you to employees and agents of Northwest Access Fund, members of our loan review committee and Board on a need-to-know basis and guarantors, co-signors, vendors and providers who need to know that information to provide products or services requested by you. We maintain physical, electronic and procedural safeguards to comply with federal regulations to guard your non-public personal information.

**Questions**

If you have any questions or concerns about our privacy and disclosure policies, please contact Northwest Access Fund.

1437 South Jackson Street, Suite 302

Seattle Washington 98144

(206) 328-5116

[info@nwaccessfund.org](mailto:info@nwaccessfund.org)

**PART I**

**Northwest Access Fund Business Loan Application**

|  |  |  |  |
| --- | --- | --- | --- |
| **Applicant Information Application Date:** | | | |
| **Applicant 1** | | **Applicant 2** | |
| Name: |  | Name: |  |
| Birthdate: |  | Birthdate: |  |
| SSN: |  | SSN: |  |
| Address 1: |  | Address 1  (if different): |  |
| Address 2: |  | Address 2: |  |
| City: |  | City: |  |
| State: |  | State: |  |
| Zip: |  | Zip: |  |
| Phone: |  | Phone: |  |
| Alternate Phone: |  | Alternate Phone: |  |
| Email: |  | Email: |  |
|  | | Relationship to Applicant 1: |  |

How did you hear about the Northwest Access Fund?

Name of the Business Owner (if different from Applicant 1) :

First: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Middle: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Last: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Business Owner’s Disability: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Birthdate (mm/dd/yy): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Business Owner’s Relationship to Applicant(s): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

List & describe the equipment and services you want to purchase. Include the name(s), addresses & phone number of the vendor(s) and the cost of each item (including accessories, shipping & sales tax). Please attach an invoice or bid from the vendor or other information showing cost.

Please describe, in your own words, how this business equipment will be used and how it will benefit your business endeavor.

Describe in your own words why you are seeking or engaged in work as an entrepreneur.

Primary employment goal at time of application

What is the primary employment goal at time of application? (Choose one)

\_\_\_ Become newly employed in telework for an employer

(Do not have a job now but want to get one)

\_\_\_ Become newly self-employed

(Do not have a job but want to work for self)

\_\_\_ Change to teleworking job for an employer

(Have a job but want to change job/kind of work)

\_\_\_ Change to self-employment job

(Have a job but want to work for self)

\_\_\_ Expand existing business

\_\_\_ Other: Provide brief description: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Do you have insurance to cover loss or damage to equipment?

\_\_\_ Yes \_\_\_ No

Please briefly describe the business or job for which you are purchasing the equipment. Is this a home-based business? If not, where is the business located?

Is this a new or existing business?

\_\_\_ New \_\_\_ Existing

**demographic information for the** BUSINESS OWNER

This background information helps us to determine who we are serving. We are requesting this information in accordance with the Equal Credit Opportunity Act and the requirements of the regulatory agencies. Providing the information is voluntary and it will not in any way be a factor in the application approval process.

Gender: \_\_\_ Male \_\_\_ Female

Ethnic/Racial Background:

\_\_\_ Caucasian \_\_\_ Hispanic \_\_\_ Asian/Pacific Islander

\_\_\_ African American \_\_\_ Native American

\_\_\_ Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Language Spoken at Home:

\_\_\_ English \_\_\_ Spanish \_\_\_ Chinese

\_\_\_ Korean \_\_\_ Vietnamese

\_\_\_ Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Marital Status:

\_\_\_ Single with no dependent children \_\_\_ Divorced

\_\_\_ Single with dependent children \_\_\_ Other

\_\_\_ Married or Domestic Partnership (Please describe)

\_\_\_ Widowed

Employment Status:

\_\_\_ Employed Fulltime \_\_\_ Unemployed

\_\_\_ Employed Part-time \_\_\_ Retired on disability

\_\_\_ Self-employed Fulltime \_\_\_ Retired

\_\_\_ Self-employed Part-time \_\_\_ Homemaker

\_\_\_ Student (Level completed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_)

\_\_\_Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Are you actively seeking work?

\_\_\_ No \_\_\_ Yes: Full-time \_\_\_ Yes: Part-time

Housing Status:

\_\_\_ Subsidized Rental Unit

\_\_\_ Rent

\_\_\_ Buying or own Home or Condo

\_\_\_ Other (Please describe):

Veteran Status

\_\_\_ None/Not Applicable \_\_\_ Veteran

How did you hear about Northwest Access Fund’s low interest loans? (Please check all that apply)

\_\_\_ Advertising (e.g., TV, radio, newspaper)

\_\_\_ Information received in the mail

\_\_\_ Information from the World Wide Web/Internet

\_\_\_ Friend

\_\_\_ Professional (e.g., OT, PT, doctor, case manager)

\_\_\_ Disability-related agency:

\_\_\_ State technology program

\_\_\_ Equipment vendor, supplier or dealer

\_\_\_ Bank, credit union or lending institution

\_\_\_ Other:

\_\_\_ Don’t know

I currently am covered by the following public/private programs.

\_\_\_ Medicaid

\_\_\_ Medicare

\_\_\_ Private Health Insurance

\_\_\_ Disability Insurance

\_\_\_ Food Stamps

\_\_\_ Special Education or 504 Plan

\_\_\_ Division of Developmental Disabilities

\_\_\_ Vocational Rehabilitation or Department of Services for the Blind (or Ticket to Work)

\_\_\_ Medicaid Cap Waiver

\_\_\_ Workers Compensation

\_\_\_ Other

I currently am covered by the following public/private programs.

\_\_\_ Medicaid

\_\_\_ Medicare

\_\_\_ Private Health Insurance

\_\_\_ Disability Insurance

\_\_\_ Food Stamps

\_\_\_ Special Education or 504 Plan

\_\_\_ Division of Developmental Disabilities

\_\_\_ Other

\_\_\_ Vocational Rehabilitation or Department of Services for the

Blind (or Ticket to Work)

\_\_\_ Medicaid Cap Waiver

\_\_\_ Workers Compensation

**PART II**

**financial information form**

Type of Credit Requested:

\_\_\_Individual Account

\_\_\_Joint Account with Spouse

\_\_\_Joint Account with another person

Are you Married? No \_\_\_ Yes\* \_\_\_

\*Include combined household information for both you and your spouse on the financial information form -- even if you are not relying on the spouse’s income to repay this loan.

\*\*Alimony, child support or separate maintenance income need not be listed unless you want it to be considered in granting credit.

Net / “Take Home” Monthly Household Income. $\_\_\_\_\_\_\_\_\_ (A)

Sources of Income – **APPLICANT 1**

* Employment: $\_\_\_\_\_\_\_\_\_
* Self-Employment $\_\_\_\_\_\_\_\_\_
* Social Security: $\_\_\_\_\_\_\_\_\_
* SSI: $\_\_\_\_\_\_\_\_\_
* SSDI: $\_\_\_\_\_\_\_\_\_
* Other Public Assistance (GAU, TANF, etc.) $\_\_\_\_\_\_\_\_\_
* Pension/401K/Retirement: $\_\_\_\_\_\_\_\_\_
* Savings/Investments: $\_\_\_\_\_\_\_\_\_
* Trust: $\_\_\_\_\_\_\_\_\_
* Other Income $\_\_\_\_\_\_\_\_\_ (Describe): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Names & ages of persons supported on this income:

Sources of Income – **APPLICANT 2**

* Employment: $\_\_\_\_\_\_\_\_\_
* Self-Employment $\_\_\_\_\_\_\_\_\_
* Social Security: $\_\_\_\_\_\_\_\_\_
* SSI: $\_\_\_\_\_\_\_\_\_
* SSDI: $\_\_\_\_\_\_\_\_\_
* Other Public Assistance (GAU, TANF, etc.) $\_\_\_\_\_\_\_\_\_
* Pension/401K/Retirement: $\_\_\_\_\_\_\_\_\_
* Savings/Investments: $\_\_\_\_\_\_\_\_\_
* Trust: $\_\_\_\_\_\_\_\_\_
* Other Income $\_\_\_\_\_\_\_\_\_ (Describe): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Names & ages of persons supported on this income:

Applicant 1 Employment:

Position:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Company Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Supervisor’s Name:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Phone:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Email: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

City: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

State:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ZIP: \_\_\_\_\_\_\_\_\_\_\_

How long have you been at this job?

Applicant 2 Employment:

Position:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Company Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Supervisor’s Name:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Phone:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Email: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

City: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

State:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ZIP: \_\_\_\_\_\_\_\_\_\_\_

How long have you been at this job?

**Assets**

Checking Account / Cash on Hand: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Savings Account: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_

IRA/Retirement Accounts: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Stocks, Investments: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Real Estate:

Home: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Other: $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Personal Property (e.g. cars, boats, RVs)

#1: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_ (Current Value)

#2: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_ (Current Value)

#3: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_ (Current Value)

#4: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_ (Current Value)

#5: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_ (Current Value)

Other Assets (Please Describe): $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

## *Debts*

Mortgage(s): $\_\_\_\_\_\_\_\_\_\_\_\_\_\_

* Lender: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Balance: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Monthly Payment: \_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Account #: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Mortgage(s): $\_\_\_\_\_\_\_\_\_\_\_\_\_\_(Balance)

* Lender: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Monthly Payment: \_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Account #: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Mortgage(s): $\_\_\_\_\_\_\_\_\_\_\_\_\_\_(Balance)

* Lender: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Monthly Payment: \_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Account #: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Car #1: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_(Balance)

* Lender: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Monthly Payment: \_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Account #\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Car #2: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_(Balance)

* Lender: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Monthly Payment: \_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Account #\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Car #3: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_(Balance)

* Lender: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Monthly Payment: \_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Account #: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Student Loans: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_(Balance)

* Lender(s): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Monthly Payment: \_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Account #: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Status:

Credit Cards (attach list) Total Owed: $\_\_\_\_\_\_\_\_\_\_

Total Monthly Payment: $\_\_\_\_\_\_\_\_\_\_

Personal Loans / Other Debts (describe):

Balance: $\_\_\_\_\_\_\_\_\_\_

Monthly: $\_\_\_\_\_\_\_\_\_\_

**PART III**

**budget worksheet**

**Basic *MONTHLY* Expenses**

**Residential Expenses**

Rent or Mortgage $\_\_\_\_\_\_\_\_\_\_\_

Homeowners/Renters Insurance $\_\_\_\_\_\_\_\_\_\_\_

Homeowner Association Dues $\_\_\_\_\_\_\_\_\_\_\_

Utilities $\_\_\_\_\_\_\_\_\_\_\_

Property Taxes $\_\_\_\_\_\_\_\_\_\_\_

Other Residential Expenses: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Transportation Expenses**

Car Payment $\_\_\_\_\_\_\_\_\_\_\_

Gas, Car Maintenance & Repair $\_\_\_\_\_\_\_\_\_\_\_

Car Insurance $\_\_\_\_\_\_\_\_\_\_\_

Public Transportation $\_\_\_\_\_\_\_\_\_\_\_

Other Transportation Costs: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Insurance/Medical Expenses**

Health/ Life Insurance $\_\_\_\_\_\_\_\_\_\_\_

Unsubsidized Medical Expenses $\_\_\_\_\_\_\_\_\_\_\_

Dental Expenses/ Insurance $\_\_\_\_\_\_\_\_\_\_\_

Glasses/Contacts $\_\_\_\_\_\_\_\_\_\_\_

Prescriptions $\_\_\_\_\_\_\_\_\_\_\_

Other Medical Expenses: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Essential Expenses**

Food & Household goods $\_\_\_\_\_\_\_\_\_\_\_

Clothing $\_\_\_\_\_\_\_\_\_\_\_

Haircuts & Make-up $\_\_\_\_\_\_\_\_\_\_\_

Child Care $\_\_\_\_\_\_\_\_\_\_\_

Pet/ Service Animal Care $\_\_\_\_\_\_\_\_\_\_\_

**Entertainment Expenses**

Dining Out $\_\_\_\_\_\_\_\_\_\_\_

Cable TV $\_\_\_\_\_\_\_\_\_\_\_

Cigarettes & Alcohol $\_\_\_\_\_\_\_\_\_\_\_

Hobbies $\_\_\_\_\_\_\_\_\_\_\_

Video Rentals & Movies $\_\_\_\_\_\_\_\_\_\_\_

Birthday & Holiday Presents $\_\_\_\_\_\_\_\_\_\_\_

**Communication Expenses**

Internet Connection $\_\_\_\_\_\_\_\_\_\_\_

Telephone $\_\_\_\_\_\_\_\_\_\_\_

Cell Phone: $\_\_\_\_\_\_\_\_\_\_\_

**Other Monthly Expenses**

Charitable Contributions/Memberships $\_\_\_\_\_\_\_\_\_\_\_

Travel $\_\_\_\_\_\_\_\_\_\_\_

Monthly Credit Card Payment $\_\_\_\_\_\_\_\_\_\_\_

Student loans $\_\_\_\_\_\_\_\_\_\_\_

Movies $\_\_\_\_\_\_\_\_\_\_\_

Other Expenses: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Dollars Available for Loan Repayment (Income –Total Expenses) $\_\_\_\_\_\_\_\_\_\_\_

What dollar amount would you like your monthly loan payment to be? $\_\_\_\_\_\_\_\_\_\_\_

**PART IV**

**other information:**

Have you ever declared bankruptcy?

\_\_\_ No

\_\_\_ Yes. If yes, please describe circumstances below or on a separate sheet of paper.

Are you a co-signer, co-maker, or endorser on a note?

\_\_\_ No

\_\_\_ Yes. If yes, please describe circumstances below or on a separate sheet of paper.

Are you the defendant in a legal action or are there any outstanding judgments against you?

\_\_\_ No

\_\_\_ Yes. If yes, please describe circumstances below or on a separate sheet of paper

##### authorization/certification

**I certify that the information provided in this application is true and correct to the best of my knowledge. Authorization is hereby given for the release of any and all information concerning bank accounts, employment, credit or mortgage verification as requested by Northwest Access Fund. I understand that Northwest Access Fund may need to contact other agencies and individuals to determine my eligibility and to verify my need for the support for which I am applying. I authorize the release of such confidential information.**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Signature of Applicant #1 Date**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Signature of Applicant #2 Date**

**Name & contact Information of person who assisted with application (if any):**