



Lakota Funds is a community development financial institution leading an economic resurgence of the Oglala Lakota Oyate on the Pine Ridge Reservation through culturally appropriate strategies reigniting the traditional Lakota spirit of productivity, commerce, and trade.

### Credit Builder Application

#### Applicant Information

Name of Applicant: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Telephone Number: \_\_\_\_\_ Cell Number: \_\_\_\_\_

Social Security #: \_\_\_\_\_ Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_

OST Enrollment #: \_\_\_\_\_ Email Address: \_\_\_\_\_

How did you hear about Lakota Funds? \_\_\_\_\_

Name of Nearest Relative Not Living with You: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone #: \_\_\_\_\_ Cell #: \_\_\_\_\_

Relationship: \_\_\_\_\_

#### Co-Applicant Information

Name of Applicant: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Telephone Number: \_\_\_\_\_ Cell Number: \_\_\_\_\_

Social Security #: \_\_\_\_\_ Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_

OST Enrollment #: \_\_\_\_\_ Email Address: \_\_\_\_\_

## AUTHORIZATION TO RELEASE INFORMATION

TO: \_\_\_\_\_

RE: \_\_\_\_\_

I have applied for or obtained a loan or grant from the Lakota Fund. As part of the process, The Lakota Fund may verify information contained in my request for assistance and in other documents required in connection with the request.

I authorize you to provide to The Lakota Fund for verification purposes the following applicable information:

- Past and present employment or income records.
- Bank account, stock holdings, and any other asset balances.
- Past and present landlord references
- Other consumer credit references.

If the request is for a new loan or grant, I further authorize the Lakota Fund to order a consumer credit report and verify other credit information.

I understand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, Et seq., The Lakota Fund is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that financial records involving my loan and loan application will be available to the Lakota Fund to another Government agency or department or used for another purpose without my consent except as required or permitted by law.

The information, The Lakota Fund obtains is only to be used in the processing of my request for assistance.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

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

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

SS #: \_\_\_\_\_

DOB: \_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**Credit Information**

Have you ever filed for bankruptcy?  Yes  No

Is it active?  Yes  No

If you presently have an active bankruptcy, you do not qualify for a loan under our program's guidelines. If you have successfully completed your bankruptcy plan, please provide us with your discharge papers. Thank You.

Are you showing slow pay in child support?  Yes  No

Can you prove you are current?  Yes  No

If you currently show past due or slow pay in child support accounts you do not qualify for a loan under our program's guidelines. If you are under a payment plan and in compliance with it, please provide us with proof of payments. Thank you.

Are you currently showing slow pay in mortgage and/or vehicle accounts?  Yes  No

Can you prove that you are current?  Yes  No

If you are presently delinquent in your mortgage and/or vehicle account you do not qualify for a loan under our program's guidelines. If you have proof that these accounts are current, please provide supporting information. Thank you

**Employment/Verification of Income**

<b>Place of Employment</b>	<b>Address of Employment</b>	<b>Phone #</b>	<b>Gross Monthly Income</b>

**Collateral**

<b>Description</b>	<b>Value of Asset</b>	<b>Existing Loan on Asset</b>	<b>Address of Asset</b>

**Personal Financials**

**1. Income**

- a. Take home from business \_\_\_\_\_
- b. Spouse's Income \_\_\_\_\_
- c. Applicant's Employment Income \_\_\_\_\_
- d. Any other income \_\_\_\_\_

**Total personal income** \_\_\_\_\_

**2. Personal Expenses**

- a. Education & Child Care \_\_\_\_\_
- b. Food & Clothing \_\_\_\_\_
- c. Child Support/Alimony \_\_\_\_\_
- d. Utilities \_\_\_\_\_
- e. Insurance, Gasoline, Miscellaneous \_\_\_\_\_
- f. Home rent/mortgage \_\_\_\_\_
- g. Credit card payments \_\_\_\_\_

**Total household expenses** \_\_\_\_\_

**Personal surplus** \_\_\_\_\_

**Total personal debts** \_\_\_\_\_

**Personal debt/income ration** \_\_\_\_\_

**Signatures**

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Success Coach

\_\_\_\_\_  
Date Received

## **Credit Builder Action Plan**

1. Why do I need a credit builder loan?
2. List 3 ways good credit will positively impact my life.
3. List 5 ways to build and improve your credit.
4. What is the most important thing I learned from Financial Literacy class?
5. What is the benefit of creating a household budget?
6. What are your financial goals? Is Lakota Funds helping you fulfill your financial goals?  
How?
7. How will you become more financially responsible?