



People's Partner for Community Development
PO Box 955, Lame Deer, MT 59043
406.477.PPCD (7723) – www.peoplespartners.org

Expanding Financial Capability

Loan Application

Amount requested: _____

Applicant Information

Name of Applicant (first middle last): _____

Mailing Address: _____

Home Phone: _____ Cell Phone: _____ Work Phone: _____

Social Security #: _____ Date of Birth: ____/____/____

Email: _____ Tribe: _____

Name of Nearest Relative Not Living with You: _____

Physical Address: _____

Home Phone: _____ Cell Phone: _____ Work Phone: _____

Relationship: _____

Co-Applicant Information (optional) Name: _____

Mailing Address: _____

Home Phone: _____ Cell Phone: _____ Work Phone: _____

Social Security #: _____ Date of Birth: ____/____/____

Employment/Verification of Income

Place of Employment	Direct Supervisor	How long have you worked there?	Gross Monthly Income (after taxes)

FOR OFFICE USE ONLY:

Approved _____ Disapproved _____ Staff Initials: _____

Checklist: ____ ACH/Payroll Deduction Form ____ Income Verification

____ Credit Report ____ Financial Literacy Completed ____ Action Plan Completed

Collateral – Do you have any items of value to guarantee repayment?

Description	Value of Asset	Existing Loan on Asset	Address of Asset

Personal Financials

1. Monthly Income

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

Total Monthly Income _____

2. Monthly 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 Monthly Expenses _____

Surplus/Shortage (*Monthly Income – Monthly Expenses*) _____

Total monthly personal debts _____

Personal debt/income ratio (*Monthly Debt/Monthly Income*) _____

Signatures

Applicant

Date

Co-Applicant

Date

PPCD Staff

Date

Updated November 24, 2017

AUTHORIZATION TO RELEASE INFORMATION

TO: _____

RE: _____

I have applied for or obtained a loan from People's Partner for Community Development (PPCD). As part of the process, PPCD will verify information contained in my request for assistance and in other documents required in connection with the request.

I authorize you to provide to PPCD 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 PPCD 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., PPCD 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 PPCD to another Government agency or department or used for another purpose without my consent except as required or permitted by law.

The information PPCD 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

Requirements before Loan Disbursement:

1. ☐ Attach two most recent paystubs
2. ☐ Automatic Payment must be set up in advance
(ex. Payroll deduction form, Automatic Transfer Authorization set up at your bank)
3. ☐ Attend Credit Builder/Financial Literacy Class
4. ☐ Complete Credit Builder Action Plan (see below)
5. ☐ Review Credit Report with PPCD staff.

Credit Builder Action Plan

Please answer these questions on a separate piece of paper or type them.

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 PPCD helping you fulfill your financial goals?
How?
7. How will you become more financially responsible?