

HELP EACH OTHER PROJECT

Application for Assistance

Mail To: 221 W48th Street Suite 1905
Kansas City MO 64112

*Privacy Policy: Under no circumstances will we sell, rent, or lease your personal information to third parties. The information collected is for business and verification purposes and will only be used to conduct a background and credit check.

APPLICANT INFORMATION			
Last Name	First	M.I.	Birth Date
Street Address			Apartment/Unit #
City	State	ZIP	
Phone	E-mail Address		
Social Security No.	Are you a citizen of the United States?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
Mother's Maiden Name			

PREVIOUS RESIDENCE (LAST 7 YEARS)	
Address	
From	To
Address	
From	To
Address	
From	To

REFERENCES	
<i>Please list three references.</i>	
Full Name	Relationship
Phone ()	
Address	
Full Name	Relationship
Phone ()	
Address	
Full Name	Relationship
Phone ()	
Address	

PREVIOUS EMPLOYMENT (LAST 7 YEARS)	
Company	Phone ()
Address	
Job Title	
From	To
Company	Phone ()
Address	
Job Title	
From	To
Company	Phone ()
Address	
Job Title	
From	To

Amount Requested:

TELL US YOUR STORY AND REASON FOR APPLYING FOR ASSISTANCE (ATTACH ANY RELEVANT INFORMATION)

DISCLAIMER AND SIGNATURE

I certify that my answers are true and complete to the best of my knowledge.

If this application leads to employment, I understand that false or misleading information in my application or interview may result in my release.

Signature _____ Date _____

Authorization for Release of Information for Background and Credit Check

Fill out completely. Type or print clearly using black ink.

Name: _____					
Last	First	Middle	Maiden	Other	
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female * Date of Birth (MM/DD/YY) _____					
U.S. Social Security Number _____					
Driver's License or State ID Number _____					
Check here if you do not have a Driver's License or State ID card. <input type="checkbox"/>					

Current Address _____

City _____ State _____ Zip _____ Length of Residence _____

Previous Address _____

City _____ State _____ Zip _____ Length of Residence _____

Previous Address _____

City _____ State _____ Zip _____ Length of Residence _____

I, the undersigned, authorize The Help Each Other Project through an independent contract agency, to conduct a credit history and criminal history file check or investigation by name and identifiers to determine the existence of any arrest resulting in conviction and furnish a response to The Help Each Other Project.

I hereby authorize the release to an independent contract agency, of information held by any parties regarding previous employment, my criminal history record and/or record of convictions in state and local files for violation of any federal, state, local statutes or ordinances, military records, my credit history, worker's compensation history, driving record and scholastic records and hereby release said persons, schools, companies, government agencies, court and law enforcement authorities from damage whatsoever for reusing this information. I hereby acknowledge that the independent contract agency cannot vouch for or guarantee the accuracy of information provided by third parties. Accordingly, I release the independent contract agency, its agents from any and all liability arising out of any errors or omissions regarding my background information and authorize them to release any and all information to The Help Each Other Project.

Signature _____ Date _____

** Note: Age is not a criterion in any decision, but is used for identification purposes only.*

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A Summary of Your Rights Under the Fair Credit Reporting Act

The Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every “consumer reporting agency” (CRA). Most CRAs are credit bureaus that gather and sell information about you – such as where you work and live, if you pay your bills on time, and whether you’ve been sued, arrested, or filed for bankruptcy – to creditors, employers, and other businesses. The FCRA gives you specific rights in dealing with CRAs, and requires them to provide you with a summary of these rights as listed below. You can find the complete text of the FCRA, 15 U.S.C. 1681 et seq., at the Federal Trade Commission’s web site (<http://www.ftc.gov>).

- ◆ You must be told if information in your file has been used against you. Anyone who uses information from a CRA to take action against you – such as denying an application for credit, insurance, or employment – must give you the name, address, and phone number of the CRA that provided the report.
- ◆ You can find out what is in your file. A CRA must give you all the information in your file, and a list of everyone who has requested it recently. However, you are not entitled to a “risk score” or a “credit score” that is based on information in your file. There is no charge for the report if your application was denied because of information supplied by the CRA, and if you request the report within 60 days of receiving the denial notice. You are also entitled to one free report a year if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you a fee of up to eight dollars.
- ◆ You can dispute inaccurate information with the CRA. If you tell a CRA that your file contains inaccurate information, the CRA must reinvestigate the items (usually within 30 days) unless your dispute is frivolous. The CRA must pass along to its source all relevant information you provided. The CRA also must supply you with written results of the investigation and a copy of your report, if it has changed. If an item is altered or deleted because you dispute it, the CRA cannot place it back in your file unless the source of the information verifies its accuracy and completeness, and the CRA provides you a written notice that includes the name, address and phone number of the source.
- ◆ Inaccurate information must be deleted. A CRA must remove inaccurate information from its files, usually within 30 days after you dispute its accuracy. The largest credit bureaus must notify other national CRAs if items are altered or deleted. However, the CRA is not required to remove data from your file that is accurate unless it is outdated or cannot be verified.
- ◆ You can dispute inaccurate items with the source of the information. If you tell anyone – such as a creditor who reports to a CRA – that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you’ve notified the source of the error in writing, they may not continue to report it if it is in fact an error.
- ◆ Outdated information may not be reported. In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- ◆ Access to your file is limited. A CRA may provide information about you only to those who have a need recognized by the FCRA – usually to consider an application you have submitted to a creditor, insurer, employer, landlord, or other business.
- ◆ Your consent is required for reports that are provided to employers or that contain medical information. A CRA may not report to your employer, or prospective employer, about you without your written consent. A CRA may not divulge medical information about you without your permission.
- ◆ You can stop a CRA from including you on lists for unsolicited credit and insurance offers. Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free number for you to call and tell the CRA if you want your name and

address excluded from future lists or offers. If you notify the CRA through the toll-free number, it must keep you off the lists for two years. If you request and complete the CRA form provided for this purpose, you can have your name and address removed indefinitely.

- ◆ You may seek damages from violators. You may sue a CRA or other party in state or federal court for violations of the FCRA. If you win, the defendant may have to pay damages and reimburse you for attorney fees. If you lose and the court specifically finds you sued in bad faith, you or your attorney may have to pay the defendant's fees.

You may have additional rights under state law. You may wish to contact a state or local consumer protection agency or a state attorney general to learn those rights.

If you have questions or believe your file contains errors, call our toll-free number: 800-245-2318

The FCRA gives several different federal agencies authority to enforce the FCRA:

FOR QUESTIONS OR CONCERNS REGARDING:	PLEASE CONTACT:
CRAAs, creditors and others not listed below	Federal Trade Commission Bureau of Consumer Protection – FCRA Washington, DC 20580 * 202-326-2222
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 * 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 * 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 * 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 * 703-518-6360
Banks that are state-chartered, or are not Federal Reserve System members	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 * 800-934-FDIC
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 * 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator – GIPSA Washington, DC 20250 * 202-720-7051