



PREPARING FOR YOUR ONE on ONE APPOINTMENT

FINANCIAL CONFIDENCE

Please complete and return the attached information packet along with **copies** of the documents listed below as they pertain to you.

I- Income Information

IF EMPLOYED- Last 30-days of paystubs [Biweekly (2) or Weekly (4)].

IF UNEMPLOYED- Latest weekly unemployment benefit letter received.

IF RETIRED/DISABLED/SSI- Latest Social Security benefit letter(s). IF RETIRED: Latest benefit letter(s) for any pension(s).

IF PUBLIC ASSISTANCE- Benefit letters (TANF, food stamps, WIC, utilities)

IF SELF-EMPLOYED- Most recent 1040 (if filed) or latest Profit/Loss Statement or year-to-date profit/loss or gross revenue estimate.

II- Account Statements (2 months of most recent)

- Checking
- Savings
- 401(K), 403(B), or retirement account
- Investment (stocks)

Once your complete package is returned to us, you will be contacted to schedule an appointment. Packages can be returned via one of the following:

Email- thannigan@hometeamnh.org

E-Fax- (866)319-3978

**Via Postal Service-
HOMEteam
P.O. Box 3968
Manchester, NH 03105**



What is Personal Finance Coaching?

A non-profit education, training, and support service dedicated to helping you become financially secure. We help you identify obstacles and create a personalized action plan to overcome them.

We guide you through...

- Reading and understanding your credit report.
- Why your credit report is much more than just a “score”.
- Why you can have a “good score” but “bad credit”.
- If you have a bad credit history, what you can do to repair your credit.
- If you have no credit history, what you can do to establish credit.
- Creating a budget to help you pay off debt.
- Using credit wisely and responsibly.
- Disputing errors on your credit report.
- Spotting signs of possible identity theft on your credit report.
- Obtaining a free credit report each year from all three credit bureaus.

Credit Coaching is NOT a...

- “Shortcut” for repairing or establishing a credit history.
- Substitute for your own energy, commitment, and resourcefulness. Only you are responsible for making good decisions that will help you reach your financial goals.
- Guarantee of that you will receive loans or credit cards. You still must meet a lender’s creditworthiness criteria. We explain how to increase your likelihood of approval.
- “Credit repair” service - you are responsible for improving your credit and correcting errors. We explain the step-by-step process of how to do this..
- “Loan-finder” service - You are responsible for setting realistic expectations, shopping, understanding loan terms, making decisions, and following through on promises. We are here to provide helpful information and insight into the borrowing process.

Even with the information and support provided by HomeTeam, the process of establishing or repairing credit is not easy or stress-free. Achieving a good credit history takes and on-going investment of your time, energy, and money. There will be low points along the journey and ultimately high points as you see your credit score improve over time. We encourage you to take advantage of HOMEteam’s education and coaching resources. All of our services and products are subject to restriction, change or withdrawal without notice.



Client Counseling and Coaching Agreement

HOMETeam and its counselors/coaches agree to provide the following:

- Confidentiality, honesty, respect and professionalism.
- Analysis of current credit, savings, and spending.
- Analysis and guidance in preparing a spending/savings plan.
- Development of a written action plan.
- Identification and/or referral of assistance resources.
- **1-Year of financial coaching consisting of up to six (6) appointments in person or phone or Zoom.**

I/We _____, agree to the following:

- Will always provide honest and complete information to counselor/coach verbally or in writing.
- Will provide all necessary documentation, follow-up information and progress updates within requested time frame.
- Will be on time for appointments and understand that if late the appointment will still end at scheduled time.
- Agree to give 24-hour notice for canceling or rescheduling appointments.
- If two (2) scheduled appointments are missed counseling/coaching agreement may be terminated.
- Understand that my counselor is not a lawyer or accountant and cannot provide legal or tax advice.
- Understand that there are no certain outcomes and HOMETeam is unable to promise any specific resolution or outcomes. I/We are responsible for my own progress and results.
- Agree that breaking this agreement is ground for HOMETeam to suspend any further counseling/coaching services.
- Acknowledge receipt of HOMETeam's Disclosure and Privacy Policy.

Client #1 Signature

Date

Client #2 Signature

Date

Counselor Signature

Date

HOUSEHOLD QUESTIONNAIRE

PARTICIPANT #1

Please Print Clearly

Name: _____
First MI Last

Street _____

City State Zip Code

Home: (____)____-____ Work: (____)____-____ Cell: (____)____-____

Fax: (____)____-____ Email: _____ **Birth Date:** ____/____/____

How did you hear about us? (circle all that apply)

Family Member/Friend Lender Realtor Newspaper City Housing Authority NHHFA
USDA-RD Internet (please specify) _____ Walk-In Other (please specify)

Race: (circle) 1. White 2. Black or African American 3. American Indian/Alaskan Native 4. Asian
5. Native Hawaiian/Other Pacific Islander 6. American Indian/Alaskan Native and White
7. Asian and White 8. Black/African American and White 9. American Indian/Alaskan Native and Black
10. Other

Ethnicity: (circle) Hispanic Non-Hispanic

Total # of People in Household? _____ **Gender:** Male Female **Foreign Born:** Yes No

Handicapped/Disabled: Yes No **Active Military:** Yes No

Veteran: Yes No **Section 8 Voucher:** Yes No

Education: (circle one)

1. Below High School Diploma 2. High School Diploma or Equivalent 3. Two-Year College 4. Bachelors Degree
5. Advanced Degree

Marital Status: Single Married Divorced Separated Widowed **Yearly Gross Household Income:** _____

Household Type: (select the most accurate)

1. Female headed single parent household 2. Male headed single parent household 3. Single adult
4. Two or more unrelated adults 5. Married with children 6. Married without children 7. Other

Current Housing Arrangement: (circle one) 1. Rent 2. Own 3. Other _____

Employer _____ **Position** _____

Address _____

Start Date _____ **Yearly Gross Income:** \$ _____ **Full Time** **Part Time** **Self Employed**

Signature- Participant #1

Date



PARTICIPANT #2

Name:

First MI Last

Street _____

City State Zip Code

Home: (____) _____ - _____ Work: (____) _____ - _____ Cell: (____) _____ - _____

Fax: (____) _____ - _____ Email: _____ Birth Date: ____/____/____

Relationship to Participant #1 (circle)

Spouse Child Sibling Parent Significant Other Other: _____

Race: (circle) 1. White 2. Black or African American 3. American Indian/Alaskan Native 4. Asian
5. Native Hawaiian/Other Pacific Islander 6. American Indian/Alaskan Native and White
7. Asian and White 8. Black/African American and White 9. American Indian/Alaskan Native and Black
10. Other

Ethnicity: (circle) Hispanic Non-Hispanic **Foreign Born:** Yes No **Gender:** Male Female

Marital Status: Single Married Divorced Separated Widowed

Handicapped/Disabled: Yes No

Veteran: Yes No

Active Military: Yes No

Section 8 Voucher: Yes No

Employer _____ **Position** _____

Address _____

Start Date _____ **Yearly Gross Income: \$** _____ **Full Time** _____ **Part Time Self Employed** _____

Signature- Participant #2

Date



Personal Finance Coaching Form

CLIENT 1

Please Print Clearly

Name _____

How often are you paid? (please circle): Weekly Bi-Weekly Semi-Monthly Monthly Annually

Have you filed Bankruptcy? (please circle): Yes No

If yes (please circle): Ch 7 Ch 13 Filed Date _____ Discharged Date: _____

CLIENT 2

Please Print Clearly

Name _____

How often are you paid? (please circle): Weekly Bi-Weekly Semi-Monthly Monthly Annually

Have you filed Bankruptcy? (please circle): Yes No

If yes (please circle): Ch 7 Ch 13 Filed Date _____ Discharged Date: _____

INCOME

Please Print Clearly

Type of Income	<i>Client 1 Monthly Amount</i>	<i>Client 2 Monthly Amount</i>	
Employment			
Self-employment Income			
Disability and/or SSDI Income			
Alimony/Child Support			
Social Security/Pension/Retirement Income			
Other			
Total			

FUNDS AVAILABLE TO PAY BILLS & DEBTS, SAVE, INVEST: Please list approximate value of the following:

<i>TYPE OF ACCOUNT</i>	<i>Client #1</i>	<i>Client #2</i>	
Checking account			
Saving account			
Investment account (stocks, bonds)			
Cash			
Retirement account			
Total			

Credit Report Authorization and Disclosure

To Whom It May Concern:

- 1) Please be advised that the undersigned and each of them has requested home ownership counseling services and/or other services from HOMEteam® and all agents, employees or assignees thereof (herein after collectively "HOMEteam"). The undersigned therefore and each of them hereby authorizes HOMEteam to: (i) obtain & re-obtain consumer credit reports through a credit reporting agency chosen by HOMEteam (ii) act as my agent or other funding source, if applicable. I understand and agree that HOMEteam may also use the consumer credit report for the purpose of evaluating my financial readiness to buy and/or repair a home and may share any credit information obtained hereunder with such mortgage lender, investor or other funding source
- 2) The undersigned and each of them hereby authorizes all consumer reporting agencies and all creditors, depositories and employers of the undersigned to provide credit reports and/or disclosures to HOMEteam or to third parties regarding the undersigned's indebtedness, credit experiences, deposit balances, deposit experiences or employment.
- 3) The undersigned and each of them hereby authorizes HOMEteam to obtain, certify, verify and re-verify information concerning rental history, employment, income, assets, and liabilities and to obtain and re-obtaining verifications of employment, verifications of deposit and verifications of loans/rents/mortgages.
- 4) The undersigned and each of them hereby authorizes HOMEteam to disclose to mortgage lenders, investors or other funding sources information obtained through this authorization including but not limited to information regarding deposits, assets, indebtedness, income employment, and rental or credit experiences of the undersigned.
- 5) This authorization shall be considered valid until revoked in writing executed by the undersigned and HOMEteam.
- 6) A photograph or facsimile of this authorization bearing a photograph or facsimile of the signatures of the undersigned may be deemed to be equivalent to the original hereof and may be used as a duplicate original.

Signer One:

Name: (Printed) _____

By: (Signature) _____

Social Security Number: _____ **Date of Birth:** _____

Address: _____

Signer Two:

Name: (Printed) _____

By: (Signature) _____

Social Security Number: _____ **Date of Birth:** _____

Address: _____



MONTHLY HOUSEHOLD EXPENSES WORKSHEET

Name _____

Date _____

Housing	Monthly Amount
Rent or Mortgage	
Heating <i>(gas or oil)</i>	
Electricity	
Water or sewage	
Telephone <i>(landline and cell phone)</i>	
Renters or homeowners insurance <i>(if not included in mortgage)</i>	
Trash service	
Home maintenance and furnishings	
Lawn service	
Transportation	
Gas	
Car payment	
Car insurance	
Car inspection	
Car repairs and maintenance	
License plates and registration fees	
Public transportation or taxi	
Parking and tolls/EZ-PASS	
Food	
Groceries	
School lunches	
Work-related <i>(lunches and snacks)</i>	
Insurance	
Health <i>(medical and dental, if not payroll deducted)</i>	
Life <i>(if not payroll deducted)</i>	
Medical	
Doctor	
Dentist	
Prescriptions	
Childcare	
Childcare or babysitters	
Child support or alimony	
Clothing	
Clothing	
Laundry and dry cleaning	
Donations	
Religious or charity	
Total Regular monthly Expenses	
Education	
Tuition	
Books, papers and supplies	
Lessons <i>(sports, dance, music)</i>	
Gifts	
Birthdays	
Major holidays	

Personal	Monthly Amount
Barber or beauty shop or nail salon	
Toiletries	
Children’s allowances	
Tobacco products	
Beer, wine or liquor	
Entertainment	
Movies, sporting events, concerts, etc.	
Movie rentals	
Internet/Wifi	
Cable or Streaming Services	
Restaurants and take-out meals	
Gambling and lottery tickets	
Fitness or social clubs	
Vacations/trips	
Hobbies or crafts	
Gaming Subscription	
Miscellaneous	
Banking or money order fees	
Pet care and supplies	
“Pocket” money	
Other	
Other	
TOTAL MONTHLY EXPENSES	\$ -

Your Monthly Income

Gross Monthly Income	Net/After Taxes

Spouse or Partner's Income

Gross Monthly Income	Net/After Taxes

Monthly Debt Payments

Credit Card, Student Loan and Other	
Creditor	Min. Payment
Total Debt Payments	\$ -

Total NET monthly household income	\$ -
Subtract total monthly expenses	\$ -
Monthly Surplus	\$ -

HOMETeam

Disclosure and Authorization Form

Print name(s): _____ (sign on back)

Purpose of the HOMETeam Housing Counseling Program

HOMETeam is a collaboration of NeighborWorks Southern New Hampshire (NWSNH), CATCH Neighborhood Housing (CATCH) and Lakes Region Community Developers (LRCD). I understand that the purpose of HOMETeam is to provide general housing information, counseling and education to me regarding housing and personal financial topics. These topics may include, but may not be limited to: home purchase; financial capabilities; mortgage loan default and foreclosure issues; reverse mortgage; home post-purchase topics and landlord training. I understand that neither participation in any of HOMETeam's services nor referral to any lenders or other real estate professionals guarantees that I or my family will obtain a loan, find a suitable home, or be able to obtain other services related to purchasing or maintaining a home or home ownership..

I agree to provide information to HOMETeam about my demographics, financial affairs, income, employment, rental history, credit history, and details of my home purchase. I agree it is my responsibility to be truthful and accurate, to take responsibility for my own learning, and to ask questions if there is anything I do not understand. I understand that I will work with a counselor to develop an action plan specific to my housing needs, which may consist of recommendations for handling my finances and possibly include referrals to other housing agencies as appropriate.

I understand that HOMETeam will share information with me about mortgage products, lending or servicing institutions, and other professional services related to locating, purchasing and/or maintaining a home. I understand that my participation in any of HOMETeam's services is voluntary and that I am under no obligation to follow HOMETeam's recommendations if I do not wish to. I understand that I may submit an application to any lending or servicing institution at any time, and to shop for a home at any time and that all decisions regarding HOMETeam's services are my own.

Authorization to Share Information

I authorize HOMETeam to share both identifying and non-identifying demographic and other information I have provided to funders that include, but may not be limited to

- Neighborhood Reinvestment Corporation
- NeighborWorks America
- New Hampshire Community Loan Fund
- New Hampshire Housing Finance Authority
- Department of Housing and Urban Development (HUD) and their programs
- NeighborWorks Southern New Hampshire
- CATCH Neighborhood Housing
- Lakes Region Community Developers
- Other HOMETeam funders and partners.

Under no circumstances will my name or address be shared, sold or otherwise disclosed by HOMETeam to any person or organization for purposes of solicitation or fundraising unless I explicitly authorize such use in writing.

I understand that my name will be entered into the HOMETeam's databases and that I may from time to time receive newsletters, announcements, invitations, email correspondence and the like from

HOMETeam. I understand that I may also receive solicitations to voluntarily support HOMETeam and its programs but that I am under no obligation to provide financial support. If I do not wish to be on the mailing lists and/or on the solicitation lists, I will so indicate by marking this paragraph with my initials.

Information Shared with Mortgage Lenders; Servicers; and other transaction related institutions

I grant permission for HOMETeam to share information about me with any institution that receives a mortgage or other application from me, and also grant permission for the institution to provide a copy of any application and/or supporting documentation to HOMETeam for the purposes of housing counseling. If I purchase a home after receiving HOMETeam services I authorize HOMETeam to obtain a copy of settlement statement (HUD-1 or Closing Disclosure) from my lender or closing agent. HOMETeam has my permission to contact me about any services I received from them for the purposes of collecting information about the outcomes that resulted from my receiving those services. They may, also contact me offer other services they consider may be of benefit to me.

HOMETeam Not Responsible for Third Parties

I am aware that real estate, insurance, home inspection, lender, servicers and other professionals participating in HOMETeam services may obtain my name and other information from me directly in order to offer their professional services, but that I am under no obligation provide such information nor to purchase goods or services from them. Should I have a dispute related to one of these professionals, I understand that HOMETeam is not responsible and that my concerns must be addressed with the professional, any licensing authority, or an attorney I may engage.

NeighborWorks Southern New Hampshire (NWSNH), CATCH Neighborhood Housing (CATCH) and Lakes Region Community Developers (LRCD) as Owner and/or Lender

I understand that NWSNH, CATCH and LRCD are owners of property and that my participation in HOMETeam's services in no way qualifies me for, nor obligates me to rent property nor purchase properties from either NWSNH, CATCH and LRCD. However, should I wish to rent such property, I understand that there are additional conditions beyond participating in HOMETeam's services that I must meet in order to do so.

I further understand that NWSNH may also act as a mortgage lender and/or broker. My participation in HOMETeam's services in no way qualifies me for nor obligates me to apply for, nor obtain a mortgage loan through NeighborWorks Southern New Hampshire. However, should I wish to obtain such a mortgage loan, I understand that there are additional conditions beyond participating in HOMETeam's services that I must meet in order to do so.

Confidentiality

I understand that all those counseled by HOMETeam staff are entitled to confidentiality during education and counseling sessions with HOMETeam staff. However, should HOMETeam counselors learn of *illegal* behavior or activities during such sessions, HOMETeam may be obligated under state and federal law to report that behavior to law enforcement authorities.

Hold Harmless

I do hereby for myself, my heirs, successors, and/or assigns forever release, indemnify and hold harmless HOMETeam, NWSNH, CATCH, LRCD its employees and volunteers from any liability or cause of action arising from the services I receive. All services and products are subject to change or withdrawal without notice.

Print name _____ Signature _____ Date _____

Print name _____ Signature _____ Date _____

HOMETeam Privacy Notice

Print name(s): _____ (sign on back)

HOMETeam; NeighborWorks Southern New Hampshire (NWSNH); CATCH Neighborhood Housing (CATCH), Lakes Region Community Developers (LRCD) and our employees are committed to protecting your privacy. As required by law, this notice explains the privacy policy and practices of HOMETeam; NWSNH, CATCH and LRCD for the gathering, sharing and security of information relating to those using our education and counseling services, those who purchase or rent property from us, as well as those who may borrow money or receive grants from or through any of entities listed above.

Personal information, as used in this notice, means information that identifies any individual personally and that is not otherwise publically available. Disclosure of information to “unaffiliated third parties” refers to those third parties you have not already given direct consent for us disclose information to.

Information We Collect

We gather personal information from the following sources:

- Information we receive from you on forms and applications you submit to us.
- Information we receive from third parties such as credit bureaus, lenders, or title companies.
- Information we obtain when verifying the information provided on loan or rental applications and other forms; this may come from current or past employers; landlords; creditors and/or from other institutions where financial transactions are conducted.
- Information we obtain from our property management company, attorneys or others acting on our behalf for the purpose of managing our properties.
- Information provided to us by telephone, email, or on forms on our website. Please remember that email communication is not necessarily a secure medium.
- Information we obtain from a “cookie,” pieces of data that are placed on a web browser by our web server when visiting our websites. We identify only the web browser and no other information about visitors. This helps us evaluate how users navigate our web pages, including the number and frequency of visitors to each web page, and the length of each visit.

Information We Share

We do not share or sell any personal information on our current or former borrowers, customers, or renters to anyone outside HOMETeam, NWSNH, CATCH, and/or LRCD *except*:

- With express permission from you to inform our funders, whom may include the U.S. Department of Housing and Urban Development (HUD), NeighborWorks America, NH Housing Finance Authority, the NH Community Loan Fund, and/or others.
- To your lender and/or mortgage servicer for the purpose of facilitating your loan applications and/or assisting you in keeping your loan from becoming or remaining delinquent, and/or assisting you in avoiding foreclosure.

- To third parties that help us perform our functions or services, such as mailing or copying services, database entry workers, or computer service personnel.
- We may disclose information about you to other third parties as permitted by law.

The information we are discussing may include demographic information (name, address, age, family size, race, disability status, etc.), income information for your household including amount and type of income; credit, debt, and budget information, and notes related to your goals around financial management and home ownership.

To protect your privacy, we only disclose information to third parties that agree to maintain strong confidentiality safeguards and not use this information for other purposes. When you are no longer an active customer, we will retain your records for as long as required by law. We will continue to treat your personal information as described in this notice, as amended from time to time.

Our Security Procedures

We restrict access to personal information to those employees who need to know that information in order to provide products or services. We maintain physical, electronic, and procedural safeguards in accordance with federal regulations to guard such information. On our website, we provide links to other websites. **These other web sites are not subject to our privacy policy.** We strongly recommend that you review each website's privacy policy when visiting them, and **before** providing them any information to them.

Corrections or Concerns

If you believe any of your personal information that is maintained at HOMEteam; NWSNH, CATCH and/or LRCD may be incorrect or outdated, or if you have a privacy-related concern, please call HOMEteam at 866-701-9097.

If you do not wish to have us share any of your non-public personal information with non-affiliated third parties, such as lenders, creditors, etc., you may communicate your wish in writing, and providing us with your name, mailing address, signature and date. This may be done in person at HOMEteam, 801 Elm Street, Second floor, Manchester, NH or by mail at PO Box 3968, Manchester, NH 03105-3968. In no longer than 30 days from the date your properly completed communication is received by HOMEteam we will cease sharing personal identifying information with third parties.

Please understand that restricting our ability to share your information with non-affiliated third parties may affect the degree to which our services will benefit you.

Updates

From time to time, we may update or amend this policy and will notify you of those changes as required by law. You may view the most current version of this policy at any time by requesting a copy from HOMEteam.

Print name _____ Signature _____ Date _____

Print name _____ Signature _____ Date _____