



FINANCIAL FITNESS

CLASS MATERIALS

... because **HOME** is where it all starts.

Follow us @NHSWaterbury on:



Office use only
Cmax _____

Previous client? Yes No

Date of workshop _____

Financial Fitness Education

CLIENT #1

Name: _____
First MI Last

Street Apt. City State Zip Code

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

Email: _____ Preferred Contact Type: _____ Home phone _____ Cell Phone _____ Work _____ E-mail

D.O.B. ____/____/____ S.S. # ____-____-____ Gender: _____ Female _____ Male

Does household live in a rural area? Yes No or Not Sure (Please circle)

Disabled? Yes No US Veteran? Yes No

Preferred Language: (If other than English): _____

Race: _____ White _____ Black or African American _____ Black/African American and White
_____ Native Hawaiian/Other Pacific Islander _____ American Indian/Alaskan Native
_____ Asian Other: _____

Multi-Race: _____ American Indian or Alaska Native and White _____ Asian/White _____ Black or African American and White
_____ American Indian or Alaska Native and Black or African American
Other multi-race: _____

Ethnicity: _____ Hispanic _____ Not Hispanic

Marital Status: _____ Single _____ Married _____ Divorced _____ Separated _____ Widowed

Citizenship: _____ US Citizen _____ Non-Resident Alien _____ Permanent Resident Alien

Current Housing Arrangement: _____ Rent _____ Homeowner with mortgage paid off
_____ Homeless _____ Homeowner with mortgage
_____ Living with family member and not paying rent

Household Type: (please select the most accurate)

_____ Married with Dependents _____ Married without Dependents _____ Male headed single parent household
_____ Female headed single parent household _____ Single adult _____ Two or more unrelated adults
Other: _____

Household Information:

Numbers of adults under 60 _____ Children under 18 _____ Adults over 60 _____ = Total in Household _____

Are you a first Time Buyer: Yes No Owned a home in last 3 years? Yes No

Employment Information:

Employed? Yes No Unemployed? Yes No (If yes) How much weekly? \$ _____

Employer: _____ Business Type: _____

Gross Income: \$ _____ Job Title: _____ Start Date: _____

Highest Education Level: _____ Below High School Diploma _____ High School Diploma _____ GED
_____ Some College (no degree) _____ Vo/Tech Certificate _____ Associates Degree (2-year)
_____ Bachelor's Degree (4-year) _____ Master's Degree Other: _____

Referred to by: WorkPlace / Print Advertisement / Government / TV / Realtor / Property Owners Meeting / Radio / Friend / Staff/Board member/Walk-In/ Newspaper Article / Direct Mailing/ Other: _____

CLIENT #2

Name: _____
First MI Last

Street Apt. City State Zip Code

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

Email: _____ Preferred Contact Type: ___ Home phone ___ Cell Phone ___ Work ___ E-mail

D.O.B. ____/____/____ S.S. # ____-____-____ Gender: ___ Female ___ Male

Does household live in a rural area? Yes No or Not Sure (Please circle)

Disabled? Yes No US Veteran? Yes No

Preferred Language: (If other than English): _____

Race: ___ White ___ Black or African American ___ Black/African American and White
___ Native Hawaiian/Other Pacific Islander ___ American Indian/Alaskan Native
___ Asian Other: _____

Multi-Race: ___ American Indian or Alaska Native and White ___ Asian/White ___ Black or African American and White
___ American Indian or Alaska Native and Black or African American
Other multi-race: _____

Ethnicity: ___ Hispanic ___ Not Hispanic

Marital Status: ___ Single ___ Married ___ Divorced ___ Separated ___ Widowed

Citizenship: ___ US Citizen ___ Non-Resident Alien ___ Permanent Resident Alien

Current Housing Arrangement: ___ Rent ___ Homeowner with mortgage paid off
___ Homeless ___ Homeowner with mortgage
___ Living with family member and not paying rent

Household Type: (please select the most accurate)

___ Married with Dependents ___ Married without Dependents ___ Male headed single parent household
___ Female headed single parent household ___ Single adult ___ Two or more unrelated adults
Other: _____

Household Information:

Numbers of adults under 60 ___ Children under 18 ___ Adults over 60 ___ = Total in Household ___

Are you a first Time Buyer: Yes No Owned a home in last 3 years? Yes No

Employment Information:

Employed? Yes No Unemployed? Yes No (If yes) How much weekly? \$ _____

Employer: _____ Business Type: _____

Gross Income: \$ _____ Job Title: _____ Start Date: _____

Highest Education Level: ___ Below High School Diploma ___ High School Diploma ___ GED
___ Some College (no degree) ___ Vo/Tech Certificate ___ Associates Degree (2-year)
___ Bachelor's Degree (4-year) ___ Master's Degree Other: _____

Referred to by: WorkPlace / Print Advertisement / Government / TV / Realtor / Property Owners Meeting / Radio / Friend / Staff/Board member/Walk-In/ Newspaper Article / Direct Mailing/ Other: _____

ADDITIONAL INFORMATION

Are you in need of foreclosure prevention? Yes No

If so, how delinquent are you? ___0-3 months ___3-6 months ___6-9 months ___more than 9 months

Are you interested in setting up an individual counseling session with us? Yes No

If so, when is the best time for us to call you? ___Morning ___Afternoon ___Evening

What other types of classes would you be interested in attending? (Circle as many as applicable):

- ___Foreclosure Prevention ___Purchase a Home ___General Budgeting & Credit
- ___Home Maintenance ___How to Hire a Contractor

Specific Land lording Issues (please specify): _____

Other specific issues (please specify): _____

Neighborhood Housing Services of Waterbury

Income and Expenses

Please prepare these numbers as closely as possible and have this sheet with you at the time of your counseling session. We will need to ask for these numbers as part of the counseling. IF YOU DO NOT HAVE THIS FORM COMPLETED, WE WILL NEED TO RESCHEDULE YOUR COUNSELING SESSION.

Income and Expense Calculations

Yourself		Your Spouse/Partner	
GROSS PAY before taxes		GROSS PAY before taxes	
NET PAY after taxes	\$	NET PAY after taxes	\$
Regular Overtime	\$	Regular Overtime	\$
Second Job	\$	Second Job	\$
Child Support	\$	Child Support	\$
Alimony Received	\$	Alimony Received	\$
Pension Received	\$	Pension Received	\$
Social Security	\$	Social Security	\$
VA Benefits	\$	VA Benefits	\$
Unemployment	\$	Unemployment	\$
Public Assistance	\$	Public Assistance	\$
Rental Income	\$	Rental Income	\$
Bonuses/Tips	\$	Bonuses/Tips	\$
Other Income	\$	Other Income	\$
EXPENSES			
(ENTER FOR BOTH YOURSELF AND YOUR SPOUSE/PARTNER AS ONE NUMBER)			
Mortgage or Rent	\$	Utilities (gas, elec, oil)	\$
Groceries	\$	Clothing, dry cleaning	\$
Daycare tuition	\$	School (lunch, trips)	\$
Car Loan (___m left)	\$	Car Repair/Service	\$
Vehicle Fuel	\$	Installment Loans	\$
Credit Card Payments	\$	Cable, Internet, etc.	\$
Alimony/ Support	\$	Entertainment	\$
Taxes (car, house)	\$	Telephone (home/cell)	\$
Insurance (medical/life)	\$	Cig/liquor, lotto, etc.	\$
Health (med, copay)	\$	Homeowners Ins.	\$
Tithes, charity, etc.	\$	Car Insurance	\$
Water/Sewer	\$	Other:	\$

Signature: _____ *Date:* _____

Signature: _____ *Date:* _____

Neighborhood Housing Services of Waterbury Privacy Policy

We at Neighborhood Housing Services of Waterbury (NHSW) are committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information that we gather about you

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

Confidentiality and Security

- We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and financial counseling.
- We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access.
- We use locked files, user authentication and detection software to protect your information.
- Our safeguards comply with federal regulations to guard your personal information.

You may opt-out of certain disclosures

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may call us at **(203) 753-1896** and do so.

Release of your information to third parties

1. So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards/ funders such as CHFA & HUD which make our services possible.
2. We will not disclose nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
3. Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

I have read and received a copy of the Privacy Policy Form

Signature: _____ Date: _____

Signature: _____ Date: _____

Counselor: _____ Date: _____

Neighborhood Housing Services of Waterbury Disclosure Form

- I understand that Neighborhood Housing Services of Waterbury (NHSW) provides pre purchase counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing and non-profit agencies as appropriate.
- I understand that NHSW is required to fully disclose potential and actual conflicts of interest so that I am in a position to make fully informed decisions.
- NHSW certifies that the staff who will provide pre purchase counseling under the Homeownership Education Program have no conflicts of interest due to relationships with servicers, real estate agencies, mortgage lenders and/or other entities who may stand to benefit from particular counseling outcomes.
- The types of services provided by NHSW are: foreclosure prevention counseling, mortgage delinquency / loss mitigation counseling, pre-purchase counseling, mortgage finance assistance, budget counseling, credit report evaluation, debt management, financial literacy, post purchase counseling.
- NHSW will ensure and monitor that the agency, its staff, or any member of their immediate family must not take any action that may result in, or create the appearance of: administering the housing counseling program for personal or private gain; providing preferential treatment to any organization or person; or undertaking any action that might compromise the agency's ability to ensure compliance with HUD program requirements and the Connecticut Housing Finance Authority (CHFA), or to serve the best interests of its clients.
- Individuals, directors, employees, or family members of the NHSW may not accept a fee or any other consideration for referring a client to mortgage lenders, brokers, builders, real estate sales agents, or brokers.
- I understand that in the instance where Neighborhood Housing Services of Waterbury (NHSW) is the owner of a property and rehabilitates it for sale, NHSW certifies that any client being served by the Housing Counseling Department or any NHSW staff are under no obligation to purchase the property from NHSW. In addition if NHSW owns rental properties as well and as such NHSW certifies that any client seeking Housing Counseling services related to the rental of housing being served by NHSW shall be under no obligation to rent any of the properties owned by NHSW.
- I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
- A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, you will be referred for appropriate assistance.
- By signing this application, I certify that the information given to NHSW- household income, net family assets and all allowances and deductions are accurate and complete to the best of my knowledge or belief. The information solicited on the application by NHSW in order to ensure that Federal Laws prohibiting discrimination against clients and applications on the basis of race, color, national origin, religion, sex, family status, age, and handicap are compiled with. You are not required to furnish this information but are encouraged to do so. This information will not be used to discriminate against you in any way.

- I understand that NHSW provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from NHSW in no way obligates me to choose any of these particular loan products or housing programs.
- I/we give permission to NHSW program and program administrators and/or their agents to review my credit report and financial documents if applicable and I/we give authorization for NHSW program administrators and/or their agents to follow-up with me for the purpose of program evaluation.
- I/we authorize Neighborhood Housing Services of Waterbury to share my/our client level data with HUD and CHFA and to allow HUD and CHFA access to my/our client housing counseling files for the purpose of grant oversight and Housing Counseling Program oversight.
- I understand that all documents copied during the screening process by the Housing Counselor to identify the housing need or problem shall become the property of the NHSW. Such documents shall include but not be limited to the following: pay stubs, bank statements, tax returns and W2's, correspondence, social security cards, driver's license, property tax statements, warranty deed, financial documentation, social security documentation, etc.
- I understand that phone calls will be return within two business days except in the case of extreme emergencies or counseling staff is out of the office for an extended period of time.

I have read and received a copy of the Disclosure Form

Signature: _____ *Date:* _____

Signature: _____ *Date:* _____

Counselor: _____ *Date:* _____



Directions to Neighborhood Housing Services of Waterbury

161 North Main Street, Waterbury, CT 06702

**We are in the same building as the Greater Waterbury Board of Realtors
Main entrance to NHSW is at top of steps on rounded porch.**

I-84 West – Take 84 West toward Waterbury. Take Exit 22 - Union Street toward Downtown Waterbury. Make a left on Union St at the end of ramp. Turn right at 3rd light onto South Main Street (Citgo Gas Station). Go through three (3) traffic lights (road name changes to Exchange Place and then North Main Street). Neighborhood Housing Services of Waterbury is located on your left in the brick building with the rounded front porch.

I-84 East – Take 84 East toward Waterbury. Take Exit 22 – toward Baldwin Street/ Downtown Waterbury. At second traffic light, turn left onto South Main Street. Go through four (4) traffic lights (road name changes to Exchange Place and then North Main Street). Neighborhood Housing Services of Waterbury is located on your left in the brick building with the rounded front porch.

Route 8 South – Take Route 8 South toward Waterbury. Take Exit 31- Merge onto I-84 East on the left toward Hartford. Take Exit 22 – toward Baldwin Street/ Downtown Waterbury. At second traffic light, turn left onto South Main Street. Go through four (4) traffic lights (road name changes to Exchange Place and then North Main Street). Neighborhood Housing Services of Waterbury is located on your left in the brick building with the rounded front porch.

Route 8 North – Take on Route 8 North toward Waterbury. Take Exit 31 – I-84 East toward Hartford. Take Exit 22 – Market Square toward Baldwin Street/ Downtown Waterbury. At second light, turn left onto South Main Street. Go through four (4) traffic lights (road name changes to Exchange Place and then North Main Street). Neighborhood Housing Services of Waterbury is located on your left in the brick building with the rounded front porch. We are in the same building as the Greater Waterbury Board of Realtors. Main entrance to NHS is at top of steps on rounded porch.

Parking

Parking is located on the side and rear of the building.

Entrances:

Financial Fitness and Foreclosure Clinic are held in our office. Please use main entrance to NHSW at the top of steps on rounded porch.

8 Hour and 3 Hour Homebuyer Class are held in our classroom located in the basement level of the building. Enter through the back entrance located at the rear of the building, and proceed downstairs through the door on your left.