

Student Required Document Checklist

Please review Earn to Learn Eligibility Requirements on our website earntolearn.org/eligibility

Please read through this entire packet carefully. All documentation is required if applicable to you and your household. Please have all documentation ready before attending your Interview Appointment. If you are having trouble with a certain document please contact your Success Coach.

- Applicant's Social Security Card
- Applicant's State Issued Photo ID
- Earn to Learn Household Information Form (signed and dated)
- Earn to Learn Vehicle Information Form (signed and dated)
- Account Statements – Most recent statements for *all* bank (checking and savings), investments, and retirement accounts for all household members listed on the Household Information Form
 - Account Statement must include: account owner name, current month, current balance, last 4-digits of account number
- Pay Stub – Most recent for *one person* indicated on the Household Information Form who is employed
- Earn to Learn* No Income Affidavit – for each person in the household age 18 or older not currently employed and does not receive a monthly income
- Federal Tax Return – Most current year, for each person indicated on the Household Information Form who filed taxes
 - *Earn to Learn* No Tax Return Affidavit – for each person in the household age 18 or older who did not file taxes
- For each business owned, provide the most recent Balance Sheet and Profit & Loss Statement
 - If you own less than 100% of the business please also provide the Operating Agreement
- Award Letter – If any of the following monthly benefits are received:
 - Unemployment, Social Security (Disability, Retirement, Supplemental, or Survivors), Veteran's, Temporary Assistance for Needy Families, Alimony, Child Support, or Per Capita Gaming Revenue
- Credit Report – for the head of household *or* all statements for any debt owed (including mortgage, car loans, student loans etc.). See the *Obtaining your Credit Report document* for further instructions on how to obtain your free credit report.
- Earn to Learn* Address Affidavit – Please check all statements and documents for your name and address. Earn to Learn requires that addresses are current and consistent on all statements. If there are any statements or documents that have outdated information, please complete the *Earn to Learn* Address Affidavit and update the accounts on your end for accuracy and consistency.

Privacy Disclosure

Why do we ask for all of these documents, and will I be required to submit more documents than initially required?

The Earn to Learn program serves low-to-moderate income households. We have to make sure that we are serving the families the scholarship was created for. If the required documentation that you submit to Earn to Learn indicates additional sources of income or assets, Earn to Learn may request additional documents. Earn to Learn will only ask for documents if they are required. It is the goal of Earn to Learn to work with the student and their family to qualify them for the program and not to find ways to disqualify them.

Why is everyone in the household who earns income required to provide information?

A household is defined as anyone living under the same roof sharing a living and eating space. Unless the additional member of the household provides a written statement to Earn to Learn stating they are a roommate paying their own rent and eating their own food and the household income documents provided do not indicate otherwise. Earn to Learn has to consider all members living under the same roof as part of the applicant's household.

What happens with my documents once you receive them?

Earn to Learn stores all information and documents we collect in a secure database. The database is protected with industry-standard encryption and safeguards and cannot be accessed by anyone but Earn to Learn staff. All Earn to Learn staff have passed background checks and will not share your information with anyone for any reason. Any paper documents you provide us are stored securely in our offices until we have processed your application. Once we have made a decision all paper documents are shredded.

Earn to Learn does not report to the Internal Revenue Service (IRS) or the Immigration and Naturalization Service (INS).

How to submit required documentation:

- 1- Bring Documents to your Interview Appointment (Preferably Copies)
- 2- Scan and email using Sendinc – the service we use to send and receive secure emails – you will have to create a *free* account to use this service. <https://www.sendinc.com/>. Email to your success coach or admin@earntolearn.org
- 3- Fax them to 877-266-0662. Include a cover letter with your first and last name, phone number, total number of pages, and name of Success Coach.

Required Documents – Sending Secure Emails

The Earn to Learn Program and our staff is dedicated to ensuring each participants privacy and confidentiality. Understanding that sensitive documentation is needed to income verify participants and households, as well as open savings accounts once participants enroll with Earn to Learn, we use an encrypted email service called SendInc.

To securely send sensitive personal information via email, we highly encourage you to use SendInc. Earn to Learn will only send documentation to participants with sensitive personal information, such as your Social Security number or date of birth, via SendInc. Upon receiving and opening one of these emails from Earn to Learn you will be required to create a SendInc account to view the information.

SendInc is free for our participants to use. Visit www.sendinc.com to create your account.





Household Information Form

Please print clearly the <i>full legal</i> name of everyone in your household, starting with the applicant	Age	Relationship to Applicant	Employed (Yes/No)	Monthly Salary (Dollar Amount)	Own a Business* (Yes/No)	Filed Taxes (Yes/No)	Bank Accounts (Yes/No)	Retirement Accounts (Yes/No)	Investment Accounts (Yes/No)
1		Applicant							
2 Head of Household									
3									
4									
5									
6									
7									
8									

*If Yes in Own a Business column, place Yes in Employed column. If you are a contracted employee and paid through a company, place No in Own a Business column, place Yes in Employed column.

What to do next:

- Check the Student Required Checklist – collect everything that applies to your household

I, _____, an Earn to Learn applicant, to the best of my ability, attest that the information I have entered above is accurate and true and that I have listed all people who live with me in my household.

Applicant Signature: _____ **Date:** _____

Parent Signature: _____ **Date:** _____

(If the applicant is under the age of 18)

Vehicle Information Form

	Year	Make	Model	Mileage	Do you owe any money on this vehicle?*	Current Value **
Vehicle #1						
Vehicle #2						
Vehicle #3						
Vehicle #4						
Vehicle #5						
Vehicle #6						

I, _____, the Earn to Learn applicant, attest that the information I have entered is accurate and true and that I have listed all vehicles in possession of myself and my entire household.

Applicant Signature: _____ **Today's Date:** _____

Parent Signature: _____ **Today's Date:** _____

(If the applicant is currently under the age of 18)

***For any vehicle that you OWE money on, please provide the most recent loan statement showing the balance still owed on the vehicle.**

****If you do not know the current value of your vehicle, please go to <http://www.kbb.com/> to check the car's value. When prompted select trade in value.**

No Income Affidavit

Any Household member (including the applicant) who is 18 years of age or older and does not earn income from any of the below sources must complete this form.

I, _____, hereby certify that I do not individually receive income of any kind from any of the income sources listed below.

Income Sources

- Gross wages, salaries, overtime pay, commissions, fees, tips and bonuses
- Net income from operation of a business or from rental or real personal property
- Interest, dividends and other net income of any kind for real personal property
- Periodic payments received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of period receipts
- Lump sum payment(s) for the delayed start of a periodic payment
- Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay
- Public assistance payments
- Alimony and child support payments (whether through the court system or not)
- Regular pay, special pay and allowances of a head of household or spouse who is a member of the Armed Forces (whether or not living in the dwelling)
- Regular monetary gifts from family and/or friends
- Any other sources of income not listed above

Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understand(s) that providing false representations herein constitutes an act of fraud. False, misleading, or incomplete information may result in the termination of participation in the program.

Signature: _____

Date: _____



No Tax Return Personal Statement

I _____, hereby certify that I did not file taxes in 2016.

Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understand(s) that providing false representations herein constitutes an act of fraud. False, misleading, or incomplete information may result in the termination of participation in the program.

Signature: _____

Date: _____



Address Affidavit

I, _____, hereby certify that I reside at:
(Print Name)

Street _____

City _____ State _____ Zip Code _____

Any other address on statements or documents is no longer current.

Signature: _____ Date: _____

Obtaining Your Credit Report – Net Worth

During the Income Verification process of the Earn to Learn Scholarship our staff must determine your income and net worth. To determine your net worth, the Earn to Learn staff will look at what you own versus what you owe (assets vs. debt).

To confirm your net worth is less than \$10,000 (excluding your primary home and primary vehicle), we must verify your debts. There are two ways this can be done:

Option 1 – Obtain your free Annual Credit Report by visiting www.AnnualCreditReport.com*

Option 2 – Provide the Earn to Learn Staff with the most recent statement for all debts in the household (loans, mortgage, credit cards, etc.)

Option 3 – The Head of the Household may sign the Credit Report Authorization Form giving approval for Earn to Learn staff to pull your Credit Report**

* Under federal law you are entitled to a copy of your credit report from all three credit reporting agencies - Experian®, Equifax® and TransUnion® - once every 12 months for FREE. Every consumer should check their Credit Reports from each of the three bureaus yearly. Doing so will make sure your credit is up-to-date and accurate. Each reporting agency collects and records information in different ways and may not have the same information about your credit history.

**Please note, the Earn to Learn staff uses your Credit Report only to determine the household debt. There are no negative repercussions regarding credit when applying to Earn to Learn.

Your free annual credit report does not include your credit score. A credit score is an additional service that can be purchased when requesting your credit report. Earn to Learn does **not** need your credit score. Additionally, your credit history will **not** affect your eligibility to the program.