

## California Indian Manpower Consortium, Inc. **Community Services Block Grant Program** 738 North Market Boulevard

Sacramento, CA 95834

1- (916) 564-4053 (800) 432-2724 Fax – 1-(916) 564-2345 TTY - 1-(800) 748-5259 Email - CSBG@cimcinc.com

#### **CSBG APPLICATION**

The CIMC CSBG Program provides assistance and budget management education to eligible low-income Native American families that live off-reservation in select counties in California.

### Types of Assistance

Housing Assistance May reapply every 24 months	Utility Assistance May reapply every 12 months	Nutrition Assistance May reapply every 3 months	Supportive Service May reapply every 12 months		
Will not be provided if you willfully failed to pay your rent, or if your household income is not sustainable and/or is not enough to pay future month's rent	Will not be provided if you willfully failed to pay your utility bill(s), or if you received assistance from another agency in the last 6 months.	Will not be provided if you did not return your receipts and gift cards from your last food assistance, or purchase non-allowable food items.	Will not be provided for non-core curriculum classes.		
<ul> <li>Prevent eviction</li> <li>Relocation (This is a once in a lifetime service)</li> </ul>	<ul> <li>Prevent disconnection</li> <li>Restore service</li> <li>Deposit</li> <li>Wood, propane, kerosene</li> </ul>		<ul><li> Employment</li><li> Vocational Training</li><li> Education</li></ul>		
☐ Application file)	on and Money Management (mail o	riginal Application and Money Man	agement so that original signature is or		
☐ Indian ce	rtification				
☐ Proof of r	esidence/physical address				
All household income, including Cal-Fresh if applicable, for the past six months					
a. Inter b. Pay- c. Disc d. 12-n	al Documents (as needed)  nt-to-rent form (if applying for reloc  or-quit notice (if applying for eviction  connection notice (if applying for util  nonth payment history from utility of  ground information for employmen	n prevention assistance) ity disconnection prevention assista ompany	nnce)		
STEP 2: Call 1- 916-564-4	.053 or 1-800-432-2724 to confirm t	hat we received your application an	nd supporting documents.		
STEP 3: Receive eligibility justification.	y decision. If you are eligible for CS	BG services, we will let you know v	what services will be provided based or		
✓ Documents are review	ication does not guarantee that served to verify information. Receipts redenied if information provided is fa	may be requested.			
RELEASE OF INFORMATION AUTHOR	IZATION:				
I certify by signing this sheet that I obtain any and all required informat	have read and understand the abo ion in order to complete my applica	ove information and hereby give the tion process for assistance.	e CIMC CSBG Program authorization to		
Applicant Name:		Count	у		
Applicant Signature:		Date _			

Total

12 +

Total

Per Family Member

Full Name Adults	Relationship	Birthday	Age	Enrolled in College/Vocational School	If yes Grade/Years
				□Y□N	
				□Y□N	
				□У□Ν	
				□Y□N	
				□Y□N	
all Children in the Home (let staff know	w if additional space is needed)				
Full Name of Child	Relationship	Birthday	Age	In School	Grade
				☐ Y ☐ N	
				If yes fill in grade □ Y □ N	e
				If yes fill in grade	e
				☐ Y ☐ N	
				If yes fill in grade □ Y □ N	
				If yes fill in grade	e
				If yes fill in grade □ Y □ N	e
				If yes fill in grade	e
				$\square$ Y $\square$ N	
				If yes fill in grade	e
the space below, write om detail w	hat hannened that caused vo	ur current emerge	ncy situation		
the space selow, write our detail w	int implement that ended yo	ur current emerge	ney situation		
ertify by signing this application that all	information given is true and accu	rate to the best of my	knowledge, i aı	m aware that giving fal	se/misleading
ormation is considered perjury and may	be subject to prosecution. i unders	tand this application n	nust be accomp	anied by verification o	f income, residen
Indian ancestry. also by signing this approcessing of this application.	oplication, i hereby give permission	n to the CIMC CSBG	program to ver	ify and obtain any info	rmation needed fo
plicant Signature			Date		
sisted by Signature			Date		
BG Eligibility Specialist			Date		
BG Coordinator			Date		

#### BUDGET MANAGEMENT EDUCATION

Do you often run out of money before the end of the month? Do you know where your money goes and how much goes to what expenses? Budgets are effective tools for managing your money and answering these questions. A simple budget determines how much money you have coming in, and how much money you have going out each month. Fill out the budget (BME) below:

#### Monthly Budget

NAME:	DATE:
1. Income	
Take-Home Pay	\$
Other Income	\$
Total Income	\$

2. Your Expenses	
Housing (Rent or Mortgage plus taxes, insurance, etc.)	\$
Car Payment	\$
Gasoline	\$
Auto Insurance	\$
Internet	\$
Cell Phone	\$
Cable TV	\$
Subscriptions (Netflix, Hulu, gym, newspaper, magazine, etc.)	\$
Groceries	\$
Medical & Dental (co-pays, prescriptions, etc.)	\$
Dining Out (restaurants, McDonalds, Dominos, snacks, etc.)	\$
Entertainment (movies, going out, gambling, etc.)	\$
Travel	\$
Utilities (heat, electricity, water, garbage, etc)	\$
Other Spending (hobbies, personal care, tobacco, et.)	\$
Debt Payments (credit cards, student loans, loans, etc.)	\$
Savings	\$
Other	\$
Total Expenses	\$

3. Your Bottom Line	
Income Minus Expenses	\$

Budgets are also an effective way to determine needs vs wants. NEEDS are things that you must have to survive, like food or water, shelter and health resources. Although we want to have certain things like steak or the high end cable package, WANTS are things that you don't need.

Look at your budget is there any money left at the end of each month? Go back through it and put an N by those items that are NEEDS and a W by those that are WANTS.

Your list should look something like this:

Name:	Date:
Needs	Wants
Housing	Cell Phone
Car, Insurance, Gas	Cable
Groceries	Subscriptions
Utilities	Dining Out
Medical/Dental	Entertainment
Savings	Travel
	Other Spending

Total up the Needs on your Budget	\$
Total up the Wants on your Budget	\$

Review Want items and see if perhaps you can make a compromise. Needs cannot be substituted but there are option or choices for wants. Instead of having the full cable package can you save money each month by only having the basic cable package. Can you reduce your grocery bill by buying in bulk or using tap water instead of bottled water? Is there a cell phone plan that will lower your rate? Is it possible to get a roommate and save on your housing costs? How about bartering, do you have a skill or ability that you can trade for someone for services or products they have?

Make a list of items you can lower the costs of to have more money at the end of each month: Most people usually have more month than money before payday and stretching a dollar is hard to do. There are several ways to address this and the envelope system is an easy method of budgeting that works well for most people.

Take envelopes and label them for each item on your budget, put the cash for that item in the envelope marked for that item, for instance, if your electricity bill is \$50 per month, mark an envelope Electrical Bill and when you get paid, put that amount in the envelope. Label the envelopes that pay for your

NEEDS first and then your WANTS second. For each envelope starting with the NEEDS, place the amount of money needed to pay for that item into the marked envelope. Make sure you put some money into a into a Savings envelope. After your NEEDS are done, label envelopes for your WANTS and fill them with the amount of money needed for that WANT. If you run out of money before filling all of the WANT envelopes, then you cannot afford to purchase that item or do that activity. If there is money left, this is the money that you can spend on anything you want.

If you have an envelope for electricity and have \$50 in it, but your friends want to go out. The entertainment envelope only has \$10, what should you do?

#### **PAYDAY LENDING**

By putting money into your savings envelope or bank account and letting it accumulate you save yourself from spending even more money when you have an emergency. Often people don't save and end up in an emergency situation where they take money for needs and spend them on the emergency. When people get into money troubles, they start looking for a quick fix until they get more money. There are lenders who offer quick money for a short term loan at high interest rates. These loans are called predatory loans because they are expecting you to keep borrowing from them. The predatory lenders refinance loans and collect fees without any real financial solution to help you.

#### Types of loans to avoid (predatory loans)

- 1. Payday Loan
- 2. Title Loan

Payday Loans are exactly what the name suggests, loans that last until your next payday. The average loan is \$350 and the term on these loans are typically 14 days, paydays are usually every two weeks. The supposed purpose is quick cash to take care of life's emergency situations. You borrow a few hundred bucks, pay a standard fee, and then repay the loan, right? Let's take a closer look behind the scenes and understand how these loans really work.

**Example 1:** Your car breaks down and it will cost \$100 to fix, you need your car fixed ASAP because you have to get to work. You have no savings and cannot get a loan from friends or family, and a bank will deny you because of credit history. Predatory Payday loans are across the street and promises a loan without a credit check in less than 30 minutes! The money will be deposited in your account tomorrow, your car will be fixed and everything is great.....right?

Payday loan fees are often expressed in \$100s, let's use \$10 for every \$100 borrowed. A two week payday loan for \$100 cost you \$10 in fees. This means that you owe them \$110 at the end of the loan (payday).

\$10/14 days = \$0.71 per day

\$0.71 per day for 365 days = \$261

This equates to a 261% Annual Percentage Rate (APR)

What happens if you cannot pay the loan off at the end of the two weeks? The borrower will refinance the loan by paying the fee again extending the loan to another payday. Now you owe Predatory Payday Loans \$120 on the next payday. There are limits to how many times that you can rollover the loan. Once this limit is reached, then your account will go to collections. Once in collections, you may wind up having your wages garnished.

A payday loan report found that:

- 14% of borrowers can't afford to repay the loan.
- 76% of payday loans are renewals
- Average borrower is debt for 5 months
- 41% of borrowers need a cash infusion to pay off a payday loan

That brings us to Car Title Loans. These loans are usually for a longer period of time and for larger amounts. The average loan is \$950 and for a term of 30 days. These loans are backed by the value of the car that the borrower owns. Some car title lenders do not require a credit check or proof of employment. Just like payday loans, these loans include fees and are usually renewed several times.

Let's take a look at an example using a 25% interest rate.

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Loan – $950

Interest - $950 x 25% = $238

Renewed 8 times = $238 x 8 = $1904

Total interest on loan = $238 + $1904 = $2142

Total paid back = $950 + $2142 = $3092
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What happens if you cannot keep up with the payments? If you cannot pay the loan back the lender has the title to your car. They will repossess the car and sell it to settle your debt.

Although it is hard to make ends meet when you are in a low income bracket, paying close attention to your finances and saving money no matter how difficult it is will help you from paying even more money in the long term by not using quick cash alternatives.

# For Housing

Have your potential landlord complete the following forms and return them to the CSBG Department

W9
Intent to Rent (for relocation only)

## If You Are Applying For Relocation Assistance,

### Then Fill Out This Form.



LANDLORD INFORMATION

Signature of PMR or Landlord/Owner

## California Indian Manpower Consortium, Inc. Community Services Block Grant Program

738 North Market Boulevard Sacramento, CA 95834

916-564-4053 800-432-2724 TTY 800-748-5259 Fax 916-564-2345

#### INTENT-TO-RENT FORM

THIS FORM IS NOT A GUARANTEE OF EMERGENCY HOUSING ASSISTANCE. This form must be filled out by the Property Management Representative (PMR) or Landlord/Owner of rental property. If the PMR fills out this form, then a copy of authority to act on behalf of Landlord/Owner will be required. The information provided will be used to evaluate a client's request for emergency housing assistance.

## 

Date



## Request for Taxpayer Identification Number and Certification

► Go to www.irs.gov/FormW9 for instructions and the latest information.

Give Form to the requester. Do not send to the IRS.

	Name (as shown on your income tax return). Name is required on this line; do	not leave this line blank.								
	2 Business name/disregarded entity name, if different from above									
n page 3.						4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):				
e.	single-member LLC				Exempt pay	ee code	e (if any)			
충	Limited liability company. Enter the tax classification (C=C corporation, S=	S corporation, P=Partner	ship) ▶							
Print or type. Specific Instructions on page	Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.						orting			
cifi	Other (see instructions)	A Classification of its own	GI.		(Applies to acc	ounts maint	ained outsid	le the U.S.)		
Špe	5 Address (number, street, and apt. or suite no.) See instructions.		Requester's	name ar	nd address	(optiona	al)	· · ·		
See (	0					(-1-	,			
Ø	6 City, state, and ZIP code									
	7 List account number(s) here (optional)									
Pai	art I Taxpayer Identification Number (TIN)									
Enter	er your TIN in the appropriate box. The TIN provided must match the nam	e given on line 1 to av	oid <b>So</b>	cial secu	urity numb	er				
	kup withholding. For individuals, this is generally your social security num		or a			$\neg$				
	dent alien, sole proprietor, or disregarded entity, see the instructions for F ties, it is your employer identification number (EIN). If you do not have a n		t a		-	-				
	later.	umber, see now to ge	or							
Note:	lote: If the account is in more than one name, see the instructions for line 1. Also see What Name and Employer identification number									
Number To Give the Requester for guidelines on whose number to enter.										
				-	1					
Par	art II Certification		<b>.</b>					L .		
Unde	ler penalties of perjury, I certify that:									
2. I ar Sei	he number shown on this form is my correct taxpayer identification numb am not subject to backup withholding because: (a) I am exempt from bac service (IRS) that I am subject to backup withholding as a result of a failure o longer subject to backup withholding; and	kup withholding, or (b)	I have not b	een no	tified by t	he Inte				
3. I ar	am a U.S. citizen or other U.S. person (defined below); and									

4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

		r, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments equired to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.	
Sign Here	Signature of U.S. person ►	Date ►	

### **General Instructions**

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments**. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9*.

#### **Purpose of Form**

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

• Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

## For Nutrition

Complete the following form and return to the CSBG Department

Gift Card Agreement



## California Indian Manpower Consortium, Inc. Community Services Block Grant Program

738 North Market Boulevard Sacramento, California 95834 916-564-4053 800-432-2724 TTY 800-748-5259 Fax 916-564-2345

#### LIMITED-PURCHASE SAFEWAY GIFT CARD AGREEMENT

#### Instructions for use of Limited-Purchase Gift Card(s):

DAY 1:

Issue date of limited-purchase gift card(s).

DAY 1-14:

Conduct grocery trip at any Safeway store. Use the FULL amount of the gift card(s) and

buy ONLY allowable food items listed below.

DAY 1-21: Use pre-stamped envelope to mail store receipt(s) with your name printed on the receipt(s)

and gift card(s) to CSBG.

Postmark must be within this 21-day timeline.

## Allowable Food Items ONLY:

- Vegetables, Fruits (fresh, frozen, canned)
- Beans, Lentils, Pinto, (canned, dry, etc.)
- Eggs or Egg Substitute
- Soups (canned, dry)
- Canned Tomatoes (sauce, paste)
- Baby Food, Baby Formula
- Dry cereal/un-sugared
- Pancake Mix, Syrup
- Cheese
- Mayonnaise, Mustard, Ketchup
- Salad Dressing
- Beef, Pork, Chicken, Turkey (fresh, frozen, ground, bacon, sausage/hotdogs, luncheon meats)

- Potatoes, Rice, Pasta, Breads
- Milk (fresh, non-dairy, powdered, canned)
- Flour, Yeast, Commeal, Sugar
- Fish (fresh, frozen)
- Macaroni & Cheese
- Oatmeal
- Yogurt
- Crackers (graham or saltine only)
- Peanut Butter, Jelly/Jam, Marmalade
- Butter, Margarine
- Cooking Oil
- Canned Meats (Corned Beef, Chicken, Spam, Tuna)

I agree to follow the above instructions for use of the limited-purchase gift card(s).

Please Print your Name on the Receipt.

I understand that if I purchased Unallowable Food items, I will not receive Nutrition Assistance in the future.

Client Signature	Date
Print Name	Last 5 Digits of the Gift Card