



“Project L.E.A.P” Budgetary Assistance Program-B.A.P. Description & Guidelines



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Credit Improvement Agreement-Project L.E.A.P - Revised January 2018

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Welcome

Welcome to ProjectL.E.A.P a Budgetary Assistance Program (“B.A.P”) that brings free or low-cost Credit Improvement Assistance services to deserving and successful applicants. Please read and follow the BAP application instructions below to apply for the service.



WHO IS ELIGIBLE FOR ASSISTANCE?

Our company, Credit By Creations LLC d/b/a Creative Financial Coaching Group has established a Prosperity Fund under ProjectL.E.A.P. known as “B.A.P” Budgetary Assistance Program for the purpose of providing short-term financial or services based assistance to its community. This fund is designed to assist with your financial profiles service needs up to the amount of \$1,000.00. To obtain assistance from us, we will consider the use of one’s personal resources, including family assistance (such as parents, children, relatives, etc.) as well as their local community “good-will” resources (such as a small group, area community, church, etc). Any approved funds or services will be made payable to the specific applicant.

DOES MY SITUATION QUALIFY FOR THIS ASSISTANCE?

ProjectL.E.A.P known as “B.A.P.” dictates that assistance be extended when unexpected and serious circumstances develop, creating a hardship in which the health, safety or welfare of one or more primary members of the household is

directly affected. Typically, these hardships are the result of a job loss, an accident, illness or death in the immediate family and/or unavoidable misfortunate.



Examples of eligible expenses **INCLUDES** by are not limited to:

Funeral expenses

Monthly bills – Rent/Mortgage, Utilities, etc.

Medical bills not covered by insurance for necessary, non-elective medical treatment
Relocation to another residence because of fire, flood, or domestic violence

Examples of expenses that are typically **NOT** eligible include, but are not limited to:

Attorney fees

Reimbursement for unpaid sick time

Tuition expenses

Income/Property taxes

Bail Money

Credit card debt

Car payments/insurance/repairs

Bill consolidation loans

Repayment of loans to family/friends

Home repairs or relocation to another residence (unless it is a result of a fire, flood, domestic violence or another catastrophic event)

WHY DO YOU NEED MY INFORMATION AND HOW WILL IT BE USED?

Our company, Credit By Creations LLC d/b/a Creative Financial Coaching Group desire is to help you. In order to assure that we are serving you in the best manner and be good stewards of our fruits of labor and resources; likewise, we need to understand you and your financial circumstances. Your information will only be disclosed to those involved with your situation and persons with authority to approve your case.



Instructions

1. Once you receive the B.A.P. Application, go ahead print and complete it entirely. Complete the "ProjectL.E.A.P" Budgetary Assistance Program application form A, by filling out all the requested information and a detailed description of your need for BAP services.
2. Print and complete the 'Authorization to Pull Consumer Credit Reports' (Exhibit A).
3. Please ensure that you complete and sign both the Budgetary Assistance Program' application form A and the 'Authorization to Pull Consumer Credit Reports' (Exhibit A) and send the documents by e-mail below.

What next?

Once you have determined that you meet these guidelines; then send us a email to projectleapapp@creditbycreations.com requesting the B.A.P application. If your application is accepted successfully, we will contact you within two (1) week from the date we receive your application. Successful candidates:

- a. You will be required to carefully read and complete the 'Credit Improvement Assistance Agreement' that we send to you. Finally, we

will start your credit restoration process and help you “get your negative credit profiles, going into a positive direction”.

- b. Send either the scanned copy of the completed and signed ‘Credit Improvement Assistance Agreement’ to us via email at bap@creditbycreations.com or post the original copy of completed and signed Budgetary Assistance Agreement to:



mail carrier

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- c. Please ensure that you read and follow the instructions and checklist provided with the Credit Improvement Assistance Agreement.