

APPLICATION FOR THE VIRGINIA NATIONAL GUARD FOUNDATION INC

EMERGENCY FINANCIAL ASSISTANCE

THE VIRGINIA NATIONAL GUARD FOUNDATION, INC. WILL NOT GRANT FINANCIAL ASSISTANCE FOR ANY OF THE FOLLOWING: NONESSENTIALS/LUXURIES, LEAVE/PASSES/VACATIONS, FINES/LEGAL EXPENSES/BAIL/CIVIL JUDGEMENTS, PENDING ADVERSE ACTIONS, ELECTIVE MEDICAL PROCEDURES, TAXES/TAX PENALTIES, MARRIAGES/DIVORCES/ALIMONY/CHILD SUPPORT, LIQUIDATION OF DEBTS. PURCHASE OF OR IMPROVEMENTS TO HOME, VEHICLE PURCHASE/LEASE/RENTAL, BAD CHECKS, CREDIT CARDS BILLS, OVERSPENDING/MISMANAGEMENT, GAMBLING/BUSINESS LOSSES. PLEASE INITIAL TO VERIFY THAT YOU HAVE READ AND UNDERSTAND THIS STATEMENT.

APPLICANT INFORMATION

Name:		Date of Application:	
Date of birth:	SSN:	Phone:	
Current address:		Cell #	
City:	State:	ZIP Code:	
Own Rent (Please circle)	Monthly payment or rent:	How long?	
Spouse Name:			
Number of Dependents	Married Divorced Single	Email:	
Spouse Employed	Total Income(Monthly)	Cell#	

EMPLOYMENT INFORMATION

Soldier's Current employer:			
Employer address:		How long?	
Phone:	E-mail:	Fax:	
City:	State:	ZIP Code:	
Position:	Salary Monthly Income(net) \$	Drill Ck \$	Annual income:

ADDITIONAL INFORMATION(UNIT ASSIGNED)

Unit:		
Location:	Unit Phone#	Unit Fax #
Unit Address:		
Rank:	Length of Service:	ETS:
Unit Commander:	Unit 1SG:	Unit Readiness NCO:

Comments:(Must have endorsement from the 1SG/Commander before it will be processed)(Can be an attachment or email)

Has individual received any assistance from the Foundation before:

(YES) (NO) Amount: _____ Date: _____

(If individual has an outstanding loan they cannot apply for a new loan until the present is paid off)

Unit Signature:	Phone#:	Unit POC Email:

ADDITIONAL DEBTS:(MONTHLY)

Car Payment: \$	Auto Insurance: \$	Medical Ins: \$
Electric: \$	Water:\$	Telephone:\$
		Credit Cards: \$
Child Support: \$	Food:\$	Rent:\$
		Other:\$
Other:\$	Total Monthly Income(Both)(Net):\$	Total Monthly Debts: \$

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VNGF FORM 1 (NOV 06)

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LOAN APPROVAL/DISAPPROVAL COMMITTEE ACTION

Is applicant eligible for Foundation assistance? (minimum of 12 months remaining or enough time to pay back loan) Does applicant have a prior loan/grant? What is status? Is it a true unforeseen emergency? Has applicant explored other resources? Is emergency related to the military pay system? Is the amount realistic? Are repayment plans realistic? Does applicant have the means to repay loan? Should this be a loan or a grant? Is the unit involved (Cdr, CSM, 1SG) in processing this application?

Maximum Loan Amount: UP TO \$1000.00 per borrower: Maximum grant: UP TO \$1000.00 per award

Member Endorsements: A majority vote of at least 3 members is preferred. However, in instances where the number of available members is less than 3, a unanimous vote of 2 members is acceptable. Otherwise, a third member must be solicited to facilitate a majority vote. In no instance will one member approve or disapprove any request for a loan or grant.

LOAN COMMITTEE APPROVAL/DISAPPROVAL

1. DATE: _____ Printed name: _____ Approval / Disapproval

Remarks: _____ Signature: _____

2. DATE: _____ Printed name: _____ Approval / Disapproval

Remarks: _____ Signature: _____

3. DATE: _____ Printed name _____ Approval/Disapproval

Remarks: _____ Signature: _____

Applicant Notification: Applicant was notified on _____ by _____
(date) (senior committee member)

of the following committee action: _____

(loan approved, loan disapproved, partial loan/grant approved, outright grant approved, no action)

THIS PROMISSORY NOTE FORM MUST BE COMPLETED AND WITNESSED AND SENT IN WITH THE APPLICATION.

THE VIRGINIA NATIONAL GUARD FOUNDATION, INC
PROMISSORY NOTE

I, _____, SSN _____
(printed name)

residing at _____

do hereby attest that I have agreed to receive an interest-free loan from The Virginia National Guard Foundation, Inc

(hereinafter identified as "The Foundation"), in the amount of \$ _____. I further attest that I have agreed to repay this loan to The Foundation in accordance with the following repayment plan:

I will pay \$ _____ every _____ until the entire loan is paid in full.

Payment will commence on _____. Unless otherwise extended by The Foundation, the date
(Begins within 30 days)

Will be repaid in its entirety will not exceed _____. I understand that I am responsible for
(12 months from commence date)

Immediately notifying The Foundation of any change in my home or work address, home or work phone number,

Duty status or location, or employment status or location. I further attest and affirm that I understand that this

Agreement is a legally binding agreement between myself and The Foundation, and that my failure to comply with

Any repayment policy, procedure, or plan will result in the appropriate legal action being taken against me. I also

Understand that should I default in this loan, I will be responsible for any and all fees resulting from collection

Actions, legal proceedings, non-sufficient funds fees, and any other fee levied against The Foundation.

(Applicant's Signature and Date)

WITNESS AFFIRMATION

I, _____, currently residing _____

_____, do hereby

attest that the above "Applicant" completed this promissory note and affixed his/her signature/seal to this note in my presence.

I understand that I am in no way attesting to the applicant's ability to repay this loan, nor to the applicant's intent(s) with regard to this Loan.

(Witness' Printed Name, Signature, and Date)

VIRGINIA NATIONAL GUARD FOUNDATION, INC

LOAN POLICY

1. Situations/Conditions Under Which Assistance May be Considered:

Emergency transportation needs.	Funeral Expenses(immediate family only)
Catastrophic Medical/dental bills	Lack of food, rent, utilities, insurance due to loss of income.
Disaster relief assistance	
Short term child care expensed due to loss Of income.	Essential emergency vehicle repair
Pay Issue where pay branch cannot provide immediate relief.(BONUS MONEY is not an emergency.	Unforeseen family emergencies/losses(fires)

2. Situations/Conditions Under Which Assistance Will Not be Granted:

Nonessentials/luxuries.	Leave, passes, vacations.
Fines, legal expenses, bail, civil judgments	Taxes or tax penalties.
Elective medical/dental procedures.	Marriage, divorce, child support, alimony
Liquidation or consolidation of debts.	Purchase of home or improvements
Purchase, rent or lease of a vehicle.	Cover bad checks, pay credit card bills
Overspending, mismanagement, gambling.	Outstanding balance on Current NGFL
Business Losses.	

ELIGIBILITY

All active Va National Guard personnel (AGR,Military Tech, Traditional) who have a minimum of twelve (12) months remaining in their current enlistment or appointment obligation. Have no adverse actions pending. All active civilian employees of Va National Guard(State & Federal) who have no known or programmed separation in employment status within twelve (12) months.

APPLICATION PROCEDURES.

All applicants for loans will complete Sections I, II, IV, V, VI and the PROMISSORY NOTE of the Application for the Virginia National Guard Foundation Emergency Financial Assistance. They will fill out completely to include the sections that needs their initials. An unit representative (E5 or higher) complete Section III. The unit rep will indicate if applicant is pending any type of transfer, discharge, separation, disciplinary action or other adverse action. Must enter the ETS or MRD date. Also the **Unit Commander or 1SG will provide a letter of recommendation addressing the applicant's performance and standing in the unit, what they have been able to do within the unit to assist the soldier and their recommendation to the applicant's request.** **Attach any late notices or letters stating that electric or vehicle is going to be cutoff or repossessed or evictions notices.** Civilian employees will follow the same procedures but will use their supervisor to fill in the unit information and provide the recommendation.

Application will be forwarded to Foundation by email, fax or mail. The applications can be scanned and emailed to: VANGFINC@gmail.com or faxed to 434-298-6364. The mailing address is Virginia National Foundation Inc, Bldg 316, ATTN: Mr. Loran Cecil, Fort Pickett, Blackstone, Virginia 23824. Mr. Cecil phone number is 434-298-6179 or cell(804-691-5745). Applications will be processed on Wednesdays and Thursdays.

ONLY extreme emergency will application be processed other than those days. Application will be screened by Mr. Cecil and if any information is not on the application or attached documents with the application or the recommendation from the CDR or 1SG it will be returned to the unit for corrections. No applications should come to the Foundation from the soldier directly.

LOAN AMOUNT

LOAN AMOUNT CANNOT EXCEED THE AMOUNT OF \$1000.00. APPLICANT SHOULD ONLY REQUEST THE AMOUNT NEEDED UP TO \$1000.00 FOR THE ASSISTANCE NEEDED. PAYMENT IS EXPECTED TO BE PAID BACK WITHIN 1 YEAR OF THE LOAN DATE. COMMANDERS AND 1SG SHOULD WHEN TALKING TO THE SOLDIER AND REVIEWING THE APPLICATION SHOULD KNOW WHETHER THE SOLDIER IS IN A POSITION TO REPAY THE LOAN. IF THE INCOME/DEBT RATIO SHOWS SOLDIER IS NOT IN A POSITION TO PAY BACK THE LOAN THEN THE RECOMMENDATION SHOULD STATE SO.

REPAYMENT OF LOAN

Repayment of loan is to start 30 days from the loan date. Payment will be set up to repay the debt within 1 year. Payment can be made by check, money order or cash(if brought in to the Foundation). **If the assistance is requested due to a pay problem then the debt is expected to be paid back at the time the pay is corrected and paid to the individual.**

Do not mail CASH. Make check or money order out to VA National Guard Foundation, Inc and mail to :

**Virginia National Guard Foundation Inc
Bldg 316, ATTN: Mr. Loran Cecil
Fort Pickett
Blackstone, Virginia 23824**

It is the applicant responsibility to keep up with payments. We do not send out notices unless the applicants becomes delinquent. If the applicants makes no effort to repay the loan it will be turned over to a Collection Agency . WE CANNOT DO ANY TYPE OF PAYROLL DEDUCTIONS.