



Loan Application Form

Thank you for your interest in applying for a Refugee Access Loan

RefuAid lends up to £10,000 to help resettled refugees pay for courses, training, exams or other costs associated with obtaining the licensing or training they require to work in their professional field in the United Kingdom.

By completing this application form and submitting it along with the items listed on the checklist, we will have much of the information we require to consider your request for a loan. Loan staff will be happy to answer any questions.

After you have completed and submitted your application and checklist documents, you will meet with a loan facilitator to discuss your application. If there is no RefuAid facilitator near you, your meeting will be by Skype or by phone. During your conversation with the loan facilitator, he or she will gather additional information that will help the Loan Review Team assess your application.

Please visit www.refuaid.org/loanscheme for more information

Or email: tamsyn@refuaid.org

*The RefuAid team, partners and funders wish you
every success as you move towards achieving your career goals in the UK*



Application Checklist

Please send the following items with your application. Photocopies or scanned copies sent via email are acceptable. Please do NOT send us original documents.

- Application Form** - A fully completed and signed application form
- Immigration Status** - Copy of documentation stating your current immigration status, whether Permanent Resident, Citizen or Protected Person; if you have gained asylum we must see your letter of acceptance from the Home Office.
- Recent bank statement** – Dated from the last three months. We need to see this because loan repayments are taken via Direct Debit. If you do not have a bank account yet, please open one before you apply (go to www.refuaid.org/bank-accounts).
- Proof of household income** - (for example, pay stub, student funding letter, National Insurance information or Income Support confirmation). Please also provide proof of income for other members of your household who contribute to the household's expenses if you can.
- Credit check** – Please undertake a Credit Search (you can do a free Credit Search with the agency Clear Score: <https://www.clearscore.com/>) and include a copy in your application.
- Prior training/education** - Copy of translated educational certificates or assessments from services such as World Education Services or International Qualification Assessment Services (transcript is optional)
- CV/Resume** - (include **home country** and education and work experience)
- Level of English** - Most recent documentation showing level of English. This is not required if English is your mother tongue.
- Job advertisements** - Job posting(s) describing the job you would like to have after you complete your learning plan
- Your licensing/training plan** - Printed information about any programs or courses you plan to take and the learning institution, or information on exams you need to write. If applicable, please include a letter of acceptance into the program or institution.
- At least two references** - (see page 12)

We must have these items in order to assess your application. We are not able to consider incomplete applications.

If possible, please send your application form and checklist documents in a single email. Please put your name in the subject line of any emails.



Information

First Name: Last Name:

Address:

Town: Post Code:

Phone Mobile: Home:

Email address:

Date of Birth: / / Male Female

Country of Birth:

Date you arrived in the United Kingdom: / /

Immigration Status:

- Under Humanitarian Protection
- Indefinite Leave to Remain
- Discretionary Leave to Remain
- British Citizen
- Refugee Status

Biometric Residence Permit (BRP) number:

(Please note, you will be asked to show your BRP at interview)

National Insurance number:

Marital Status:

- Married or in Civil Partnership
- Single
- Living with Partner
- Separated



Do you have undischarged bankruptcy?

Yes No

(If you answer yes to this question we are not able to lend while your bankruptcy is still active. We can consider your application for loan once you are released from your legal obligation to repay the debts covered by your bankruptcy.)

Have you received a RAL loan in the past?

Yes No

If yes, in what year?

How did you hear about RefuAid?



Learning Plan

Please let us know what you will do – which course you will take, which exams you will take – in order to become better able to work within your field in the United Kingdom.

Courses and Programs

Course Details	Date fees must be paid dd/mm/yy	Course Start Date dd/mm/yy	Course End Date dd/mm/yy	Costs £
(do not include courses or exams you have already completed)				
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/> / <input style="width: 20px; height: 20px;" type="text"/> / <input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/> / <input style="width: 20px; height: 20px;" type="text"/> / <input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/> / <input style="width: 20px; height: 20px;" type="text"/> / <input style="width: 20px; height: 20px;" type="text"/>	£ <input style="width: 50px; height: 20px;" type="text"/>
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Exams

Details	Date fees must be paid dd/mm/yy	Exam Date dd/mm/yy	Date Results Expected dd/mm/yy	Costs £
(do not include exams you have already completed)				
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/> / <input style="width: 20px; height: 20px;" type="text"/> / <input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/> / <input style="width: 20px; height: 20px;" type="text"/> / <input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/> / <input style="width: 20px; height: 20px;" type="text"/> / <input style="width: 20px; height: 20px;" type="text"/>	£ <input style="width: 50px; height: 20px;" type="text"/>
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								£	
								£	
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								£	
								£	
								£	

Professional Associations (including membership and licensure fees)

Details	Date Fees must be paid dd/mm/yy	Date membership or licence will be active dd/mm/yy	Date membership licence will expire dd/mm/yy	Costs £
				£
				£
				£

Qualification Assessments (including English language evaluation/testing)

Details	Date fees must be paid dd/mm/yy	Completion Date dd/mm/yy	Costs £
			£
			£
			£



Books and Course Materials

Details of materials/books	Dates books/materials must be purchased by	Costs £
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	£ <input type="text"/>

Travel and Accommodation

(only to complete courses or exams indicated in the learning plan)

Details	Date travel must be booked	Date of first exam or course	Date of last exam or course	Costs
(travel: method of travel; accommodation: number of nights)	mm/dd/yy	mm/dd/yy	mm/dd/yy	£
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	£ <input type="text"/>

Living Allowance

(only for the shortfall during learning period)

Details	Date you would require funds to help with living costs	First month required	Last month required	Costs (total)
	dd/mm/yy	dd/mm/yy	dd/mm/yy	£
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	£ <input type="text"/>



Other (for example: computer, software, tools)

Details (description of item, purpose)	Date item must be purchased/commitment made dd/mm/yyyy	Costs £
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	£ <input type="text"/>

Total Costs

£

Loan Request

I wish to borrow: £

I need £ for my first loan advance on / / to cover my learning plan costs for the first 3 or 4 months.

Goals

- What occupation do you want to work in for your short-term goal? This is likely the occupation you will have when you complete the above learning plan.

- What occupation do you want to work in for your long-term goal? This may be the same occupation as above, but it may be something you will continue to work toward after you reach your short-term goal.



Monthly Personal Budget

Expenses (during learning plan)

Based upon adults and children in my family living with me, my household's average monthly expenses, during my learning plan will be:

Item	Cost
Rent/Mortgage	£ <input type="text"/>
Utilities (heat, water, electricity, internet)	£ <input type="text"/>
Phone	£ <input type="text"/>
Food (groceries and dining out)	£ <input type="text"/>
Household and personal care supplies	£ <input type="text"/>
Childcare	£ <input type="text"/>
Prescriptions and additional medical costs	£ <input type="text"/>
Clothing	£ <input type="text"/>
Transportation (car insurance, oyster, bus pass)	£ <input type="text"/>
Money sent back home to family	£ <input type="text"/>
Money sent back home for debt repayment	£ <input type="text"/>
Home and Life Insurance	£ <input type="text"/>
Credit Card Payments	£ <input type="text"/>
Loan Payments (car, furniture, student loan, etc.)	£ <input type="text"/>
Other/Miscellaneous Costs	£ <input type="text"/>



Total:

£

Income (during learning plan)

My household's average gross and net monthly income during my learning plan will come from:.

Source of Income	Gross Income (before deductions)	Net Income (after all deductions)
My full-time employment working as a <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
My part-time employment working as a <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Student Finance Loan or Grant (average monthly allowance)	£ <input type="text"/>	£ <input type="text"/>
My partner's employment working as a <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
If you do not know your partner's employment, tick here <input type="checkbox"/>		
Other household members' employment	£ <input type="text"/>	£ <input type="text"/>
Income support	£ <input type="text"/>	£ <input type="text"/>
Housing Benefit	£ <input type="text"/>	£ <input type="text"/>
Child Tax Benefit	£ <input type="text"/>	£ <input type="text"/>
Other:	£ <input type="text"/>	£ <input type="text"/>
Total:	£ <input type="text"/>	£ <input type="text"/>



Assets and Liabilities

Separate from your monthly budget, this section addresses how much you own and how much you have owing. If you own any of the following assets, please complete the following:

	Value	Amount Owing	Monthly Payments
Home	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Car	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Additional Car (s)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Other	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

	Value	Amount Owing	Monthly Payments
Savings	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Investments	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Total	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

	Amount owing	Monthly Payments	Credit Limit	Please tell us what this money was used for:
Credit Cards	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
<i>(please <u>ONLY</u> list if you do not pay the balance in full every month)</i>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
Loans (student, bank, payday, family)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
Outstanding bills (heat/water/ electricity)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
Total:	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>

References

- We must speak with at least two references. It is helpful if you provide the details of three references in case someone is difficult to reach.
- We prefer to speak with references who have known you since you reached the UK.
- Only provide friends and co-workers if you cannot provide a reference from a caseworker, landlord, counsellor or teacher.
- Please get the consent of your references and let them know RefuAid will be contacting them.
- We may call/email your references in the future if we cannot contact you.

	1.	2.	3. (optional)
First Name	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Last Name	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Phone	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Email	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
How long have you known this person?	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
What is their relationship to you?	<input style="width: 95%; height: 50px;" type="text"/>	<input style="width: 95%; height: 50px;" type="text"/>	<input style="width: 95%; height: 50px;" type="text"/>



Declaration/Consent

The information I have provided is complete and accurate.

I give consent for RefuAid and/or its agent(s) to:

- Obtain/review a report of my credit history
- Discuss my situation with organisations where I have applied or may apply for training, classes or coaching (and within RefuAid and its agent(s))
- Assess my learning plan by discussing my application with staff of RefuAid and/or its agents, and RefuAid volunteers
- Use data to track and monitor the success of the RefuAid loan programme
- Providing I have signed a consent form authorizing RefuAid to do so, provide information included on this application form and disclosed in an interview, and provide my contact information to those authorized to contact me
- Contact my references and inform them I have applied for a RefuAid access loan

If my application is approved, I further give consent for RefuAid and/or its agent(s) to:

- Provide information about me and my loan to RefuAid's loan administration partner, for the purposes of administering my loan
- Provide information about my loan to financial institutions
- Register my loan with a credit bureau
- Use my contact information to keep in contact with me. I understand that RefuAid may call my references in the future if they cannot contact me.
- Use my contact information to send me information about RefuAid and its agent(s), or general information RefuAid and its agent(s) believe will be of interest to me
- Use information from my application form, from my learning plan, and from communications I have with RefuAid to help RefuAid, its agent(s) and its funders understand:
 - my personal situation



- the progress I make on my leaning plan and when I complete it
- information about my employment and income
- the impact my RefuAid loan program has had on my finding employment in my field
- the effectiveness and quality of the RefuAid loan program me

By ticking this box, RefuAid can use my contact information to send me information about RefuAid or general information RefuAid believes will be of interest to me.

I understand that in collecting this information, RefuAid and/or its agent(s) will not identify me by name unless I say they can.

I understand that by submitting this application does not guarantee I will receive a loan.

I confirm that the information provided on this application is complete and accurate.

Name:

Signature: *(if you are completing this form online, please insert a 'digital signature')*

Date: / /

RefuAid is committed to maintaining the accuracy, confidentiality and security of your personal Information and does so in accordance with the Data Protection Act.

If you have any questions about how your personal data and/or information will be used, how it will be protected and how long it will be kept, please email tamsyn@refuaid.org to request our Data Policy.



Banks/Building Societies offering Fee-Free Bank Accounts

Banks and Building societies in the UK are to launch basic bank accounts which will not charge a fee for missed payments.

The accounts will be available to anyone who does not already have a bank account, is ineligible for a standard current account or can't use their existing account because of financial problems.

The new accounts will be available from 1 January 2016 to people who fail to qualify for a full current account.

Bank/Building Society	Account Name
Barclays	Barclays Basic Current Account
Santander	Basic Current Account
NatWest	Foundation Account
Ulster Bank	Foundation Account
RBS (England and Wales)	Foundation Account
HSBC	Basic Bank Account
Nationwide	FlexBasic
Co-operative Bank	Cashminder
Lloyds/ Halifax/ Bank of Scotland	Basic Account
TSB	Cash Account
Yorkshire and Clydesdale Banks	Ready Cash Account

Contact your local bank in order to make an application for a basic bank account.