

LAND OF LINCOLN CREDIT UNION
LEARN & EARN
 FINANCIAL WELLNESS REWARD PROGRAM

Application and Enrollment Form

Date of Application:	
Member Name:	
Member Account Number:	
Member Mailing Address:	
Member Phone Number:	
Member Email Address:	

Eligibility Requirements (check to verify you meet requirement):

- Must be an LLCU member or meet requirements to apply for membership and must be 18 years of age or older.
- Must provide a valid email address (*Email address is listed above*).

Must meet at least ONE of the following criteria (*Please check all that apply*):

- Credit Score Below 470
- Household Income Level below \$30,000
- Have filed bankruptcy in the last 12 months
- Must complete Learn & Earn Application and Enrollment form.
- You are not a member of the LLCU Staff, Board, or an immediate* relative of staff/Board.
**Immediate family = family member dwelling within household.*



Program Participation Required Action Items

1. A free BalanceTrack account must be created to access program financial education modules and quizzes. Your LLCU Financial Counselor will help you set up an account during your initial meeting.

REQUIRED MODULES:

WEEK 1:	Money Management	WEEK 5:	Financial First Aid
WEEK 2:	The Psychology of Spending	WEEK 6:	The Art of Saving Money
WEEK 3:	Credit Matters	WEEK 7:	Checking Account Management
WEEK 4:	Cash Flow	WEEK 8:	Ten Steps to Financial Success

2. If you do not pass a financial literacy module on the first attempt, quizzes can be retaken for each module as often as is necessary to receive a passing score.
3. Once a member has been enrolled in the Learn and Earn program, financial education modules should be completed weekly for 8 consecutive weeks. **Payment will not be made for any modules completed 90 days or more after program enrollment date.**
4. Participants will receive \$25 for up to 8 qualifying financial literacy modules completed with a passing score. Financial modules can be completed all at once, but payment for completion is only paid monthly for four weeks of modules. *(i.e., Complete all 8 modules in the first week of February. You will be paid the first week of March for four modules. The remaining four will be paid in April).*
5. A bonus of \$100 is available to participants at the end of 12 months from enrollment, if following criteria are met:
 - ✓ Met with LLCU Financial Counselor and reviewed your completed monthly budget. *A budget form will be provided at beginning of program.*
 - ✓ At end of 12 months, your credit score has improved from score shown at time of enrollment.
 - ✓ You provide proof of payment of all unpaid items owed to other financial institutions (ChexSystems items).
6. Monies awarded for completed financial education modules will be directly deposited into participating member’s account during the first week of the succeeding month of completion.

I acknowledge that I meet the above eligibility requirements to enroll, and I understand all Participation Requirements. My participation in this program authorizes LLCU to obtain a credit report from consumer reporting agencies and a ChexSystems report, both upon application to the program and upon completion of the program.

Applicant’s Signature

Date

For Staff Use -

1. Member in good standing at application. YES or NO
2. Fill in the appropriate data next to the eligibility qualification met:
 - a. Credit Score Below 470 Current Credit Score _____
 - b. Household Income Level below \$30,000 Household Income Level _____
 - c. Have filed bankruptcy in the last 12 months Date filed bankruptcy _____
3. Fill in Credit Score at application: _____
4. Write in unpaid ChexSystems items at application:
 - a. _____
 - b. _____
 - c. _____

PLEASE NOTE: Provide ONE (1) copy to member and retain original document at credit union.