



# SILVER BIRCH RANCH FINANCIAL AID APPLICATION



## Part 1 – Adult / Parent Information

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: ( ) \_\_\_\_\_ Cell Phone: ( ) \_\_\_\_\_ Email: \_\_\_\_\_

## Part 2 – Assistance

Why do you feel you need financial help to attend camp? \_\_\_\_\_

Total you will pay towards the camp fee (including registration fee)? \$ \_\_\_\_\_

Have you requested financial help from your church? ☐ Yes ☐ No Church's response? \_\_\_\_\_

## Part 3 – Registrants

List the names of camp attendees (First, MI, Last)	Birthdate	Grade	List the Camp Session and Date Requested	Youth Camp Transportation (from Mt. Prospect, IL)

## Part 4 - Household Income *\*\*Failure to provide supporting documents may prevent processing of application.\*\**

Current Household Gross Annual Income: \$ \_\_\_\_\_  
(including wages, child support, alimony, pensions, etc.)

## Part 5 – Credit History *\*\*Failure to permit a credit history or to provide your SS# may prevent financial assistance.\*\**

I give SBR permission to obtain my credit history for the purpose of determining financial aid eligibility.

☐ No ☐ Yes – provide your SS#: \_\_\_\_\_

## Part 6 – Signature

The adult household member who completed this application must sign.

I certify that all information on this application is true and that camp officials may verify the information I provided. I understand that if I purposely give false information, I may lose the benefit of attending Silver Birch Ranch. Awarded financial aid will be applied to the full price of the session.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

### FOR OFFICE USE ONLY

FAF Rcvd: \_\_\_\_/\_\_\_\_/\_\_\_\_ Reg. Form Rcvd: \_\_\_\_/\_\_\_\_/\_\_\_\_ App Reviewed: \_\_\_\_/\_\_\_\_/\_\_\_\_ Credit History Reviewed: \_\_\_\_/\_\_\_\_/\_\_\_\_

Response Letter Sent: \_\_\_\_/\_\_\_\_/\_\_\_\_ Aid Accepted by Applicant: \_\_\_\_/\_\_\_\_/\_\_\_\_ Registrar Notified: \_\_\_\_/\_\_\_\_/\_\_\_\_

Total Cost (Fee & Bus): \$ \_\_\_\_\_ Pd by Camper: \$ \_\_\_\_\_ Pd by Church: \$ \_\_\_\_\_ SBR Aid: \$ \_\_\_\_\_ Total Camper Portion: \$ \_\_\_\_\_

## INSTRUCTIONS FOR APPLYING FOR CAMPER FINANCIAL AID

We desire to make the Silver Birch Ranch camp experience available to as many youth as possible. As the result of the generous support of SBR friends, we are able to provide funds to a limited number of families to help defray the cost of camp. Please follow the instructions below to complete the financial aid application and send to: Berggren Financial Aid Fund, N6120 Sawyer Lake Road, White Lake, WI 54491. You can also fax it in to (715) 484-2743 or scan and email to [john.kopecky@silverbirchbranch.org](mailto:john.kopecky@silverbirchbranch.org).

### PLEASE PRINT NEATLY

**Part 1:** Complete your personal contact information. Be sure to include an email address as that is our primary mode of communications.

**Part 2:** Provide information as to reason for seeking financial aid, amount you will be providing, and if you requested support from your church.

**Part 3:** List the names of each family member registering for camp. Provide birthdate(s) and grade(s) for child(ren). Select the camp session you are requesting (see our website for dates) and provide that information for each registrant. Bus transportation is available to SBR from Mt. Prospect, IL during youth camp sessions. If your child requests this transportation, please write "YES" in the transportation box.

**Part 4:** State your current annual gross household income from wages, welfare, child support, alimony, pensions, retirement, Social Security, Worker's Compensation, unemployment, strike benefits, Supplemental Security Income, Veteran's benefits, disability benefits, and ANY OTHER INCOME.

**Part 5:** To ensure fiscal responsibility, we may perform a credit history check. If you do not wish to provide your Social Security # and permission to obtain this information, you may check the NO box. Failure to provide your SS# and permission will put your application on the wait list or you may be declined financial aid.

**Part 6:** The adult who completed the application must sign the form.

**Church Recommendation Form:** You should provide the Church Recommendation Form to your local church pastor, leader, or director for evaluation. Our receipt of this form is part of the financial aid application. Failure to submit the form could delay or prevent financial aid.

You will be notified by e-mail or mail if you qualify for financial assistance, and, if so, the amount awarded. If you accept the financial aid, you must return the **Financial Aid Response Form**.

## PRIVACY STATEMENT

### This explains how we will use the information you give us.

Silver Birch Ranch requires the information on this application in order to determine eligibility for available financial aid. We will use your information only to determine if your child is eligible for financial assistance, and for administration and enforcement of the financial aid program.

# Church Recommendation Form for Financial Aid for Silver Birch Ranch

Dear Church Leader,

The above applicant has requested financial aid. Because Silver Birch Ranch has limited resources to assist campers in need, we ask that you complete this form, as well as consider supporting this family's need.

Please return this recommendation to:

Berggren Financial Aid Fund  
N6120 Sawyer Lake Road  
White Lake, WI 54491.

You can also fax it in to (715) 484-2743 or scan and email to [john.kopecky@silverbirchranh.org](mailto:john.kopecky@silverbirchranh.org).

☐ I recommend that you make financial aid funds available.

☐ I do not recommend that you make financial aid funds available to this individual.

Our church will help with funds needed for this child go to camp? ☐ Yes ☐ No

If YES, how much will you provide? \$ \_\_\_\_\_

(Send any designated aid money to Silver Birch Ranch, Attn: John Kopecky, N6120 Sawyer Lake Rd., White Lake, WI 54491 with the camper's name noted.)

\_\_\_\_\_  
Name

\_\_\_\_\_  
Church

\_\_\_\_\_  
Church Address

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
Phone

\_\_\_\_\_  
Email

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

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FOR OFFICE USE ONLY

Rcvd: \_\_\_\_/\_\_\_\_/\_\_\_\_

SBR Financial Aid Application

Rev 04/2014

### **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General.