FORT LEE CIVILIAN WELFARE FUND (CWF)

EMERGENCY LOAN APPLICATION

PRIVACY ACT STATEMENT

Authority: *AR 215-7 (Civilian Welfare Funds) and local Fort Lee CWF policy.*
Principal Purpose: *To evaluate the applicant's eligibility for an emergency, non-interest-bearing loan from the Fort Lee Civilian Welfare Fund for an immediate housing need.*
Routine Uses: *Information is used by the CWF Loan Program Team to approve or disapprove the loan, and to coordinate repayment via payroll deduction.*
Disclosure: *Voluntary; however, failure to provide any of the requested information will result in the disapproval of your loan application.*

SECTION I: APPLICANT INFORMATION

1. Full Name (Last, First, MI):

2. Employment Status: [ ] Full-Time APF [ ] Full-Time NAFI (Probationary status is eligible)	**3. Are you a retired member of the U.S. Military?** [ ] Yes [ ] No

4. Organization/Directorate:

5. Duty Phone:	**6. Alternate/Cell Phone:**

7. Work Email Address:

SECTION II: LOAN REQUEST & EMERGENCY JUSTIFICATION

8. Loan Amount Requested (Maximum $1,500):	**9. Creditor to be Paid (Payable To):**

10. Nature of Emergency: The CWF loan is for an immediate housing need caused by:
[ ] Natural Disaster (fire, flood, hurricane)
[ ] Domestic Violence Situation Requiring Immediate Safe Housing
[ ] Other (Explain below)

11. Description of Event:
(Provide a clear and concise explanation of the event causing the housing emergency.)

Event: ____ **Date of Event:** _____________

SECTION III: FINANCIAL SITUATION & ALTERNATIVE RESOURCES

12. Previous CWF Assistance:
Have you received a Fort Lee CWF loan within the last two (2) years? ☐ **Yes** ☐ **No**

13. Other Financial Institutions Contacted:
(This loan is supplemental. List all other lenders, including TSP, that you have approached for assistance for THIS situation).

Institution (Bank, Credit Union, TSP, etc.)	Loan Status (Approved/Denied)	If Denied, State Reason

14. Other Assistance Programs: Have you contacted any of the following for assistance for this event? (select any)
☐ **Army Emergency Relief (AER - for retired military)** ☐ **American Red Cross** ☐ **Your Insurance Company**
☐ **Federal Employee Education & Assistance Fund (EEAP)** ☐ **Religious Support Office**

SECTION IV: REQUIRED DOCUMENTATION CHECKLIST

- ☐ Proof of the event causing hardship (e.g., police report, insurance documents, photos)
- ☐ State-Issued ID
- ☐ Most recent SF-50 or DA Form 3434
- ☐ Most recent Leave and Earnings Statement (LES)
- ☐ Latest bank statements
- ☐ A list of your current loans/lenders and their balances
- ☐ If married, your spouse's most recent pay stub
- ☐ Printout from MyPay showing you have set up the automatic payroll deduction allotment

SECTION V: REPAYMENT AGREEMENT & APPLICANT CERTIFICATION

1. Truthfulness: The information provided is true, correct, and complete.

2. Repayment Method: I agree to repay this loan in full via mandatory, automatic bi-weekly payroll deductions, which I have already established in MyPay.

3. Repayment Term: I agree to repay the loan within one year. Bi-weekly payments will be the loan amount divided by 22 pay periods.

4. Separation from Service: I understand that if my federal employment terminates before this loan is repaid, the entire remaining balance is due immediately. I authorize CPAC and DFAS to deduct the remaining balance from my final wages or lump-sum leave payout.

Applicant Signature: ____ **Date:** __________________

SECTION VI: APPLICATION SUBMISSION

Email application and all required supporting documentation to FORTLEECWF@army.mil

CWF LOAN APPLICATION REVIEW CHECKLIST

(For Internal CWF Loan Program Team Use Only)

APPLICANT NAME: ____ **DATE SUBMITTED:** ___________________

STEP 1: ELIGIBILITY VERIFICATION

- [ ] Applicant is a Full-Time APF or NAFI employee
- [ ] Loan is for an immediate housing need only
- [ ] No CWF loan has been issued in the past 2 years

STEP 3: APPLICANT COUNSELING

- [ ] Advised this is a government loan with 1-year repayment
- [ ] Confirmed understanding of automatic payroll deduction
- [ ] Confirmed understanding of separation procedures
- [ ] Asked if EEAP loan was submitted
- [ ] Asked about TSP/retirement account access
- [ ] Advised about AER if retired military
- [ ] Advised about Religious Support Office and Red Cross

STEP 2: DOCUMENTATION REVIEW

- [ ] Application is complete and signed
- [ ] Proof of event causing hardship is attached
- [ ] State-issued ID is attached and valid
- [ ] Most recent SF-50 or DA Form 3434 is attached
- [ ] Most recent LES is attached
- [ ] Latest bank statements are attached
- [ ] List of current loans/lenders and balances is attached
- [ ] List of other financial institutions approached is complete
- [ ] Spouse's most recent pay stub is attached (if applicable)
- [ ] Proof of payroll deduction setup in MyPay is attached

STEP 4: FINAL REVIEW & DECISION

Recommendation (Asst. Fund Manager): [ ] **Recommend Approval** [ ] **Recommend Denial**	
Signature/Date: ____	
Final Decision (Garrison Commander): [ ] **APPROVED** [ ] **DENIED**	**Amount Approved:$**________________
Reason for Denial: ____	
Signature/Date: ____	
Check # To Creditor: _______________	**Signature/Date (Fund Manager):** __________________________________