



Thank you for your interest in applying for an Immigrant Access Fund (IAF) loan.

Immigrant Access Fund (IAF) provides micro loans of up to \$10,000 to internationally trained professionals, trades people and skilled workers who need help to pay for the costs associated with obtaining the Canadian accreditation or training they require to work in their pre-migration field of work.

People living in Calgary and south of Airdrie apply through IAF's Loan Delivery Agent, Momentum. People living in Edmonton and north of Airdrie apply through the Edmonton IAF office.

IAF's strategic partner, Momentum, provides administers the IAF loan portfolio, helping the IAF board achieve its vision and mandate, and supporting IAF's non-negotiable visions and values.

Please visit www.iafcanada.org for eligibility requirements, for information on what IAF micro loans may be used for, loan terms and conditions, and contact information.

VISION

Skilled immigrants are equitably integrated into the workforce and contributing their expertise to Canada's economic and social success.

MANDATE

To relieve poverty by providing micro-loans to immigrants in order to assist them in obtaining Canadian accreditation or training that will allow them to obtain employment in their field.

NON-NEGOTIABLE VALUES

- Accessibility** Minimize barriers
- Equitability** Believe every person deserves equitable treatment in all matters
- Sustainability** Operate with a view to the long term
- Integrity** Honour relationships with loan recipients, the community and financial stakeholders
- Relevancy** Respond innovatively to immigrants' needs and to the needs of the community

The IAF board, staff, partners and funders wish you success as you move toward achieving your career goals in Canada.

Immigrant Access Fund

Application Form



Name: _____ SIN: _____ / _____ / _____

Address: _____ City: _____ Postal Code: _____

Phone: _____ Work: _____ Cell: _____

E-mail: _____

Date of Birth: _____ (mm/dd/yyyy)

Best time to contact you: Mornings _____ Afternoons _____

Immigration Status: I am a Permanent Resident Canadian Citizen Convention refugee

My Occupation in the country I used to live in: _____
(Trade or Profession)

To be able to practice my occupation I completed the following in my home country:

- A university (4 year) degree in: _____ What year? _____
- A college (2 year) diploma in: _____ What Year? _____
- A Technical (1 year) Certificate in: _____ What Year? _____
- Other (e.g. Completed high school, trade journeyman, etc) _____
- Years of professional work experience: _____

Canadian Career Objective: _____
(The occupation I want to have in Canada)

Referred by: _____
(How I heard about IAF)

Monthly Personal Budget (During training or testing period)

Based upon _____ adults and _____ children in my family

My household's average monthly expenses, while in training will be:

Rent / Mortgage	_____
Property tax	_____
Utilities (heat, water, and electricity)	_____
Cable TV and Internet	_____
Phone	_____
Food	_____
Household and personal care supplies	_____
Childcare	_____
Prescriptions	_____
Clothing (monthly)	_____
Transportation (insurance, gas, bus)	_____
Emergencies	_____
Money sent back home	_____
Credit card payments	_____
Other loan payments (car, furniture, etc.)	_____
Other	_____
Total	_____

My household's average net monthly income while in training (after deductions) will come from:

My full-time employment (working as a _____)	_____
My part-time/occasional employment as _____)	_____
Student Finance Loan or grant (average monthly allowance)	_____
My business	_____
My partner's employment	_____
Other household members' employment	_____
Alberta Works Income Support (Social Assistance)	_____
Child Tax Benefit & Universal Child Support	_____
Employment insurance	_____
Workers compensation	_____
Other? _____	_____
Total	_____

Please note: This should include your family income. However, if you do not know your partner's income, please just indicate you "do not know".

Gender: Male Female

When did you arrive in Canada? Year _____ Country of Origin _____

Are you limited in the amount of activity you can do as a result of a long-term physical condition, mental condition or health problem? Yes No

Your family (living here with you):

- Couple with children
- Couple, no children
- Single, no children
- Single, with children

Housing:

- Rental house/apartment, for my family
- Shared house/apartment (other than my family)
- My own house
- Transitional housing
- Shelter

Financial Assets and Liabilities

Household Income (Totals from last years tax information): _____

If you own any of the following assets, please give their approximate value:

	Total Value	Amount Owing	Monthly Payments
Home	\$ _____	_____	_____
Car(s)	\$ _____	_____	_____
Business	\$ _____	_____	
Investments	\$ _____	_____	(Savings, RSPs, RESPs, etc)
Other	\$ _____	_____	
Total:	\$ _____	_____	

What other debts do you have?

	Amount Owing
Credit Cards (Visa, Mastercard, Sears, Zellers, Petro Canada, etc)	\$ _____
Loans (Student, Bank, Payday, Family)	\$ _____
Line of Credit (actual borrowed)	\$ _____
Utility Bills (outstanding) (gas, phone, water, internet)	\$ _____
Medical Bills (outstanding)	\$ _____
Total	\$ _____

Note: It is important that you disclose all income/assets and expenses/liabilities. The decision to approve your loan is based in part on your honesty and our trusting you to pay the loan back. The liabilities you show here should closely match what will appear on your credit report. All information you provide is confidential and will not be given out.

IAF LOAN PROGRAM CHECKLIST

Please ensure that the following documents are submitted with your Immigrant Access Fund application:

- A “fully completed” and signed application form
- Copy of Permanent Resident, Citizenship or Convention status documentation
- Copy of translated educational certificates or IQAS (no transcripts required)
- Resume
- English level - Language Benchmark (CLB), IELTS, or TOEFL documentation
- Proof of income - e.g. copy of pay stub, student funding letter, Employment Insurance of Income Support); required for partner as well, if partner is employed (if available)
- Void cheque or banking information (required for automatic payment withdrawals)
- Job advertisements for profession or trade you are seeking to re-enter (proof of employment opportunities).
- Printed information (summary) about any training program/courses and institution you may want to enrol in, or exams you need to pass
- References with contact information (below). Feel free to include counsellors, teachers, employers, co-workers, or other people who know you in a business or professional capacity. If you are renting your home, please provide your landlord as a reference if you can. Only include friends or relatives if you do not have business or professional references. **Please let your references know that we will be calling to speak with them.** (We may also call your references in the future to locate you if we do not have your current contact information.)

References:

Name	Phone	Length Known	Relationship

Loan Request

Based on the above assessment, I wish to borrow a total of \$_____ (at the current interest rate of 4.5%) from the Immigrant Access Fund. I am confident that the loan will help me secure work in my field of a related field (or if I am already working in my field, help me secure work more suited to my experience and/or education). I am confident that I can manage the required loan payments without creating economic hardship for my family or me.

Repayment of loan

When I obtain work (after completing the required courses or obtaining my license/certification) I could earn around:

\$ _____ per month (after taxes are deducted) and could afford loan payments of

\$ _____ per month.

(Please note that the minimum payment for a full \$5,000 loan would be around \$220 per month during 2-year payback period)

Have you ever declared bankruptcy or received a court judgement? Yes No

Declaration/Consent

The information I have provided is complete and accurate. I give Momentum/Immigrant Access Fund (IAF) permission to obtain personal and credit history information to assess this application. I also give Momentum/IAF permission to provide information about this application and loan to the IAF, financial institutions and credit bureaus. I also consent to Momentum and IAF sharing personal information as it relates to this loan application, and agree that they may discuss my situation with places where I have applied or may apply for training, classes or coaching, including their student finance offices. I understand that some of this data may be used by Momentum and IAF to assess the success of their programs and services.

I also understand that Momentum and IAF will use my personal information to assess if this program is right for me. If I am approved for the loan, my personal information will also be used to:

Help Momentum and IAF understand more about the people in the loan program

Track changes about the people in the program

Send me information about Momentum and IAF

Keep in contact with me

Name

Signature

Date

Applications made to Momentum: The Momentum Privacy Policy, the Freedom of Information and Protection of Privacy Act (Alberta), and the Personal Information Protection Act (Alberta) protect your information. If you have any questions about how your personal information will be used, please contact the Operations Manager at Momentum.

Applications made to IAF Edmonton: IAF's Confidentiality Policy, the Freedom of Information and Protection of Privacy Act (Alberta), and the Personal Information Protection Act (Alberta) protect your information. If you have any questions about how your personal information will be used, please contact IAF Director of Program Development, Edmonton.