# PAYING BILLS, LOWERING EXPENSES

## Local, Regional and National Resources



**Where can I apply for affordable housing?**

Syringa Apartments
Aspen Creek (Jackson)
Cedar Creek I (Jackson)
Cedar Creek II (Jackson)
Swift Creek Apartments (Afton)
Syringa also has affordable apartments in Idaho (Rexburg, St. Anthony and Ammon).

Pioneer Homestead
Affordable apartments for age 62+ or disabled at any age

Teton County Housing Department
Online intake form as first step for affordable and workforce rental and homeownership

Jackson Hole Community Housing Trust
Applications for affordable homeownership and rental

Teton Habitat for Humanity
Applications for affordable homeownership

**Where can I apply for rental assistance?**

One22 Rent Assistance
Short-term, temporary gap assistance for qualifying households when self-reliance is feasible within a month

One22 First/Last/Deposit Assistance
Assistance for qualifying households to secure a housing lease for 12 months or longer

**What resources are available for assistance with utilities?**

*Utilities - Heating*
LIEAP (Low Income Energy Assistance Program in Wyoming)
Assistance with Winter Heating Bills

Lower Valley Energy Operation Round Up

LIHEAP (Low Income Home Energy Assistance Program in Idaho)
Assistance with Winter Heating Bills

*Utilities – Internet*
FCC Emergency Broadband Benefit and Lifeline (comparison)
Discounts on internet access for low-income and households with children/students

*Utilities - Cell Phone & Wifi*
Visible
Unlimited talk, text, data, unlimited hotspot for one device for a very low price

Lifeline phone
Discounts on phone and internet; enrollment in some government benefits and assistance programs qualify one for Lifeline

**What resources are available for low-cost clothing and home goods?**

*Clothes and Furniture*
Browse 'N Buy
Low-cost clothing and home goods

Habitat for Humanity ReStore
Low-cost furniture, fixtures, home goods

**What resources are available for lowering food costs?**

*Community Food Resource Guides*
Food Resource Calendar, maintained by One22, lists free and low-cost food resources available every day of the week in Jackson. Food providers include: Jackson Cupboard (a program of One22), Good Samaritan Mission, Hole Food Rescue, Our Lady of the Mountains Catholic Church, Senior Center of Jackson Hole, Presbyterian Church of

Jackson Hole, Slow Food in the Tetons, and Teton County School District

JH Food Help
Maintained by Hole Food Rescue, lists resources in Teton County and Lincoln County, Wyoming and Teton County, Idaho

*Food Benefit Resources*
Women, Infants and Children Program (WIC)
Supplemental nutrition for pregnant women, infants, new moms, families with children up to 5 years
Phone: (307) 734-1060
Address: 460 E Pearl Avenue, Suite 3

Wyoming Department of Family Services (SNAP)
Financial assistance for purchasing food
Phone: (307) 733-7757
Address: 120 W Pearl Avenue

**What resources are available for assisting with medical or dental costs?**

Teton Free Clinic
Free medical clinic for uninsured individuals who live and/or work in Teton County, Wyoming
Phone: (307) 739-7492
Address: 505 E Broadway

St. John's Health Patient Financial Assistance
Financial assistance program for those who received care through St. John's Health; application required

St. John's Health Foundation Funds
Foundation Patient Support applications often support preventative screenings, reproductive health services, pelvic exams or vasectomies, life saving medications and mental health visits through St. John's Health. Please ask your provider for a Foundation Patient Support application or call (307) 739-7512.

*Regional Providers that offer a sliding scale or in-house discount plans*
Grands Peak
in Rexburg and St. Anthony, Idaho (Medical, Dental, Behavioral Health, Pharmacy)

North Fork Dental Care
in Rexburg, Idaho

Dental Health Center
in Rexburg, Idaho

**What resources are available to assist with child care costs?**

Wyoming DFS Child Care Subsidy
Income qualification; see qualification charts

*What free resources are available for early childhood education?*

Children's Learning Center Early Head Start & Head Start
Income qualification for free Early Head Start (birth-2 years) and Head Start programs (3-5 years)
Phone: (307) 732-0525

Children's Learning Center Special Education
Free developmental therapy services and developmental screenings; no charge, no income requirements (birth-5 years)
Phone: (307) 733-3791

Teton Literacy Center Literacy Lab Preschool
Free half day preschool (3-5 years) two days a week; application process

**What resources are available for extracurricular and summer program costs?**

One22 Extracurricular Scholarships
Kindergarten - eighth grade, enrolled in a Teton County, Wyoming school

One22 Summer Scholarships
Kindergarten - 12th grade whose families live or work in Teton County, Wyoming

**Please contact One22 about other potential resources at (307) 739-4500.**

# CREDIT, SAVINGS & DEBT

**Local, Regional and National Resources**



## Building or Improving Credit + Savings Tool

Mission Asset Fund Lending Circles

- Click "apply now" and enter zip code 83001. One22 will come up as a provider.
- Lending Circles help with savings goals while building or improving credit.

Requirements:

- A personal email address that they check regularly
- Personal checking account
- SSN or ITIN
- Non-expired government issued ID (can include passport or Consular ID)
- Proof of checking account with account number and routing number (ie-voided check or bank statement)
- Proof of income (two months of pay stubs, bank statements, benefits letter, other reliable proof of income)

## Savings Tool

SaverLife

- Nonprofit that makes saving money easier and more rewarding. Provides cash rewards and prizes for building a rainy day fund.
- Need a bank account to link to SaverLife to deposit your rewards and prizes.

## Debt Services

Family Financial Education Foundation in Evanston, WY

Services:

- Credit Card Debt Services
- Debt Management Services
- Representative Payee Services (for disabled, suffering from illness or addition, or unable to manage own funds)

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# INCOME & TAXES

## Local, Regional and National Resources



**What are resources to help me find a better job?**

*Career and Work Support*

Wyoming Workforce Services in Jackson
- Employment and training services
- Vocational Rehabilitation

CLIMB Wyoming/Teton Area
Career training and job placement for single mothers

Teton County Library
- Free wifi and internet computers; inexpensive printing, scan/fax; free study rooms
- LinkedIn Learning career videos in English and Spanish

Career One Stop
Online career, training and job resources with focused resources for specific groups (entry level, 55+ workers, workers with disabilities, work from home, etc.)

**Where can I get assistance with filing my taxes?**

Teton County Tax Preparation Program
- Provided during the annual tax season. Coordinated by Teton County Library and partners, including One22.
- Filing taxes is necessary to begin the application for an ITIN (Individual Tax Identification Number).

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# Financial Institution Options for U.S. Citizens and Non-U.S. Citizens in Jackson, Wyoming



## FINANCIAL INSTITUTIONS IN JACKSON, WYOMING

| Bank | SSN or ITIN | Document Requirements | Checking Open Deposit | Savings Open Deposit | Checking Min Balance Req | Savings Min Balance Req | Fees |
|---|---|---|---|---|---|---|---|
| **Bank of Jackson Hole**<br><br>(307) 732-2654<br>Find locations at bojh.com | Both | **Two forms of ID:**<br>• Primary ID: U.S. drivers license, U.S. state ID, U.S. military ID, Tribal ID, passport, permanent resident card<br>• Secondary ID: credit/debit card, social security card, Medicare card, employee ID, student ID, etc. | $100<br><br>$25 if under 25 years old or over 65 years old | $25 | $5 fee<br><br>**Waived by:**<br>• $1,000 mininum average daily balance **OR**<br>• $500 direct deposit per statement cycle | $3 fee<br><br>**Waived by:**<br>• $600 minimum average daily balance **OR**<br>• $25 deposit/ transfer per month | $35 per overdraft item<br><br>$3 domestic non-bank ATM fee<br><br>$3 international non-bank ATM fee plus exchange rate |
| **BMO**<br><br>(307) 200-3118<br>Find locations at bmo.com | Both | **Two forms of ID:**<br>• Primary ID: U.S. drivers license, U.S. state ID, U.S. military ID, Tribal ID, passport, permanent resident card<br>• Secondary ID: credit/debit card, social security card, Medicare card, employee ID, student ID, etc. | $25 | $25 | $0 | $0 | $15 per overdraft item<br><br>$3 domestic non-bank ATM fee<br><br>$3 international non-bank ATM fee plus 2.8% of transaction |

## FINANCIAL INSTITUTIONS IN JACKSON, WYOMING (continued)

| Bank | SSN or ITIN | Document Requirements | Checking Open Deposit | Savings Open Deposit | Checking Min Balance Req | Savings Min Balance Req | Fees |
|---|---|---|---|---|---|---|---|
| **Chase**<br><br>(307) 264-7220<br>Find locations at chase.com | Both | **Two forms of ID:**<br>• Primary ID: U.S. drivers license, U.S. state ID, U.S. military ID, Tribal ID, passport, permanent resident card<br>• Secondary ID: credit/debit card, social security card, Medicare card, employee ID, student ID, etc. | No min | No min | $12 fee<br><br>**Waived by:**<br>• $500 electronic deposits per statement period **OR**<br>• $1,500 daily balance | $5 fee<br><br>**Waived by:**<br>• $25 or more in Autosave or other repeating trans-fers from personal Chase checking per statement period **OR**<br>• $300 beginning daily balance | $34 per overdraft item<br><br>$3 domestic non-bank ATM fee<br><br>$5 international non-bank ATM fee |
| **First Interstate Bank**<br><br>(307) 734-7373<br>Find locations at firstinterstatebank.com | Visit a banker about options for non-U.S. citizens | **Two forms of ID:**<br>• Primary ID: U.S. drivers license, U.S. state ID, U.S. military ID, Tribal ID, passport, permanent resident card<br>• Secondary ID: credit/debit card, tax return, W-2, employee ID, student ID, etc. | No min | $100 | $5 fee<br><br>**Waived by:**<br>• $250 minimum daily balance | $5 fee<br><br>**Waived by:**<br>• $200 minimum daily balance | $10 per overdraft item<br><br>$2.50 domestic non-bank ATM fee<br><br>$2.50 international non-bank ATM fee plus 0.9% of transaction |
| **First Western Trust**<br><br>(307) 739-9000<br>Find locations at myfw.com | SSN | **Primary ID:**<br>U.S. drivers license, U.S. state ID, U.S. military ID, Tribal ID, U.S. passport, permanent resident card | $5,000 | $2,500 | $0 | $0 | $25 per overdraft item<br><br>$0 non-bank ATM fee |
| **Meridian Trust Federal Credit Union**<br><br>(307) 635-7878<br>Find locations at mymeridiantrust.com | SSN | **Primary ID:**<br>U.S. drivers license, U.S. state ID, U.S. military ID, Tribal ID, U.S. passport, permanent resident card | $20 | $20 | $0 | $10 minimum deposit per month | $30 per overdraft item<br><br>$0 non-bank ATM fee |

## FINANCIAL INSTITUTIONS IN JACKSON, WYOMING (continued)

| Bank | SSN or ITIN | Document Requirements | Checking Open Deposit | Savings Open Deposit | Checking Min Balance Req | Savings Min Balance Req | Fees |
|---|---|---|---|---|---|---|---|
| **US Bank**<br><br>(307) 732-9880<br>Find locations at usbank.com | Both | Valid government issued photo ID | $25 | $25 | $6.95 fee<br><br>**Waived by:**<br>• $1,500 average account balance | $4 fee<br><br>**Waived by:**<br>• $300 minimum daily balance **OR**<br>• $1,000 average monthly collected balance | $36 per overdraft item<br><br>$2 domestic non-bank ATM fee<br><br>$2 international non-bank ATM fee |
| **Wells Fargo**<br><br>(307) 739-3875<br>Find locations at wellsfargo.com | Both | **Two forms of ID:**<br>• Primary ID: U.S. drivers license, U.S. state ID, U.S. military ID, Tribal ID, passport, permanent resident card<br>• Secondary ID: credit/debit card, social security card, Medicare card, employee ID, student ID, etc. | $25 | $25 | $10 fee<br><br>**Waived by:**<br>• $500 minimum daily balance **OR**<br>• $500 direct deposit per statement cycle | $5 fee<br><br>**Waived by:**<br>• $300 minimum daily balance **OR**<br>• $25 or more transfer from a linked Wells Fargo checking account | $35 per overdraft item<br><br>$2.50 domestic non-bank ATM fee<br><br>$5 international non-bank ATM fee |
| **Zions Bank**<br><br>(307) 200-3266<br>Find locations at zionsbank.com | Both | **Primary ID:**<br>U.S. drivers license, U.S. state ID, U.S. military ID, Tribal ID, passport, permanent resident card | $50 | $50 | $0 | $3 fee<br><br>**Waived by:**<br>• $200 minimum daily balance **OR**<br>• $25 or more transfer from a linked Zions checking account | $25 per overdraft item<br><br>$0 non-bank ATM fee |

## ONLINE FINANCIAL INSTITUTIONS

| Bank | SSN or ITIN | Document Requirements | Checking Open Deposit | Savings Open Deposit | Checking Min Balance Req | Savings Min Balance Req | Fees |
|---|---|---|---|---|---|---|---|
| **Alliant Credit Union**<br><br>alliantcreditunion.org | Both | • Valid government issued ID<br>• Physical address verification | $25 | $25 | $0 | $0 | $0 non-bank ATM fees<br><br>$0 non-sufficient funds item |
| **Ally Bank**<br><br>ally.com | Both | • Valid government issued ID<br>• Physical address verification | $0 | $0 | $0 | $0 | $0 non-bank ATM fees<br><br>$0 non-sufficient funds item |
| **Latino Community Credit Union**<br><br>latinoccu.org | Both | • Valid government issued ID<br>• Physical address verification | $8 | $10 | $2 fee<br><br>**Waived by:**<br>• $250 minimum average daily balance | $2 fee<br><br>**Waived by:**<br>• $10 minimum average daily balance | $0.75 non-bank ATM fees<br><br>$30 non-sufficient funds item |

## FIVE REASONS TO OPEN A BANK OR CREDIT UNION ACCOUNT

1. Keep your money safe: FDIC (bank) or NCUA (credit union) insurance protects the money you deposit up to $250,000 in the event of a bank or credit union failure.
2. Save time and bank anywhere: With mobile banking and alerts, manage your money anytime, anywhere. Pay bills from a smartphone or computer, and track your spending.
3. Protect your money from fraud or error: Federal laws can protect you in the event of a debit card error or unauthorized electronic transaction under certain circumstances. Notify your bank or credit union right away if this happens to you.
4. Get more services: Establishing a relationship with a bank or credit union can lead to other financial services which can help you achieve your financial goals.
5. Plan for the future: Banks and credit unions have special accounts to save for your kids' education or your business' growth.

## PERSONAL AND BUSINESS BANKING

It can be tempting to manage your personal and business finances from the same account. However, combining your personal and business finances can lead to challenges down the road. For example, if a business goes bankrupt or is sued, personal assets like a home or a car could be at risk. Separating your personal and business assets can help protect you.

### Personal Banking

Provides financial services to individuals
*Also called: retail banking, consumer banking*

**Examples of products and services:**

- Savings and checking accounts
- Certificates of Deposit
- Automobile loans
- Mortgages
- Credit cards
- Foreign currency and remittance services

**Selecting services: factors to consider**

*Convenience and service*

- Branch locations and ATM networks
- Online and mobile banking
- Checking account debit cards
- Check writing

*Security Features*

- Fraud protections and alerts

*Fees and Charges*

- Monthly maintenance fees
- Fees for being below minimum balance
- Insufficient funds fees
- Excessive transaction fees
- ATM fees (domestic & international)
- Overdraft fees and ways to avoid or reduce overdraft costs
- Wire transfer fees

### Business Banking

Provides financial services to small businesses and corporations
*Also called: commercial banking*

**Examples of products and services:**

- Business savings and checking accounts
- Cash management solutions
- Payroll or employer services
- Business loans and credit products
- Equipment lending
- Merchant services

**Selecting services: factors to consider**

*Convenience and service*

- Locations, mobile and online banking
- Customer support availability and response; support through phone, email, live chat
- Receiving and making payments in-person, online or both

*Security Features*

- Fraud protections and alerts

*Fees and charges*

- Monthly maintenance fees
- Transaction/Cash deposit fees
- Fees for receiving credit card transactions
- Daily batch fees for credit card transactions for the day
- Discount rate: percentage charged for every credit card transaction processed

*Sources: FDIC GetBanked, BankOn, Investopedia, U.S. Small Business Administration, Consumer Financial Protection Bureau*

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# Applying for an Individual Tax Identification Number (ITIN)



**What is an ITIN?**
Individual Tax Identification Numbers (ITINs) are tax-processing numbers issued by the Internal Revenue Service (IRS) to enable individuals who do not qualify for a Social Security Number (SSN) to file taxes and comply with U.S. tax laws. The IRS does not share private information with immigration enforcement. Some financial institutions accept ITINs for banking and credit applications. Having a tax filing with an ITIN may be helpful in the future in proving how long someone has been in the U.S.

**How do I apply for or renew an ITIN?**
1. Complete Form W-7, Application for IRS Individual Tax Identification Number (ITIN).
2. Complete a federal income tax return.
3. Submit your Form W-7, proof of identity and foreign status documents to the IRS.
   - Make an appointment with a Certifying Acceptance Agent to apply in person. This will prevent you from having to mail your proof of identity and foreign status documents. OR
   - Make an appointment at a designated IRS Taxpayer Assistance Center to apply in person. This will prevent you from having to mail your proof of identity and foreign status documents. OR
   - Mail your Form W-7, tax return, proof of identity and foreign status documents to: Internal Revenue Service, Austin Service Center, ITIN Operation, PO Box 149342 Austin, TX 78714-9342
     *The IRS will return your original documents within 14 weeks.*

**When should I apply for an ITIN?**
You can apply for an ITIN any time during the year when you have a filing or reporting requirement. At a minimum, you should complete Form W-7 when you are ready to file your federal income tax return by the return's prescribed due date. If the tax return you attach to Form W-7 is filed after the return's due date, you may owe interest and/or penalties.

**How long does it take?**
You will receive a letter from the IRS assigning your tax identification number usually within seven weeks if you qualify for an ITIN and your application is complete.

**Who can I call for help?**
You can call the IRS toll-free at (800) 829-1040 if you are in the United States or (267) 941-1000 (not a toll-free number) if you are outside the United States. This service allows you to check the status of your application seven weeks after submitting Form W-7 and your tax return.

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# Renewing an Individual Tax Identification Number (ITIN)



**When can I renew my ITIN?**
If your ITIN has expired, you can renew when you file your tax return.

**How do I renew an expiring ITIN?**
To renew an expiring ITIN, you must submit a completed Form W-7, Application for IRS Individual Taxpayer Identification Number, provide your U.S. federal tax return along with your valid supporting original or certified copies by the issuing agency, identification documents and any other required attachments. Applicants must also select the appropriate reason for needing the ITIN, as outlined in the Form W-7/W-7(SP) instructions. Mail the application to: Internal Revenue Service, ITIN Operation, PO Box 149342, Austin, TX 78714-9342.

If you do not want to mail documents to the IRS, you may make an appointment with a Certifying Acceptance Agent or at a designated IRS Taxpayer Assistance Center.

**Can I renew my ITIN even though my ITIN is not expiring, and no one in my family has an ITIN that is expiring?**
You only need to renew your ITIN if it has expired and you will be submitting a federal tax return.

**How will the taxpayer know that their ITIN is renewed? Will they receive a letter?**
You will receive Notice CP565 when your ITIN is renewed.

**How long does it take to get an ITIN?**
If you qualify for an ITIN and your application is complete, you will receive a letter from the IRS assigning your tax identification number usually within seven weeks (up to 11 weeks if requested during peak tax time, January 15 through April 30, or from abroad). If you have not received a response within the referenced time period, you may call (800) 829-1040 (toll-free within the United States) to request the status of your application. Taxpayers overseas can call (267) 941-1000 (not a toll-free number).

**When an individual renews their ITIN will they retain the same ITIN or receive a new one?**
Once an ITIN is assigned, it belongs to that taxpayer, unless the ITIN has been revoked. When an individual renews their ITIN, the previously assigned number is renewed.

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# Preparing for Your Visit with a Certifying Acceptance Agent or an IRS Taxpayer Assistance Center for an ITIN Application or Renewal

**Call to schedule your appointment**
with a Certifying Acceptance Agent or at a designated IRS Taxpayer Assistance Center.

**Bring these items with you:**

- A current government-issued photo ID. Two original forms of ID, including a government-issued photo ID and, if filed, a copy of your filed tax return.
- A taxpayer identification number, such as an existing ITIN.
- Any tax documents you will need.

**Please do not bring:**
food or drinks, cameras, weapons

**Acceptable proof of identity and foreign status documents**
IRS streamlined the number of documents the agency accepts as proof of identity and foreign status to obtain an ITIN. Each document must be current and contain an expiration date. IRS will accept documents issued within 12 months of the application if no expiration date is normally available. Documents must also show your name and photograph, and support your claim of foreign status. Below is the list of the only acceptable documents:

- Passport (stand-alone document)*
- National identification card (must show photo, name, current address, date of birth and expiration date)
- Civil birth certificate (Required for dependents under 18 years of age)
- U.S. driver's license
- Foreign driver's license
- U.S. state identification card
- Foreign voter's registration card
- U.S. military identification card
- Foreign military identification card
- Visa
- U.S. Citizenship and Immigration Services (USCIS) photo identification
- Medical records (dependents only - under 6)
- School records (dependents only - under 14, under 18 if a student)

** A passport is the only document that proves both identity and foreign status. For dependents, the passport must have a date of entry to be a stand-alone document, unless the dependent is from Canada or Mexico, or a dependent of U.S. military personnel stationed overseas. If a passport is not submitted, a combination of two or more documents must be submitted to meet the document requirements.*

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# ITIN Application/Renewal and Federal Tax Return Resources



## Certifying Acceptance Agents and Federal Income Tax Preparation

*Within 250 miles (services in English and Spanish)*

**Latino Taxes LLC**
2052 1st Street
Idaho Falls, ID 83401
(208) 227-8147
For appointments:
latinotaxusa.com
CAA and year-round tax preparation
Biligual: yes
For-profit

**H&R Block**
1785 East 17th Street
Idaho Falls, ID 83404
(208) 552-6267
CAA and year-round tax preparation.
Bilingual: Spanish services
January - April only
For-Profit

**La Posada Tax Clinic**
355 Fourth Avenue West
Twin Falls, ID 83301
(208) 735-1189
CAA and year-round tax preparation
Bilingual: Yes
Non-Profit, free of charge until 2025 for clients up to 250% of federal poverty level

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## Federal Income Tax Preparation

*Within 100 miles (services in English and Spanish)*

**Teton County Library**
Tax Preparation Assistance Program
125 Virginian Lane
Jackson, WY 83001
(307) 733-2164
Free of charge during tax filing season for qualifying households

**Smith, Kunz & Associates**
15 West Main Street
Rexburg, ID 83440
(208) 356-8500
Year-round tax preparation

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## IRS Taxpayer Assistance Centers providing in-person ITIN document review

*Call for appointment: (844) 545-5640*

**IRS Taxpayer Assistance Center**
1820 East 17th Street, Suite 210
Idaho Falls, ID 83404

**IRS Taxpayer Assistance Center**
333 S Main Street, Suite 104
Pocatello, ID 83204

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# LENDING CIRCLES
## with Mission Asset Fund (MAF)

LendingCircles MANAGED BY MAF

LENDING CIRCLES WITH MISSION ASSET FUND

To increase opportunities for financial growth, we are excited to offer Lending Circles through Bay Area nonprofit Mission Asset Fund (MAF). Across the world, friends and family come together to lend money to each other. With Lending Circles, MAF has transformed this practice into a safe way to build your credit.

Participants make monthly loan payments and take turns receiving zero-interest social loans ranging from $300 to $2,400. All loan payments are reported to credit bureaus, enabling participants to establish or build a credit history and work towards greater financial stability.

To participate in a lending circle, the following criteria must be met:

- Be 18+ with an Income Source (Wages, Benefits, etc.)
- Have a Personal Email Account & Checking Account
- Have a Valid Photo I.D. & SSN or ITIN

**If you are interested in learning more and possibly participating in our lending circles:**
one22jh.org/get-help/financial-empowerment
(307) 739-4500

**HAVE THIS READY WHEN YOU APPLY**

- Active email account
- Proof of checking account ownership:
  - Voided check or
  - Bank statement or bank document with your full name and full checking account number
- Valid photo I.D.
  - Drivers license, passport or Consulate ID
- Proof of physical address
  - For example: Utility bill, lease, home or renter's insurance
- SSN or ITIN
- Proof of Income
  - 2 most recent pay stubs (gross income) or
  - 3 most recent bank statements or
  - Benefits letter dated within the last 2 months